



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 19% points. The greatest weakness of Encore Capital Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 23%, being 6.9% points above the market average of 16%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	143,912	Assets	4,508,360
Debt	0	Liabilities	3,328,733
Deposits	0	Expenses	1,052,598
Depreciation and Amortization	50,494	Revenues	1,398,347
General and Administrative Expense	145,798	Stockholders Equity	1,179,627
Interest Expense	0	Net Income	194,564
Interest Payable	0	Comprehensive Net Income	149,296
Labor and Related Expense	375,135	BaseVar	5,242,246
Loans	0	ECR before LimitedLiability	19%
Notes Receivable	0	Economic Capital Ratio	23%
Occupancy	0		
Operating Expenses	936,173		
Other Assets	4,364,448		
Other Compr. Net Income	-45,268		
Other Expenses	-455,002		
Other Liabilities	3,328,733		
Other Net Income	-151,185		
Other Revenues	1,398,347		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		