





# SAVINGS & CREDIT 2018



## Santander Consumer USA Holdings Inc. Rank 18 of 108

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 36% points. The greatest weakness of Santander Consumer USA Holdings Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 53% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 3.5% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	3,081,707
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	947,734
Interest Payable	38,529
Labor and Related Expense	581,017
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	454,715
Other Assets	36,340,597
Other Compr. Net Income	16,003
Other Expenses	3,494,054
Other Liabilities	32,903,274
Other Net Income	6,564,020
Other Revenues	101,106
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	39,422,304
Liabilities	32,941,803
Expenses	5,477,520
Revenues	101,106
Stockholders Equity	6,480,501
Net Income	1,187,606
Comprehensive Net Income	1,203,609
Economic Capital Ratio	12%