

ENCORE
CAPITAL GROUP

YOUR PATH
LEADS **HERE**

encorecapitalgroup.com | nasdaq: ECPG

AN INTRODUCTION FOR FUTURE PARTNERS



IN 2009, ENCORE CAPITAL WAS:

- One of the fastest growing stocks on the NASDAQ
- More profitable than at any other time in its 50+ year history
- Ranked in the top 10% of San Diego County public companies for financial performance

[Bloomberg Company Strength Index for San Diego County, March 12, 2010]

ABOUT

Encore Capital Group

Choosing a career is one of the most important decisions you will make. Should you choose to pursue a career at Encore Capital, we are ready to partner with you to shape the future. We are a truly unique organization defined by deep investments in data and analytics, a strong entrepreneurial spirit, and an authentic commitment to partnering with consumers. We seek candidates with a proven track record of accomplishment and a commitment to extraordinary performance.

Why choose Encore Capital?

- Analytics
- Performance
- Culture
- Lifestyle

Analytics

Everything from our operations to our investment decisions is driven by a rich scientific and analytical approach to evaluation and problem-solving. This commitment to intellectual rigor is a key differentiator of our culture.

Performance

Our success is fueled by consistently outperforming our competitors. We achieve this through operational discipline and strategic creativity.

Culture

We strive to maintain a culture of learning, continually seek ways to cultivate and reward talent, and bring people together from diverse backgrounds and skill sets to nurture creative solutions.

Lifestyle

Living well is another essential part of our value system. We firmly believe in work-life balance, are committed to healthy living, and actively promote personal and professional satisfaction.



ANALYTICS

The Science of Success

At the heart of our company is a scientific approach to problem solving. We employ this mindset in everything from investment decisions to internal operations evaluation.

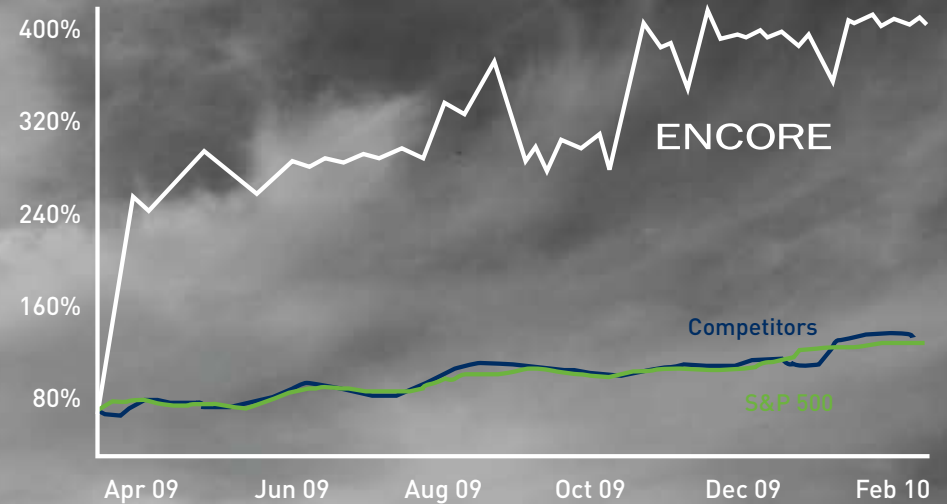
The core business consists of a debt buying and recovery platform that involves both domestic and international operations consisting of more than 1,500 employees as well as a large 3rd party network spanning the entire U.S.

Successfully managing and improving such diverse operations inherently requires sophisticated analytics.

Our proprietary models for understanding debt repayment behavior are fueled by data developed from servicing more than 25 million consumers. Leveraging this deep understanding of consumer psychology is what makes us a recognized leader in accounts receivables and asset management.

Market recognition of our success in all these areas was reflected in our stock's outperformance of both the S&P 500 Index and our competitors in 2009.

One Year Stock Performance



World traveler, dog lover, creative artist, engaged, amateur photographer, number cruncher, musician, French (born and raised), animal shelter volunteer, farmers' market regular, avid hiker, detail oriented, ice hockey enthusiast, Blues-maniac, Chicago fan, dark chocolate lover, **VALUED ENCORE EMPLOYEE.**

Caroline
Senior Operations Analyst - 2 Years



PERFORMANCE Delivered

Our success in distressed consumer debt investments propelled us to the top of our industry. We achieved this through a disciplined financial approach and a deep belief in fundamental valuation principles while staying true to an entrepreneurial culture that allows us to invest opportunistically. You need only look at the last three years to see the strength of Encore's approach and strategy.

We relentlessly seek ways to improve performance and constantly work to sustain and increase our edge. We are poised to expand beyond our current successes into the next generation of excellence. Past and future performance is no coincidence – our ability to attract and retain the right talent serves as a catalyst for continued growth and financial success. Are YOU ready to help shape our future?



Problem solver, world traveler, avid reader, calm, adaptable, curious, witty, adventurous, surfing rookie, friendly, **VALUED ENCORE EMPLOYEE.**

Makesh
Operations Analyst - 1 Year

“Our deep expertise in analytics, a relentless focus on improving operations, and an absolute commitment to partnering and improving our consumers’ situations is what drives our success.”

J. Brandon Black
President and CEO



CULTURE

Committed to Developing Top Talent



Mother-to-be, passionate about yoga and skiing, loves to cook, wife, multi-city resident and telecommuter, race car driver in training, MBA, advocate for professional women, connected and influential leader, **VALUED ENCORE EMPLOYEE.**

Amy

Vice President, Business Development - 8 Years

Academic Excellence Represented

- Columbia
- UCLA
- Georgetown
- Harvard
- Northwestern
- India Institute of Technology
- University of Virginia
- U.S. Naval Academy
- University of Pennsylvania
- Yale

When it comes to meritocratic values and fun, our San Diego associates and managers believe Encore “gets it.” When compared to benchmark companies nationwide,

- Our employees are 30% more likely to assert that Encore recognizes high performers, and 18% more likely to say that Encore differentially rewards them.
- Encore employees are 24% more likely to say that they have fun at work and 14% more likely to feel like they are part of a team.

In addition to top-notch compensation structures, Encore offers employee programs that promote personal and professional goals.

- Leadership and skills training and development options for all employees
- Tuition assistance in support of continued education
- Wellness initiatives that earned Encore distinction as one of San Diego’s Healthiest Employers in 2010
- Active community outreach and sponsorship of Habitat for Humanity and similar philanthropic programs
- A company commitment to “Go Green”

[San Diego Business Journal, April 2010]

LIFESTYLE

America's Finest City



When surveyed in 2009, 90% of our corporate staff agreed that Encore works with them to balance personal and professional goals.

DID YOU KNOW THAT SAN DIEGO...

- is America's eighth largest city?
- records over 200 days a year with temperatures above 70 degrees?
- is home to major attractions and popular destinations including the San Diego Zoo, Wild Animal Park, Sea World and Balboa Park?
- enjoys 70 miles of breathtaking coastline?
- is a multi-cultural mecca that includes 15 major museums, over 6,500 restaurants, more than 95 golf courses and a host of diverse concerts, festivals and celebrations?

Living the quintessential Southern California lifestyle is tough - but we manage. After all, what good is work-life balance if you don't live somewhere to take advantage of it? San Diego enables Encore employees to pursue their passions for various activities like surfing, hiking and cycling. No matter your interests, San Diego has something for everyone.

Brother, surfer, mechanic, electrician, Bruin, biologist, world traveler, graduate student, trap shooter, college professor, biostatistician, brew master, recently engaged, avid gardener, **VALUED ENCORE EMPLOYEE.**



John
Director, Decision Science - 6 Years

THE ENCORE FOOTPRINT



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