

PORTFOLIO RECOVERY ASSOCIATES INC

Form 8-K

July 30, 2003

UNITED STATES  
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): JULY 30, 2003

### PORTFOLIO RECOVERY ASSOCIATES, INC.

(Exact name of registrant as specified in its charter)

|   |                             |   |
|---|-----------------------------|---|
| <b>DELAWARE</b>                                   | <b>000-50058</b>            | <b>75-3078675</b>                       |
| (State or other jurisdiction<br>of incorporation) | (Commission<br>File Number) | (IRS Employer<br>Identification Number) |
| <b>120 CORPORATE BOULEVARD, NORFOLK, VIRGINIA</b> |                             | <b>23502</b>                            |
| (Address of principal executive offices)          |                             | (Zip Code)                              |

Registrant's Telephone Number: (888) 772-7326

N/A

(Former name or former address, if changed since last report.)

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Item 7. Financial Statements and Exhibits.

(c) Exhibits

99.1 Press Release of Portfolio Recovery Associates, Inc. dated July 30, 2003.

Item 9. Regulation FD Disclosure.

In accordance with guidance from the Securities and Exchange Commission in Release No. 33-8216, the information furnished under this Item 9 ( Regulation FD Disclosure ) is intended to be furnished under Item 12 ( Results of Operations and Financial Condition ). The information in this Current Report on Form 8-K and the Exhibit attached hereto shall not be deemed to be filed for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section.

On July 30, 2003, Portfolio Recovery Associates, Inc. issued a press release, attached hereto as Exhibit 99.1, which is incorporated herein by reference.

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.

PORTFOLIO RECOVERY ASSOCIATES, INC.

Date: July 30, 2003

by: /s/ Kevin P. Stevenson

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Name: Kevin P. Stevenson  
Title: Senior Vice President, Chief Financial  
Officer, Treasurer and Assistant Secretary