





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 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 5.2% points above the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	500,700
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	161,400
Interest Expense	462,900
Interest Payable	0
Labor and Related Expense	337,100
Loans	0
Notes Receivable	7,909,200
Occupancy	0
Operating Expenses	599,900
Other Assets	221,800
Other Compr. Net Income	1,300
Other Expenses	230,600
Other Liabilities	7,108,100
Other Net Income	0
Other Revenues	2,317,200
Professional Fees	0
Securities	0
Selling and Marketing Expense	101,400

Output Variable	Value in 1000 USD
Assets	8,631,700
Liabilities	7,108,100
Expenses	1,893,300
Revenues	2,317,200
Stockholders Equity	1,523,600
Net Income	423,900
Comprehensive Net Income	425,200
BaseVar	9,975,800
ECR before LimitedLiability	15%
Economic Capital Ratio	20%