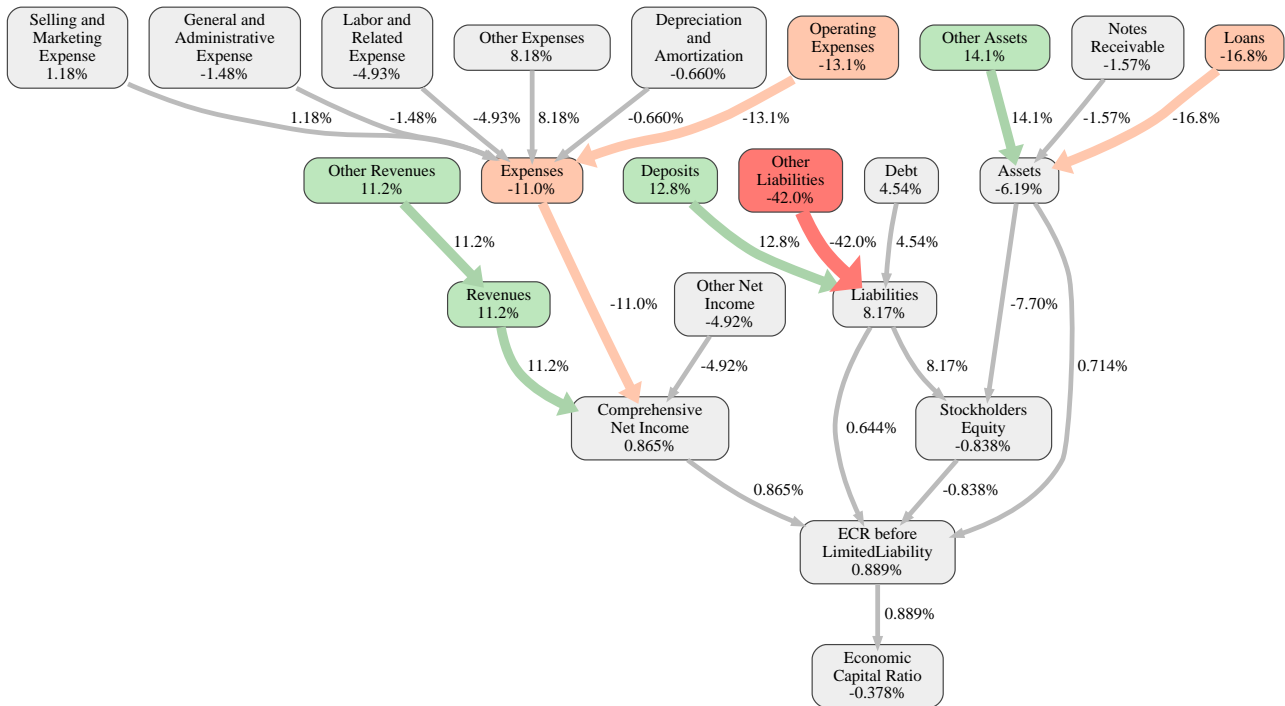




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Encore Capital Group INC Rank 25 of 99





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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 14% points. The greatest weakness of Encore Capital Group INC 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 17%, being 0.38% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	149,765
Debt	0
Deposits	0
Depreciation and Amortization	34,868
General and Administrative Expense	134,046
Interest Expense	0
Interest Payable	0
Labor and Related Expense	281,097
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	787,744
Other Assets	3,520,732
Other Compr. Net Income	12,664
Other Expenses	-411,806
Other Liabilities	3,069,982
Other Net Income	-186,492
Other Revenues	1,029,258
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,670,497
Liabilities	3,069,982
Expenses	825,949
Revenues	1,029,258
Stockholders Equity	600,515
Net Income	16,817
Comprehensive Net Income	29,481
BaseVar	4,397,421
ECR before LimitedLiability	9.8%
Economic Capital Ratio	17%