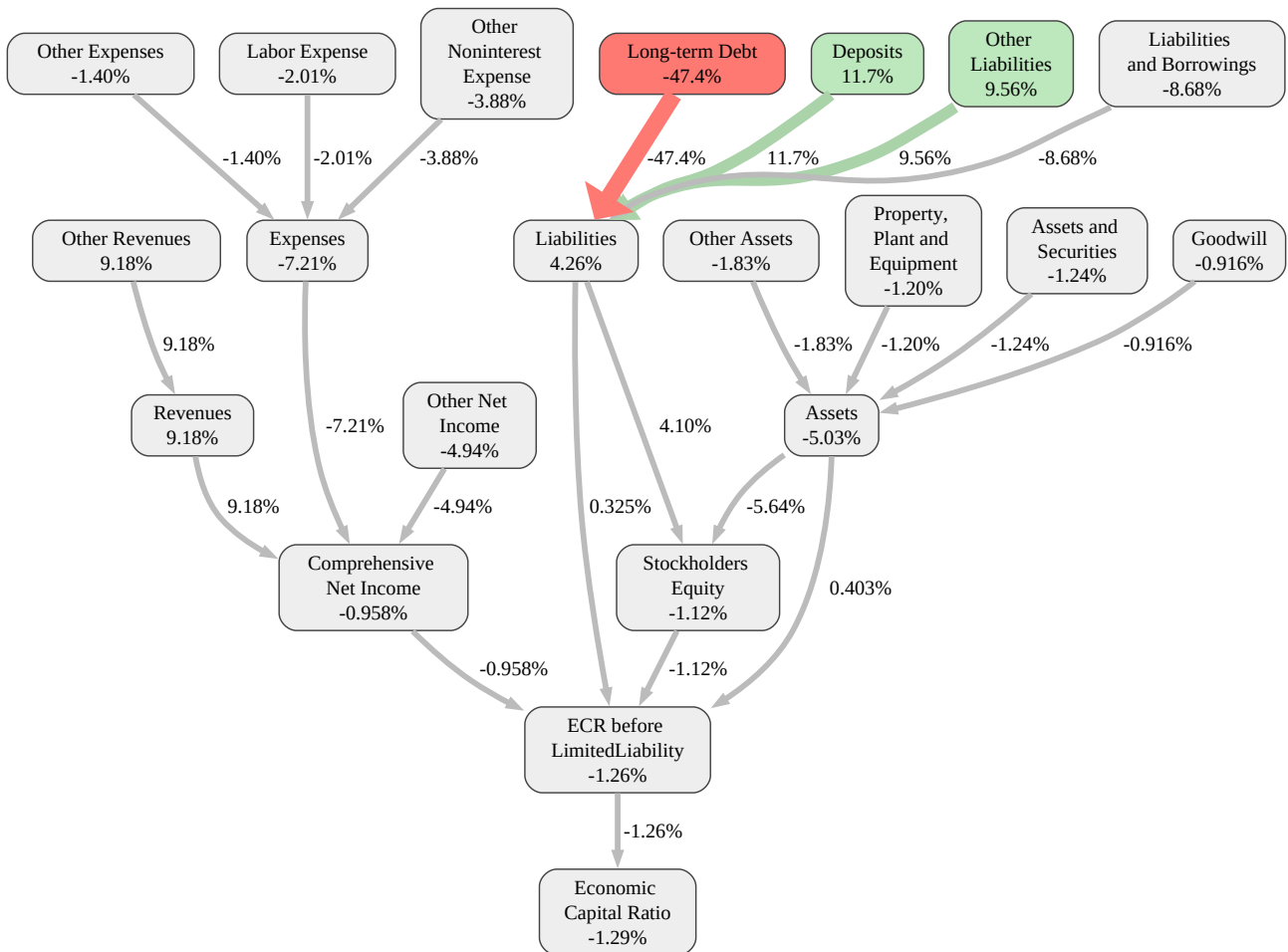




The relative strengths and weaknesses of Ally Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 Long-term Debt, reducing the Economic Capital Ratio by 47% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	7,302,000
Cash Deposits and Cash Equivalents	5,576,000
Deposits	58,222,000
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	947,000
Liabilities and Borrowings	58,158,000
Loans and Leases Receivable	98,971,000
Long-term Debt	66,558,000
Occupancy	0
Other Assets	39,979,000
Other Compr. Net Income	210,000
Other Expenses	1,188,000
Other Liabilities	-46,509,000
Other Net Income	225,000
Other Noninterest Expense	1,591,000
Other Revenues	4,651,000
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	136,429,000
Assets	151,828,000
Expenses	3,726,000
Revenues	4,651,000
Stockholders Equity	15,399,000
Net Income	1,150,000
Comprehensive Net Income	1,360,000
BaseVar	160,122,280
ECR before Limited Liability	12%
Economic Capital Ratio	12%