fundamentally

ALLY 2022 CORPORATE SOCIAL RESPONSIBILITY REPORT



A message from our CEO.

During another year of unpredictable events, rapid changes and unique challenges that have continued to impact our employees, customers, communities and society as a whole, I am tremendously proud of our progress as a company in 2022. Commitment to our purpose — **to be an ally that does right** — by every one of our 11,600 teammates across the U.S. and Canada powered our steady execution, solid financial results and, most critically, our unparalleled **Do It Right** culture.

At Ally, we take a long-term perspective. In doing so, we have repeatedly proven the resiliency inherent in how we do business and delivered solid business growth, while simultaneously doing the right thing for our employees, customers and communities.

As I reflect on 2022, I think it's important to take a moment to recognize all that's transpired over the past three years. The world has navigated a global pandemic, which has led to immeasurable lasting impacts and has forever altered our economies, communities and day-to-day lives — from historical levels of fiscal and monetary stimulus to global supply chain constraints, driven by lockdowns and the unavailability of goods. All these were amplified by sustained global conflict as well as persistent inflation.

Combined, these items and events have had a very real impact on our employees, our customers and our communities. We at Ally remain committed to being part of the solution — now and far into the future.

As we say, we focus on deeds over words. I'm tremendously proud to present the 2022 Ally Corporate Social Responsibility (CSR) report, which highlights our purpose-driven achievements of this past year and demonstrates when you get culture right, everything else follows.

We ground our approach in a simple equation: If you care for your employees, they will care for your customers. That will drive results and have a positive impact in your communities. Collectively, Ally teammates have helped each other, our customers and our communities thrive — driving a sustainable, positive impact for all our stakeholders. This simple approach was articulated eight years ago by our leadership team and remains our primary approach in driving results for all of our constituents.

In 2022, our commitment to our team and their total well-being was advanced through numerous, impactful efforts. We increased our minimum wage for the second year in a row to $23 per hour, up 15%, providing more financial stability to our hourly workers. We also continued our commitment to Ally employees through our third annual #OwnIt grant of 100 restricted stock units per employee. This exceptional program serves two key purposes by advancing equity across our entire organization while also deepening an owner's mindset among every employee.

Likewise, we focused on enhancing financial literacy and acumen in all our employees, particularly among our front-line teammates and those early in their careers. From robust and approachable communications to a year-long pilot financial curriculum, our efforts to improve our teammates' financial well-being further built on our strong benefits platform.

Also recognizing our employees, like the broader population, have dealt with the turbulence of the past three years, we continued our efforts to create safe spaces and promote belonging. In 2022, we gained even more momentum to build organizational resiliency and to position our people and business to "bounce forward" when faced with challenges. Through sessions, activities, resources and expanded benefits — including the introduction of expanded, free counseling and coaching resources for employees and their family members, regardless of their enrollment in our medical plans — we further encouraged our employees to bring their whole selves to work.

Expanding upon our long-standing commitment to diversity, equity and inclusion (DE&I), in 2022, we expanded unconscious bias mitigation and awareness training to help leaders and team members across the organization understand the impacts it has on our decision-making. In their fifth year, our eight employee resource groups (ERGs) surpassed an important milestone: more than half of our employees are members of at least one ERG. All ERGs have always been and remain open not only to those who identify, but also allies who support their fellow teammates.

Moreover, we have made notable progress in the representation of women and people of color in our manager and above roles, as well as in the early talent space, where more than half of the Ally intern class fell into these categories.

Banker of the year

In 2022, American Banker named our CEO Jeffrey J. Brown Banker of the Year, recognizing his culture-first approach to leadership, his efforts to spearhead overdraft fee elimination industry-wide and Ally's strong growth during his tenure.

One of his greatest achievements has been hiring and retaining top talent who are just as committed as he is to our mission to Do It Right. He understands the impact of personal connections — it's one of the reasons he responds to every email he receives from Ally team members. Brown also knows that the work Ally does is important, but family comes first. He leads by example and always makes time for loved ones in addition to taking care of our people at Ally. This balanced approach to leadership has allowed him to build a thriving business and inspire a truly dedicated team.

As in prior years, several interns were participants in our fourth annual Moguls in the Making event, which Ally co-hosted with the Thurgood Marshall College Fund and the Sean Anderson Foundation. This three-day entrepreneurship competition for students of Historically Black Colleges and Universities continues to bring about exciting, impactful solutions to underserved communities. In 2022, we identified an opportunity to assist the more than 400 students who attended the 22nd Thurgood Marshall Leadership Institute, which connects students to organizations seeking diverse talent. Likewise, we partnered with the Association of Latino Professionals for America (ALPFA) to award more than $60,000 in scholarships to college students and to provide Ally employees who are members of the Aliados Employee Resource Group with several professional development and networking opportunities.

In 2022, we also took key steps to allocate additional dollars and effort to advance DE&I in sports marketing, as well as the supplier space. First, in May, Ally announced it had committed to spending equal media dollars on women's and men's sports over the next five years, and later we became the title sponsor of the National Women Soccer League's championship game, which was broadcast live in primetime for the first time ever.

Additionally, our Supplier Diversity program has made noted progress over the three years since its launch. In addition to increasing spend by nearly 30% in 2022, our second annual Supplier Symposium provided Ally an opportunity to expand our outreach with the goal of connecting with diverse-owned businesses.

Our commitment to **Do It Right** for our employees, customers and communities is also a commitment to our environment and the impact of climate change on future generations. As a digital bank with no brick-and-mortar branches, we inherently have a reduced carbon footprint for our operations. In 2022, Ally took several significant, additional steps in our environmental sustainability efforts, submitting our second CDP (formerly the Carbon Disclosure Project) climate change questionnaire and utilizing high-quality carbon offsets and Green-e® certified Renewable Energy Certificates to achieve carbon neutrality for our 2021 Scope 1 and Scope 2 emissions.

We are also working with our 23,000 dealer customers to address consumer demand for electric vehicles (EVs) and the associated infrastructure. Through loans, training and additional products, Ally continues to support the auto industry as it evolves for the future.

Our DNA is also defined by our commitment to the communities where we live and work — in 2022, this was exemplified by our employees volunteering nearly 44,000 hours to nonprofits across the U.S. and Canada. Donating $18 million in grants and sponsorships in 2022, Ally furthered its community impact in its three key areas of giving: affordable housing, financial education and workforce development. This included a $2 million commitment to expand Charlotte's talent pipeline while also impacting the lives of low-income graduates from local high schools via the Charlotte Talent initiative at Queens University.

The work performed by our Community Reinvestment Act (CRA) team further exemplifies our unrelenting dedication to our communities. Ally has maintained an "Outstanding" CRA rating for the past six years and has made over $4 billion in loans and investments supporting low- and moderate-income communities since 2020. This capital deployment creates affordable housing, venture capital for women and minority-owned equity firms, small business development and more.



I want to thank you for your interest in Ally and our Corporate Social Responsibility programs. I remain humbled by our team's diligent focus to **Do It Right,** and likewise want to thank them for their continued commitment to our company and our social impact efforts. I know my pride will only deepen as we continue to build on last year's accomplishments. Our commitment to living up to our name — Ally — drives us to be better every day: for our teammates, for our customers, for our communities and for the planet.



Thank you,
Jeffrey J. Brown



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Company profile.

About FundamentALLY.



Welcome to the 2022 Ally Financial Inc. (together with its consolidated subsidiaries unless the context otherwise requires, Ally, the Company, we, us or our) Corporate Social Responsibility Report (CSR). In this document, we will share the programs, events and investments that made up our environmental, social and governance (ESG) initiatives in 2022.

Since 2017, we have formally documented our goals, work and results to achieve our mission to Do It Right for our customers, employees and communities. This report holds our organization accountable and provides transparency for our stakeholders (investors, customers, employees and communities).

The reporting process and Ally's CSR efforts have been guided by international ESG standards, including those of the Global Reporting Initiative (GRI) and the Task Force on Climate-Related Financial Disclosures (TCFD). These guidelines influence Ally's vision, social impact framework and organizational culture. Although we are incredibly proud of the accomplishments detailed in this report, Ally's commitment to environmental and social impact is seen and felt far beyond these pages.



Our core culture and values

The last few years have given rise to new challenges that continue to impact the ways our customers, employees and communities live and work. Existing inequities — economic, environmental, societal — have been further exacerbated, highlighting the need for our organization to be a relentless ally for financial well-being.

These persistent disparities are what motivate us to do more as a business and why we've chosen to focus our efforts where there is the most need and we can have the greatest impact:



Affordable housing

Workforce development

Financial education

Social justice and environmental sustainability are also woven into many of our CSR programs, with all actions guided by our three brand pillars — **Do It Right, Tirelessly Innovate** and **Obsess Over the Customer.** These principles are fundamental to who we are as a brand and serve as the foundation of our efforts in the workplace, marketplace and community.

Culture is a serious subject at Ally. It's more than a motto or a tagline; it connects to everything we do. Nowhere is that more apparent than in our team members and their commitment to our LEAD core values, which further emphasize the values that guide every Ally employee:

L

Look externally:

We strive to meet and exceed the needs of our customers with agility, speed and innovation. We lead the marketplace by continually evolving, responding quickly and delivering our customers a superior experience.

E

Execute with excellence:

Good enough is never enough. With a focus on continuous improvement, our actions are driven by sound analysis and an intense focus on excellence.

A

Act with professionalism:

We operate with integrity, hold ourselves and each other accountable, treat others with respect and embrace diversity and inclusion. This is the cornerstone to our long-term success and at the very foundation of what it means to be an Ally.

D

Deliver results:

We are passionate about winning — for our customers, our teams and our company. Success is measured by both the outcome and the path to achieve it.

With these Ally cultural touchstones as our guide, we remain committed to innovation that makes a real difference for our customers, employees and the communities we serve.

The stories shared in this report highlight many of Ally's CSR achievements in 2022 and reflect our commitment to increasing economic mobility:

- The launch of new workforce development programs
- Sponsoring the launch of ProfessionALLY, a free clothing boutique for HBCU students
- Reimagining the Stock Market Challenge for the Boys & Girls Club
- Essential expanded benefits for Ally employees to create a resilient team
- A Supplier Diversity Symposium success story
- Strengthening our CRA commitment to minority- and women-led fund managers
- Working towards gender equity on and off the field
- The community impact of Ally Dealer Vehicle Services' support of electric vehicles
- Improving environmental sustainability practices across the enterprise

2022 business growth

Total assets: $192 billion

Total deposits: $152 Billion

11 million customers

$46.4 billion consumer auto originations in FY22

$3.3 billion in direct-to-consumer (DTC) mortgage originations in FY22

Ally Invest – Active funded accounts grew to over 518,000

We are continually energized by the incredible work done by our teams and communities and are grateful for their generosity and commitment to the many causes included in this report. We appreciate this chance to share it with our stakeholders and hope you find it as inspiring as we do.



2022 highlights.

Ally employees **volunteered nearly 44,000 hours** and **supported 1,100+** charitable organizations

Employee volunteer hours and donation dollars **+** Ally's match **$2.3 million**

50/50
Ally committed to achieve equal ad spend for women's and men's sports by 2027

2 Ally executives-on-loan to Charlotte Mecklenburg Schools

$215,000
in scholarships and awards for Moguls in the Making

$2 million
pledged to Charlotte Talent Initiative at Queens University

300
individuals educated through Technically Speaking Program

Helped the Charlotte Mecklenburg Library distribute **6,000** free refurbished laptops

1st recognition
of Earth Month

3,000+ Ally employees
joined 20+ environmental education sessions

2nd year
of operational carbon neutrality
for Scope 1 and Scope 2 emissions

Green Teams volunteered
2,300+ hours

33%
WELL-certified buildings

40%
LEED-certified buildings

$135 million in Tier 1 spend with minority-owned businesses

$30 million
increase in first-tier diverse spend

$50 million
increase in third-party supplier spend

$18 million
in charitable giving

5 years
of Employee Resource Groups

2nd consecutive year
increasing minimum wage
$23/hr for all hourly employees

3rd year
of #OwnIt grant
100 shares for every employee

People of color
in manager/director roles
4%

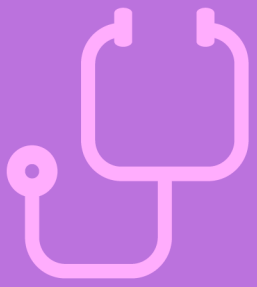
30+ mental health sessions
with over 3,400 employees

$1.1 billion
in CRA loans and investments

Including $33 million in loans and investments specifically to minority- and/or women-led organizations









Workforce development in action.

Building a strong labor force of the future is inextricably linked to creating economic mobility. By empowering underserved communities with the resources and skills they need to succeed in today's job market, we provide pathways to achieve financial well-being.

As part of our commitment to provide opportunities for financial advancement to underserved populations, we worked with the Charlotte Talent Initiative (CTI) at Queens University and Atrium Health Foundation. Through these alliances, we offer resources for career growth that in turn, lead to economic success for disadvantaged Charlotte residents.

Nurturing emerging talent

In 2022, Ally pledged $2 million to CTI, which was created by Queens University, to expand Charlotte's talent pipeline and improve the lives of economically disadvantaged graduates of local high schools.

Over four years, Ally will provide students with full-tuition scholarships, as well as internships and job placement opportunities. Participants will also have access to onsite experiences and mentorship opportunities with Ally staff.

"We have a bold vision for the Charlotte Talent Initiative, and Ally's participation helps make that vision a reality," says Dan Lugo, president of Queens University. "Ally has what it takes to play a transformative role in the lives of these students, and together we are one step closer to changing the narrative around economic mobility in Charlotte."



Ally is joined by Lowe's as an inaugural corporate sponsor of CTI. Participants are sponsored by the same employer throughout the duration of the program, providing a consistent source of guidance and on-the-job education. Ally's cohort of students will begin in the fall 2023 semester.

"Students already participating in the program are excelling beyond expectations, demonstrating its impact," says Executive Director Mike Rizer. "We can't wait to see what the future holds for them and to have our own cohort start in the fall."

By supporting education, offering mentorship and providing job opportunities, Ally's collaboration with CTI will help level the playing field for socioeconomically disadvantaged students and accelerate their career trajectories. Simultaneously, this program will strengthen and enrich Ally's team since a diverse workforce offers fresh insights, creativity and increased productivity.

Making professional development more accessible

We partnered with the Association of Latino Professionals for America (ALPFA) to award **more than $60,000 in scholarships** to college students and to provide Ally employees who are members of the Aliados Employee Resource Group with several professional development and networking opportunities.

Empowering tomorrow's health heroes

In the greater Charlotte region, the healthcare industry has more than 7,000 job vacancies and more than 45,000 underqualified job seekers who need upskilling and training. To help address this critical need, the Ally Charitable Foundation pledged $5 million to the Charlotte-based Atrium Health Foundation over the next five years to support workforce development and new career pathways for underserved communities.

Atrium Health is a nationally recognized, integrated nonprofit health system with more than 70,000 staff serving patients at 40 hospitals and more than 1,400 care locations. The gift establishes both the Ally Charitable Foundation Workforce Development Center of Excellence and the Ally Charitable Foundation Workforce Development Scholarship Fund.

"Driving upward economic mobility in the Charlotte region and across the state has been a strategic focus for our foundation," says Ally Business Administration Executive and Head of Corporate Citizenship Alison Summerville. With competitive salaries and a variety of career options, healthcare jobs provide opportunities often not found in many other industries.

The center expands Atrium Health's current professional development programming, providing job seekers from historically marginalized and diverse populations access to education and tools to enter high-paying, long-term growth careers in healthcare. Nine programs cover topics including career pathways, career coaching and continuing education.

In 2022, the Atrium Health workforce development program doubled in size to nearly 1,500 participants, with 66% from minority groups, and 89% obtaining degrees.

"By investing in established workforce development programs and providing scholarship funding, we can make a measurable impact for under-represented communities — training and skill building leads to higher-paying jobs, more career pathways and a stronger talent pipeline," says Summerville.

The Ally Charitable Foundation Workforce Development Scholarship Fund will provide $50,000 per year for scholarships to Carolinas College of Health Sciences (CCHS). Atrium workforce development program participants and graduates, as well as graduates of Johnson C. Smith University, will qualify for the scholarships and have access to classes, certification courses and post-graduate degree programs at CCHS and Atrium Health.

"Because of this collaboration, I'm excited that the students who participate will be the next generation of amazing doctors, nurses and allied health professionals who will walk the hallways of Atrium Health," says Eugene A. Woods, CEO of Advocate Health, of which Atrium Health is a part. "We're proud to help model for the nation how health systems, businesses and schools can collaborate to transform our historically underserved communities, provide career pipeline opportunities and fuel economic mobility."



In 2022, the Atrium Health workforce development program doubled in size to **nearly 1,500 participants,** with **66% from minority groups**



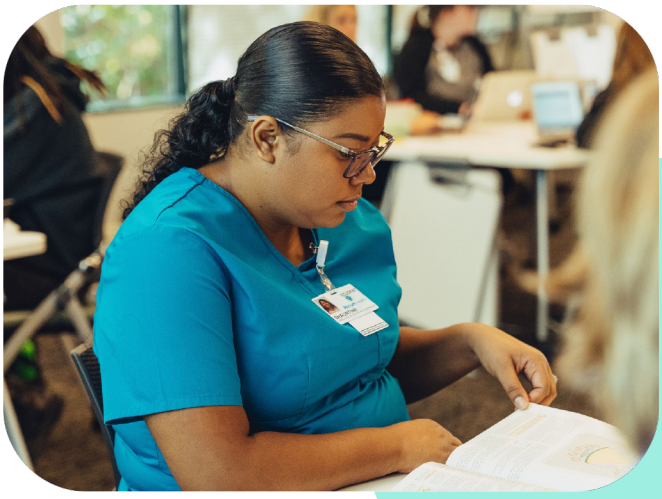
89% obtained an associate's or bachelor's degree



15% were hired into a new role with an **average increase of 2x** their starting salary



94% program retention rate



Snapshot

Historically — A Charlotte housing development at Plato Price.



In October 2022, construction began on The Meadows at Plato Price, an affordable housing development in West Charlotte. The project is funded in part by a $1 million cornerstone commitment from Ally. Built on the former Plato Price School site, the 39-home development was made possible by the city of Charlotte, Habitat for Humanity of the Charlotte Region and local business partners.

Founded in 1915, the Plato Price school served Black students until 1966 when it shut down amid desegregation. In this area of Charlotte, just 26% of residents are homeowners, in stark contrast to the county average of 57%. The site remained vacant until 2018, when the city donated the land to Habitat Charlotte Region to develop homes for local residents in need of affordable housing options.

It will serve as the location of the 2023 Jimmy and Rosalynn Carter Work Project, hosted by Garth Brooks and Trisha Yearwood. The vibrant community will feature cul-de-sac streets for safety and limited traffic, as well as sidewalks and common green and play areas. Additionally, the Meadows is within walking distance of a proposed light rail line.

“We’re excited to give the opportunity of homeownership to so many residents, and its historic location is a great tribute to the community,” says Business Administration Executive and Head of Corporate Citizenship at Ally Alison Summerville.





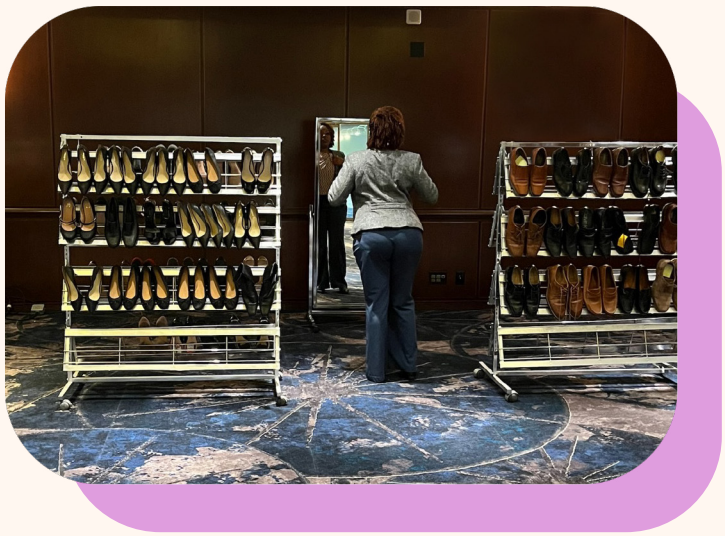








Fashioning a runway for a more diverse workforce.



When it comes to landing a job, dressing the part is essential. According to a survey conducted by recruiting software company Jazz HR, nearly three-quarters of employers say they won't hire someone who doesn't follow the appropriate dress code.

With Ally's Moguls in the Making program, we provide up-and-coming entrepreneurs from Historically Black Colleges and Universities (HBCUs) the opportunity to pitch their business ideas to executives, earn internships at Ally and win scholarships and other prizes. After consulting with former Moguls who now hold full-time positions at Ally, several of our leaders realized students often lack practical items to prepare them for the professional job search, such as appropriate attire to wear to job interviews. Yet affordability is a significant barrier to acquiring professional clothing, particularly for students from underrepresented communities. The problem is exacerbated by the high cost of college.

To address this important issue, Ally sponsored the Thurgood Marshall College Fund's (TMCF) launch of ProfessionALLY, a free clothing boutique for participants of the TMCF Annual Leadership Institute in 2022. The four-day event gave students from HBCUs the opportunity to develop professional skills and make valuable career connections, including a recruitment fair where students could interview for internships and jobs. As a presidential sponsor of the institute, the addition of ProfessionALLY took Ally's commitment to fostering a diverse workforce one step further.

Helping candidates look and feel their best

ProfessionALLY was stocked with more than 1,500 items of new and gently used clothing and accessories donated by 1,000 Ally employees at clothing drives held at our offices in Detroit and Charlotte. The boutique provided everything participants needed to put together an interview-ready ensemble, including suits, dresses, shoes, belts, ties and more. To enhance the experience, the boutique featured full-length mirrors, dressing rooms and a step-and-repeat for students to take pictures.

During the event, more than 400 students selected as many items as they wanted. Many were in disbelief when they learned they could keep the clothes permanently — at no cost to them — to start building their professional wardrobes.

"I remember one young lady tried on a black and white blazer, and she wore it to her interview at Ally that same day," says Diversity, Equity and Inclusion Associate Analyst Jasmine Shakespeare, who was instrumental in helping to plan and execute the event. "When she put it on, she felt so confident and was ready to take on the world."

Building tomorrow's workforce

In addition to professionally outfitting students so they could present their best selves at interviews, the boutique boosted Ally's recruitment efforts at the institute. Out of 453 student participants, 357 came by Ally's booth to learn more about the company's internship and job opportunities, solidifying our contribution to creating a diverse talent pipeline.

"We saw that this event can change lives," says Senior Director of Corporate Citizenship Natalie Brown. "A simple dress or suit can make you feel so much more confident. When you feel your best, you're more empowered to land the job."

Bringing it full circle

The sponsorship of ProfessionALLY demonstrated the lifecycle approach to Ally's workforce development efforts.

Alphonso Johnson began his Ally career as an intern and now works on the marketing team. He views the clothing boutique as an opportunity to pay it forward and help new graduates get a glimpse of what the future holds.

"When you're growing up, you're intimidated by the idea of a corporate role," says Johnson. "I remember feeling unprepared and not necessarily having the proper work attire when I graduated. By seeing and talking to early-career professionals like myself, the students could see themselves in us."

Chief Diversity Officer Reggie Willis remembers a student who came in and didn't know how to tie a tie. Former Mogul and current Multicultural Marketing Specialist DeMari Tyner assisted him. "Experiencing this personal connection and moment of quiet mentorship was so impactful," says Willis. "It serves as a powerful example of how we can help students achieve their goals through our available resources."

The power of diversity

Ally's collaboration with TMCF also showcases the high caliber of HBCU students. Willis notes that employees from other companies at the leadership institute expressed their admiration of Ally's diversity and inclusion efforts.

"It's a blessing to work for an organization that doesn't think solely about their own experience, but also considers how we're impacting others' lives," he says.

Leveling up

After a successful inaugural event, the Ally team is ready to collaborate with others to make ProfessionALLY bigger and better in 2023. They hope such events will offer more clothing options and incorporate additional elements like an image consultant or speaker to enrich the experience for students.



"The sponsorship of ProfessionALLY is a powerful addition to our work to increase economic mobility and level the playing field for Black students. We're excited to see the boutique grow and serve even more students next year."

Kathleen Patterson
Chief Human Resources Officer

Snapshot

Intentionally — Fostering tomorrow's business leaders with Moguls in the Making.



The complex challenge of improving economic mobility requires innovative and creative solutions. For the fourth year in a row, Ally's Moguls in the Making competition gave tomorrow's entrepreneurs the opportunity to develop business plans to address the most pressing issues driving financial inequality, including increasing homeownership opportunities, developing employment skills and addressing inequities in the community.

Sixty students from HBCUs participated in the four-day event. As in previous years, students collaborated in teams of four to develop and present their ideas to support economic mobility in Charlotte. The top three teams were awarded prizes, including scholarships for the 2023 school year and guaranteed offers of paid internships at Ally.

2022 Moguls in the Making

- 60 students
- 3 winning teams
- 7 students received special awards
- $215,000 in scholarships and awards
- 10 offers accepted for Ally internships



The winners' plans showcased their drive and ingenuity:

First place: Morehouse College, $20,000 scholarships for each student

Concept: HOPE (Home/Ownership/Property/Education) allows low-income renters to become homeowners and build equity without being exposed to the inflationary and deflationary housing market.

Second place: Morgan State University, $10,000 scholarships for each student

Concept: Van-Go, an art-infused mobile unit that utilizes virtual reality and visual technology to assist youth in developing critical soft skills for business, including creativity, teamwork and problem-solving.

Third place: Southern University and A&M College, $5,000 scholarships for each student

Concept: Charlotte Community Lift & Integration addresses segregation by bringing all socioeconomic classes to live, play and work in the same community, integrating residents across the financial spectrum and providing opportunities in workforce development, education and leisure.

Moguls in the Making provides high-achieving HBCU students with many of the resources and opportunities they will need to launch successful businesses and professional careers. Program graduates have gone on to launch their own businesses and work at Ally, where they pay it forward by sharing their knowledge and experience with the next generation of participants. Moguls broadens access for Black students while building a talent pipeline of future leaders.











An earlier start with stocks.



Financial education has been at the forefront of Ally's financial and social inclusion efforts. We know programs that provide the skills needed for underserved communities to build their own financial futures are essential to improving economic mobility. In 2022, Ally Invest in collaboration with the Corporate Citizenship team, further committed to our mission by bringing the Stock Market Challenge — a financial literacy course and simulated investing experience — to the Boys & Girls Club of Southeastern Michigan (BGCSM).

For those unfamiliar with the stock market, there can be fear around investing and managing money in general. By providing educational resources for students early on, Ally hopes to help overcome that hurdle.

Closing the investment gap

Financial literacy rates in the U.S. have been dropping since 2009. According to the 2021 FINRA Investor Education Foundation National Financial Capability Study, only 36% of adults can answer basic questions related to personal finance.

A 2020 Ariel-Schwab Survey revealed the largest gap in the study's 20-year history between the number of Black **(55%)** and white **(71%)** Americans who invest in the stock market. Systemic discrimination and the resulting wealth gap continue to foster a lack of trust in the market among many Black Americans.

Building a better Stock Market Challenge

We originally debuted the Stock Market Challenge in 2021 with courses for students at Historically Black Colleges and Universities (HBCUs). When the opportunity arose to expand Ally's long-standing relationship with BGCSM, the Stock Market Challenge seemed like a perfect fit. We adjusted its curriculum to teach high school students the skills they need to navigate their financial futures, using the stock market as an entry point.

At the time, BGCSM had recently launched Industry Club, an application-based program that provides paid experiences for young people (aged 14 and up) interested in pursuing careers in fashion, risk management, urban planning, sports, esports and entertainment. The Stock Market Challenge provided an additional opportunity for these students, further incentivizing financial education for the next generation.

Stock Market Challenge overview

5 weeks

10 teams

50 students

Scholarship dollars

$500 each for first place
$250 each for second place
$100 each for third place

All students invited to open either an Ally Invest or Savings custodial account funded with $100

Students participated in an online simulation of the global capital markets provided by the SIFMA Foundation (Securities Industry and Financial Markets Association), giving them exposure to personal finance and a hands-on environment to build essential investment skills. Starting with a virtual cash account of $100,000, students teamed up to create the best performing portfolio of stocks, bonds, mutual funds and cash.

Ally worked closely with BGCSM to ensure the course, which also included a full curriculum of financial education classes, was tailored to the needs of the participants. "Everyone at Ally was very hands-on. The level of financial literacy taught was impactful to our interns as we prepare them to be career, start-up and homeowner ready" says Sonya Draper, executive director, talent & innovation at BGCSM.

As someone who grew up in the Boys & Girls Club, Ally Director of Corporate Citizenship Demetrius Scott had experienced the impact of the organization and was personally invested in its success. He says, "Our hope is this program is an investment in knowledge the students will use throughout their lives."

"As Ally looks for ways to close the wealth gap, the Stock Market Challenge offers a grassroots approach that starts early with essential skills."

Diane Morais
President, Consumer & Commercial Banking



Financial fun(damentals)

The re-imagined Stock Market Challenge kicked off in July 2022, with participants divided into teams and paired with an Ally Invest coach.

Over the next five weeks, students attended weekly classes taught by Don Ferguson from 100 Black Men of Detroit, Inc., a nonprofit dedicated to improving the quality of life in the African American community. Lesson topics covered everything from financial goal setting to budget building to investing. "Young people are very resourceful and creative. They just need the right tools to get started," Ferguson says.

In addition to their coursework, students also participated in career corner sessions, during which Ally Invest team members shared their experiences in the corporate world and answered questions.

At the end of the program, teams presented their outcomes to a panel of judges. Scoring was based on their investment thesis, which detailed the reasoning behind their investment decisions and value, long-term investment strategy and presentation delivery.

The winning teams received scholarship dollars and each participant received an invitation to open either an Ally Invest or Savings custodial account funded with $100.

Closing the investment gap

The first year of the reimagined Stock Market Challenge received rave reviews from the students and parents of BGCSM. Plans to expand the curriculum to other cities are already underway, and we look forward to providing our communities with new and accessible tools to improve financial literacy.

"We want young adults to know money doesn't have to be a scary or intimidating topic," says Jacqueline Howard, senior director of financial health and wellness, Ally marketing & PR. "Learning financial lessons early is an important part of overcoming that fear and allowing these skills to compound in the years to come."

Snapshot

Academically — Ally executives in residence at Charlotte-Mecklenburg Schools.

For almost a decade, the Charlotte Executive Leadership Council (CELC) has brought together leaders from top Charlotte area businesses to advocate for equitable opportunity and solutions that improve the metro area's economy and quality of life. The group's primary objectives include workforce development, health and wellness, community engagement and education.

In 2022, the latter became a core focus as the CELC partnered with Charlotte-Mecklenburg Schools (CMS), North Carolina's second-largest school district. The schools were navigating a leadership change and the lingering effects of the pandemic. They needed help — specifically the time and expertise of local business leaders.

The premise was both simple and radical. Charlotte's business leaders would send their top people to work with CMS for a year. Ally CEO and CELC member Jeff Brown was one of the first to raise his hand. He offered two Ally executives to work full-time with the district for an entire calendar year along with nine other local executives.

LaShauna Lowry, Ally's executive director - audit methodology & operations, was the first to join and focused on tutoring. By the time Lowry joined the program in June 2022, the district had already selected a number of third-party tutoring vendors to supplement their services, but didn't have the bandwidth to quickly operationalize.

Lowry worked directly with the vendor and the district to get the $50 million endeavor — serving 6,000 students at 42 schools — up and running by October, months earlier than the district would have been able to accomplish on its own.

In August, Ally Chief of Staff for Consumer & Commercial Bank Elizabeth Sterling joined CMS to support critical processes at the executive leadership and strategic levels. Sterling is working with the district to review and evaluate its high-impact processes and routines, including budgeting and strategic planning. She is also supporting district-wide project management and a variety of process improvements.



"It's not just about getting these programs up and running. We're using our business knowledge to help the district build processes that will last and lead to stronger schools across the board."

LaShauna Lowry
Executive Director - Audit Methodology & Operations



"CELC made a huge ask from Charlotte CEOs to loan executives to CMS. It's a testament to the executive leadership we have at Ally. I know I have the full support of my teammates and resources standing with me — that's how committed we are to Do It Right."

Elizabeth Sterling
Chief of Staff Consumer & Commercial Bank

"It's impossible to quantify the impact these executives are having on our school district," says CMS Interim Superintendent Crystal L. Hill, Ed.D. "The outcomes observed from the time and expertise they've shared with our district will be seen and felt for years to come."

Snapshot

Technically — Broadening digital access.

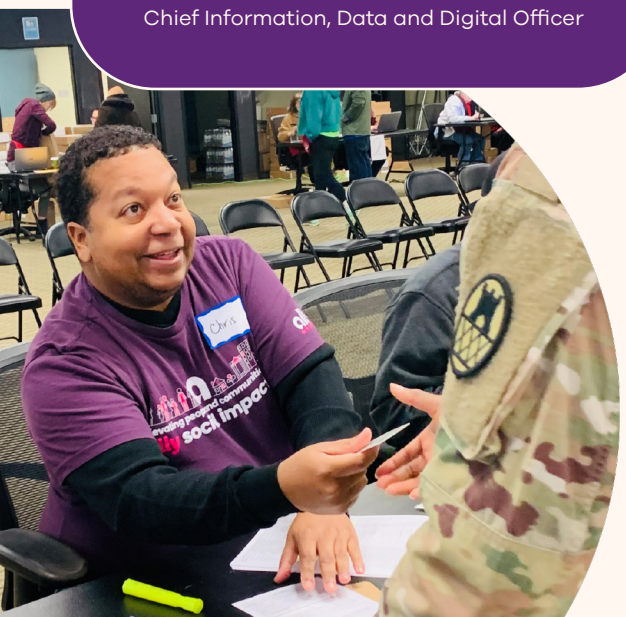
In today's digital world, access to technology and tech literacy is more important than ever. The internet is woven into nearly every aspect of our everyday lives, and technical knowledge is necessary for many modern jobs, which makes it a fundamental part of our financial and social inclusion efforts.

But not everyone has the digital resources and tools they need to thrive and succeed. Ally's Bridging the Digital Divide (BDD) program seeks to help close the digital equity gap for minority and underserved communities.

"As a digital company, it's our responsibility to use our technical capabilities and expertise to help others," says Executive Director of Technology Strategy Dan Lemont. "The impact of this program will increase economic mobility for families for years to come."

"We can't do this important work alone. Our numerous community relationships and the strong collaboration across teams at Ally make BDD's success possible."

Sathish Muthukrishnan
Chief Information, Data and Digital Officer





BDD grew by leaps and bounds in 2022. Throughout the year, the program impacted nearly 3,500 lives in our primary communities of Detroit and Charlotte by focusing on three strategic pillars:

Access

Provide resources to enable our communities to have digital equity (e.g., equipment, digital literacy)

- In 2022, we supported the Charlotte-Mecklenburg Library's MeckTech to help distribute 6,000 free refurbished laptops to Charlotte- Mecklenburg County residents. Additionally, the Ally-led refurbished computer program distributed nearly 1,200 laptops and desktops to those in the Detroit and Charlotte communities.
- Through our relationship with nonprofit Apparo, we helped BraveWorks save 400+ hours per year, increase revenue by improving data access and security and enable their organization to better meet their goal of serving 38% more women in our community.

Advancement

Help those in underserved communities with career opportunities in the technology field (e.g., mentoring, education, work-based learning opportunities)

- We worked with Goodwill Industries of the Southern Piedmont to offer real-world training to 25 individuals with an average age of 41 years old in the advanced IT training program at Goodwill University.
- We worked with nearly 20 community organizations, including Women Who Code, Charlotte-based Center for Digital Equity, Dottie Rose Foundation, Detroit-based Apple Developer's Academy and Detroit-based Journi, to provide digital education and mentoring.
- Through our Technic*ally* Speaking program, we educated 300 individuals on topics ranging from the power of data to the available professional career paths in technology.

Opportunities

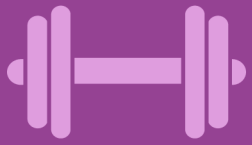
Create a diverse talent pipeline by hiring from underserved communities via non-traditional channels (e.g., boot camp)

- We hired 32 individuals from nontraditional backgrounds through our sponsorship of the Road to Hire Apprenticeship Program and Stiegler EdTech Career Technology Apprenticeship Cohort (CTAC) Pathway.









The care equation.

At Ally, we recognize business growth, strong results and value for our stakeholders are driven by our employees. We follow a straightforward equation: when we take care of our people, they take care of our customers. That positively impacts our communities and, ultimately, translates into the bottom line. Most importantly — it's the right thing to do.

"We're always pushing ourselves to consider all angles related to employee care. It's not just benefits, not just compensation," says Gwen Gollmer, executive director of Total Rewards. "In 2022, it was clear we needed to directly tackle specific challenges resulting from the pandemic — everything from elevated stress levels and the cost of counseling to providing options for employees and families to access healthcare to providing virtual tutoring and virtual camp options for employees' children. We are our team's ally and want to meet employees where they are and help them with what they need."



Our efforts are guided by our four wellness pillars:

Emotional Social Physical Financial

With everything we've faced the past few years — a pandemic, the fluctuating economy due to ongoing global conflicts — focusing on these pillars and our people-first culture became even more critical. Throughout 2022, we rolled out new offerings for our team to ensure they had the resources they needed.

Building (even) better benefits

- Boosted virtual services to help employees easily access the care they need
- Added travel benefits for those who need in-network care beyond where they live
- Broadened benefits for gender affirmation services to include cosmetic procedures and egg freezing
- Added orthodontia as a covered dental service
- Increased the hearing aid coverage
- Removed age limits for free contraceptives
- Stepped up parental leave to 14 weeks to transition back to work
  - 10 weeks off at full pay
  - 50% schedule for 4 weeks at full pay

Emotionally

Our employees' mental health continued to be a priority as we expanded our benefits to provide the tools they need, when and where they need them. Ally hosted more than 30 mental health sessions with over 3,400 attendees to help employees strengthen their coping skills and thrive. These new offerings were especially important as our team members faced countless stressors, including ongoing change and uncertainty, caregiving, reentry into the workplace, work-life balance and more.

Throughout 2022, we held employee events centered around reconnecting and building personal and organizational resiliency. Noted authors and speakers provided practical frameworks to help our team build a greater connection to their purpose and with fellow employees.

Socially

The continued success of Ally hinges upon how our employees connect with our culture and each other. For five years, employee resource groups (ERGs) have been an essential tool in that mission. Today, more than half of Ally employees belong to at least one ERG. These groups have created spaces for our LGBTQ+, Black, Hispanic and Latino team members, among others, by building an atmosphere where teammates who share common interests can meet and feel comfortable sharing their unique experiences. ERG meetings also serve as an indispensable resource for the Total Rewards team when identifying opportunities to expand things like insurance coverage.

In 2022, ERG meetings included numerous Let's Talk About It sessions with Chief Diversity Officer Reggie Willis and other senior leaders. These gatherings provided employees with a safe place to have difficult discussions about race, gender, social justice and other challenges Ally employees may have encountered in their personal and professional lives.

"Caring for our employee's whole wellness — financial, physical, emotional and social — is always a top priority."

Kathleen Patterson
Chief Human Resources Officer

Physically

In 2022, we conducted more than 4,000 biometric screenings at 117 onsite events to support employee well-being and to help them learn of current and potential healthcare conditions. We also offered onsite flu shots to our Charlotte and Detroit employees.

To improve accessibility, we continued to educate employees on how to make the most of telehealth technology, including free Live Health Online visits to address medical or behavioral health needs. As a result, virtual visits increased by 50% year-over-year.



Financially

We are as committed to the financial security and mobility of our employees as we are to that of our customers. In 2022, we put that into action in a number of ways:

- The 2nd consecutive year of increasing our minimum wage, now at $23/hour
- The 3rd year of the #OwnIt grant of 100 restricted Ally stock units for every employee to instill an owner's mindset
- An additional 2% contribution to an employee's 401(k), the 13th consecutive year of the discretionary contribution, and on top of an automatic 2% contribution and 6% dollar-for-dollar match

Our commitment to providing financial education opportunities for each and every member of our team went even further in 2022. The rollout of Meme Moments, a series of financial literacy lessons based on viral social media content, tapped into pop culture to educate employees on fundamental financial topics in a more accessible way. The Financial Learning Center, which houses many of our employee-facing financial resources, helped more than 5,000 Ally employees roughly 8,500 times, and 39 webinars on financial wellness topics like budgeting, investing and retirement were attended by almost 2,000 Ally team members.

By expanding the functionality of MyFiTage, Ally teammates received a glimpse into their financial future. The application helps improve employee financial well-being by engaging participants with personalized insights and recommendations. FiT scores, a new feature introduced mid-2022, provide employees insights into their current financial fitness, as well as a projection of when they can retire. This provided an important starting point for conversations with the free certified financial planners (CFPs) to whom every teammate has access. Our team embraced MyFiTage, with more than 1,800 employees using it more than 3,500 times throughout the year.

"The financial well-being of our employees is a top priority at Ally, that includes offering them a fair, livable wage. We'll continue to adjust our minimum wage to deliver on that commitment to our team."

Mike Wendt
Executive Director, HR Operations and Compensation

Workplace awards.



Building organizational resiliency

Together, the new benefits, programs and tools introduced in 2022 supported our employees with the resources and skills they need to "bounce forward" when facing difficulties or setbacks. Recent challenges have made the essential nature of these programs clearer than ever. Our teams make us who we are. They're the only reason we're able to reach our goals. When you get culture right, everything else follows.

Snapshot

Fiscally — Additional financial education for our employees.



In 2022, Ally launched a pilot program to help demystify financial basics like budgeting and investing for employees, supplementing the extensive offerings the company provides through its existing financial well-being program. The consumer asset management team, which supports Ally customers who need help and modifications on their auto loans, were the inaugural class offered monthly courses built around quarterly topics:

Q1 Budgeting 101
Q2 Your purchasing power
Q3 Your retirement planning
Q4 Investment 101

Ally leadership led many of the sessions, along with third-party experts and advisors, covering everything from building a better budget to improving your credit score and more.

Participants reported great outcomes and expressed interest in receiving even more financial literacy resources. The budgeting and credit lessons were a favorite, says Brandy Davis, representative – customer solutions. "I've seen some improvement with cutting out unnecessary expenses," she says. "I'm also looking into starting an account for my daughter that will help her afford college in the future."

The pilot will help guide future financial education opportunities in other parts of the company, particularly among front-line employees. The original consumer asset management cohort will function as a financial education innovation lab, participating in new courses before they debut elsewhere. New micro sessions are already planned for 2023. If successful, they will be added to the wider curriculum in future years.

"Investing has always been an anomaly to me and something I thought I would never understand or be able to be a part of. These courses really broke it down and made investing less scary."

Claire Rowe
Representative, Customer Solutions

"We live in a world where we don't even get to hold money anymore, and anything you want is just a swipe away. Learning more about budgeting helped me see where my money was going and how to stay on track with my money goals."

Jodi Lindeberg
Auto Consumer Operations,
Employee Experience Coordinator

"These courses inspired me to get a budget ledger to help minimize unnecessary spending. I've enjoyed getting smarter about credit, too. Now, I check my credit report regularly and better understand the importance of looking for discrepancies and inaccuracies."

Cierra Williams
Representative, Customer Solutions

Report card

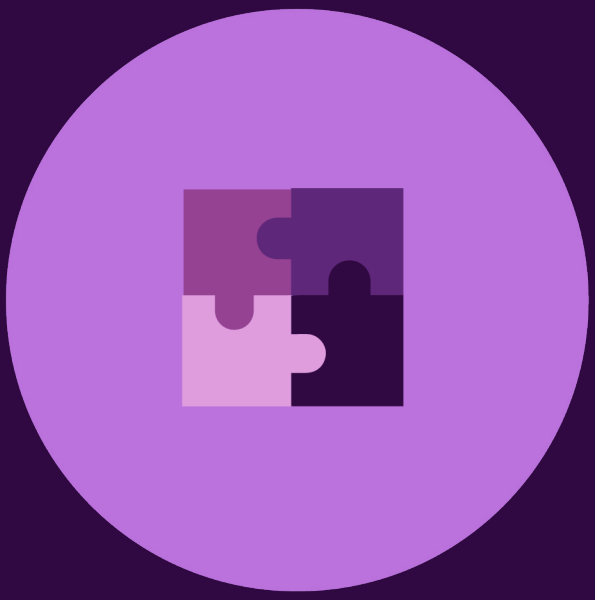
42% of the pilot group joined at least one session

Almost 2/3 attended multiple classes

Almost **30%** of the consumer asset management team increased their 401(k) contribution









A pitch-perfect win for Supplier Diversity.

Since the Supplier Diversity program officially launched three years ago, vendor selection has been intentional and data-driven. The Supplier Diversity Symposium, which debuted in January 2021, was a key element in accomplishing that goal.

The event gives diverse-owned businesses (minority, women, veteran, disabled, LGBTQ+-owned and small business enterprises) the opportunity to pitch directly to the Ally team and network with other participants. In 2022, we were thrilled to officially launch a relationship with one of our first Symposium participants: CCI Impact USA.

"The Symposium provided the opportunity to build better relationships with our vendors," Senior Director of Supplier Diversity and Sustainability T.J. Lewis says. "This event greatly expanded our outreach, allowing us to connect with the best and brightest diverse businesses."

A Symposium success story

When CCI Impact USA initially contacted Ally in 2020, the business process outsourcing organization offered a solution to reduce geographic risk, a challenge the pandemic had brought to light for many organizations. Their original pitch was straightforward. CCI Impact USA Managing Director Larry Yon says, "During the pandemic, many companies realized they needed to take a closer look at the resiliency of their services. Our call center in South Africa allows companies to ensure their customer support never falters."

CCI was asked to pitch at the inaugural Supplier Diversity Symposium in January 2021, and soon after received an invitation to respond to Ally's call center request for proposal (RFP). By mid-2022, the CCI Impact USA team in Durban, South Africa received a contract to support Ally Auto. After initial onboarding and training, they quickly jumped into fielding calls for everything from how to make payments to document requests to assistance with online access.



Ally's first supplier diversity awards

GWBC® TOP CORPORATIONS AWARDS

CAROLINAS LGBT+ Chamber of Commerce

"We were thrilled to have this full-circle moment, which began at the inaugural Symposium and came to fruition by awarding a contract."

T.J. Lewis
Senior Director of Supplier Diversity and Sustainability

Supplier Diversity digits

$135 million in Tier 1 diverse spend comprised of certified minority- and women-owned business enterprises, small business and classified diverse spend

Increased both first-tier diverse spend and our third-party supplier spend by **$30** million and **over $50 million**, respectively

Expanded our Tier 2 reporting to include over **100** supplier relationships yielding **150%+** growth in year-on-year Tier 2 spend

Doing it right is good business

CCI Impact USA impressed the Ally team in many ways. In addition to the relationship's business advantages, the company is minority-owned, boasts a workforce that is mostly women and has a strong retention rate.

Its ability to retain employees is particularly impressive given the highly competitive job market in Durban. CCI achieves this by providing a strong benefits package, including daycare, onsite doctors and more. "CCI's focus on treating their employees right was definitely a standout quality when we evaluated CCI Impact USA," Lewis shares.

Building on a proof point

The validation provided by this success for the Supplier Diversity program and Symposium is already inspiring next steps. "When we're more inclusive, we find unique solutions from others with different vantage points. This makes us a stronger organization," says Lewis. "We've seen our approach work; now we need to build on it."

> **"From the very first pitch, working with Ally has been a collaborative experience. Their team is always looking for ways to expand our relationship. It feels like a true partnership."**
>
> Martin Roe
> CCI Group CEO

> **"Our collaboration with CCI has been strong from the start. From meeting performance targets to navigating technology transition hiccups, they're a true extension of the Ally team."**
>
> Wendy A. Dempsey
> Executive Director Customer Experience

> **"Ally views us as a trusted advisor, which is apparent in the opportunities we've had to grow this relationship over the years."**
>
> Brian Sharpless
> World Wide Technologies Director of Diversity Business Development

Supplier updates

Landit

Landit Founder and CEO Lisa Skeete Tatum was one of the standout speakers at our second annual Supplier Diversity Symposium. Since 2021, her company has provided personalized career coaching and pathing for our team. Landit's tailored playbook allows employees to progress at their own pace to achieve their career goals. Our first cohort of 40 employees saw incredible growth with more than 30% being promoted. After a strong first year, we were excited to expand Landit's services to even more Ally employees and welcomed more than 70 new members to the program in 2022.

> **"You know it's a strong relationship when a business shares its success story with others. You don't typically see that with large brands and Ally excels at it."**
>
> Lisa Skeete-Tatum
> Landit Founder and CEO

World Wide Technology, Inc.

As one of Ally's first official Supplier Diversity vendors, World Wide Technology has been a pioneer for the program. In 2022, this relationship experienced tremendous growth with the addition of gear delivery for data centers, virtualization of software strategies, modernization of our branch network environment and more.









Ally's CRA commitment to minority- and women-led fund managers.

In 1977, the Community Reinvestment Act (CRA) was established to ensure U.S. banks help meet the credit needs of their communities, particularly those that are made up of primarily low- and moderate-income (LMI) households. At Ally, our mission to Do It Right for our communities pushes us to not only meet these requirements but also to be more thoughtful in our execution.

"Helping create pathways for underrepresented communities is one way Ally lives its purpose and drives equity and economic mobility in communities we serve," says Ally CRA Officer, Jan Bergeson. Each year, our CRA team identifies organizations that are positively impacting the economic and financial trajectory of their communities and seeks innovative ways Ally can help them achieve their goals.

Ally CRA 2022

$1.1 billion in CRA loans and investments

Including **$33 million** in loans and investments specifically to minority- and/or women-led organizations



Strategic impact initiatives

Of the more than $7.5 million that the Ally Charitable Foundation granted in 2022, the Ally CRA team deployed nearly $1.5 million in grants to 65 nonprofits, all of which contributed to the community and/or economic development of primarily low- and moderate-income individuals or communities. A few highlights include:

The 22 Fund

In 2022, as an extension of our commitment to supporting diverse fund managers and entrepreneurs, Ally pledged up to $10 million in equity investment to The 22 Fund, a Los Angeles-based impact and early-growth venture capital fund led by women and people of color.

The 22 Fund aims to address the needs of diverse entrepreneurs often overlooked by traditional investors by focusing on high-potential female and Black, Indigenous and People of Color (BIPOC) business leaders who have traditionally received little access to equity capital. Specifically, The 22 Fund invests in U.S.-based, clean tech, innovative manufacturing companies. To date, The 22 Fund has made four investments, all to companies that are either woman-, BIPOC- and/or LGBTQ+-owned.

2020 – 2022 CRA Strategic Plan

Goal: $3.7 billion in loans and investments

Actual Results: $4 billion in loans and investments

Weber State University's Emerging Hispanic Serving Institution Initiative

Weber State University (WSU), located in Ogden, Utah, developed a five-year strategic plan to help address the educational needs of Ogden's increasing Hispanic and Latino population. The plan calls for WSU to become an Emerging Hispanic Serving Institution (EHSI) by 2025, which would require increasing WSU's Hispanic and Latino full-time equivalent undergraduate student population to at least 15%. WSU then aims to become a federally designated Hispanic Serving Institution (HSI) by increasing its Hispanic and Latino student population to 25%.

Ally's $500,000 grant over five years will support WSU's goal to increase the number of Hispanic and Latino students that enroll at WSU. Specifically, Ally's grant supports the establishment of an HSI Initiatives Office, the coordination of resources for underserved Hispanic and Latino Students and the enhancement of outreach programs and resources specifically designed for Hispanic and Latino K-12 students primarily from low- and moderate-income households in the local school district.

Numerous demographic factors contributed to WSU's decision to be more intentional in seeking to serve the Hispanic and Latino community, including:

- The local K-12 school district is one of only two majority-minority school districts in the state of Utah
- The graduation rate for Hispanic and Latino students in that same local school district is lower than the statewide average.

Achieving HSI designation will provide increased opportunities for Hispanic and Latino students, including eligibility to apply for specific scholarships, paid internships and leadership development opportunities and would also provide WSU access to apply for specific grants and other funding from federal sources that would directly support that same student population.

Above and beyond its grant support, Ally is also a highly engaged strategic partner in this critical initiative, providing ongoing advisory and community relations support. "For Utah to maintain its status as a leader in economic growth and vibrancy, gaps in educational access, completion and workforce preparedness for students of color must be eliminated," says WSU President Brad Mortensen. "We appreciate Ally's investment to help Weber State meet future workforce demands by educating all of Utah's residents, particularly those who are underserved."



SoLa Impact's Pathways to Homeownership Matching Program

Ally is working with SoLa Impact to launch the Pathways to Homeownership Matching Program that will assist low-income Black, Hispanic and Latino renters in South Los Angeles, California, with accumulating a meaningful amount of money for a down payment to buy a home within three to five years. SoLa Impact is a leading minority-led real estate fund focused on affordable and workforce housing in California's Black, Hispanic and Latino communities.

Ally's $50,000 grant supported the initial development of the program, which is a multi-year financial education and savings match program to assist low- and moderate-income Black, Hispanic and Latino families by placing them on a path to homeownership. The program is designed to help reduce the increasing racial wealth disparity in the U.S. by providing access to homeownership, which is one of the most important and fundamental vehicles for generational wealth-building.

This initiative will assist low-income residents of SoLa Impact's multi-family housing facilities to build towards a minimum of $40,000 in savings over three to five years that can then be used toward a down payment for the purchase of a home.

To achieve these savings objectives, the program will require that each participant save, at minimum, an amount equal to 10% of their monthly rent obligation. Program participants will also be required to attend a multi-year comprehensive financial education program and various homebuyer workshops using a curriculum primarily developed and/or facilitated by Ally staff as well as other community partners, which will help participants be better prepared for homeownership.

For participants who complete the financial education program and meet the savings requirements, the amount saved will be matched on a $2 to $1 basis via grant funds provided by SoLa Impact and other supporters such as Ally.



The Fearless Fund's Get Venture Ready Program

Ally's $125,000 grant and sponsorship contribution supported the participation of 50 women-of-color entrepreneurs in the inaugural cohort of Get Venture Ready (GVR), a comprehensive program that included 12 weeks of business training, financial education and one-on-one coaching.

Building on the momentum generated during the prior year through a similar project, the 2022 GVR program was designed to provide a much more high-touch and enhanced training experience that specifically targeted a limited number of women of color-owned businesses, most of whom were low- or moderate-income.

With a mission to educate entrepreneurs through training, GVR's primary objective is for women-of-color business owners to acquire the necessary training, mentorship, knowledge and skills needed to gain access to capital.

Along with the bank's grant support, Ally staff had the opportunity to facilitate two GVR program masterclasses and participate as a guest judge in the business pitch competition that took place at the culmination of the program (a portion of Ally's financial contribution was distributed as cash grant awards to the top three finalists of the pitch competition).

Other high-impact CRA investments

The Builders Fund

This growth stage impact private equity fund invests in purpose-driven brands in the environmental and social impact space. One of the Fund's portfolio companies, PosiGen, is the leading national provider of leased solar + energy efficiency upgrades for LMI homeowners and a great example of the Fund's strategic priorities and investment strategy. As of February 2023, PosiGen, which was founded in 2011 in New Orleans in the wake of Hurricane Katrina, had served over 22,000 customers across six states. Approximately 72% have annual incomes of less than $100,000 and nearly 40% below $50,000 with 46% identifying as BIPOC. The company employs over 600 people with 40% identifying as BIPOC and 31% as female. To support the Builders Fund mission and incredible organizations like PosiGen, Ally CRA made a $5 million equity investment into the firm's second fund, Builders Fund II, L.P.

Enterprise Equitable Upward Mobility Fund (EEUMF)

In 2022, Ally CRA also made a $15 million equity investment in this multi-investor fund focused on fostering upward mobility and advancing racial equity. Designed to improve and preserve the affordability of properties in high-opportunity neighborhoods or in quickly gentrifying areas, the fund can also invest in properties being developed by housing providers of color while supporting the implementation of resident services — created in collaboration with developers — that facilitate upward mobility for residents, such as financial literacy classes, increased digital access, emergency savings programs, job training and afterschool programs.











Fair play for women's sports.

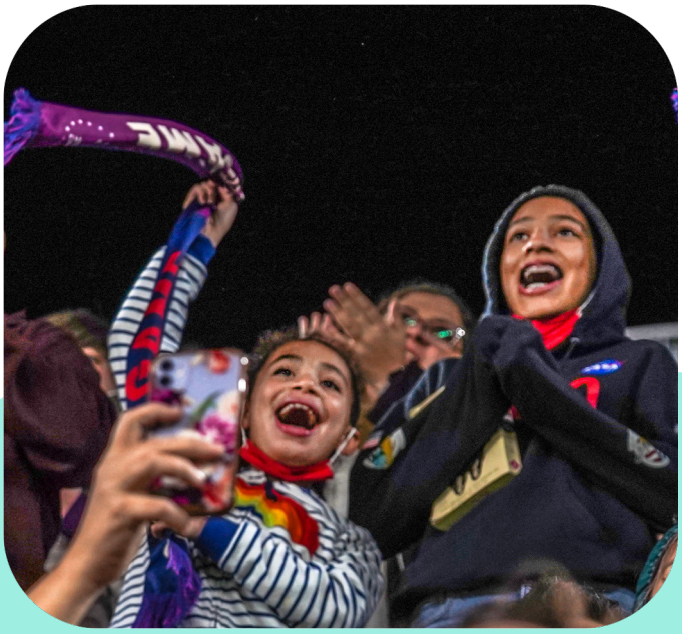
In the United States, a study from espnW found 94% of women in the C-suite currently play or have played a sport in the past. But by age 14, the Women's Sports Foundation found girls are quitting sports at twice the rate of boys, usually because they can't see a future in athletics. From lack of parity in salaries to less access and fewer opportunities, women and girls aren't given the chance to compete in the same way their male counterparts are — both on and off the field.

In 2022, inspired by our sponsorship of the U.S. National Women's Soccer League (NWSL) and our brand's commitment to Do It Right, Ally set out to tackle this inequity head-on. Because of its endemic nature, our efforts needed to be strategic and focused where they could be the most beneficial. Our research quickly revealed a clear starting point: media coverage.

"Whether it's in the boardroom, the classroom or the field of play, the benefits of parity are clear. When young girls see people like them in these spaces, they learn early on they belong there too."

Andrea Brimmer
Chief Marketing and Public Relations Officer





A running start

In May 2022, Ally announced our 50/50 pledge — a commitment to balance our media budgets for women's and men's sports over the next five years.

"We want to create change," Chief Marketing and Public Relations Officer Andrea Brimmer says. "Our pledge is an example of putting actions over words, and we encourage other brands to follow."

While this promise was important, it was only the first step in our movement to create equity in professional women's sports and inspire other businesses to join.

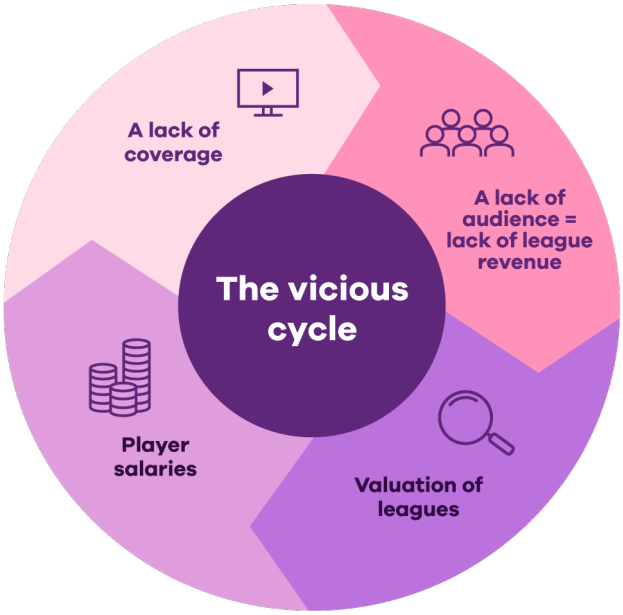
In June, we launched "Watch the game. Change the game." to keep the momentum going. The campaign's hashtag, #WatchToChange, is both a rallying cry and an advocacy initiative to increase viewership for female athletic events. As a sponsor of the U.S. National Women's Soccer League (NWSL), our call to arms was also focused on driving viewership to the league's championship game, but our broader mission is to boost the overall audience for women's sports. Fans are watching, but to change the way businesses invest in female athletes, we need to make sure brands see the potential for this audience in action.

A winning time for a championship game

On November 29, 2022, nearly a million people tuned in to see the Portland Thorns take on the Kansas City Current in the NWSL championship game. Not only was this a 71% increase over the previous year's viewership, CBS Sports confirmed it was also the largest television audience in the league's history. More significantly, it was the first time the game had appeared in primetime. Why did it take so long for some of the world's greatest athletes to receive the optimal time slot?

"It's a vicious cycle. The networks don't air women's sports during primetime programming because the sponsorship money isn't there," Brimmer says. "Sponsors aren't interested in these games because the audiences are small, but that is because women's sporting events air during times of lower viewership."

It's a self-fulfilling fallacy that perpetuates many inequities — salary, access, sponsorships — that continue to plague women's sports. As a sponsor of the NWSL, Ally was able to partner with the league and CBS, the network airing the game, to move the game time. It was an early win for a mission that spans well beyond the world of soccer, but it's just the beginning.



Turning a campaign into a movement

To truly succeed and create equal opportunities for women on and off the field of play, an industry-wide push is needed for what Ally is calling the primetime-ification of women's sports. It is our mission to not only change media practices but also minds, creating ripples well beyond the world of sports. It's a movement that will require true teamwork to succeed.

Time for a level playing field

- Women's sports make up **less than 10% of broadcast coverage**
- Average NBA salary = **$5.3 million**
- Average WNBA salary = **$102,000**
- Female leagues receive **less than 1% of sponsorship investments**
- Women hold **only 26% of C-suite positions in the U.S.**

Fair pay

In 2022, Ally became the first sponsor of the NWSL Players Association, helping to give the resources they needed to represent the players and achieve their first collective bargaining agreement.

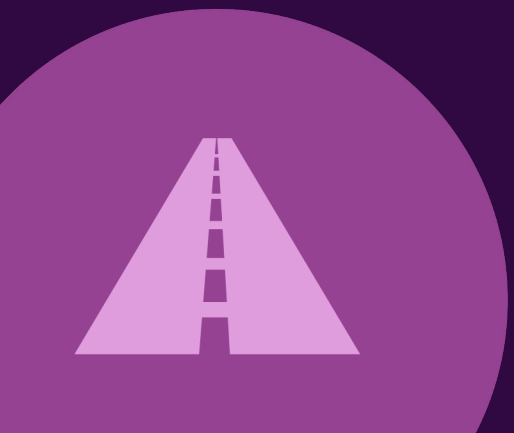












Supporting dealers and customers on the electric vehicle journey.



"At Ally, we're dealer-centric. We're committed to the future of the industry and will continue to support dealers on their journey with EVs."

Tammy Linkfield
Ally Senior Vice President

According to the International Energy Agency, sales of electric vehicles (EVs) reached an all-time high of 6.6 million in 2021 (the most recent data available), accounting for nearly 9% of all cars sold and bringing the total number of EVs on the road to 16.5 million. The takeover of EVs is only expected to increase, and electric cars are projected to account for 60% of new car sales by 2030.

By 2035 in California, all new passenger cars, light-duty trucks and medium-duty passenger vehicles sold must be zero-emission vehicles. To make the shift, dealerships may need to make significant infrastructure changes, including the installation of charging stations, upgraded electrical systems, additional inventory space and new car lifts to support the heavier weight of EVs, plus specialized training for staff. Ally Dealership Financial Services supports dealers by providing working capital loans to make their facilities EV-ready. We also offer vehicle service contracts specifically for EVs, empowering dealers to provide their EV customers added value.

Preparing dealers for the future

California Automotive Retailing Group began selling EVs more than a decade ago. Since 2019, the dealer group has sold more than 8,000 EVs across four Chevrolet franchises. To support growing demand over the years, they utilized Ally financing to upgrade the dealerships' infrastructure to accommodate EVs.

"Ally has stood by us during the worst of times and has continued to support us as we've grown significantly in size and scale over the last decade," says California Automotive Retailing Group President Jessie Dosanjh.

Customers have increasingly turned to EVs and other renewable energy products for both financial and environmental reasons. The dealer group has been proactive in adapting to the shift in customers' attitudes, installing a productive solar system for energy production in 2012. As multiple Original Equipment Manufacturers (OEMs) shift product offerings toward more EVs and plug-in hybrid electric vehicles (PHEVs), Dosanjh says dealers will need to make ongoing changes to their entire business model for the remainder of this decade and into the next.

"We have to focus on growing consumer acceptance of EVs and overcoming concerns over lack of charging stations available across the country as demand increases," says Dosanjh.

Ally's loan products provide working capital to help enable dealers to solve these issues and succeed in their business goals.

"Electric vehicles are the future, and thus requires everyone to prepare now," says Ally Regional Vice President Kevin Wrate. "Ally's financing enables dealers to properly upgrade their facilities for this next phase in the industry."

Extending our value

In addition to supporting dealers, we also offer vehicle service contracts (VSCs) specifically designed for EVs. Such VSCs may provide drivers peace of mind should unexpected repairs result in a costly burden.

Our Major Guard EV offers drivers an extra layer of coverage for electric and plug-in hybrid engines, climate control, braking systems, liquid thermal battery management, battery energy control modules and other EV-specific components.

"We expanded and enhanced our product suite within Insurance during 2022, which included the launch of an EV-specific protection plan. In doing so, we're not only setting dealers up for success, but we're also providing further value to their customers," says Daniel Eller, president of Ally Insurance. "By anticipating consumer needs and providing a relevant product, we are working to strengthen and deepen our relationship with dealers."









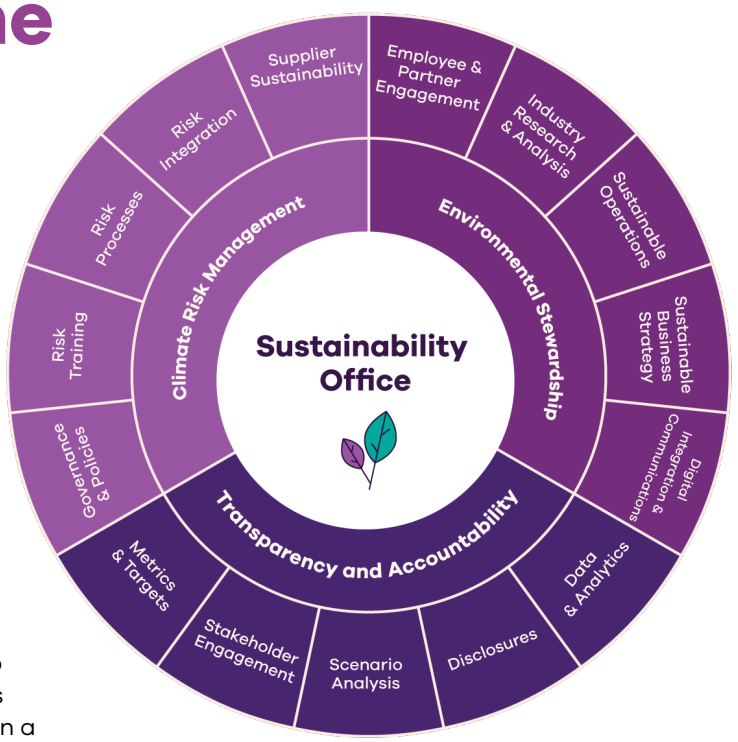


Growing environmental elements across the organization.

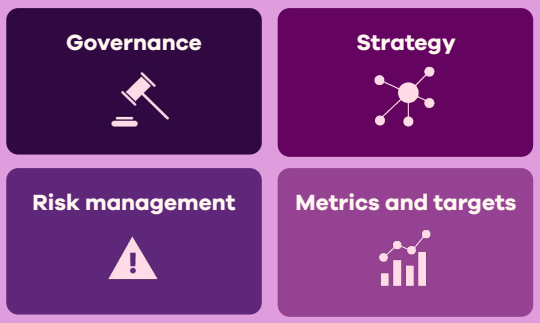
As the Ally Sustainability Office entered its first full calendar year, the team focused on creating an enterprise-wide understanding of the importance of sustainability and Ally's efforts to make a positive environmental impact. Our environmental sustainability strategy is focused on stakeholder education and engagement and the importance of building a solid data foundation to support and quantify our impacts.

The strategy continues to be informed by the recommendations of the Task Force for Climate-Related Financial Disclosures (TCFD), a framework that is intended to improve industry consistency and comparability around the complex topic of climate-related risks and opportunities. Our intentional focus on this industry framework helps Ally to communicate our efforts in a language that our stakeholders understand with a goal of greater transparency and clarity on a topic that can be complex and challenging to understand.

Consistent with our brand promise, we are committed to clear communication on our ongoing environmental efforts and look forward to sharing our developments in this dynamic area.



The four pillars of TCFD



Governance for climate-related risks and opportunities

Governance is an essential part of Ally's culture, business and corporate responsibility efforts. Through transparent reporting, we can create a lasting impact for our customers, employees, shareholders and communities. The Ally Board of Directors (Board) sets the tone as strong advocates for our culture and values, including the review and oversight of our strategy and risks, which includes climate-related risks and opportunities. In addition, the Risk Committee of the Board receives regular climate risk updates from the Chief Risk Officer and the Sustainability Risk Executive, and the Compensation, Nominating, and Governance Committee (CNGC) oversees, in coordination with other committees of the Board as appropriate, Ally's ESG strategies, initiatives and activities.

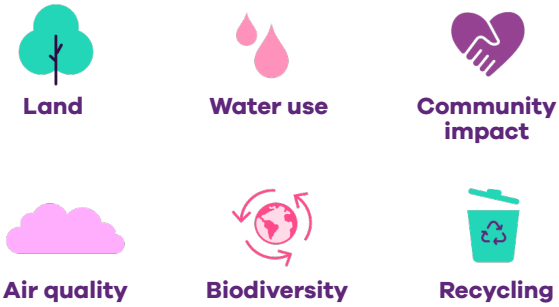
Climate change impacts are increasing in frequency and severity across the globe. Stakeholder awareness of potential climate-related impacts drives an even greater need for engagement and dialogue. In 2021, Ally completed its first formal ESG Stakeholder Assessment that included customers, employees, community partners, investors and local governments to gain perspective on ESG priorities and their importance to Ally. This assessment allowed us to better understand what was most important to our stakeholders and to further refine how we deliver environmental and social value. We greatly value these insights and will continue to proactively communicate to ensure transparency and accountability.

Strategies to address actual and potential impacts of climate-related risks and opportunities

As Ally seeks to evolve and mature its environmental strategy, we are evaluating climate-related opportunities that deliver value for Ally's stakeholders. These include exploring opportunities to develop products and services that create environmental and social benefits, a focus on more sustainable operations, employee engagement and training and evaluation of sustainable finance opportunities.

In 2022, Ally organized ideation sessions with leaders to educate them on the topic of environmental sustainability and green products and services innovation. We continue to collaborate across the enterprise and assess climate-related opportunities based on existing and emerging product lines broadly available to financial institutions. For instance, Ally Dealer Financial Services has loan products available to assist dealerships with their electric vehicle infrastructure needs, as well as a vehicle service contract offering to provide coverage for EV drivers (learn more about that on page 39).

Other highlights in 2022 include hosting numerous internal educational events to bolster awareness of environmental sustainability across the enterprise and expanding Green Teams, a network of Ally volunteers dedicated to environmental service. Through intentional focus across all areas of conservation — land, water use, community impact, air quality, biodiversity and recycling — Ally has established several strategic relationships within our communities, hosting innovative programming and volunteer events throughout the year, resulting in over 2,300 volunteer hours served by Green Teams.



Branching out with Arbor Day Foundation

Ally's collaboration with the nonprofit conservation and education organization continues to grow its local impact. In 2022, we planted and distributed **over 415 trees** in communities of great need. The cumulative impact, which will be measured over 40 years and generated using I-Tree Planting, is expected to:

- Capture **278 metric tons** of carbon dioxide
- Avoid **621,896 gallons** of water runoff
- Remove **0.84 tons** of air pollutants

Ally celebrates Earth Month

April 2022 marked the first time Ally formally celebrated April as Earth Month — a celebration of the planet, sustainability and the power of individuals to make a positive impact on the environment. Throughout the month, Green Teams organized different events that provided the opportunity to learn, grow and give back to the community.

- **325+** volunteer hours served
- **1,300+** Ally employees participated
- **5** environmental education sessions organized
- **6** community partners established
- **2,000+** pounds of litter collected during Envision Charlotte's Clean the Queen event

Climate-related risk management

In 2022, Ally continued to advance our climate-related risk management program. We conducted qualitative climate-related risk reviews to help us to understand potential risk transmission channels that could impact our operations, financial performance, employees, value chain, strategic decision-making and brand reputation. This initial risk identification effort is an important first step in evaluating our climate risk exposure, both physical and transition, and developing an appropriate risk mitigation strategy that works for Ally.

Accurately assessing climate-related risks is a challenge given the complexity and dynamic evolution of climate-related data and the availability of relevant analytical tools. Ally is actively collaborating with our peers and leaning into strategic relationships to evaluate available options to assist our efforts and enhance our climate strategy. One such option is the use of climate risk scenario analysis which considers plausible, relevant and challenging variations of potential impacts of climate change. The outcomes of these scenarios provide qualitative and quantitative insights into how Ally could manage climate-related risks that are relevant to our business model. In 2022, we used climate risk scenario analysis to begin to evaluate the extent to which climate risks could impact our business. We are working strategically to integrate climate-related insights into our decision-making where relevant and striving to help our suppliers do the same.

"We are focused on developing an appropriate climate risk response for Ally while recognizing the need to solve the complex and existential challenge of climate change and ensure a sustainable future for all."

Kathleen Price
Sustainability Risk Executive

A key component of Ally's strategic response to managing climate-related risk and opportunities is the participation in industry forums to respond to regulatory developments and share best practices with peers. Ally's Sustainability Office is engaged in multiple climate risk consortiums and events, including those convened by the Risk Management Association, Bank Policy Institute, American Bankers Association, McKinsey & Company and Ceres.

"We view the management of climate risk as no different than the management of any other risk to Ally's operating performance. We are working diligently to identify, measure and manage the potential impact this emerging risk could have on Ally and how we can minimize the impact that Ally has on the environment."

Jason Schugel
Chief Risk Officer



Metrics and targets to assess and manage relevant climate-related risks

The Ally Sustainability Office completed its second annual emissions calculation and submitted our response to CDP (formerly known as Carbon Disclosure Project) reporting our results for the 2021 financial year and continuing our commitment to the transparency of our environmental impact. Our results again highlight the benefit of Ally's digital bank model that produces a smaller carbon footprint when compared to traditional brick-and-mortar financial service providers. We are working to be (even) better as we focus on delivering more sustainable operations and developing reduction strategies that align with the recommendations from the TCFD and improve our environmental performance metrics.

For the second consecutive year, Ally executed its operational carbon neutrality for Scope 1 (direct emissions from owned or controlled sources) and Scope 2 (indirect emissions from the generation of purchased electricity, steam, heat and cooling consumed by the company) emissions through a combined purchase of carbon offsets and Green e-Energy Certified renewable energy credits.

Corporate workplace sustainability in progress

In 2022, we began testing a number of environmental processes and technologies across our facilities:

- Piloted a centralized trash and compost trial to minimize waste
- Conducted a solar array feasibility study to explore renewable energy sources
- Facilitated an energy consumption test to optimize energy use

LEED and WELL

In 2022, the Ally portfolio ...

Reached **40%** LEED certification, exceeding our **30%** target

Set a new goal to be **55%** LEED-certified by the end of 2023

Occupied **33%** WELL-certified space

Energy (MWh)*	2020	2021
Natural Gas	9,222	4,387
Diesel	143	57
Motor gasoline	8,171	10,473
Purchased Electricity	20,560	27,295
Total Energy Consumed	**38,097**	**42,212**

*Based on facility space under operational control as defined by the Greenhouse Gas Protocol

**Emissions are calculated in alignment with the Greenhouse Gas Protocol. Details of our emissions calculations can be found in our CDP submission

***Ally's Scope 2 Market-Based emissions are zero metric tons CO2e since 2020 through the purchase of Green-e® certified renewable energy credits (RECs)

Greenhouse Gas Emissions (Metric Tons CO2e)**	2020	2021
Scope 1 Emissions	4,375	4,228
Scope 2 Emissions (Location-Based)***	7,822	9,758
Total Scope 1 + Scope 2 Emissions (Location-Based)	12,197	13,985
Scope 3 Emissions		
Category 1 (Purchased Goods and Services)	195,082	177,966
Category 2 (Capital Goods)	27,694	28,680
Category 6 (Business Travel)	1,824	2,438

As the impacts of climate change become more evident, we recognize Ally's commitment to Do It Right extends to the conservation of environmental resources to promote a sustainable future for our customers, employees, stockholders and the communities in which we live and operate.

For more information, Ally's complete climate change questionnaire to the CDP can be found on Ally.com.

In the community

In 2022, Ally supported environmental conservation through strategic relationships with local organizations.

Arbor Day Foundation
The Greening of Detroit
Trees Charlotte – Plant, Preserve & Celebrate!
Green Living Science
Belle Isle Conservancy
Greenscape – Rooted in Jacksonville. Planting with Purpose.
Catawba Riverkeeper
Sustain Charlotte
Carolina Farm Trust
BEE Downtown
Carolina Thread Trail
Envision Charlotte





Ally Charlotte Center

Recognized for our LEED- and WELL-certified headquarters.

LEED Gold 2022
WELL

USGBC Carolinas Leadership award winner

Health and Well-being

People's Choice

Snapshot

Environmentally — Making an impact with Envision Charlotte.



Sustainable, global environmental impact doesn't happen all at once. It starts in our own neighborhoods and grows one community at a time. In 2022, the Ally Sustainability Office leaned into our communities to build relationships with organizations doing meaningful work for the environment.

Throughout 2022, Ally organized recurring engagement events with Envision Charlotte at its newly launched Innovation Barn, the first innovation center in the U.S. focused on the circular economy, for hands-on learning about a low-carbon future.

Ally employees served almost 400 hours with Envision Charlotte last year:

- Sorting trash, removing hard-to-recycle plastics to be turned into bricks for tiny homes
- Repurposing donated t-shirts to create sound baffles
- Retrofitting a shipping container to be used for an on-site mushroom farm
- Collecting over 2,000 pounds of litter in a city-wide cleanup, Clean the Queen, as part of Ally's Earth Month activities

Envision Charlotte is making the city's urban core a living laboratory. Its initiatives foster innovation and unique programs to improve sustainability, resilience, economic competitiveness and quality of life that can be measured, scaled and with the hopes of replicating in other communities.

> **"Creating real impact requires acting locally without losing sight of the big picture. Ally has been an incredible supporter in that respect, diving in to support local events, while also helping us innovate on a much larger scale."**
>
> Amy Aussieker
> Envision Charlotte Executive Director





Governance.

Governance.

Proper governance is a fundamental part of Ally's culture and our mission to Do It Right. We value transparent reporting, which we accomplish with these core practices, policies and commitments:

Strong oversight

The Board sets the "tone at the top" and serves as strong advocates for our culture and values. The Board oversees Ally's overall strategy, which includes reviewing, advising management on approving and monitoring performance against Ally's strategic plan and objectives while taking into account Ally's asset size, complexity, scope of operations, risk appetite, risk capacity and changes in these factors.

Our Board is composed of diverse and skilled business leaders, who have been carefully identified by the Corporate Governance and Nominating Committee (CNGC) and elected by our shareholders.

Key demographics of our 2023 director candidates include the following:

- Average age: 62 years old, with a range from 40s to 70s
- Average tenure: 8.5 years, with a range of 1 year to more than 10 years
- 36% women and BIPOC (Black, Indigenous and people of color)
- Members have an array of experience and backgrounds, including:

100% Senior Executive Leadership

82% Financial-Services Industry

82% Regulatory/Governmental

100% Risk Management

73% Finance/Accounting

73% Other Public-Company Board

73% Technology



LEAD

The Board reviews and approves our Code of Conduct and Ethics, which is grounded in our LEAD core values (Look Externally, Execute with Excellence, Act with Professionalism and Deliver Results). The Code is designed to help Ally employees and representatives understand the standards of conduct that Ally requires and to meet other fundamental obligations that are vital to Ally's success. Creating clear expectations for ethical behavior is an essential component of proper governance and Doing It Right.

Diversity & inclusion

Within senior management, governance for diversity and inclusion resides with our CEO and the Diversity and Inclusion Council, which includes ERG Chairs, as well as all Executive Council (EC) members. In 2022, 35% of Ally's EC members were women, including the chief marketing and public relations officer, chief human resources officer, the chief audit executive, the business administration executive and the president of consumer and commercial banking.

Policies & charters

We have made the following governance resources available to the public. Please visit ally.com/about/investor/policies-charters/ to find:

- Code of Conduct & Ethics
- Board of Directors Governance Guidelines
- Bylaws
- Audit Committee Charter
- Compensation, Nominating and Governance Committee Charter
- Technology Committee Charter
- Risk Committee Charter



Conclusion.



Looking ahead.

In last year's report, we shared our intention to transition from CSR to ESG. We are proud of the work we accomplished in 2022. We made progress toward defining an ESG framework at Ally, regularly engaging relevant stakeholders to ensure a higher degree of transparency and increasing accountability around sustainability initiatives across the enterprise. As this highly dynamic space evolves, we will continue to adapt and adjust accordingly to create real impact for our customers, employees and communities, as evidenced in 2022 through our significant community investments and environmental and social volunteer activities.



We're grateful for everyone who has contributed to our CSR achievements and ESG growth in 2022, both the Ally team and our community allies, and we look forward to sharing our progress.

For more information on our environmental, social and governance programs, policies and practices, please visit our website at Ally.com or send your comments to givingback@ally.com.



Appendix.

Appendix.

Forward-looking statements

This Corporate Social Responsibility Report and any related communications contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts — such as statements about the outlook for financial and operating metrics and performance, and future capital allocation and actions. Forward-looking statements often use words such as "believe," "expect," "anticipate," "intend," "pursue," "seek," "continue," "estimate," "project," "outlook," "forecast," "potential," "target," "objective," "trend," "plan," "goal," "initiative," "priorities," or other words of comparable meaning or future-tense or conditional verbs such as "may," "will," "should," "would," or "could." Forward-looking statements convey our expectations, intentions, or forecasts about future events, circumstances, or results. All forward-looking statements, by their nature, are subject to assumptions, risks, and uncertainties, which may change over time and many of which are beyond our control. You should not rely on any forward-looking statement as a prediction or guarantee about the future.

Actual future objectives, strategies, plans, prospects, performance, conditions, or results may differ materially from those set forth in any forward-looking statement. Some of the factors that may cause actual results or other future events or circumstances to differ from those in forward-looking statements are described in our Annual Report on Form 10-K for the year ended December 31, 2022, our subsequent Quarterly Reports on Form 10-Q or Current Reports on Form 8-K, or other applicable documents that are filed or furnished with the U.S. Securities and Exchange Commission (collectively, our SEC filings). Any forward-looking statement made by us or on our behalf speaks only as of the date that it was made. We do not undertake to update any forward-looking statement to reflect the impact of events, circumstances, or results that arise after the date that the statement was made, except as required by applicable securities laws. You, however, should consult further disclosures (including disclosures of a forward-looking nature) that we may make in any subsequent SEC filings.

Defined terms

Unless the context otherwise requires, the following definitions apply. The term "loans" means the following consumer and commercial products associated with our direct and indirect financing activities: loans, retail installment sales contracts, lines of credit and other financing products excluding operating leases. The term "operating leases" means consumer- and commercial-vehicle lease agreements where Ally is the lessor and the lessee is generally not obligated to acquire ownership of the vehicle at lease-end or compensate Ally for the vehicle's residual value. The terms "lend," "finance," and "originate" mean our direct extension or origination of loans, our purchase or acquisition of loans, or our purchase of operating leases as applicable. The term "consumer" means all consumer products associated with our loan and operating-lease activities and all commercial retail installment sales contracts. The term "commercial" means all commercial products associated with our loan activities, other than commercial retail installment sales contracts. The term "partnerships" means business arrangements rather than partnerships as defined by law.



GRI content index.

The Global Reporting Initiative (GRI) Context Index is a tool to help stakeholders better access Ally's environmental, social, and governance information. Ally Financial, Inc has reported the information cited in this GRI content index for the period January 1 – December 31, 2022 with reference to the GRI Standards.



GRI Standard and Disclosures		Management Approach and Metrics
General Disclosures		
Organizational Profile		
2-1	Organizational details	Ally Financial, Inc 10-K (2022)
2-2	Entities included in the organization's sustainability reporting	10-K (2022)
2-3	Reporting period, frequency and contact point	Annual January 1, 2022 - December 31, 2022 givingback@ally.com
2-4	Restatements of information	There have been no restatements of information in this reporting period.
2-5	External assurance	We did not seek external assurance for the contents of this report.
2-6	Activities, value chain and other business relationships	10-K (2022)
2-7	Employees	10-K (2022)
2-9	Governance structure and composition	2023 Proxy Statement
2-10	Nomination and selection of the highest governance body	2023 Proxy Statement
2-11	Chair of the highest governance body	2023 Proxy Statement
2-12	Role of the highest governance body in overseeing the management of impacts	2023 Proxy Statement
2-14	Role of the highest governance body in sustainability reporting	Ally's Board of Directors Governance and Nominating Committee reviews Ally's ESG strategies, initiatives, and activities 2023 Proxy Statement Governance - p. 48
2-15	Conflicts of interest	Ally Policies and Charters - Code of Conduct & Ethics
2-17	Collective knowledge of highest governance body	2023 Proxy Statement
2-18	Evaluation of the performance of the highest governance body	Ally Policies and Charters - Compensation, Nominating, and Governance Committee Charter
2-19	Remuneration policies	2023 Proxy Statement
2-20	Process to determine remuneration	2023 Proxy Statement
2-21	Annual total compensation ratio	2023 Proxy Statement

2-22	Statement on sustainable development strategy	A Message from our CEO - p. 2
2-23	Policy commitments	About FundamentALLY - p. 7
2-24	Embedding Policy Commitments	Ally Policies and Charters - Code of Conduct & Ethics
2-26	Mechanisms for seeking advice and raising concerns	Ally Policies and Charters - Code of Conduct & Ethics
2-27	Compliance with Laws and Regulations	Ally business operations, products and services are reviewed for compliance with applicable laws and regulations
2-28	Membership Associations	Growing environmental elements across the organization - p. 41
2-29	Approach to stakeholder engagement	Growing environmental elements across the organization - p. 41
3-1	Process to determine material topics	2021 Social Responsibility Report: 2021 ESG Stakeholder Assessment Results – p.48
3-2	List of material topics	About FundamentALLY - p. 7 2021 Social Responsibility Report: 2021 ESG Stakeholder Assessment Results – p.48
Economic Disclosures		
Management Approach to Economic Disclosures		
3-3	Management of material topics	10-K (2022) Ally Bank CRA Strategic Plan
Economic Performance		
201-1	Direct economic value generated and distributed	10-K (2022)
201-2	Financial implications and other risks and opportunities due to climate change	Growing environmental elements across the organization - p. 41
Indirect Economic Impact		
203-1	Infrastructure investments and services supported	Ally Bank CRA Strategic Plan
203-2	Significant indirect economic impacts	Ally Bank CRA Strategic Plan
Anti-Corruption		
205-1	Operations assessed for risks related to corruption	Ally Policies and Charters - Code of Conduct & Ethics
205-2	Communication and training about anti-corruptions policies and procedures	Ally Policies and Charters - Code of Conduct & Ethics
Tax		
207-1	Approach to tax	10-K (2022)
207-2	Tax governance, control, and risk management	10-K (2022)

Environmental Disclosures		
302-1	Energy consumption within the organization	Metrics and targets to assess and manage relevant climate-related risks – p. 44
305-1	Direct (Scope 1) GHG emissions	Growing environmental elements across the organization – p. 41 - 44 Metrics and targets to assess and manage relevant climate-related risks – p. 44
305-2	Energy indirect (Scope 2) GHG emissions	Growing environmental elements across the organization – p. 41 - 44 Metrics and targets to assess and manage relevant climate-related risks – p. 44
305-3	Energy indirect (Scope 3) GHG emissions	Growing environmental elements across the organization – p. 41 - 44 Metrics and targets to assess and manage relevant climate-related risks – p. 44
Social Disclosures		
Occupational Health and Safety		
403-3	Occupational health services	The care equation – p. 24 - 26
Training and Education		
404-2	Programs for upgrading employee skills and transition assistance programs	Building organizational resiliency - p. 26 - 27
Diversity and Equal Opportunity		
405-1	Diversity of governance bodies and employees	2023 Proxy Statement
Local Communities		
413-1	Operations with local community engagement, impact assessments, and development programs	Ally Bank CRA Strategic Plan Snapshot: Historically — A Charlotte housing development at Plato Price p. 13 Snapshot: Intentionally — Fostering tomorrow's business leaders with Moguls in the Making p. 17 Ally executives in residence at Charlotte-Mecklenburg Schools p. 21 Snapshot: Technically — Broadening digital access p. 22 In the community p. 45 Snapshot: Environmentally — Making an impact with Envision Charlotte p. 46
Supplier Social Assessment		
414-1	New suppliers that were screened using social criteria	A Pitch-perfect Win for Supplier Diversity p. 29

ally do it right.

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