



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 33% points. The greatest weakness of CREDIT ACCEPTANCE CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 29%, being 21% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	263,800
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	55,500
Interest Expense	120,200
Interest Payable	0
Labor and Related Expense	140,100
Loans	4,619,600
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	102,200
Other Compr. Net Income	0
Other Expenses	265,600
Other Liabilities	3,449,800
Other Net Income	0
Other Revenues	1,110,000
Professional Fees	0
Securities	0
Selling and Marketing Expense	58,400

Output Variable	Value in 1000 USD
Assets	4,985,600
Liabilities	3,449,800
Expenses	639,800
Revenues	1,110,000
Stockholders Equity	1,535,800
Net Income	470,200
Comprehensive Net Income	470,200
Economic Capital Ratio	29%