

ENCORE CAPITAL GROUP INC  
Form 8-K  
March 17, 2003

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**SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 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): March 17, 2003

**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)

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**Item 9. Regulation FD Disclosure**

On March 17, 2003 the Company issued a press release announcing its unaudited financial results for the year ended December 31, 2002. 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.

The information in this Current Report on Form 8-K, including the exhibit, 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 exhibit, 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: March 17, 2003

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

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**EXHIBIT INDEX**

Exhibit	Description
99.1	Press release dated March 17, 2003

