



Financial Tear Sheet

Corporate Profile

Encore Capital Group, an international specialty finance company, provides debt recovery solutions for consumers across a broad range of assets. Through its subsidiaries, the Company purchases portfolios of consumer receivables from major banks, credit unions, and utility providers, and partners with individuals as they repay their obligations and work toward financial recovery. Through its subsidiary in the United Kingdom, Cabot Credit Management, the Company is a market-leading acquirer and manager of consumer debt in the United Kingdom, Ireland and Spain. Through its Grove Capital Management subsidiary, the Company acquires and manages consumer non-performing loans, including insolvencies in the United Kingdom (in particular, individual voluntary arrangements, or IVAs) and non-bank receivables in Spain. Through its Refinancia subsidiary, the Company services distressed consumer debt in Colombia and Peru. Encore's success and future growth are driven by its sophisticated and widespread use of analytics, its broad investments in data and behavioral science, significant cost advantages provided by its highly efficient operating model and proven investment strategy, and the Company's demonstrated commitment to conducting business ethically and in ways that support its consumers' financial recovery.

Primary IR Contact

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Stock Performance

ECPG (Common Stock)

Exchange	NASDAQ (US Dollar)
Price	\$43.70
Change (%)	- 0.7 (1.58%)
Volume	872,405
52 Week Low	\$26.30
Market Cap	\$1,125,077,695
Rolling EPS	3.52
PE Ratio	12.6034
Shares Outstanding	25,745,485



Recent Press Releases & Upcoming Events

11/16/17

Cabot Credit Management Decides to Not Go
Forward with Initial Public Offering

11/02/17

Michael Monaco to Become Non-Executive
Chairman of Encore Capital Group

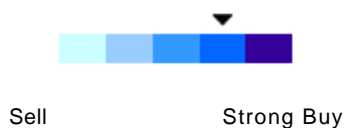
11/02/17

Encore Capital Group Announces Third Quarter
2017 Financial Results

There are currently no events scheduled.

Analyst Estimates / Ratings

Mean Recommendation: **2.1**



EPS Trend

		Current	30 Days Ago	90 Days Ago
QTR	Dec 17	0.94	0.94	0.95
QTR	Mar 18	0.91	0.92	0.98
QTR	Jun 18	0.98	0.98	1.00
QTR	Sep 18	1.05	1.04	1.01
FY	Dec 17	3.90	3.85	3.69
FY	Dec 18	4.06	4.07	4.05

SEC Filings

Filing Date	Form
11/02/17	10-Q
08/03/17	10-Q
06/21/17	S-8
05/05/17	DEFA14A

Corporate Governance

Jonathan C. Clark	Executive Vice President, Chief Financial Officer and Treasurer
Paul Grinberg	Group Executive, International and Corporate Development
Ashish Masih	Director, President and Chief Executive Officer
Gregory L. Call	Senior Vice President, General Counsel, and Corporate Secretary

Ownership Summary

Shareholders

	Holders	Value (\$MM)	% O/S	Shares
Institution	220	1,401.30	124.4	32,013,494
Mutual Fund	298	841.61	74.3	19,125,448
Insider *	13	28.44	3.3	851,203

*Insider values reflect direct beneficial ownership.

Top Holders

	Shares Held	% O/S	Share Change	Filing Date
Broad Run Investment Management, LLC	2,895,876	11.3	-16,176	09/30/17
William Blair Investment Management, LLC	2,389,041	9.3	18,949	09/30/17
BlackRock Institutional Trust Company, N.A.	2,348,289	9.1	-5,892	09/30/17
RE Advisers Corporation	2,226,559	8.7	0	09/30/17
The Vanguard Group, Inc.	2,203,422	8.6	3,785	09/30/17
T. Rowe Price Associates, Inc.	1,948,651	7.6	-96,600	09/30/17
Invesco Canada Ltd.	1,884,482	7.3	-363,245	09/30/17
Dimensional Fund Advisors, L.P.	1,291,569	5.0	34,858	09/30/17
Red Mountain Capital Partners LLC	1,206,995	4.7	-179,641	11/30/17
Fidelity Management & Research Company	856,290	3.3	133,065	09/30/17

Data provided by Nasdaq. Minimum 15 minutes delayed. View [Attributions and Sources](#)