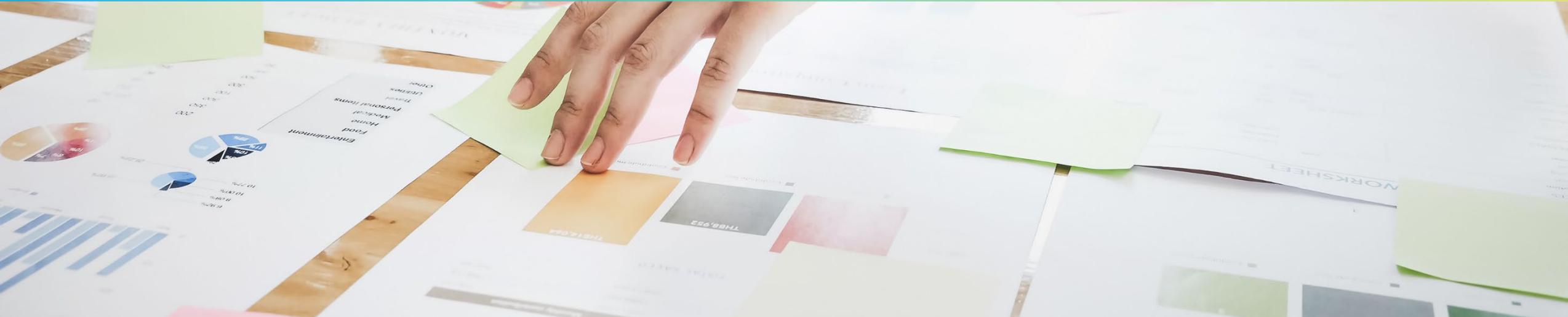




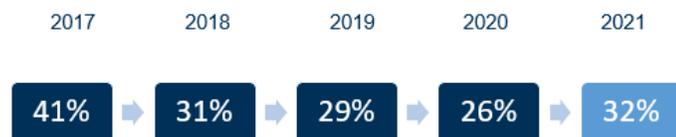
GENDER PAY GAP REPORT 2021 – PRA GROUP (UK) LIMITED



PRA GROUP (UK) LIMITED GENDER PAY GAP

In 2021, we are reporting a 9 percentage point decrease in our median gender pay gap over five years, from 41 percent in 2017 to 32 percent in 2021, and a 6 percent decrease in our mean gender pay gap, from 39 percent in 2017 and 33 percent in 2021. This was due to an increase of the median gender pay gap during 2020 to 2021 from a higher onboarding of entry level female employees, as well as an increase in the number of female colleagues falling under the category of receiving statutory leave (e.g., maternity leave).

PRA Group (UK) Ltd Median Gender Pay Gap



PRA Group (UK) Ltd Mean Gender Pay Gap



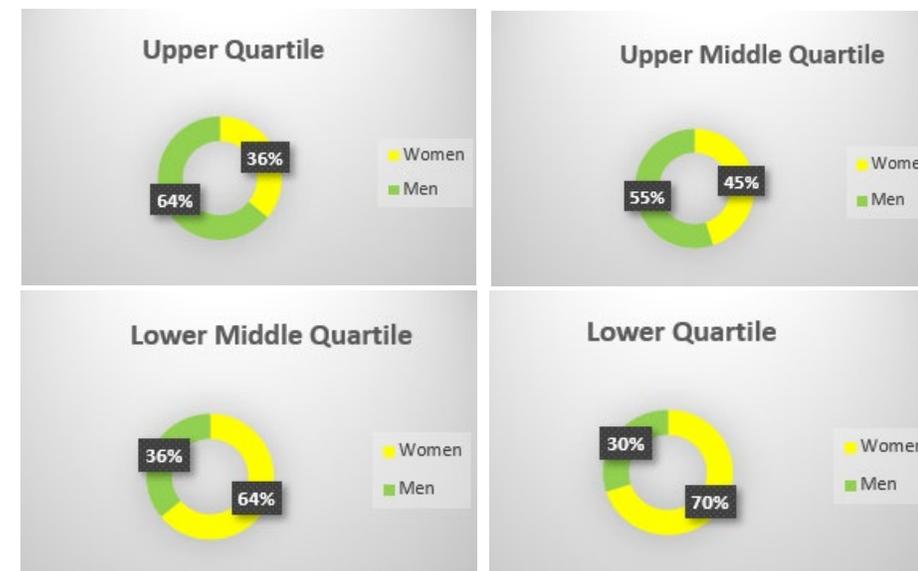
Percentage of employees receiving a bonus

The proportion of male employees receiving a bonus is 87 percent, and the proportion of female employee receiving a bonus is 81 percent. We apply the same bonus eligibility rules to all employees, whether they're on a front line bonus plan or on an annual bonus plan. There has been a decrease in the bonus median pay gap from 55 percent to 30 percent. This is due an increase in the number of frontline females above the median bonus pay and a decrease of the number of frontline males above the median bonus pay. These payments are performance incentive payments.

2021	
Bonus Median Pay Gap	30%
Bonus Mean Pay Gap	77%

Pay Quartiles by Gender

Our workforce divided into four equal-sized groups, based on hourly pay rates. During the period of 06/04/2020 to 05/04/2021, the organisation hired 84 roles, 86 percent in the front line of which 65 percent are female. We have seen a 2 percentage point increase in our female employees in our upper quartile.



2021 Statutory Disclosure as of 05/04/2021

- Our median gender pay gap is 32 percent
- Our mean gender pay gap is 33 percent
- Our median bonus pay gap is 30 percent
- Our mean bonus pay gap is 77 percent
- Women receiving a bonus: 81 percent
- Men receiving a bonus: 87 percent

GENDER PAY GAP REPORT 2021 – PRA GROUP (UK) LIMITED

PRA Group is committed to the principle of equal opportunities and equal treatment for all employees, and PRA continues to make progress in becoming a more inclusive organisation. Beginning as an outgrowth of our foundational CARES values, the diversity, equity and inclusion (DEI) programs, policies, and related activities have evolved into an enterprise commitment. We have a full-time Diversity and Inclusion leader who oversees our comprehensive D&I global strategy and related programs across the organisation. We have also adopted the following DEI Commitment Statement:

“At PRA Group, we value our employees’ diverse experiences, perspectives, and abilities. We continue to foster a sense of belonging by working together to build an equitable and inclusive culture—where you are free to be yourself and be your best.”

We are aware that being more diverse and inclusive also means addressing pay gaps where they exist at PRA.

PRA Group (UK) Limited pays employees equally for the same or equivalent work, regardless of their sex (or any other protected characteristic). We carry out regular pay and benefit reviews to ensure this takes place. The organisation is, therefore, confident that its gender pay gap does not stem from paying men and women differently for the same or equivalent work. Rather, its gender pay gap is the result of fewer women holding senior positions within the organisation and the salaries that these roles attract. Similarly, this reflects in the gender bonus pay gap and women continue to be at the forefront of our front line services.

PRA Group (UK) Limited has maintained the gap from the previous year, but there is still more to do. This is shown in the pay quartiles by gender, demonstrated on the previous page. Our workforce is divided into four equal-sized groups, based on hourly pay rates. During the period of 06/04/2020 through 05/04/2021, the organisation hired 84 roles, 86 percent in the front line of which 65 percent are female.

What do our employees say?

As part of our 2021 Voice Survey, when employees were asked whether they agree with the following statement: “PRA Group is an inclusive environment and people with different backgrounds have equal opportunities to develop and are treated fairly within PRA,” our results remain high with 83 percent of employees agreeing.

In 2021, PRA offered nine courses—both in person and virtual—that align with our D&I strategy, including the following:

- Unconscious Bias
- Embracing Change
- Closing the Confidence Gap
- Valuing Differences
- Leveraging Diversity
- Women in Leadership: Radiate Confidence
- Women in Leadership: Superpower Your Network
- Embracing Change Women in Leadership:
- Declare Your Brand

Even with continued great engagement scores and a range of opportunities for education and empowerment on D&I topics, the organisation is not complacent and it is committed to doing everything that it can to reduce the gap whilst recognising limited scope to act in some areas—for example, talent pools available in the external market and lack of availability of female applicants in certain technical and I.T. arenas.

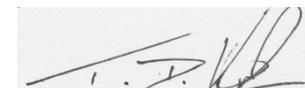
Coming year actions

In the coming year, the organisation is committed to the following activities:

- Continuing to support part-time work and flexible arrangements, including hybrid, when hiring external candidates.
- Expanding our active, successful Women’s Affinity group at PRA Group (UK) Limited to empower, develop, connect, and support women within PRA Group Europe.
- Continuing to proactively source gender balanced candidate pools for recruiting managers.
- Creating and implementing action plans following our global D&I survey. European targets introduced to increase female managers and senior leaders across all lines of business.

Declaration

We confirm that PRA’s gender pay gap calculations are accurate and meet the requirements of the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017.



Tim Kirk
UK Country Operations Director