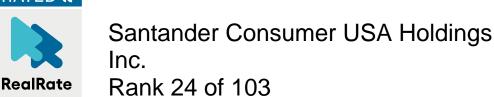
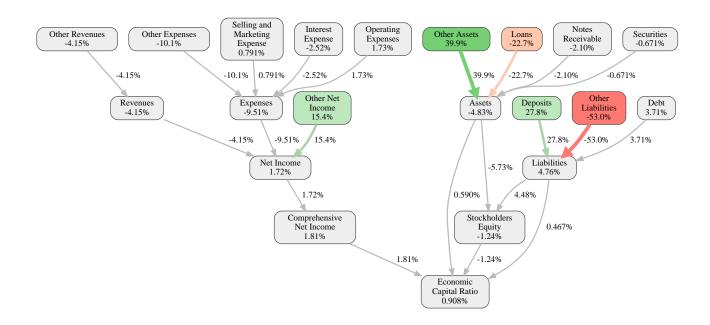


## **SAVINGS & CREDIT 2019**









## **SAVINGS & CREDIT 2019**



## Santander Consumer USA Holdings Inc.



Rank 24 of 103

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 40% 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 11%, being 0.91% points above the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,250,484
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	1,111,760
Interest Payable	49,370
Labor and Related Expense	482,800
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	346,095
Other Assets	41,709,371
Other Compr. Net Income	-16,896
Other Expenses	4,315,597
Other Liabilities	36,892,127
Other Net Income	7,133,518
Other Revenues	38,660
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	43,959,855
Liabilities	36,941,497
Expenses	6,256,252
Revenues	38,660
Stockholders Equity	7,018,358
Net Income	915,926
Comprehensive Net Income	899,030
Economic Capital Ratio	11%