



Ally 2025

Purpose, People & Impact Report

Ally at a glance

	2025	2024	2023
Total employee headcount	Approximately 10,300	Approximately 10,700	Approximately 11,100
Retention rate	Approximately 85%	Approximately 87%	Approximately 84%
Employee engagement score	84	83	84
ERG participation rate	65%	64%	59%
Employees participating in financial education activities	1,430	922	1,000
#OwnIt grants awarded	10,044	11,069	11,553
Employee Relief Fund awards*	\$77,000	\$270,000	\$115,000
Employee volunteer/giving participation rate	77%	72%	N/A
Total charitable giving	\$18.5 million	\$17.7 million	\$24.8 million
Ally Charitable Foundation grant applications received	264	252	179
Amount of CRA loans and investments	\$1.3 billion	\$1.3 billion	\$1.3 billion
Bridging the Digital Divide events	31	31	32
Laptops donated	2,221	2,200	1,350

* Employee Relief Fund grants reflect employee need and the occurrence of qualifying disasters or personal hardships. Annual totals may vary significantly based on these factors.

Executive letter

Financial services isn't about transactions.

At its core, financial services is about people — the goals they're working toward, the challenges they're navigating and the moments when the right support can make a meaningful difference — and at Ally, we have the privilege to be a part of these moments. As a relentless Ally for our customers' financial well-being, we help people buy cars, build savings, grow businesses, protect what matters and move forward with greater confidence. That role is an honor and a responsibility, and it is one we take seriously.

We publish this report because Ally's success is about more than financial results. It's also reflected in how our people bring our purpose to life, how we earn trust and how we help strengthen the communities we serve. Our culture is not separate from our strategy; it is how our strategy becomes real for customers, communities and the colleagues who we serve — and that connection is what gives me confidence in the year behind us and the opportunity ahead.

As I reflect on this year, I am grateful and optimistic. Grateful for the trust people place in Ally, and for the teammates who work every day to earn it. Optimistic about the momentum we carry into this new year. Ally remains focused, forward-looking and grounded in a culture where **Do It Right** is not just something we say — it is how our people show up in moments of truth for our customers, communities, stakeholders and one another — and I look forward to reporting on our contribution again next year.

This **Purpose, People and Impact Report** reflects our work through three lenses that often overlap: our purpose, our people and our impact.

Our purpose

Our purpose is clear and enduring: to be a relentless ally for our customers' financial well-being. It guides decisions across Ally — from how we design products and experiences, to how we manage risk, to how we operate responsibly as a regulated financial institution.

Being an ally means showing up with clarity, fairness and consistency — particularly in moments of truth for customers and communities. It means helping people navigate complexity, build confidence and make informed decisions about their financial futures. It also means exercising discipline and sound judgment, knowing that trust is earned over time and never taken for granted.

Our purpose is deeply connected to our strategy. By focusing on where we have clear competitive advantages and doing fewer things exceptionally well, we strengthen our ability to serve customers, operate with resilience and deliver the financial returns our shareholders expect. Focus doesn't limit our ambition — it enables it.

Our people

Ally is a people business at its core. Our culture is a true differentiator because our teammates live it every day. It shows up in how we treat one another, how we serve customers and how we make decisions when trade-offs are required.

Over the past year, we continued to invest in our colleagues in ways that reflect real life. That includes listening closely to feedback, supporting development and growth, expanding benefits to meet people where they are and creating more immediate and meaningful ways to recognize contributions. These efforts are not about checking boxes — they're about building an

2025 business growth:

\$143.5	billion in retail deposits
\$43.7	billion in consumer auto loan and lease originations
\$1.5	billion in insurance written premiums
\$365	million of corporate finance pretax income
\$12.9	billion held for investment (HFI) in corporate finance portfolio



We are focused, disciplined and guided by a culture that puts people first and values doing the right thing.”



environment where people feel supported, respected and empowered to do their best work.

The results show up in both how colleagues experience Ally and how they help us deliver for customers, including continued top 10% engagement and strong levels of pride, trust and belonging across the company.

When people care deeply about the mission and feel connected to one another, execution runs smoother, innovation accelerates and accountability strengthens. And when moments of truth arise — whether personal, professional or organizational — our culture provides the foundation for how we respond.

One of the clearest reflections of Ally’s culture is how our colleagues consistently show up for each other. In times of challenge or uncertainty, employees lead with empathy, action and pride in being there for one another. That care factor is not incidental. It is central to who we are.

Our impact

Our impact extends beyond Ally and into the communities where we live and work. At Ally, impact is not about visibility for its own sake — it’s about making a meaningful difference where it counts. We support the communities in which we operate by investing in programs, partnerships and volunteer efforts that expand economic mobility, strengthen local neighborhoods and help people build more secure financial futures.

We concentrate our efforts in areas where our expertise, partnerships and people can create lasting value — including financial education, affordable housing, workforce development and community reinvestment. These initiatives are data driven, comprise measurable goals and are grounded in long-term relationships.

Our colleagues play a central role in bringing this work to life. Through volunteering, nonprofit partnerships and community engagement, Ally teammates consistently

translate purpose into action. Whether responding to immediate needs or investing in long-term opportunity, they show up with care, accountability and follow-through.

We also strive to make an impact with our shareholders by driving financial performance while maintaining a strong operating model that promotes disciplined execution, effective risk management and consistent accountability across the enterprise. By focusing on businesses where we have clear competitive advantages, simplifying how we operate and aligning resources to our strategic priorities, Ally is better positioned to deliver sustainable performance over time.

Strong governance and disciplined oversight support all this work. We remain committed to managing risk thoughtfully, operating ethically and maintaining the trust of our stakeholders — because impact is only meaningful when it is sustainable.

Looking ahead

As we look forward, I remain confident in Ally’s direction and optimistic about what lies ahead — because we are focused, disciplined and guided by a culture that puts people first and values doing the right thing.

We are not trying to follow others or copy playbooks. We are centered on being Ally — a category one-of-one institution defined by a distinct mix of purpose, people and impact. That is what positions us to meet the next moments of truth with confidence and care.

Thank you to our colleagues for the heart and professionalism you bring to your work. Thank you to our customers, partners and shareholders for your trust. And thank you for taking the time to read this report and be part of Ally’s continued progress.

Michael Rhodes
Chief Executive Officer

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About our Purpose, People and Impact Report

Welcome to the 2025 Ally Financial Inc. (together with its consolidated subsidiaries unless the context otherwise requires, Ally, the Company, we, us or our) Purpose, People and Impact (PPI) Report.

This report provides an overview of Ally's approach to governance, responsible banking, environmental stewardship, human capital management and community impact. The report is intended to provide stakeholders with transparent, decision-useful information regarding our governance framework, risk management practices and the programs and controls that support responsible outcomes across our business.

Purpose, People and Impact in practice

At Ally, our focus on Purpose, People and Impact supports the execution of our business strategy and our commitment to long-term shareholder value. Our clear governance practices, culture of inclusion and intentional community investments and environmental priorities all strengthen our ability to attract and retain high-performing employees, deepen customer relationships, manage risk effectively and allocate capital responsibly. Together, these efforts are key to reinforcing stakeholder trust and driving competitive advantage.

Stakeholder priorities and topic selection

Our reporting priorities are informed by prior stakeholder assessments, peer and market expectations, risk considerations and ongoing engagement with employees, customers, shareholders, community partners and other stakeholders. Through these inputs, Ally has identified several topics that are important to stakeholders and

relevant to our business, including strong governance, disciplined risk management, talent management, inclusive culture, trusted customer relationships, community investment and responsible environmental stewardship.

We view these topics as interconnected drivers of resilience, trust and long-term value creation. Governance and risk management provide the foundation for responsible decision-making and business continuity. Talent, culture and customer relationships contribute to our ability to execute our strategy and serve our customers. Community investment reflects our purpose and supports economic mobility in the communities we serve, while environmental stewardship helps us manage our operational footprint and better understand emerging risks and opportunities. These priorities help guide our reporting and focus our disclosures on the topics most relevant to Ally's strategy, operations and long-term value.

Scope and boundaries

This report reflects activities and performance for the period January 1 through December 31, 2025, unless otherwise noted, and is presented on a consolidated basis for Ally Financial Inc. and its subsidiaries. The

report is designed to complement our financial and regulatory disclosures and to provide additional transparency into governance, responsible banking and related practices.

Relationship to other disclosures

This report should be read in conjunction with Ally's most recent Annual Report on Form 10-K, Proxy Statement and other filings with the U.S. Securities and Exchange Commission (SEC). Certain information included in this report may differ in scope, level of detail and presentation from SEC filings. Unless expressly stated, this report is not incorporated by reference into any SEC filing. The inclusion of information or the absence of information in this report should not be construed to represent Ally's belief regarding the materiality or financial impact of that information. For a discussion of information that is material to Ally, please see Ally's most recent Annual Report on Form 10-K, Proxy Statement and other filings with the SEC. This report may contain links or references to third parties. Such links or references are not incorporated by reference to this report, and we can provide no assurance as to their accuracy. The use or inclusion of the information is also not intended to represent endorsements of any products or services.

Use of frameworks and reporting standards

Our disclosures are informed by recognized reporting frameworks, including the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) and greenhouse gas accounting standards under the Greenhouse Gas Protocol. Where appropriate, we provide cross-references to additional disclosures, including our CDP response and other public resources, to support transparency and comparability.

This report is informed by recognized reporting frameworks for data, including:

- Sustainability Accounting Standards Board (SASB)
- Global Reporting Initiative (GRI)
- Task Force on Climate-Related Financial Disclosures (TCFD)

Data, metrics and estimation

This report includes both qualitative information and quantitative metrics. Certain metrics, including environmental and operational data, are based on internal systems, third-party sources and estimation methodologies that are subject to inherent measurement uncertainty. As methodologies, data availability and industry practices evolve, previously reported information may be refined or restated in future disclosures.

Assurance and verification

Ally obtains limited third-party assurance over its Scope 1, Scope 2 and selected Scope 3 greenhouse gas emissions in accordance with ISO 14064-3. Other quantitative data in this report is sourced from 2025 regulatory filings and the Federal Reserve CRA regulatory ratings, and is verified by Ally business units or by third party sources unless stated otherwise. Except where specifically noted, the information included in this report has not been externally assured.



Forward-looking statements

This report and 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. 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. While no list of assumptions, risks or uncertainties could be complete, 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, 2025, 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.

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. 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.

Materiality and terminology

In this report, terms such as “material,” “impact” or similar expressions may be used in accordance with sustainability-oriented reporting frameworks. These uses are distinct from, and should not be interpreted as, materiality as defined under U.S. securities laws or for SEC reporting purposes.

Limitations of sustainability information

Sustainability-related information is subject to limitations, including evolving standards, reliance on third-party data and the use of estimates and assumptions. These factors may limit comparability across reporting periods or with other organizations.

Service mark, trademark, and copyright information

We own or have rights to use the trademarks, trade names and service marks that we use in conjunction with the operation of our business, including, but not limited to: Ally® and Do It Right®. All other trademarks, trade names and service marks included in this People, Purpose and Impact Report are the property of their respective owners.

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Focused. Forward. strategy and impact

The strength of our foundation starts with our purpose-driven approach, which centers on our name — to become America's most extraordinary financial ally for our customers, communities and employees. It is reinforced by a culture that is anchored in our Do It Right ethos.

We are guided by our LEAD values, commitment to economic mobility and support for customers, employees and communities in distinct moments. By offering services that create impact — such as deposits, securities brokerage and investment advisory services for our customers, and financing, leasing, commercial insurance and vehicle protection products for dealers and consumers — we help customers navigate key moments of their financial lives, reinforcing our role as a trusted financial ally.

Taking the LEAD

Our culture stems from our LEAD core values, which encourage our employees to:

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.

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.

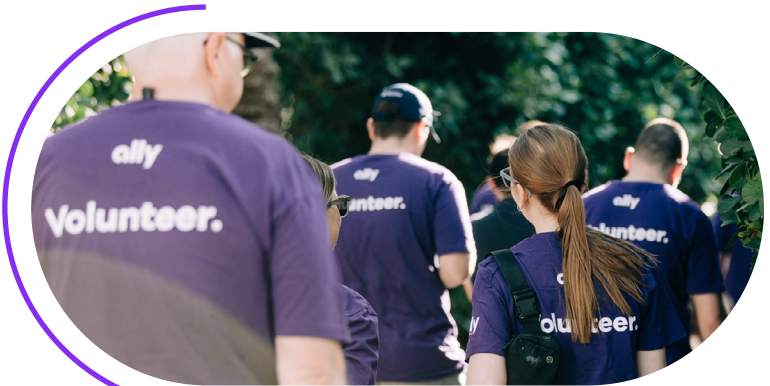
Act with professionalism: We operate with integrity, hold ourselves and each other accountable, treat others with respect and embrace diversity and inclusion. This is the cornerstone to our long-term success and at the very foundation of what it means to be an Ally.

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.

In 2025, we took decisive actions to simplify our business and sharpen our focus on what we do best. Our strategy **Focused. Forward.** is centered on achieving higher standards across all aspects of the business, including financial performance, customer experience, market shares and risk management. Focused reflects our emphasis on businesses where we believe we have clear advantages and a reason to win. Forward represents our ambition to create something extraordinary. Following the sale of our credit card business in April 2025, we strengthened our focus on our three core franchises where we believe we have competitive advantages and opportunities for growth: Dealer Financial Services (automotive finance and insurance operations), digital banking (we are the largest all-digital bank in the U.S.) and Corporate Finance (financing for private equity and venture capital-backed companies across the middle market).

This refreshed strategy extends across all areas of Ally. Through our people-first culture, we aim to enhance the lives of our employees and customers, reduce barriers to economic mobility in the communities we serve and promote an environmentally sustainable future for all.

We are committed to maintaining active dialogue with a broad range of stakeholders — including employees, customers, suppliers, regulators, shareholders, communities and nonprofit organizations — in an effort to understand the issues important to them. We aim to be transparent with our stakeholders by providing insights into the Company, its business and Board of Directors (the Board). We have demonstrated this commitment through enhanced proxy statement disclosures and shareholder engagement, as well as our investor releases and resources and community involvement.



Our pillars for impact

Employees:

Our employees bring our Do It Right ethos to life for our customers and communities. We emphasize a One Ally culture, grounded in our LEAD core values where employees are engaged and feel cared for as individuals and members of the team, while continuing to build Ally as a place where employees can pursue a career with meaning and purpose.

Customers:

We are relentless allies for our customers' financial well-being. We are in business because of them and for them. We are committed to delivering innovative products and services that provide them with the confidence and freedom to make positive financial choices. As a leading digital financial services company, we seek to be accessible to everyone and to continue investing in the future of finance.

Communities:

We are committed to financial and social inclusion through innovative philanthropy and programming that reduces barriers to economic mobility. Our strategy focuses on three core areas: affordable housing, workforce development and financial literacy. Our commitment is more than financial support. We provide volunteers, technical assistance, mentoring and professional development to support marginalized communities.

Environment:

Our commitment to Do It Right extends to the conservation of environmental resources to promote a sustainable future for our customers, employees, stakeholders and the communities in which we live and operate. We have recognized the importance of understanding, preparing for and mitigating the impacts of potentially material climate risks.

2025 highlights

As we embraced our **Focused. Forward.** strategy in 2025, we achieved notable success across new programs and legacy projects.

Community Reinvestment Act:

\$1.3 billion

Originated in community development loans and investments

Fourth consecutive

"OUTSTANDING"

CRA rating

Employee engagement

84

engagement score
(+1 YoY)

65%

participation rate in
Employee Resource Groups

Employee volunteering:

60,000+ volunteer hours

77% employee participation rate

1,200+ volunteer events

2,200+ nonprofits supported

\$1.7M donated via Ally match

Bridging the Digital Divide key impacts:

Delivered

30

community events

Provided

2,221

donated laptops

Engaged

134

volunteers
(+52% YoY)

Reached more than

3,800

individuals

Program highlight: Greater Goals, Presented by Ally

1,950 + Title I youth served across the Carolinas

40+ elementary schools involved

26,590 books provided

3M+ minutes of playing and reading time

600 participants at the Ally Greater Goals Play Days

400 Charlotte FC tickets provided to Greater Goals students, families and coaches

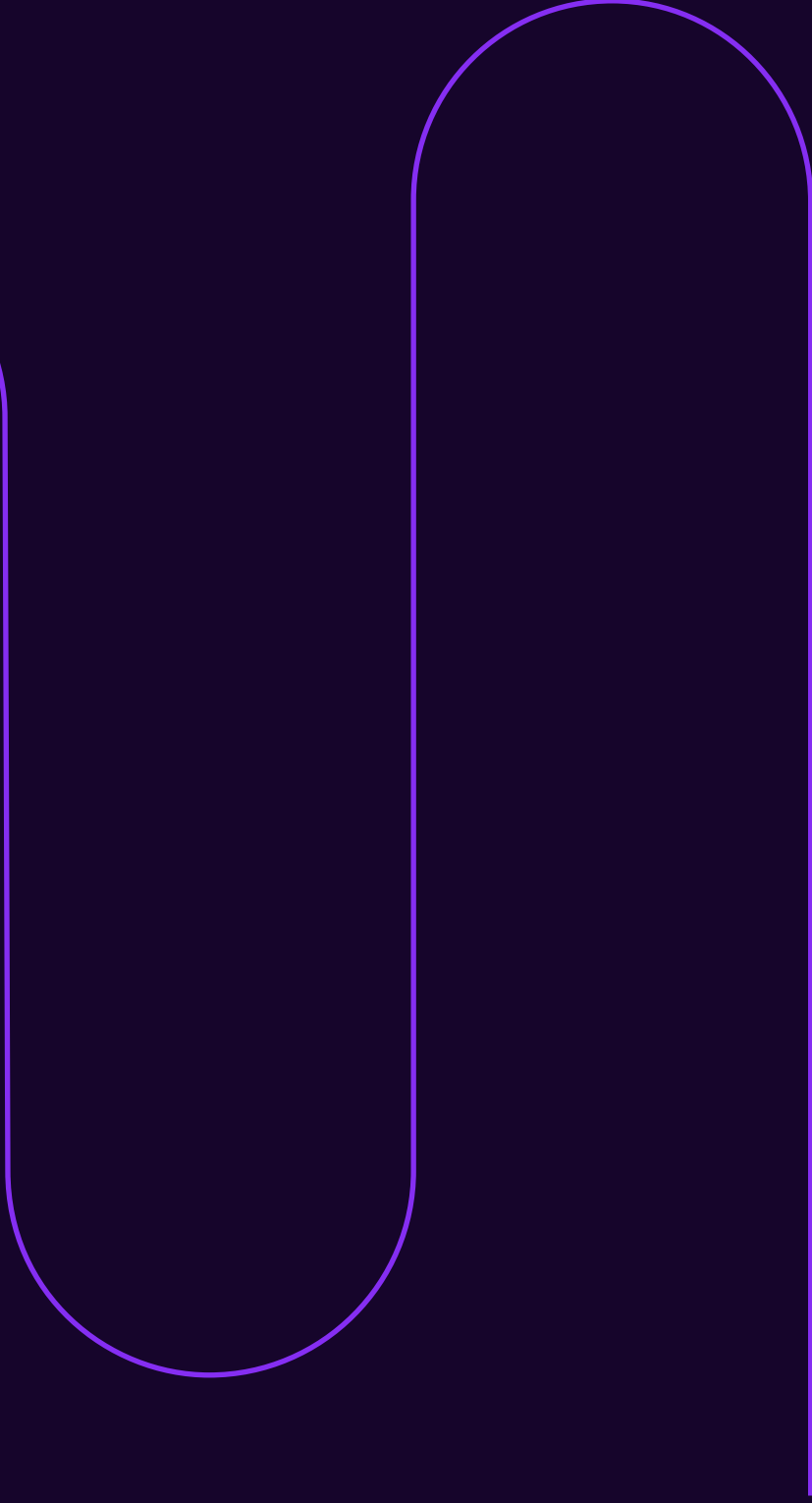
Ally Charitable Foundation contribution:

\$6.9 million

Credit Score Tracker:

99,580 user sign-ups,
averaging 58,000 monthly logins

Governance and responsible business



Governance

Ally's governance framework is designed to support effective oversight, disciplined risk management and responsible business practices across the enterprise. Governance is overseen by the Board of Directors and its standing committees and is implemented by Ally's management. Ally's governance framework helps the Company manage its business, including strategy, risk and compliance programs. This framework also supports alignment among Ally's strategic objectives, risk appetite and operational execution, while reinforcing accountability, transparency and sound decision-making across the organization.

The Board understands that strong corporate governance practices are critical to Ally achieving its strategic objectives and maintaining the trust and confidence of our shareholders, regulators, customers, employees and other key stakeholders. The Compensation, Nominating and Governance Committee (CNGC) is responsible for overseeing Ally's and the Board's corporate governance practices.

As part of its oversight, the CNGC annually reviews the structure and membership of the Board's committees and recommends any appropriate changes to the Board. The Board's governance structure is designed to foster effective challenge of senior management and to support strong oversight, timely access to information and sound decision-making. The membership of each committee is driven by its purpose, the expertise or experience needed to achieve that purpose, any requirements of applicable law or listing rules and other factors that enhance the effectiveness or assist in carrying out the purpose of the committee. Currently, the standing committees of the Board are the CNGC, the Audit Committee, the Risk Committee and the Technology Committee.

2025 governance highlights

- Annual election of all directors
- All our directors are independent, other than our CEO
- Independent Board Chair
- All Board committee members are independent
- An appropriate mix of skills, backgrounds, ages and tenures are represented on the Board
- Board and committee executive sessions are held regularly
- No director attended less than 75% of meetings of the Board and the Board committees on which they served in 2025
- Directors have access to Ally management and employees
- Overboarding policy limits the number of public company boards on which our directors can serve
- Self-assessment of the Board and Board committees is conducted annually
- Directors regularly engage with regulators
- Director compensation program is reviewed annually
- Our Bylaws provide shareholders with a proxy access right
- Majority voting standard applies to uncontested director elections
- Shareholders have the right to call a special meeting
- Single-class voting structure
- No poison pill or other anti-takeover device
- Year-round shareholder engagement program, which includes director participation, to build and strengthen relationships with our institutional shareholders

Board oversight overview

In its oversight role, the Board's primary responsibilities are the following:

- Overseeing a clear strategy for Ally, including 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
- Selecting the CEO, and through the CNGC, (a) approving goals and compensation for, and evaluating the performance of, the CEO and other identified members of senior management, (b) overseeing succession plans for the CEO and other identified members of senior management, (c) overseeing compensation policies and practices to support sound risk management and (d) overseeing human capital management and culture-related efforts, including talent acquisition and organizational health
- Through the Risk Committee, overseeing Ally's risk management policies and enterprise risk management framework, including approving and monitoring a clear risk appetite for Ally that aligns with its strategy and risk capacity and reviewing Ally's program for managing compliance risk
- Overseeing Ally's financial performance and condition, and through the Audit Committee, monitoring the integrity of Ally's financial statements and financial-reporting process and the adequacy of its financial and other internal controls, including disclosure controls and procedures
- Establishing the proper "tone at the top" for the culture and values of Ally, including approving Ally's Code of Conduct and Ethics and monitoring management's promotion of integrity, honesty and ethical and legal conduct throughout Ally

The CNGC and the Board are dedicated to assembling directors who excel in fulfilling these responsibilities, exercise independent leadership and oversight of management and operate in a cohesive and

effective manner. Each director candidate possesses valued backgrounds, skills, qualifications and other characteristics, and collectively, these director candidates are positioned to meaningfully contribute to creating long-term value for shareholders.



"Effective governance demands intentional alignment among purpose, risk management and business strategy. At Ally, we evaluate decisions through a holistic lens that connects our people, customers, communities and environmental responsibilities. This approach not only strengthens accountability, but enables us to deliver sustainable value in a rapidly evolving landscape."

Hope Mehlman

Chief Legal and Corporate Affairs Officer

Board recruitment and refreshment

The Board maintains focus on ongoing refreshment to enable effective oversight of our strategy. In 2025, the Board welcomed new directors Gunther T. Bright, Michelle J. Goldberg and Allan P. Merrill, who collectively bring deep experience in financial and venture capital markets, financial services and public company leadership to the Board. Most recently, Tracey D. Weber, who brings a wealth of experience in digital and technology across multiple industries, was elected as a director at Ally's 2026 annual meeting of shareholders (Annual Meeting).

Board composition

At the Annual Meeting, the following 12 nominees were elected by shareholders to hold office until the next annual meeting of shareholders in 2027.

	Nominee/Principal Occupation	Age*	Director Since	Ally Board Committee Membership
	Gunther T. Bright IND  Former Executive Officer, American Express	67	2025	Risk
	William H. Cary IND  Former Executive Officer, General Electric	67	2016	Audit (Chair) CNGC
	Mayree C. Clark IND  Former Executive Officer, Morgan Stanley	69	2009	Audit CNGC
	Kim S. Fennebresque IND Former Chairman and CEO, Cowen Group	76	2009	CNGC (Chair) Technology
	Thomas P. Gibbons IND  Former CEO, Bank of New York Mellon Corporation	69	2023	Risk (Chair) Technology
	Michelle J. Goldberg IND Former Partner, Ignition Partners	57	2025	Audit Technology
	Franklin W. Hobbs IND Independent Chair Former President and CEO, Ribbon Communications	78	2009	CNGC
	Allan P. Merrill IND  CEO and Chairman, Beazer Homes USA	60	2025	Audit
	David Reilly IND Chief Development Officer, World Wide Technology	62	2022	CNGC Technology
	Michael G. Rhodes CEO, Ally Financial Inc.	60	2024	
	Brian H. Sharples IND Former Chairman and CEO, HomeAway	65	2018	Risk Technology (Chair)
	Tracey D. Weber IND Senior Vice President and General Manager, Expedia Brand and Portfolio Brands	59	2026	Audit Risk

IND Independent Director

 Audit committee financial expert

 Risk management expert under the Federal Reserve's Regulation YY

*Data as of May 6, 2026

The Board believes it is comprised of the appropriate number of directors and possesses the right mix of perspectives, backgrounds, skills and experiences to fulfill its duties and oversee Ally's corporate strategy. The Board regularly refreshes its composition and strives to achieve a balance of tenures on the Board.

Board skills

The following chart summarizes the skills currently represented on the Board:

Skills and Qualifications	Bright	Cary	Clark	Fennebresque	Gibbons	Goldberg	Hobbs	Merrill	Reilly	Rhodes	Sharples	Weber
Senior Executive Leadership (92%)	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
Financial Services Industry (92%)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Regulatory / Governmental (83%)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Risk Management (83%)		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Finance / Accounting (83%)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Other Public-Company Board (92%)	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓
Technology and Digital Innovation (83%)			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cybersecurity (33%)						✓			✓	✓	✓	
Human Capital Management (83%)	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	
Age 66 - Average age	67	67	69	76	69	57	78	60	62	60	65	59
Director Since 6.75 years - Average tenure	2025	2016	2009	2009	2023	2025	2009	2025	2022	2024	2018	2026

*Data as of May 6, 2026

Shareholder engagement

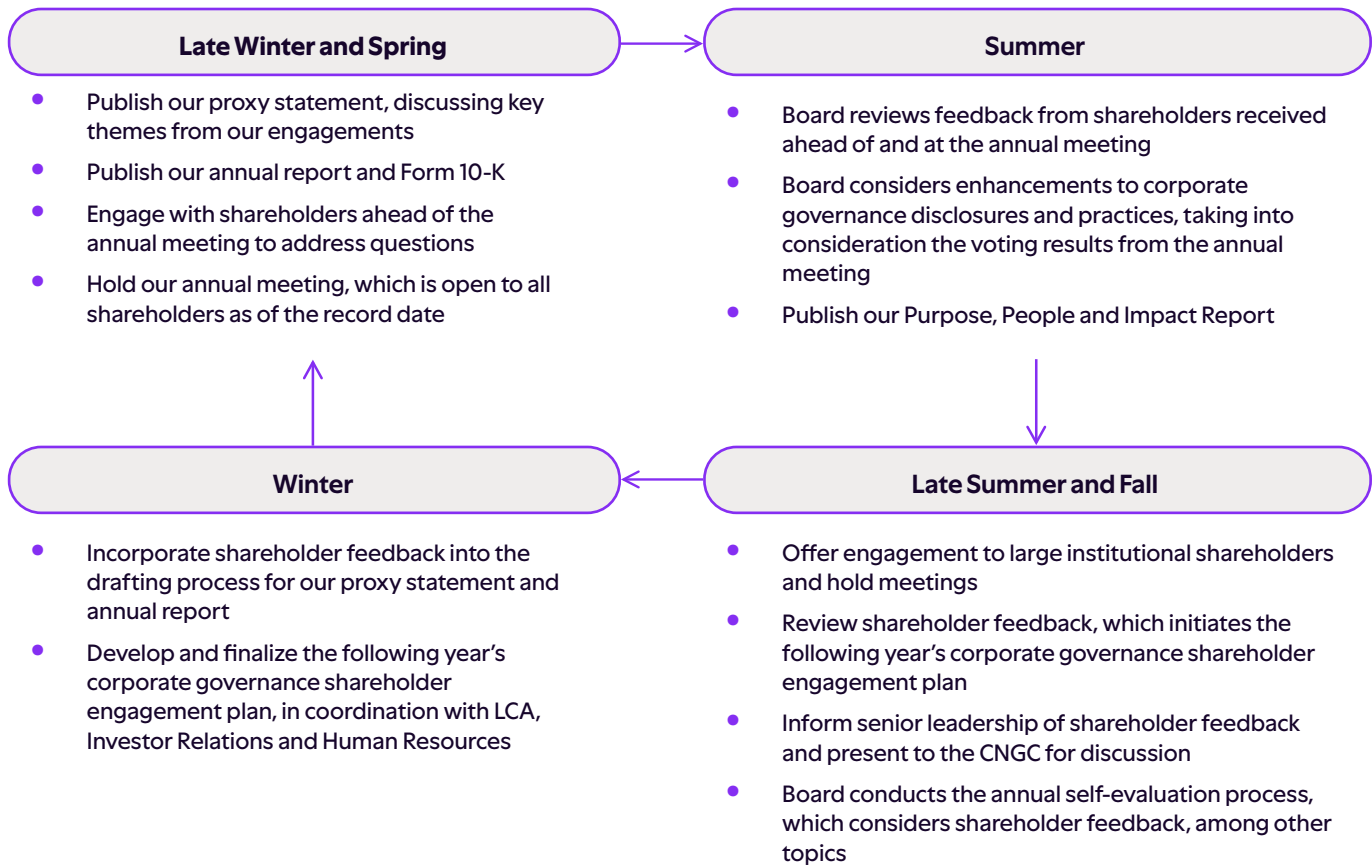
Ally has established a robust, year-round shareholder engagement program, through which we engage in dialogue and seek shareholder perspectives on matters to inform Ally's and the Board's decision-making. We take a comprehensive, multifaceted and proactive approach to shareholder engagement. Direct dialogue with shareholders serves as an opportunity to listen, share perspectives and remain informed on evolving expectations. We are intentional about establishing new and deepening current ongoing, long-term relationships with our shareholders. Corporate governance-focused engagements are generally held with the governance and stewardship teams of our top shareholders and the proxy advisory firms. Our Legal and Corporate Affairs team works closely with Investor Relations and Human Resources on shareholder engagement activities that support Ally's understanding of investor perspectives on key corporate governance and executive compensation matters. Investor Relations also leads financial performance-focused engagements with investors and analysts. These engagements are conducted year-round and may include participation of the CEO and CFO.

How we engage directly with shareholders:

- Governance forums and conferences
- Governance-focused meetings, calls and in-person engagements
- Director-led engagements
- Investor Relations-focused meetings and roadshows
- Quarterly earnings calls
- Investor-led presentations to the Board
- Industry working groups
- Communication with our largest shareholders on certain governance updates
- Annual meeting of Shareholders
- Stakeholder Assessment process

How we publicly report to shareholders:

- Annual Report
- Proxy Statement
- Other SEC filings (e.g., 10-K, 10-Q and 8-K)
- Press releases and other announcements
- Purpose, People and Impact Report
- Investor Relations and corporate website
- Other governance-focused documents (e.g., Governance Guidelines and Code of Conduct and Ethics)



Ongoing Engagement

- Participate in industry working groups and governance organizations, such as BPI, ICGN, CII and the Society for Corporate Governance, to advance governance issues
- Attend corporate governance forums and conferences, where we engage with shareholders and governance professionals; share feedback with the Board at the next scheduled meeting
- Review shareholders' proxy voting guidelines and engagement priorities to inform continuous improvement of governance disclosures and practices
- Send courtesy copies of our filings disclosing significant corporate governance and Board changes

Risk management oversight

Risk management framework

Managing the risk-reward trade-off is a fundamental component of Ally's business strategy, and all employees are responsible for identifying, assessing and managing risk. Ally's approach is supported by a comprehensive enterprise risk management framework that applies across the organization and is designed to address both current and emerging risks.

Ally employs a layered approach to risk management that defines clear roles and responsibilities. Business lines and corporate functions are responsible for owning and managing the risks arising from their activities, including adherence to established policies and applicable laws. Independent risk management operates separately from the business lines and is responsible for establishing and maintaining the Company's enterprise risk management framework, providing objective risk assessment and delivering effective oversight and challenge to ensure alignment with the Company's risk appetite. Internal Audit provides independent assurance on the effectiveness of risk management practices, internal controls and governance processes, including through Audit Services and the Loan Review Group.

Risk-oriented management committees, including the Enterprise Risk Management Committee, and the executive leadership team support the identification, monitoring and management of risks within that appetite. This governance structure promotes accountability, enables effective escalation and transparency and supports the consistent application of risk management practices across the organization.

Role of the Board

A holistic, integrated and proactive approach to risk management is cultivated in the tone at the top that is set and communicated by the Board, the CEO and other members of senior management. Together, these leaders establish and regularly reinforce risk-based performance as one of Ally's strategic priorities. The Board oversees Ally's alignment of its strategy with its risk appetite and, as a result, fosters an environment that does not encourage excessive risk taking. The Board also holds senior management accountable for maintaining the risk appetite framework and supports the independence and stature of independent risk management and internal-audit functions. Through the Risk Committee, one of the Board's primary responsibilities is overseeing Ally's risk management policies and enterprise risk management framework, including its risk appetite statement and its program for managing risk, commensurate with its structure, risk profile, complexity, activities and size.

Role of the Board's committees

Each of the Board committees is responsible for evaluating specified risks and overseeing the management of those risks. The Risk Committee meets in joint sessions with the Audit Committee and Technology Committee, at least annually, to discuss with management the guidelines and policies for assessing and managing Ally's exposure to risks. This includes major financial risk exposures and the steps management has taken to monitor, control, report on and, as necessary, disclose those exposures. The Board committees' risk oversight responsibilities are illustrated on the following page.

Board of Directors

Risk Committee

- Approve and oversee Ally's enterprise risk management framework
- Approve and monitor a clear risk appetite that aligns with Ally's strategy and risk capacity
- Oversee management's responsibility for ensuring that the enterprise risk management framework is commensurate with Ally's structure, risk profile, complexity, activities and size
- Review reports from the Chief Risk Officer on risk management policies and the operation of Ally's enterprise risk management framework, including reports on emerging risks
- Review reports and trends on material risks
- Review reports and trends on liquidity planning and capital management processes, and review and approve the contingency funding plan and stress test policies and procedures
- Review reports on the new product approval process
- Review and approve the crisis management and pandemic plans
- Review and approve the model risk management plan and oversee the model risk management program
- Approve Ally's loan review plan, and review reports from the loan review function

Technology Committee

- Oversee the effectiveness of Ally's risk management and internal controls that are designed to:
 - Safeguard assets
 - Confirm the accuracy and integrity of accounting, financial reporting and disclosures
 - Maintain compliance with ethical standards, policies, procedures and applicable laws
 - Promote effectiveness and efficiency of operations
- Oversee the independent registered public accounting firm and internal audit function

Compensation, Nominating and Governance Committee

- Oversee the performance and accountability of senior management, including through:
 - The administration of Ally's executive compensation plans
 - The evaluation, determination and approval of goals and compensation of the CEO and other Purview Executives
- Review the Company's human capital management and culture strategy, including talent and development strategy, employee engagement and well-being, and efforts to align culture with corporate strategy.
- Oversee Board composition, leadership, independence and structure and assist the Board in establishing and maintaining effective corporate governance policies and practices
- Monitor the expectations and priorities of the Company's stakeholders, including our shareholders, customers, employees and communities

Audit Committee

- Oversee the effectiveness of Ally's risk management and internal controls that are designed to:
 - Safeguard assets
 - Confirm the accuracy and integrity of accounting, financial reporting and disclosures
 - Maintain compliance with ethical standards, policies, procedures and applicable laws
 - Promote effectiveness and efficiency of operations
- Oversee the independent registered public accounting firm and internal audit function

Ethics and compliance

Ally's Board has adopted a Code of Conduct and Ethics to promote integrity in the workplace, in the marketplace and in our society and communities. The Code of Conduct and Ethics (the Code) applies to all of Ally's officers and employees, including the CEO, the CFO and the Controller.

In its oversight role and in a manner consistent with its fiduciary duties, the Board promotes Ally's compliance with applicable law, including those governing safety and soundness, consumer protection, financial reporting and internal controls, and, through its Risk Committee, oversees Ally's program for managing compliance risk.

Conduct and ethics

Ally's strong foundation is built upon a legacy of determination and dedication, fostering a culture that defines who we are and how we act. Our actions are connected to our higher purpose: to be a relentless ally for our customers, communities, colleagues and stakeholders. These expectations are reinforced through Ally's Code of Conduct and Ethics, which applies to all employees and requires annual acknowledgment.

What we do and how we act matters — in small actions and in big decisions. We are committed to listening, learning and continuously improving to support effective decision-making and accountability. Each day, we recommit to building a workplace centered around care and belonging, leaning into the advantage our commonalities and differences bring to our work and our Ally community. All the while, we hold true to the ideals of effective challenge. We welcome alternative perspectives and seek to find the best solutions.

The Code defines the standards of conduct expected of employees and representatives, including compliance with applicable laws, regulations and internal policies.

These requirements support alignment between our business practices, regulatory expectations and commitment to Do It Right.

Each employee has a responsibility to understand the Code, comply with the Code and report any actual or suspected non-compliance through established reporting channels. No one, regardless of their position at Ally, has the power or authority to direct an employee to do anything contrary to the Code or applicable law.

Ally Ethics Hotline

Ally employees may report an integrity or compliance concern through the Ally Ethics Hotline or its web portal, which are available 24 hours a day, seven days a week. The purpose of the Ethics Hotline is to facilitate the reporting of possible illegal, unethical or improper conduct. This conduct includes, but is not limited to: safety and security, theft and fraud, insider trading, anti-money laundering and compliance.

Compliance oversight

The Board's Audit Committee assists the Board in overseeing Ally's compliance with legal and regulatory requirements, and the Risk Committee assists the Board in overseeing Ally's program for managing compliance risk. The Enterprise Compliance Training team ensures that all employees understand the rules, laws, regulations and internal policies that govern Ally. The team provides comprehensive training that is developed in collaboration with key stakeholders from different business lines and enterprise functions. The established curriculum helps to mitigate legal and financial risks and protect our company's reputation. At Ally, we believe that effective compliance training fosters a culture of ethical behavior, awareness and accountability, encouraging employees to make informed decisions and report potential issues proactively.

Regulatory compliance

In fulfillment of the regulatory requirements of the Bank Secrecy Act and the Office of Foreign Assets Control (OFAC), and as part of our larger commitment to safeguarding the financial sector from fraud, money laundering and other abuse by illicit actors, we maintain robust fraud, anti-money laundering (AML) and sanctions programs.

Our fraud, AML and sanctions programs work collectively to protect Ally and its customers from fraudulent activity and to identify and report suspicious activity to the Financial Crimes Enforcement Network and potential sanctions violations to OFAC as required by applicable regulations. We utilize a variety of tools and approaches to prevent and detect fraud, money laundering and sanctions violations, working collaboratively with Data Security Technology and client-facing teams.

All employees and relevant contractors receive annual training to support their colleagues with understanding their role in this important activity. Specialized fraud, AML and sanctions teams receive ongoing targeted training to stay abreast of emerging risks and trends.

Responsible banking and customer protection

Responsible banking is foundational to how Ally operates. Across our business, we seek to manage risks, design products and services and engage with customers in a manner that supports fair outcomes, protects customer interests and is aligned with applicable legal and regulatory expectations. Our responsible banking approach is supported through an integrated operating model that connects governance, risk management and customer-facing activities.

Ally's Fair and Responsible Banking (FARB) program provides enterprise-level oversight across key customer protection areas, including fair lending and broader consumer protection requirements. The program's annual Monitoring Plan includes statistical and other monitoring techniques intended to support fairness to customers and consumers. FARB also reviews complaints alleging discrimination before a response is provided to the customer.

Customer complaints

Ally's enterprise complaints program is designed to support consistent documentation, review, escalation and response for customer concerns. Complaints are managed in the business lines through Executive Customer Relations. Certain complaints that are considered sensitive per the Enterprise Complaints Policy are also escalated for review by Legal and Compliance, prior to responding to the customer.

Political engagement and disclosure

Ally believes it is important to have an open dialogue with policymakers to best represent the goals and interests of our customers, employees, communities and other stakeholders. We regularly engage in the public policy process at the state and federal level, working with policymakers and staff to share our story and respond to any questions regarding the potential impact of certain policies. Ally engages in direct and indirect lobbying activity by employing internal lobbyists and external consultants who work on behalf of Ally. One way Ally participates in direct lobbying is through the regulatory agencies' public comment process. Ally maintains a robust compliance and monitoring program to ensure both its employees and consultants abide by all appropriate conduct, reporting and disclosure requirements. Ally files all required reports regarding our federal lobbying activity in compliance with the Lobbying Disclosure Act of 1995, as amended by the Honest Leadership and Open Government Act of 2007. This information is publicly available on a quarterly basis. The CNGC, which is comprised entirely of independent directors, oversees Ally's public policy activities, including lobbying activities, and memberships in trade associations, coalitions and industry organizations.

All of Ally's lobbying activities are governed by our Code of Conduct and Ethics and Enterprise U.S. Lobbying Policy.

Supplier expectations

Ally's supplier relationships are an extension of our operating environment and are managed through governance and risk management routines intended to support ethical conduct and responsible business practices within our third-party ecosystem. Our Supplier Code of Conduct communicates expectations for integrity, compliance and responsible practices, as we seek to maintain relationships with suppliers that align with our standards and applicable requirements.



"Creating a culture of integrity starts with making sure every employee feels empowered to speak up. We want team members to know their concerns will be heard, taken seriously and handled appropriately."

Hope Mehlman

Chief Legal and Corporate Affairs Officer

Information security and data privacy

Ally considers technology to be a driver and enabler of our business and strategic plan. Information technology, data security and data are critical to our business, but they are also some of our primary risks that result from the failure of, or insufficiency in, information technology (e.g., a system outage), intentional or accidental unauthorized access, sharing, removal, tampering or destruction of company or customer data or records (e.g., a cybersecurity incident), or the lack of data governance, the mismanagement of data or poor data privacy and protection.

Information technology, information security and data risk management are part of our broader enterprise risk management framework. We seek to minimize the occurrence and impact of unauthorized access, disruption, alteration, poor privacy or protection, mismanagement or compromise of our systems and information through real-time review and monitoring of applicable risk exposures and the implementation of processes and controls to manage those risks.

More specifically, we make investments in people, processes and technology to assist in our efforts to prevent, monitor and respond to information security events and incidents. Information technology and information security operational metrics and data are monitored on an ongoing basis and assessed against established risk appetite limits. An inventory of information technology, information security and data processes, risks and controls is maintained, which

is derived utilizing regulatory and industry guidance, including the Federal Financial Institutions Examination Council (FFIEC) Information Technology Examination Handbook and the National Institute of Standards and Technology (NIST) Cybersecurity Framework. This inventory is used to assist in the identification and assessment of information technology, information security and data risks. In addition, information protection and risk management teams managed by our Chief Information Security Officer are responsible for the administration, governance and ongoing assessment of information technology, information security and data risks that pertain to their areas of responsibility.

Information security-related risks continue to evolve, including through the emergence of AI, and have become increasingly sophisticated. As a result, we continuously evaluate the adequacy of our preventive and detective measures.

As part of its responsibilities, the Technology Committee reviews the information technology, information security and data risk appetite statements approved by the Risk Committee for alignment with the Company's strategy and risk capacity. The Risk Committee, however, is ultimately responsible for the oversight of information technology, information security and data risks. Refer to Committees of the Board section for additional information.

Oversight of artificial intelligence (AI)

Ally is exploring and deploying AI in a safe, responsible and well-controlled manner to enhance business practices and drive innovation across the enterprise. As AI technologies continue to evolve, Ally recognizes the importance of strong governance, effective risk management and disciplined oversight to support the development, deployment and use of AI in alignment with Ally's strategic objectives and risk appetite.

People remain central to Ally's approach to AI. Ally has established resources to help employees build AI knowledge and awareness and promote the responsible use of AI technologies. This includes Ally.ai, Ally's internally developed generative platform, as well as training, guidance and forums that support learning and collaboration across the organization. Employees are expected to complete applicable risk and control training and adhere to applicable policies, standards and governance requirements.

Ally's use of AI is guided by governance processes and risk controls designed to evaluate and monitor AI-related risks throughout the lifecycle of AI use cases. Responsible AI practices are embedded into design standards, approval processes and operational controls, supported by testing, monitoring and independent validation to confirm models perform as intended and remain within defined risk tolerances.

Ally continues to refine its approach to AI governance and oversight. Ally's AI governance framework is intended to promote transparency, accountability, risk-based decision-making and ongoing oversight of AI use. This includes:

- Controlled access to AI tools and capabilities, including Ally.ai
- Defined business ownership and oversight responsibilities
- Risk assessments addressing model, data, operational and third- and fourth-party risks, as appropriate
- Employee training and awareness programs to promote responsible use
- Mechanisms to detect, escalate and remediate misuse or processes for identifying, escalating and addressing potential issues and prevent unintended outcomes
- Ongoing monitoring and testing to support adherence to approved use cases

Additionally, Ally has established governance documents to support the management of AI-related risks associated with its use. These include our Enterprise AI Risk Management Policy, Generative AI Risk Management Standard and Enterprise Model Governance Standard. Our Enterprise Data & AI team spearheads our exploration and adoption of AI and development and maintenance of our data, analytics and AI platforms. Further, Ally's AI Risk Management Sub-Committee provides oversight of AI use cases, performance metrics, control effectiveness and emerging risk patterns, with reporting to the Enterprise Risk Management Committee and the Technology and Risk Committees of the Board, as appropriate.

Ally's deployment and use of AI is overseen by the Board, primarily through its Technology Committee. The Technology Committee oversees the execution of Ally's digital and other technology strategies, including the deployment and use of AI, while the Risk Committee oversees information technology, information security data and other AI-related risks.

This integrated framework is intended to support the responsible use of AI while maintaining strong risk discipline and Board-level transparency.

Patent Program

Although Ally has maintained a patent portfolio for many years, Ally began designing its Patent Program in 2025 to expand and accelerate innovation and protection of Ally's intellectual property. The Patent Program:

- Strengthens Ally's brand and culture as a fintech innovator
- Serves both offensive and defensive strategic purposes
- Increases employee engagement, innovation focus and awareness of importance of protecting intellectual property
- Enhances and accelerates existing innovation recognition
- Strengthens Ally's position in an increasingly competitive technology-driven environment
- Supports Ally's ability to be more responsive to legal and regulatory developments

The program formally launched in January 2026, has been well received throughout the Company, and has resulted in an increase in the number of patent applications.



As a financial institution, responsible AI use must be embedded into the way we govern, deploy and evolve these technologies every day. The opportunity with AI is enormous, but in a highly regulated industry, trust and accountability have to come first. That means pairing innovation with strong governance frameworks, clear risk controls, ongoing employee education and transparency around how AI tools are used."

Rachel Bardin

Director of AI Enterprise Transformation Management

Human capital governance and oversight

Human capital management is supported by a governance and oversight framework across the organization. Board- and management-level oversight, together with performance management processes and required training, reinforce employee expectations related to conduct, compliance and responsible use of technology. These practices are intended to support accountability, strengthen the control environment and align talent management with business priorities.

Employee performance management processes are designed to align individual objectives with business priorities and reinforce accountability for results and behavior. Performance evaluations consider both outcomes and how results are achieved, consistent with Ally's values and expectations around conduct and risk management. This approach supports consistent expectations across the organization and reinforces alignment among employee performance, business objectives and risk discipline.

Sustaining high levels of employee engagement and belonging are key measures of our workplace success as we continue to build a company where our employees want to work, have purposeful careers and feel empowered to make a difference. Throughout the year, a third-party provider administers confidential employee surveys to provide feedback on key strengths and opportunity areas for action-taking to improve our culture. The results of these surveys are shared with the Board and help guide individual team engagement planning across the organization to drive enterprise change and empowerment through localized efforts.

Additionally, we internally monitor and provide opportunities for our employees to provide feedback outside of our company-wide engagement survey, which includes collecting employee feedback on our internal website. This survey asks a rotating series of questions that employees answer, and management uses those answers to better understand our enterprise and align strategic priorities.

Governance documents

The following are available on the Company's website at ally.com/about/investor/policies-charters/.

Committee Charters

- Audit
- CNGC
- Risk
- Technology

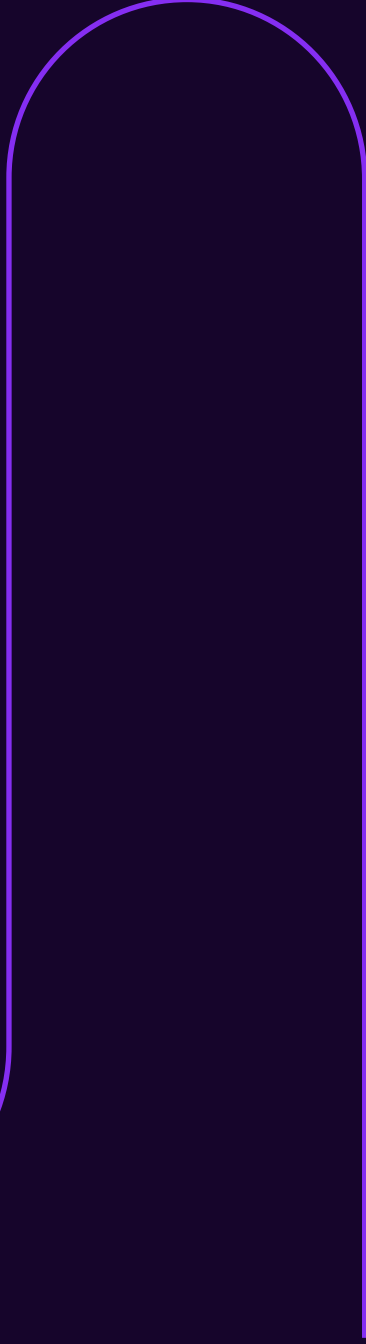
Other Governance Documents

- Code of Conduct and Ethics
- Bylaws
- Governance Guidelines
- [Government Affairs Annual Report](#)

Additional documents that can be found on other pages of our website include:

- Supplier Code of Conduct
- Insider Trading Policy (as an exhibit in our 2024 Form 10-K)
- Annual Report
- CDP Reporting

Employees



Investing in the people behind the purpose

Ally's ability to deliver on its strategy, manage risk and serve customers depends on colleagues who understand where the company is headed, see how their work contributes and feel supported in doing their best work. Our approach to human capital management is designed to connect business priorities with employee experience — helping us attract, develop, engage and retain talent while reinforcing accountability, risk discipline and alignment with our Do It Right culture.

We know our team members are integral to the success of our business. That is why our people strategy focuses on building a workforce with a range of skills, experiences and perspectives needed to drive the business forward, support one another and deliver for customers in moments that matter.

How we manage talent at Ally

Our talent approach is supported through an operating model that reflects how we manage the employee lifecycle. Across our workforce of approximately 10,300 employees, we track key indicators across that lifecycle — from hiring and development to engagement, mobility and retention — to help us understand how effectively we are attracting, developing and keeping the talent needed to deliver for customers and support Ally's strategic priorities:

- **Attract:** Recruit and hire talent with the capabilities needed to support business objectives and serve customers.
- **Develop:** Build skills and leadership capabilities through learning, development and career growth opportunities.
- **Engage:** Support employee experience and well-being through meaningful benefits, resources and an environment that enables employees to contribute effectively.
- **Govern:** Reinforce accountability through performance management, required training and oversight framework that support a strong control environment.



Employee experience and well-being

We listen and adapt, evolving our benefits and resources to support employees' physical, emotional, financial and professional well-being.

To enhance our benefits in 2025, we:

- Introduced a new financial literacy education series that reached more than 1,300 attendees
- Expanded menopause and midlife women's health coverage
- Removed the cost from telehealth visits
- Launched a career coaching service connecting employees and managers with HR-trained professionals
- Created an AI toolkit to help managers use Ally.ai for career conversations and employee touchpoints
- Launched IdeaHub and Ally University (see page 34) to assist employees on their journey of continual learning

Our benefits and well-being programs are designed to support employees through real-life moments that can shape their financial security, career growth and ability to thrive at work. That includes resources for physical, emotional, financial and professional well-being, as well as programs that may help employees build long-term stability. The following stories illustrate how those investments can become meaningful support in pivotal moments:

From #OwnIt to first-time homeowner

Becoming a homeowner is a significant financial milestone. For two years, Laura had been searching for the perfect place for her and her husband, as well as their four cats and three-legged dog, to settle. She finally found it: a turn-of-the-century home in a historic Detroit neighborhood, with 100-year-old trees lining the yard and the original Edwardian molding still intact. But as the closing neared, what should've been a moment of celebration turned into a moment of financial uncertainty.



IdeaHub: Turning employee engagement and feedback into action

At Ally, strong company culture is built from within. Our community is strengthened by providing employees at every level the opportunity to inspire meaningful change within our workplace and better serve our customers.

In 2025, we launched IdeaHub, Ally's always-on feedback platform designed to turn employee insight into action. The platform gives employees a direct way to suggest improvements, engage with ideas from colleagues and see how submissions move through review. By creating a more transparent path from idea to action, IdeaHub helps strengthen engagement while surfacing opportunities to improve processes, tools and customer experiences.

"IdeaHub gives employees a way to share their ideas, have their voice heard and engage with the ideas of others by voting within the platform," says Ally Executive Director of Customer Advocacy & Insights Emily Shallal. "They can track the status of submissions and see that senior leadership is listening, values employee input and is taking action."

This year, IdeaHub received more than 1,000 submissions, with ideas already moving through the right channels as teams explore opportunities to bring them to life in ways that improve how Ally works and serves its customers. A simple submission in IdeaHub can also evolve into a fully filed patent through Ally's Patent Program.

"In Detroit, appraisals can be a challenge. Home values are so neighborhood-specific, and it's hard to get an accurate valuation. Because the mortgage is connected to the appraisal value, I faced the immediate barrier of needing thousands of dollars extra out of pocket to put towards the down payment," says Laura.

Laura had been building savings, but she hoped to use those funds for necessary repairs on the old house. During a pivotal moment in the homebuying process, Ally's #OwnIt grant gave Laura the ability to continue moving forward. The #OwnIt grant provides up to 100 shares of Ally common stock annually to all non-equity eligible employees, extending equity ownership and the financial benefits of the grants to every employee to use however they choose.

Laura made up the difference needed for the down payment by selling a portion of her #OwnIt shares. "I always thought I might use my shares for a rainy day," says Laura. "And when that moment came, they were available." She and her husband were able to close on the house and turn a stressful situation into stability and a fresh start.

"We're still fixing it up," Laura says. "But we're so happy to be home."

A lifelong commitment to learning

For Lynne, earning an MBA was the latest milestone in a lifelong learning journey shaped by perseverance, personal sacrifice and a commitment to growth. Years after postponing her education to care for her sister, she achieved a long-held goal while continuing to build her career.

After graduating from high school, Lynne chose a different path than many of her peers. She delayed her education to help care for her sister, who was living with significant medical challenges. "I would make the same decision every time," says Lynne. "My sister is my biggest supporter and being there for her was important to me."

Lynne built a successful career through hard work, determination and continuous learning. While she eventually earned her bachelor's degree, pursuing graduate school remained a personal aspiration. That dream became achievable through Ally's tuition reimbursement benefit and a culture that encourages employees to invest in their growth.

"Returning to school while working full time required commitment and discipline," says Lynne. "There were evenings spent in class, weekends dedicated to studying and many competing priorities. The support I received from my leaders, teammates, family and friends made all the difference."

With the help of Ally's education benefits, Lynne completed her MBA while continuing to contribute in a leadership role, bringing new perspectives and expanded knowledge to her work. The experience reinforced something she has always believed: Learning never stops.



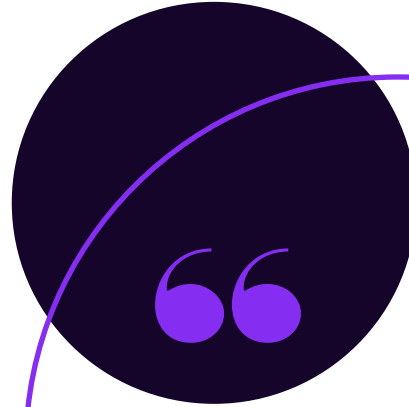
“When I walked across the stage at graduation, I thought about my dad,” she says. “He always valued education and encouraged me throughout my life. At that moment, I knew he would have been proud.”

Today, Lynne continues to apply both her professional expertise and graduate education to create meaningful impact for colleagues, customers and communities. Her experience reflects the power of investing in people and the opportunities that can emerge when employees are supported in pursuing their goals.

“It’s never too late to learn, grow and challenge yourself,” Lynne says. “Sometimes the path looks different than you imagined, but that doesn’t make the achievement any less meaningful.”

Learning, development and career mobility

Workforce capability is critical to Ally’s ability to execute its strategy and adapt to evolving business and technology demands. Ally invests in learning and development programs that help employees build skills for their current roles, prepare for future opportunities and explore career paths across the company. These efforts support both business performance and internal mobility by helping employees connect their development to Ally’s evolving strategy.



“When we hear directly from employees about the impact of our benefits, it brings our work into clear focus. It’s a reminder that behind every role is a person — with a full life, responsibilities and moments that matter. That’s what continues to shape our people-first approach.”

Kathie Patterson

Chief Human Resources & Corporate
Citizenship Officer

Ally University: 150,000+ learning opportunities

With more than 150,000 courses available on a centralized, one-stop learning platform, Ally University provides a professional development ecosystem for the entire Ally enterprise. “Ally University gives employees one place to build the skills they need to succeed in their current role and prepare for what’s next. Regardless of an employee’s role, department or location, they have access to learning that supports both immediate growth and longer-term career development,” says Ally Senior Director of Talent Management Jenna Hasan.

Organized into dedicated colleges to support diverse areas of career growth and development, Ally employees can explore opportunities including:

Foundationally College: Helps employees build business acumen and a broader understanding of how Ally operates across the enterprise.

LEADership College: Provides managers and business leaders with development experiences and practical resources grounded in Ally’s leadership expectations and LEAD core values.

Data analytics and technical skills: Offers learning experiences and hands-on skill building in areas ranging from critical thinking to technical capability development.

Additional colleges include Auto University, Consumer Banking College, Customer Care & Operations College, Tech Academy, Audit Academy, Risk College and Marketing & PR College of Learning.



Snapshot:

Ally Applause:

Recognition, reimagined

In today's fast-moving environment, we only succeed when our people do. Recognizing and showing gratitude for the everyday contributions of our employees is essential to our people-first culture. Ally Applause, a homegrown recognition platform, makes the extraordinary work happening at Ally visible in the moments that matter.

"People wanted a more intuitive, seamless way to express gratitude to their teammates," says Chief Human Resources & Corporate Citizenship Officer Kathie Patterson. "In response to their feedback, we partnered with our technology team to scale an internally built peer-to-peer recognition program called Ally Applause."

While originally conceived by a group of technologists several years ago, Ally Applause evolved from idea to enterprise-wide solution in 2025, following employee listening efforts that identified a clear opportunity to make recognition more immediate, intuitive and visible. The platform reflects the same approach we bring to the broader employee experience: listen to what employees need, build with them in mind and create tools that strengthen connections across the company.

"Employee feedback and research tells us that frequent, meaningful recognition drives engagement and builds confidence and connection," says Patterson. "Whether it's kudos for a great presentation or appreciation for someone stepping up when it mattered, Ally Applause helps us celebrate the small, impactful moments that make a big difference."

The dynamic platform makes it easier for employees to provide and receive immediate peer-to-peer appreciation, while also making recognition visible across the organization. In doing so, Ally Applause reinforces a culture where great work is seen, gratitude is shared and employees can better understand the contributions helping move the business forward.

Because the platform launched in December, its 2025 story is one of design, scale and early momentum. The launch connected employee feedback, internal innovation and culture-building in one practical tool — showing how Ally can respond to employee needs with solutions built by and for its own people.

A round of Applause

Ally Applause launched in December 2025 and demonstrated strong early engagement in its first two weeks, underscoring employees' appetite for a simpler, more visible way to recognize one another:

5,400+

Applause submissions

1,200+

unique employee nominators

11%

organizational participation

Snapshot:

From our people, for our people

When our teammates experience moments of uncertainty and crisis, our commitment to Do It Right is unwavering. Our Employee Relief Fund delivers essential assistance to help employees navigate life's most challenging moments — from natural disasters to home emergencies and family crises — with greater stability and confidence. It's a testament to our employees' compassion and support for each other during life's hardest moments. Since 2022, the Fund has been entirely funded by employee contributions.

"These donations from employees to their peers are the true meaning of the word ally," says Ally Senior Director of Corporate Citizenship Lynne Walters. "We approach everything at Ally in this way: by thinking of others before ourselves."

While the Fund is designed to help in moments of unexpected hardship and is completely anonymous, we also recognize that immediate assistance alone is not enough. "We heard from employees that they felt they lacked the financial tools or knowledge to navigate future challenges with confidence," says Walters. With a focus on helping affected teammates build long-term security, we offered financial literacy training and resources (which are otherwise available to all employees) to those who received funds in 2025.

"The combination of emergency support and proactive financial education is one of the benefits that makes Ally so unique," Walters says. "We can strengthen our employees by meeting their immediate financial needs and help them grow for the future."

The Fund is promoted through break room screens, internal newsletters and other high-visibility channels. Stories from employees who have either received support from or contributed to the Fund help illustrate how it touches every corner of the Ally community. "We're very intentional with our communications, both in encouraging people to donate and in making sure employees know the Fund is available to them if they need it," says Walters.



The Employee Relief Fund is one example of how Ally brings its values to life. By investing in programs that support employees during times of need, we strengthen our culture and reinforce our commitment to one another."

Lynne Walters
Senior Director of Corporate Citizenship

Snapshot:

Strengthening our focus:

Inclusion and belonging

Ally's approach to diversity, inclusion and belonging (DI&B) is designed to support a workforce where employees can contribute effectively, collaborate across teams and bring a broad range of experiences and perspectives that reflect the customers and communities we serve. It builds on our longstanding commitment to create an environment where employees feel valued, respected and empowered to succeed. This approach strengthens employee engagement, supports thoughtful decision-making and reinforces a culture aligned with our values and business objectives. When employees feel safe, connected and seen, they are more resilient and better equipped to navigate periods of uncertainty and change.

In 2025, our Conversations with Allies quarterly speaker series featured external experts who challenge perspectives and deepen our collective understanding around topics such as belonging, resilience and what it means to matter in the workplace.

"By creating this forum, we create a safe space for dialogue, increase awareness and provide assistance to both our early talent and more seasoned employees experiencing some of these issues," says Ally Chief Diversity Officer Reggie Willis.

One conversation featured a discussion about resilience with Lindsay Sacknoff, president of consumer banking at Ally, and Jacqueline Carter from The Potential Project, an organization committed to helping leaders and teams understand and manage their minds as a way to adopt new ways of working and leading.

Another was hosted by Richard V. Reeves, author of the book "Of Boys and Men." He spoke about the crisis many young men are currently facing in society, including disparities in college enrollment between men and

women, and the untreated mental health challenges, rising suicide rates and the lack of connection and meaningful friendships among men.

This conversation was held in conjunction with the launch of Men ALLYs, a new employee resource group (ERG). Participation in the ERG quickly grew to more than 550 members and extended beyond men, welcoming women across the organization joining to better understand the experiences and challenges facing the men in their lives.

“

Our employee resource groups are open to all, and we are very deliberate in our programming and creating opportunities for ERGs to collaborate — highlighting the intersectionality that exists across our workforce.”

Lakita Robinson-Southern
Head of DI&B Strategy and ERGs

Ally's ERGs also serve as an important feedback and connection mechanism across the enterprise. Because the groups are open to all employees and rooted in shared interests, experiences and allyship, they help surface employee needs, inform programming and strengthen connections across teams, functions and locations. This makes ERGs more than a participation channel — they are part of how Ally listens, learns and builds a more inclusive employee experience.

Leadership plays an integral role in the success of Conversations with Allies.

"Our leaders model the behavior discussed and continue to make it a topic of conversation with their teams," says Willis. "We know company culture is going to exist whether you participate or not. It's very important for our leaders to cultivate and nurture the type of environment we want to create."

9 ERGs: 65% employee participation in at least one group

Aliados ALLYs
Asian-Middle Eastern ALLYs
Black African American ALLYs
Diverse Ability ALLYs
Generational ALLYs
Men ALLYs
Pride ALLYs
Veteran ALLYs
Women ALLYs



Success in diversity, inclusion and belonging starts with a clear understanding of where an organization is and meeting it there. Too often, programs fall short when assumptions are made about readiness — whether in infrastructure, leadership buy-in or clarity around what it takes to drive meaningful impact."

Reggie Willis
Chief Diversity Officer

Snapshot:

Committed to service, supported by Ally

When Rear Adm. Troy Pugh joined Ally in 2023, he brought with him decades of experience leading intelligence and fraud teams across the financial industry and within the CIA. But in 2025, another role took priority.

As a member of the U.S. Navy Reserve, Pugh — who enlisted during college and comes from a multigenerational military family — was unexpectedly called to active duty. Within weeks, he took a leave of absence from his role as Senior Director of Ally's 2nd Line Fraud Program and relocated to Hawaii to serve as Director Logistics, Fleet Supply and Ordnance (N4), Commander, US Pacific Fleet.

"In this role, I manage the logistics, ordnance movement and support for our fleet and Marine sailors from Alaska to South America and west to India," says Pugh. "I help ensure our ships, aircrafts and service members have the equipment, supplies and support they need to carry out their missions."

To make this important duty possible, Pugh worked with his manager Jeff Kearney, executive director of enterprise fraud, security and investigations, and Nicole Fitz, executive director of employee solutions & workforce analytics, to work out the details of his leave of absence.

"In August I was told I had to report for active duty no later than October 1, making the turnaround incredibly tight," says Pugh. "Everyone from my manager to HR to the Veteran ALLYS ERG has been outstanding in helping me transition from civilian to military life. I couldn't be more thankful."

Being able to serve with the support of his team is essential for Pugh, whose role in the military requires his full attention at all times.

"It's truly a team effort," he says. "People worked for nearly two months without a day off solving problems and coming up with solutions to ensure our sailors and Marines were fed and able to execute the fight. It's a testament to the incredible men and women who wear the uniform every day."



LEADing to impact

The strongest workplaces support their employees in the moments that shape who they are and how they show up for others. At Ally, we are dedicated to improving everyone's financial well-being. By volunteering our time and money, we extend our company culture into our communities, drive positive change and discover meaning in being there for others.

In 2025, our employees amassed more than 60,000 volunteer hours. Participation numbers are just as impressive, with 77% of employees participating in Ally's giving programs, more than double the average for financial institutions and the highest total in company history.

This level of impact doesn't happen by accident. It's the result of leadership support, our community service benefits and the Volunteer LEADers who organize opportunities and inspire employees to get involved.

Meet the Volunteer LEADers

Across Ally offices and remote locations, employees step up to serve as Volunteer LEADers. They organize events, coordinate with nonprofit partners and promote opportunities to their employee communities. Alongside their day-to-day responsibilities, they help bring our giving back culture to life and expand the Company's presence in local communities.

"As Volunteer LEADers, we come together to identify opportunities to expand Ally's reach outward," says Manager of Business Line Risk India Sullivan, Volunteer LEADER in the Jacksonville, Fla. office. "I've really enjoyed taking Ally into the community, bringing large groups to events and making an impact."

Opportunities for everyone

Our strength is in our numbers. Volunteer LEADers make it a priority to provide opportunities that appeal to a wide range of employees, whether that means one-hour projects or full-day commitments, in-office or at off-site events, virtual or hybrid options, weekday or weekend schedules. Causes are just as varied, ranging from STEM education to sustainability initiatives and support for people with disabilities.

"For me, being a Volunteer LEADER is about creating different kinds of events throughout the year so there's something for everyone," says Manager of Governance

and Change Management Robert Bonczek, Volunteer LEADER for remote employees based in Minnesota. "The greater the involvement, the more shared impact we can create together."

Volunteer LEADers also rely on employee feedback to guide future opportunities. "When we're at events, I always ask what kinds of volunteer opportunities are of interest to people," says Sullivan. "That helps drive the organizations and events we focus on."



Some of the events our LEADers have coordinated in 2025 include:

- Gathering donations for the Jacksonville Breast Cancer Walk
- Supporting financial education at JA North Florida's Day of the Girl
- Creating care bags for cancer patients and survivors
- Packing food at Second Harvest Heartland
- Collecting school supplies for back-to-school backpack drives
- Volunteering at sustainability organizations in Charlotte and Detroit for annual Early Talent Giving Back Day
- Crafting quilts and blankets for shelters
- Ushering at the Children's Theatre of Charlotte
- Raising funds for Special Olympics Minnesota with a polar plunge and plane pull

Carrying forward a legacy of service

To honor President Jimmy Carter's lifelong commitment to service,

Ally pledged

1,500

volunteer hours to Habitat for Humanity in 2025.

Ally employees surpassed that goal, contributing more than 2,000 volunteer hours through home builds and Habitat ReStore support.

From top to bottom, in to out

Achieving record-setting employee participation rates takes commitment across the organization. "This is the first organization where I've truly felt that the culture shows up at every level," says Sullivan. "You see leaders from all lines of business, even the CEO, volunteering."

From leadership to internship, the spirit of involvement spans every level. As part of the Early Talent Program, interns participate in Giving Back Day, where they receive volunteer time off and come together for service projects as a group, helping introduce our culture of giving back from the very start of their careers.

It also stretches across locations, both in-office and remote. "We organized a polar plunge to support Special Olympics Minnesota, and employees flew in all the way from Dallas, Lewisville and even Chicago," says Bonczek. "People really enjoyed getting together, doing something different and building relationships."

Our benefits reinforce that culture, too. Through our giving back programs, employees receive eight hours of paid volunteer time off and can direct up to \$1,000 annually to qualifying charitable organizations by donating their time or financial gifts. Senior Analyst of Employee Experience Carlton Harden, volunteer LEADER in the Little Rock, Ark. office, says, "That kind of support is amazing. The message is always consistent: We're encouraged to make an impact. It makes me even more eager to get involved."

The impact reaches far beyond Ally walls. "We're able to connect with organizations large and small that make a significant impact. We've built so many meaningful, lasting relationships," says Sullivan.

We're honored to see that impact come back around to Ally. "People have become more interested in who we are as a company by seeing us out in the community," says Harden. "I love my job and I love Ally, so it's important to me that people know what we stand for."

60,000+

volunteer hours

77%

employee participation rate

1,200+

volunteer events

2,200+

nonprofits supported

\$1.7M

donated via Ally match

“

"Every year I'm inspired by how our employees bring Ally's Do It Right motto to life. This level of teammate participation in our employee giving programs is truly moving."

Brianna Lindo
Director of Corporate Citizenship

Snapshot:

All in the family: Big Brothers Big Sisters

Our employees' work with nonprofit partners expands our commitment to advance economic mobility and widen the path to financial freedom beyond our walls and into our communities. This aligns directly with the work of Big Brothers Big Sisters (BBBS) Southeastern Michigan chapter, which fosters meaningful one-on-one connections between Detroit youth and local professionals to strengthen critical career and life skills, resulting in shared impact.

Through interactive programming and mentorship, students strengthen critical career and life skills and build relationships with trusted role models. Once a month, students in the BBBS program visit Ally's Detroit office to spend time with their "Bigs," share lunch, talk about their goals and challenges and experience life at Ally. As a financial institution, we also support the program through financial literacy education and hands-on learning opportunities.

"The mentors in the program commit to at least a year, consistently offering guidance and serving as a steady presence in these young peoples' lives," says Ally Director of Corporate Citizenship Brianna Lindo. "That level of commitment is only possible with strong support from managers and leadership who encourage employees to invest their time in the program. It speaks volumes about both the employees involved and the leaders who champion this work."

The long-term impact extends well beyond monthly office visits. Mentors continue supporting their "Littles" in meaningful ways, attending graduations, cheering them on at events, sharing experiences like Pistons games and celebrating milestones alongside them.

While the program is designed to support and empower youth, volunteers often find the experience equally transformative. Lindo says, "Through BBBS, our employees build connections that go far beyond what they expected. As adults and professionals, we see pieces of our own journeys reflected in these young people. These shared experiences inspire us to give back, support others navigating similar paths and invest in the future."

“

When our volunteers sit across from a young person and talk about goals, challenges and what's possible, it's an extension of the work we do at Ally. These connections show the kind of impact we can create when we commit to a shared purpose."

Kathie Patterson

Chief Human Resources & Corporate Citizenship Officer

Community



Money Skills:

Connecting financial literacy to everyday moments

At Ally, we're driven by a deep belief in helping people attain economic mobility by achieving their financial goals. But financial health and wellness don't start with earning dollars and cents — it begins with understanding the personal beliefs, habits and emotions that shape how people approach money every day. Money Roots, our free financial education program designed to help individuals uncover the “why” behind their money behaviors, is just one aspect of our commitment to helping people live their best lives. Money Skills is another.

Introducing the new and improved Money Skills

Money Skills, our free workshop for people nationwide that helps them better understand their relationship with money, has been part of our financial literacy efforts since 2017. In 2025, we examined the experience end-to-end and rethought how the program could better serve participants.

“Several experts from across the enterprise provided their insights into how we could support Money Skills participants in a more holistic way,” says Mandy Toothaker, director of creative and content strategy at Ally. “Together, we examined the different financial realities, confidence levels and learning needs of people at various life stages to build a curriculum that truly meets them where they are.”

Money Skills participants — who range from kids of all ages to adults — attend in-person or virtual sessions on topics that include: Mind Over Money, Money Choices & Changes, Your Financial Future, Building Your Legacy, Risky Business and The Power of Personal Development. During the sessions, they engage in activities to understand their relationship with money, assess where they stand, set realistic goals and take action.

“Nobody learns from someone reading slides during a presentation,” says Stephanie Jordan, senior analyst, corporate citizenship at Ally. “The modules take people on a journey, with materials that reflect real, everyday moments.”

Creating Money Skills content that is more relevant to our participants is now easier than ever. With production managed internally, we can update each module to make it relevant to specific audiences. For example, in 2025, our presenters taught a group of college students how to create a budget by using actual cost-of-living data from their own city.

“By personalizing the materials, we're able to provide real-life, applicable information,” says Jordan. “This helps participants think about money in a way they might not have been able to before.”

The voices bringing financial literacy to life

After updating the curriculum, we put out a call-to-action for Ally employees who are passionate about teaching financial education to participate in a training session. We ended 2025 with more than 30 employees who are certified to teach Money Skills.

"As a Money Skills facilitator, I enjoy finding ways to take a complex subject and connect it to participants on a fundamental level," says Stephen Newman, senior analyst - market & liquidity risk at Ally. "It's our job to present the content in a way that's easy to understand, so it resonates with younger audiences, but still feels relevant for adults."

Participants leave these easy-to-understand conversations feeling more engaged and empowered. That approach ultimately leads to something even more meaningful than financial knowledge alone: peace of mind.

"At the end of the day, the biggest impact of financial literacy is clarity," says Newman. "When people have a clearer understanding of their finances, it helps relieve anxiety and gives them the confidence to move forward."



"The Money Skills program is very conversational by design. Money can feel intimidating; people don't always want to talk about it. This approach creates space for open, honest conversations and encourages people to look at their finances in a new way."

Stephanie Jordan

Senior Analyst, Corporate Citizenship



"Money touches every part of life. The best financial education gives people space to understand it, process it and then take action with confidence."

Mandy Toothaker

Director of Creative and Content Strategy

Our eight Money Skills modules cover:

Workshop	Purpose
Mind Over Money	- Identify values and money influences - Create a money snapshot or personal finance statement - Review the SMART framework for setting goals - Learn about strategies for success
Money Choices & Changes	- Face debt and identify ways to step into financial freedom - Understand the choices and challenges of credit and debt - Discuss tips and tricks to build their credit score - Find real-life ways to prioritize debt - Emphasize conscious spending and how to build a safety net
Your Financial Future	- Create a happy path to today's banking system - Compare and contrast needs with the diverse types of financial providers - Craft a step-by-step plan to identify their options and find the right fit - Learn about strategies for opening and maintaining an account
Building Your Legacy	- Learn to create stability and security through planning - Develop savings strategies for goals and retirement - Build out a three-bucket plan
Risky Business	- Understand financial risks and how to manage them effectively - Assess potential risk types - Discuss go-to strategies to navigate different types of risks - Make an action plan
The Power of Personal Development	- Discover the value of knowing their worth and investing in their growth - Review the pillars of personal development - Discuss and reflect on where they have been and where they want to go - Find realistic ways to prioritize their personal development
The Path Home	- Understand your options when it comes to the safe haven and comfort zone we call home - Think through the pros and cons of renting vs. buying and the necessities for ownership - Discover strategies and popular formulas for working within your budget and pinpointing your best housing options - Build out a yearlong 'what to expect when you're buying' roadmap that begins at square one so you're prepared when the time is right
License to Drive	- Consider the potential effects buying a car can have on your overall financial health whether it's due to borrowing money, maintenance or both - Learn the true cost of car ownership and steps to give you a strong start on your journey - Discuss strategies to plan for routine expenses and monthly payments that work best for your budget - Review tips on everything from shopping for style to planning with confidence

Snapshot:

Credit Score Tracker:

Making credit make sense

At Ally, we are always looking for ways to simplify financial management for our customers. To help them monitor and manage their credit scores with confidence, we launched our Credit Score Tracker, a suite of free features available to our spending account users.

“Credit is one of the biggest drivers of long-term financial health and stability, and access to the right insights can make a real difference,” says Brenden Fitzgerald, senior director, product management – financial health at Ally. “We are focused on building tools to help people better understand their credit, strengthen their financial resiliency and make meaningful progress toward economic mobility over time.”

The Credit Score Tracker, which features a free monthly score update, score factors, credit report and credit bureau alerts, offers individuals a clear understanding of their credit score. In 2025, 99,580 users signed up for the tool, averaging 58,000 monthly logins.

“The tracker was built around three core goals,” says Fitzgerald. “First, we want people to easily understand and monitor their credit score directly within the Ally experience, giving them greater visibility into their financial health. Second, we want to provide personalized tips and guidance to help customers take meaningful steps toward improving their score. And finally, we want to celebrate progress by recognizing milestones and giving customers encouragement and actionable insights as they continue building stronger financial habits.”

Whether our customers are building credit, maintaining a good score, recovering from financial setbacks or preparing for a major financial decision, our Credit Score Tracker empowers them to make confident, informed choices about their financial future.

Bridging the Digital Divide:

Building a bridge to economic mobility

As a digital-first financial institution, we believe it is our responsibility to ensure individuals are not left behind in today's tech-focused world. Founded in 2022, our Bridging the Digital Divide initiative strives to strengthen our communities and expand economic mobility by increasing access to technology.

"As an active corporate citizen, one of our greatest responsibilities is creating meaningful impact in the communities we serve," says Theresa Weaver, technology strategy & delivery manager at Ally. "Bridging the Digital Divide is a natural extension of that commitment — creating pathways into tech careers through education, mentorship and hands-on experiences for students and adults."

The race is on

In 2025, we undertook an interesting challenge: How do we introduce STEM concepts to younger children in a way that is engaging and accessible?

Ally Race to Space, an interactive Roblox-based game, was the solution. Developed over hundreds of volunteer hours, our Dealer Financial Services Technology team developed the hands-on game that allowed students to design and launch virtual rockets. The game was played during United Way for Southeastern Michigan's Tech United STEMPossible Symposium hosted at the Michigan Science Center, where our team engaged with more than 600 hundred fourth grade students.

"This event was focused on building students' skills and fueling their curiosity," says Weaver. "By introducing these concepts in a fun, engaging way, we help spark interest in future careers in STEM."

The event also demonstrated the power of the Ally team in action.

"Our volunteers are the heartbeat of our events," says Weaver. "Impacting hundreds of lives simultaneously can only happen through the collective effort of our employees who dedicated their time and energy to creating a meaningful experience for every participant."



2025
Bridging
the Digital
Divide:

10+	partner organizations
31	community events delivered
134	volunteers engaged — up 52% year over year
2,221	laptops donated to Ally communities, including three Michigan elementary schools
3,800+	individuals reached

Since its inception in 2022, Bridging the Digital Divide has impacted:

18,500+ individuals
500+ volunteers

Paving the Road to Hire

As part of our commitment to unlocking economic mobility where we live and work, we collaborate with Road to Hire, an organization that creates pathways to success across Charlotte through high school courses, mentorship, college scholarships, technical skills training, professional development and connections with Charlotte's top employers. In 2025, through our Technically Speaking panels, we connected more than 120 students with Ally professionals and offered insights into careers in technology.

Working with an organization like Road to Hire creates value far beyond a single event or discussion.

"Relationships like these help strengthen talent pipelines, expand access to emerging professionals and connect us with individuals who bring unique perspectives, experiences and ideas to the workplace," says Reggie Willis, chief diversity officer at Ally.

At the cornerstone of big ideas and bright futures

In 2025, we hosted five Ally Tech Enrichment Experience events, engaging with 131 high school students and young adults. During one event, Ally teammates welcomed Cornerstone Lincoln-King High School students to the Ally Detroit Center. Thirty students attended a Technically Speaking panel, learned about various roles within the Company and participated in the "Mind Over Money: Aligning Your Money with Your Values" financial workshop, which is part of the Money Skills program (see page 45).

"We are blessed with our longtime Ally partnership and deeply grateful for all Ally does for our students and teachers," says David Bologna, senior development officer of Cornerstone Schools Foundation.



Our colleagues and communities continued to ground us in what it really means to Do It Right."

Michael Rhodes
CEO



Our commitment to community reinvestment

Ally's approach to community reinvestment is focused on deploying capital at scale to support economic mobility, particularly in low- and moderate-income (LMI) communities. Through a combination of lending, investments and strategic partnerships, we seek to expand access to capital, support job creation and strengthen long-term economic resilience.

This work is executed through Ally Bank's Community Reinvestment Act (CRA) program, which is embedded within our broader governance and risk management framework and reflects our commitment to responsible banking and community development.

In 2025, we earned our fourth consecutive "Outstanding" CRA rating from the Federal Reserve Board, placing Ally among the top 15% of U.S. depository financial institutions evaluated under the CRA. This rating reaffirms our long-standing commitment to meaningful community reinvestment and reinforces our belief in the important role we play in supporting the financial and economic development of the communities we serve.

"While achieving an 'Outstanding' rating is an honor, it's not the day-to-day goal. We aim to identify creative ways of putting capital in the hands of trusted and mission-oriented partners that have real impact, all while doing it right and as prudently as possible," says Ally Executive Director and CRA Officer Jan Bergeson. "This 'Outstanding' rating is the result and validation of that work, which we are very proud of."

From CRA to our communities

Our CRA team consistently deploys capital in support of community and economic development goals across a range of organizations. Examples of the loans and investments we made in 2025 include:

Redemption Holding Company \$5 million investment

In 2025, we made a \$5 million lead investment in Redemption Holding Company, which supported the all-cash acquisition of Holladay Bank & Trust, establishing the first Minority Depository Institution (MDI) in Utah and the intermountain west. Redemption Holding

Company was established to expand local financial services offerings and deepen access to capital within the community. Ally participated in this transaction among a distinguished group of Utah investors from the business and philanthropic sectors.

Central to Redemption Bank's vision is a digital banking platform designed to deliver a complete range of financial services to customers, from mobile deposits to easy money transfers between the bank and other institutions. This tech-forward mission is a natural complement to Ally's legacy as a digital-only bank and a constant innovator in financial technology. Together, our partnership reflects a shared belief that cutting-edge banking and community impact are inseparable.

Redemption Bank is led by Ashley D. Bell, a former White House Policy Advisor, with early-stage support from Dr. Bernice A. King, the youngest daughter of Dr. Martin Luther King, Jr. and Coretta Scott King.

Chairman & CEO of Redemption Holding Company Ashley Bell says, “For generations, financial inclusion has been defined by where banks are located. We believe the next chapter is about where opportunity can be created. Across the country, there are communities with tremendous untapped potential that need financial institutions willing to earn trust and invest for the long term. Through innovation and technology, banks can reach entrepreneurs, families and small businesses regardless of geography. Ally’s investment helps position Redemption Bank — and the next generation of Minority Depository Institutions — to use technology to expand access to capital and deliver impact at scale.”

“What Redemption Bank is accomplishing has never been done before in this region and we’re proud to help make it possible,” says Bergeson.

Kalos Ventures \$5 million investment

Kalos Ventures, based in New York, N.Y., invests in early-stage technology companies led by purpose-driven founders centered in three primary sectors: workforce, education and care. The investments come at a crucial time as these industries are experiencing rapid and transformative changes driven by technological advancements, demographic shifts and evolving industry needs.

Supply Change Capital Fund II \$5 million investment

This California-based fund makes early-stage investments in technology to transform the food system. These technologies advance a healthier and more resilient domestic food industry by addressing the hidden costs within supply chain risk, food health safety, crop and water resiliency and labor optimization.

University Small Business Credit Fund I (USBCF) \$5 million commitment

University Small Business Credit Fund I (“USBCF”) is a student-led debt fund based in Utah that will co-invest debt in small businesses alongside established Small Business Investment Company (SBIC) funds and managers. This is our third investment with the management team of University Growth Fund (UGF), which continues to offer students of various economic backgrounds the opportunity to gain meaningful investing education and career prospects in addition to lending critical capital to small businesses. USBCF will meaningfully expand the UGF student experience in a risk controlled-environment by adding debt analysis and exposure to their existing equity focused programming. Included in the expanded programming is a credit training curriculum developed in partnership with the Small Business Investor Alliance, the leading trade association representing SBICs.

Managing Partner at UGF Tom Stringham says, “Ally’s investment in USBCF represents an innovative approach to expanding opportunity for both students and small businesses. Through USBCF, students gain hands-on experience in credit analysis, underwriting and portfolio management while helping deliver much-needed capital to growing businesses across the country. By combining rigorous education, real-world investing experience and a mission-driven focus on economic development, this partnership is creating a new generation of investment professionals while supporting the entrepreneurs who drive local economies. We are grateful for Ally’s continued commitment to investing in people, communities and the future of small business.”

Dauntless Ventures \$6 million investment

Utah-based Dauntless Ventures is part of the U.S. Small Business Administration’s Critical Technology Initiative aimed at strengthening national security through investment in technologies and infrastructure that support national defense. Through its two SBIC-licensed funds, Dauntless invests directly and indirectly into small businesses advancing critical domestic technologies.

44 North Apartments

\$10.4 million loan

44 North Apartments is a permanent supportive housing project in Salt Lake City, Utah. Permanent supportive housing combines affordable housing with support services to address the needs individuals with a disability have that are experiencing homelessness. The project will comprise 67 one- and two-bedroom units that will be targeted for rental to individuals who are experiencing homelessness, with a focus on those suffering from serious mental illness. Several of the units will be ADA-accessible units. Tenants will have access to robust onsite support services including case management, support staff, life skills classes and treatment for behavioral health and substance use disorders, including medication management or monitoring.



44 North Apartments
\$10.4 million loan

Saltair Lofts (Project Name: "Homefront")

\$20.5 million loan

Homefront is a permanent supportive housing project in Salt Lake City comprising 68 one-bedroom units that will be targeted for rental to individuals who formerly experienced homelessness. The building was created on trauma-informed design principles creating a curative and beautiful space. Several units will be reserved for those with mobility impairments, individuals with disabilities and homeless/near-homeless persons. The ground floor of the project will include a clinic that will offer a flexible array of comprehensive supportive services to all tenants. Collaborating with service providers, the Homefront team will address issues stemming from substance use, mental health and other crises, with a concerted focus on fostering housing stability and self-sufficiency. Homefront will adhere to supportive housing best practices, adopting a person-centered, trauma-informed service delivery approach.



Saltair
Lofts

\$20.5m
loan

Main Street Launch

\$3 million line of credit

Main Street Launch (MSL) provides loans and grants to small businesses located in California, along with access to a range of small business resources. MSL is a Small Business Administration (SBA) Community Advantage (SBA CA) lender with delegated authority. The SBA CA loan program enables MSL to originate small business loans of up to \$350 million, with SBA guarantees up to 85%. Our loan directly supports MSL's SBA CA loan program, providing much needed capital to help the organization scale its lending programs and maximize its impact on the small businesses it serves. "Support from Ally Bank helps us move capital quickly into the hands of entrepreneurs," says MSL's Chief Lending Officer, Karla De Leon. "Flexible financing for community development financial institutions (CDFIs), like Main Street Launch, is a vital tool for increasing economic opportunity in California."

Investing in the places we call home

At Ally, our support stretches from coast to coast — providing financial services for customers and connecting employees across the country. But two cities have been central to our growth and identity: Detroit and Charlotte, N.C. In 2025, the Ally Charitable Foundation partnered with local nonprofits Local Initiatives Support Corporation (LISC) Detroit and Do Greater Charlotte to champion the neighborhoods shaping our story.

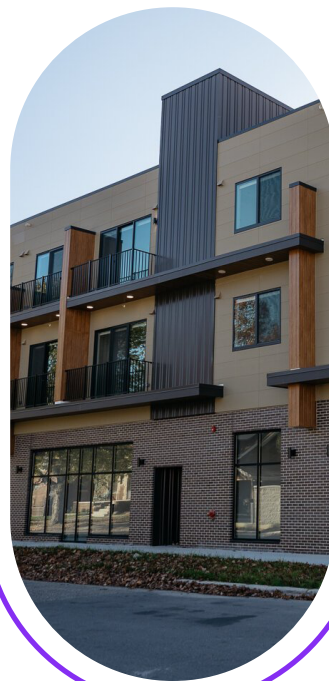
Motor City: Where Ally was born

We trace our roots to Detroit, where we've grown and evolved alongside its neighborhoods for more than 100 years. "The city continues to chart its path forward, and we're proud to help fuel that momentum," says Executive Director of Corporate Affairs and President of the Ally Charitable Foundation Mike Rizer. The Foundation's partnership with LISC Detroit, a community investment organization focused on affordable housing and economic development, reflects the two organizations' shared mission to open doors of opportunity for all the city's residents.

Project highlight: Housing for the Future Fund 2.0

This year, we participated in the second phase of LISC's Detroit Housing for the Future Fund, providing an investment of \$1 million. "In Detroit, we have a mismatch between individual income, availability of housing and general economic opportunity," says LISC Detroit Executive Director Rob Lockett. "With the rising costs of inflation, housing, childcare, healthcare and food, folks are having to spread their wages further."

The Housing for the Future Fund 2.0 aims to address the imbalance. "The goal of the Fund is to supply the market with affordable and attainable housing at various income levels. If residents have stable housing, they can take care of their families, their kids can go to school and they can do their best at their job," says LISC Midwest Region Vice President Kim Cutcher.



The Fund's first round helped to add nearly 1,000 units of affordable housing in Detroit. Capital is used to develop a range of housing types for multiple income levels, ensuring all different needs are met. "Ally takes the time to truly understand what the local needs are, and how they can support and scale solutions working alongside LISC and our community partners," says Cutcher.

Impact that matters

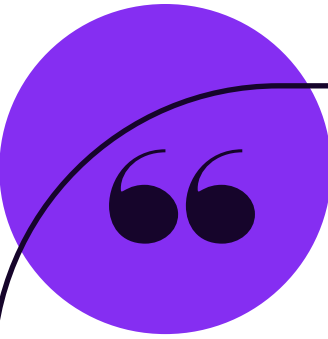
Our support of LISC also extends to its Financial Opportunity Center Network, which helps Detroit residents navigate their personal and professional journeys toward homeownership and financial freedom through personal coaching. Programs such as this exemplify the on-the-ground impact we strive to achieve. Lockett says, "A number of individuals have expressed they are in a much different position today, both professionally and personally, because of the Detroit Housing for the Future Fund and some of the other partnerships we have with Ally."



"Ally has become a true investment partner with us. They share our perspectives and commitment to the city of Detroit and its residents. We're tremendously grateful for the partnership."

Rob Lockett

Executive Director, LISC Detroit



"Ally stands beside us to create great places to live and to provide access to the right support so the people of Detroit can fully participate in the economic opportunities in our communities."

Kim Cutcher

Vice President, LISC Midwest Region



Anticipated
impact of
Sparkhouse
Uptown:

500+

youth trained annually in digital and creative skills

100+

jobs created through workforce training and entrepreneurship support

25+

minority-owned businesses launched annually

Queen City: Our home down south

Charlotte is more than just home to our largest office: It's a city where we live, work, play, raise our families and put down roots. We partner with Do Greater Charlotte, a local nonprofit focusing on technology-driven education and entrepreneurship, to help the next generation of Charlotte's creators and innovators access the resources they need to succeed.

Project highlight: Sparkhouse Uptown and the Ally Charitable Foundation Creative Studio

The Ally office in Charlotte stands at the edge of Uptown, where the energy of innovation meets the pulse of the city. "Uptown is the economic engine of our city," says Do Greater Charlotte Founder William McNeely. "We thought, 'Why can't a young kid on the west side of Charlotte participate in that economic engine as well?'"

This mission was the inspiration behind Do Greater's Sparkhouse Uptown initiative, which will sit in the midst of Charlotte's Fortune 500 financial services, energy and sports titans. "We have the opportunity to be the conduit between the corporate and innovation community into the smaller neighborhoods and ecosystems out in Charlotte, and allow them to participate in the process as well," says McNeely.

Our investment of \$500,000 will help bring this vision to life. Following the blueprint of other flagship programs from Do Greater, the Uptown location will host tech-equipped creative spaces, a collaborative coworking environment and entrepreneurship programming.

These resources help Charlotte's youth community launch businesses, create content and build skills and connections. Our investment in Sparkhouse Uptown includes the inauguration of Ally Charitable Foundation Creative Studio, an innovative space outfitted with music production equipment, cameras and videography supplies, video studios, editing bays and other technology resources to empower aspiring creators.

One for all, all for one

"Charlotte is growing quickly. If we don't take action, a section of our population will be left out. Do Greater and Sparkhouse Uptown exist to prevent that from happening, and Ally's support helps make it possible," says McNeely. "Ally's investment goes far beyond a single partnership; it's a commitment to the entire nonprofit ecosystem in Charlotte and the community it serves."



ally | Charitable
Foundation

\$6.9M

total Ally Charitable Foundation
contribution for 2025

“Ally is extremely talented at understanding their partners’ actual needs. Ally says, ‘Here’s where we want to fit within your organization — help us understand the best way to support you.’ They integrate into our programs, bring the right expertise and match every volunteer hour with financial investment. That’s double the impact.”

William McNeely
Founder, Do Greater Charlotte



“The work we’re doing alongside LISC and Do Greater is about building trust, understanding what communities actually need and making sure our resources go where they can have the greatest impact. That’s what being a true community partner looks like to us.”

Mike Rizer
Executive Director, Corporate Citizenship

Snapshot:

One award, thousands of lives changed

In 2012, it only seemed natural that Ally — a company with deep roots in automotive finance dating back to 1919 — would become the exclusive sponsor of the TIME Dealer of the Year award. Fourteen years later, through our partnership with TIME and the National Automobile Dealers Association (NADA), we have helped recognize more than 700 dealers whose leadership extends far beyond the showroom and into the communities they serve.

“Ally is and remains dealer-centric in all that we do. Sponsoring this award and recognizing these hometown heroes aligns with our “Do It Right” focus and the priority we place on giving back to our communities — it is a true reflection of who Ally is, what we believe in and the values we stand for,” says Tammy Linkfield, senior vice president at Ally.

Each year, we contribute approximately \$80,000 in prize money to support honorees’ charitable efforts: 50 nominees receive \$1,000 each, four finalists receive \$5,000 each and the winner receives \$10,000. Over the

past 14 years, we have contributed nearly \$1.1 million in prizes to various charities and non-profits selected by nominees, finalists and winners.

“Year after year, it is remarkable to see how deeply committed these dealers are to their employees and their communities,” says Brenda Rios, director of marketing, Ally Dealer Financial Services. “The prize money allows nominees and winners to advance their own philanthropic efforts while also inspiring their entire dealership team to get involved.”

For Jack Salzman, the 2018 TIME Dealer of the Year, giving back has always been an integral part of the culture at Lake Norman Chrysler Dodge Jeep Ram in Cornelius, N.C. “When we purchased the dealership in 2003, my wife Robin and I decided that we wanted to focus our philanthropic time and attention on three areas: animals in need, children in need and women in need,” says Salzman. “Whether we gave a dollar or a million dollars to an organization, giving was ingrained in our culture and the entire team was always excited



The TIME Dealer of the Year award celebrates the country’s top dealers who understand their businesses thrive when they give back and help their communities grow. They truly embody those qualities that make this award so special. Each of the winners and nominees stand out for Doing It Right in their industry and investing in their communities and dealership teams.”

Doug Timmerman
Ally President of Dealer Financial Services

“

At TIME, our commitment to recognizing the exceptional contributions of automotive dealers remains as strong as ever. The TIME Dealer of the Year award continues to celebrate those who not only excel in their profession but also make a meaningful impact in their communities. We are thrilled to continue this legacy in partnership with Ally.”

Jessica Sibley
TIME CEO

to get behind the gift by volunteering with these incredible charities year after year. We were honored to be a part of such an incredible team that believed in giving back to the community as much as we did.”

Most recently, Ray Farabaugh, president of D-Patrick Auto Group in Evansville, Ind., won the 56th annual TIME Dealer of the Year award at the 108th National Automotive Dealers Association Show in 2025. He was honored for his outstanding achievements in the auto industry and his unwavering commitment to making a positive impact in his community.

A strong supporter of the Automobile Dealers Association of Indiana, Farabaugh has served as president, vice president, secretary and treasurer, and currently sits on the board of directors. In addition to his service in the association, his auto group has invested in direct contributions and sponsorships, supporting over 100 charitable organizations. With his winnings from TIME Dealer of the Year, Farabaugh and his 500 team members can continue to support community activities and organizations, including Court Appointed Special Advocates, the Ark Crisis Children’s Center, Boone County Cancer Society, Boys & Girls Club of Evansville, Evansville Philharmonic Orchestra, Mesker Park Zoo & Botanic Garden, Ronald McDonald House Charities of Ohio Valley, Special Olympics Indiana, Tri-State Food Bank, Walk to End Alzheimer’s Southwest Indiana and many more.

“The TIME Dealer of the Year award isn’t about me — I just accepted it,” says Farabaugh. “It’s about the people who have given me the opportunity and resources to give back to the community.”



Game day to every day:

Community in action

Local sports teams are a defining part of a community's ecosystem and identity. Our partnerships with the NBA's Detroit Pistons and MLS's Charlotte FC reflect that relationship and underscore our commitment to connecting with our communities authentically and meaningfully.

"The Pistons are a reflection of this city. They embody the grit, determination and unwavering pride that Detroit is made of," says Bridget Sponsky, executive director, marketing - brand, sponsorship and integrated advertising at Ally. "Charlotte FC's fanbase exemplifies the city's passion through the sport of soccer and its role in Charlotte's culture. Teaming up with these incredible organizations allows us to strengthen our community networks and extend our services, impacting people in ways that matter."

Relentless allies

At six Detroit Pistons games throughout the season, we celebrate local small businesses, entrepreneurs and charitable organizations making a difference across Detroit. Following each of these "In It for My City" nights, we spotlight what we call the Relentless Player of the Game: a nonprofit we're recognizing for its impact on the community.

Each selected nonprofit receives:

- A \$5,000 donation from Ally
- A featured social media post across Pistons channels, introducing the organization to the team's loyal fanbase
- Tickets to attend a game and enjoy the experience as fans



Our 2025 Relentless Players of the Game:

- Emerging Industries Training Institute
- Black Legacy Advancement Coalition
- Detroit College Access Network
- Pretty Brown Girl
- The Konnection

"We recognize that nonprofit organizations invest significant time and resources engaging communities at events. By giving them the opportunity to simply enjoy the game as fans, we can give back and celebrate the meaningful work they do every day," says Lauren Campbell, director, sports & entertainment marketing at Ally.

The program culminates with our 313 Day local nonprofit fair, where participating organizations host tables during a Detroit Pistons game and engage directly with fans. The event gives nonprofits the exposure to attract volunteers, inspire donations and highlight the impact of their work in the community.

"Sometimes nonprofits worry that fans will simply walk past their tables at events like these," says Campbell. "But on 313 Day, fans stop, engage, connect and show up for their community, a true testament to the spirit of Detroit."



Learning the rules of soccer and life

Twice a week, students from Title I elementary schools in Charlotte sharpen their soccer skills with Greater Goals, a free after school program presented by Ally in partnership with Charlotte FC.

Led by skillful coaches and mentors, Greater Goals provides both soccer and literacy programming. "With Greater Goals, kids who might not otherwise have the resources learn reading skills and financial literacy," says Ally Sports & Entertainment Marketing Director Tina Kouchinsky. "They also build vital social values like teamwork, respect, inclusion and hard work."



"313 Day is named after the Detroit area code, and residents have a lot of pride for their hometown. We show up proud for the fans, the city and the culture."

Lauren Campbell

Director, Sports & Entertainment Marketing



"It's amazing to see the students coming together in a team environment, learning from each other and the coaches. Greater Goals is creating access and exposure that is so necessary for success."

Tina Kouchinsky

Sports & Entertainment Marketing Director

In addition to these sessions, Ally volunteers host Greater Goals Play Days for hundreds of students and their families. During these events, kids showcase their skills through drills and challenges, spend time with teammates and loved ones and receive tickets to attend a Charlotte FC match.

"It's a point of pride for our team to be deeply involved in an event that directly supports the community. Plus, Play Days are a lot of fun, too," says Kouchinsky.

This year, we expanded Greater Goals to include the Ally Next Goal Scholarship Program, which will give \$15,000 to students who have aged out of the free program but cannot afford to participate in club soccer. The scholarships provide participants with a clear path forward and intertwine us further with the community of Charlotte as it grows.

Greater Goals in 2025

1,950+

Title I youth served across the Carolinas

40+

elementary schools involved

26,590

books provided

3 million+

minutes of playing and reading time

600

participants at Ally Greater Goals Play Days

400

Charlotte FC tickets provided to Greater Goals students, families and coaches



"We signed on with Charlotte FC before their inaugural season because we saw more than a soccer club. We knew how important bringing a team to the city was and saw a movement that would unite and energize the Carolina's."

Bridget Sponsky

Executive Director, Marketing - Brand, Sponsorship and Advertising



"Charlotte FC and the Detroit Pistons represent the pride, passion and resilience of their cities. Through these partnerships, we're able to connect authentically with the communities we serve and support others creating real impact."

Andrea Brimmer

Chief Marketing and PR Officer

How we expand the Ally ecosystem

Our supplier system isn't simply a network of vendors — it's an extension of the Ally ecosystem itself. When we invest in our suppliers, we invest in our own business and in the communities we serve.

The entire enterprise is elevated by the great work our suppliers do, from culture-first content creation to massive tech migrations.

Creating content with Creators Collab

Gerard Littlejohn founded Creators Collab in 2021 to address a market gap he witnessed: The stories of underrepresented communities weren't being told by the people who actually lived those experiences, leaving a multi-trillion dollar audience without content that truly reflected and resonated with them.

We partnered with Creators Collab in 2022 for a Moguls in the Making event and again in 2023 to capture the annual Supplier Symposium event. Since then, the relationship has only grown. Now, Creators Collab leads the internal content planning and execution across all nine of our Employee Resource Groups (ERGs), producing promotional videos, internal recaps and awareness-month campaigns for each group. The result is ERG content that resonates more deeply across the Ally community.

"Partners like Creators Collab provide authentic storytelling rooted in lived experience, which is something a brand can't manufacture," says Ally Senior Director of Supplier Development TJ Lewis. "Our partnership is exactly what we look for: a relationship where both sides are made better by each other."

For Littlejohn, the relationship goes beyond business. "Ally helps build capacity, providing a true pipeline of opportunities that allows businesses like mine to grow," says Littlejohn. "It's truly a partnership. I don't feel like we're a vendor. I don't feel like they hire us — they invest in us."

Transforming technology with World Wide Technology

In 2025, we completed a major initiative to migrate our service catalog from legacy data centers to a cloud-first hybrid model, ensuring we can offer a faster, more secure and seamless experience to our customers. To execute a project of this scale, we partnered with World Wide Technology (WWT), a global IT solutions provider offering products, services and advanced lab testing environments.

"We act as a system integrator, making sure our clients have one cohesive solution in place," says WWT's Ally Client Executive Rob Capwell. WWT worked alongside our team to develop the migration strategy, model costs and identify the right workloads to move. Central to the project was WWT's Advanced Technology Center, a hands-on sandbox

where Ally and other WWT clients can build proofs of concept and evaluate technologies before committing.

“We have more than a billion dollars invested in the hardware and infrastructure within that environment, which provides great value for our clients,” Capwell says.

The partnership also challenges a common misconception in supplier ecosystems. “Sometimes, people assume minority-owned businesses don’t have global footprints or scalable services, and that one supplier cannot cover all of your territories,” says WWT Business Development Manager Kamela Forbes-Matheson. “Our partners on the supplier team at Ally want to break that myth.”

Together, our work with WWT continues to evolve. We are now collaborating on initiatives in non-human identity management and agentic AI. WWT brings a full AI practice to the table, along with an AI Proving Ground that gives our team a secure space to test and build AI concepts with confidence.

“Our relationship with Ally is excellent,” Capwell says. “The partnership is mutually beneficial — good things go in and good things come out.”

The true meaning of an ally

Our supplier relationships are a true competitive advantage. When our suppliers thrive, so do we. As Littlejohn says, “Ally is genuinely with us every step of the way. I love how they actually walk the walk — being an ally isn’t just a name to them, it’s who they are. And that means a lot to us.”



The businesses in our supplier ecosystem make us better, and we take pride in the fact that we can make them better too.”

TJ Lewis

Senior Director of Supplier Development

Environment



Environmental strategy and stewardship

As a digital bank with no brick-and-mortar branches, Ally inherently has a smaller operational carbon footprint than many traditional banks. Ally applies a proportional, risk-based approach to environmental sustainability that emphasizes strong governance, credible data and sound risk management practices. We continue to be committed to finding new and more sustainable ways to operate and reduce our impact on the environment while strengthening our ability to identify, assess and monitor climate- and nature-related risks as conditions evolve.

Since its launch, Ally's Sustainability Office has been responsible for establishing and coordinating the enterprise sustainability strategy, informed by the recommendations of the Task Force for Climate-Related Financial Disclosures (TCFD). At Ally, climate-related risk is viewed as a transverse risk driver that may influence multiple risk types and, as such, is considered in conjunction with the oversight and management of Ally's Material Risks. Our approach is designed to support safe and sound business practices as expectations, data and analytical capabilities continue to evolve.

Sustainability reporting frameworks are increasingly recognizing the interdependencies between climate and nature. In addition to climate-related risk, Ally acknowledges that nature-related impacts and dependencies, such as water availability, land use and ecosystem health, may influence our long-term

economic resilience. We are building internal awareness of where nature-related considerations may be relevant to our operations and portfolios recognizing that guidance, data and methodologies are still maturing.

Ally continues to expand and refine its greenhouse gas emissions calculations to support transparency and accuracy in reporting our operational footprint. Defined governance and documentation practices are applied to promote consistency, comparability and auditability of our emissions inventory. For six consecutive years, Ally has acquired and retired Green-e® certified Renewable Energy Certificates (RECs) and certified carbon offsets verified under recognized third-party standards in an amount equivalent to its Scope 1 and 2 greenhouse gas emissions. Ally has also obtained independent verification of its greenhouse gas emissions inventory to a limited level of assurance using ISO 14064-3 for the past four years. While RECs and carbon offsets are

used to address residual Scope 1 and 2 emissions, we recognize these instruments are not a substitute for reducing emissions within our operations. As our operational footprint has stabilized, we are using multiple years of energy and emissions data to identify opportunities for absolute reductions in energy use, fleet-related emissions and facility efficiency.

Ally also uses climate scenario analysis to support risk awareness and resilience planning, helping to inform our understanding of how climate-related factors may interact with existing risks over time. Summary disclosures related to governance, risk management, scenario analysis and greenhouse gas metrics are provided in the Appendix.

Consistent with our brand promise, we remain committed to ongoing communication regarding our environmental efforts and sharing our developments in this dynamic area.

Read more about our enterprise sustainability strategy and the progress we are making in the Appendix.

TCFD and TNFD explained

- The Task Force on Climate-Related Financial Disclosures (TCFD) framework focuses on disclosures related to climate-related risks and opportunities and greenhouse gas emissions.
- The Taskforce on Nature-related Financial Disclosures (TNFD) framework is focused on disclosures related to impacts and dependencies on natural systems as drivers of financial risks and opportunities. Quantifying the potential financial effects of nature-related impacts and dependencies (e.g., forests, water, waste/pollution, circularity) is a multi-dimensional challenge with limited metric availability.



Building resilience along Detroit's Riverfront

In October 2025, Ally served as the sustainability sponsor for the grand opening of Ralph C. Wilson Jr. Centennial Park, a transformational public space developed by the Detroit Riverfront Conservancy.

The Conservancy is a nonprofit organization whose mission is to create, operate and maintain inclusive public spaces along the Detroit Riverfront that drive equitable access to green space, support environmental stewardship and strengthen community well-being. Its work reflects the close connection between environmental quality and social impact — recognizing that access to nature, safe gathering places and walkable infrastructure contributes to healthier, more resilient communities.

The park represents the culmination of a multiyear effort that began in 2017, when the Conservancy set out to transform the former West Riverfront Park into a destination designed with - and for - Detroit residents. Guided by extensive community engagement, including a resident-led Community Advisory Team, the project reflects a shared vision for public space that promotes connection, wellness and long-term environmental sustainability.

Construction began in May 2022 and the 22-acre park officially opened to the public in October 2025. Designed to inspire play, wellness and connection for people of all ages, the park features tree-lined walking paths, a water garden and recreational amenities that expand access to nature in an urban environment.



The opening marked a milestone not only in riverfront revitalization, but also in advancing equitable access to high-quality public spaces along one of Detroit's most important natural assets.

As an organization headquartered in Detroit, Ally was proud to support this community-driven investment. The grand opening brought together residents, local artists, food vendors and small businesses — reflecting the Conservancy's commitment to fostering public spaces that are environmentally sustainable and socially inclusive.

Ally's sponsorship also extended beyond the event itself. As part of its support, Ally employees volunteered during the opening to help manage recycling, compost and waste streams, supporting the event's sustainability efforts. Throughout 2025, Ally team members participated in five volunteer events, contributing over 275 hours to park improvements and maintenance projects, including cleanups, picnic table construction and landscape enhancements.

Through this partnership, Ally supported the creation and care of a shared civic space that strengthens environmental resilience while enhancing quality of life for the Detroit community — reinforcing the connection between healthy environments and thriving communities.



We believe compliance is the baseline. As the regulatory landscape continues to evolve, we remain focused on meeting and exceeding our obligations while embedding environmental considerations into the way we operate. Our goal is to build a culture of responsible decision-making that supports sustainable business practices, strengthens resilience and creates lasting value for our customers, communities and stakeholders."

Hope Mehlman

Chief Legal and Corporate Affairs Officer



Appendix



Climate-related risk and disclosure alignment

Ally's sustainability strategy is informed by the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD), which established a globally recognized framework for consistent and comparable disclosure of climate-related risks and opportunities. In 2023, the International Sustainability Standards Board (ISSB) issued International Financial Reporting Standards (IFRS) S1 and IFRS S2, which incorporate and build upon the TCFD recommendations. Oversight of the TCFD framework transitioned to the IFRS Foundation in 2024, reinforcing alignment with the emerging global baseline for sustainability-related financial disclosures.

With this foundation, Ally continues to evolve its environmental disclosures while taking into account evolving stakeholder expectations, regulatory developments and applicable reporting standards. Our focus on industry-recognized frameworks is intended to support transparent, decision-useful communication and reflects our commitment to clear, consistent information on a complex and rapidly evolving topic.

Governance

Disclose the company's governance around climate-related risks and opportunities.

Strategy

Disclose the actual and potential impacts of climate-related risks and opportunities on the company's businesses, strategy and financial planning where such information is material.

Risk Management

Disclose how the company identifies, assesses and manages climate-related risks.

Metrics and Targets

Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.

About this report

All of the information presented in this Appendix is for the fiscal year ending December 31, 2025, unless otherwise noted. This report has not been externally assured. We externally assure our Scope 1, 2 and 3 greenhouse gas emissions on an annual basis using the International Standard Organization (ISO) 14064-3. Additional greenhouse gas emissions assurance details are provided in our 2024 CDP Response. For greenhouse gas accounting, Ally uses the standards and guidelines of The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition; 2004), GHG Protocol Scope 2 Guidance (2015) and the Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011), which were developed by the World Resources Institute and the World Business Council for Sustainable Development.

To learn more:

[2025 CDP Response](#)

[2026 Proxy statement](#)

[2025 Annual Report](#)

TCFD reporting index

The following index is intended as a cross-reference guide to the climate-related disclosures discussed in greater detail throughout this Appendix.

Area of focus	Relevant Section(s) of 2025 Purpose, People and Impact Report	Other source references
Governance		
Describe the board's oversight of climate-related risks and opportunities.	See the "Board oversight of climate-related matters" subsection.	• 2026 Proxy Statement • Risk Committee Charter • Compensation, Nominating and Governance Committee Charter • 2025 CDP Response
Describe management's role in assessing and managing climate-related risks and opportunities.	See the "Executive management oversight" subsection.	• 2025 CDP Response
Strategy		
Describe the climate-related risks and opportunities the company has identified over the short, medium and long term.	See both the "Sustainable operations" and "Enterprise environmental enablement" subsections.	• 2025 Annual Report • 2024 PPI Report • 2025 CDP Response
Describe the impact of climate-related risks and opportunities on the company's business, strategy and financial planning.	See both the "Sustainable operations" and "Enterprise environmental enablement" subsections. Additionally, see the "Environmental strategy and stewardship" section of the report.	• 2025 Annual Report • 2024 PPI Report • 2025 CDP Response
Describe the resilience of the company's strategy, taking into consideration different climate-related scenarios, including a 2 °C or lower scenario.	See both the "Enterprise resilience and physical climate risk management" and "climate scenario analysis" subsections.	• None

Area of focus	Overview	Other source references
Risk management		
Describe the company's processes for identifying and assessing climate-related risks.	See the "Identifying and assessing climate-related risks" subsection.	• 2025 Annual Report • 2024 PPI Report • 2025 CDP Response
Describe the company's processes for managing climate-related risks.	See the "Managing climate-related risks" subsection.	• 2025 Annual Report • 2025 CDP Response
Describe how processes for identifying, assessing and managing climate-related risks are integrated into the company's overall risk management.	See both "Managing climate- and sustainability-related activities across the enterprise" and "Translating potential climate risks into the TCFD framework" subsections.	• 2024 PPI Report
Metrics and Targets		
Disclose the metrics used by the company to assess climate-related risks and opportunities in line with its strategy and risk management process.	See both the "Sustainable operations" and "Greenhouse gas (GHG) emissions" subsections.	• None
Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 greenhouse gas emissions and the related risks.	See the "Greenhouse gas (GHG) emissions" subsection.	• 2025 Apex Verification Letter
Describe the targets used by the company to manage climate-related risks and opportunities and performance against targets.	See both the "Sustainable operations" and "Operational and value-chain emissions" subsections.	• 2025 CDP Response

Governance

Through transparent climate- and environmental-related reporting, Ally supports accountability and clear, decision-useful disclosure for stakeholders. Ally's governance approach supports the oversight and management of climate-related risks and opportunities through existing Board and management structures. Climate considerations are increasingly incorporated into risk management, disclosure and operational governance processes as these practices continue to evolve.

Board oversight of climate-related matters

The Board of Directors oversees climate-related risks and other environmental issues through its broader oversight of Ally's strategy and through its standing committees.

The Compensation, Nominating and Governance Committee assists the Board in overseeing, in coordination with other committees of the Board as appropriate, Ally's sustainability strategy, initiatives and related activities, including environmental issues. The Risk Committee assists the Board in overseeing Ally's environmental risks commensurate with its structure, risk profile, complexity, activities and size. The Audit Committee assists the Board in overseeing Ally's accounting and financial reporting, including in connection with any environmental information. See page 76 for more information.

Executive management oversight

Executive management is responsible for the identification, assessment and management of climate-related risks and opportunities, informed as needed by periodic updates from the Head of Sustainability. Primary responsibility resides with the Chief Legal and Corporate Affairs Officer, with support from cross-functional management committees and working groups that facilitate coordination across relevant business lines and functions.

The Enterprise Risk Management Committee is responsible for supporting the oversight of senior management's responsibility to execute on our environmental strategy in alignment with our enterprise risk framework, which recognizes climate risk as an emerging risk with transverse and dynamic risk characteristics.

The Disclosure Committee is established by Ally's Chief Executive Officer and Chief Financial Officer to assist them in overseeing Ally's disclosure controls and procedures and the accuracy, completeness and timeliness of Ally's disclosures made pursuant to the U.S. Securities Exchange Act of 1934, and other applicable laws and regulations, including environmental information contained in such reporting.

Managing climate- and sustainability-related activities across the enterprise

Ally leverages cross-functional collaboration across multiple teams to integrate climate- and sustainability-related considerations into relevant governance, risk management and operational processes, as appropriate.

1. Climate risk and scenario analysis

- a. Taking action to identify, measure and report on climate-related risks to integrate those risks into Ally's existing enterprise risk management framework, where relevant.
- b. Introducing climate considerations into existing risk management routines and leveraging climate scenario analysis to support risk awareness and resilience planning.
- c. Led by the Sustainability Office in partnership with our business lines.

2. Greenhouse gas data

- a. Developing an emissions data foundation to support transparent, accurate and comparable greenhouse gas disclosures.
- b. Led by the Sustainability Office in partnership with Corporate Workplace and our business lines

3. Green Team

- a. Supporting employee engagement on environmental topics through education and volunteer opportunities, reinforcing a culture of environmental awareness.
- b. Led by the Sustainability Office.

4. Business Enablement

- a. Understanding portfolio-level insights, enabling business-relevant decisions, risk-informed strategy and opportunity identification.
- b. Led by the Sustainability Office in partnership with our business lines.

5. Sustainable operations

- a. Identifying opportunities to reduce environmental impact and improve resource efficiency across Ally's operations.
- b. Includes representatives from Corporate Workplace and the Sustainability Office.

6. External reporting

- a. Coordinating reporting and disclosure activities related to sustainability to promote consistency, transparency and alignment with applicable frameworks.
- b. Includes representatives from Accounting, External Reporting, Corporate Citizenship, Investor Relations, Corporate Workplace and the Sustainability Office.

Climate Governance Overview

Ally Financial Inc. Board of Directors

Risk Committee

Compensation, Nominating
and Governance Committee

Audit Committee

Executive Management Committee

Enterprise Risk
Management Committee

Disclosure Committee

Cross-Functional Teams

Legal and Corporate Affairs
Sustainability Office

Climate Risk and
Scenario Analysis

GHG Emissions Data

Green Team

Business
Enablement

Sustainable
Operations

External Reporting

Strategy

As Ally continues to evolve and mature its environmental strategy, we are evaluating opportunities to create long-term business value, including in areas where supporting environmental stewardship aligns with business objectives. Our approach prioritizes strengthening operational efficiency, building insight into portfolio-level environmental considerations and equipping teams with the information needed to make business-relevant decisions.

Across our strategy, we emphasize disciplined execution, data quality and collaboration with business lines to identify opportunities that are aligned with Ally's products, services and operating model. As our capabilities mature, we continue to refine how environmental considerations are incorporated into decision-making and strategic planning.

Sustainable operations

Ally focuses on improving operational efficiency and reducing environmental impact across facilities we own or directly manage. Sustainability considerations are incorporated into decisions related to facility selection, renovations and ongoing operations to support energy efficiency, resource conservation and long-term resilience.

Key activities include evaluating sustainability attributes during site selection and renovation planning, analyzing energy intensity to prioritize efficiency upgrades and testing operational practices to identify opportunities to reduce waste and water use. These efforts support cost efficiency and responsible resource management across Ally's footprint.

	2020	2021	2022	2023	2024	2025
Ally operational footprint						
Number of buildings-Owned/Leased	2/36	3/33	4/28	4/24	4/21	4/19
Total square footage ¹ – Percentage Owned/Leased	14/86%	39/61%	51/49%	57/43%	56/44%	57/43%
Building standards and industry certifications						
LEED-certified	29%	41%	43%	42%	64%	71%
WELL-certified	1%	2%	36%	36%	65%	66%
Waste management						
Paper recycling (in metric tons)			326	138	105	112
eWaste recycling (in lbs)	2,188	17,007	21,490	26,628	17,589	16,814
Percentage of square footage using centralized trash			4%	36%	52%	58%
EV charging						
Percentage of Ally employees with access to EV chargers				53%	67%	86%

¹ As of December 31, 2025, Ally's total square footage was 1,962,651

Employee environmental engagement

Ally's employee engagement efforts support environmental awareness and community stewardship through volunteerism and educational opportunities. In 2025, Ally's Green Team served more than 4,000 volunteer hours in partnership with more than 40 community organizations focused on key areas of conservation. The following strategic partnerships and associated activities reinforce a culture of environmental responsibility and support local initiatives that align with community needs:

Catawba Riverkeeper

Participated in waterway cleanup and stewardship initiatives aimed at promoting the long-term health and resilience of local ecosystems

Water use: Preservation and management of water resources

Belle Isle Conservancy

Supported environmental education through continued sponsorship of the Axolotl tank at the historic Belle Isle Aquarium in Detroit

Biodiversity: Support habitats for all species and maintain functioning ecosystems

Arbor Day Foundation

Planted 180 trees across high-priority urban neighborhoods with limited access to nature

Land conservation: Safeguard land in its natural state

Air quality: Reduction of air pollutants to improve public health

Community impact: Availability and access to environmental benefits while increasing societal well-being

Envision Charlotte

Developed routine programming focused on circular concepts such as diverting waste from landfills to create new products. Our employees volunteered monthly to create sound panels made from donated t-shirts, maintain the pollinator garden and sort various materials to be repurposed or recycled.

Recycling: Conversion of waste into reusable materials

Enterprise environmental enablement

Ally works across the enterprise to identify environmental considerations and opportunities that are relevant to our existing products, services and customer relationships. This includes building awareness of environmental trends that may influence customer needs, operational models or product demand over time.

Within the auto and dealer financial services businesses, Ally supports customers through financing and service offerings that align with evolving vehicle technologies and infrastructure needs, including electric vehicle financing, dealer infrastructure solutions and vehicle service contracts designed for electric vehicles. These activities reflect Ally's focus on integrating environmental awareness into existing business models rather than creating standalone sustainability products.

Risk management

Ally manages risk through an Enterprise Risk Management (ERM) framework supported by a risk culture intended to promote prudent, consistent decision-making. Within this framework, climate-related risk is viewed as a transverse risk driver that may influence multiple risk types and, as such, is considered in conjunction with the oversight and management of Ally's Material Risks. Our approach is designed to support safe and sound business practices and continues to evolve as data, methodologies and internal capabilities mature.

Identifying and assessing climate-related risks

Ally leverages its ERM framework to identify and assess potential climate-related risks through periodic qualitative risk reviews and targeted analyses. These activities are intended to help identify plausible risk transmission channels that could affect our business; results of operations; financial condition; prospects; reputation; employees; or the business, operations or financial condition of customers, counterparties and service providers on whom we rely. Given the complexity of climate-related risk, assessments may rely on a combination of available data, expert judgment and evolving analytical tools.

Managing climate-related risks

Ally's initial risk identification efforts are intended to establish an enterprise-wide baseline understanding of potential physical and transition risk exposures. We continue to enhance our climate risk management capabilities and, where relevant, incorporate climate considerations into existing ERM routines in a manner proportional to Ally's business model, available data and the evolving external environment. These efforts are focused on strengthening governance, building decision-useful analytical capabilities and improving the ability to monitor potential exposures over time.

As part of qualitative climate-related risk reviews, Ally considers the potential impacts of acute physical risk drivers, such as hurricanes and flooding, that may contribute to business disruptions and insured property exposure. Potential impacts may include damage to Ally's facilities and insured properties, effects on employee travel and work schedules and increased likelihood of outages or downtime related to data centers and third-party services, or broader community disruption.

Qualitative reviews also consider potential transition risk drivers, including regulatory and legal requirements and obligations, as well as market changes arising from public policy direction or technological developments, which may contribute to volatility or disruptions that could affect customers, asset values or economic activity.

Climate-related risk drivers, both physical and transition, may exacerbate and/or accelerate existing risks.

Translating potential climate risks into the TCFD framework

To support consistent reporting and stakeholder transparency, Ally maps climate-related physical and transition drivers to established ERM risk types and translates these drivers into the risk categories commonly used in TCFD-aligned disclosures. This mapping is intended to support a common language for identifying where climate-related factors may influence existing risk types.

Risk type	Physical risk example	Transition risk example
Business / strategic	Negative impact on our business and financial results due to failure in managing acute or chronic climate events	Negative impact on our business and financial results due to the failure to adapt to changes in policy, technology and market preferences relating to climate
Compliance	Not applicable	Failure to comply with potentially conflicting requirements and expectations in the various jurisdictions in which we operate
Credit	Increase in delinquencies and losses and negative impact on the returns on and value of our loans due to physical damage from acute and chronic climate events that impacts our customers	Increase in delinquencies and losses and negative impact on the returns on and value of our loans due to changes in policy, technology and market preferences relating to climate that impact our customers
Insurance / underwriting	Decrease in profitability due to unpredicted loss of collateral value from acute and chronic climate events	Decrease in ability to profitably insure certain geographic locations and/or industry sectors due to climate-related policy, technology or market preference changes
Liquidity	Increase in deposit balance volatility, draws on lines of credit or strains on liquidity due to damages associated with acute and chronic climate events	Decline in liquidity sources or value of liquidity investment portfolios due to climate-related policy, technology or market preference changes
Market	Increase in potential financial system shocks, asset devaluation and/or interest rate volatility due to acute and chronic climate events	Increase in the volatility of market variables, such as interest rates or asset valuations, due to climate-related policy, technology or market preference changes
Model	Not applicable	Increase in modeling complexity due to dynamic forward assumptions required to adequately estimate potential impacts of climate-related policy, technology or market preference changes
Operational	Increase in business disruptions due to damage to operating facilities, increased data center downtime, outages across third-party services and employee safety concerns from acute and chronic climate events	Increase in operating costs and higher capital expenditures for climate-resilient facilities and operations and associated change management costs due to climate-related policy, technology or market preference changes
Technology	Not applicable	Increase in operating costs driven by new disruptive technology and policy requirements related to energy sources
Reputation	Increase in the potential for negative public perception regarding the adequacy of support provided to customers and employees impacted by acute and chronic climate events	Increase in the potential for negative public perception due to changing stakeholder expectations regarding adequacy of response to climate-related policy, technology or market preference changes

Climate scenario analysis

Assessing climate-related risks remains challenging due to complex transmission channels linking transition and physical risks to the economy and financial sector, rapidly evolving tools and methodologies, data limitations and skillset gaps. Consistent with the principle of proportionality, Ally's use of climate scenario analysis is tailored to our business model, risk profile and the current availability and relevance of data and methodologies and is intended to evolve over time. Based on TCFD guidance, Ally is leveraging climate scenario analysis to consider plausible physical and transition conditions. Scenario analysis is designed to test resilience and inform risk awareness and decision-making rather than to forecast outcomes. Scenario analysis outputs are reviewed as part of broader discussions to support understanding of potential sensitivities, concentration exposure and longer-term resilience considerations. Results are not used as predictors of future performance, but as inputs to governance dialogue and program development.

Ally has performed various climate scenario analyses over the past several years to build institutional understanding and support the evolution of its climate risk management program. These exercises are intended to support learning and awareness rather than to provide precise estimates of future financial impacts. Assumptions, scope and methodologies used in scenario analysis are expected to be revisited periodically as relevant regulatory expectations, data availability or analytical capabilities evolve.

Ally expanded its scenario analysis to evaluate expected credit losses across select portfolios under multiple climate transition scenarios over a long-term horizon, allowing Ally to explore potential sector-level sensitivity insights and observations. Results from these analyses may inform ongoing program development and the integration of climate considerations into existing enterprise risk management routines in a manner consistent with safe and sound business practices. Ally expects its scenario analysis capabilities to continue evolving as data availability, methodologies and internal tools and capabilities mature.

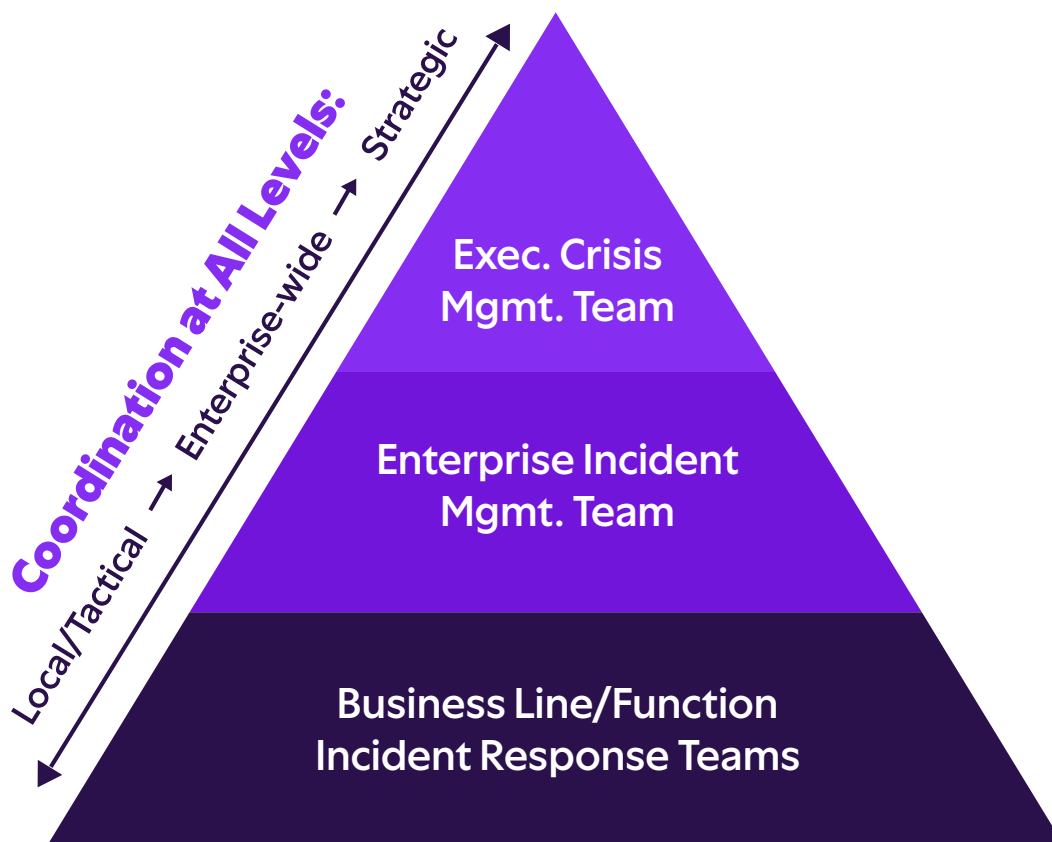
Nature-related considerations

Ally recognizes that climate and nature are interconnected, and that nature-related impacts and dependencies may influence long-term economic resilience. In line with emerging TNFD guidance for financial institutions, Ally has completed an initial evaluation of its exposure to sectors with elevated nature impacts and dependencies within select portfolios. This preliminary work is intended to build institutional awareness as data and methodologies mature.

Our response to natural disasters extends to our colleagues, customers and the communities in which we live and operate.

Enterprise resilience and physical climate risk management

Effective preparedness, response and recovery are essential components of Ally's approach to operational resilience. Ally's Crisis Management Program establishes standardized preparedness and response management practices. Ally's Business Continuity/Disaster Recovery Program enables an enterprise-wide approach to resilience that considers technology, business operations, testing and communication strategies critical to the continuity of operations. Ally develops, monitors and regularly tests continuity and disaster recovery plans to validate readiness under a range of scenarios. An integrated response structure supports escalation and coordinated response across incidents and/or crises.



Our response to severe weather and other disruptive events includes actions intended to support employees, customers and the communities in which we live and operate, consistent with applicable policies and circumstances. For example, in the event of hurricane or flood activity, Ally may identify dealer customers who could be impacted and provide resources to support proactive relocation to reduce inventory risk. For retail customers, Ally aims to provide prioritized support and evaluate eligibility for disaster-related assistance options on a case-by-case basis. Ally also provides support to colleagues and communities through the Ally Employee Relief Fund and Ally Charitable Foundation when they are affected by natural disasters.

Metrics and targets

Ally recognizes the importance of transparent, accurate and comparable climate-related information to support effective risk management, stakeholder understanding and decision-making. Our approach prioritizes building a reliable data foundation, strengthening governance and controls and enhancing disclosure quality over time. We continue to engage with stakeholders and refine our reporting as methodologies, data availability and expectations evolve.

Collecting and understanding underlying data are essential steps in evaluating potential emissions reduction and efficiency opportunities. Ally has established multi-year baselines for key consumption metrics and continues to refine how energy, emissions and resource-use data are collected, validated and analyzed. These efforts are intended to support informed consideration of future actions.

Greenhouse gas (GHG) emissions

Ally maintains a comprehensive Inventory Management Plan that governs its emissions calculations in alignment with the GHG Protocol Corporate Accounting and Reporting Standard. Ally's plan establishes procedures, controls and documentation standards to support consistency and accuracy across reporting periods.

Ally obtained third-party verification to a limited level of assurance under ISO 14064-3 for our 2023, 2024 and 2025 GHG emissions. This technical review included evaluation of calculation methodologies, estimation approaches, data collection controls and supporting documentation, helping to reinforce confidence in emissions data integrity.

Since establishing 2020 as its base year, Ally has continued to refine its emissions inventory to improve transparency and comparability. Methodological enhancements have expanded Scope 3 category coverage and increased use of activity-based data where available. Details on methodology updates and any restatements are disclosed transparently and documented in Ally's CDP response.

Ally continues to evaluate additional Scope 3 categories for potential future disclosure. Preliminary calculations for Category 13 (Downstream Leased Assets) and Category 15 (Investments) have been completed to build internal understanding of emissions associated with lending portfolios and investment securities. This work is intended to support awareness and analytical capability development rather than to establish targets.

Comparisons to Ally's 2020 emissions baseline reflect normalization following pandemic-related disruptions in 2020 and 2021. As a result, year-over-year comparisons to more recent periods provide additional context when evaluating emissions trends.

Energy (MWh) ¹	2020 ²	2021	2022	2023	2024	2025	Variance to 2024	Variance to 2020
Natural Gas	9,222	4,387	2,087	1,201	373	639	71%	(93%)
Diesel	143	57	16	120	-	22	-	(85%)
Motor Gasoline	7,465	11,155	15,690	15,823	16,919	16,555	(2%)	122%
Steam					618	753	22%	
Purchased Electricity	20,560	27,295	29,958	25,478	25,963	35,244	36%	71%
Total Energy Consumed	37,391	42,895	47,751	42,623	43,872	53,214	21%	42%

Operational Greenhouse Gas Emissions (Metric Tons CO ₂ e) ³	2020 ²	2021	2022	2023	2024	2025	Variance to 2024	Variance to 2020
Scope 1 Emissions	4,139	4,442	5,494	5,402	5,585	5,522	(1%)	33%
Scope 2 Emissions (Location-based) ⁴	7,822	9,758	10,019	9,016	8,975	10,967	22%	40%
Scope 2 Emissions (Market-based)	0	0	0	0	140	171	22%	-
Total Scope 1 + Scope 2 Emissions (Location-based)	11,961	14,200	15,513	14,418	14,560	16,489	13%	38%
Total Scope 1 + Scope 2 Emissions (Market-based)	4,139	4,442	5,494	5,402	5,725	5,693	(<1%)	38%
Carbon Credits Retired ⁵	4,139	4,442	5,494	5,402	5,725	5,522	(4%)	33%
Scope 3 Greenhouse Gas Emissions (Metric Tons CO ₂ e) ³	2020 ²	2021	2022	2023	2024	2025	Variance to 2024	Variance to 2020
Category 1: Purchased Goods and Services	175,396	159,470	152,464	164,432	158,599	132,323	(17%)	(25%)
Category 2: Capital Goods	27,694	28,680	8,297	10,611	8,466	8,748	3%	(68%)
Category 4: Upstream Transportation	6,925	6,552	4,745	6,177	8,210	7,711	(6%)	11%
Category 6: Business Travel	1,824	2,438	6,312	6,597	6,645	6,712	1%	268%
Category 7: Employee Commuting	8,541	5,443	11,883	12,471	12,236	11,792	(4%)	38%
Total Disclosed Scope 3 Emissions	220,381	202,582	183,700	200,288	194,156	167,286	(14%)	(24%)

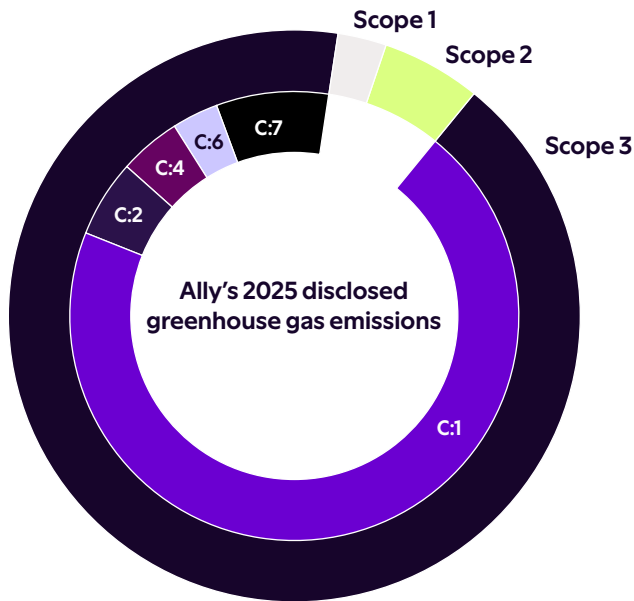
¹Based on facility space under operational control as defined by the Greenhouse Gas Protocol

²Ally has chosen 2020, its first year calculating carbon emissions, as our base year

³Emissions are calculated in alignment with the Greenhouse Gas Protocol. Details of our emissions calculations can be found in our CDP submission

⁴Variability in facility operations and utilization patterns resulted in high electricity consumption during the reporting period. Since 2020, Ally has purchased Green-e certified renewable energy credits (RECs) to offset all emissions associated with purchased electricity

⁵Since 2020, Ally has purchased and retired U.S.-based carbon offsets to net Scope 1 emissions to zero



Note: "C.x" denotes categories within Scope 3 (value chain) emissions as defined by the Greenhouse Gas Protocol. Specifically, C.1 corresponds to Category 1 (Purchased Goods and Services); C.2 to Category 2 (Capital Goods); C.4 to Category 4 (Upstream Transportation and Distribution); C.6 to Category 6 (Business Travel); and C.7 to Category 7 (Employee Commuting). The chart illustrates the relative contribution of selected Scope 1, Scope 2 and Scope 3 categories to total greenhouse gas emissions.

Operational and value-chain emissions

Ally's Scope 1 emissions primarily reflect fleet activity and fuel use in owned facilities, while Scope 2 emissions reflect electricity consumption across its operating footprint. Since 2020, facility exits, operational changes and targeted investments have materially reduced natural-gas consumption and improved energy efficiency. With multiple years of energy data available, Ally continues to evaluate building-level energy intensity to identify opportunities for efficiency improvements over time.

Scope 3 emissions represent the majority of Ally's disclosed emissions. Purchased goods and services (Category 1) account for the largest share and are calculated using spend-based methodologies, supplemented by improved supplier classification and emission-factor assignment where feasible. Other Scope 3 categories reflect variability driven by underlying business activity, including capital investment timing, auto-freight volumes and normalized post-pandemic travel and commuting programs.

Outlook

As a digital bank, Ally maintains a lower operational emissions profile than many traditional branch-based financial institutions. Consistent with this operating model, Ally's near-term focus remains on strengthening data quality, governance and analytical capabilities rather than establishing targets that are not yet supported by sufficiently stable baselines or decision-useful controls.

Near-term priorities include improving energy and emissions data, enhancing monitoring capabilities and identifying opportunities for absolute emissions reductions through operational improvements. Over the medium term, Ally may evaluate the feasibility of establishing additional operational emissions or efficiency targets, informed by data maturity, governance readiness and demonstrated abatement pathways. As disclosure capabilities continue to mature, Ally expects to further refine its reporting and analytical insights in support of informed decision-making.

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, 2025 with reference to the GRI Standards.

GRI Standard and Disclosures		Management Approach and Metrics
2-1	Organizational details	Ally Financial, Inc 2025 Annual Report on Form 10-K
2-2	Entities included in the organization's sustainability reporting	2024 Annual Report on Form 10-K
2-3	Reporting period, frequency and contact point	Annual January 1, 2025 - December 31, 2025 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. Apex Companies provided a third-party verification to a limited level of assurance using ISO 14064-3 for Ally's 2025 Scope 1, Scope 2 (location- and market-based), Scope 3 (categories 1, 2, 4, 6 and 7) greenhouse gas emissions.
2-6	Activities, value chain and other business relationships	2025 Annual Report on Form 10-K
2-7	Employees	Ally Online Resources
2-9	Governance structure and composition	2026 Proxy Statement Ally Policies and Charters - Board of Directors Governance Guidelines
2-10	Nomination and selection of the highest governance body	2026 Proxy Statement Ally Policies and Charters - Board of Directors Governance Guidelines Ally Policies and Charters - Compensation, Nominating and Governance Committee Charter
2-11	Chair of the highest governance body	2026 Proxy Statement Ally Policies and Charters - Board of Directors Governance Guidelines
2-12	Role of the highest governance body in overseeing the management of impacts	2026 Proxy Statement Ally Policies and Charters - Board of Directors Governance Guidelines
2-13	Delegation of responsibility for managing impacts	2025 Purpose, People and Impact Report
2-14	Role of the highest governance body in sustainability reporting	Ally Policies and Charters - Compensation, Nominating and Governance Committee Charter 2026 Proxy Statement
2-15	Conflicts of interest	Ally Policies and Charters - Code of Conduct & Ethics Ally Policies and Charters - Board of Directors Governance Guidelines
2-16	Communication of critical concerns	Ally Policies and Charters - Code of Conduct & Ethics Ally Policies and Charters - Board of Directors Governance Guidelines 2025 Annual Report on Form 10-K

2-17	Collective knowledge of highest governance body	2026 Proxy Statement
2-18	Evaluation of the performance of the highest governance body	Ally Policies and Charters - Board of Directors Governance Guidelines Ally Policies and Charters - Compensation, Nominating, and Governance Committee Charter
2-19	Remuneration policies	2026 Proxy Statement
2-20	Process to determine remuneration	2026 Proxy Statement
2-21	Annual total compensation ratio	2026 Proxy Statement
2-22	Statement on sustainable development strategy	2025 Purpose, People and Impact Report
2-23	Policy commitments	2025 Purpose, People and Impact Report Ally Policies and Charters - Code of Conduct & Ethics
2-24	Embedding policy commitments	2025 Purpose, People and Impact Report Ally Policies and Charters - Code of Conduct & Ethics
2-26	Mechanisms for seeking advice and raising concerns	2025 Purpose, People and Impact Report Ally Policies and Charters - Code of Conduct & Ethics
2-27	Compliance with Laws and Regulations	All Ally business operations, products and services are all reviewed for compliance with applicable laws and regulations
2-28	Membership Associations	2025 Purpose, People and Impact Report
2-29	Approach to stakeholder engagement	2025 Purpose, People and Impact Report
2-30	Collective bargaining agreements	Ally associates are not subject to collective bargaining agreements
3-1	Process to determine material topics	The 2025 Purpose, People and Impact Report's content and topic boundaries were defined based on Ally's strategy, operations and business; stakeholder feedback; industry and economic observations; peer analysis; and various voluntary disclosure standards and frameworks.
3-2	List of material topics	This year's report has been updated to reflect changes we observed while determining the report's content and topic boundaries.
3-3	Management of material topics	2025 Purpose, People and Impact Report Ally Policies and Charters - Code of Conduct & Ethics Ally Policies and Charters - Board of Directors Governance Guidelines 2025 Annual Report on Form 10-K
201-1	Direct economic value generated and distributed	2025 Annual Report on Form 10-K
201-2	Financial implications and other risks and opportunities due to climate change	2025 Annual Report on Form 10-K
201-3	Defined benefit plan obligations and other retirement plans	2025 Annual Report on Form 10-K 2026 Proxy Statement
201-4	Financial assistance received from government	2025 Annual Report on Form 10-K
203-1	Infrastructure investments and services supported	Ally Bank CRA Strategic Plan
203-2	Significant indirect economic impacts	Ally Bank CRA Strategic Plan
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

205-3	Confirmed incidents of corruption and actions taken	2025 Annual Report on Form 10-K
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	2025 Annual Report on Form 10-K
207-1	Approach to tax	2025 Annual Report on Form 10-K
207-2	Tax governance, control, and risk management	2025 Annual Report on Form 10-K
207-3	Stakeholder engagement and management of concerns related to tax	2025 Annual Report on Form 10-K
302-1	Energy consumption within the organization	2025 CDP Response
305-1	Direct (Scope 1) GHG emissions	2025 CDP Response
305-2	Energy indirect (Scope 2) GHG emissions	2025 CDP Response
305-3	Energy indirect (Scope 3) GHG emissions	2025 CDP Response
305-4	GHG emissions intensity	2025 CDP Response
305-5	Reduction of GHG emissions	2025 CDP Response
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	2025 Purpose, People and Impact Report 2026 Total Rewards Snapshot
403-3	Occupational health services	Ally Policies and Charters - Code of Conduct & Ethics
404-2	Programs for upgrading employee skills and transition assistance programs	2025 Purpose, People and Impact Report
405-1	Diversity of governance bodies and employees	2026 Proxy Statement
413-1	Operations with local community engagement, impact assessments, and development programs	2025 Purpose, People and Impact Report Ally Bank CRA Strategic Plan
414-1	New suppliers that were screened using social criteria	2024 Purpose, People and Impact Report
415-1	Political Contributions	2025 Purpose, People and Impact Report
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	2025 Annual Report on Form 10-K

Investor summary

Report highlights

Our 2025 Purpose, People and Impact Report demonstrates how a stakeholder-focused impact strategy supports long-term shareholder value.

Action	Impact
Focused. Forward. strategy execution	Clear business focus, concentration on franchises with competitive advantage
Fourth consecutive Outstanding CRA rating	Regulatory strength, reputation, community reinvestment credibility
Record employee engagement and volunteering	Talent attraction, retention and culture advantage
Growth in financial wellness and digital inclusion programs	Supports customer acquisition, trust and long-term financial relationships
Strong governance and AI oversight	Risk management, regulatory readiness and operational resilience

Top improvements

Several key metrics and disclosures improved year over year:

- Enhanced transparency on governance, risk management and oversight
- Increased ERG engagement and employee giving/volunteer participation rates
- Contributed \$18.5 million in total charitable giving
- Improved environmental performance infrastructure, including expanded LEED-certified footprint and WELL-certified space

Future focus

We are taking steps to further strengthen our reporting, including:

- Expanding capabilities to strengthen climate risk management, analytics and reporting
- Evolving AI governance practices in line with changing technology and regulations
- Elevating the rigor and transparency of our outcome reporting

Why it matters

Ally's investments in financial well-being, employee development, governance, risk management and community programs strengthen our customer relationships, workforce and business resilience. Together, these efforts reduce regulatory and operational risk and drive long-term stakeholder value.

