



## Capital Offerings Profile

<b>Company Name</b>	<b>Encore Capital Group, Inc.</b>
<b>Offering Type</b>	Follow-on
<b>Description</b>	Common Stock, \$0.01 par value
<b>ISIN</b>	US2925541029
<b>Currency of Issue</b>	USD
<b>Trading Symbol (Exchange)</b>	ECPG (NASDAQ)
<b>Announcement Date</b>	9/2/2003
<b>Trade Date</b>	9/25/2003
<b>Settlement Date</b>	10/1/2003
<b>Completion Date</b>	9/25/2003
<b>Lock-up Expiration</b>	12/30/2003
<b>144a?</b>	No
<b>Mandatory Redemption?</b>	No
<b>Convertible?</b>	No
<b>Exchange for Existing Issue?</b>	No

### Use of Proceeds

The net proceeds from this offering will be used to repay certain existing indebtedness and provide funds for working capital and general corporate purposes and the company will not receive any proceeds from sale of shares offered by the selling stockholders.

### Pricing

<b>Offer Price</b>	<b>11.0000</b>
<b>Gross Amount Offered (\$000)</b>	55,000
<b>Amount Including Overallotment (\$000)</b>	55,000
<b>Shares Offered</b>	5,000,000
<b>Total Shares Offered</b>	5,000,000

### Selling Securityholders

<b>Amount Offered By Shareholders (\$000)</b>	22,000
<b>Shares Offered By Shareholders</b>	2,000,000

### Underwriting Fees

<b>Gross Spread (\$)</b>	0.66
<b>Gross Spread (%)</b>	6.00
<b>Sales Concession (\$)</b>	0.40
<b>Reallowance (\$)</b>	0.10

