



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 19% points. The greatest weakness of Credit Acceptance CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 25%, being 9.1% points above the market average of 16%.

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
BaseVar	7,658,750
ECR before LimitedLiability	22%
Economic Capital Ratio	25%