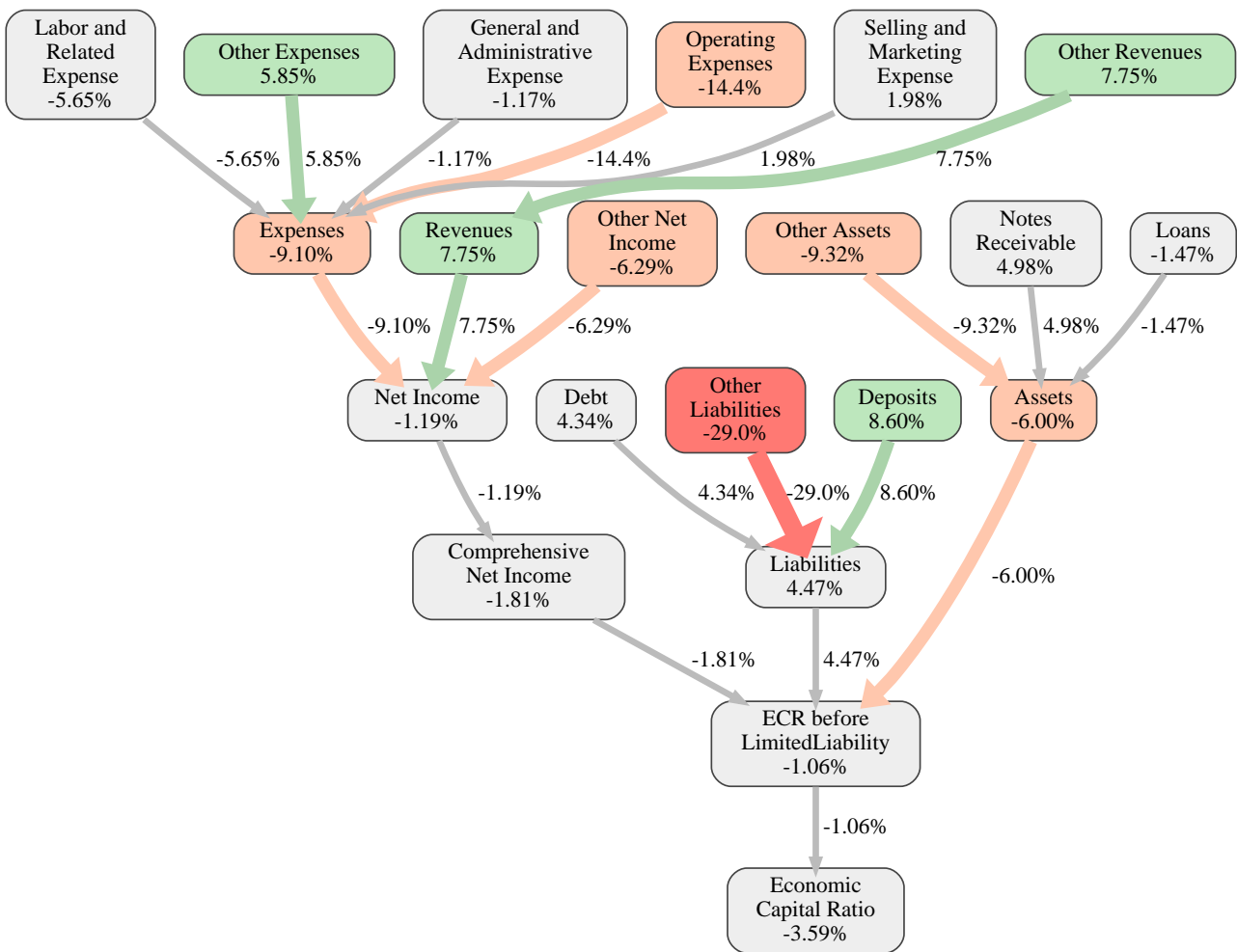




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SAVINGS & CREDIT 2025

Encore Capital Group INC Rank 49 of 64





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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 Deposits, increasing the Economic Capital Ratio by 8.6% points. The greatest weakness of Encore Capital Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.6% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	199,865
Debt	0
Deposits	0
Depreciation and Amortization	32,434
General and Administrative Expense	163,847
Interest Expense	0
Interest Payable	0
Labor and Related Expense	422,910
Loans	0
Notes Receivable	3,776,369
Occupancy	0
Operating Expenses	1,159,031
Other Assets	813,495
Other Compr. Net Income	-38,210
Other Expenses	-576,162
Other Liabilities	4,022,398
Other Net Income	-253,545
Other Revenues	1,316,361
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	4,789,729
Liabilities	4,022,398
Expenses	1,202,060
Revenues	1,316,361
Stockholders Equity	767,331
Net Income	-139,244
Comprehensive Net Income	-177,454
BaseVar	5,811,152
ECR before LimitedLiability	4.7%
Economic Capital Ratio	13%