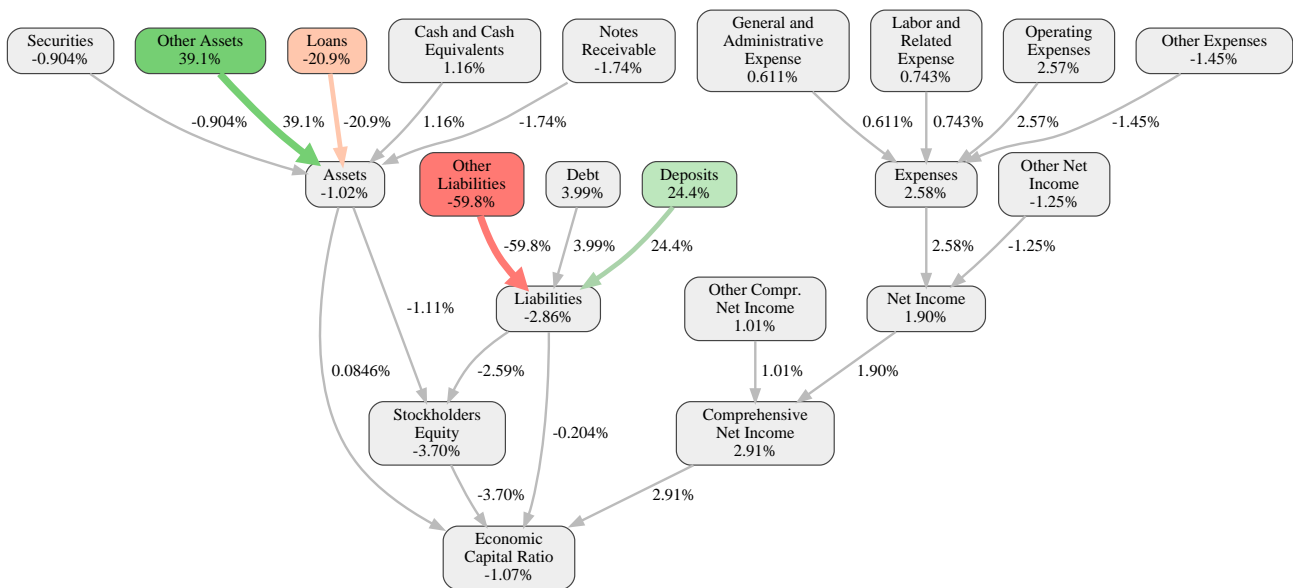




SAVINGS & CREDIT 2018

IBM CREDIT LLC
Rank 44 of 108





SAVINGS & CREDIT 2018

IBM CREDIT LLC
Rank 44 of 108



The relative strengths and weaknesses of IBM CREDIT LLC 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 IBM CREDIT LLC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 39% points. The greatest weakness of IBM CREDIT LLC is the variable Other Liabilities, reducing the Economic Capital Ratio by 60% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 1.1% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,680,000
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	36,836,000
Other Compr. Net Income	367,000
Other Expenses	574,000
Other Liabilities	35,954,000
Other Net Income	0
Other Revenues	1,702,000
Professional Fees	0
Securities	0
Selling and Marketing Expense	378,000

Output Variable	Value in 1000 USD
Assets	39,516,000
Liabilities	35,954,000
Expenses	952,000
Revenues	1,702,000
Stockholders Equity	3,562,000
Net Income	750,000
Comprehensive Net Income	1,117,000
Economic Capital Ratio	7.7%