





The relative strengths and weaknesses of CREDIT ACCEPTANCE CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of CREDIT ACCEPTANCE CORP compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 32% points. The greatest weakness of CREDIT ACCEPTANCE CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 52% points.

The company's Economic Capital Ratio, given in the ranking table, is 25%, being 16% points above the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	239,300
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	48,200
Interest Expense	97,700
Interest Payable	0
Labor and Related Expense	126,500
Loans	3,886,600
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	92,100
Other Compr. Net Income	-100
Other Expenses	314,600
Other Liabilities	3,044,300
Other Net Income	0
Other Revenues	969,200
Professional Fees	0
Securities	0
Selling and Marketing Expense	49,400

Output Variable	Value in 1000 USD
Assets	4,218,000
Liabilities	3,044,300
Expenses	636,400
Revenues	969,200
Stockholders Equity	1,173,700
Net Income	332,800
Comprehensive Net Income	332,700
Economic Capital Ratio	25%