



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 36% points. The greatest weakness of Ally Financial Inc is the variable Long-term Debt, reducing the Economic Capital Ratio by 57% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 1.6% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	19,363,000
Cash Deposits and Cash Equivalents	13,035,000
Deposits	45,050,000
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	1,574,000
Liabilities and Borrowings	57,105,000
Loans and Leases Receivable	113,252,000
Long-term Debt	92,794,000
Occupancy	0
Other Assets	38,409,000
Other Compr. Net Income	-172,000
Other Expenses	1,111,000
Other Liabilities	-30,261,000
Other Net Income	-45,000
Other Noninterest Expense	3,498,000
Other Revenues	6,071,000
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	164,688,000
Assets	184,059,000
Expenses	6,183,000
Revenues	6,071,000
Stockholders Equity	19,371,000
Net Income	-157,000
Comprehensive Net Income	-329,000
Economic Capital Ratio	8.5%