





SAVINGS & CREDIT 2020



Santander Consumer USA Holdings Inc. Rank 22 of 96

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 47% points. The greatest weakness of Santander Consumer USA Holdings Inc. 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 10%, being 0.75% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,161,087
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	46,772,442
Other Compr. Net Income	-60,208
Other Expenses	359,898
Other Liabilities	41,614,909
Other Net Income	1,354,268
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	48,933,529
Liabilities	41,614,909
Expenses	359,898
Revenues	0
Stockholders Equity	7,318,620
Net Income	994,370
Comprehensive Net Income	934,162
Economic Capital Ratio	10%