

ENCORE CAPITAL GROUP INC  
Form 8-K  
March 01, 2005

---

**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 28, 2005

**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.)

**8875 Aero Drive**  
**San Diego, California 92123**  
(Address of Principal Executive Offices) (Zip Code)

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

**5775 Roscoe Court**  
**San Diego, California 92123**  
(Former name or former address, if changed since last report )

---

---

**Explanatory Note**

This Form 8-K/A amends the Current Report on Form 8-K of Encore Capital Group, Inc. dated February 22, 2005 and filed February 28, 2005. This amendment is being filed solely to correct a typographical error in the reconciliation attached as Exhibit 99.2 to the Current Report on Form 8-K of the non-GAAP financial measures for net income (loss) excluding one-time benefits and charges to GAAP net income (loss). The attached reconciliation supersedes and replaces the reconciliation filed as Exhibit 99.2 to such Current Report on Form 8-K.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

99.1 Corrected reconciliation of the non-GAAP financial measures for net income (loss) excluding one-time benefits and charges to GAAP net income (loss).

2

---

**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.

Date: February 28, 2005

**ENCORE CAPITAL GROUP, INC.**

By /s/ Barry R. Barkley

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

3

---

**EXHIBIT INDEX**

Exhibit Description

99.1 Corrected reconciliation of the non-GAAP financial measures for net income (loss) excluding one-time benefits and charges to GAAP net income (loss).

4