

**Statement to Securityholder**  
 Ally Auto Receivables Trust 2022-1  
 Final Servicer

Distribution Information	Deal Information
1. Distribution Summary	Deal: Ally Auto Receivables Trust 2022-1
2. Factor Summary	Asset Type: Consumer Retail
3. Interest Summary	Closing Date: 5/18/2022
4. Collections and Distributions	Bloomberg Ticker: ALLYA 2022-1
5. Collateral Summary	Collection Period, Begin: 1/1/2026
6. Charge-Off and Delinquency Rates	Collection Period, End: 1/31/2026
7. Credit Instruments	Determination Date: 2/10/2026
8. Performance Tests	Distribution Date: 2/17/2026
9. Asset Representations Delinquency Triggers	ABS Investor Relations - Ally Bank as Servicer:
10. Supplemental Disclosures	Telephone: (866) 710-4623
11. Optional Purchase Price Summary	E-Mail: securitization@ally.com

The Class B Notes, Class C Notes, and Class D Notes have not been registered under the United States Securities Act of 1933, as amended (the "Securities Act"), or the securities laws of any other jurisdiction. The Class B Notes, Class C Notes, and the Class D Notes are not transferable, other than to a qualified institutional buyer (as defined in Rule 144A) or pursuant to another exemption under the Securities Act, and subject to satisfaction of certain other provisions of the Indenture.

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**1. Distribution Summary**

Class	CUSIP/ CUSIP- RegS	Initial Note Principal Balance	Beginning Note Principal Balance	Note Rate	Principal Distribution	Interest Distribution	Pass Through Distribution	Total Distribution  (3) + (4) + (5) = (6)	Principal Carryover Shortfall	Interest Carryover Shortfall	Ending Note Principal Balance  (1) - (3) - (7) = (9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
A-1	02008JAA4	260,000,000.00	0.00	1.35500000	0.00	0.00	N/A	0.00	0.00	0.00	0.00
A-2	02008JAB2	341,000,000.00	0.00	2.67000000	0.00	0.00	N/A	0.00	0.00	0.00	0.00
A-3	02008JAC0	347,000,000.00	0.00	3.31000000	0.00	0.00	N/A	0.00	0.00	0.00	0.00
A-4	02008JAD8	75,830,000.00	36,022,238.23	3.45000000	36,022,238.23	103,563.93	N/A	36,125,802.16	0.00	0.00	0.00 *
B	02008JAE6	22,780,000.00	22,780,000.00	3.79000000	22,780,000.00	71,946.83	N/A	22,851,946.83	0.00	0.00	0.00 *
C	02008JAF3	18,980,000.00	18,980,000.00	4.08000000	18,980,000.00	64,532.00	N/A	19,044,532.00	0.00	0.00	0.00 *
D	02008JAG1	14,100,000.00	14,100,000.00	4.58000000	14,100,000.00	53,815.00	N/A	14,153,815.00	0.00	0.00	0.00 *
Certificates		N/A	N/A	N/A	N/A	N/A	17,336,250.20	17,336,250.20	N/A	N/A	N/A *
	<b>Deal Totals</b>	<b>1,079,690,000.00</b>	<b>91,882,238.23</b>		<b>91,882,238.23</b>	<b>293,857.76</b>	<b>17,336,250.20</b>	<b>109,512,346.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

\*Pursuant to Section 8.01 of the Servicing Agreement, Ally Bank as Servicer is exercising the option to purchase the assets of the Issuing Entity (other than the Designated Accounts), resulting in the redemption of the outstanding Notes by depositing in the Collection Account when required an amount equal to the greater of (a) the remaining unpaid Principal Balance of the Notes, plus accrued and unpaid interest, and any accrued and unpaid Basic Servicing Fee payments, and (b) the unpaid Aggregate Receivables Principal Balance plus accrued and unpaid interest.

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**2. Factor Summary**

*(Amount per \$1,000 of Original Principal)*

<b>Class</b>	<b>Beginning Note Pool Factor</b>	<b>Principal Distribution Factor</b>	<b>Interest Distribution Factor</b>	<b>Total Distribution Factor</b>	<b>Interest Carryover Shortfall Factor</b>	<b>Ending Note Pool Factor</b>
A-1	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000
A-2	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000
A-3	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000
A-4	475.0394070	475.0394070	1.3657382	476.4051452	0.0000000	0.0000000
B	1,000.0000000	1000.0000000	3.1583332	1003.1583332	0.0000000	0.0000000
C	1,000.0000000	1000.0000000	3.4000000	1003.4000000	0.0000000	0.0000000
D	1,000.0000000	1000.0000000	3.8166667	1003.8166667	0.0000000	0.0000000

<b>Beginning Aggregate Note Pool Factor:</b>	85.1005735
<b>Ending Aggregate Note Pool Factor:</b>	0.0000000

<b>Beginning Reserve Account Balance Factor:</b>	1,000.0000000
<b>Reserve Account Draw, distributed to Noteholders, Factor:</b>	0.0000000
<b>Reserve Account Draw, distributed to Certificateholders, Factor:</b>	1000.0000000
<b>Ending Reserve Account Balance Factor:</b>	0.0000000

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**3. Interest Summary**

**A. Target Interest Summary**

Class	Beginning Note Principal Balance	Interest Accrual Period, Start	Interest Accrual Period, End	Accrual Methodology	Applicable Index	Margin	Fixed	Note Rate	Target Interest Distribution
A-1	0.00	1/15/2026	2/16/2026	Actual/360	N/A	N/A	1.35500000	1.35500000	0.00
A-2	0.00	1/15/2026	2/16/2026	30/360	N/A	N/A	2.67000000	2.67000000	0.00
A-3	0.00	1/15/2026	2/16/2026	30/360	N/A	N/A	3.31000000	3.31000000	0.00
A-4	36,022,238.23	1/15/2026	2/16/2026	30/360	N/A	N/A	3.45000000	3.45000000	103,563.93
B	22,780,000.00	1/15/2026	2/16/2026	30/360	N/A	N/A	3.79000000	3.79000000	71,946.83
C	18,980,000.00	1/15/2026	2/16/2026	30/360	N/A	N/A	4.08000000	4.08000000	64,532.00
D	14,100,000.00	1/15/2026	2/16/2026	30/360	N/A	N/A	4.58000000	4.58000000	53,815.00

**B. Interest Payment Amount Summary**

Class	Beginning Unpaid Interest Carryover Shortfall	Target Interest Distribution	Interest Shortfall Amount Allocated/(Repaid)	Actual Interest Distribution (2) - (3) = (4)	Remaining Unpaid Interest Carryover Shortfall (1) + (3) = (5)
	(1)	(2)	(3)	(4)	(5)
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	103,563.93	0.00	103,563.93	0.00
B	0.00	71,946.83	0.00	71,946.83	0.00
C	0.00	64,532.00	0.00	64,532.00	0.00
D	0.00	53,815.00	0.00	53,815.00	0.00
<b>Deal Totals</b>	<b>0.00</b>	<b>293,857.76</b>	<b>0.00</b>	<b>293,857.76</b>	<b>0.00</b>

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**4. Collections and Distributions**

<b>Collections</b>	
Receipts During the Period	9,164,338.74
Administrative Purchase Payments	142,958.22
Warranty Payments	0.00
Liquidation Proceeds Including Recoveries (Net of Liquidation Expenses)	72,451.51
Other Fees or Expenses Paid	0.00
Optional purchase price for the assets of the Issuing Entity (the "Optional Purchase Price")*	97,510,991.33
Total Collections	106,890,739.80
Beginning Reserve Account Balance	2,711,424.43
Total Available Amount plus the Optional Purchase Price	109,602,164.23
<b>Distributions</b>	
Total Available Amount plus the Optional Purchase Price	109,602,164.23
Basic Servicing Fee	88,318.04
Amounts owing to the Asset Representations Reviewer, Indenture Trustee, and Vote Tabulation Agent in connection with an Asset Representations Review	0.00
Aggregate Class A Interest Distributable Amount	103,563.93
First Priority Principal Distributable Amount	0.00
Aggregate Class B Interest Distributable Amount	71,946.83
Second Priority Principal Distributable Amount	0.00
Aggregate Class C Interest Distributable Amount	64,532.00
Third Priority Principal Distributable Amount	0.00
Aggregate Class D Interest Distributable Amount	53,815.00
Fourth Priority Principal Distributable Amount	0.00
Reserve Account Deposit	0.00
Noteholders' Regular Principal Distributable Amount related to the final Distribution Date*	91,882,238.23
Indenture Trustee expenses	0.00
Unpaid Fees due to Owner Trustee, Indenture Trustee, Administrator and Asset Representations Reviewer	1,500.00
Excess to the Certificateholders*	17,336,250.20

\*Refer to Section 11 "Optional Purchase Price Summary" for additional details

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**5. Collateral Summary**

**A. Balances**

		<b>Original Balance</b>	<b>Beginning Balance</b>	<b>Ending Balance*</b>
<b>Deal Totals</b>	<b>Number of Receivables</b>	59,861	15,832	15,030
	<b>Aggregate Receivables Principal Balance</b>	1,084,569,770.68	105,981,645.25	97,163,866.58
	<b>Aggregate Amount Financed</b>	1,084,569,770.68	105,981,645.25	97,163,866.58

\*Prior to the Servicer exercising its option to purchase the assets of the Issuing Entity.  
 There have been no receivables with respect to which material breaches of pool asset representations or warranties or transaction covenants have occurred.

**B. Pool Composition - Weighted Averages**

	<b>Inception Weighted Average Coupon</b>	<b>Beginning Weighted Average Coupon</b>	<b>Ending Weighted Average Coupon</b>	<b>Inception Weighted Average Original Maturity</b>	<b>Beginning Weighted Average Original Maturity</b>	<b>Ending Weighted Average Original Maturity</b>	<b>Inception Weighted Average Remaining Maturity</b>	<b>Beginning Weighted Average Remaining Maturity</b>	<b>Ending Weighted Average Remaining Maturity</b>
<b>Deal Totals</b>	6.56000000	6.70037897	6.70702770	69.93	72.36	72.52	54.74	20.36	19.68

**C. Pool Composition - Prepayments**

<b>Month</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
Monthly	1.65%	1.64%	1.54%	1.46%	1.48%	1.30%	1.28%	1.19%	1.14%	1.07%	1.12%	1.21%	1.08%	1.27%	1.23%	1.13%	1.19%	1.06%	1.05%	1.02%

<b>Month</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>
Monthly	0.98%	1.06%	1.03%	1.04%	1.06%	1.08%	1.00%	1.04%	1.03%	0.97%	1.09%	1.05%	1.02%	1.03%	0.96%	1.08%	1.02%	1.02%	1.06%	1.13%

<b>Month</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>	<b>45</b>	<b>46</b>	<b>47</b>	<b>48</b>	<b>49</b>	<b>50</b>	<b>51</b>	<b>52</b>	<b>53</b>	<b>54</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>	<b>60</b>
Monthly	1.03%	1.08%	1.05%	0.90%	1.05%	1.01%														

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**6. Charge-Off and Delinquency Rates**

**A. Current**

	Charge-Off Rate				
	Average Aggregate Amount Financed	Number of Units Charged-Off	Net Charge-Offs	Average Net Charge-Offs	Loss Rate
<b>Current</b>	101,572,755.92	20	39,737.95	1,986.90	0.4695 %
<b>Preceding</b>	110,720,783.02	19	99,617.07	5,243.00	1.0797 %
<b>Next Preceding</b>	120,043,277.25	18	(8,739.36)	(485.52)	(0.0874)%
<b>Third Preceding</b>	129,807,779.56	17	(3,981.35)	(234.20)	(0.0368)%
<b>Four Month Average</b>					0.3563 %

Delinquency Rate		
Total Accounts	Accounts over 60	Percent Delinquent
15,030	148	0.9847%
15,832	148	0.9348%
16,631	137	0.8238%
<b>Three Month Average</b>		0.9144%

**B. Cumulative**

	Aggregate Amount Financed	Cumulative Net Charge-Offs	Cumulative Loss Rate
<b>Totals</b>	1,084,569,770.68	7,849,663.41	0.7238%

The information contained in this report is defined or determined in a manner consistent with the prospectus for Ally Auto Receivables Trust 2022-1 related to delinquencies, charge-offs or uncollectible accounts.

There have been no material changes in determining delinquencies, charge-offs or uncollectible amounts.

Delinquency Stratification	Total Accounts	Total Balance	Percent Delinquent
31 - 60 days	290	2,780,866.21	2.8620%
61 - 90 days	119	1,097,081.66	1.1291%
91 - 120 days	27	234,640.50	0.2415%
> 120 days	2	8,072.69	0.0083%

Bankruptcies	Total Accounts	Total Balance
Prior Period <sup>1</sup>	195	1,714,253.95
Additions	3	10,970.54
Removals <sup>2</sup>	7	43,081.36
Ending Inventory	191	1,682,143.13

1. Total Balance for Prior Period reflects the aggregate balance as of the last day of the related Collection Period.

2. Removals include bankruptcies returned to active status, bankruptcies paid-in-full, and charge-offs on prior period bankruptcies.

**7. Credit Instruments**

**A. Reserve Accounts**

Account	Initial Balance	Beginning Balance	ADDITIONS	REDUCTIONS		Ending Balance	Specified Reserve Account Balance
				Draws	Releases*		
Cash Reserve	2,711,424.43	2,711,424.43	0.00	0.00	2,711,424.43	0.00	0.00

\*In connection with the Servicer exercising its option to purchase the assets of the Issuing Entity.

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**8. Performance Tests (prior to the Servicer exercising its option to purchase the assets)**

Event of Default	All Tests Passed
Servicer Default	All Tests Passed
Asset Representations Review Delinquency Trigger	PASS
Overcollateralization Target reached?	YES
Initial Overcollateralization	4,879,770.68
Current Overcollateralization	14,099,407.02
Overcollateralization Target	14,099,407.02

**9. Asset Representations Delinquency Triggers**

Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Trigger Level	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
61+ Delinquencies	0.00%	0.05%	0.14%	0.20%	0.26%	0.29%	0.37%	0.36%	0.46%	0.44%	0.45%	0.36%	0.43%	0.44%	0.43%	0.51%	0.60%	0.58%	0.62%	0.60%

Period	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Trigger Level	2.60%	2.60%	2.60%	2.60%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.90%	3.90%	3.90%	3.90%
61+ Delinquencies	0.64%	0.70%	0.63%	0.65%	0.73%	0.71%	0.84%	0.85%	0.84%	0.84%	0.90%	1.00%	1.09%	1.10%	0.88%	0.77%	0.91%	0.95%	0.93%	0.97%

Period	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Trigger Level	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%
61+ Delinquencies	1.06%	1.08%	1.14%	1.17%	1.21%	1.38%														

**10. Supplemental Disclosures**

Number of Receivables extended during the current Collection Period	85
Receipts During the Period - Interest	600,812.49
Supplemental Servicing Fees	31,769.69
Other Fees or Expenses Accrued	0.00
Liquidation Expenses	11,000.00

Other than as disclosed above in Section 10 of this Statement to Securityholder, there have been no material modifications, extensions, or waivers relating to the terms of or fees, penalties or payments on, pool assets during the distribution period or that, cumulatively, have become material over time.

This Servicer Certificate relates only to AART 2022-1. This Servicer Certificate should not be relied upon with respect to any other security. The information contained herein is only an indication of past performance and does not predict how AART 2022-1 will perform in the future.

Ally Bank (directly or indirectly through the depositor or another wholly-owned affiliate), as an “originator” (as such term is defined for purposes of each of the EU Securitization Regulation and the UK Securitization Regulation), continues to retain, a material net economic interest (the “EU/UK Retained Interest”) of not less than 5% in the securitization transaction described in the prospectus, in the form of retention of at least 5% of the nominal value of each of the tranches sold or transferred to investors in accordance with option (a) of Article 6(3) of the EU Securitization Regulation and option (a) of Article 6(3) of the UK Securitization Regulation, by holding (itself or through a wholly-owned affiliate) at least and approximately 5% of the nominal value of each of the notes and certificates, as set forth in the prospectus.

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**11. Optional Purchase Price Summary**

Aggregate Receivables Principal Balance - Ending Balance	97,163,866.58
Accrued and unpaid interest on the assets	347,124.75
<b>Optional Purchase Price</b>	<b>97,510,991.33</b>
Noteholders' Regular Principal Distributable Amount related to the Collection Period	8,817,778.67
Noteholders' Principal Distributable Amount related to the satisfaction of the outstanding Notes	83,064,459.56
<b>Noteholders' Regular Principal Distributable Amount related to the final Distribution Date</b>	<b>91,882,238.23</b>
Excess Total Available Amount for the Collection Period	178,294.00
Cash Reserve (available to Certificateholders)	2,711,424.43
Current Overcollateralization (available to Certificateholders)	14,099,407.02
Accrued and unpaid interest on the assets (available to Certificateholders)	347,124.75
<b>Excess to the Certificateholders</b>	<b>17,336,250.20</b>