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METRIS COMPANIES INC  
Form 8-K  
October 25, 2005

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) October 24, 2005

METRIS COMPANIES INC.  
(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation)	1-12351 (Commission File number)	41-1849591 (IRS Employer Identification No.)
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10900 Wayzata Boulevard, Minnetonka, Minnesota (Address of principal executive offices)	55305 (Zip Code)
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Registrant's telephone number, including area code (952) 525-5020

Not Applicable  
(Former Name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operations and Financial Condition

On October 24, 2005, Metris Companies Inc. issued a press release describing its results of operations for the third quarter of 2005. 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 2.02 and 7.01 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

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such a filing.

### Item 7.01. Regulation FD Disclosure

On October 24, 2005, Metris Companies Inc. issued a press release describing its results of operations for the third quarter of 2005. That press release is furnished as Exhibit 99.1 to this report.

### Item 9.01 Financial Statements and Exhibits

Exhibit 99.1 Press release of Metris Companies Inc. dated October 24, 2005, reporting financial results for its third quarter ended September 30, 2005.

### SIGNATURES

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.

Dated: October 24, 2005

By: /s/ David D. Wesselink  
David D. Wesselink  
Chairman and CEO

### EXHIBIT INDEX

Exhibit No.	Description
99.1	Press release of Metris Companies Inc. dated October 24, 2005, reporting financial results for its third quarter ended September 30, 2005.