
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549**

FORM 8-K

**CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): February 6, 2004

Encore Capital Group, Inc.
(Exact Name of Registrant as Specified in its Charter)

Delaware
(State or other jurisdiction of
incorporation or organization)

000-26489
(Commission File Number)

48-1090909
(I.R.S Employer
Identification No.)

**5775 Roscoe Court
San Diego, California 92123**
(Address of Principal Executive Offices) (Zip Code)

(877) 445-4581
(Registrant's Telephone Number, Including Area Code)

Item 9. Regulation FD Disclosure

On February 6, 2004 the Company issued a press release announcing that it will host a conference call to discuss fourth quarter 2003 financial results and operational highlights at 5:00 p.m. Eastern Time/2:00 p.m. Pacific Time on Tuesday, March 2, 2004. A copy of the press release is attached to this Current Report on Form 8-K as Exhibit 99.1 and is incorporated herein solely for purposes of this Item 9.

On February 11, 2004, the Company issued a press release announcing that the Company's financial results for the fourth quarter of 2003 will be released after the market closes on March 2, 2004, rather than before the market opens, as previously indicated. The timing of the conference call to discuss 2003 financial results remains unchanged. A copy of the press release is attached to this Current Report on Form 8-K as Exhibit 99.2 and is incorporated herein solely for purposes of this Item 9.

The information in this Current Report on Form 8-K, including the exhibits, is furnished pursuant to Item 9 and shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities under that Section. Furthermore, the information in this Current Report on Form 8-K, including the exhibits, shall not be deemed to be incorporated by reference into the filings of Encore Capital Group, Inc. under the Securities Act of 1933.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

ENCORE CAPITAL GROUP, INC.

Date: February 19, 2004

By /s/ Barry R. Barkley
Barry R. Barkley
Executive Vice President,
Chief Financial Officer and Treasurer

EXHIBIT INDEX

Exhibit	Description
99.1	Press release dated February 6, 2004.
99.2	Press release dated February 11, 2004.



Encore Capital Group, Inc. Announces 2003 Earnings Conference Call and Webcast

San Diego, CA, Feb. 6, 2004 — Encore Capital Group, Inc. (Nasdaq:ECPG) will host a conference call to discuss 2003 financial results and operational highlights at 5:00 p.m. Eastern Time/2:00 p.m. Pacific Time on Tuesday, March 2, 2004.

Members of the public are invited to listen to the Company's live quarterly conference call via the Internet. To hear the call, log on at the Investor Relations page of the Company's web site at www.encorecapitalgroup.com. For those who cannot listen to the live broadcast, a replay of the conference call will be available shortly after the call at the same location.

The Company's financial results for 2003 will be released over the news wires before the market opens on Tuesday, March 2, 2004.

Encore Capital Group, Inc. is a systems-driven purchaser and manager of charged-off consumer receivable portfolios.

CONTACT:

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

SOURCE: Encore Capital Group, Inc.

"Safe Harbor" Statement under the Private Securities Litigation Reform Act of 1995: Statements in this press release regarding Encore Capital Group's business which are not historical facts are "forward-looking statements" that involve risks and uncertainties. For a discussion of such risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see "Risk Factors" in the Company's Annual Report or Form 10-K for the most recently ended fiscal year.



**Encore Capital Group, Inc. Corrects Time For Issuance of
Fourth Quarter 2003 Financial Results**

San Diego, Calif., February 11, 2004 — Encore Capital Group, Inc. (Nasdaq: ECPG) today announced that the Company's financial results for the fourth quarter of 2003 will be released over the news wires after the market closes on Tuesday, March 2, 2004, rather than before the market opens as previously indicated.

The timing of the conference call to discuss 2003 financial results and operational highlights remains unchanged at 5:00 p.m. Eastern Time/2:00 p.m. Pacific Time on Tuesday, March 2, 2004.

Encore Capital Group, Inc. is a systems-driven purchaser and manager of charged-off consumer receivable portfolios.

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