



**a relentless
ally for social
impact in the
community**

Ally 2017

Corporate Social Responsibility Report



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Ally Financial, Inc.

(also referred to as Ally) is pleased to introduce our 2017 Corporate Social Responsibility Report (CSR), showcasing how we serve as relentless allies to create positive social impact. We are committed to do right for our customers, colleagues, communities and shareholders, who, along with sound business practices, make us who and what we are.

This report provides an overview of our activities related to environmental, social and governance (ESG) topics and how we make a positive social impact with our processes, policies and programs during the 2017 calendar year.

Ally's CSR report was compiled by the Social Impact Squad, a cross-functional group of teammates, who used data, culture and conversation to document our social impact in 2017. Ally's reporting process has been guided in part by the foundation, disclosures, and management approach influenced by the Global Reporting Initiative (GRI) Standards. The details seen here were influenced by ESG frameworks and relevance to Ally's vision, social impact framework and organizational operations.



For additional information regarding this report and its contents, please visit our website at

www.ally.com

or contact

GivingBack@ally.com

Forward-Looking Statements

This Corporate Social Responsibility Report contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts—such as our statements about targets and expectations for various future plans or programs, results, or performance. Forward-looking statements often use words such as “believe,” “expect,” “anticipate,” “intend,” “pursue,” “seek,” “continue,” “estimate,” “project,” “outlook,” “forecast,” “potential,” “target,” “objective,” “trend,” “plan,” “goal,” “initiative,” “priorities,” or other words of comparable meaning, or future-tense or conditional verbs such as “may,” “will,” “should,” “would,” or “could.” Forward-looking statements convey our expectations, intentions, or forecasts about future events, circumstances, or results. All forward-looking statements, by their nature, are subject to assumptions, risks, and uncertainties,



which may change over time and many of which are beyond our control. You should not rely on any forward-looking statement as a prediction or guarantee about the future. Actual future objectives, strategies, plans, prospects, performance, conditions, or results may differ materially from those set forth in any forward-looking statement. Some

of the factors that may cause actual results or other future events or circumstances to differ from those in forward-looking statements are described in our filings with the U.S. Securities and Exchange Commission

(SEC). Any forward-looking statement made by us or on our behalf speaks only as of the date that it was made. We do not undertake to update any forward-looking statement to reflect the impact of events, circumstances, or results that arise after the date that the statement was made, except as required by applicable securities laws. You, however, should consult further disclosures (including disclosures of a forward-looking nature) that we may make in any subsequent SEC filings.



Message from our CEO

I'm pleased to share with you our 2017 Corporate Social Responsibility Report. Making positive, lasting social impact is at the core of our brand, our culture, and who we are as a company.

You'll recognize Ally as a leading digital financial services company. In this report, we'll provide examples of our innovative approaches to business services, as well as how our inclusive culture and commitment to holistic well-being applies to our customers, colleagues and the communities we serve. These ideas are expressed through our LEAD core values and they are our DNA; the principles that guide us, shape our culture and drive our success.

Our 2017 Corporate Social Responsibility Report is a snapshot of how we live these LEAD values every day and demonstrates our commitment to transparency in reporting on environmental, social and governance (ESG) topics. The report highlights 2017 accomplishments - the programs, processes and policies that help embed ESG across the enterprise. It's our promise to you, our stakeholders, to hold ourselves accountable, and you can expect to see even more emphasis on reporting results over time.

Thank you for your support. I'm proud of what we've accomplished together so far, and I look forward to your feedback as we continue to positively impact our communities and the people we serve.

Jeffrey J. Brown
Chief Executive Officer

Highlights from 2017 Include:

- Doing It Right in our communities through our year-round Giving Back efforts and response to issues and events impacting our neighbors and customers - \$4.4 million donated and nearly 17,000 volunteer hours in 2017.
- Meaningfully moving the needle on our employee impact efforts through community development, Diversity & Inclusion, and our focus on holistic well-being.
- Named one of the “Best Banks to Work For” by American Banker in 2017, as part of a program designed to recognize outstanding places of employment in the U.S. Banking sector.
- LEADing through a distinctive and strong culture that recognizes our humanity, our innovative spirit, and our collective creativity – along with numerous “Best Place to Work” awards, and a 77-point employee engagement score, which is among the best in the industry.
- Continued growth in our established auto finance, insurance, and deposit businesses.
- Expanded and diversified offerings to meet the needs of customers through mortgage, wealth management, and the Ally CashBack Credit Card.



Company Profile



Ally at a Glance – Brand, Culture, Governance

Ally is a leader in digital financial services with assets of \$167 billion as of December 31, 2017. Through innovative digital experiences, 24/7 customer service for online banking, great rates, and rewarding credit and lending products, Ally is changing the digital finance landscape. Ally is also committed to exemplary governance, LEADing through a distinctive and strong culture, and being a relentless ally for our customers' financial well-being.

The Ally brand is known for “Doing it Right,” tirelessly innovating, and being a trusted financial partner for consumer, commercial and corporate clients.

- Ally remains one of the largest full-service auto-finance operations in the country with a complementary auto-focused vehicle-protection coverage business; as of year-end 2017, we served more than 18,000 dealer customers and 4.4 million auto consumers.
- Ally's award-winning online bank (Ally Bank, Member FDIC and Equal Housing Lender) offers a variety of deposit and other banking products, including CDs, online savings, money-market and checking accounts, and IRA products, as well as the Ally CashBack Credit Card and mortgage-lending services.
- Through our wealth management and brokerage platform, Ally Invest is able to offer a wide range of self-directed and managed investment products for nearly every level of investor, with some of the industry's lowest rates.
- Ally's robust corporate finance business offers capital for equity sponsors and middle-market companies.





Ally at a Glance – Brand

Our Vision:

be a relentless Ally for your financial well-being

At Ally, our brand is the single most differentiating value proposition in digital financial services. The commitment to be an Ally began with ideas on a napkin and the belief that better banking was possible. Since then, our vision to be a relentless Ally is why we get up each day and Do It Right in all we do.

We strive to empower people to realize the true value of money.

The brand pillars are simple: Do Right, Tirelessly Innovate and Obsess Over the Customer.

We're committed to constantly creating and reinventing with the *singular purpose of making a real difference*. Our actions continue to fuel our performance, which in turn, we believe, will better serve our shareholders.



For consumers, we deliver the confidence and freedom to make positive financial choices that improve their lives and the lives of those around them.



For employees, we emphasize a working environment and company culture where colleagues feel valued beyond the bottom line.



For the communities where we live and work, our actions and initiatives are expanding from financial literacy to making a genuine impact on people's lives and their ability to improve their income through economic mobility.

Ally at a Glance – Culture

“

I believe a strong culture serves as the foundation for strong operational results, which ultimately drives strong financial performance and enhanced long-term returns for all the constituents we serve, notably our shareholders.”

Jeffrey J. Brown
Chief Executive Officer

At the core of our culture is an obsession to **“Do It Right”** for our customers and communities, while exemplifying our LEAD core values day-in and day-out. This relentless focus on the customer has shaped our culture and our brand.



The brand was built on a customer-first commitment and has never turned back. Today, our customers understand the authentic human touch we put into everything we do. As millennial customers begin to make financial decisions for themselves and their families, they value our brand as much as they value our product offering because **"Do It Right"** is not just a tagline, it's who we are.

Ally at a Glance – Culture

“We’re inclusive and embrace each other’s diversity - because Ally is only as strong as the people who bring it to life.”

Jasmine Bridge
Senior Risk Director and Chair of the Black/African American ALLYs



Diversity&Inclusion ally.

Quintessential to our strong culture is our commitment to giving back.

Volunteer efforts are driven from the ground up by a network of Volunteer LEADers across the enterprise and in every facility, as well as from the top-down. Volunteer activities are intertwined with business meetings and participation by senior leaders.

Equally important is our commitment to fostering diverse perspectives. In 2015, we made a commitment to building a diverse and inclusive workforce and culture. Later in 2017, we launched eight employee resource groups (ERG), and a redesigned training curriculum to enhance a workplace where every employee feels they can be their authentic self, and be heard.

Why?

Because our employees bring the Ally brand to life. And that is really about one thing – being an ally to our customers, our communities and each other. By learning. By listening. By evolving. By stretching ourselves to adapt and reach new goals, Ally’s strong culture and passionate employee base will allow us to continue to innovate and serve our customers at the highest level and live a purpose-driven, impactful life.



Ally at a Glance – Governance

Governance at Ally: Policies and Charters

Ally has strong governance principles and guidelines at both the internal management and Ally Board of Director levels. Many of our governance-related documents are available for review on our website at

ally.com/about/investor/policies-charters/
including:

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



Sound corporate governance is foundational to instilling and maintaining the confidence of our constituents and is critically important to Ally. The policies and procedures that govern our businesses and our oversight of these activities promote prudent risk management across the organization. Our management team is supported by a diverse, engaged and independent board that collectively foster an environment of accountability and transparency.”

Jeffrey J. Brown
Chief Executive Officer

Board of Directors

The Ally Board of Directors plays a vital role in providing strategic oversight for the company, including with respect to social impact. The Board was comprised of 27% women at year-end 2017, reflecting Ally's commitment to diversity. Further, as of the end of 2017, Ally CEO Jeffrey J. Brown was the only non-independent director, and the Board Chair was independent. Ally Board members come from diverse industries and bring a variety of experiences.

Standing Board committees at the end of 2017 included: Audit; Compensation, Nominating & Governance; Risk; and Digital Transformation (the DTC).

While similar financial institutions also have committees focused on audit, compensation, nominating and risk,



Ally is unique in our digital structure and has provided for related Board oversight through the DTC.

The DTC is a committee of the Board that is charged with overseeing strategies for maximizing customer and stockholder value by understanding and capitalizing on industry changes and customer channels created by digital technologies. The DTC reviews and reports to the Board on significant technologically-driven developments that may impact Ally and the industries it serves, management strategies for maximizing value to shareholders that can be created by these developments, and management strategies for capitalizing on alternative sources of revenue and profits generated through digital channels.

Governance Direction from Management

Ally employees are guided by the LEAD core values, which are contained in the Ally Code of Conduct and Ethics. This Code is designed to help Ally employees and representatives understand the standards of conduct that Ally requires, and to meet other fundamental obligations that are vital to Ally's success. Aligning actions with expectations is an essential component of Doing It Right.

Ally's compensation philosophy promotes a strong linkage between compensation and performance. In support of this compensation philosophy, Ally's executive-compensation program is structured to align with long-term value creation for our shareholders, reflects the company and individual performance, encourages prudent but not excessive risk taking, and provides competitive compensation intended to retain key executives.

Ally has an open door culture that provides employees with open, orderly channels of communication to all levels of management. Ally encourages employees, if possible, to raise or escalate an integrity or compliance concern by first speaking with an immediate supervisor or local leadership, but provides other avenues, outlined in the Code. This includes the 24-hour Ally Ethics Hotline, which is used to facilitate the reporting of possible illegal, unethical or improper conduct. Reports through the Ethics Hotline may be submitted anonymously as permitted by

and consistent with applicable law. Ally executives communicate frequently with colleagues across the company to ensure they understand the state of the business, Ally's stance on social and ethical issues, and their individual roles in embodying and acting on these principles. Ally's CEO Jeff Brown provides regular communications throughout the year, in town hall meetings, through internal messaging, and in setting yearly strategic priorities.

Ally has a Diversity Council which includes the entire Ally executive team and chairs of each of the ERGs, which you can read more about in the EMPLOYEES section of this report. At year-end 2017, there was 33% female representation across Ally's executive leadership team, including a chief marketing and public relations officer, chief human resources officer, chief audit executive, business administration executive, president of consumer and commercial banking operations, and chief financial officer designate.

Ally has established a system of internal controls and programs designed to identify, manage, monitor and mitigate risks associated with the requirements of applicable laws, regulations and related government and industry guidance. Elements of these programs include associate training, enterprise policies, risk assessments, regular audits, monitoring, testing and more.



SOCIAL IMPACT FRAMEWORK

Interview with Alison Summerville

Business Administration Executive and Head of Corporate Citizenship

Q What does Social Impact mean to Ally?

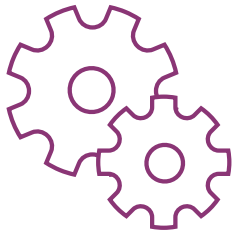
A We recognize that making a Social Impact – positive, long-term, sustainable change, is essential to our success and the well-being of our stakeholders, our customers, employee team members, shareholders, our community partners, as well as for the environmental sustainability of our planet.

Q Why is Social Impact a priority for Ally?

A In 2017, we began rethinking our commitments to the communities where we live and work. We're moving beyond giving programs that primarily focus on volunteering and philanthropy, to a more strategic approach that supports social and business results. This approach considers the environmental, social and governance (ESG) issues that help stakeholders understand what is important to Ally, that differentiate us from peers, and that provide a positive social impact.

Q What issues do you focus on, relative to making this positive Social Impact?

A We're in the planning stages of evolving from our focus on financial literacy towards a focus on long-term economic mobility that addresses generational poverty.



Q Why move from focusing on financial literacy to economic mobility?

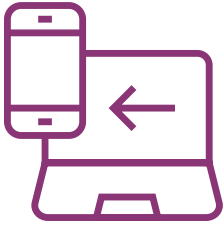
A We want to make a long-term, sustainable social impact. Financial literacy is important, but we recognized that there are additional economic mobility issues in the communities where we live and work. We have a responsibility to address these issues and we have the resources to help create change with our partners.

Q How does Ally implement this commitment to Social Impact?

A Positive social impact is embedded into the very fabric of our culture and our business by establishing goals, policies and practices that support this commitment. Public reporting of these ESG topics demonstrates openness and transparency, as we engage others to both deliver on our commitments as well as provide feedback to help us become even stronger allies for and with our stakeholders.

Q How exactly have you embedded Social Impact into your culture?

A The Social Impact Framework is aligned with our LEAD core values and is another way to demonstrate our values in action. By volunteering in the community, making the business more carbon efficient, or encouraging a more inclusive workplace, we are creating positive business and social change. This cultural impact manifests itself externally in the way we treat our customers as well. It is critical that they understand that our values are their values.



Q How does the Social Impact Framework help organize your Corporate Social Responsibility work?

A The Framework helps us remain focused on our most important stakeholders. It also provides the organizing principles for this Corporate Social Responsibility Report. The four sections of our Social Impact Framework include:

- Customers
- Employees
- Communities
- Environment

Q How does Ally know if you are being successful? That you are achieving Social Impact?

A We have to tackle that question. We started with a theory of change and how Ally can have a real impact in the long-term, while identifying short-term goals for our internal stakeholders. Within each section of our Social Impact Framework, we've established goals that measure progress. Some goals are set for completion in the next year or two. Others will be achieved over an extended time horizon that aligns with the scope of the goal.

Another way we measure progress is through recognition and ratings by leading outside third parties. For instance, in 2017 Ally Bank's Community Reinvestment Act (CRA) program received the highest possible CRA rating of Outstanding from the Federal Reserve, the central bank of the U.S.

Q How did you set these goals?

A That's one of the things we are most proud of. These goals were established through a broad-based process with Ally leaders, who focused on developing aggressive, measurable goals that take into consideration both our historic track record as well as future plans and commitments. Measurement begins with baseline data collected for this report; each year we will report on progress. These will be refined and tweaked as we learn more, but it's a great start.



Q How do you think about Stakeholders in this process?

A We think about a 4-step process: engage, listen, prioritize, respond. We engage in a continuous process of gathering feedback and input from stakeholders to identify and refine the ESG issues that are priorities to Ally.

Q How exactly do you engage with stakeholders?

A We monitor, manage and engage stakeholders to understand how ESG issues impact them or could impact Ally. This is done through a series of internal processes that include:

- Gathering stakeholder feedback through focus groups
- Customer feedback from surveys and conversations with businesses
- Stockholder feedback via Investor Relations
- Community engagement conversations
- Employee engagement surveys and listening sessions
- Ally Social Impact Squad sessions and interviews

Q There's lots of talk these days about Material Issues and their impact on business performance. What are the ESG Material Issues you are most concerned about?

A While we are still early in this evaluation process, having sound and proactive governance and risk management practices that include ESG issues and opportunities are important.

We started with a review of leading industry and sustainability reporting research, including the Sustainability Accounting Standards Board (SASB), MSCI (formerly Morgan Stanley Capital Investment), and the GRI. We then solicited input from Ally senior executives and the Social Impact Squad. Through this process several high priority Material Issues and opportunities emerged:

- Economic Mobility
- ESG Disclosure
- Diversity and Inclusion
- Governance



Q What have you done with this assessment and how does this impact business performance and results?

A This is being translated into operational priorities and processes across the business as well as within specific functional areas. As the Business Administration Executive and Head of Corporate Citizenship, I report directly to the CEO and have responsibility for managing these ESG issues on a day-to-day basis. I think as you read the rest of this report, you'll see how seriously we take these issues, and I'm proud of the policies, processes and programs we're putting in place to address them.

Q What can we expect from Ally - relative to ESG and Social Impact - in the future?

A You can depend on Ally to continue the process of identifying, refining, implementing and reporting on ESG priorities over time. With the development and measurement of specific goals within each of the four Social Impact Framework sections, Ally has demonstrated our commitment in a thoughtful and transparent manner, and we continue to expect results to improve as this process evolves, in subsequent years.

A Relentless Ally for our Customers

We're striving to constantly create and reinvent with the singular purpose of making a real difference for our customers.



Banking

With great rates, our award-winning online bank is redefining the category with a simpler, smarter experience. No fine print. No hidden fees. 24/7 service.

Approximately \$78 billion in retail deposits as of the end of 2017.



Auto Finance

We offer consumer and commercial auto-financing products and provide support and training to help dealers grow their business.

Serving approximately 18,000 dealers and more than 4 million of their customers in the U.S., as of the end of 2017.



Insurance

We provide consumer protection products as well as commercial insurance products for our dealer customers from unforeseen risks.

Approximately \$1 billion of written premiums in 2017.



Home Loans

With a variety of fixed and adjustable-rate home loans, we can help you reach your home financing goals.

Count on the Ally Home Team being by your side during the home loan experience.



Invest

Ally Invest offers a wide selection of digital tools and resources to help investors of all experience levels manage their investments.

Serving nearly 250,000 funded customer accounts that total more than \$5 billion in assets as of 2017.



Corporate Finance

We're one of the most trusted sources of capital for equity sponsors and middle-market companies.

Transactions range from \$15 million to over \$250 million.



Tirelessly Innovating for Customer Success

As one of the original disruptors in online banking, Ally has a deep and intrinsic commitment to finding new ways to deliver value to our 1.4 million deposit customers.

Ally's award-winning digital bank (Ally Bank, Member FDIC and Equal Housing Lender) offers a variety of deposit and other banking products, including CDs, online savings, money-market and checking accounts, Ally CashBack Credit Card (issued by TD Bank, N.A.) and IRA products, as well as mortgage-lending services. In a world where the trend is to go digital, Ally is already there. Instead of spending money building, maintaining and staffing brick-and-mortar branches, we pass the savings on to our customers to help with whatever is needed - anytime, anywhere.

We have a fierce commitment to Do It Right, obsess over our customers, and tirelessly innovate. The Ally team constantly challenges itself to go beyond consumer expectations to set a new standard for customer service and transparency. We work tirelessly to ensure our terms are straightforward and easy to understand, as evidenced by the fact that we were the first bank to adopt the Pew Disclosure Format for account terms and fees across our entire product line, earning the top rating in The Pew Charitable Trust's study "Checks and Balances: Measuring Checking Accounts' Safety and Transparency."

In early 2017, we introduced the Ally Card Controls™ app, designed to give customers more control of their Ally Bank debit card. It allows customers to define when, where and how their card is used, and to view transactions, establish spending limits, and manage notifications. Ally was also the first bank to offer voice-activated internal and external transfers between accounts via Ally SkillSM, and we continued to enhance customer experience through improvements and easy-to-use digital platforms like our voice banking platform on Ally SkillSM and CurrenSeeSM. Our focus on the customer has enabled Ally Bank to be recognized as a "Best Online Bank" more than two dozen times in the past six years by various personal finance outlets, including Money Magazine and Kiplingers.

The Ally Skill™ for Amazon Alexa

Command your account from across the room.

Just say the magic words:

"ALEXA, OPEN ALLY."

Get Started

A relentless dedication to looking for the newest innovations that make things simple

Ally is a supporter of the organization, Partnership for New York City, with the mission to create jobs, spur new business creation, and expand opportunities for New York City residents and neighborhoods. Ally serves on the selection committee of their FinTech Innovation Lab and mentors one or two companies per class. Ally has also supported and invested in startup companies through our Ally Ventures group. Serving as Ally's investment arm, Ally Ventures looks for

opportunities to work with businesses that align with Ally's strategic objectives. Ally helps them grow through investment, a commercial relationship and mentorship with access to a broad range of resources. Ally and Ally Ventures support three accelerator programs – FinTech Innovation Lab, Plug and Play Tech Center, and Queen City FinTech – to identify commercial opportunities and investments at earlier stages of development.

Innovation with DataFest

Innovation is encouraged across the enterprise, and in 2017 our Insurance group hosted the third-annual DataFest competition. This internal competition focused on business processes and programs that could be improved, and encouraged teams to use company and industry data to develop business plans to make these improvements a reality.

DataFest 2017 took place over two days and drew more than 60 employee participants. This was the first year the competition was open to team members outside of the Insurance group, attracting associates from multiple business units across the enterprise. Working in diverse teams, competitors developed an idea, defended it with data, and then presented a compelling business case to a panel of judges. Over the past three years, DataFest has generated 45 discrete ideas, and several have been piloted or implemented.



The winning team presented a concept to reduce financial losses from hail damage.

Tirelessly focused on keeping personal and account data safe and secure

We recognize the need for advanced cyber defenses and regularly evaluate the outlook for cyber threats to determine the best strategies and practices. We understand that investments in talent, process and technology are the best paths forward. To ensure our lines of business have a clear understanding of responsibilities and accountabilities, we have implemented an Enterprise Control Function. With leadership from this group and company-wide engagement, security-control effectiveness and policy compliance are continually assessed and rigorously enforced.

Ally's Information Protection and Risk Management team leads ongoing programs to help ensure that our employees are well-educated, vigilant and well-prepared to respond to cyber threats and crisis situations. Mandatory training for employees across the enterprise helps to proactively protect all types of information and to respond effectively to potential crises.

A routine combination of crisis management simulations and testing are conducted across all levels within Ally, including senior leadership. Tests designed to educate employees on current trends, such as phishing attempts, are executed monthly. We rehearse protocols and discuss appropriate responses to hypothetical crisis scenarios.

These activities provide opportunities for learning and improvement, and increase the likelihood of an appropriate, organized, efficient response to cyber threats; as a result, Ally has a success rate well above industry averages.

Ally is also a member of the National Cyber Security Alliance a nonprofit group of like-minded companies who are committed to empowering a safer digital world, and which powers the website [staysafeonline.org](https://www.staysafeonline.org). To learn more about our approach and commitment to customer protection and peace of mind, please visit our Security Center at ally.com/security, where Ally regularly shares personal security tips.



Strong Relationships with Dealers

Ally financed a vehicle every 24 seconds in the U.S. in 2017

Auto dealerships represent a critical part of the U.S. economy. According to the National Automobile Dealers Association, dealership auto sales in the U.S. accounted for more than \$1 trillion in 2017. Dealers employed more than one million employees with an average annual payroll of \$66 billion, all of which generates substantial tax and fee revenue for local municipalities, as well as employment opportunities in local communities.

Ally's Automotive Finance business has evolved into a full-scale, market-driven auto financing and vehicle protection coverage business with tailored products, support and training to help dealers grow their business. Customers served include dealers, dealership groups, and various auto manufacturers. Ally had approximately \$37 billion of outstanding loans to auto dealers as of the end of 2017. Auto dealers are also key civic, economic and philanthropic leaders, and Ally is pleased to support our dealer customers through charitable efforts. In 2017, Ally provided more than \$1.5 million to more than 500 charitable organizations in support of dealer community relationships.

We are mindful of rapidly evolving trends in the auto ecosystem and have enhanced our digital

capabilities through the rollout of Clearlane and the formation of relationships with new, innovative market participants. Our goal with these digital efforts is to provide consumers with convenient, secure and effective options while also supporting dealers as they shift to more online initiatives to better reach customers.

Ally's vehicle-protection coverage offerings are important for our dealer customers, providing commercial products as well as retail products to improve profitability and bring customers back to the dealership. Further, in 2017 Ally's insurance business was awarded a long-term commitment as the preferred vehicle service contract and protection plan provider for GM Canada.

“At Ally, our motto is ‘Do It Right,’ which means supporting dealers, who are often the backbone of their communities, giving to important local causes. They are an integral part of the auto industry and Ally’s business, and we’re proud to recognize them for all they do.”

Doug Timmerman
President of Ally Auto Finance

TIME Dealer of the Year

For the 6th year in a row, Ally partnered with TIME magazine on the “Dealer of the Year” award to honor new-car dealers throughout America that exhibit exceptional performance in their dealerships and perform distinguished community service. The prestigious TIME Dealer of the Year Award is presented annually, in partnership with Ally and the National Automobile Dealers Association (NADA).

Dealers are nominated by members of the Automotive Trade Executives Association. The winner is acknowledged in front of peers and automobile industry colleagues at the annual NADA Convention & Expo. The TIME Dealer of the Year Award has been called the most coveted honor a new-car dealer can receive.

In 2017, the three regional finalists were Tyler Corder of Findlay Honda Henderson in Henderson, Nevada; Bryan Gault of Wind Gap Chevrolet Buick in Wind Gap, Pennsylvania; and Keith Kocourek of Kocourek Chevrolet in Wausau, Wisconsin.

The 2017 recipient was Carl Swope, president of Swope Toyota in Elizabethtown, Kentucky. Ally donated \$1,000 to the charity of choice for each of the 49 dealer nominees, and provided the 2017 recipient, Carl Swope, with a \$10,000 contribution to his nonprofit of choice. In addition, the three finalists, as well as the state Automotive Trade Association Executive (ATAE) who nominated the 2017 winner each received a \$5,000 grant for the nonprofit organizations of their choice. All nominees were featured on AllyDealerHeroes.com, which highlights the philanthropic contributions and achievements of auto dealers across the United States. For more information, visit timedealeroftheyear.com.



Carl Swope:
2017 TIME Dealer of
the Year Award Winner

Ally is proud to support:

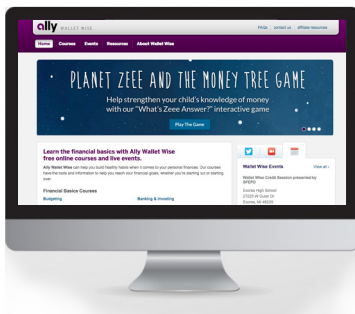
- American Financial Services Association (AFSA)
- National Association of Minority Auto Dealers (NAMAD)
- Chrysler Minority Dealers Association (CMDA)



Money Mindfulness

To be a relentless Ally is more than just offering ease and access, it's also about providing customers with educational content that helps them become more money mindful. Ally provides information in a simple, entertaining and easy to navigate format that can help customers learn and make decisions that support their life stage and lifestyle. We do this through interactive website programs like Life Happens, Ally Community Hub and our content partnerships with brands like Cheddar, a leading digital news network. We also provide consumers with financial literacy via our adult program Ally Wallet Wise as well as our book for elementary students, *Planet Zee and the Money Tree*.

Ally Wallet Wise



Issues such as credit, household budgets, banking and investing, and buying or insuring a car can be challenging. That's why Ally created Ally Wallet Wise, a financial literacy program that helps take the mystery out of these important topics and provides answers that can help people make good decisions about money.

Ally Wallet Wise is a free financial education program that teaches consumers the basics of personal finance. Wallet Wise offers community-based, in-person sessions, as well as online courses through

www.allywalletwise.com. Both options are available at no cost to consumers. Topics covered include credit, budget, banking & investing, and automotive.

Ally has teamed up with community organizations across the country to teach the in-person Wallet Wise sessions. Ally Wallet Wise Affiliates in 2017 included:

- Society for Financial Education and Professional Development - <https://sfepd.org>
- 100 Black Men of America - <https://100blackmen.org>
- League of United Latin American Citizens - <https://lulac.org>
- SER - <https://ser-national.org>
- InCharge - <https://www.incharge.org>
- The Links - <http://www.linksinc.org>



These organizations were equipped with workbook and presentation materials structured to teach consumers in an atmosphere that is fun, interactive and conducive to learning. Ally and its Affiliates have provided free financial education to more than 107,000 consumers since the start of this program in 2011. Consumers can learn about upcoming sessions in their community by visiting www.allywalletwise.com.

**107,000
consumers
since the
start of this
program
in 2011**

“Managing your money is about more than increasing an individual’s personal wealth. It is about creating financial stability for individuals, families, and communities; it is a vital necessity for the American economy. Our partnership with Ally Financial gives us the ability to be a leader in this effort”

Theodore “Ted” R. Daniels

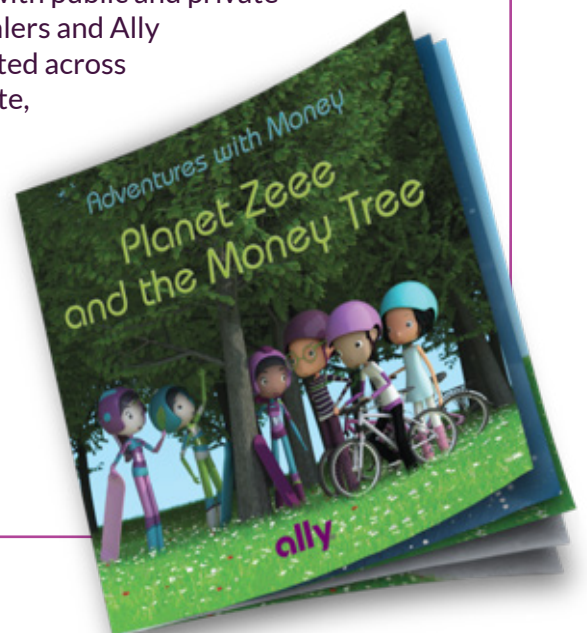
Founder and President, Society for Financial Education and Professional Development, Inc. (Ally Wallet Wise Affiliate)

Planet Zee and the Money Tree

An extension of Ally Wallet Wise, “Planet Zee and the Money Tree” is a children’s book Ally created that teaches money concepts to children ages 6-10. During Financial Literacy Month in April 2017, the book was read to more than 21,000 children in schools and community organizations across the country – more than twice Ally’s goal of reaching 10,000 children.

This program was successful based on partnerships with public and private schools, nonprofit and faith-based organizations, dealers and Ally employees. Hundreds of book readings were completed across the country, with the majority in Detroit and Charlotte, where Ally established partnerships with Charlotte Mecklenburg Schools and the Detroit Public School Foundation.

The more than 800 volunteer hours spent reading the book were matched with nearly \$20,000 in grant donations to the schools and community organizations that participated in the readings. Additionally, the book was downloaded more than 1,000 times from the allywalletwise.com website.



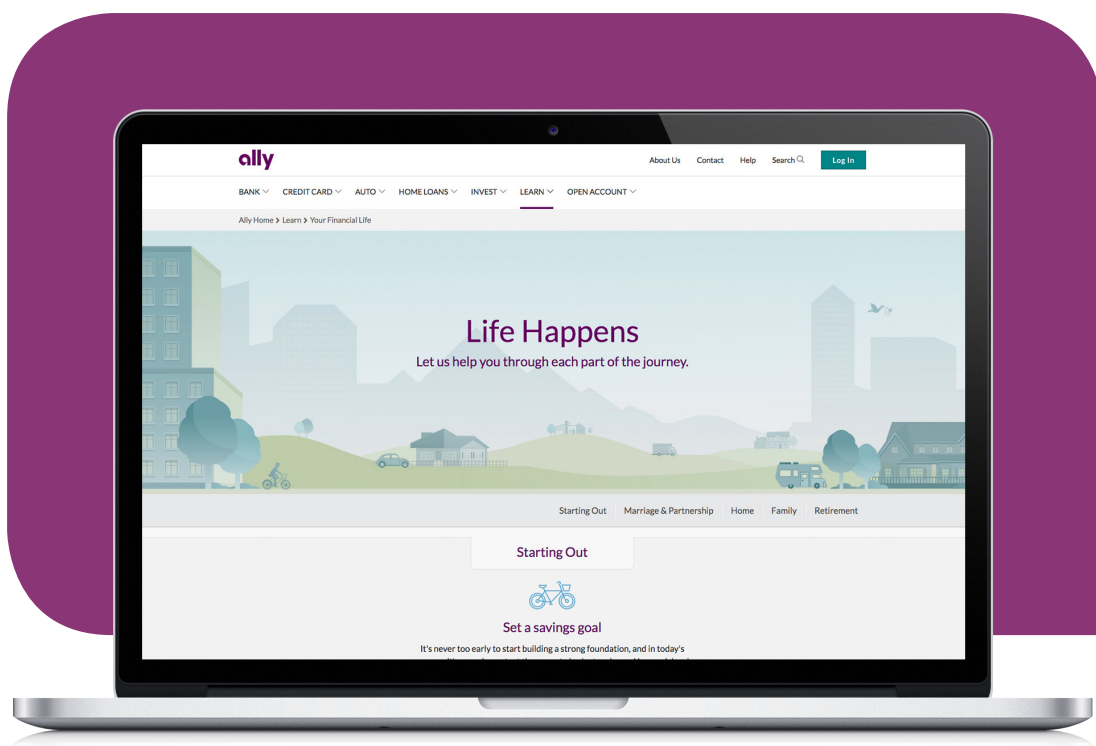
Life Happens and Community Hub Programs

“Life Happens” is a helpful interactive guide for mapping out financial needs at each phase of your life journey, from starting out to retirement. For instance, the “Getting Started” phase includes questions to consider in setting goals, saving for unexpected expenses, and taking the wheel and owning your first car. This tool is available at no charge, regardless of whether the user is an Ally customer. It is a clear demonstration of being a relentless ally for your financial well-being.

“Ally Community Hub” is a repository of information that contains useful, engaging, and

informative content that can help users make solid financial decisions. The broad array of topics range from how to discuss finances with your fiancé, to 10 things homeowners wish they had known before buying their first home, to security tips for your personal data.

In 2017, the Community Hub experienced significant growth; 4.5 million unique visitors entered through the Hub, and 94% were customer prospects. Topic views per visit and time spent on the Community Hub site increased significantly in 2017.



“Ally has established a unique brand through its leading online bank that is highly differentiated in the marketplace, and the company has been an innovator day in and day out in digital financial services, auto finance, credit card, home loans and investment products.”

Jon Steinberg
Cheddar founder and CEO

Partnership with Cheddar

In 2017, Ally began a partnership with Cheddar, a leading post cable news network focused on covering the most innovative products, technologies, and services transforming our lives. The partnership involves presenting a weekly personal finance show aimed at people in their 20s and 30s, titled “Your Cheddar.”

The show tackles financial difficulties faced by young adults, live from the trading floor of the New York Stock Exchange.

Each week “Your Cheddar” offers easy savings and spending strategies, as well as career advice from leading industry experts. The show provides a comprehensive

resource for personal finance and savings strategies, geared toward a new generation that is facing daunting challenges. Topics include home buying, investing, saving for retirement, maintaining good credit, financing a car, and tackling big financial life moments, such as marriage, divorce and children.



Forward-Looking Goals:

- Help customers who are facing financial hardship and have long-term unpaid auto loan payments keep their vehicles through a loan rewrite. Ally had a rewrite volume of more than 5,200 contracts in 2017, and will increase up to 20% by year end 2019.
- Enhance student participation for Planet Zee and the Money Tree by 10%.

Employees

Relentless Allies – for Customers, Communities and Each Other

Culture matters, and it begins with each of our associates. Ally's programs, processes and policies help bring to life our culture and LEAD core values in everything we do. Ally helps our teammates embrace a purpose-driven career that is "owned" by the employee but assisted by a host of career tools, a mentoring program, and lots of recognition. As a result, Ally colleagues are highly engaged and our employee engagement scores reflect this – **Ally scored five points above the industry average in 2017.**

LEAD drives the behaviors we expect from employees and serves as the backbone of our culture, empowering us to deliver on both our brand promise and our employer experience. The employer experience is derived from our brand promise and articulated through the pillars of our employee value proposition.

As relentless allies we are committed to:

Do Right

We treat each other right – as individuals – empowered by leaders to be our authentic selves. Expected to leverage each other's strengths, we use teamwork, collaboration, empathy and creativity to deliver extraordinary results for our customers because we are customers too.

Tirelessly Innovate

We are invested in our company's success as an industry disruptor – we challenge the status quo in all that we do. This results in challenging and interesting work that engages us. Diversity of thought fuels our innovation and we push each other to curate new ideas to be better for each other and our customers.

Obsess Over Our Culture

Being an ally to our customers starts with our LEAD core values and understanding how to be an ally to each other. Our unique story of resilience helps shape our culture and our brand. We work hard, we give back, we influence one another. We're inclusive and embrace each other's diversity, because the brand is only as strong as the people who bring it to life.

Our Ally LEAD Core Values

Our LEAD core values are the principles that guide us. They shape our culture and drive our success. Delivering on our commitments requires us to work with integrity, be accountable to one another, and LEAD in the workplace – and in the community.

that's what it means to be an ally.



L

look externally:

We're focused on innovation and strive to meet the needs of our customers by anticipating changes and responding quickly.

"It's not about the competition, it's about the customer. We keep our customers and innovation top of mind in all that we do. Ally leads the industry because we listen, we learn and we're always looking ahead."

Holly Thomson, Director, Automotive and Corporate Digital Services; LEAD Award Recipient

E

execute with excellence:

Good enough is never enough. We continually look for ways to improve and do things better.

"My every action is a reflection of my work ethic — from a simple email response to a complex product launch. I strive to exceed expectations, and take pride knowing that people rely on my analysis and recommendations to improve existing products and develop new ones."

Aaron Dawkins, Senior Director of Product Development and Strategy; LEAD Award Recipient

A

act with professionalism:

We operate with integrity, hold each other accountable, treat others with respect, and embrace diversity.

"Acting with professionalism is how we operate daily and a key element of our success. Whether in public or private, we refuse to compromise our standards and values. We respect each other's differences and appreciate the value each team member brings to the table."

LaShauna Lowry, Executive Director of Consumer Systems; LEAD Award Recipient

D

deliver results:

We're driven to win for our customers. We measure our performance not only by our success, but by how we achieve it.

"Our expectations at Ally are high. We operate as one team with a shared desire to continually push ourselves, and a passion to go above and beyond in all we do."

Elliot Kahan, Investor Relations Managing Director; LEAD Award Recipient



Our LEAD values and employee value proposition create an environment where every employee is able to bring their authentic self to work every day, and there is tremendous power in this, and we make it a priority that we promote, build and defend - every day, everywhere.”

Kathie Patterson
Chief Human Resources Officer



An inclusive culture that embraces the individual

Ally works to champion a diverse and inclusive workforce. Our strategy and framework for Diversity & Inclusion includes Employee Resource Groups (ERG), talent acquisition initiatives, employee development, leader learning tools, and our overall commitment to inclusion.

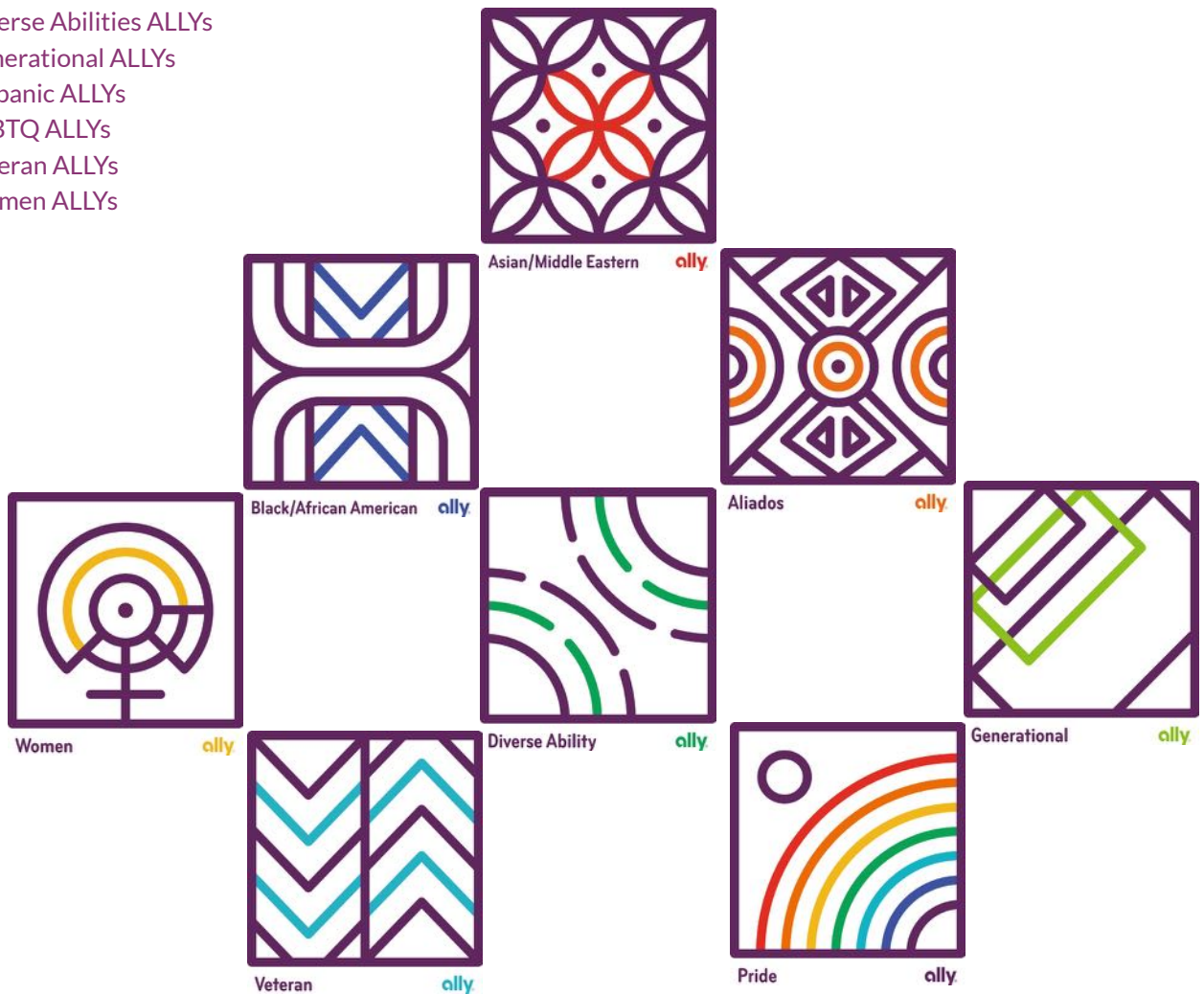


We believe the best ideas come from a collective mixture of different perspectives and voices. In 2017, we launched ERGs to help employees foster connection based on shared characteristics or life experiences. The ERGs help unite employees across functions, lines of business, and other traditional means of networking, as well as provide professional development and advance issues and causes important to the business. They are open to all; the groups include both those that identify as well as “allies,” and support programming that advances community outreach, recruiting, development and business connectivity.

In 2017, 18% of Ally employees joined our eight ERGs, donating more than \$250,000 and volunteering 695 hours to nonprofits.

Our ERGs also hosted 21 employee development events, and participated in more than 50 recruiting events.

- Asian/Middle Eastern ALLYs
- Black/African American ALLYs
- Diverse Abilities ALLYs
- Generational ALLYs
- Hispanic ALLYs
- LGBTQ ALLYs
- Veteran ALLYs
- Women ALLYs



2017 ERG LAUNCH

In celebration of the launch of Ally's Employee Resource Groups on July 11, 2017, employees were encouraged to join ERGs, add their handprint or name to their office location's D&I banner and virtually show support on Ally's internal social media platform sociALLY using the hashtag #DiversityAndInclusion. More than 1,000 employees participated in the event and signed up to participate in an ERG.



“Celebrating and embracing our differences makes us a stronger and more unified company. These new Employee Resource Groups will help us leverage our unique perspectives and ensure that every teammate has a chance to contribute to his or her potential – ultimately enabling us to make better connections with our customers.”

Reggie Willis

Senior Director of Diversity & Inclusion and Early Talent Programs

Building Inclusive Teams with Leadership that Begins at the Top

Leadership begins at the top, and governance for our Diversity and Inclusion strategy includes all Ally Executive Council members, as well as the Chairs of the eight ERGs.

Outside our four walls, Ally CEO Jeffrey J. Brown joined CEO Action for Diversity & Inclusion™ in 2017, signing a pledge and making a united commitment to advance diversity and inclusion in the workplace. The pledge can be seen here: www.ally.com/about/diversity-inclusion/. By year end 2017, the number who signed the pledge rose to nearly 400 CEOs from companies representing more than 50 industries across all 50 states.

Our CEO communicates directly with employees to address issues. Following is an excerpt from an internal memo Ally CEO Jeffrey J. Brown sent to all employees after the August, 2017 events in Charlottesville, VA.

“Here at Ally, we’re committed to providing a diverse and inclusive culture, and we stand by our commitment to doing what’s right. Racism and bigotry have no place here. This is fundamental and unwavering.”

“I’ve said it before and I wholeheartedly say it again – our differences are what make us special, stronger, better. As a society, as a country and as a company.”

- Jeffrey J. Brown, Chief Executive Officer

In addition to commitment from our leadership, we understand our managers are essential to creating a workplace where everyone feels accepted, included and part of the conversation. To promote inclusion, Ally managers take our “Building Inclusive Teams” training that helps leaders consider specific actions that can help their teams be more inclusive. This training began in 2016, and we plan to strengthen emphasis even further in 2018.



Proud
to stand with you

PRIDE ALLYs ERG and National Coming Out Day

The PRIDE ALLYs ERG works to strengthen Ally employee engagement and development of the LGBTQ community throughout the workplace. To honor National Coming Out Day, the group hosted an October 2017 roundtable discussion with Ally executives and employees, as well as members of local communities including the Human Rights Campaign, PFLAG, Prism Health in Lewisville, TX, and the Ruth Ellis Center in Detroit, MI.

More than 60 participants engaged in a 90-minute roundtable discussion involving Ally employees who are members of the LGBTQ community or those allies with a family member who is LGBTQ. The interactive video conversation connected participants in Detroit, MI; Lewisville, TX; and Jacksonville, FL. Individuals shared their personal coming out stories and what those experiences were like with co-workers, friends and families. Participants then engaged in open discussions on the topic. The conversation was recorded and available to Ally colleagues on an internal website; smaller snippets of the video have been used to stimulate “Lunch and Learn” conversations as well.

National Coming Out Day, which honors and promotes the acceptance of individuals identifying as lesbian, gay, bisexual, transgender, and queer, is celebrated on October 11 each year, and is a reminder of the power of coming out, sharing stories and making connections both for members of the LGBTQ community and for allies of the community. One out of every two Americans has someone close to them who is gay or lesbian; however, for transgender people, the number is only half that.



What drew me to Ally was the very clear, very strong commitment to being a diverse and inclusive company, a workplace that is welcoming to all. It is very clearly a tone from the top, but also something engrained throughout all parts of the organization – and for me, I haven’t felt the need to hide my transgender identity from anyone.”

Emme Zanotti
Finance Senior Analyst

Empowering Employees – Career Development, Advancement and Innovation

“ We believe that the best business results come from employees empowered to own their careers and who feel they are making a meaningful impact. We provide the resources, tools and opportunities and employees are encouraged to take advantage of them.”

Amy Bouque

Talent Management Executive Director

Ally values employee team members and is committed to providing an engaging work environment with opportunities for growth and development. Whether just joining the company or looking to expand a current role, employees feel empowered to “Own Your Own Career.”

We believe in internal mobility and giving employees the opportunity to expand and grow within the organization. Rotational programs provide early talent employees a holistic view of the organization to allow them to find their sweet spot at Ally.

Ally has been a leader in employment practices and pay equity. *We raised our minimum wage to \$15 per hour in 2017*, and also proactively removed salary history from consideration in hiring and internal promotions as well as job transfers. We stopped asking job candidates for salary history in September of 2017, which was prior to many states and localities passing laws prohibiting that inquiry. This policy change supports candidates with various employment backgrounds - whether they have served in the military, changed careers, or taken time off to care for their families - in support of narrowing the wage gap.

Career Tools, Performance Management, Mentoring

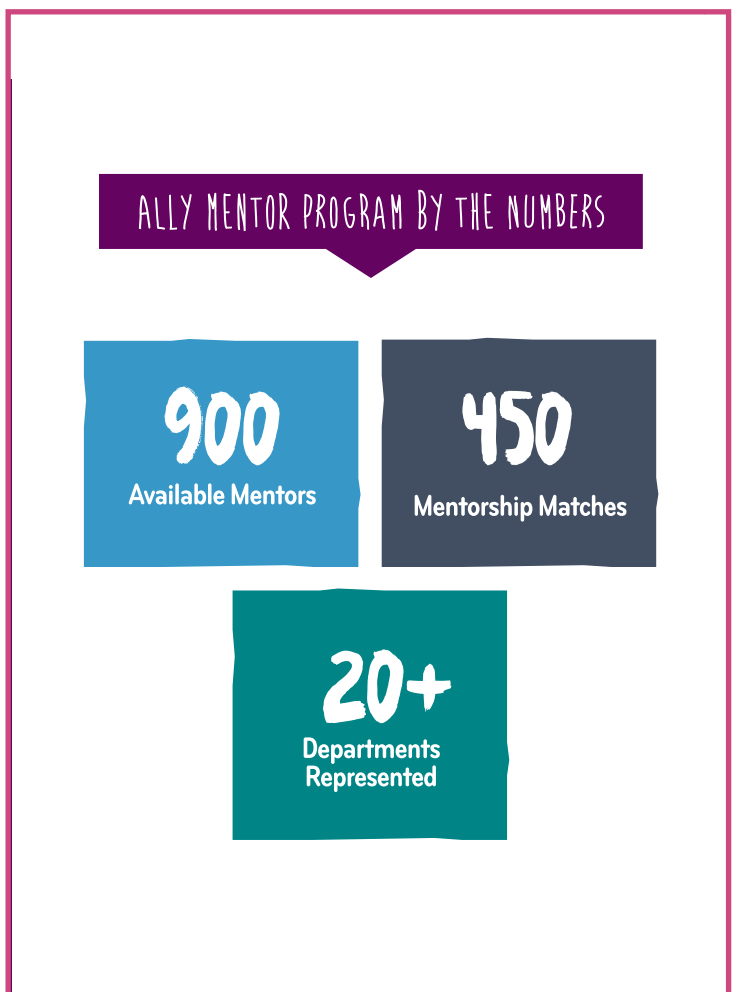
Ally’s philosophy for development and building future leaders is to provide tools and examples, as well as mentors, and for employees to “Own your Own Career.” An array of training programs and tools are available on the Career portal, which links to web pages and the intelligence that helps employees see where others in their job code have moved over the last five-plus years, as well as job descriptions and other career development tools.

Career tools allow employees to set job alerts to receive notification of available internal roles of interest, take training courses, or reach out to others in roles they admire through the employee social media platform called SociALLY.

“WOW! This is awesome. It gives them a clear understanding of the job responsibilities and requirements. It also shows them what learning courses would prepare them for the specific job that they are showing interest in.”

Lawrence Binder
Customer Solutions Manager

Ally offers employees access to a robust mentoring program and associated “always on” mentoring tool, introduced in 2017, that helps employees establish mentoring relationships to help navigate career decisions. It even allows employees to search for a prospective mentor who is in a specific ERG. At program launch there were 140 mentoring relationships. In 2017, 900 people signed up to be mentors, and 450 matches were made.



Employee Recognition

Everyone loves to be recognized for a job well done, and that's no different here at Ally. In addition to salary, benefits and financial incentives for achieving business goals, our recognition and awards are designed to validate and strengthen behaviors that help employees thrive. These awards differentiate Ally from competitors, and acknowledge extraordinary levels of employee engagement and true LEADership within the company.

The "LEADing The Way Award," an annual CEO-sponsored award, recognizes Ally's highest achieving employees, the top 1% or fewer who embody our LEAD values and get results. While the award does not have a monetary aspect, it is a coveted honor because of its enterprise-wide recognition and exposure to senior leadership.

Additionally, the "I'm an Ally" award is peer-to-peer recognition, and occurs on a quarterly basis. It focuses on individual actions that are aligned with our LEAD core values, and includes a small stipend or opportunity to donate to a nonprofit of the employee's choice. Approximately one percent of the population receive the quarterly award, for a total of four percent per year.

Total Rewards – Benefits For Holistic Well-Being

At Ally, we recognize there's no such thing as a professional life and a personal life. There's just your life. One-size-fits-all programs don't really fit all. And our employees need different kinds of benefits at various times in their lives. The value of employment at Ally is more than just a salary. In addition to base pay and incentives, Ally provides an array of holistic benefits.

Our program takes a multi-modal approach to meet the varying needs of our diverse employee base. When we say "holistic" or "holistic benefits," we mean more than just traditional physical health; our holistic focus is on our employee and their family members from a physical, financial, emotional and social health perspective.



Total Well-Being – Physical, Financial, Emotional and Social Health

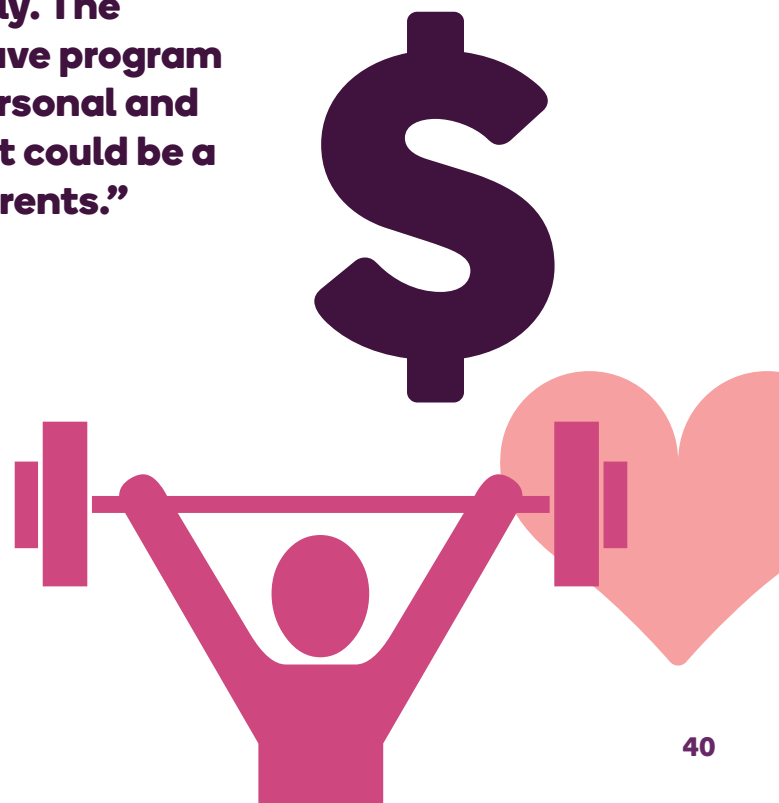
We encourage employees to take an active role in managing their health and their health care benefits by using a variety of tools and resources to help them select the medical plan that best meets their needs and choose high-quality, lower-cost health care options. Ally's well-being program provides robust resources to support all aspects of health and promotes individual and team challenges. Employees receive participation points to earn up to \$1,000 in financial incentives provided as premium discounts and additional employer contributions to Health Savings Accounts and Flexible Spending Accounts.

But beyond that, we're committed to providing progressive, holistic benefits that integrate work and life. A few notable benefits include the following.

Industry-leading, fully paid parental leave for all new parents, including non-birth parents (fathers, adoptive or foster parents). Birth parents receive 12 weeks in addition to disability leave; non-birth parents receive 12 weeks. In 2017, 116 mothers and 138 fathers spent time bonding with their children while receiving full salary under Ally's parental leave program. Once employees come back to work, Ally continues the support with 15 days per year of subsidized back-up childcare, if needed.

“ Being able to spend quality time with my son and wife has helped me form a deeper bond with my family. The flexibility of the parental leave program allows me to balance my personal and professional life during what could be a challenging time for new parents.”

Isaiah Wright
Usability Engineer



Caregiver leave provides 2 weeks paid leave at full salary to care for a spouse, domestic partner, child or parent with a serious health condition. In 2017, 118 employees used this paid leave to care for a family member.

Ally increased its fully paid bereavement leave policy in 2017 to support employees during the tremendously difficult time that comes with the death of a loved one. While our policy was in line with other companies, we wanted to do more to support our employees, so we increased leave to 5 days for close family members, and 10 days for spouses, domestic partners and children.

To support financial well-being, Ally provides generous 401(k) contributions, up to 8% of salary

and cash incentives throughout the year, plus an additional discretionary contribution of up to 2% of salary. Ally also provides an Employee Stock Purchase Plan that allows employees to purchase ALLY stock at a 15% discount. Tuition reimbursement up to \$6,400 per year is also available, with manager approval.

With manager approval, employees can enjoy telecommuting and flexible work schedules. With SociALLY, our internal online social network collaboration tool, employees connect and feel like part of the team regardless of their office location. Ally also provides one of the most generous time off packages in the industry, with 10 paid company holidays, 20-35 days paid time off, and 8 hours paid volunteer time off each year.



Supporting Military Employees and their Families

Ally is committed to providing ongoing support to its U.S. military employees, and we do everything possible to ensure a smooth transition to and from military leaves of absence. We supplement pay for two-week reserve training and up to one year of pay for those in the reserve called to active military duty.

“In addition to the benefits Ally offers Veterans, the establishment of the Veteran Allies Employee Resource group has connected employees across the company who have served, sparking mentoring relationships, camaraderie and giving this group a voice to educate other Ally employees on the value of hiring a Veteran.”

Nicole Fitz
Senior Director of HR Operations

2017 Recognition and Awards



Human Rights Campaign Best Places to Work –
100% score on Corporate Equality Index



Named a Best Bank to Work For by American Banker



The Nation's Best and Brightest in Wellness winner by Best and Brightest



Earned Michigan's Economic Bright Spot Award presented by Corp! Magazine



Cool Places to Work Award presented by Crain's Detroit



Named the No. 3 Top Workplace by the Charlotte Observer



Best Place to Work in the North Carolina area by the
Charlotte Business Journal

Forward-Looking Goals:

- Ensure Employee attrition is below industry standards
- Be at or above Financial Services industry average for Employee Engagement (Ally at 77% in 2017; Financial Services Benchmark is 72%)
- Provide modern day benefits and promote holistic well-being by ensuring 80% or greater employee participation in Ally well-being programs
- Broaden Employee Resource Group (ERG) outreach so that at least 25% of employees are enrolled in ERG

Community

Giving Back – an Ally in the Community

Giving back to our communities is about more than company financial contributions. We don't just write checks; we are involved in the communities where we live and work. We do this in many ways - sharing our time, expertise, goods and philanthropic dollars.

We know we cannot realize true social impact alone; it requires all of us working together. We know the communities where we live and work, and we take the time to identify issues and needs in those communities. Then we create programs and seek out like-minded organizations including business partners, dealers, customers, nonprofit organizations, and community members as we work together to make a meaningful and sustainable difference.

As we move beyond 2017, we intend to build on our financial literacy efforts as we expand our focus to truly make a sustainable social impact by “Innovating for Economic Mobility for Everyone.” Ally believes in providing individuals and communities with greater access to services, education and resources they can use to improve their economic circumstances and enrich their lives. You can expect to see even more laser-focused partnerships, investments and activities by 2019 and beyond, as we aggressively embrace economic mobility.

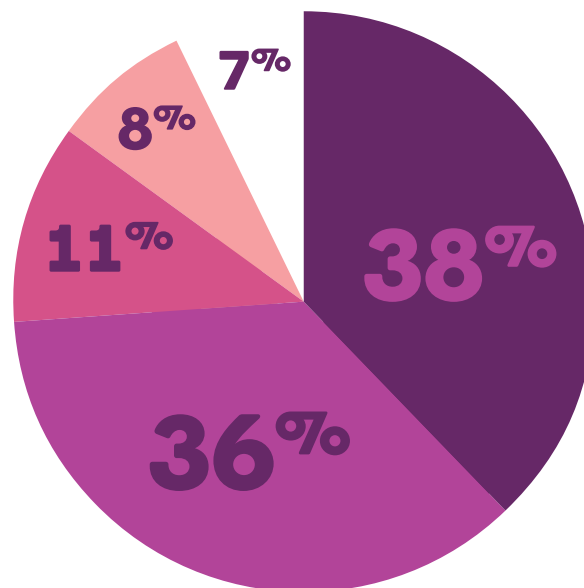


Strategic Giving

While the strategic focus for Ally's grants program has been primarily on financial literacy, we have been pleased to support a variety of qualified 501(c)(3) nonprofit organizations across the country. These organizations target critical needs in community services, financial literacy, and support for the underserved. In 2017, Ally funded initiatives that helped address food insecurity, homelessness, job training and mentoring, financial education, foreclosure counseling and community revitalization.

A breakdown of our strategic giving for 2017 is as follows:

- Educational & Financial Literacy
- Community Service
- Health
- Youth
- Housing



Feeding America Partnership: Hardest Working Dollar

Ally is pleased to support Feeding America in its work to end hunger in America. With 46 million hungry Americans, Ally is able to help provide food for families and students, so they can focus on other issues like education and employment.

In 2017, Ally donated over \$171,000 to support organizations including Second Harvest Food Bank of Metrolina, Forgotten Harvest, Gleaners Community Food Bank and Utah Food Bank, in Charlotte, Cleveland, Detroit, Philadelphia and Salt Lake City. Ally's support of Feeding America and member food banks has helped provide 500,000 meals to communities in need.

Additionally, Ally Invest worked with Feeding America through a "Hardest Working Dollar" campaign that circulated thousands of \$1 bills in 15 cities nationwide, where recipients were eligible to win up to \$10,000.

"Feeding America is thankful to Ally Financial for giving back and making a difference in the lives of children and families in need. One in six children in America may not know where they will find their next meal. Through our partnership, Ally donated more than \$100,000 in 2017 to help fight child hunger through our Backpack, School Pantry and Kids Cafe programs. In addition, its generous employees contributed nearly 2,000 volunteer hours to help local food banks provide food to families facing hunger."

Nancy Curby

SVP of Corporate Partnerships & Operations at Feeding America



Employee Giving

Ally employees believe in the power of connecting to communities through giving back. We roll up our sleeves and help. Each Ally teammate is granted eight hours per year of paid Volunteer Time Off. Employees also receive a match from Ally for donations and volunteer time: up to \$10,000 for group activities and up to \$750 per individual. In 2017, Ally employees volunteered nearly 17,000 hours with nonprofit organizations, and approximately 45% of our Ally teammates participated in giving back through a donation or volunteering.

Many of the group employee giving activities are led by our dedicated Volunteer LEADers. This group of more than 40 employees organizes community involvement initiatives that support nonprofit organizations at major Ally locations.

The Volunteer LEADer vision is to promote employee volunteerism and giving, enhance employee engagement, and support charitable organizations that target critical needs in the community with a focus on financial literacy, with movement towards economic mobility in the areas of digital job training and workforce development, affordable housing and financial education.

While giving back is encouraged all year, Ally increases its efforts in November for Giving Back Month. During this time, employees are encouraged to give back through donations or volunteering. Giving Back Month celebrated its sixth anniversary in 2017, featuring more than 175 different volunteer and fundraising events. Collective efforts resulted in donations, including Ally's company match, of more than \$800,000 and nearly 6,000 volunteer hours.





Hurricane Harvey and Irma Aftermath: Ally Employees Step Up

Helping customers in times of need is a core part of our culture. Whether it is a financial hardship caused by life events, or a natural disaster like the hurricanes and flooding caused by Hurricanes Harvey and Irma, Ally has programs designed to assist our customers through loan extensions, rewrites, and other services, as well as old-fashioned roll-up-your-sleeves volunteering.

According to the National Weather Service, Hurricane Harvey was the biggest rain-producing storm in U.S. history, dumping 52 inches of rain – approximately 27 trillion gallons on land - enough to fill the Astrodome 86,000 times.

Ally employees stepped up in a big way and immediately offered temporary relief to customers, including fee waivers and reversals, loan extensions, and ATM fee reimbursements. Employees quickly mobilized to support the communities most impacted by the devastating storms, matching employee contributions for a

\$66,000 donation to American Red Cross disaster relief efforts.

In the aftermath of Hurricane Irma, Ally partnered with World Vision, a humanitarian aid organization; employees from 15 Ally locations packed 1,550 hygiene kits with 16 personal items like shampoo, toothbrushes, toothpaste, soap and washcloths, along with a note of encouragement.

Ally teammates assisted dealerships in moving automobiles to higher ground in advance of the storm. One of our larger customer's dealerships, Gay Family Buick GMC and Gay Kia, were completely destroyed, and cross-functional teams took their grills to dealerships or provided lunch for those cleaning up and trying to get the dealerships back in business. Other teams helped tear out wet drywall and remove destroyed furniture. Ally associates even ripped wet drywall and carpets from the homes of dealership employees.



The true spirit of Ally was exemplified through individual stories, from our teammates in the region as noted below



Richard Beatty, Commerical Product Specialist, helped rescue as many as 25 people by boat from the Blackhorse neighborhood.

Ally colleague David Cullens, Financial Structure Specialists, sums up well how Ally teammates truly live the LEAD values:

“ We heard a rescue boat had capsized...and people were missing...a sheriff’s deputy requested that we follow them to the subdivision where a paraplegic needed to be rescued. When we arrived, the deputies asked my son and me to stay on shore, as the boat was not big enough; and we figured we could launch my boat there as well. The National Guard helped push the boat off the trailer and we began rescuing people.”

Richard Beatty
Commerical Product Specialist

“ The experience is one that I would not wish upon anyone, but if I had to go through any type of disaster again, I would want those people with me. Everyone worked hard and did things that we definitely do not do during the course of our normal business day. I had one lady pull me aside and say, ‘I never thought I would meet real angels in my lifetime, and then y’all showed up.’”

David Cullens
Financial Structure Specialist



Commitment to Financial Literacy and Education

Financial literacy and education are critical components for creating long-lasting, sustainable change and economic mobility. Ally programs like Wallet Wise and Planet Zee and the Money Tree (described in the Customers section of this report), along with other educational initiatives, have helped thousands of people become financially literate.

Additional time and involvement by partner organizations including Junior Achievement, Jump\$tart, and the Federal Reserve Bank of Chicago's Money Smart Week have extended the impact of teaching financial literacy across the nation.

Along with financial support for these organizations, more than 700 Ally employees volunteered and taught over 2,500 hours of financial education in 2017. Highlights of several of these programs follow.

Junior Achievement

Ally's multi-year partnership with Junior Achievement USA helps promote financial literacy in multiple geographies. Ally's 2017 gift of \$115,000 enabled students in 85 classrooms to participate in Business, Finance and Career Success programs in five communities including Charlotte, Dallas, Atlanta, Utah and Detroit.

In 2017, Ally continued its sponsorship of the Ally storefront inside the JA Finance Park in Detroit and the Ally Town Center inside the Junior Achievement Biz Town in Charlotte. These projects help students practice personal budgeting skills and connect the dots between what they learn in school and the real world.



We are grateful for Ally's ongoing commitment to Junior Achievement and the students it serves. In 2017, more than 2,500 Junior Achievement students benefitted directly from Ally's support. We greatly appreciate Ally's dedication to positively impacting the lives of young people."

Jack E. Kosakowski
President of Junior Achievement USA



Money Smart Week

Ally is a proud supporter of Money Smart Week (MSW), an annual national public awareness campaign created and coordinated by the Federal Reserve Bank of Chicago (FRBC) to help consumers better manage their personal finances. Launched by the FRBC and 40 community organizations in 2002 in Chicago, Ally began participating in MSW once it expanded to Detroit in 2004. Since then, Ally has taught hundreds of Ally Wallet Wise classes and sponsored several MSW initiatives.

During MSW 2017, held April 22-29, Ally helped MSW Michigan launch its inaugural Money Smart Kids Magic Shows. Nearly 5,000 Metro Detroit students participated in the magic shows featuring funnyman Joel Tacey, who educated and entertained students by teaching basic financial concepts using humor and sleight-of-hand. Students attending the shows also received a copy of Ally's children's book *Planet Zeee* and the *Money Tree*. Following the overwhelming success of the program, Ally was named the 2017 Program Partner Champion by the Michigan Council on Economic Education and 2017 Strategic Partner by Money Smart Week Michigan.



In addition to our work in Detroit, Ally spearheaded efforts to bring Money Smart Week to North Carolina (MSWNC) for the first time in 2016, and continued to grow the program throughout 2017. In partnership with the North Carolina Council on Economic Education (NCCEE), which served as the MSWNC co-chair with Ally, the coalition brought together a planning team of more than 40 businesses, financial institutions, schools, libraries, community organizations and government agencies to host and participate in nearly 180 financial education events across the state.

Ally-led events in North Carolina included *Planet Zeee* and the *Money Tree* storytelling at public libraries and Charlotte-Mecklenburg Schools, and adult classes on topics including creating a budget and understanding credit.



Jump\$tart Coalition for Personal Financial Literacy: Financial Smarts for Students

Jump\$tart is a coalition of diverse financial education stakeholders who work together to educate and prepare our nation's youth for life-long financial success. Ally is a Jump\$tart sustaining partner and proud supporter of Jump\$tart's National Educator Conference, Hill Day and Financial Literacy Month. Since 2014, Ally has served on the national board of directors of Jump\$tart, a nonprofit organization that consists of more than 100 national organizations and a network for more than 50 independent affiliated state coalitions that share a commitment to advancing youth financial literacy.



Ally's Commitment to Community Reinvestment

The Community Reinvestment Act (CRA) was enacted in 1977 to encourage banks to help meet the credit needs of their entire community, including low- and moderate-income neighborhoods.

Ally Bank's CRA strategic plan commits to invest \$2.5 billion into underserved communities through investments and loans over a three-year period, with an additional 2,000 hours of volunteer work. In 2017 Ally Bank's CRA program deployed over \$700 million to communities, through various loans and investments, and received the highest possible CRA rating of Outstanding.

Much of the CRA portfolio promotes increasing access to affordable housing and home ownership, supporting neighborhood revitalization and improvement, promoting job creation through small business finance, and investing in educational opportunities and access to critical health care. Several examples of Ally Bank's 2017 CRA activity follow.



\$1 Million Invested through Community Partnerships University Growth Fund Institute

The University Growth Fund Institute supports the educational mission of the University Growth Fund (UGF or

Fund), a highly innovative and complex community development venture capital fund that provides much needed equity capital to small businesses, while also giving student associates (almost all of whom are low or moderate income) an unparalleled educational experience through real-world experience in venture capital and private equity investing. The labor to perform due diligence and run the Fund is provided by student associates, who commit to at least 20 hours per week over a one- to two-year period. UGF partners with prominent venture capital firms throughout the U.S. to perform due diligence and other value-add projects in return for the opportunity to co-invest in portfolio companies that promote economic development. With almost \$32 million in committed capital from institutional and accredited investors including Ally Bank, UGF is the largest student-led fund in the world. Program graduates go on to secure jobs at some of the most prestigious firms in the country, changing the students' career trajectory and greatly enhancing their economic mobility. Ally Bank's grant funding supports equitable access to this opportunity, regardless of socio-economic status.

Investing in Solutions to Housing Affordability

Ally Bank invested over \$400 million to increase access to affordable housing. This investment resulted in over 5,000 housing units (single and multi-family) for some of our most vulnerable populations, including seniors, veterans, people with disabilities, and minimum wage working households. Ally Bank's CRA team works closely with many nonprofit partners and affordable housing developers to meet the affordable housing needs of the communities it serves.



Access to Capital for Small Businesses

Ally Bank provided over \$30 million in capital to promote economic development by financing small businesses through financial intermediaries, such as small business investment companies and community development finance institutions. Access to capital is essential for small businesses to grow, create jobs and promote upward mobility for communities. These investments included a \$15 million investment in McLarty Capital Partners Fund II, an SBIC debt fund that invests in small and medium sized businesses to promote economic development through job creation, retention and improvement.

2017 Community Impact Awards and Recognition



Corporate Citizen Outreach Recognition – Detroit Bar Association (Nov 2017)



Money Smart Week 2017 Strategic Partner – Michigan Money Smart Week Coalition (May 2017)



2017 Program Partner Champion – Michigan Council on Economic Education (May 2017)



2017 ABA Foundation Community Commitment Award, Honorable Mention – American Bankers Association (Sept 2017)

Forward-Looking Goals:

- Identify a new signature program in 2018 and introduce by 2019, to demonstrate significant social impact focused on economic mobility, and begin implementing transition to new, larger, strategic nonprofit partner(s) for a portion of the Ally Social Impact portfolio
- Maintain an Outstanding CRA rating

| | | | | | |
|---|--|---|--|---|---|
| 100 Black Men of Greater Detroit, Inc. | Bountiful Community Food Pantry | Detroit Area Agency on Aging | Joliet Catholic Academy | Neighborworks Salt Lake | Sujana Religious and Charitable Foundation |
| 6 Stones Mission Network A Childs Place of Charlotte, Inc | Boy Scout Troop 532 c/o Immanuel Presbyterian Church | Detroit Cristo Rey High School Foundation | Josephs House for Women Inc | Neuro Assistance Foundation | Summer in the City |
| AAA Fair Credit Foundation | Boy Scouts of America | Detroit Educational Television Foundation | Journey of Hope, Inc. | New Direction Saves Inc | Supportive Housing Communities, Inc. |
| Abilities of Northwest Jersey Inc | Boy Scouts of America - NE Ohio | Detroit Hispanic Development Corporation | Joy Nursery, Bethel Baptist Church | New Jersey Organ and Tissue Sharing Network Inc | Susan G Komen Breast Cancer |
| Accounting Aid Society | Boys & Girls Club of Capistrano Valley | Detroit Impact, Inc / Money Matters for Youth | Jumpstart Coalition for Personal Financial Literacy | New Smyrna Quarter Midget Racing Association Inc | Sword Mentoring Mentors Biblical Based Services |
| Adamm Charitable Foundation Inc | Boys & Girls Club of Southwest County | Detroit Public Schools Foundation | Junior Achievement of Central Carolinas | Next Generation Choices Foundation Inc | T E R I Inc |
| Adams Protestant Reformed Christian School | Boys & Girls Club of Metro Atlanta Inc | Detroit Service Learning Academy | Junior Achievement of Dallas Inc | NFADA Charitable Foundation Tr | Team Lafontaine U Can-Cer Vive Foundation |
| Adopt-A-School Association | Boys & Girls Club of Central Arkansas | Dilworth Center for Chemical Dependency Inc | Junior Achievement of Southeast Texas Inc | North Carolina Council on Economic Education | Team Red White & Blue Inc |
| AIFA Education Foundation | Boys & Girls Club of Santa Clara Valley | Domestic Security Partnership | Junior Achievement of Utah Inc | North Carolina Outward Bound School | The Arkansas Single Parent Scholarship Fund |
| Airborne Angel Cadets | Boys & Girls Club of Simi Valley Inc | Dress for Success Charlotte | Junior Achievement USA | North Texas Food Bank | The Brentwood Rotary Club Charitable Foundation |
| Allegro Foundation | Boys & Girls Club of Sherman Inc | Eagles Wings Counseling Center Inc | Juntos Y Unidos Por Puerto Rico, Inc. | Northern Children's Services | The Carolinas Healthcare Foundation Inc |
| Alliance House Inc | Breast Cancer Research Foundation Inc | Easter Seals Arkansas | Kalamazoo Push for Learning | Oak Ridge Youth Association | The Christopher Catanese Childrens Foundation |
| Alpha Omega Miracle Home Inc | Brightfocus Foundation | ECMC Foundation Inc | Kansas Humane Society of Wichita Inc | Ohio Valley Christian Soldiers | The Community Fdn of Middle Tn Inc |
| Alternatives for Girls | Bring it 4 Braylon | Emerald Youth Foundation | Kentlands Initiative | Oliver Ames High | The Community Kitchen Inc |
| Alzheimers Disease and Related Disorders Association Inc | Brothers Brother Foundation | Enableutah | KFK Foundation Inc | Omaha Home for Boys | The Davis Street Community Center Incorporated |
| Alzheimers Research Association | Brownsburg Education Foundation Inc | English Skills Learning Center | Khachaturian Foundation | Open Legal Services | The Foundation for Hope Village |
| American Cancer Society | Buckner International | Epicenter | Kids Way Inc | Operation Exodus-Inner City Inc | The Green Urban Lunch Box |
| American Civil Liberties Union Foundation Inc | Buoniconti Fund to Cure Paralysis Inc | Epilepsy Foundation of Florida Inc | Kiwanis Youth Services Inc | Operation Hero Project | The Inn Between |
| American Diabetes Association Inc | Cabarrus County Schools | Epilepsy Foundation of Minnesota Inc | Lake Hubert Conservation Association | Operation Warm Inc | The John Crosland School |
| American Heart Association - First Coast Heart Walk | Calvary Academy | Equi-Librium Inc | | Orange County Animal Rescue Coalition | The Lancaster Performing Arts Center Foundation |
| American Heart Association Inc | Cam Newton Foundation Inc | | | Otis and Rosie Brown Foundation | The Leonardo |
| American Junior Golf Association | Camp Happy Days Inc | | | Our House Inc | The Leukemia & Lymphoma Society, Inc. |
| American Kidney Services Inc | Camp Kesem National | | | Pan Massachusetts Challenge Trust | The Links Foundation Inc |
| American Lung Association of the Southwest Inc | Camp Kesem National | | | Park City Tots, Inc. | The Navigators |
| American National Red Cross-Southern Nevada Chapter | Capital City Area Council for Special Services | | | Partners for Livable Communities | The Other Side Academy |
| American Society for the Prevention of Cruelty to Animals | Car Dealers Care Foundation | | | Paul Mcgrath Memorial Fund | The Pete Suazo Business Center |
| American Valor Foundation | Carbonfund Org Foundation | Erin E Olmsted Scholarship Fund | Lawrence County Cancer Patient Services | Pave | The Road Home |
| Amnesty International of the USA Inc | Cardinal Glennon Childrens Foundation | Exodus Road Inc | Le Bonheur Childrens Hospital Foundation | Pediatric Cancer Research Foundation New York | The Rotary Foundation of Rotary International |
| Amyotrophic Lateral Sclerosis Assn | Carroll County Casa Inc | Fallen & Wounded Soldiers Fund Inc | Les Turner Amyotrophic Lateral Sclerosis Foundation | Peers Foundation | The Salvation Army |
| Anna Foundation Inc | Carti Foundation Inc | Family Connection Center | Leukemia and Lymphoma Society | People Uplifting People in Life | The Sharing Place, Inc. |
| Anson Meals on Wheels Inc | Catholic Charities of the Archdiocese of Chicago | Family Promise of Lawrence Inc | Leukemia Research Foundation of Delaware | Perfecting Community Development Corporation | Thurgood Marshall College Fund |
| Arkansas Black Hall of Fame Foundation | Central Illinois German Shepherd Dog Rescue | Family Service Assoc. of Bucks County | Lifebuilders | Pet Alliance of Greater Orlando Inc | Tides Foundation |
| Arts at Large Inc | Centro Civico Mexicano | Family Support Center | Lisa's Army Inc | Philadelphia Corporation for Aging | Tiger Golf Gathering Foundation |
| Artspace | Challenge Detroit | Feed the Children Inc | Little Village 26th St Area Chamber of Commerce Inc | Philly Pride Presents Inc | Touch Down Football League Inc |
| Asheville-Buncombe Community Christian Ministry Inc | Chapin School Ltd | Feeding America | Loaves & Fishes Community Services | Police Athletic League of Indianapolis Inc | Treehouse Children's Museum |
| Atlanta Beltline Partnership Inc | Chari-T2000 Inc | Finding Me Academy Global Inc | Local Initiatives Support Corporation | Police Athletic League of Jacksonville Inc | Trinity High School - The Angel Fund |
| Autism Speaks Inc | Charity Polo Classic Inc | First Step House | Lou Fusz Soccer Club | Polizzi Clinic | Trinity Rescue Mission Incorporated |
| Auto Dealers United for Children | Charlotte Area Technology Collaborative | First Tee of Charlotte Inc | Lowcountry Food Bank Inc | Potsdam College Foundation Inc | Troops First Foundation Incorporated |
| Battle Creek Community Foundation | Charlotte Ballet | Foodbank for the Heartland | LULAC Institute Inc | Power Company Kids Club | Turlock Veterans Charitable Trust |
| Ben Mynatt Childrens Foundation | Charlotte Center for Urban Ministry Inc | Forensic Nursing Specialties Inc | Make-A-Wish Foundation of Philadelphia & Susquehanna Valley | Prayers for Elijah Foundation | Turn Community Services Inc |
| Best Buddies International Inc | Charlotte Pride Inc | Fort Street Presbyterian Church | Make-A-Wish Foundation of Central And Western North Carolina Inc | Presbyterian Hospital Foundation | UGF Institute |
| Big Brothers Big Sisters a Community of Caring | Charlotte Regional Partnership Inc | Foundation for Student Communication Inc | Make-A-Wish Foundation of Illinois Inc | Prevent Child Abuse Rowan | Youngstown State University Foundation - The Rich Center for Autism |
| Big Brothers Big Sisters of Central Carolinas | Charlotte Rescue Mission | Foundation for the Carolinas | Make-A-Wish Foundation of Michigan | Priority Toyota Charity Bowl | Youth Futures |
| Big Brothers Big Sisters of Metropolitan Detroit | Charlotte Symphony Orchestra Society Inc | Foundation for the National Institute of Health Inc | Make-A-Wish Foundation of North Texas | Projectandup | Youth Service Bureau of St Tammany |
| Big Brothers Big Sisters of Metropolitan Chicago | Child and Parent Services Inc | Freedom Fighter Outdoors | Make-A-Wish Foundation of Ohio Kentucky and Indiana Inc | Province of St Joseph of The Capuchin Order-Capuchin Soup Kitchen | Zaman International |
| Big Dog Ranch Rescue Inc | Childrens Cancer Research Fund | Friends for Sight | Make-A-Wish Foundation of Utah Inc | St. Jude Children's Research Hospital | Zeta Tau Alpha Foundation Inc |
| Black Caucus Foundation of Michigan | Childrens Center | Friends of Clay County Animals Inc | Make-A-Wish Foundation of Wisconsin Inc | St. Mary Catholic School | |
| Black United Fund of Michigan Inc | Childrens Charities at Adios | Friends of Kids With Cancer Inc | Maliheh Free Clinic | Starfish Connection Inc | |
| Bladder Cancer Advocacy Network Inc | Childrens Home of Easton, PA | Funk - Zitiello Foundation | | Stay Focused | |
| Bottomless Closet | Childrens Mercy Hospital | Jim Ellis Employee Charity | | Success in Education Foundation | |
| | Christian Brothers College | Joannides Family Foundation | | | |
| | Delaware Elite Track Club Inc | Jobs for America's Graduates | | | |
| | Desert Haven Enterprises | Joe DiMaggio Children's Hospital Foundation Inc | | | |

2017 Grant Recipients



Environment

Sound Business Solutions for a Healthy Planet

We know as citizens of this planet we need to do our part to make an impact and better the environment for generations to come. Ally recognized from the very start that a healthy planet is critical to human survival, not just business survival. We care deeply about promoting sound, sustainable business practices and solutions while supporting economic growth and economic mobility. Therefore, it's our duty to pursue environmental sustainability and limit our environmental impact on the communities where our customers, employees and other stakeholders live and work. It's the right thing to do, and it's smart, sound business.

A Low-Carbon Business Model

Ally's business model and design – a virtual, digital financial services business – is part of how we hope to have a positive impact on sustainability. Our digital business doesn't rely on brick-and-mortar branches like most conventional financial services models.

So, in addition to the extraordinary 24/7 nature of our business, innovative services, products and tools, we are mindful of working to reduce our carbon footprint through digital services and an absence of local branches.

If we assume that Ally avoids the energy used by a 2,700 square foot average facility per branch, and 500 branches for a financial services business of similar asset size, Ally annually saves:

- **55,865 kWh per year and 42 Metric Tons of greenhouse gas each year for a comparative single branch bank**
- **27,933 mWh per year and 20,782 Metric Tons of greenhouse gas annually across 500 comparatively-sized branch banks**

Unless you are an environmental science guru, it's hard to translate these figures into something most of us can understand. Consider that by being a branch-less bank, Ally is saving the more than 20,500 metric tons of Co², which is the equivalent of:

- **5,587 passenger cars off the road**
- **Powering 2,793 homes with energy for one year**

While Ally does not have physical branch facilities, we do lease space in office buildings throughout the U.S. Employees are housed in 33 discrete physical locations; the vast majority, 80%, are in five regional locations. We have not explicitly measured energy or water usage or waste generated in these leased facilities, and so for 2017 have extrapolated the figures below for our five largest facilities based in Detroit, MI; Charlotte, NC; Lewisville, TX; Jacksonville, FL and Little Rock, AR. Our methodology is explained below:

| Site | Detroit ADC | Charlotte Church St | Lewisville | Jacksonville Gran Bay | Little Rock |
|-----------------------|-------------|---------------------|------------|-----------------------|-------------|
| Square Footage | 316,997 | 234,445 | 163,336 | 7,248 | 73,486 |
| Full-Time Employees | 1,644 | 1,282 | 917 | 644 | 485 |
| Electric Usage (KWH) | 2,509,640 | 2,848,067 | 2,476,907 | 3,570,800 | 2,064,384 |
| Gas Usage (Cubic ft) | 1,554 | N/A* | 4,887 | N/A* | N/A* |
| Water Usage (Gallons) | 7,326,637 | 5,007,860 | 4,648,600 | 9,841,012 | 2,796,398 |
| Waste Created (LBS) | 368,400 | 233,902 | N/A** | N/A** | 184,320 |

* Gas is not used at these sites.

** Waste volume not tracked at these sites.

To track and manage energy use across the five facilities noted above going forward, the assigned Regional Facility Manager will collect utility, water and waste data on a quarterly basis through both direct bill and landlord-provided information. In the instance of landlord-provided building data, the Regional Facility Manager will pro-rate usage based on Ally rentable square footage compared to building total rentable square feet. A quarterly trend report will be produced and reviewed as part of the ongoing Facility Management performance meeting.

Ally is committed to operating in a sustainable manner to realize a positive social impact that aligns with our ethical standards. We are at the early stages of establishing a broader environmental strategy and have not yet set specific goals for energy, waste and water usage.

Carbon Footprint

Of the 33 buildings, nine are Leadership in Energy and Environmental Design (LEED) certified, six at the Gold level. Lights are set on automated systems in half of the buildings, recycling programs are in place in more than half of the locations, with a number of locations offering Electric Vehicle Charging stations (Atlanta, GA; Detroit, MI; Costa Mesa, CA; and Charlotte, NC Community House Road location).

Additionally, Ally's 2017 carbon footprint based on travel data includes:

- 644,000 automobile miles traveled (separate from the fleet)
- 26,972,501 air miles booked for travel taking place in 2017

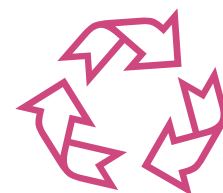


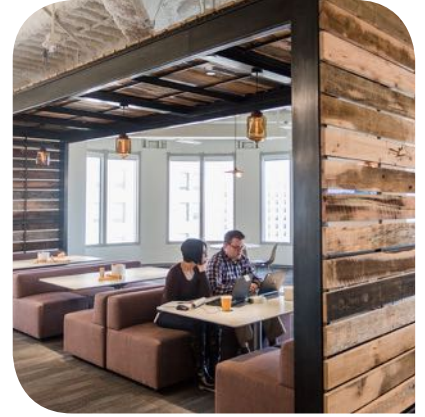
Ally has a travel and entertainment policy that recognizes these expenditures can represent a major cost to the company's bottom line and the planet. Employees must exercise sound business judgment when making business travel or entertainment plans so that planned travel or entertainment is appropriate and necessary. Employees must also consider the most cost effective approach to achieve the intended business objectives; for example, if the business objectives can be achieved through a conference call, WebEx meeting, e-mail or video conference instead of physical travel, those options should be considered.

Waste Reduction

Another meaningful way to protect the planet and environmental health of our communities is by limiting how much waste we send to landfills. Sound business practices coupled with our digital financial platforms are reducing paper across the enterprise. We offer customers the ability to receive paperless statements, which many customers have opted-in for. Additionally, we're making it easier for our employees to properly dispose of waste, and we continue to make progress in this area.

In 2017 Ally recycled 550,483 pounds of paper. By eliminating those 550K pounds of waste, Ally saved 10,422,196 gallons of water associated with typical manufacturing of paper. This water savings is the equivalent of nearly 1,100 Olympic-sized swimming pools. Energy saved from this recycling effort was 858,115 kWh, which would power a single laptop computer for 2,258 years and save 1,884 cubic yards in a landfill. In addition, Ally purchased 759,891 pounds of recycled paper for internal office use, which is the equivalent of saving 6,363 trees.





Forward-Looking Goals:

Descriptions of active efforts to implement innovative ideas to reduce travel, increase energy efficiency, conserve water and reduce waste include:

- Track usage actuals for gas, electric, water and waste, in five largest Ally locations (combined physical presence of 5,000+ Employees), and benchmark annually against industry standards.
- By year-end 2023, more than 30% of the Ally leased portfolio will be in LEED certified buildings, and 25% in WELL Certified buildings.
- Incorporate environmental sustainability topics into our lease negotiations through the RFP process; elements would include energy efficiency components such as LED lighting, plumbing fixtures, building management systems, low VOC materials, etc.



Conclusion

Our Continuing Journey

We understand that many of our stakeholders are interested in the steps we take to positively impact the world. We believe the journey we are on – to be a relentless ally for social impact in the community – is the perfect complement to our business vision - to be a relentless ally for your financial well-being.

We appreciate your interest in our first Corporate Social Responsibility Report. Even more, we value your partnership in how we achieve Social Impact at Ally. The accomplishments captured in this report are both an opportunity to celebrate our successes as well as to assess and reflect on how we can be even better allies for social good. Thank you for helping hold us accountable. We are committed to continuous improvement as we grow and adjust where needed, to strengthen our impact.

We learn by listening to you, our stakeholders, and look forward to your feedback. Should you have questions or interest in additional information regarding this report and its contents, please visit our website at www.Ally.com or send your comments to GivingBack@ally.com and be sure to follow us on Facebook and Twitter.



8,000 TEAMMATES
FOCUSED ON ONE
THING.
The CUSTOMER