

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549**

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**FORM 8-K**

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**CURRENT REPORT**

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

**Date of report (Date of earliest event reported): June 12, 2017**

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**ENCORE CAPITAL GROUP, INC.**

(Exact Name of Registrant as Specified in Charter)

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**Delaware**  
(State or Other Jurisdiction of Incorporation)

**000-26489**  
(Commission  
File Number)

**48-1090909**  
(IRS Employer  
Identification No.)

**3111 Camino Del Rio North, Suite 103, San Diego, California**  
(Address of Principal Executive Offices)

**92108**  
(Zip Code)

**(877) 445-4581**

(Registrant's telephone number, including area code)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

**Item 7.01. Regulation FD Disclosure.**

On June 13, 2017, the Company will deliver a presentation at the William Blair Growth Stock Conference. A copy of the presentation that will be used is furnished herewith as Exhibit 99.1 and is incorporated by reference herein.

The information in Item 7.01 of this Current Report on Form 8-K, including the information contained in Exhibit 99.1, is being furnished to the Securities and Exchange Commission pursuant to Item 7.01, and shall not be deemed to be “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities of that section, and shall not be deemed to be incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by a specific reference in such filing.

**Item 9.01. Financial Statements and Exhibits.**

<u>Exhibit Number</u>	<u>Description</u>
99.1	Presentation dated June 13, 2017

**SIGNATURE**

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 hereunto duly authorized.

ENCORE CAPITAL GROUP, INC.

Date: June 12, 2017

/s/ Greg Call

Greg Call

Senior Vice President, General Counsel and Secretary

**EXHIBIT INDEX**

**Exhibit Number**

**Description**

99.1

Presentation dated June 13, 2017



# **WILLIAM BLAIR GROWTH STOCK CONFERENCE**

Ashish Masih

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Tuesday, June 13, 2017

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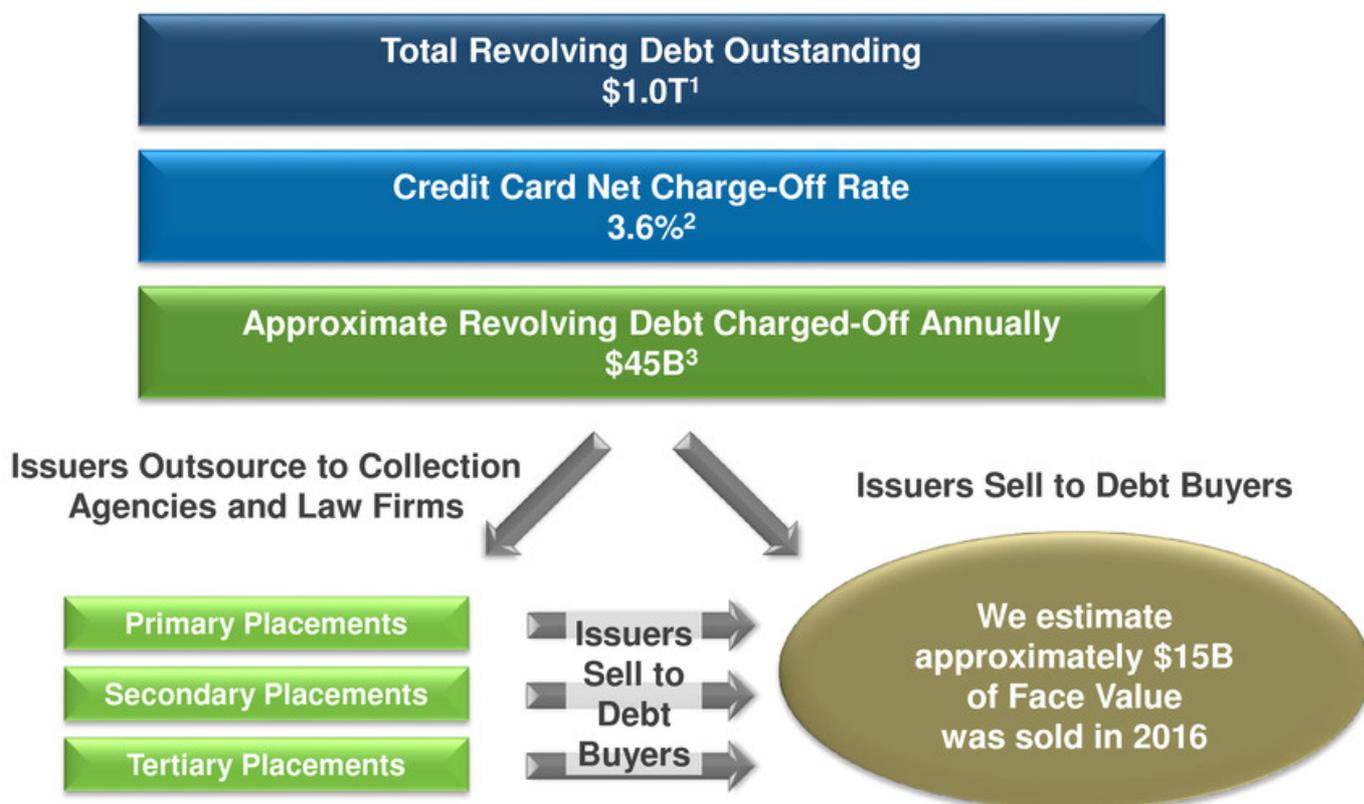
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## SAFE HARBOR

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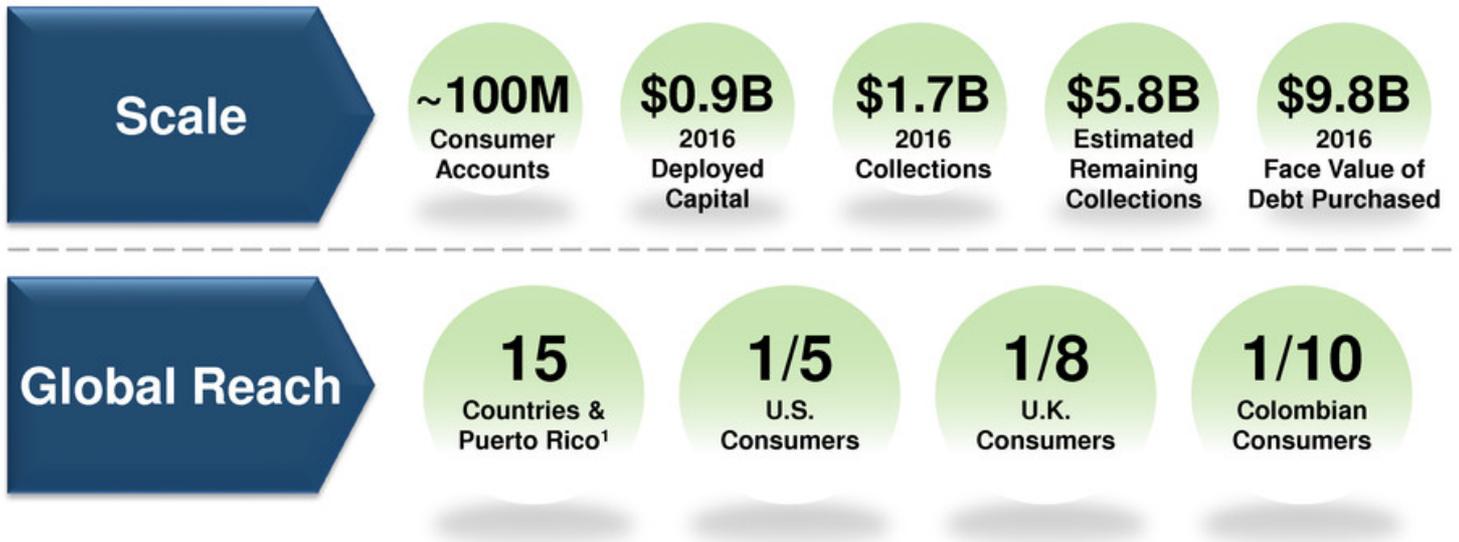
The statements in this presentation that are not historical facts, including, most importantly, those statements preceded by, or that include, the words “will,” “may,” “believe,” “projects,” “expects,” “anticipates” or the negation thereof, or similar expressions, constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995 (the “Reform Act”). These statements may include, but are not limited to, statements regarding our future operating results, shareholder return, capital deployment and growth. For all “forward-looking statements,” the Company claims the protection of the safe harbor for forward-looking statements contained in the Reform Act. Such forward-looking statements involve risks, uncertainties and other factors which may cause actual results, performance or achievements of the Company and its subsidiaries to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. These risks, uncertainties and other factors are discussed in the reports filed by the Company with the Securities and Exchange Commission, including its most recent report on Form 10-K, and its subsequent reports on Form 10-Q, as they may be amended from time to time. The Company disclaims any intent or obligation to update these forward-looking statements.

# IN Q1 2017, THE FEDERAL RESERVE REPORTED \$1 TRILLION OF U.S. REVOLVING DEBT, EXPECTED TO DRIVE \$45 BILLION IN CHARGE-OFFS



1. Federal Reserve – March 2017, excludes debt secured by real estate
2. Federal Reserve – Q1 2017, not seasonally adjusted
3. Assumes 20% Recovery Rate to Estimate Gross Charge-Offs

# ENCORE IS A TOP-TIER, GLOBAL PLAYER IN THE CONSUMER DEBT PURCHASING AND RECOVERY INDUSTRY



1. Includes countries where the Company has operations or has purchased portfolios

# WE HAVE GROWN OUR GLOBAL FOOTPRINT CONSIDERABLY SINCE WE BEGAN BUYING DEBT IN THE LATE 1990'S



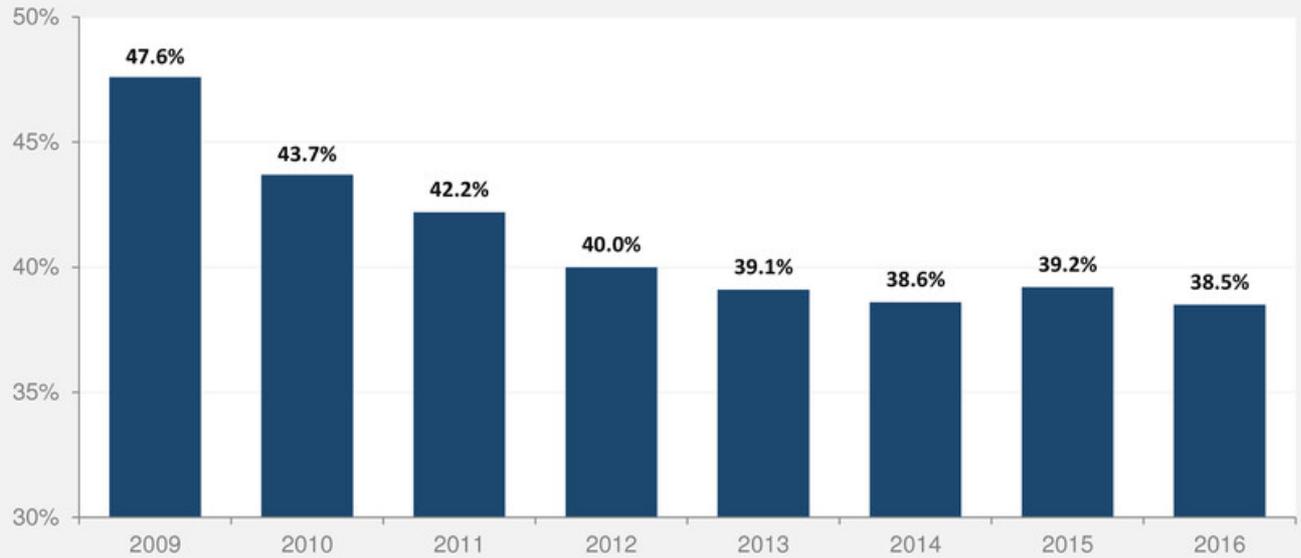
# OUR SUPERIOR ANALYTICS AND DECISION SCIENCE ALLOW US TO BETTER UNDERSTAND CONSUMERS

*Encore's individual underwriting approach to portfolio valuation accommodates our specialized operational strengths*



## WE MAINTAIN A SIGNIFICANT FOCUS ON DRIVING OPERATIONAL EFFICIENCIES AND REDUCING COSTS

### Overall Cost to Collect\*



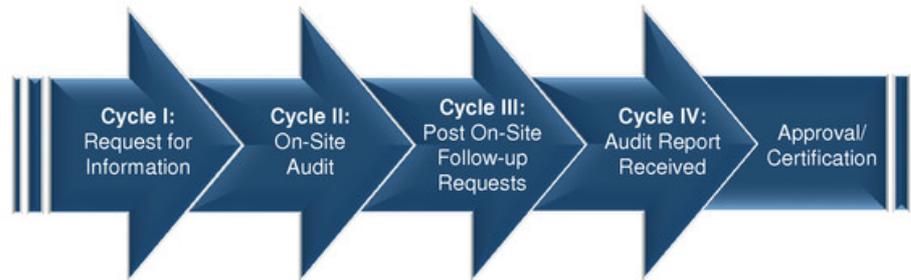
\* Cost to Collect is defined and provided in Encore's annual and quarterly filings with the SEC.

# OUR ISSUER CERTIFICATION PROGRAM IS A KEY DIFFERENTIATOR

In 2016, Encore successfully completed 41 audits and is approved by all major domestic issuers

- The certifications received through these audits are a prerequisite for purchasing debt from issuers
- Encore has achieved certification from all major domestic issuers who sell their charged-off accounts

## Issuer Review/Audit Process



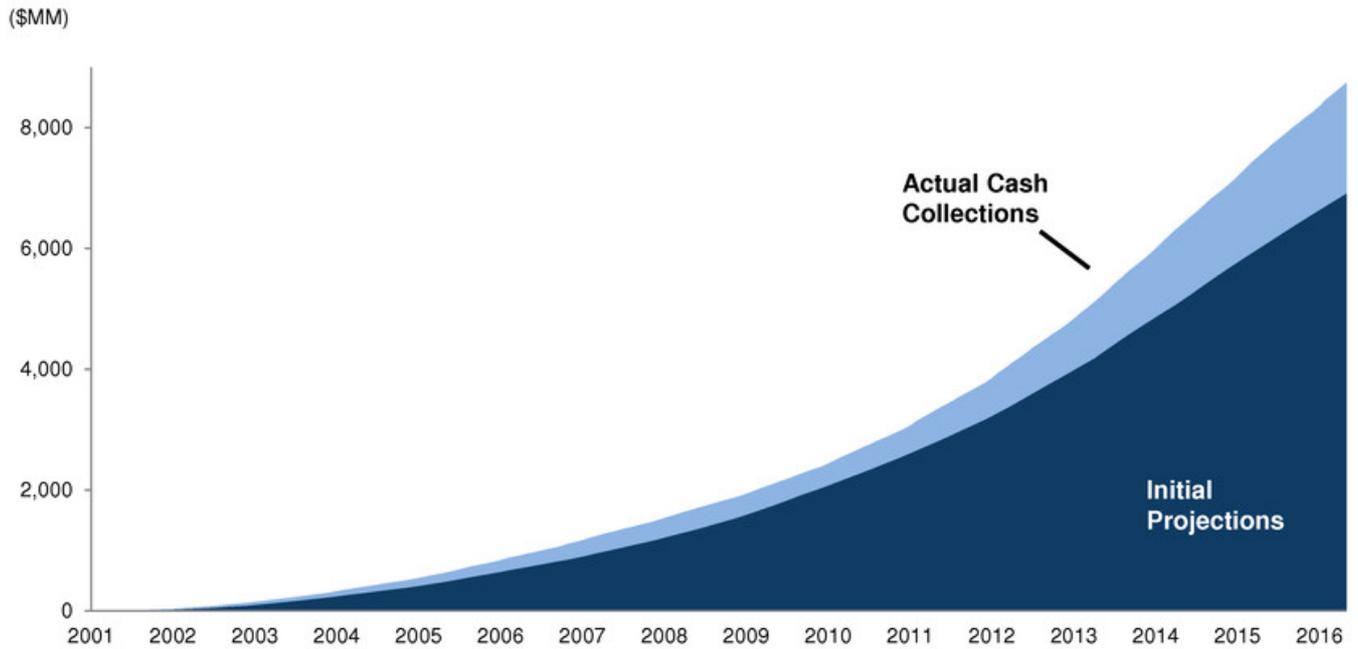
**“Encore by far is the most transparent, prepared, and buttoned up of any debt buyer we’ve audited. You have raised and set a new bar in the industry.”**  
*- Top 5 Credit Card Issuer*

# ERC CONTINUES TO GROW, WITH END OF Q1 REPRESENTING OUR HIGHEST LEVEL TO DATE



# ACTUAL CASH COLLECTIONS EXCEED OUR INITIAL PROJECTIONS

## Cumulative Collections - U.S. Core



Note: U.S. Core market is defined as all non-bankruptcy direct from issuer unsecured credit card and personal installment loan sales

# ENCORE IS A GLOBAL MARKET LEADER IN THE DEBT PURCHASING AND RECOVERY INDUSTRY

