





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% |