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METRIS COMPANIES INC  
Form 8-K  
July 22, 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):

July 22, 2004

METRIS COMPANIES INC.

(Exact name of registrant as specified in its charter)

|                          |                          |                                      |
|--------------------------|--------------------------|--------------------------------------|
| Delaware                 | 1-12351                  | 41-1849591                           |
| (State of Incorporation) | (Commission File Number) | (IRS Employer<br>Identification No.) |

|  |            |
|--|------------|
| 10900 Wayzata Boulevard, Minnetonka, Minnesota | 55305      |
| (Address of principal executive offices)       | (Zip Code) |

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

Item 7.(c) Exhibits

99.1 Press release of Metris Companies Inc. dated July 22, 2004, reporting financial results for its second quarter ended June 30, 2004.

Item 9. Regulation FD Disclosure

On July 22, 2004, Metris Companies Inc. issued a press release describing its results of operations for the second quarter of 2004. That press release is furnished as Exhibit 99.1 to this report.

Item 12. Results of Operations and Financial Condition

On July 22, 2004, Metris Companies Inc. issued a press release describing its results of operations for the second quarter of 2004. 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

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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, 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  
David D. Wesselink  
Chairman and Chief Executive Officer

Dated: July 22, 2004

### EXHIBIT INDEX

| Exhibit No. | Description   |
|-------------|---|
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