



Encore Capital Group, Inc. to Present at the Roth Capital Partners 17th Annual Growth Stock Conference

February 11, 2005

SAN DIEGO--(BUSINESS WIRE)--Feb. 11, 2005--Encore Capital Group, Inc. (Nasdaq:ECPG), today announced that Carl C. Gregory, III, Vice Chairman and Chief Executive Officer, will be presenting at 8:00 AM on February 22nd at the Roth Capital Partners 17th Annual Growth Stock Conference taking place at the St. Regis Monarch Beach Resort and Spa in Dana Point, California.

A live webcast of the presentation can be accessed at the investor relations page of the Company's web site, www.encorecapitalgroup.com. An archived version will be available at the same web address shortly following the conclusion of the presentation.

About Encore Capital Group, Inc.

Encore is a systems-driven purchaser and manager of charged-off consumer receivables portfolios. Encore acquires these portfolios at deep discounts from their face values using its proprietary valuation process that is based on the consumer attributes of the underlying accounts. Based upon Encore's ongoing analysis of these accounts, it employs a dynamic mix of collection strategies to maximize its return on investment. More information on the company can be found at www.encorecapitalgroup.com.

About the Roth Capital Partners 17th Annual Growth Stock Conference

This conference will feature more than 220 leading growth companies in sectors such as Technology, Healthcare, Financial Services and Consumer Products. A concentrated, two-day program will allow institutional investors to meet the executives from a select group of companies that have been hand picked by the Roth Capital Partners research team. 40% of this year's participating companies are presenting here for the first time. The average market cap of this year's presenters is around \$330 million, with the median around \$185 million. This closely mirrors the average and median market cap for the proposed Russell Microcap(TM)Index which is expected to be around \$277 million and \$176 million, respectively.

For more information about the conference visit: <http://www.rothcp.com/2005%20DP%20Conference%20Web%20Site/Roth%20DP.html?content=home>.

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SOURCE: Encore Capital Group, Inc.