



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 30% points. The greatest weakness of CREDIT ACCEPTANCE CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 25%, being 14% points above the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	396,200
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	69,600
Interest Expense	192,000
Interest Payable	0
Labor and Related Expense	186,500
Loans	6,787,900
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	304,900
Other Compr. Net Income	800
Other Expenses	730,700
Other Liabilities	5,186,500
Other Net Income	0
Other Revenues	1,669,300
Professional Fees	0
Securities	0
Selling and Marketing Expense	69,500

Output Variable	Value in 1000 USD
Assets	7,489,000
Liabilities	5,186,500
Expenses	1,248,300
Revenues	1,669,300
Stockholders Equity	2,302,500
Net Income	421,000
Comprehensive Net Income	421,800
Economic Capital Ratio	25%