



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 50% points.

The company's Economic Capital Ratio, given in the ranking table, is 29%, being 20% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	517,700
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	65,100
Interest Expense	196,200
Interest Payable	0
Labor and Related Expense	193,300
Loans	6,685,200
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	220,300
Other Compr. Net Income	1,100
Other Expenses	308,100
Other Liabilities	5,067,900
Other Net Income	0
Other Revenues	1,489,000
Professional Fees	0
Securities	0
Selling and Marketing Expense	70,200

Output Variable	Value in 1000 USD
Assets	7,423,200
Liabilities	5,067,900
Expenses	832,900
Revenues	1,489,000
Stockholders Equity	2,355,300
Net Income	656,100
Comprehensive Net Income	657,200
Economic Capital Ratio	29%