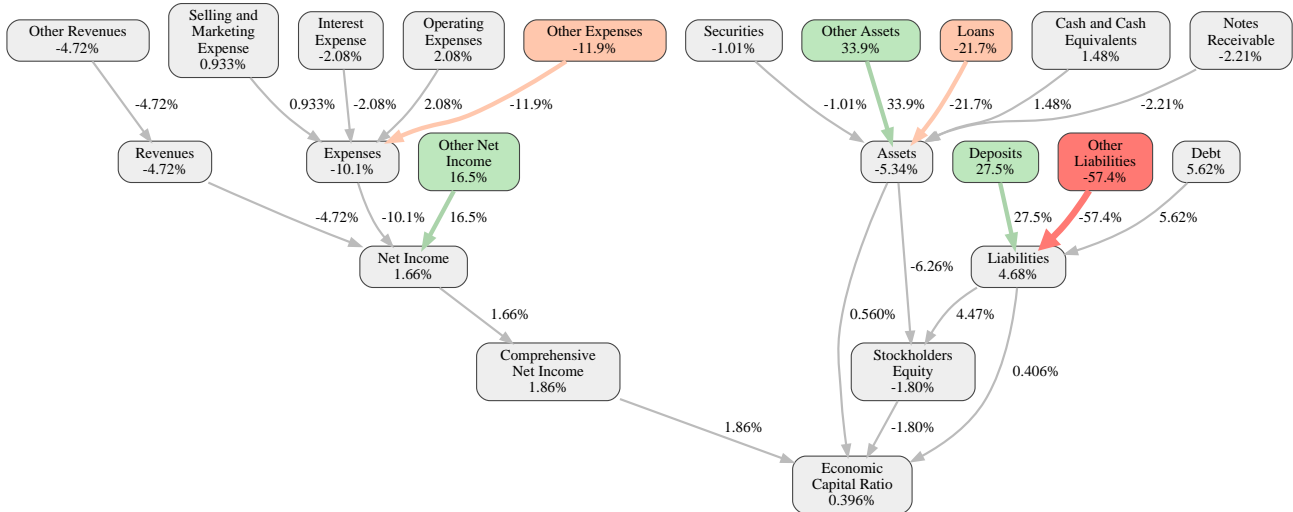




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Santander Consumer USA Holdings Inc.
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The relative strengths and weaknesses of Santander Consumer USA Holdings Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Santander Consumer USA Holdings Inc. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 34% points. The greatest weakness of Santander Consumer USA Holdings Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 57% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.40% points above the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,917,479
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	807,484
Interest Payable	33,346
Labor and Related Expense	498,224
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	351,893
Other Assets	35,621,625
Other Compr. Net Income	26,134
Other Expenses	4,199,075
Other Liabilities	33,267,139
Other Net Income	6,529,596
Other Revenues	93,546
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	38,539,104
Liabilities	33,300,485
Expenses	5,856,676
Revenues	93,546
Stockholders Equity	5,238,619
Net Income	766,466
Comprehensive Net Income	792,600
Economic Capital Ratio	9.5%