



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 Revenues, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Encore Capital Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 5.8% points above the market average of 15%.

<b>Input Variable</b>	<b>Value in 1000 USD</b>	<b>Output Variable</b>	<b>Value in 1000 USD</b>
Cash and Cash Equivalents	156,784	Assets	5,339,800
Debt	0	Liabilities	4,363,050
Deposits	0	Expenses	1,221,480
Depreciation and Amortization	28,760	Revenues	1,768,802
General and Administrative Expense	165,948	Stockholders Equity	976,750
Interest Expense	0	Net Income	256,834
Interest Payable	0	Comprehensive Net Income	290,857
Labor and Related Expense	458,233	BaseVar	6,508,822
Loans	0	ECR before LimitedLiability	16%
Notes Receivable	4,371,532	Economic Capital Ratio	21%
Occupancy	0		
Operating Expenses	1,142,155		
Other Assets	811,484		
Other Compr. Net Income	34,023		
Other Expenses	-573,616		
Other Liabilities	4,363,050		
Other Net Income	-290,488		
Other Revenues	1,768,802		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		