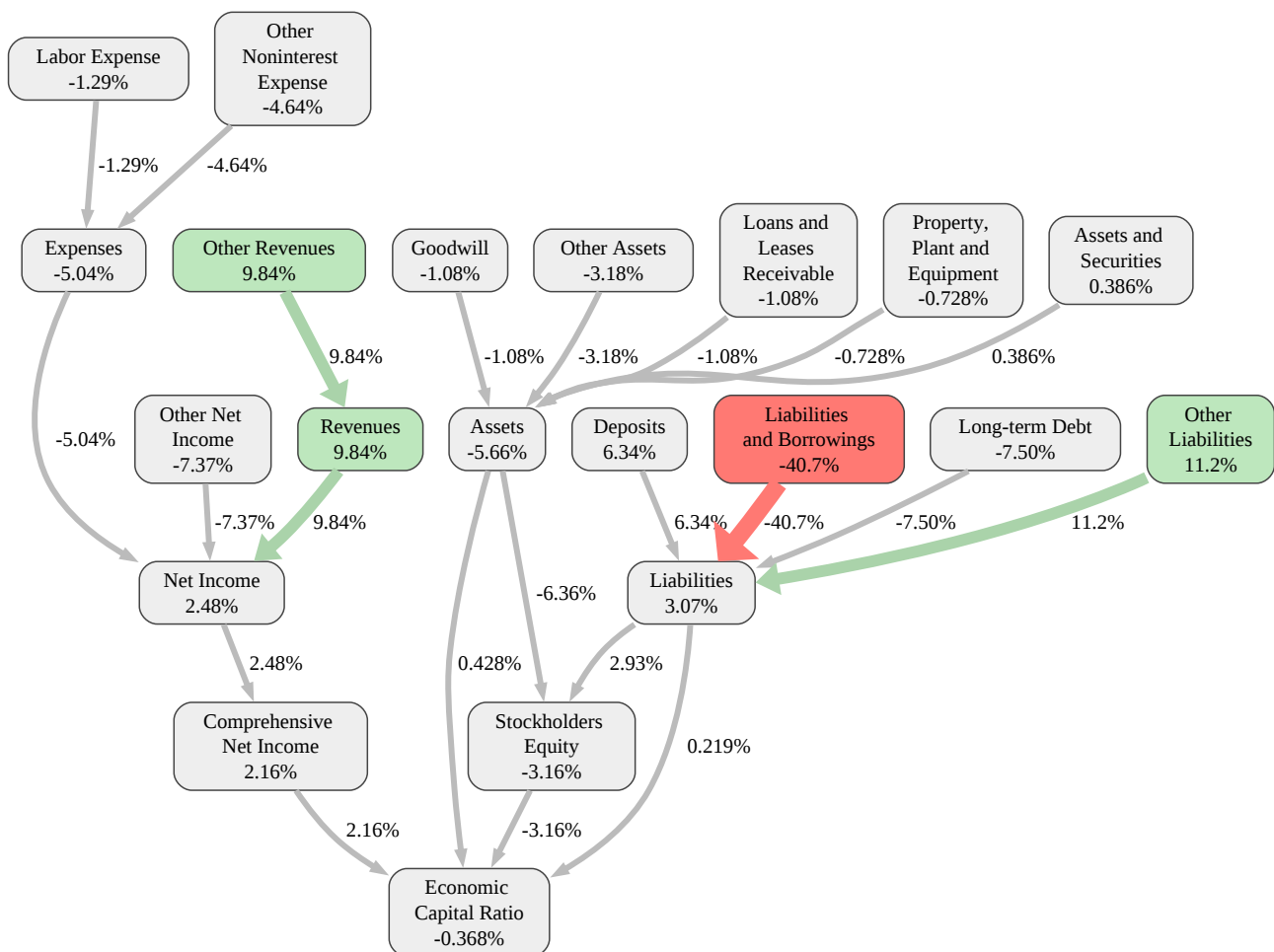




The relative strengths and weaknesses of Ally Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Ally Financial Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Ally Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.37% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	33,070,000
Cash Deposits and Cash Equivalents	10,292,000
Deposits	151,574,000
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	1,842,000
Liabilities and Borrowings	151,443,000
Loans and Leases Receivable	132,316,000
Long-term Debt	17,495,000
Occupancy	0
Other Assets	16,158,000
Other Compr. Net Income	-108,000
Other Expenses	829,000
Other Liabilities	-142,579,000
Other Net Income	-1,000
Other Noninterest Expense	2,675,000
Other Revenues	8,181,000
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	177,933,000
Assets	191,836,000
Expenses	5,346,000
Revenues	8,181,000
Stockholders Equity	13,903,000
Net Income	2,834,000
Comprehensive Net Income	2,726,000
BaseVar	209,633,840
ECR before Limited Liability	11%
Economic Capital Ratio	11%