



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 22% points. The greatest weakness of Credit Acceptance CORP 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 22%, being 6.6% points above the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	470,900	Assets	7,610,200
Debt	0	Liabilities	5,856,500
Deposits	0	Expenses	1,615,800
Depreciation and Amortization	0	Revenues	1,901,900
General and Administrative Expense	87,200	Stockholders Equity	1,753,700
Interest Expense	266,500	Net Income	286,100
Interest Payable	0	Comprehensive Net Income	288,000
Labor and Related Expense	280,200	BaseVar	8,493,150
Loans	6,955,300	ECR before LimitedLiability	17%
Notes Receivable	0	Economic Capital Ratio	22%
Occupancy	0		
Operating Expenses	0		
Other Assets	184,000		
Other Compr. Net Income	1,900		
Other Expenses	890,200		
Other Liabilities	5,856,500		
Other Net Income	0		
Other Revenues	1,901,900		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	91,700		