



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 Loans, increasing the Economic Capital Ratio by 34% 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 22%, being 14% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	417,700
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	88,700
Interest Expense	166,600
Interest Payable	0
Labor and Related Expense	262,000
Loans	6,297,700
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	189,300
Other Compr. Net Income	-3,100
Other Expenses	703,700
Other Liabilities	5,280,700
Other Net Income	0
Other Revenues	1,832,400
Professional Fees	0
Securities	0
Selling and Marketing Expense	75,600

Output Variable	Value in 1000 USD
Assets	6,904,700
Liabilities	5,280,700
Expenses	1,296,600
Revenues	1,832,400
Stockholders Equity	1,624,000
Net Income	535,800
Comprehensive Net Income	532,700
Economic Capital Ratio	22%