

**Statement to Securityholder**  
Ally Auto Receivables Trust 2022-2

| Deal Information                                                                                                                                                                                   |                         | Table of Contents                                   |
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| Closing Date:                                                                                                                                                                                      | 10/12/2022              | 2. Note Factor Summary                              |
| Bloomberg Ticker:                                                                                                                                                                                  | ALLYA 2022-2            | 3. Interest Summary                                 |
| Collection Period:                                                                                                                                                                                 |                         | 4. Collections and Distributions                    |
| Begin                                                                                                                                                                                              | 6/1/2026                | 5. Cash Reserve                                     |
| End                                                                                                                                                                                                | 6/30/2026               | 6. Collateral Summary                               |
| Determination Date:                                                                                                                                                                                | 7/10/2026               | 7. Net Charge-Offs, Delinquencies, and Bankruptcies |
| Distribution Date:                                                                                                                                                                                 | 7/15/2026               | 8. Performance Tests                                |
| ABS Investor Relations:                                                                                                                                                                            |                         | 9. Supplemental Disclosures                         |
| Servicer:                                                                                                                                                                                          | Ally Bank               |                                                     |
| Telephone:                                                                                                                                                                                         | (866) 710-4623          |                                                     |
| E-Mail:                                                                                                                                                                                            | securitization@ally.com |                                                     |
| Additional information about the transaction can be found in the prospectus, available on the SEC website ( <a href="http://www.sec.gov">http://www.sec.gov</a> ) under the CIK number 0001946472. |                         |                                                     |

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**1. Class Distribution Summary**

|                                 |                      |                                      |                                        | Class Distribution  |                   |                     |                                     |
|---------------------------------|----------------------|--------------------------------------|----------------------------------------|---------------------|-------------------|---------------------|-------------------------------------|
| Class                           | CUSIP/<br>CUSIP-RegS | Initial<br>Note Principal<br>Balance | Beginning<br>Note Principal<br>Balance | Principal           | Interest          | Total               | Ending<br>Note Principal<br>Balance |
| A-1                             | 02008MAA7            | 234,000,000.00                       | 0.00                                   | 0.00                | 0.00              | 0.00                | 0.00                                |
| A-2                             | 02008MAB5            | 350,000,000.00                       | 0.00                                   | 0.00                | 0.00              | 0.00                | 0.00                                |
| A-3                             | 02008MAC3            | 351,000,000.00                       | 0.00                                   | 0.00                | 0.00              | 0.00                | 0.00                                |
| A-4                             | 02008MAD1            | 76,920,000.00                        | 39,507,332.82                          | 9,428,100.67        | 160,333.93        | 9,588,434.60        | 30,079,232.15                       |
| B                               | 02008MAE9            | 22,510,000.00                        | 22,510,000.00                          | 0.00                | 103,546.00        | 103,546.00          | 22,510,000.00                       |
| C                               | 02008MAF6            | 18,760,000.00                        | 18,760,000.00                          | 0.00                | 89,422.67         | 89,422.67           | 18,760,000.00                       |
| D                               | 02008MAG4            | 13,940,000.00                        | 13,940,000.00                          | 0.00                | 79,458.00         | 79,458.00           | 13,940,000.00                       |
| <b>Total Notes</b>              |                      | <b>1,067,130,000.00</b>              | <b>94,717,332.82</b>                   | <b>9,428,100.67</b> | <b>432,760.60</b> | <b>9,860,861.27</b> | <b>85,289,232.15</b>                |
| <b>Certificates</b>             |                      |                                      |                                        |                     |                   | 109,085.75          |                                     |
| <b>Total Class Distribution</b> |                      |                                      |                                        |                     |                   | <b>9,969,947.02</b> |                                     |

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**2. Note Factor Summary**

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

| Class              | Beginning         | Distribution |           |             | Ending            |
|--------------------|-------------------|--------------|-----------|-------------|-------------------|
|                    |                   | Principal    | Interest  | Total       |                   |
| A-1                | 0.0000000         | 0.0000000    | 0.0000000 | 0.0000000   | 0.0000000         |
| A-2                | 0.0000000         | 0.0000000    | 0.0000000 | 0.0000000   | 0.0000000         |
| A-3                | 0.0000000         | 0.0000000    | 0.0000000 | 0.0000000   | 0.0000000         |
| A-4                | 513.6158713       | 122.5702115  | 2.0844245 | 124.6546360 | 391.0456598       |
| B                  | 1,000.0000000     | 0.0000000    | 4.6000000 | 4.6000000   | 1000.0000000      |
| C                  | 1,000.0000000     | 0.0000000    | 4.7666668 | 4.7666668   | 1000.0000000      |
| D                  | 1,000.0000000     | 0.0000000    | 5.7000000 | 5.7000000   | 1000.0000000      |
| <b>Total Notes</b> | <b>88.7589449</b> |              |           |             | <b>79.9239382</b> |

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**3. Interest Summary**

**A. Target Interest Calculation**

| Class        | Beginning Note Principal Balance | Accrual Methodology | Interest Accrual Days | Fixed Rate | Variable Rate    |        |       | Target Interest Calculation |
|--------------|----------------------------------|---------------------|-----------------------|------------|------------------|--------|-------|-----------------------------|
|              |                                  |                     |                       | Total      | Applicable Index | Margin | Total |                             |
| A-1          | 0.00                             | Actual/360          | 30                    | 3.737%     | N/A              | N/A    | N/A   | 0.00                        |
| A-2          | 0.00                             | 30/360              | 30                    | 4.620%     | N/A              | N/A    | N/A   | 0.00                        |
| A-3          | 0.00                             | 30/360              | 30                    | 4.760%     | N/A              | N/A    | N/A   | 0.00                        |
| A-4          | 39,507,332.82                    | 30/360              | 30                    | 4.870%     | N/A              | N/A    | N/A   | 160,333.93                  |
| B            | 22,510,000.00                    | 30/360              | 30                    | 5.520%     | N/A              | N/A    | N/A   | 103,546.00                  |
| C            | 18,760,000.00                    | 30/360              | 30                    | 5.720%     | N/A              | N/A    | N/A   | 89,422.67                   |
| D            | 13,940,000.00                    | 30/360              | 30                    | 6.840%     | N/A              | N/A    | N/A   | 79,458.00                   |
| <b>Total</b> | <b>94,717,332.82</b>             |                     |                       |            |                  |        |       | <b>432,760.60</b>           |

**B. Interest Distribution**

| Class        | Beginning Unpaid Interest Carryover Shortfall | Target Interest Calculation | Interest Shortfall Allocated/ (Repaid) | Interest Distribution | Remaining Unpaid Interest Carryover Shortfall |
|--------------|-----------------------------------------------|-----------------------------|----------------------------------------|-----------------------|-----------------------------------------------|
|              | (1)                                           | (2)                         | (3)                                    | (4) = (2) - (3)       | (5) = (1) + (3)                               |
| 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                                          | 160,333.93                  | 0.00                                   | 160,333.93            | 0.00                                          |
| B            | 0.00                                          | 103,546.00                  | 0.00                                   | 103,546.00            | 0.00                                          |
| C            | 0.00                                          | 89,422.67                   | 0.00                                   | 89,422.67             | 0.00                                          |
| D            | 0.00                                          | 79,458.00                   | 0.00                                   | 79,458.00             | 0.00                                          |
| <b>Total</b> | <b>0.00</b>                                   | <b>432,760.60</b>           | <b>0.00</b>                            | <b>432,760.60</b>     | <b>0.00</b>                                   |

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**4. Collections and Distributions**

| <b>Collections</b>                                                      |                      |
|-------------------------------------------------------------------------|----------------------|
| Receipts During the Period - Principal                                  | 9,242,226.96         |
| Receipts During the Period - Interest                                   | 602,774.03           |
| Administrative Purchase Payments                                        | 118,726.52           |
| Warranty Payments                                                       | 0.00                 |
| Liquidation Proceeds Including Recoveries (Net of Liquidation Expenses) | 99,481.83            |
| Other Fees or Expenses Paid                                             | 0.00                 |
| <b>Total Collections</b>                                                | <b>10,063,209.34</b> |
| Beginning Reserve Account Balance                                       | 2,679,883.67         |
| <b>Total Available Amount</b>                                           | <b>12,743,093.01</b> |

| <b>Distributions</b>                                                          |                      |
|-------------------------------------------------------------------------------|----------------------|
| Basic Servicing Fee                                                           | 91,762.32            |
| Amounts paid in connection with an Asset Representations Review               | 0.00                 |
| Aggregate Class A Interest Distributable Amount                               | 160,333.93           |
| First Priority Principal Distributable Amount                                 | 0.00                 |
| Aggregate Class B Interest Distributable Amount                               | 103,546.00           |
| Second Priority Principal Distributable Amount                                | 0.00                 |
| Aggregate Class C Interest Distributable Amount                               | 89,422.67            |
| Third Priority Principal Distributable Amount                                 | 0.00                 |
| Aggregate Class D Interest Distributable Amount                               | 79,458.00            |
| Fourth Priority Principal Distributable Amount                                | 0.00                 |
| Reserve Account Deposit                                                       | 2,679,883.67         |
| Noteholders' Regular Principal Distributable Amount                           | 9,428,100.67         |
| Indenture Trustee expenses                                                    | 0.00                 |
| Unpaid Fees due to Trustees, Administrator and Asset Representations Reviewer | 1,500.00             |
| Excess Total Available Amount to the Certificateholders                       | 109,085.75           |
| <b>Total Distributions</b>                                                    | <b>12,743,093.01</b> |

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**5. Cash Reserve**

| Initial<br>Balance | Beginning<br>Balance | Additions | Reductions |          | Ending<br>Balance | Specified<br>Reserve Account<br>Balance |
|--------------------|----------------------|-----------|------------|----------|-------------------|-----------------------------------------|
|                    |                      |           | Draws      | Releases |                   |                                         |
| 2,679,883.67       | 2,679,883.67         | 0.00      | 0.00       | 0.00     | 2,679,883.67      | 2,679,883.67                            |

**6. Collateral Summary**

|                              |                                                | Initial          | Beginning      | Ending         |
|------------------------------|------------------------------------------------|------------------|----------------|----------------|
| <b>Balances</b>              | <b>Number of Receivables</b>                   | 59,250           | 16,027         | 15,165         |
|                              | <b>Aggregate Receivables Principal Balance</b> | 1,071,953,466.28 | 108,652,727.88 | 99,224,627.21  |
|                              | <b>Aggregate Amount Financed</b>               | 1,112,887,614.32 | 110,114,785.25 | 100,516,132.66 |
|                              | <b>Pool Factor</b>                             |                  | 10.1359556     | 9.2564305      |
| <b>Weighted<br/>Averages</b> | <b>Coupon</b>                                  | 6.55%            | 6.66%          | 6.67%          |
|                              | <b>Original Maturity</b>                       | 69.41            | 72.72          | 72.90          |
|                              | <b>Remaining Maturity</b>                      | 55.00            | 19.92          | 19.23          |

| Prepayment<br>Percentage | Monthly Period |
|--------------------------|----------------|
|                          | 46             |
|                          | 1.07%          |

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### 7. Net Charge-Offs, Delinquencies, and Bankruptcies

| Net Charge-Offs           |                                   |                             |                              |                                      |           | Cumulative Net Charge-Offs |                            |                      |
|---------------------------|-----------------------------------|-----------------------------|------------------------------|--------------------------------------|-----------|----------------------------|----------------------------|----------------------|
| Period                    | Average Aggregate Amount Financed | Number of Units Charged-Off | Net Charge-Offs (Recoveries) | Average Net Charge-Offs (Recoveries) | Loss Rate | Aggregate Amount Financed  | Cumulative Net Charge-Offs | Cumulative Loss Rate |
| <b>Current</b>            | 105,315,458.96                    | 25                          | 137,390.35                   | 5,495.61                             | 1.5655%   | 1,112,887,614.32           | 10,461,241.46              | 0.9400%              |
| <b>Preceding</b>          | 115,024,854.21                    | 30                          | 104,607.91                   | 3,486.93                             | 1.0913%   |                            |                            |                      |
| <b>Next Preceding</b>     | 125,269,939.95                    | 19                          | 51,661.99                    | 2,719.05                             | 0.4949%   |                            |                            |                      |
| <b>Third Preceding</b>    | 136,570,750.41                    | 26                          | 86,794.47                    | 3,338.25                             | 0.7626%   |                            |                            |                      |
| <b>Four Month Average</b> |                                   |                             |                              |                                      | 0.9786%   |                            |                            |                      |

  

| Delinquencies              |                |                  |                    |
|----------------------------|----------------|------------------|--------------------|
| Period                     | Total Accounts | Accounts over 60 | Percent Delinquent |
| <b>Current</b>             | 15,165         | 147              | 0.9693%            |
| <b>Preceding</b>           | 16,027         | 157              | 0.9796%            |
| <b>Next Preceding</b>      | 16,856         | 147              | 0.8721%            |
| <b>Three Month Average</b> |                |                  | 0.9403%            |

  

| Delinquency Stratification |                |               |                    |
|----------------------------|----------------|---------------|--------------------|
| Days                       | Total Accounts | Total Balance | Percent Delinquent |
| <b>31 - 60</b>             | 324            | 2,901,673.89  | 2.8868%            |
| <b>61 - 90</b>             | 121            | 1,132,644.90  | 1.1268%            |
| <b>91 - 120</b>            | 25             | 208,828.91    | 0.2078%            |
| <b>&gt; 120</b>            | 1              | 289.38        | 0.0003%            |

  

| Bankruptcies                |                |                           |
|-----------------------------|----------------|---------------------------|
|                             | Total Accounts | Total Balance             |
| <b>Prior Period</b>         | 205            | 1,735,637.29 <sup>1</sup> |
| <b>Additions</b>            | 7              | 48,404.66                 |
| <b>Removals<sup>2</sup></b> | 7              | 23,762.35                 |
| <b>Ending</b>               | <b>205</b>     | <b>1,760,279.60</b>       |

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

<sup>2</sup> Include bankruptcies returned to active status, bankruptcies paid-in-full, and charge-offs on prior period bankruptcies.

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**8. Performance Tests**

**For the Collection Period**

**Event of Default** **All Tests Passed**

**Servicer Default** **All Tests Passed**

**Overcollateralization:**

|         |               |
|---------|---------------|
| Initial | 4,823,466.28  |
| Current | 13,935,395.06 |
| Target  | 13,935,395.06 |

**Overcollateralization Target Reached?** **YES**

**Asset Representations Review Delinquency Trigger:**

| Monthly Period | Trigger |
|----------------|---------|
| 1-12           | 1.70%   |
| 13-24          | 2.60%   |
| 25-36          | 3.10%   |
| 37+            | 3.90%   |

|                |                |                      |
|----------------|----------------|----------------------|
| <b>Monthly</b> | <b>61+</b>     |                      |
| <b>Period</b>  | <b>Trigger</b> | <b>Delinquencies</b> |
| 46             | 3.90%          | 1.33%                |
|                |                | <b>Pass</b>          |

**9. Supplemental Disclosures**

**For the Collection Period**

Supplemental Servicing Fees 37,197.63

Other Fees or Expenses Accrued 0.00

Liquidation Expenses 13,750.00

Have there been any material modifications, extensions, or waivers relating to the terms of or fees, penalties or payments on, pool assets during the period or that, cumulatively, have become material over time? No

Have there been any material changes in determining or defining delinquencies, charge-offs or uncollectible amounts? No

Have there been any receivables with respect to which material breaches of pool asset representations or warranties or transaction covenants have occurred? No