## Press Releases

## PRA to Announce Second Quarter 2013 Results on July 30

NORFOLK, Va., July 26, 2013-- Portfolio Recovery Associates, Inc. (PRA), a financial and business services company operating in the U.S and U.K., will announce its second quarter 2013 results Tuesday, July 30, 2013

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 calling 888-695-7639 in the U.S. or 970-315-0482 outside the U.S. The conference ID is 16240403

A replay will be available approximately one hour after the call ends and will remain available until August 6,2013 . Investors may access the replay of the call by calling 855-859-2056 in the U.S. or 404-537-3406 outside the U.S. To access the replay, use the conference ID 16240403.

Investors also may listen to the conference call via webcast, both live and archived, athttp://ir.PortfolioRecovery.com/events.cfm.

## About PRA

As a leader in the U.S. debt buying industry, Portfolio Recovery Associates, Inc. (Nasdaq:PRAA) returns capital to banks and other creditors that helps expand financial services for consumers. PRA collaborates with its customers to create affordable, realistic debt repayment plans. The company also provides a broad range of fee-based services to local governments and law enforcement, U.S. businesses, institutional investors, global hedge funds, and U.K. banks and creditors

PRA has been annually ranked as one of Forbes' 100 Best Small Companies in America since 2007, advancing to the Top 25 in 2012 . The company also was recognized last year as one of Fortune's 100 Fastest-Growing Companies in the U.S. For more information, visit www.PortfolioRecovery.com

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