Exhibit 99.2

Santander Consumer USA

First Quarter 2019

April 30th, 2019

IMPORTANT INFORMATION

Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Any statements about our expectations, beliefs, plans, predictions, forecasts, objectives, assumptions, or future events or performance are not historical facts and may be forward-looking. These statements are often, but not always, made through the use of words or phrases such as anticipates, believes, can, could, may, predicts, potential, should, will, estimates, plans, projects, continuing, ongoing, expects, intends, and similar words or phrases. Although we believe that the expectations reflected in these forward-looking statements are reasonable, these statements are not guarantees of future performance and involve risks and uncertainties that are subject to change based on various important factors, some of which are beyond our control. For additional discussion of these risks, refer to the section entitled Risk Factors and elsewhere in our Annual Report on Form 10-K and our Quarterly Reports on Form 10-Q filed by us with the U.S. Securities and Exchange Commission (SEC). Among the factors that could cause the forward-looking statements in this presentation and/or our financial performance to differ materially from that suggested by the forward-looking statements are: (a) the inherent limitations in internal controls over financial reporting; (b) our ability to remediate any material weaknesses in internal controls over financial reporting completely and in a timely manner; (c) continually changing federal, state, and local laws and regulations could materially adversely affect our business; (d) adverse economic conditions in the United States and worldwide may negatively impact our results; (e) our business could suffer if our access to funding is reduced; (f) significant risks we face implementing our growth strategy, some of which are outside our control; (g) unexpected costs and delays in connection with exiting our personal lending business; (h) our agreement with FCA US LLC may not result in currently anticipated levels of growth, and is subject to certain conditions that could result in termination of the agreement; (i) our business could suffer if we are unsuccessful in developing and maintaining relationships with automobile dealerships; (j) our financial condition, liquidity, and results of operations depend on the credit performance of our loans; (k) loss of our key management or other personnel, or an inability to attract such management and personnel; (l) certain regulations, including but not limited to oversight by the Office of the Comptroller of the Currency, the Consumer Financial Protection Bureau, the European Central Bank, and the Federal Reserve, whose oversight and regulation may limit certain of our activities, including the timing and amount of dividends and other limitations on our business; and (m) future changes in our relationship with Banco Santander which could adversely affect our operations. If one or more of the factors affecting our forward-looking information and statements proves incorrect, our actual results, performance or achievements could differ materially from those expressed in, or implied by, forward-looking information and statements. Therefore, we caution the reader not to place undue reliance on any forward-looking information or statements. The effect of these factors is difficult to predict. Factors other than these also could adversely affect our results, and the reader should not consider these factors to be a complete set of all potential risks or uncertainties. Any forward-looking statements only speak as of the date of this document, and we undertake no obligation to update any forward-looking information or statements, whether written or oral, to reflect any change, except as required by law. All forward-looking statements attributable to us are expressly qualified by these cautionary statements.

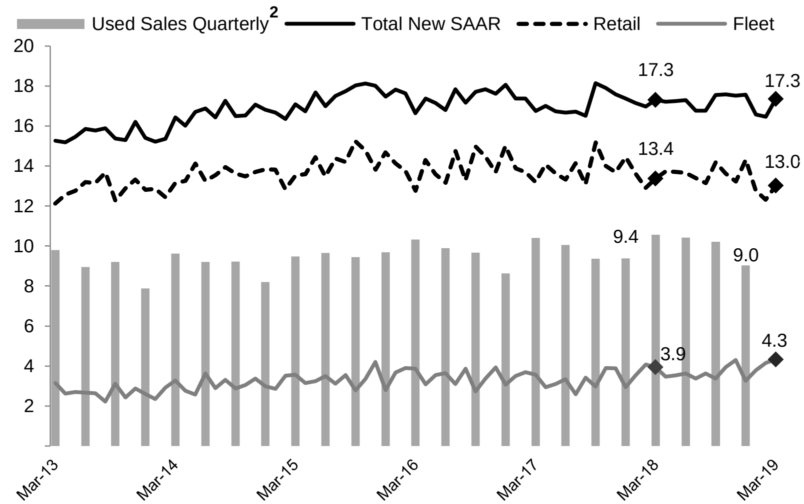
Q1 2019 HIGHLIGHTS

- Total auto originations of $7.0 billion, up 10% YoY
  - Core retail auto loan originations of $2.6 billion, up 14% YoY
  - Chrysler Capital loan originations of $2.4 billion, up 23% YoY
  - Chrysler Capital lease originations of $2.0 billion, down 6% YoY
  - Chrysler average quarterly penetration rate of 31%, up from 28% in Q1 2018
  - Santander Bank, N.A. Program originations of $1.0 billion
- Net finance and other interest income of $1.1 billion, up 5% YoY
- 30-59 delinquency ratio of 8.4%, down 50 basis points YoY
- 59-plus delinquency ratio of 4.2%, down 20 basis points YoY
- Retail Installment Contract "RIC" gross charge-off ratio of 19.5%, up 100 basis points YoY
- Recovery rate of 55.9%, up 90 basis points YoY
- RIC net charge-off ratio of 8.6%, up 30 basis points YoY
- Troubled Debt Restructuring ("TDR") balance of $4.9 billion, down $462 million QoQ
- Return on average assets of 2.2%, down from 2.5% YoY
- $2.9 billion in loan asset-backed securities "ABS"
- Expense ratio of 2.1%, down from 2.4% YoY
- Common equity tier 1 ("CET1") ratio of 15.8%, down from 17.0% YoY

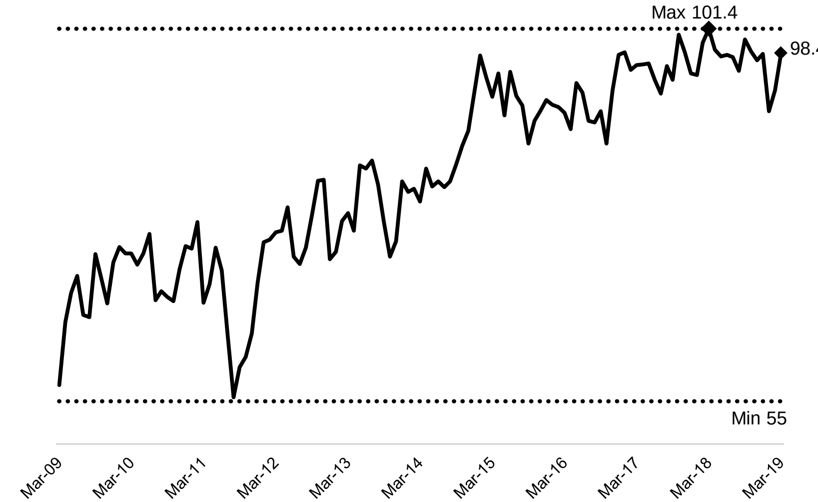
ECONOMIC INDICATORS

ORIGINATIONS

U.S. Auto Sales[1]
Units in Millions

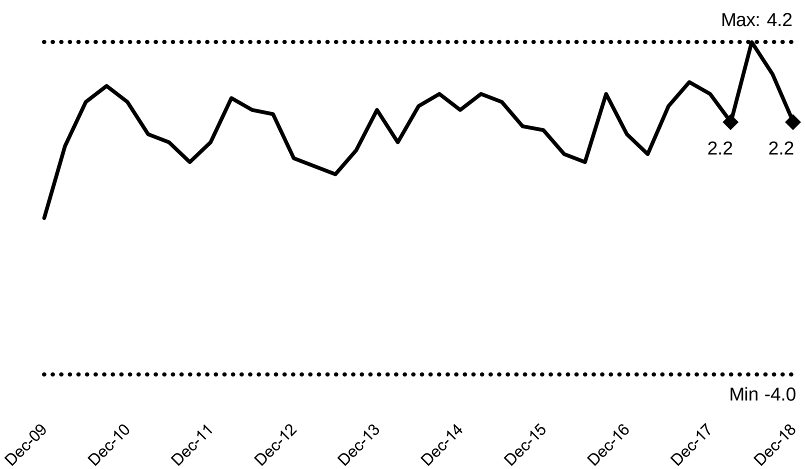


Consumer Confidence[3]
Index Q1 1966=100

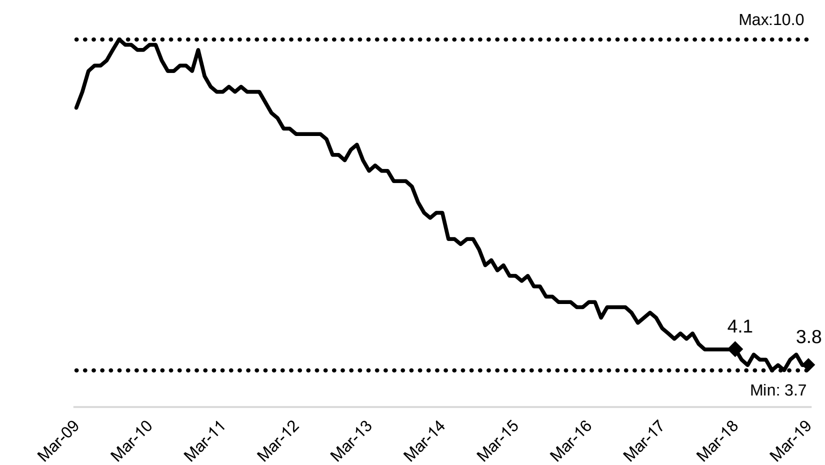


CREDIT

U.S. GDP[4]
%



US Unemployment Statistics[5]
%



1 New car: JD Power Index, monthly data as of March 31, 2019
2 Used car: Edmunds' data, one quarter lag, data as of December 31, 2018
3 University of Michigan, monthly
4 U.S. Bureau of Economic Analysis, one quarter lag, monthly data as of December 31, 2018
5 U.S. Bureau of Labor Statistics, monthly

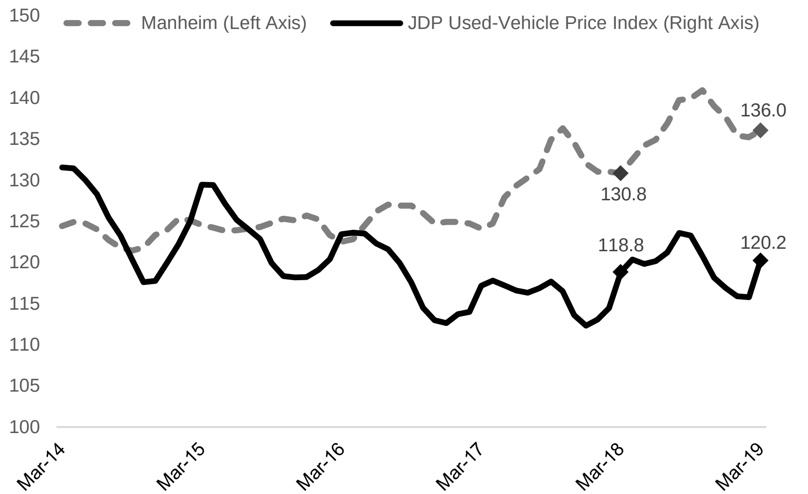
Santander Consumer USA

AUTO INDUSTRY ANALYSIS

SEVERITY

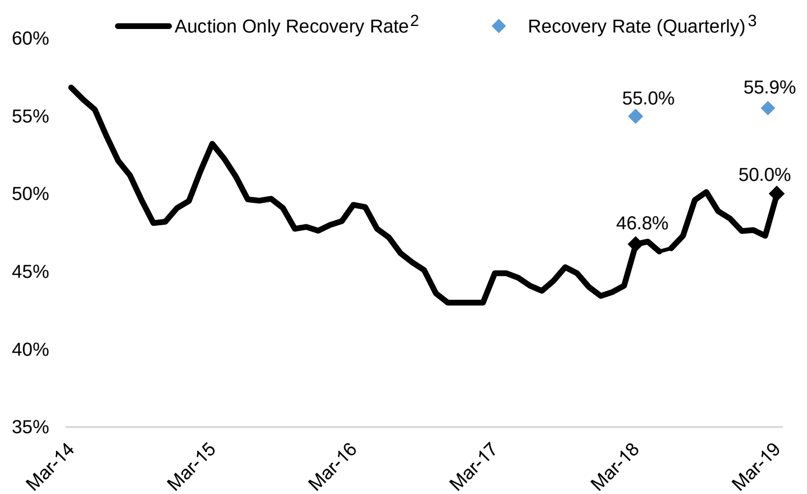
Used Vehicle Indices[1]

Manheim: Seasonally Adjusted JD Power: Not Seasonally Adjusted



SC Recovery Rates

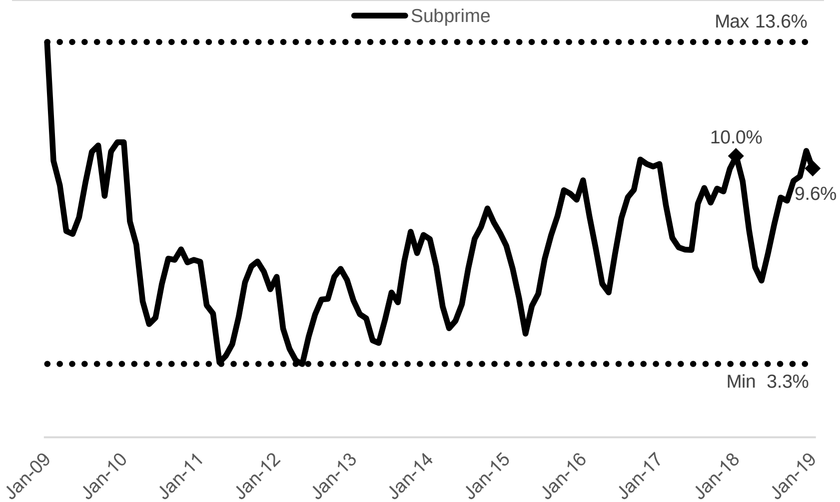
%



CREDIT

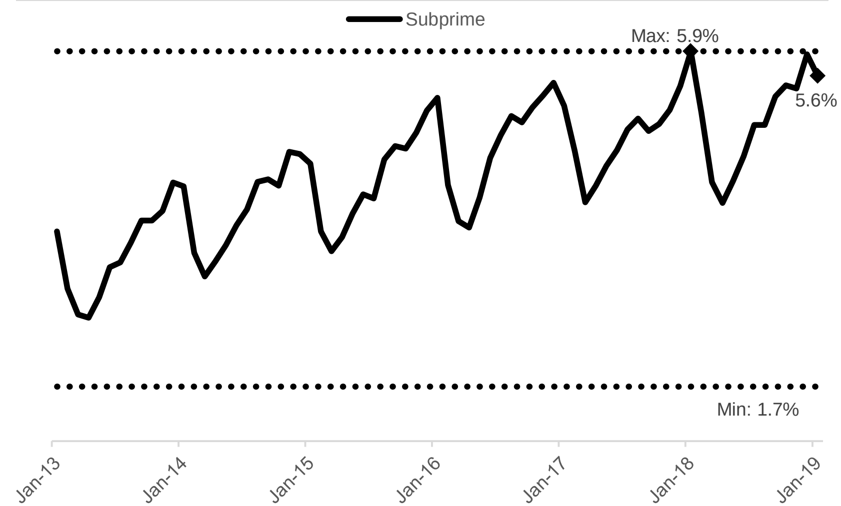
Industry Net Loss Rates[4]

%



Industry 60+ Day Delinquency Rates[4]

%



1 Manheim, Inc.; Indexed to a basis of 100 at 1995 levels; JD Power Used-Vehicle Price Index (not seasonally adjusted)
2 Auction Only - includes all auto-related recoveries including inorganic/purchased receivables from auction lanes only
3 Recovery Rate – Per the financial statements includes insurance proceeds, bankruptcy/deficiency sales, and timing impacts
4 Standard & Poor's Rating Services (ABS Auto Trust Data – two-months lag on data, as of January 31, 2019)

Santander Consumer USA

DIVERSIFIED UNDERWRITING ACROSS THE CREDIT SPECTRUM

Strong originations and stable flows into the SBNA originations program

	Three Months Ended Originations			% Variance	
($ in Millions)	Q1 2019	Q4 2018	Q1 2018	QoQ	YoY
Total Core Retail Auto	**$ 2,620**	**$ 2,221**	**$ 2,293**	18%	14%
Chrysler Capital Loans (<640)[1]	1,331	1,337	1,086	0%	23%
Chrysler Capital Loans (≥640)[1]	1,112	1,176	899	(5%)	24%
Total Chrysler Capital Retail	**$ 2,443**	**$ 2,512**	**$ 1,985**	(3%)	23%
Total Leases[2]	**1,967**	**2,129**	**2,096**	(8%)	(6%)
Total Auto Originations[3]	**$ 7,030**	**$ 6,862**	**$ 6,374**	2%	10%
Total Personal Lending	**289**	**544**	**273**	(47%)	6%
Total SC Originations	**$ 7,318**	**$ 7,406**	**$ 6,647**	(1%)	10%
Asset Sales[4]	**$ -**	**$ -**	**$ 1,475**	NA	NA
SBNA Originations[4]	**$ 1,036**	**$ 1,116**	**$ 24**	(7%)	NM
Average Managed Assets[5]	**$ 54,433**	**$ 53,804**	**$ 48,517**	1%	12%

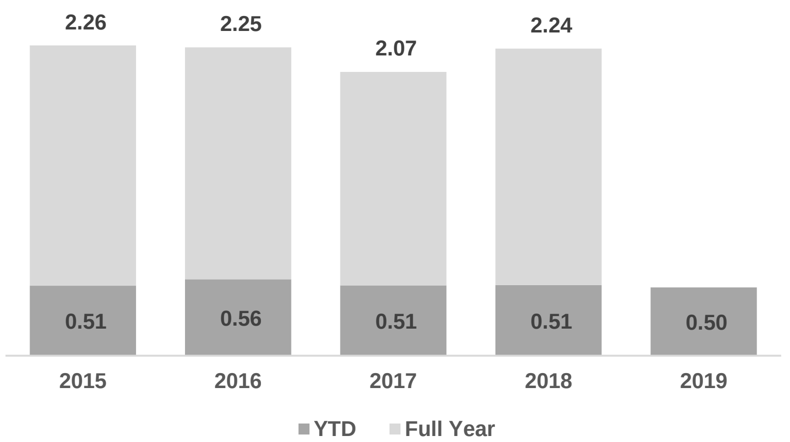
1 Approximate FICOs
2 Includes nominal capital lease originations
3 Includes SBNA Originations
4 Asset Sales and SBNA Originations remain off of SC's balance sheet, servicing rights retained

FIAT CHRYSLER (FCA) RELATIONSHIP

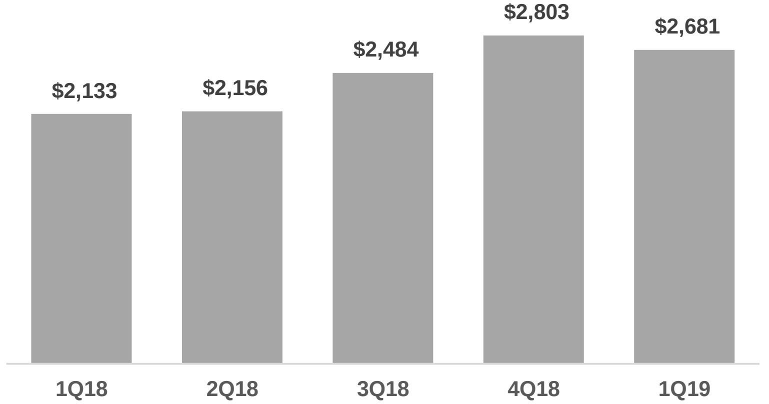
Originations growth across all loan channels

» Chrysler Capital average quarterly penetration rate of 31% versus 28% YoY

FCA Sales[1]
(units in millions)



Dealer Floorplan[2] Outstanding
($ in millions)

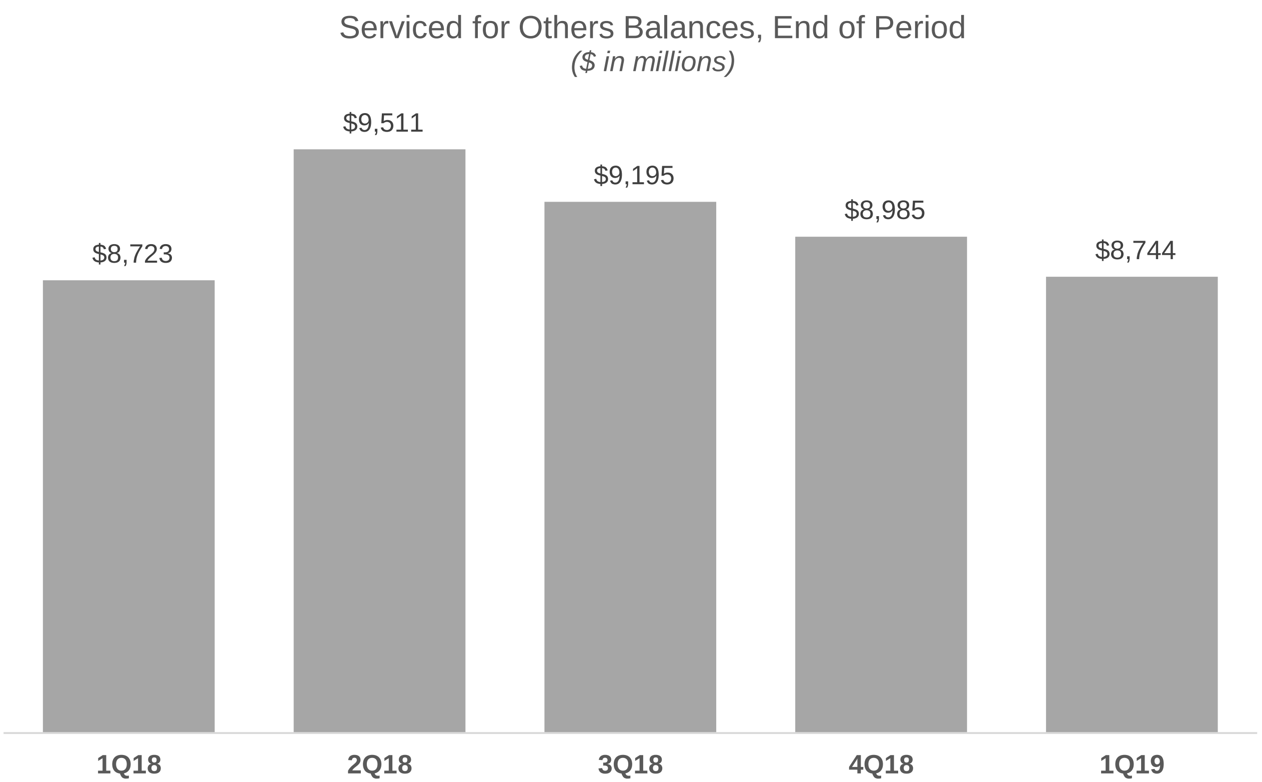


1 | FCA filings; sales as reported on 03/31/2019
2 | Dealer receivables originated through SBNA

Santander Consumer USA

SERVICED FOR OTHERS (SFO) PLATFORM

$1.0 billion in SBNA program originations



Santander Flow Sales	1,475	1,156	275		
SBNA Originations	24	29	685	1,116	1,036
Other[1]		972			

1 │ Other includes 2Q18 portfolio conversion

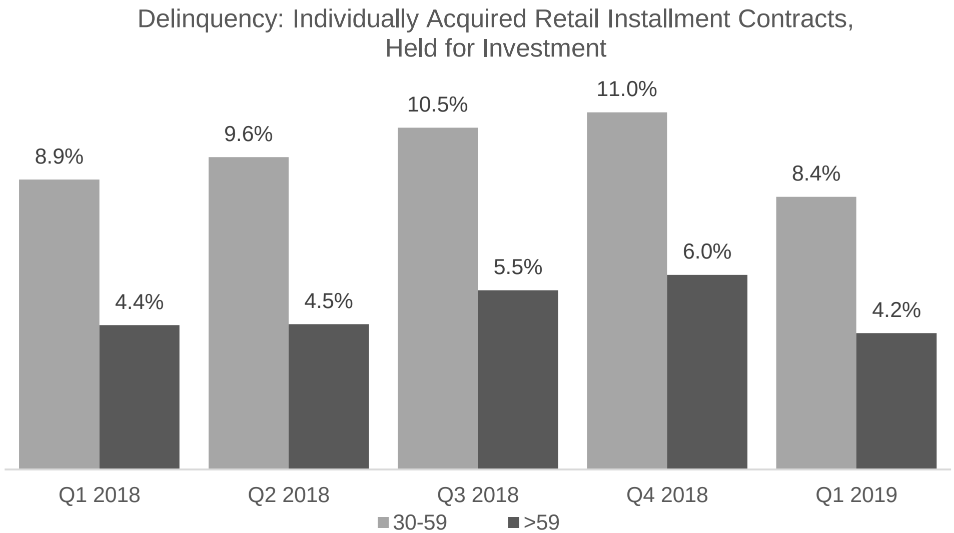
Santander Consumer USA

Q1 2019 FINANCIAL RESULTS

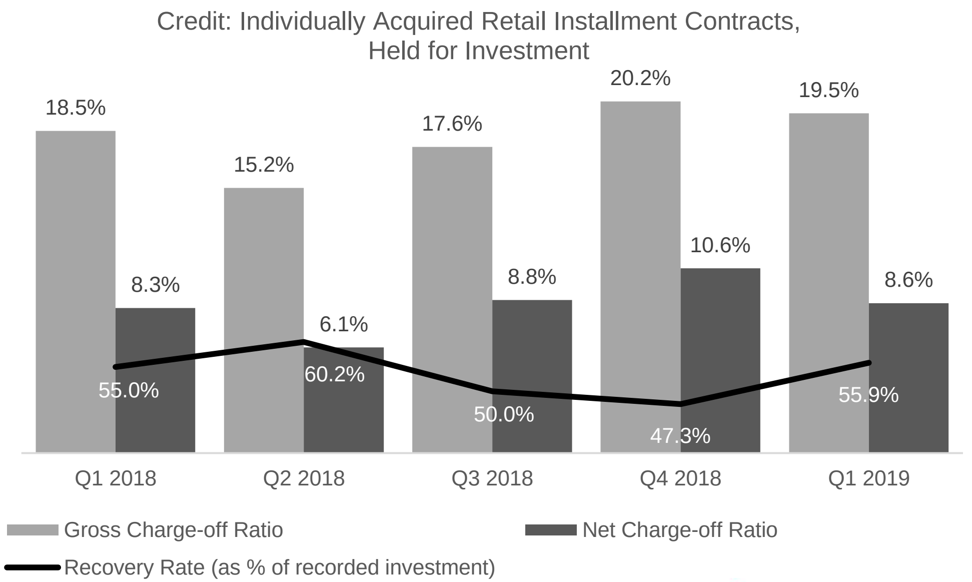
	Three Months Ended (Unaudited, Dollars in Thousands, except per share)			% Variance	
	March 31, 2019	December 31, 2018	March 31, 2018	QoQ	YoY
Interest on finance receivables and loans	$ 1,253,580	$ 1,235,889	$ 1,168,540	1%	7%
Net leased vehicle income	205,541	204,785	145,595	0%	41%
Other finance and interest income	10,247	9,082	7,137	13%	44%
Interest expense	334,382	311,196	241,028	7%	39%
Net finance and other interest income	$ 1,134,986	$ 1,138,560	$ 1,080,244	0%	5%
Provision for credit losses	550,879	690,786	510,341	(20%)	8%
Profit sharing	6,968	14,255	4,377	(51%)	59%
Total other income	51,085	(33,418)	25,053	(253%)	104%
Total operating expenses	290,957	256,468	287,912	13%	1%
Income before tax	$ 337,267	$ 143,633	$ 302,667	135%	11%
Income tax expense	89,763	39,295	58,052	128%	55%
Net income	$ 247,504	$ 104,338	$ 244,614	137%	1%
Diluted EPS ($)	$ 0.70	$ 0.29	$ 0.68	141%	3%
Average total assets	$ 44,488,770	$ 43,458,471	$ 39,677,593	2%	12%
Average managed assets	$ 54,433,129	$ 53,804,349	$ 48,516,758	1%	12%

Santander Consumer USA

DELINQUENCY AND LOSS



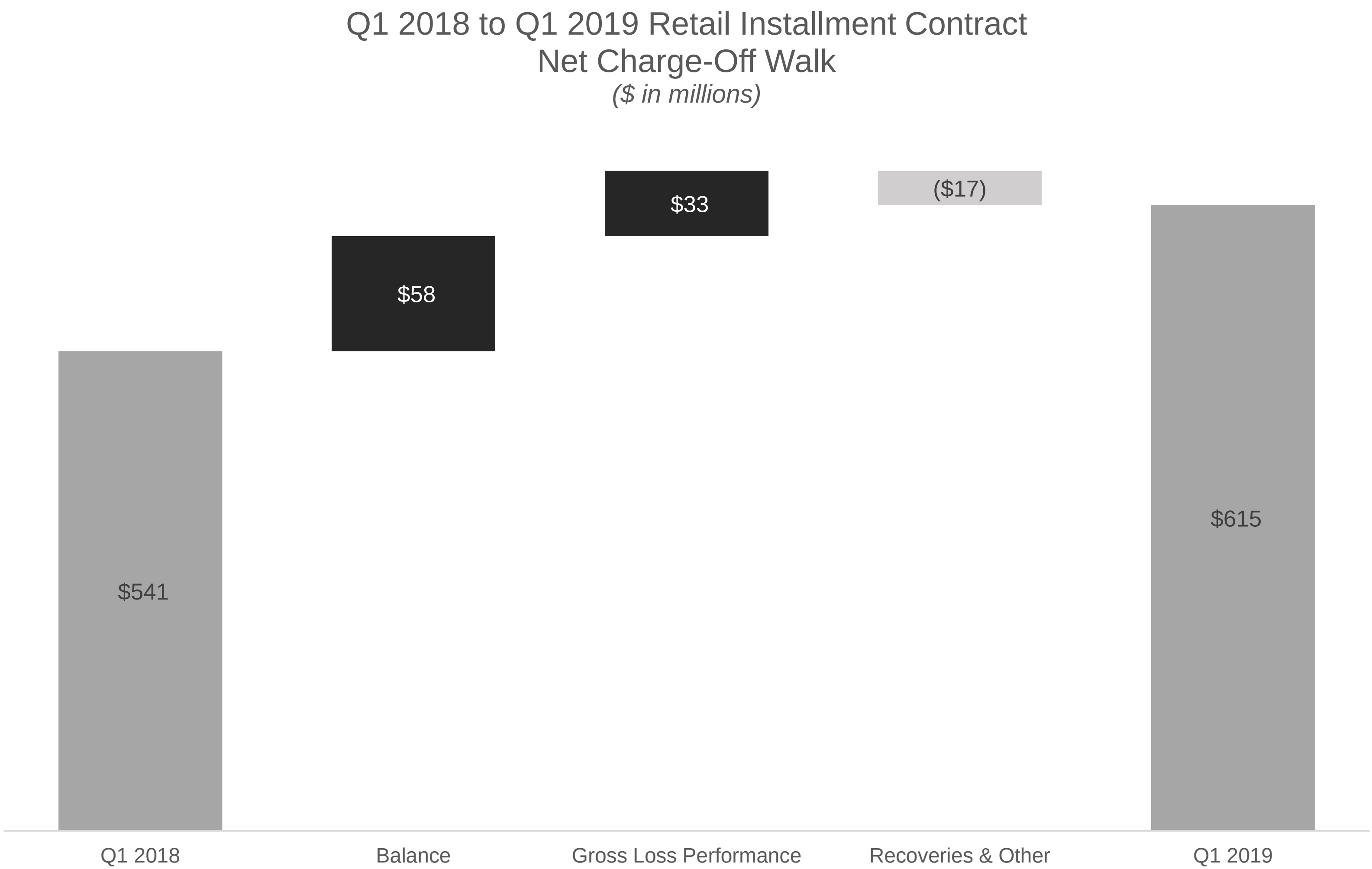
- 30-59 delinquency ratios down 50 basis points YoY
- >59 delinquency ratios down 20 basis points YoY



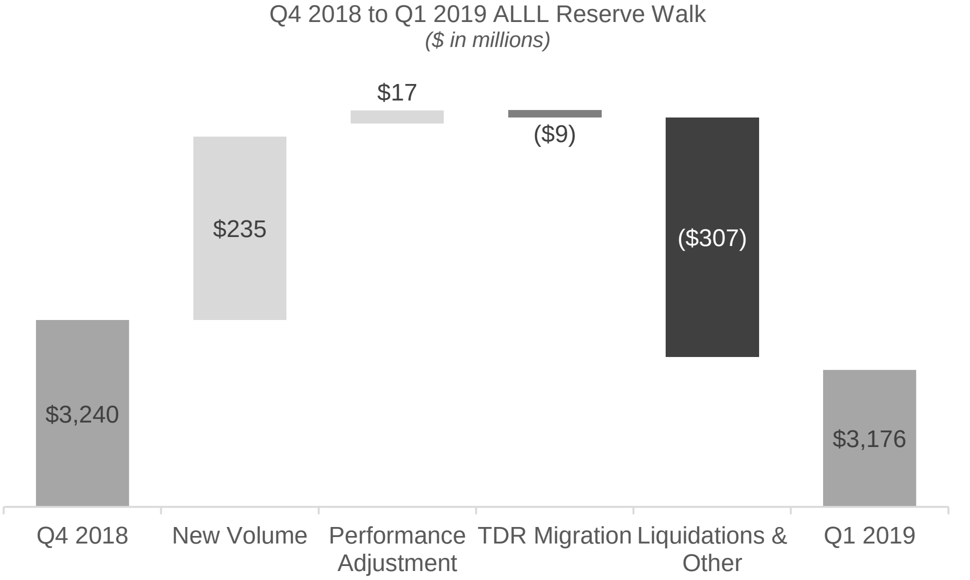
- YoY gross charge-off ratio increased 100 basis points
- YoY net charge-off ratio increased 30 basis points
- YoY recovery rate increased 90 basis points

Santander Consumer USA

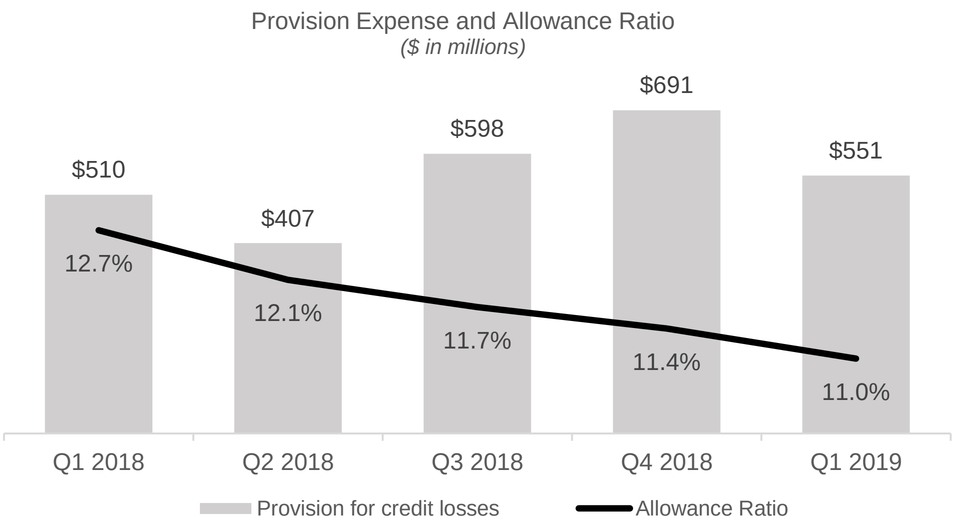
CREDIT QUALITY: LOSS DETAIL



PROVISION AND RESERVES



» QoQ allowance decreased $64 million
- New volume and performance adjustment were offset by TDR migration[1] and liquidations and other



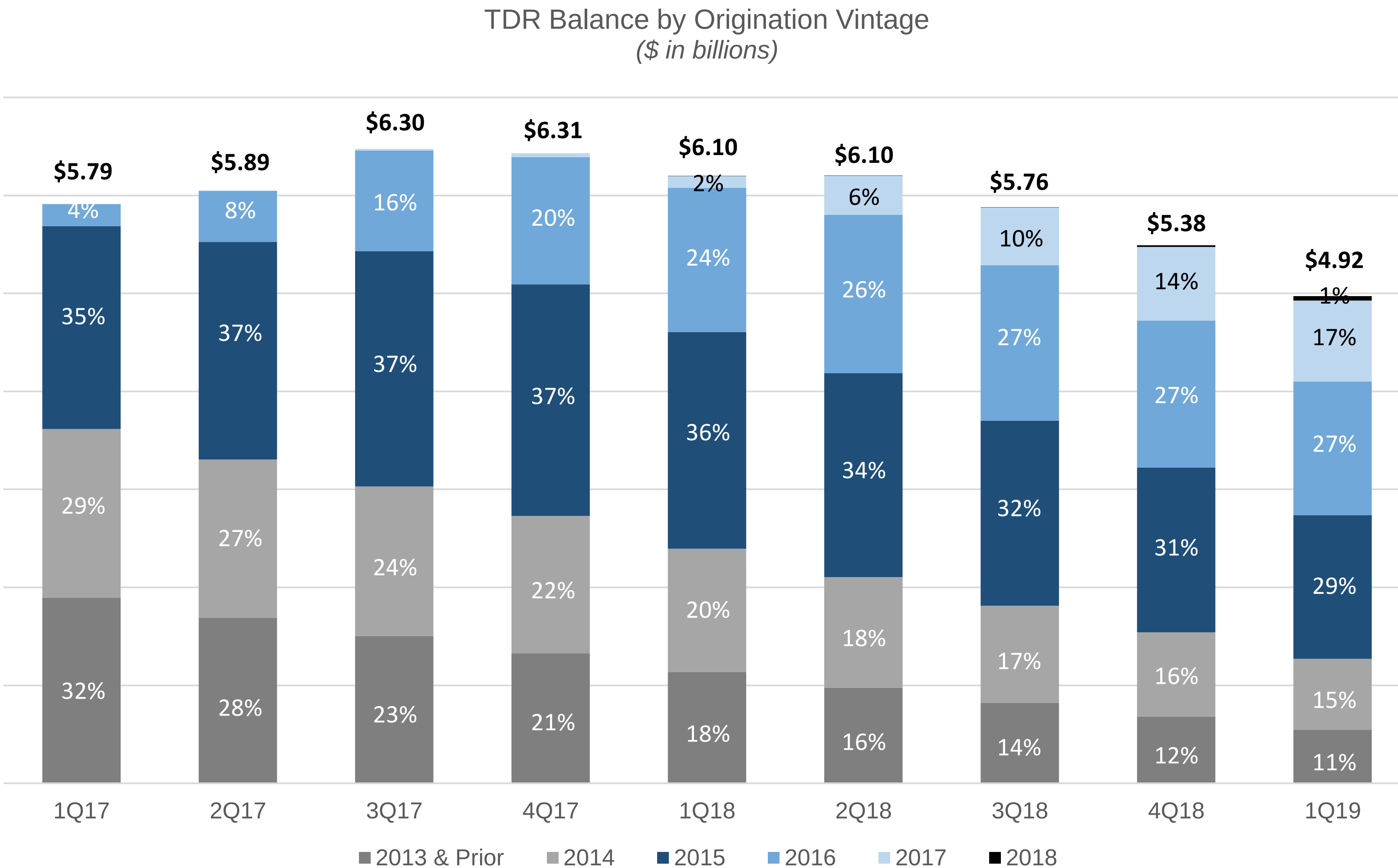
» Allowance to loans ratio decreased 40 bps to 11.0% QoQ

» Provision for credit losses increased $41 million YoY

1 TDR migration – the allowance for assets classified as TDRs or "troubled debt restructuring" takes into consideration expected lifetime losses, typically requiring additional coverage
2 Explanation of quarter over quarter variance are estimates

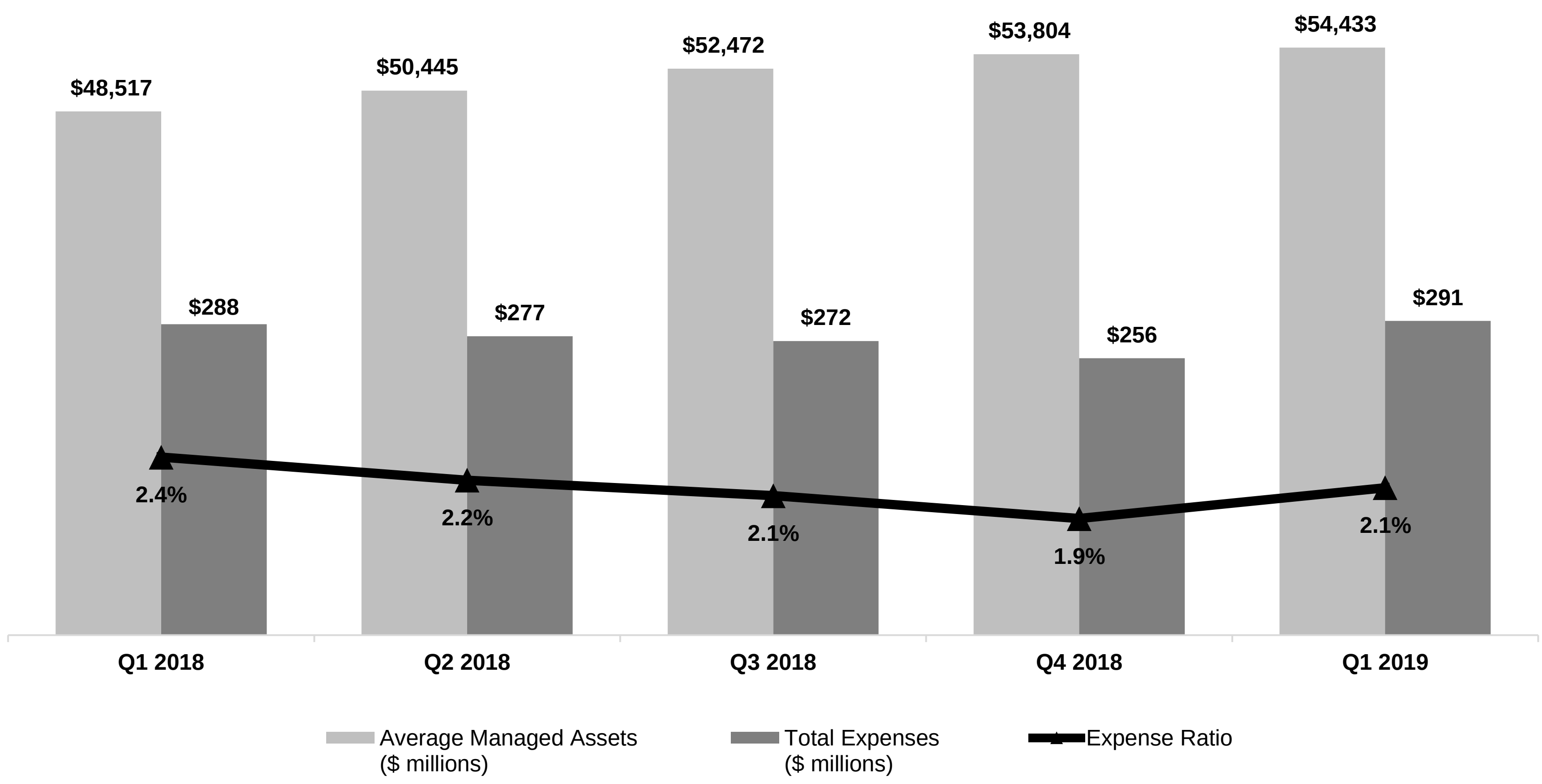
TDR BALANCE COMPOSITION BY VINTAGE

TDR balances are down quarter over quarter



EXPENSE MANAGEMENT

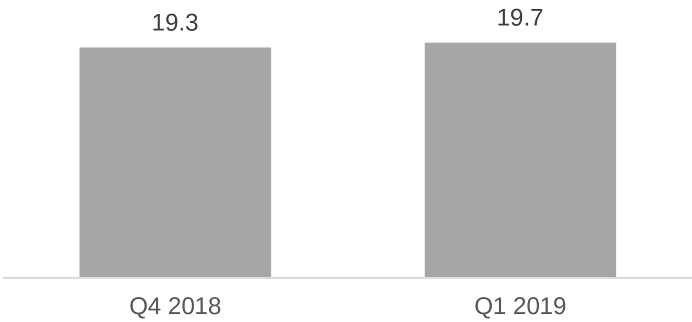
Operating expenses totaled $291 million, an increase of 1% versus the same quarter last year



FUNDING AND LIQUIDITY

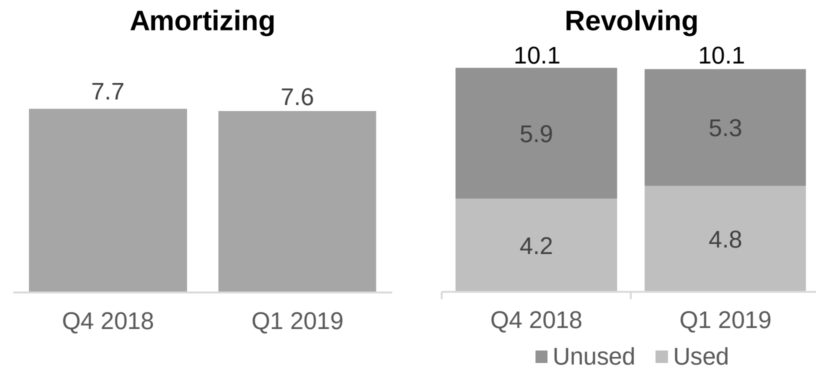
Total funding of $45.4 billion at the end Q1 2019, flat from $45.2 billion at the end of Q4 2018

Asset-Backed Securities
($ Billions)



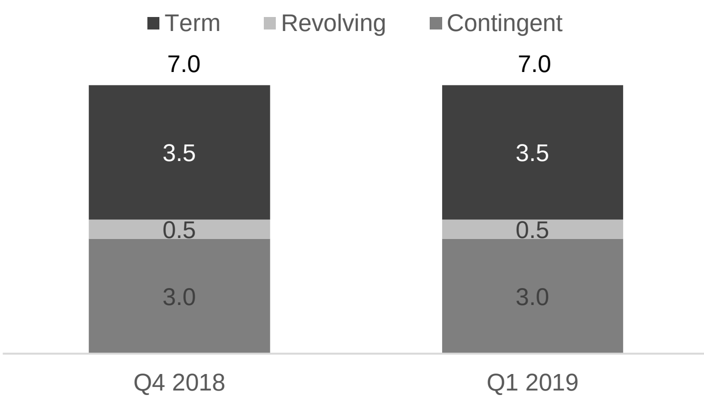
» $2.9 billion in 1 SDART and 2 DRIVE transactions

Financings
($ Billions)



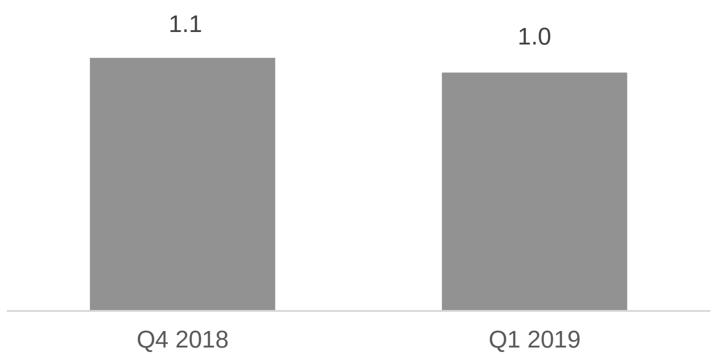
» $17.7 billion in commitments from 12 lenders[1]
» 52% unused capacity on revolving lines at Q1 2019

Santander
($ Billions)



» $7.0 billion in total commitments

SBNA Originations
($ Billions)



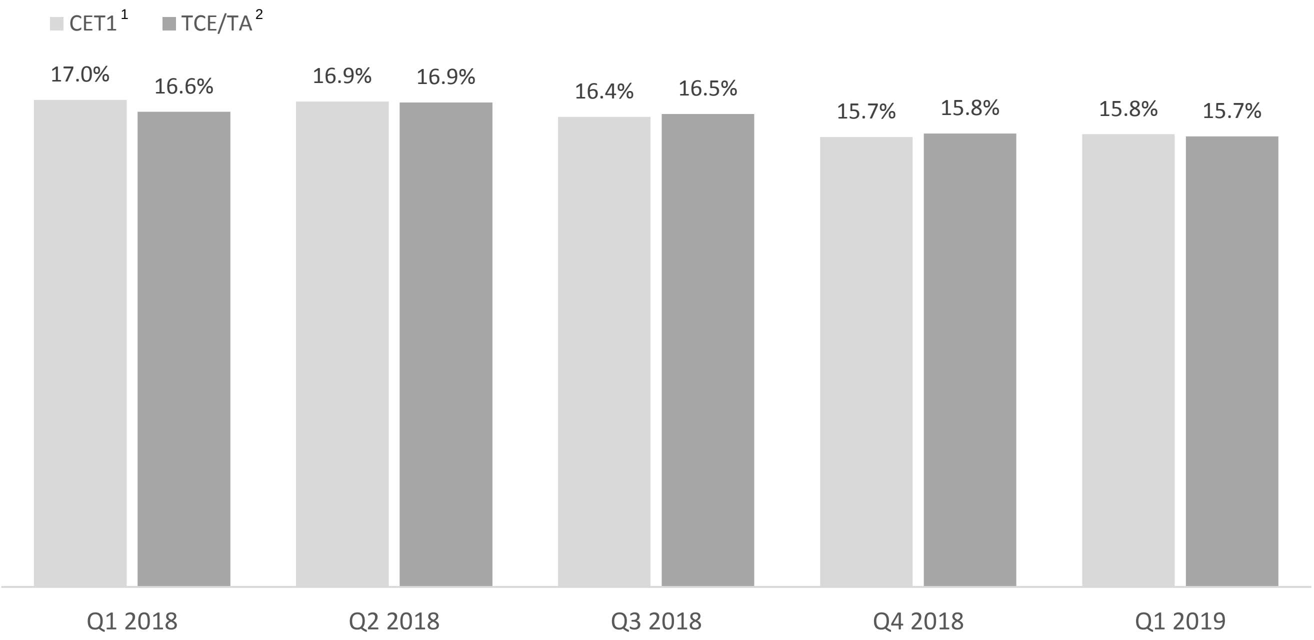
» Stable SBNA flow program originations

1 Does not include repo facilities

Santander Consumer USA

CONSISTENT CAPITAL GENERATION

SC has exhibited a strong ability to generate earnings and capital, while growing assets



$ in millions

	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019
Tangible Assets	**$39,924**	**$41,052**	**$42,701**	**$43,851**	**$44,931**
Tangible Common Equity	**$6,608**	**$6,928**	**$7,035**	**$6,909**	**$7,043**

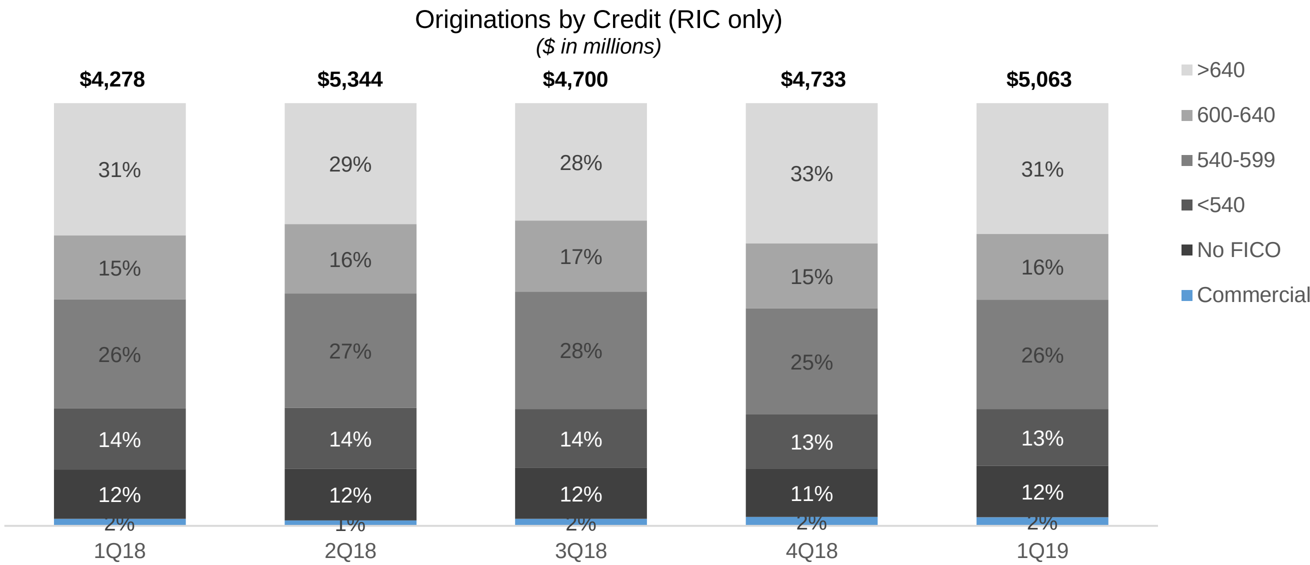
1 Common Equity Tier 1 (CET1) Capital Ratio is a non-GAAP financial measure that begins with stockholders' equity and then adjusts for AOCI, goodwill/intangibles, DTAs, cash flow hedges and other regulatory exclusions over risk-weighted assets. See appendix for further details.

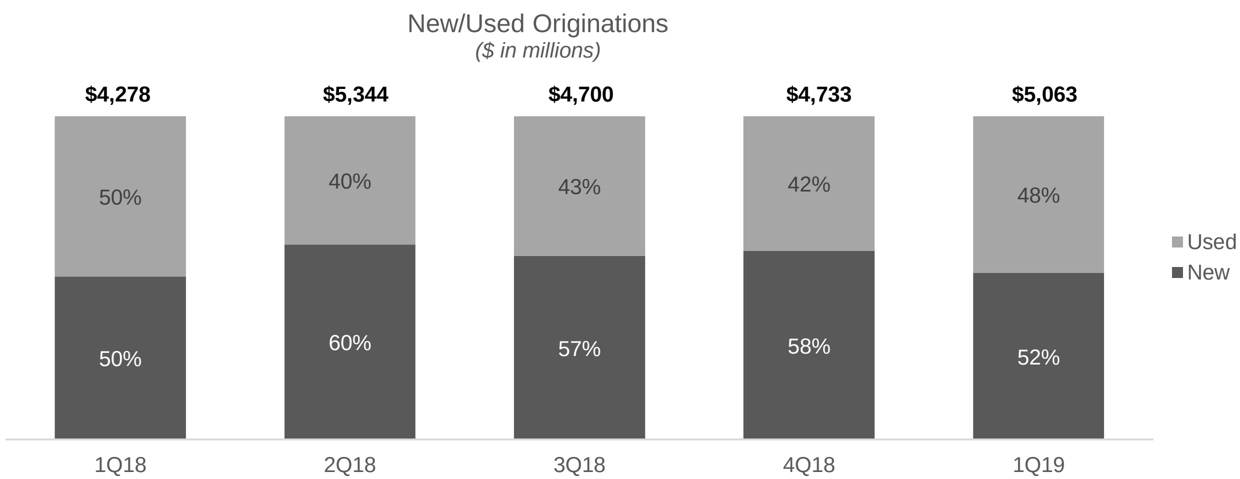
2 Tangible common equity to tangible assets is a non-GAAP financial measure defined as the ratio of Total equity, excluding Goodwill and intangible assets, to Total assets, excluding Goodwill and intangible assets

Santander Consumer USA

APPENDIX

DIVERSIFIED UNDERWRITING ACROSS FULL CREDIT SPECTRUM

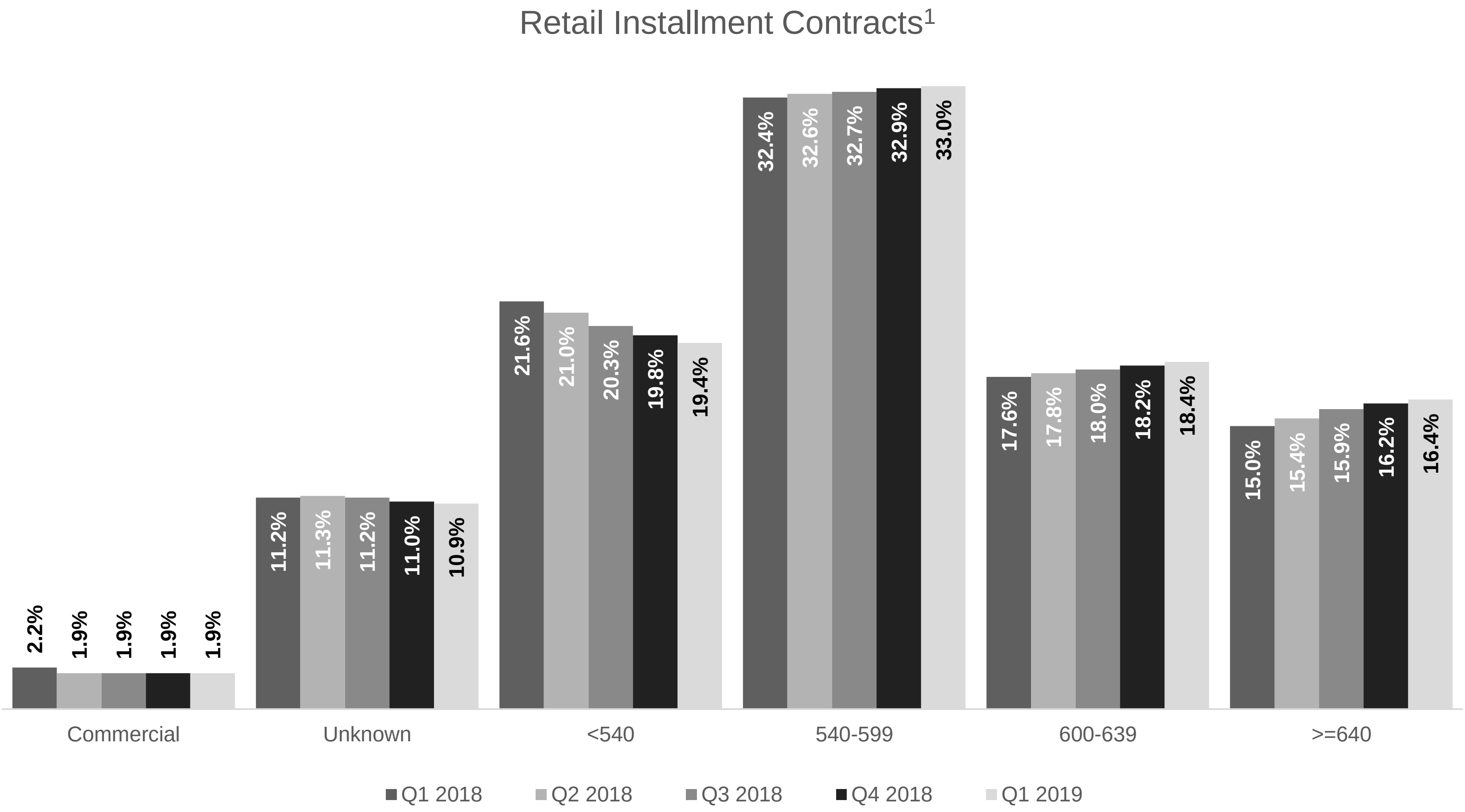




Average loan balance in dollars	$21,700	$22,926	$23,110	$24,097	$23,274

1 RIC; Retail Installment Contract
2 Loans to commercial borrowers; no FICO score obtained

HELD FOR INVESTMENT CREDIT TRENDS



1 | Held for investment; excludes assets held for sale

EXCLUDING PERSONAL LENDING DETAIL

Personal lending earned $68 million before operating expenses and taxes

As of and for the Three Months Ended
(Unaudited, Dollars in Thousands)

	March 31, 2019			December 31, 2018			March 31, 2018		
	Total	Personal Lending	Excluding Personal Lending	Total	Personal Lending	Excluding Personal Lending	Total	Personal Lending	Excluding Personal Lending
Interest on finance receivables and loans	$ 1,253,580	$ 96,022	$ 1,157,558	$ 1,235,890	$ 87,863	$ 1,148,027	$ 1,168,540	$ 89,260	$ 1,079,280
Net leased vehicle income	205,541	-	205,541	204,785	-	204,785	145,595	-	145,595
Other finance and interest income	10,247	-	10,247	9,082	-	9,082	7,137	-	7,137
Interest expense	334,382	12,561	321,821	311,196	12,303	298,893	241,028	10,992	230,036
Net finance and other interest income	$ 1,134,986	$ 83,461	$ 1,051,525	$ 1,138,561	$ 75,560	$ 1,063,001	$ 1,080,243	$ 78,268	$ 1,001,975
Provision for credit losses	$ 550,879	$ 83	$ 550,796	$ 690,786	$ 133	$ 690,652	$ 510,342	$ 102	$ 510,240
Profit sharing	(6,968)	2,057	(9,025)	(14,255)	(6,829)	(7,426)	(4,377)	207	(4,584)
Investment gains (losses), net[1]	$ (67,097)	$ (67,691)	$ 594	$ (146,163)	$ (145,756)	$ (407)	$ (86,520)	$ (58,963)	$ (27,557)
Servicing fee income	23,806	-	23,806	26,711	-	26,711	26,182	-	26,182
Fees, commissions and other	94,376	50,535	43,841	86,034	47,701	38,333	85,391	49,487	35,904
Total other income	$ 51,085	$ (17,156)	$ 68,241	$ (33,418)	$ (98,055)	$ 64,637	$ 25,053	$ (9,476)	$ 34,529
Average gross individually acquired retail installment contracts, held for investment and held for sale	$ 28,595,315	-		$ 28,395,046	-		$ 26,915,621	-	
Average gross personal loans	-	$ 1,466,300		-	$ 1,401,626		-	$ 1,459,308	
Average gross operating leases	$ 15,425,190	$ -		$ 14,857,635	$ -		$ 11,441,789	$ -	

1 The current period losses were primarily driven by $67 million of lower of cost or market adjustments related to the held for sale personal lending portfolio, comprised of $109 million in customer default activity, partially offset by a $42 million decrease in market discount, consistent with typical seasonal patterns.

Santander Consumer USA

RECONCILIATION OF NON-GAAP MEASURES

(Unaudited, dollars in thousands)	March 31, 2019	December 31, 2018	September 30, 2018	June 30, 2018	March 31, 2018
Total equity	$ 7,158,530	$ 7,018,358	$ 7,141,215	$ 7,033,636	$ 6,713,532
Deduct: Goodwill and intangibles	115,256	109,251	106,233	105,669	105,144
Tangible common equity	$ 7,043,274	$ 6,909,107	$ 7,034,982	$ 6,927,967	$ 6,608,388
Total assets	$ 45,045,906	$ 43,959,855	$ 42,806,955	$ 41,157,189	$ 40,028,740
Deduct: Goodwill and intangibles	115,256	109,251	106,233	105,669	105,144
Tangible assets	$ 44,930,650	$ 43,850,604	$ 42,700,722	$ 41,051,520	$ 39,923,596
Equity to assets ratio	15.9%	16.0%	16.7%	17.1%	16.8%
Tangible common equity to tangible assets	15.7%	15.8%	16.5%	16.9%	16.6%
Total equity	$ 7,158,530	$ 7,018,358	$ 7,141,215	$ 7,033,636	$ 6,713,532
Deduct: Goodwill and other intangible assets, net of deferred tax liabilities	163,444	161,516	162,643	166,241	169,870
Deduct: Accumulated other comprehensive income, net	12,938	33,515	56,601	62,449	63,211
Tier 1 common capital	$ 6,982,148	$ 6,823,327	$ 6,921,971	$ 6,804,946	$ 6,480,451
Risk weighted assets (a)	$ 44,260,896	$ 43,547,594	$ 42,256,218	$ 40,251,526	$ 38,191,687
Common Equity Tier 1 capital ratio (b)	15.8%	15.7%	16.4%	16.9%	17.0%

a) Under the banking agencies' risk-based capital guidelines, assets and credit equivalent amounts of derivatives and off-balance sheet exposures are assigned to broad risk categories. The aggregate dollar amount in each risk category is multiplied by the associated risk weight of the category. The resulting weighted values are added together with the measure for market risk, resulting in the Company's and the Bank's total Risk weighted assets

b) CET1 is calculated under Basel III regulations required as of January 1, 2015.

Santander Consumer USA

THANK YOU.

Our purpose is to help people
and businesses prosper.

Our culture is based on believing
that everything we do should be:

Simple Personal Fair

Santander Consumer USA

MEMBER OF
Dow Jones
Sustainability Indices
In Collaboration with RobecoSAM

FTSE4Good