

## Encore Capital Group, Inc. to Announce Second Quarter 2012 Results on August 2nd

July 26, 2012

SAN DIEGO, July 26, 2012 /PRNewswire/ -- Encore Capital Group, Inc. (NASDAQ: ECPG), a leading consumer debt buying and recovery company, announced today that it will release its financial results for the second quarter of 2012 on Thursday, August 2, 2012, after the market closes. The Company will also host a conference call the same day at 2:00 p.m. Pacific / 5:00 p.m. Eastern time to discuss the reported results.

Members of the public are invited to listen to the event via a telephone conference call line or the Internet. To access the live listen-only telephone conference call, please dial (877) 670-9781 or (408) 940-3818. To access the live webcast via the Internet, log on at the Investor Relations page of the Company's website at <a href="https://www.encorecapital.com">www.encorecapital.com</a>.

For those who cannot listen to the live broadcast, a telephonic replay will be available for seven days by dialing (800) 585-8367 and entering the conference number 15311214. A replay of the conference call will also be available on the Company's website.

## About Encore Capital Group, Inc.

Encore Capital Group, Inc. ("Encore"), through its subsidiaries (collectively, the "Company"), is a leading provider of debt management and recovery solutions for consumers and property owners across a broad range of assets. We purchase portfolios of defaulted consumer receivables at deep discounts to face value and use a variety of operational channels to maximize our collections from these portfolios. We manage our receivables by partnering with individuals as they repay their obligations and work toward financial recovery. Defaulted receivables are consumers' unpaid financial commitments to credit originators, including banks, credit unions, consumer finance companies, commercial retailers, auto finance companies, and telecommunication companies, and may also include receivables subject to bankruptcy proceedings, or consumer bankruptcy receivables. Through our Propel Financial Services subsidiary, we assist property owners who are delinquent on their property taxes by structuring affordable monthly payment plans.

Headquartered in San Diego, Encore is a publicly traded NASDAQ Global Select company (ticker symbol: ECPG) and a component stock of the Russell 2000, the S&P SmallCap 600, and the Wilshire 4500. More information about the company can be found at <a href="https://www.encorecapital.com">www.encorecapital.com</a>.

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