

Fast Facts

Founded: 1996 and public since 2002

Stock Symbol: Nasdaq: PRAA

Global Headquarters:
Norfolk, Virginia

Employees: 3,800

In-House Servicing Centers:
Austria, Brazil, Canada, Finland,
Germany, Italy, Norway, Poland,
Spain, Sweden, U.K. and U.S.

U.S. Call Centers:
Birmingham, Alabama
Hutchinson, Kansas
Jackson, Tennessee
Dallas, Texas
Hampton, Virginia
Norfolk, Virginia

2015 Financial Highlights: (in millions)

Cash Collections of \$1,539

Cash Receipts of \$1,604

Revenues of \$942

Net income of \$168

ERC of \$5,007

History of Excellence: Recognized as one of *Business Week's* Hot 100 Growth Companies, *Fortune's* 100 Fastest-Growing Companies, *Forbes' Best Small Companies* in America, and *Forbes' Best Mid-size Employers* in America

Global Core Values: PRA CARES
Committed, Accountable, Respectful,
Ethical and Successful represent a shared set of commitments that define how PRA employees treat each other, how we relate to our customers, and the responsibilities we have to shareholders, regulators, clients and others

Social Responsibility: Our corporate philanthropy spans a range of non-profit causes, supported by an extensive employee advocacy and volunteerism program. We match U.S. employee contributions 100% that meet program guidelines and we give paid time-off for participation in Volunteer Days.

The World Economy Passes Through Our Doors Every Day

PRA Group, Inc. (Nasdaq:PRAA), a global leader in acquiring and collecting nonperforming loans, was formed as Portfolio Recovery Associates, LLC on March 20, 1996. Co-founders Steve Fredrickson, chairman and chief executive officer, and Kevin Stevenson, president and chief administrative officer, created the company to fill the void of professional businesses in the debt recovery market. Their goal was to build an ethical company focused on treating customers with respect and fairness, interacting with clients and banks with the highest degree of client service, compliance and reliability, and creating meaningful and rewarding careers for employees. Over the past 20 years, PRA has grown to become one of the largest debt buyers in the world.

A Diversified Company

PRA Group has expanded and diversified throughout its 20-year history. PRA's services and subsidiary companies offer a broad range of debt buying solutions as well as business and government services to a diversified base of financial institutions and government clients across the Americas and Europe.

Core Acquisitions and Collections: Acquisition and servicing of defaulted customer accounts from major credit grantors and other consumer debt owners in the Americas and Europe, with contingent collection services in the U.K.

Insolvency Investment Services: Acquisition and servicing of secured and unsecured insolvent customer accounts from leading banking institutions, retail banks and other specialty finance providers in the U.S., Canada, Germany and the U.K.

Government Services: Business tax revenue administration, audit, discovery and recovery services for state and local governments in the U.S.

Location Services: Forwarding, skip tracing, transportation, license plate recognition and collateral recovery for auto lenders, insurance companies and law enforcement in the U.S.

Class Action Claims: Purchasing and filing of securities and antitrust class action claims on behalf of institutional investors and corporate clients in the U.S. and Europe