





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 Deposits, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Credit Acceptance CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 3.2% points above the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	845,000
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	97,900
Interest Expense	419,500
Interest Payable	0
Labor and Related Expense	309,200
Loans	0
Notes Receivable	7,850,300
Occupancy	0
Operating Expenses	501,500
Other Assets	159,300
Other Compr. Net Income	700
Other Expenses	492,000
Other Liabilities	7,105,000
Other Net Income	0
Other Revenues	2,162,400
Professional Fees	0
Securities	0
Selling and Marketing Expense	94,400

Output Variable	Value in 1000 USD
Assets	8,854,600
Liabilities	7,105,000
Expenses	1,914,500
Revenues	2,162,400
Stockholders Equity	1,749,600
Net Income	247,900
Comprehensive Net Income	248,600
BaseVar	10,018,600
ECR before LimitedLiability	14%
Economic Capital Ratio	20%