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METRIS COMPANIES INC  
Form 8-K  
April 19, 2004

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):

April 19, 2004

METRIS COMPANIES INC.

(Exact name of registrant as specified in its charter)

Delaware  
(State of Incorporation)

1-12351  
(Commission File Number)

41-1849591  
(IRS Employer  
Identification No.)

10900 Wayzata Boulevard, Minnetonka, Minnesota  
(Address of principal executive offices)

55305  
(Zip Code)

(952) 525-5020  
(Registrant's telephone number)

Item 7.(c) Exhibits

99.1 Press release of Metris Companies Inc. dated April 19, 2004, reporting (a) financial results for its first quarter ended March 30, 2004, and (b) entry into a definitive agreement to establish a two-year conduit facility.

Item 9. Regulation FD Disclosure

On April 19, 2004, Metris Companies Inc. issued a press release describing (a) its results of operations for the first quarter of 2004, and (b) entry into a definitive agreement to establish a two-year \$800 million conduit facility for the purpose of financing credit card receivables in the Metris Master Trust. That press release is furnished as Exhibit 99.1 to this report.

Item 12. Results of Operations and Financial Condition.

On April 19, 2004, Metris Companies Inc. issued a press release describing (a) its results of operations for the first quarter of 2004, and (b) entry into a definitive agreement to establish a two-year \$800 million conduit facility for

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the purpose of financing credit card receivables in the Metris Master Trust. That press release is furnished as Exhibit 99.1 to this report.

The information in this Current Report, including the exhibit attached hereto, is being furnished pursuant to Items 9 and 12 of Form 8-K and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that Section, and such information shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

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.

METRIS COMPANIES INC.

By /s/ DAVID D. WESSELINK

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David D. Wesselink  
Chairman and Chief Executive Officer

Dated: April 19, 2004