

JCF III Europe Holdings L.P.  
 Form 3  
 August 03, 2018

**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 * JCF III Europe Holdings L.P. (Last) (First) (Middle)  C/O J.C. FLOWERS & CO., 767 FIFTH AVENUE, 23RD FLOOR (Street)  NEW YORK, NY 10153 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 07/24/2018	3. Issuer Name and Ticker or Trading Symbol ENCORE CAPITAL GROUP INC [ECPG]	4. Relationship of Reporting Person(s) to Issuer  (Check all applicable)  <input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below)	5. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) <input type="checkbox"/> Form filed by One Reporting Person <input checked="" type="checkbox"/> Form filed by More than One Reporting Person
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**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	4,327,644	I	See Footnotes <sup>(1)</sup> <sup>(2)</sup>

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)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
JCF III Europe Holdings L.P. C/O J.C. FLOWERS & CO. 767 FIFTH AVENUE, 23RD FLOOR NEW YORK, NY 10153	Â	Â X	Â	Â
JCF Associates III L.P. C/O J.C. FLOWERS & CO. 767 FIFTH AVENUE, 23RD FLOOR NEW YORK, NY 10153	Â	Â X	Â	Â
JCF Associates III Ltd. C/O J.C. FLOWERS & CO. 767 FIFTH AVENUE, 23RD FLOOR, NY 10153	Â	Â X	Â	Â
Flowers J. Christopher C/O J.C. FLOWERS & CO. 767 FIFTH AVENUE, 23RD FLOOR NEW YORK, NY 10153	Â	Â X	Â	Â

## Signatures

JCF III EUROPE HOLDINGS L.P., By: JCF Associates III L.P., its general partner, By: JCF Associates III Ltd., its general partner, By: /s/ J. Christopher Flowers, Director	08/03/2018
**Signature of Reporting Person	Date
JCF ASSOCIATES III L.P., By: JCF Associates III Ltd., its general partner, By: /s/ J. Christopher Flowers, Director	08/03/2018
**Signature of Reporting Person	Date
JCF ASSOCIATES III LTD., By: /s/ J. Christopher Flowers, Director	08/03/2018
**Signature of Reporting Person	Date
/s/ J. Christopher Flowers	08/03/2018
**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).
  - (1) Represents securities held directly by JCF III Europe Holdings L.P. JCF Associates III L.P. is the general partner of JCF III Europe Holdings L.P. JCF Associates III Ltd. is the general partner of JCF Associates III L.P. J. Christopher Flowers is the sole director of JCF Associates III Ltd., and thus may be deemed to control JCF Associates III Ltd. and each entity directly or indirectly controlled by JCF Associates III Ltd., including JCF III Europe Holdings L.P.
  - (2) The Reporting Persons disclaim beneficial ownership of the securities reported on this Form 3, except to the extent of their pecuniary interest therein, and the inclusion of these securities in this report shall not be deemed an admission of beneficial ownership of these

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securities for purposes of Section 16 of the Securities Exchange Act of 1934 or for any other purpose.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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