



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 25% points. The greatest weakness of Ally Financial Inc is the variable Long-term Debt, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.6%, being 2.0% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	6,321,000
Cash Deposits and Cash Equivalents	6,380,000
Deposits	66,478,000
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	963,000
Liabilities and Borrowings	66,389,000
Loans and Leases Receivable	110,546,000
Long-term Debt	66,234,000
Occupancy	0
Other Assets	35,334,000
Other Compr. Net Income	227,000
Other Expenses	1,496,000
Other Liabilities	-53,959,000
Other Net Income	0
Other Noninterest Expense	1,505,000
Other Revenues	4,861,000
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	145,142,000
Assets	158,581,000
Expenses	3,964,000
Revenues	4,861,000
Stockholders Equity	13,439,000
Net Income	897,000
Comprehensive Net Income	1,124,000
Economic Capital Ratio	7.6%