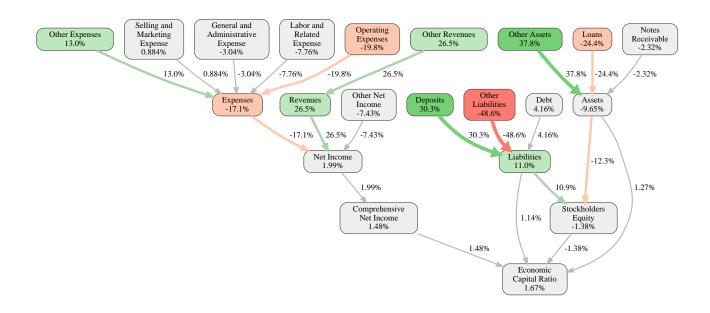


SAVINGS & CREDIT 2019



ENCORE CAPITAL GROUP INC Rank 19 of 103





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The relative strengths and weaknesses of ENCORE CAPITAL GROUP INC 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 ENCORE CAPITAL GROUP INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 38% points. The greatest weakness of ENCORE CAPITAL GROUP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.7% points above the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	157,418
Debt	0
Deposits	0
Depreciation and Amortization	41,228
General and Administrative Expense	158,352
Interest Expense	0
Interest Payable	0
Labor and Related Expense	369,064
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	956,730
Other Assets	4,474,457
Other Compr. Net Income	-27,481
Other Expenses	-521,892
Other Liabilities	3,812,187
Other Net Income	-207,339
Other Revenues	1,320,557
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	4,631,875
Liabilities	3,812,187
Expenses	1,003,482
Revenues	1,320,557
Stockholders Equity	819,688
Net Income	109,736
Comprehensive Net Income	82,255
Economic Capital Ratio	12%

