

ENCORE CAPITAL GROUP INC  
 Form 3  
 June 10, 2013

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â Masih Ashish		(Month/Day/Year)	ENCORE CAPITAL GROUP INC [ECPG]	
(Last)	(First)	(Middle)	06/05/2013	
3111 CAMINO DEL RIO			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
NORTH, SUITE 1300				
(Street)			(Check all applicable)	
SAN DIEGO, Â CA Â 92108			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			Sr. VP, Legal Collections Ops.	<input type="checkbox"/> Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	35,708 <sup>(1)</sup>	D	Â

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)  Title	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date		Amount or Number of Shares		or Indirect (I) (Instr. 5)	
Non-Qualified Stock Option (right to buy)	Â (2)	02/25/2020	Common Stock	6,600	\$ 17.9	D	Â
Non-Qualified Stock Option (right to buy)	Â (3)	08/20/2019	Common Stock	40,000	\$ 13.17	D	Â
Non-Qualified Stock Option (right to buy)	Â (4)	03/15/2021	Common Stock	25,000	\$ 24.65	D	Â
Non-Qualified Stock Option (right to buy)	Â (5)	04/06/2022	Common Stock	12,500	\$ 22.17	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Masih Ashish 3111 CAMINO DEL RIO NORTH, SUITE 1300 SAN DIEGO, CA 92108	Â	Â	Â Sr. VP, Legal Collections Ops.	Â

## Signatures

/s/ Melissa A. Ressler, Attorney-in-Fact for Ashish Masih 06/10/2013

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

- These shares include (i) 12,333 unvested restricted stock units (each of which represents the right to receive one share of Encore common stock), which will vest by August 20, 2014 and (ii) 9,333 unvested restricted stock awards (each of which represents the right to receive one share of Encore common stock), half of which vest on March 9, 2014 and the other half on March 9, 2015.
- (1) Grant to the reporting person on February 25, 2010 of a non-qualified stock option under the Encore Capital Group Inc. 2005 Stock Incentive Plan (the "2005 Plan"). All shares under the option have become vested and exercisable.
  - (2) Grant to the reporting person on August 20, 2009 of a non-qualified stock option under the 2005 Plan. Three-fifths of the shares granted under the option have become vested and exercisable. One-fifth of the shares granted under the option will become vested and exercisable on August 20, 2013, and the remaining one-fifth of the shares granted under the option will become vested and exercisable on August 20, 2014.
  - (3) Grant to the reporting person on March 15, 2011 of a non-qualified stock option under the 2005 Plan. Two-thirds of the shares granted under the option have become vested and exercisable. The remaining one-third of the shares granted under the option will become vested and exercisable on March 9, 2014.
  - (4) Grant to the reporting person on April 6, 2012 of a non-qualified stock option under the 2005 Plan. One-third of the shares granted under the option became vested and exercisable on March 9, 2013. One-third of the shares granted under the option will become vested and exercisable on March 9, 2014, and the remaining one-third of shares granted under the option will become vested and exercisable on March 9, 2015.
  - (5)

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### Remarks:

Exhibit List:

24 - Power of Attorney

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.