



Environmental and Sustainability Statement

At PRA Group, Inc. (“PRA Group” or the “Company”), we believe it is our responsibility to take steps to minimize the harm that our services, processes, and facility operations have on the environment and the communities in which we operate. At PRA Group, our mission is to deliver nonperforming loan solutions that drive success through long-term focus and customer care. We recognize that to be able to perform successfully while sustaining our mission and delivering services to our customers effectively, we need to responsibly promote, protect, and sustain the environment in which we operate.

Goals & Objectives

The Company’s goals and objectives include:

- Complying with applicable environmental laws and regulations—including applicable health and safety laws;
- Using energy, water, and material resources responsibly and innovatively;
- Developing and implementing effective and efficient pollution prevention and mitigation programs in the areas of air emissions, waste, and water in Company facilities and operations;
- Providing places of work and operating other facilities that are environmentally safe, promote healthy indoor air quality, and are regularly sanitized;
- Providing employees the tools and resources they need—through continuing education and training—to promote Company-wide efforts to become stewards of the environment;
- Expanding our environmental initiatives to include our customers, communities, and suppliers through outreach and partnership; and
- Measuring and reporting our progress towards environmental goals to our employees, customers, investors, and other external stakeholders.

Oversight

The Company’s Environmental, Social, and Governance (“ESG”) Steering Committee (the “Committee”) is responsible for overseeing management’s duties related to ESG matters. The Committee will review on an annual basis the goals and objectives established above and recommend any needed changes. The Committee will discharge its responsibilities with the assistance of the Director of ESG, VP of Facilities and Real Estate, and Director of Global Procurement, or individuals serving in similar roles. Each department is responsible for implementation and performance reporting, both of which will be monitored through the ESG program.

In connection with the discharge of its duties, the Committee will receive periodic reports on:

- The goals and objectives established—including their methodologies, basis for selection, and any material changes affecting any of the Company goals and objectives; and
- The status of the ESG Program, including progress on the stated objectives and programs reflected in this statement, relative performance compared to the Company’s peers, and designated benchmarks.

Guiding Principles

Our Company is guided by the following principles:

- Regulatory compliance.
- Sustainable and responsible operations, including a safe and healthy workplace.
- Resource conservation and pollution prevention (energy, water, and waste).
- Responsible procurement.
- Environmental awareness and stewardship.