

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 | \$40.70 |
| Change (%) | + 0.20 (0.49%) |
| Volume | 339,985 |
| 52 Week Low | \$17.66 |
| Market Cap | \$1,047,513,849 |
| Rolling EPS | 2.79 |
| PE Ratio | 14.5408 |
| Shares Outstanding | 25,737,441 |



Recent Press Releases & Upcoming Events

06/09/17

Encore Capital Group to Present and Meet with Investors at the William Blair Growth Stock Conference

06/06/17

Encore Capital Group Launches Financial Literacy Program for Students

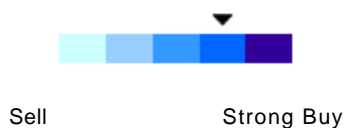
05/16/17

Encore Subsidiary Midland Funding Prevails in U.S. Supreme Court Decision

There are currently no events scheduled.

Analyst Estimates / Ratings

Mean Recommendation: **2.2**



EPS Trend

| | | Current | 30 Days Ago | 90 Days Ago |
|-----|--------|---------|-------------|-------------|
| QTR | Jun 17 | 0.83 | 0.83 | 0.95 |
| QTR | Sep 17 | 0.94 | 0.95 | 0.94 |
| QTR | Dec 17 | 1.02 | 1.02 | 1.00 |
| QTR | Mar 18 | 1.00 | 0.99 | 0.93 |
| FY | Dec 17 | 3.74 | 3.74 | 3.81 |
| FY | Dec 18 | 4.23 | 4.26 | 4.22 |

SEC Filings

| Filing Date | Form |
|-------------|---------|
| 06/21/17 | S-8 |
| 05/05/17 | DEFA14A |
| 05/04/17 | 10-Q |
| 04/27/17 | 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 | 214 | 1,035.87 | 128.8 | 33,154,521 |
| Mutual Fund | 285 | 598.43 | 72.9 | 18,769,017 |
| Insider * | 13 | 26.81 | 3.2 | 829,525 |

*Insider values reflect direct beneficial ownership.

Top Holders

| | Shares Held | % O/S | Share Change | Filing Date |
|---|-------------|-------|--------------|-------------|
| Broad Run Investment Management, LLC | 2,894,864 | 11.3 | 144,186 | 03/31/17 |
| Invesco Canada Ltd. | 2,607,631 | 10.1 | -457,491 | 03/31/17 |
| BlackRock Institutional Trust Company, N.A. | 2,322,392 | 9.0 | 28,096 | 03/31/17 |
| William Blair Investment Management, LLC | 2,250,437 | 8.7 | 161,788 | 03/31/17 |
| RE Advisers Corporation | 2,226,559 | 8.7 | 0 | 03/31/17 |
| The Vanguard Group, Inc. | 2,128,159 | 8.3 | 169,254 | 03/31/17 |
| T. Rowe Price Associates, Inc. | 1,676,471 | 6.5 | -286,539 | 03/31/17 |
| Mesdag (Willem) | 1,428,050 | 5.6 | 1,389,014 | 06/01/17 |
| Red Mountain Capital Partners LLC | 1,386,636 | 5.4 | 0 | 03/31/17 |
| Dimensional Fund Advisors, L.P. | 1,264,442 | 4.9 | -11,744 | 03/31/17 |

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