



Capital Offerings Profile

Company Name	Encore Capital Group, Inc.	
Offering Type	Convertible Bond	
Description	3.375% Convertible senior unsecured notes, due 09/19/10	
Currency of Issue	USD	
Trading Symbol (Exchange)	ECPG.G (OTCBB)	
Announcement Date	9/12/2005	
Trade Date	9/13/2005	
Settlement Date	9/19/2005	
Completion Date	9/13/2005	
Overallotment Expiration	10/19/2005	
Date Overallotment Exercised	10/6/2005	
144a?	Yes	
Mandatory Redemption?	Yes	
Convertible?	Yes	
Exchange for Existing Issue?	No	

Use of Proceeds

The net proceeds of the offering will be used to repay amount outstanding under \$200m revolving credit facility and to pay the net cost of the convertible note hedge and warrant transaction.

Pricing

Offer Price (\$)	100.0000
Yield to Maturity (%)	3.375
Treasury Spread (%)	(0.555)
Gross Amount Offered (\$000)	90,000
Amount Including Overallotment (\$000)	100,000
Minimum Denominations/Increments	1,000/1,000

Overallotments

Overallotment Amount Available (\$000)	10,000
Overallotment Amount Exercised (\$000)	10,000

Underwriting Fees

Gross Spread (\$)	30.00
Gross Spread (%)	3.00



Underwriters	Shares Underwritten	Amount Underwritten (\$000)
J. P. Morgan Securities Inc,	-	45,000
Morgan Stanely & Co. LLC	-	45,000