



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 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 30%, being 21% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	434,200
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	100,300
Interest Expense	164,200
Interest Payable	0
Labor and Related Expense	218,100
Loans	6,336,300
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	280,400
Other Compr. Net Income	-1,400
Other Expenses	349,800
Other Liabilities	5,226,700
Other Net Income	0
Other Revenues	1,856,000
Professional Fees	0
Securities	0
Selling and Marketing Expense	65,300

Output Variable	Value in 1000 USD
Assets	7,050,900
Liabilities	5,226,700
Expenses	897,700
Revenues	1,856,000
Stockholders Equity	1,824,200
Net Income	958,300
Comprehensive Net Income	956,900
Economic Capital Ratio	30%