

Encore Capital Group, Inc. To Present At The Roth Capital Partners 16th Annual Growth Stock Conference

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DANA POINT, Calif.--(BUSINESS WIRE)--Feb. 11, 2004--Encore Capital Group, Inc. (NASDAQ: ECPG) will be presenting on February 18th at the Roth Capital Partners 16th Annual Growth Stock Conference taking place at the St. Regis Monarch Beach Resort and Spa in Dana Point, CA.

Encore is a systems-driven purchaser and manager of charged-off consumer receivable portfolios. During 2003, Encore spent approximately \$90 million purchasing charged-off consumer debt, primarily consisting of credit card accounts originated by most of the top 10 issuers and others. After purchase, Encore employs an innovative technology-based approach and a dynamic mix of collection strategies that the Company believes differentiates Encore from its competitors. During 2003, the price of Encore's common stock increased from \$1.20 to \$15.10.

About the Roth Capital Partners 16th Annual Growth Stock Conference

This annual event is the largest in the nation for emerging growth companies. It provides a concentrated forum where Institutional Investors can meet the executives of growth companies hand picked by Roth Capital's research team. The conference will highlight approximately 225 companies from industry groups including Health Care, Consumer Products, Technology and Financial Services. This year, as a result of numerous client requests, Roth has extended the conference to three working days, including a Discovery Day, which will highlight companies "undiscovered" by Wall Street. For more information about the conference visit http://www.apgweb.com/roth/danapoint/.

CONTACT: Encore Capital Group, Inc. Carl C. Gregory, III, 858-309-6961 carl.gregory@encorecapitalgroup.com

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