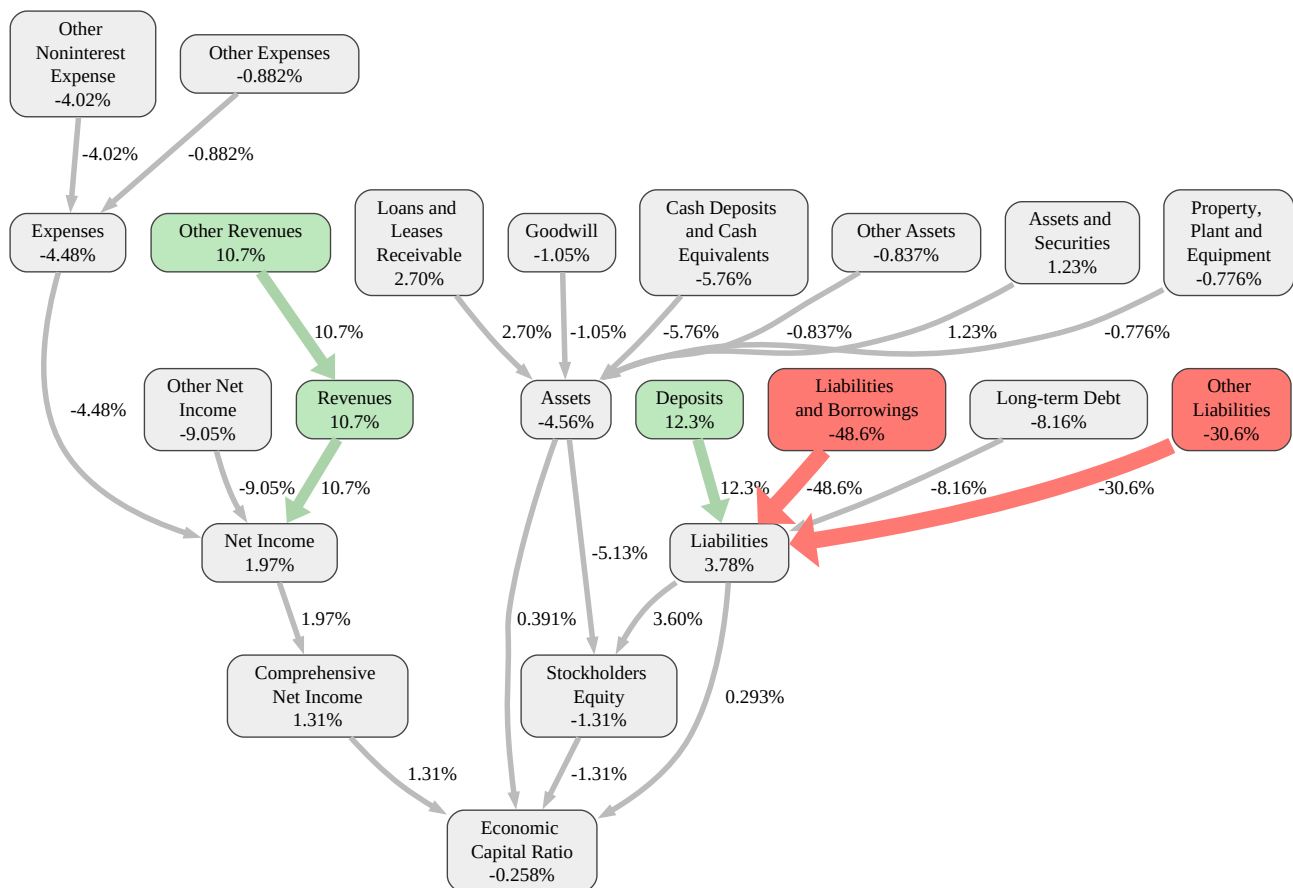




The relative strengths and weaknesses of Ally Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Ally Financial Inc compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Ally Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.26% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	41,644,000
Cash Deposits and Cash Equivalents	5,062,000
Deposits	0
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	1,643,000
Liabilities and Borrowings	141,408,000
Loans and Leases Receivable	122,268,000
Long-term Debt	17,029,000
Occupancy	0
Other Assets	13,140,000
Other Compr. Net Income	-789,000
Other Expenses	1,292,000
Other Liabilities	6,627,000
Other Net Income	-5,000
Other Noninterest Expense	2,206,000
Other Revenues	8,206,000
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	165,064,000
Assets	182,114,000
Expenses	5,141,000
Revenues	8,206,000
Stockholders Equity	17,050,000
Net Income	3,060,000
Comprehensive Net Income	2,271,000
BaseVar	199,254,915
ECR before Limited Liability	12%
Economic Capital Ratio	12%