



Political Contributions Statement

At PRA Group, Inc. (“PRA Group” or the “Company”), we believe responsible corporate citizenship includes engaging with the public policy environment in which we operate. Because of the potential impact of public policy on our business, employees, customers, business partners, stockholders and the communities in which we operate (collectively “stakeholders”), we engage with policymakers and regulators to promote regulation that is effective, practical and reflects our priorities.

Political Contributions

We participate in the political process by making political contributions through the PRA Group, Inc. Political Action Committee (“PRA Group PAC”), which is registered with the Federal Election Commission (“FEC”) and funded through voluntary contributions from employees and through corporate contributions, where legal and appropriate under state and local laws.

When it is appropriate and in the best interests of our stakeholders, PRA Group PAC and the Company will consider making political contributions on a bipartisan basis to promote the election of candidates whose views are consistent with our priorities in promoting improved accessibility to affordable credit and lower interest rates for borrowers. Political contribution decisions by PRA Group PAC and the Company are intended to reflect the political judgment and advice of PRA Group’s government relations professionals who, in consultation with others with relevant knowledge and experience, shall evaluate each proposed political contribution to determine whether such contribution is consistent with our policies and priorities.

All political contributions must comply with Company policies and all other applicable laws and regulations in the jurisdictions in which the contributions are made.

Oversight

To ensure that political contributions, both by PRA Group PAC and the Company, are made in compliance with Company policies and that senior management and the Company’s Board of Directors are kept informed about the Company’s political activities, the Chief Financial Officer shall be provided with a list of all political contributions made by PRA Group PAC and the Company on a quarterly basis and the Board shall be provided with a list of all political contributions made by PRA Group PAC¹ and the Company.²

Personal Political Activities

Employees are free to participate personally in political activities, but must adhere to our Code of Conduct.

¹ All PRA Group PAC contributions are publicly reported monthly to the FEC and can be viewed using the FEC’s website at www.fec.gov.

² Information relating to corporate political contributions are normally subject to state or local public disclosure requirements by the recipient and published online by the applicable state or local election authority.