

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



RealRate

May 12, 2026

To the CEO
Encore Capital Group INC
350 CAMINO DE LA REINA
SUITE 100
SAN DIEGO, CA 92108
USA

Encore Capital Group INC TOP Rated in the US Savings & Credit Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US Savings & Credit ranking. I am happy to inform you that Encore Capital Group INC has been TOP Rated at rank 6 out of 46.

Overall, 46 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

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I took the liberty of sending an identical letter to the Marketing Department. Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

Sincerely,

Dr. Holger Bartel, CEO