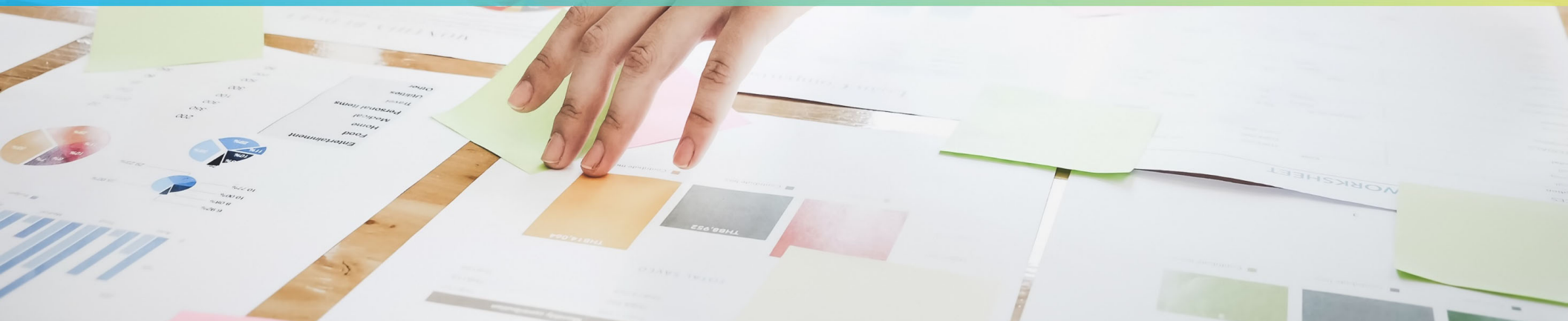




WILLIAM BLAIR 42ND ANNUAL GROWTH STOCK CONFERENCE



ABOUT FORWARD-LOOKING STATEMENTS

Statements in this presentation, other than statements of historical fact, are forward-looking statements, which are based on our current beliefs, projections, assumptions and expectations concerning future operations and financial performance. Such statements involve uncertainties and risks, some of which are not currently known to us, and may be superseded by future events that could cause actual results to differ materially from those expressed or implied in this presentation. You are cautioned not to place undue reliance on forward-looking statements, which speak only as of today, and are qualified in their entirety by these cautionary statements. Information regarding risks and other factors that could cause our actual results to differ materially from our expectations can be found in our most recent Annual Report on Form 10-K and in subsequent SEC filings, and should be considered in evaluating the forward-looking statements in this presentation. Except as required by law, we assume no obligation to update or revise these statements to reflect changes in the events, conditions or circumstances upon which any such forward-looking statements are based.

A man in a dark suit is seen from behind, standing by a large window and looking out at a city skyline. The scene is bathed in warm, golden light, suggesting sunrise or sunset. The window reflects the interior of the office, showing a desk and a chair. The city outside is filled with tall buildings, some of which are partially obscured by the window frame.

AGENDA

Company Overview

Financial Overview

A GLOBAL LEADER IN PURCHASE & COLLECTION OF NONPERFORMING LOANS

as of March 31, 2022



Diversified geographically and by product type

Thousands of employees worldwide

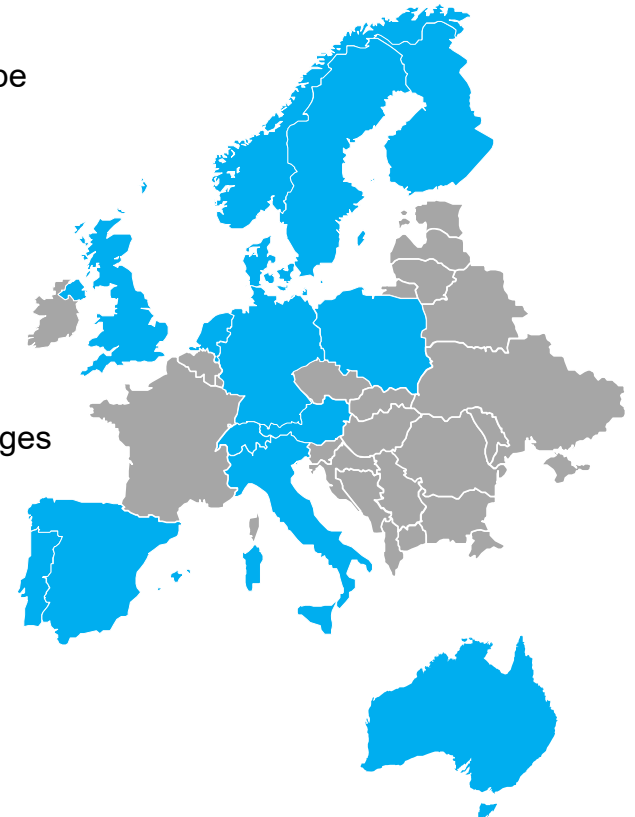
Experience through economic cycles

Portfolio operations in 18 countries, 12 languages
and 12 currencies

European banking license

Invested \$961 million in the last 12 months

Estimated remaining collections of
\$5.7 billion



PRA
Group

AMERICAS AND AUSTRALIA

SELECTED RESULTS FOR THE TWELVE MONTHS ENDED MARCH 31, 2022



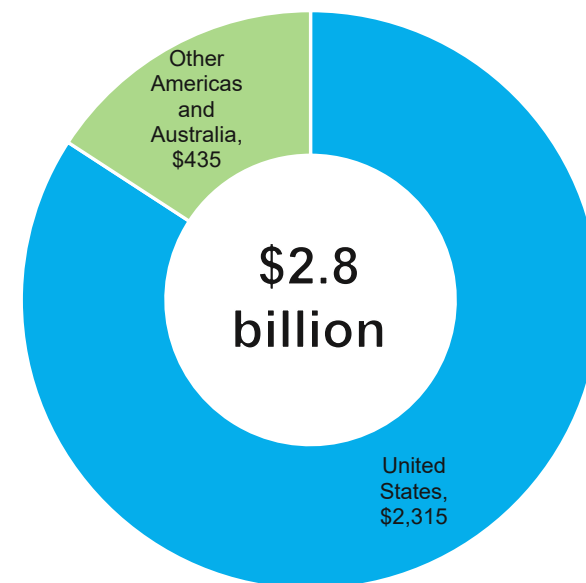
Cash collections of \$1.3 billion

Invested \$497 million

Economic indicators point to increase in supply coming soon

ERC Breakdown

\$ in millions, as of March 31, 2022

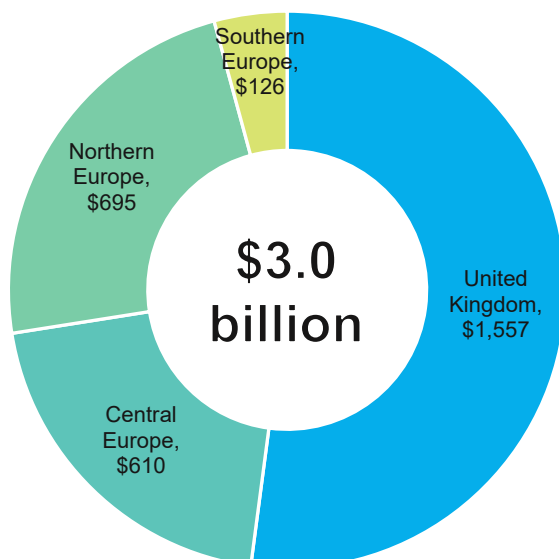


EUROPE

SELECTED RESULTS FOR THE TWELVE MONTHS ENDED MARCH 31, 2022

ERC Breakdown

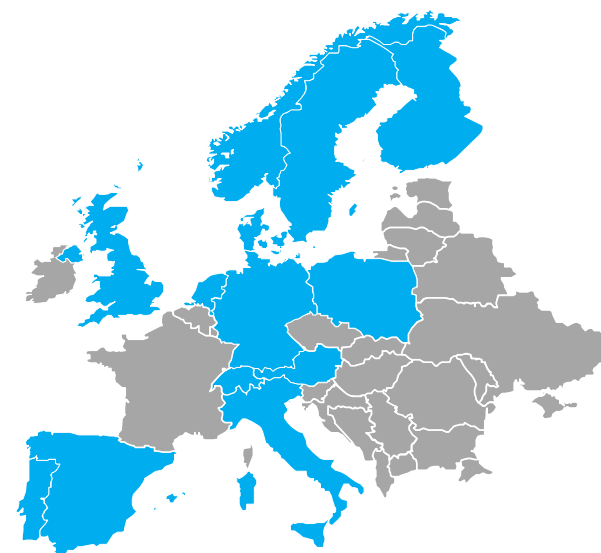
\$ in millions, as of March 31, 2022



Cash collections of \$710 million

Invested \$464 million

Deploying capital while leveraging our broad geographical footprint



STRATEGIES THAT WILL CONTINUE TO DRIVE THE FUTURE

Expanding products and market share

Modernizing collections and improving efficiency at all levels

Being a recognized and trusted brand

Fostering a high-performing workforce



A man in a dark suit is seen from behind, standing in front of a large window. He is looking out at a city skyline with several tall buildings. The scene is bathed in warm, golden light, suggesting it is either sunrise or sunset. The window reflects some of the interior of the room, including a modern chair and some papers on a desk.

AGENDA

Company Overview

Financial Overview

Q1 2022 HIGHLIGHTS

NET INCOME ATTRIBUTABLE TO PRA GROUP OF \$40 MILLION AND DILUTED EPS OF \$0.97



Cash collections of \$481 million



Cash efficiency ratio improved 590 basis points since Q1 2019



Digital cash collections increased by 105% since Q1 2019



Since Q3 2021, repurchased 12% of shares outstanding - returning value to shareholders



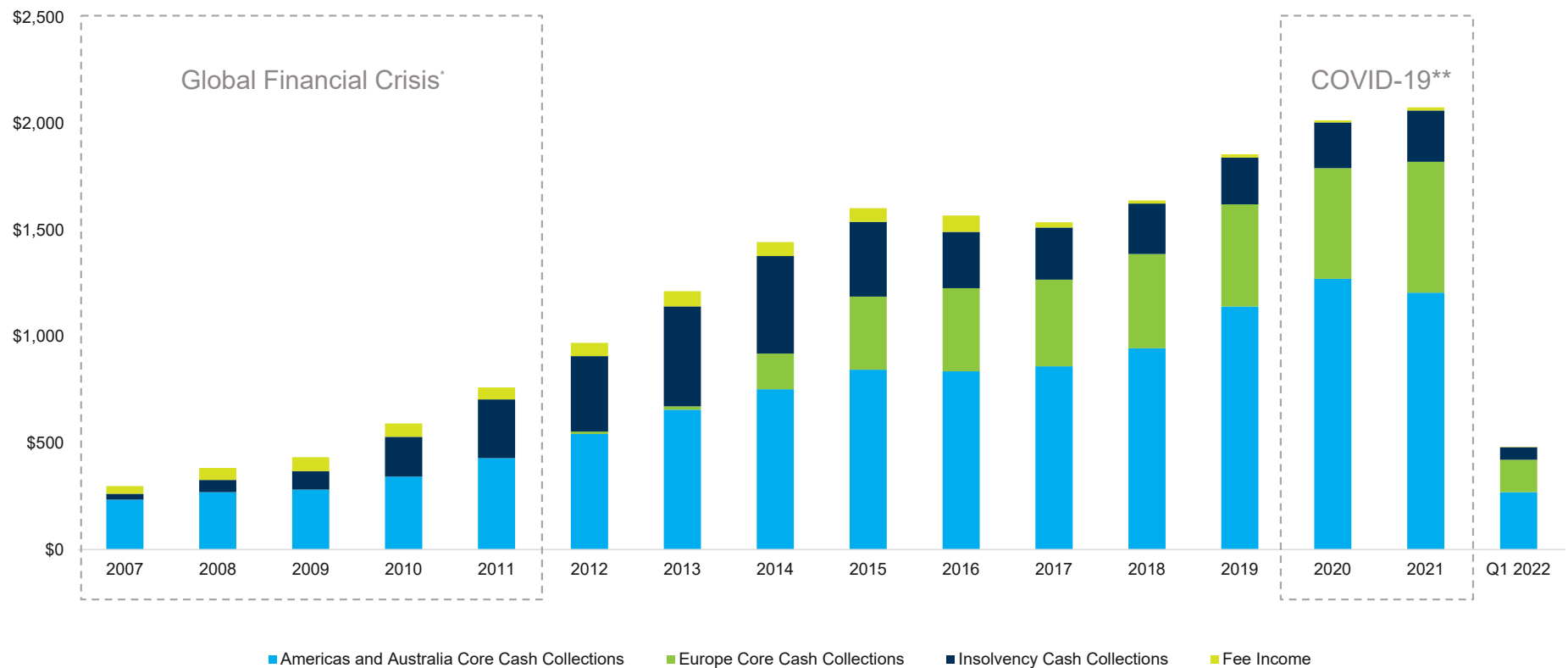
Estimated remaining collections (ERC) of \$5.7 billion



Strong balance sheet with \$1.4 billion available under credit facilities, \$571 million considering covenant restrictions

LONG HISTORY OF SUBSTANTIAL CASH RECEIPTS

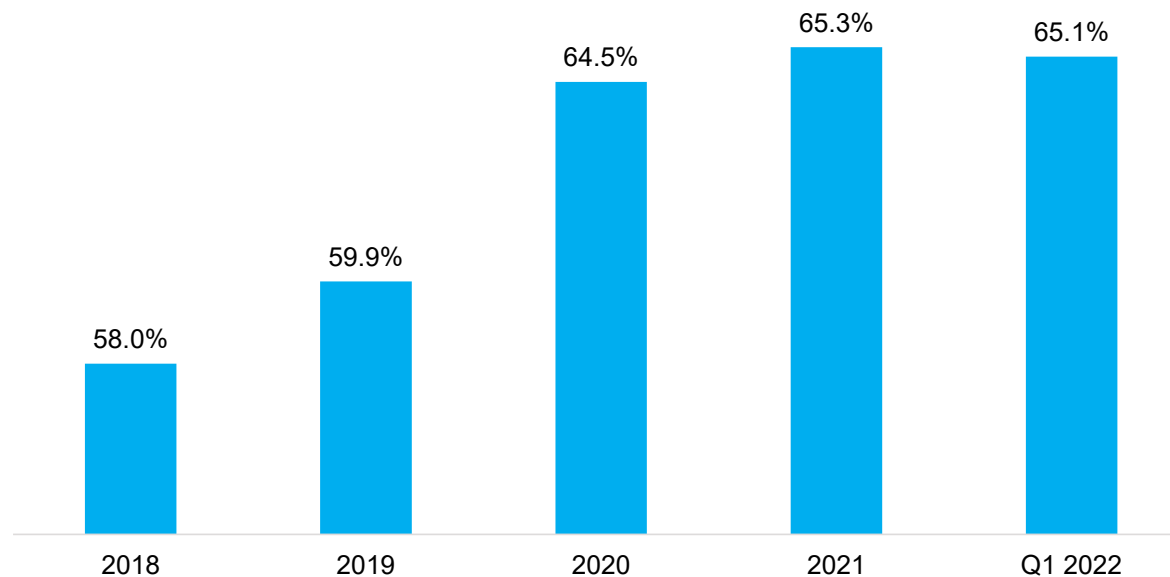
(\$ in millions)



SUBSTANTIAL IMPROVEMENT IN CASH EFFICIENCY RATIO OVER THE YEARS

(Cash efficiency ratio = (cash receipts – operating expenses)/cash receipts)

Cash Efficiency Ratio



Expanded cash efficiency ratio through operational efficiency gains & increased consumer liquidity

PRA GROUP IS WELL POSITIONED FOR THE FUTURE



Results

Strong cash production and capital for portfolio investment



Operations

Improved cash efficiency ratio 590 basis points since Q1 2019



Gov't Relations

Consistent outreach/results in the US & expanding into Europe



U.S. Market

Economic indicators point to increase of supply coming soon



Europe Market

Deploying capital while leveraging our footprint

