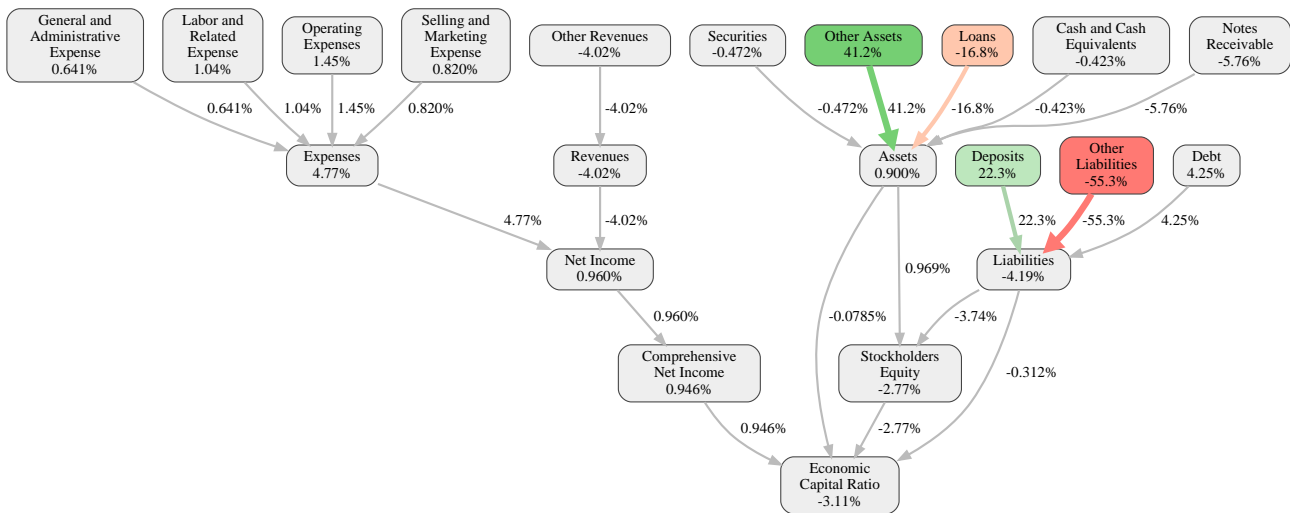




# SAVINGS & CREDIT 2021

Santander Consumer USA Holdings Inc.  
Rank 31 of 90





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Santander Consumer USA Holdings  
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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 41% points. The greatest weakness of Santander Consumer USA Holdings Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 55% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 3.1% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,330,147
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	46,557,346
Other Compr. Net Income	-23,873
Other Expenses	298,921
Other Liabilities	43,265,532
Other Net Income	1,209,832
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	48,887,493
Liabilities	43,265,532
Expenses	298,921
Revenues	0
Stockholders Equity	5,621,961
Net Income	910,911
Comprehensive Net Income	887,038
Economic Capital Ratio	8.0%