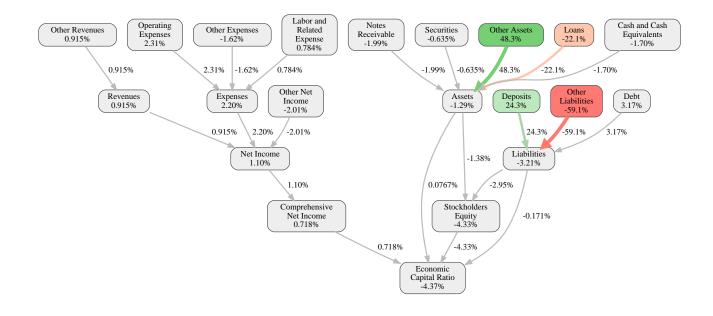


SAVINGS & CREDIT 2019

IBM

IBM CREDIT LLC Rank 84 of 103





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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 48% points. The greatest weakness of IBM CREDIT LLC is the variable Other Liabilities, reducing the Economic Capital Ratio by 59% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 4.4% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
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	39,497,000
Other Compr. Net Income	-186,000
Other Expenses	806,000
Other Liabilities	36,076,000
Other Net Income	0
Other Revenues	1,779,000
Professional Fees	0
Securities	0
Selling and Marketing Expense	375,000

Output Variable	Value in 1000 USD
Assets	39,497,000
Liabilities	36,076,000
Expenses	1,181,000
Revenues	1,779,000
Stockholders Equity	3,421,000
Net Income	598,000
Comprehensive Net Income	412,000
Economic Capital Ratio	5.6%

