



## Capital Offerings Profile

<b>Company Name</b>	<b>Encore Capital Group, Inc.</b>
<b>Offering Type</b>	Senior Debt
<b>Description</b>	7.375% Senior secured notes, due Feb 10, 2018
<b>Currency of Issue</b>	USD
<b>Announcement Date</b>	11/19/2012
<b>Completion Date</b>	11/20/2012
<b>144a?</b>	Yes
<b>Mandatory Redemption?</b>	Yes
<b>Convertible?</b>	No
<b>Exchange for Existing Issue?</b>	No

### Use of Proceeds

The net proceeds from this offering will be used by the company for working capital and general corporate purposes, which may include, without limitation, purchases of receivables portfolios, permitted acquisitions and repayment of indebtedness.

### Pricing

<b>Gross Amount Offered (\$000)</b>	25,000
<b>Amount Including Overallotment (\$000)</b>	25,000