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## Portfolio Recovery Associates to Announce Second Quarter 2012 Results on August 1, 2012

Portfolio Recovery Associates to Announce Second Quarter 2012 Results on August 1, 2012 NORFOLK, Va., July 25, 2012 (GLOBE NEWSWIRE) -- Portfolio Recovery Associates, Inc. (Nasdaq:PRAA), a specialized financial and business services company and market leader in the consumer debt purchase and collection industry, will announce its second quarter 2012 results on August 1, 2012.

The earnings announcement, which will be released after the market closes, will be followed at 5:30 p.m. ET by a conference call with investors to discuss the results.

Investors may access the call by dialing 888-679-8018 for domestic callers or 617-213-4845 for international callers using the pass code 59792795.

A replay will be available approximately one hour after the call ends and will remain available for seven days. Investors may access the replay of the call by dialing 888-286-8010 for domestic callers or 617-801-6888 for international callers using the pass code 61025341.

Investors also may listen to the conference call via webcast, both live and archived, at the company's website, <http://www.portfoliorecovery.com/>, at the Investor Relations main page.

### *About Portfolio Recovery Associates*

Portfolio Recovery Associates, Inc. (PRA) is a specialized financial and business services company. A market leader in the consumer debt purchase and collection industry, PRA has a longstanding culture of compliance, engaging collaboratively with its customers to create realistic, affordable repayment plans.

PRA also provides a broad range of fee-based services, including revenue enhancement for local governments; vehicle location, skip-tracing and collateral recovery for auto lenders, governments, and law enforcement; contingent consumer debt recovery on behalf of banks, credit providers, and debt purchasers; and filing of class action claims on behalf of institutional investors, manufacturers, and retailers.

PRA has been named to the *Forbes* 100 Best Small Companies in America annual rankings list for five consecutive years (2007 - 2011). The Company's shares are publicly traded on the NASDAQ Global Select Market under the symbol "PRAA." The Company has more than 3,000 employees in 10 U.S. states and the United Kingdom. Additional information about Portfolio Recovery Associates is available at <http://www.portfoliorecovery.com/>.

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