



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 30%, being 20% points above the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	329,300
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	55,700
Interest Expense	156,600
Interest Payable	0
Labor and Related Expense	167,800
Loans	5,763,300
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	144,800
Other Compr. Net Income	-100
Other Expenses	264,000
Other Liabilities	4,246,500
Other Net Income	0
Other Revenues	1,285,800
Professional Fees	0
Securities	0
Selling and Marketing Expense	67,700

Output Variable	Value in 1000 USD
Assets	6,237,400
Liabilities	4,246,500
Expenses	711,800
Revenues	1,285,800
Stockholders Equity	1,990,900
Net Income	574,000
Comprehensive Net Income	573,900
Economic Capital Ratio	30%