



THIRD QUARTER 2016  
FINANCIAL SUPPLEMENT

The following should be read in conjunction with the financial statements, notes and other information contained in the Company's Annual Reports on Form 10-K, Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K.

This information is preliminary and based on company data available at the time of the presentation

In the presentation that follows and related comments by Ally Financial Inc. ("Ally") management, the use of the words "expect," "anticipate," "estimate," "forecast," "initiative," "objective," "plan," "goal," "project," "outlook," "priorities," "target," "explore," "positions," "intend," "evaluate," "pursue," "seek," "may," "would," "could," "should," "believe," "potential," "continue," or the negative of these words, or similar expressions is intended to identify forward-looking statements. All statements herein and in related management comments, other than statements of historical fact, including without limitation, statements about future events and financial performance, are forward-looking statements that involve certain risks and uncertainties. While these statements represent our current judgment on what the future may hold, and we believe these judgments are reasonable, these statements are not guarantees of any events or financial results, and Ally's actual results may differ materially due to numerous important factors that are described in the most recent reports on SEC Forms 10-K and 10-Q for Ally, each of which may be revised or supplemented in subsequent reports filed with the SEC. Such factors include, among others, the following: maintaining the mutually beneficial relationship between Ally and General Motors, and Ally and Chrysler, and our ability to further diversify our business; our ability to maintain relationships with automotive dealers; the significant regulation and restrictions that we are subject to as a bank holding company and financial holding company; the potential for deterioration in the residual value of off-lease vehicles; disruptions in the market in which we fund our operations, with resulting negative impact on our liquidity; changes in our accounting assumptions that may require or that result from changes in the accounting rules or their application, which could result in an impact on earnings; changes in our credit ratings; changes in economic conditions, currency exchange rates or political stability in the markets in which we operate; and changes in the existing or the adoption of new laws, regulations, policies or other activities of governments, agencies and similar organizations (including as a result of the Dodd-Frank Act and Basel III).

Investors are cautioned not to place undue reliance on forward-looking statements. Ally undertakes no obligation to update publicly or otherwise revise any forward-looking statements, whether as a result of new information, future events or other such factors that affect the subject of these statements, except where expressly required by law. Certain non-GAAP measures are provided in this presentation which are important to the reader of the Consolidated Financial Statements but should be supplemental and not a substitute for to primary U.S. GAAP measures. Reconciliation of non-GAAP financial measures are included within this presentation.

Use of the term "loans" describes products associated with direct and indirect lending activities of Ally's operations. The specific products include retail installment sales contracts, lines of credit, leases or other financing products. The term "originate" refers to Ally's purchase, acquisition or direct origination of various "loan" products.

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ALLY FINANCIAL INC.  
CONSOLIDATED FINANCIAL HIGHLIGHTS



(\$ in millions, shares in thousands)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Selected Income Statement Data</b>							
Net financing revenue (ex. OID) <sup>(1)</sup>	\$ 1,011	\$ 998	\$ 964	\$ 995	\$ 981	\$ 13	\$ 29
OID amortization expense <sup>(2)</sup>	(15)	(14)	(13)	(12)	(11)	(1)	(3)
Net financing revenue (as reported)	996	984	951	983	970	12	26
Total other revenue	388	374	376	356	332	14	56
Total net revenue	<b>1,384</b>	<b>1,358</b>	<b>1,327</b>	<b>1,339</b>	<b>1,302</b>	<b>26</b>	<b>82</b>
Provision for loan losses	258	172	220	240	211	86	47
Controllable expenses <sup>(3)</sup>	479	463	477	466	452	16	27
Other noninterest expenses	256	310	233	202	222	(54)	34
<b>Pre-tax income from continuing operations</b>	<b>391</b>	<b>413</b>	<b>397</b>	<b>431</b>	<b>417</b>	<b>(22)</b>	<b>(26)</b>
Income tax expense	130	56	150	155	144	74	(14)
(Loss) / Income from discontinued operations, net of tax	(52)	3	3	(13)	(5)	(55)	(47)
<b>Net income</b>	<b>209</b>	<b>360</b>	<b>250</b>	<b>263</b>	<b>268</b>	<b>(151)</b>	<b>(59)</b>
Preferred dividends	-	15	15	1,216	38	(15)	(38)
<b>Net income (loss) available to common</b>	<b>\$ 209</b>	<b>\$ 345</b>	<b>\$ 235</b>	<b>\$ (953)</b>	<b>\$ 230</b>	<b>\$ (136)</b>	<b>\$ (21)</b>
<b>Selected Balance Sheet Data (Period-End)</b>							
Total assets	\$ 157,397	\$ 157,931	\$ 156,505	\$ 158,581	\$ 155,916	\$ (534)	\$ 1,481
Consumer loans	75,673	74,365	73,688	74,065	73,380	1,308	2,293
Commercial loans	39,286	38,288	37,188	37,535	34,611	998	4,675
Allowance for loan losses	(1,134)	(1,089)	(1,077)	(1,054)	(1,018)	(45)	(116)
Deposits	75,744	72,802	70,265	66,478	64,020	2,942	11,724
Common equity <sup>(4)</sup>	13,630	13,611	13,127	12,743	13,786	19	(156)
Total equity	13,630	13,611	13,823	13,439	14,599	19	(969)
<b>Common Share Count</b>							
Weighted average basic <sup>(5)</sup>	482,393	485,370	484,233	483,300	483,073	(2,978)	(681)
Weighted average diluted <sup>(5)(6)</sup>	483,575	486,074	484,654	484,845	484,399	(2,499)	(824)
Issued shares outstanding (period-end)	475,470	483,753	483,475	481,980	481,750	(8,283)	(6,280)
<b>Per Common Share Data</b>							
Earnings per share (basic) <sup>(5)</sup>	\$ 0.43	\$ 0.71	\$ 0.49	\$ (1.97)	\$ 0.48	\$ (0.28)	\$ (0.04)
Earnings per share (diluted) <sup>(5)(6)</sup>	0.43	0.71	0.49	(1.97)	0.47	(0.28)	(0.04)
Adjusted earnings per share <sup>(7)</sup>	0.56	0.54	0.52	0.52	0.51	0.02	0.05
Book value per share	28.7	28.1	28.6	27.9	30.3	0.5	(1.6)
Tangible book value per share <sup>(8)</sup>	28.0	27.6	27.1	26.4	28.6	0.5	(0.5)
Adjusted tangible book value per share <sup>(8)</sup>	26.3	25.9	25.4	24.6	24.3	0.5	2.0
<b>Select Financial Ratios</b>							
Net interest margin (as reported)	2.69%	2.68%	2.59%	2.65%	2.64%		
Net interest margin (ex. OID)	2.73%	2.72%	2.63%	2.63%	2.68%		
Cost of funds (incl. OID)	1.89%	1.90%	1.88%	1.75%	1.76%		
Cost of funds (ex. OID)	1.83%	1.84%	1.82%	1.70%	1.71%		
Efficiency Ratio	53.1%	56.9%	53.5%	49.9%	51.8%		
Adjusted efficiency ratio <sup>(9)</sup>	45.9%	43.7%	45.4%	43.6%	43.7%		
Return on average assets <sup>(10)</sup>	0.5%	0.9%	0.6%	0.7%	0.7%		
Return on average total equity <sup>(10)</sup>	6.1%	10.4%	7.3%	7.4%	7.4%		
Return on average tangible common equity <sup>(10)</sup>	6.3%	10.4%	7.3%	n/m	6.8%		
Core ROTCE <sup>(10)(11)</sup>	9.8%	9.7%	9.8%	9.8%	9.2%		
<b>Capital Ratios <sup>(12)</sup></b>							
Common Equity Tier 1 (CET1) capital ratio <sup>(13)</sup>	9.5%	9.6%	9.5%	9.2%	10.0%		
Tier 1 capital ratio	11.1%	11.2%	11.6%	11.6%	12.0%		
Total capital ratio	12.8%	12.8%	13.0%	12.5%	12.9%		

(1) Represents a non-GAAP financial measure. Excludes original issue discount expense (OID).

(2) OID is primarily related to bond exchange OID (excludes international operations and post 2009 issuances)

(3) Includes employee related costs, consulting and legal fees, marketing, information technology, facility, portfolio servicing and restructuring expenses

(4) Includes common stock and paid-in capital, treasury stock, accumulated deficit and accumulated other comprehensive income

(5) Includes shares related to share-based compensation that vested but were not yet issued

(6) Due to antidilutive effect of the net loss from continuing operations attributable to common shareholders for the year ended December 31, 2015 basic weighted-average common shares outstanding were used to calculate basic and diluted earnings per share

(7) Represents a non-GAAP financial measure. For more details refer to page 22

(8) Represents a non-GAAP financial measure. For more details refer to page 23

(9) Represents a non-GAAP financial measure. For more details refer to page 25

(10) Return metrics are annualized

(11) Return metrics are annualized. For more details refer to page 24

(12) Basel III rules became effective on January 1, 2015, subject to transition provisions primarily related to deductions and adjustments impacting CET1 capital and Tier 1 capital

(13) Common Equity Tier 1 capital ratio is a non-GAAP measurement. Refer to page 17 for additional details

ALLY FINANCIAL INC.  
CONSOLIDATED INCOME STATEMENT



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Financing revenue and other interest income</b>							
Interest and fees on finance receivables and loans	\$ 1,307	\$ 1,265	\$ 1,235	\$ 1,212	\$ 1,166	\$ 42	\$ 141
Interest on loans held-for-sale	-	-	-	-	2	-	(2)
Total interest and dividends on investment securities	101	99	102	98	102	2	(1)
Interest-bearing cash	3	4	3	2	2	(1)	1
Operating leases	649	701	769	812	830	(52)	(181)
Total financing revenue and other interest income	2,060	2,069	2,109	2,124	2,102	(9)	(42)
<b>Interest expense</b>							
Interest on deposits	212	203	193	188	181	9	31
Interest on short-term borrowings	14	12	13	13	13	2	1
Interest on long-term debt	430	436	442	404	410	(6)	20
Total interest expense	656	651	648	605	604	5	52
Depreciation expense on operating lease assets	408	434	510	536	528	(26)	(120)
<b>Net financing revenue (as reported)</b>	<b>\$ 996</b>	<b>\$ 984</b>	<b>\$ 951</b>	<b>\$ 983</b>	<b>\$ 970</b>	<b>\$ 12</b>	<b>\$ 26</b>
<b>Other revenue</b>							
Servicing fees	17	18	13	13	12	(1)	5
Insurance premiums and service revenue earned	238	236	230	234	236	2	2
Gain on mortgage and automotive loans, net	-	3	1	-	(2)	(3)	2
Loss on extinguishment of debt	-	-	(4)	(3)	-	-	-
Other gain on investments, net	52	39	54	49	6	13	46
Other income, net of losses	81	77	82	63	80	3	1
<b>Total other revenue</b>	<b>388</b>	<b>374</b>	<b>376</b>	<b>356</b>	<b>332</b>	<b>14</b>	<b>56</b>
<b>Total net revenue</b>	<b>1,384</b>	<b>1,358</b>	<b>1,327</b>	<b>1,339</b>	<b>1,302</b>	<b>26</b>	<b>82</b>
<b>Provision for loan losses</b>	258	172	220	240	211	86	47
<b>Noninterest expense</b>							
Compensation and benefits expense	248	242	252	237	235	6	13
Insurance losses and loss adjustment expenses	69	145	73	54	61	(76)	8
Other operating expenses	418	386	385	377	378	32	40
Total noninterest expense	735	773	710	668	674	(38)	61
<b>Pre-tax income from continuing operations</b>	<b>\$ 391</b>	<b>\$ 413</b>	<b>\$ 397</b>	<b>\$ 431</b>	<b>\$ 417</b>	<b>\$ (22)</b>	<b>\$ (26)</b>
Income tax (benefit) expense from continuing operations	130	56	150	155	144	74	(14)
<b>Net income from continuing operations</b>	261	357	247	276	273	(96)	(12)
(Loss) / Income from discontinued operations, net of tax	(52)	3	3	(13)	(5)	(55)	(47)
<b>Net income</b>	<b>\$ 209</b>	<b>\$ 360</b>	<b>\$ 250</b>	<b>\$ 263</b>	<b>\$ 268</b>	<b>\$ (151)</b>	<b>\$ (59)</b>
<b>Core Pre-Tax Income Walk</b>							
Net financing revenue (ex. OID) <sup>(1)</sup>	\$ 1,011	\$ 998	\$ 964	\$ 995	\$ 981	\$ 13	\$ 29
Total other revenue (ex. OID) <sup>(2)</sup>	388	374	380	358	332	14	56
Provision for loan losses	258	172	220	240	211	86	47
Controllable expenses <sup>(3)</sup>	479	459	473	465	449	20	30
Other noninterest expenses	256	310	233	202	222	(54)	34
Total Noninterest Expense	735	769	706	667	672	-34	63
<b>Core pre-tax income</b>	<b>\$ 406</b>	<b>\$ 431</b>	<b>\$ 419</b>	<b>\$ 446</b>	<b>\$ 431</b>	<b>\$ (25)</b>	<b>\$ (25)</b>
less: Repositioning items <sup>(3)</sup>	-	4	7	3	2	(4)	(2)
less: OID amortization expense	15	14	15	12	11	1	3
<b>Pre-tax income from continuing operations</b>	<b>\$ 391</b>	<b>\$ 413</b>	<b>\$ 397</b>	<b>\$ 431</b>	<b>\$ 417</b>	<b>\$ (22)</b>	<b>\$ (26)</b>

(1) Represents a non-GAAP financial measure. Excludes OID

(2) Represents a non-GAAP financial measure. Excludes accelerated OID primarily related to the extinguishment of high-cost legacy debt of \$2 million in 1Q 2016

(3) Excludes Repositioning items. Repositioning items are primarily related to the extinguishment of high-cost legacy debt and other strategic activities.

ALLY FINANCIAL INC.  
CONSOLIDATED PERIOD-END BALANCE SHEET



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	9/30/2016	6/30/2016	3/31/2016	12/31/2015	9/30/2015	6/30/2016	9/30/2015
<b>Assets</b>							
Cash and cash equivalents							
Noninterest-bearing	\$ 1,779	\$ 1,790	\$ 1,906	\$ 2,148	\$ 1,666	\$ (11)	\$ 113
Interest-bearing	2,510	3,941	3,095	4,232	3,561	(1,431)	(1,051)
Total cash and cash equivalents	4,289	5,731	5,001	6,380	5,227	(1,442)	(938)
Investment securities <sup>(1)</sup>	18,350	18,768	18,298	17,157	18,758	(418)	(408)
Loans held-for-sale, net	56	15	39	105	37	41	19
Finance receivables and loans, net							
Finance receivables and loans, net	114,959	112,653	110,876	111,600	107,991	2,306	6,968
Allowance for loan losses	(1,134)	(1,089)	(1,077)	(1,054)	(1,018)	(45)	(116)
Total finance receivables and loans, net	113,825	111,564	109,799	110,546	106,973	2,261	6,852
Investment in operating leases, net	12,689	13,755	14,958	16,271	17,292	(1,066)	(4,603)
Premiums receivables and other insurance assets	1,881	1,844	1,828	1,801	1,794	37	87
Other assets	6,307	6,254	6,582	6,321	5,835	53	472
<b>Total assets</b>	<b>\$ 157,397</b>	<b>\$ 157,931</b>	<b>\$ 156,505</b>	<b>\$ 158,581</b>	<b>\$ 155,916</b>	<b>\$ (534)</b>	<b>\$ 1,481</b>
<b>Liabilities</b>							
Deposit liabilities							
Noninterest-bearing	\$ 101	\$ 94	\$ 92	\$ 89	\$ 91	\$ 7	\$ 10
Interest-bearing	75,643	72,708	70,173	66,389	63,929	2,935	11,714
Total deposit liabilities	75,744	72,802	70,265	66,478	64,020	2,942	11,724
Short-term borrowings	6,434	5,994	5,365	8,101	5,378	440	1,056
Long-term debt	56,836	61,040	62,044	66,234	67,293	(4,204)	(10,457)
Interest payable	462	427	374	350	437	35	25
Unearned insurance premiums and service revenue	2,493	2,465	2,449	2,434	2,438	28	55
Accrued expense and other liabilities	1,798	1,592	2,185	1,545	1,751	206	47
<b>Total liabilities</b>	<b>\$ 143,767</b>	<b>\$ 144,320</b>	<b>\$ 142,682</b>	<b>\$ 145,142</b>	<b>\$ 141,317</b>	<b>\$ (553)</b>	<b>\$ 2,450</b>
<b>Equity</b>							
Common stock and paid-in capital <sup>(2)</sup>	\$ 20,960	\$ 21,106	\$ 21,087	\$ 21,084	\$ 21,066	\$ (146)	\$ (106)
Preferred stock	-	-	696	696	813	-	(813)
Accumulated deficit	(7,361)	(7,530)	(7,875)	(8,110)	(7,158)	169	(203)
Accumulated other comprehensive (loss) income	31	35	(85)	(231)	(122)	(4)	153
Total equity	13,630	13,611	13,823	13,439	14,599	19	(969)
<b>Total liabilities and equity</b>	<b>\$ 157,397</b>	<b>\$ 157,931</b>	<b>\$ 156,505</b>	<b>\$ 158,581</b>	<b>\$ 155,916</b>	<b>\$ (534)</b>	<b>\$ 1,481</b>

<sup>(1)</sup> Includes held-to-maturity securities

<sup>(2)</sup> Includes Treasury stock

ALLY FINANCIAL INC.  
CONSOLIDATED AVERAGE BALANCE SHEET <sup>(1)</sup>



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	9/30/2016	6/30/2016	3/31/2016	12/31/2015	9/30/2015	6/30/2016	9/30/2015
<b>Assets</b>							
Interest-bearing cash and cash equivalents	\$ 2,530	\$ 2,708	\$ 2,867	\$ 2,743	\$ 3,667	\$ (178)	\$ (1,137)
Federal funds sold and securities purchased under resale agreements	-	2	-	-	-	(2)	-
Investment securities	17,550	17,559	16,856	16,066	17,745	(9)	(195)
Loans held-for-sale, net	1	-	35	13	111	1	(110)
Total finance receivables and loans, net <sup>(2)</sup>	113,294	112,158	111,525	110,623	105,604	1,136	7,690
Investment in operating leases, net	13,232	14,392	15,638	16,824	17,519	(1,160)	(4,287)
Total interest earning assets	146,607	146,819	146,921	146,269	144,646	(212)	1,961
Noninterest-bearing cash and cash equivalents	1,369	1,339	1,841	1,368	1,563	30	(194)
Other assets	9,353	9,386	9,667	9,299	9,665	(33)	(312)
Allowance for loan losses	(1,103)	(1,088)	(1,060)	(1,030)	(988)	(15)	(115)
<b>Total assets</b>	<b>\$ 156,226</b>	<b>\$ 156,456</b>	<b>\$ 157,369</b>	<b>\$ 155,906</b>	<b>\$ 154,886</b>	<b>\$ (230)</b>	<b>\$ 1,340</b>
<b>Liabilities</b>							
Interest-bearing deposit liabilities	\$ 74,166	\$ 71,479	\$ 68,148	\$ 64,890	\$ 62,791	\$ 2,687	\$ 11,375
Short-term borrowings	5,194	5,535	5,609	6,073	6,745	(341)	(1,551)
Long-term debt <sup>(3)</sup>	58,425	60,758	64,841	66,162	66,857	(2,333)	(8,432)
Total interest-bearing liabilities <sup>(3)</sup>	137,785	137,772	138,598	137,125	136,393	13	1,392
Noninterest-bearing deposit liabilities	97	91	92	95	91	6	6
Other liabilities	4,674	4,948	5,053	4,144	3,971	(274)	703
<b>Total liabilities</b>	<b>\$ 142,556</b>	<b>\$ 142,811</b>	<b>\$ 143,743</b>	<b>\$ 141,364</b>	<b>\$ 140,455</b>	<b>\$ (255)</b>	<b>\$ 2,101</b>
<b>Equity</b>							
Total equity	\$ 13,670	\$ 13,645	\$ 13,626	\$ 14,542	\$ 14,431	\$ 25	\$ (761)
<b>Total liabilities and equity</b>	<b>\$ 156,226</b>	<b>\$ 156,456</b>	<b>\$ 157,369</b>	<b>\$ 155,906</b>	<b>\$ 154,886</b>	<b>\$ (230)</b>	<b>\$ 1,340</b>

(1) Average balances are calculated using a combination of monthly and daily average methodologies

(2) Nonperforming finance receivables and loans are included in the average balances net of unearned income, unamortized premiums and discounts, and deferred fees and costs

(3) QTD: includes OID average of \$1,272 million in 3Q16, \$1,286 million in 2Q 2016, \$1,298 million in 1Q 2016, \$1,310 million in 4Q 2015 and \$1,322 million in 3Q 2015

(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
Automotive Finance	\$ 319	\$ 426	\$ 337	\$ 333	\$ 323	\$ (107)	\$ (4)
Insurance	56	(18)	50	78	40	74	16
<b>Dealer Financial Services</b>	<b>375</b>	<b>408</b>	<b>387</b>	<b>411</b>	<b>363</b>	<b>(33)</b>	<b>12</b>
Mortgage Finance	8	9	2	9	4	(1)	4
Corporate Finance	15	14	11	9	14	1	1
Corporate and Other <sup>(1)</sup>	(7)	(18)	(3)	2	36	11	(43)
<b>Pre-tax income from continuing operations</b>	<b>\$ 391</b>	<b>\$ 413</b>	<b>\$ 397</b>	<b>\$ 431</b>	<b>\$ 417</b>	<b>\$ (22)</b>	<b>\$ (26)</b>
OID amortization expense <sup>(2)</sup>	15	14	15	12	11	1	3
Repositioning items <sup>(2)(3)</sup>	-	4	7	3	2	(4)	(2)
<b>Core pre-tax income <sup>(4)</sup></b>	<b>\$ 406</b>	<b>\$ 431</b>	<b>\$ 419</b>	<b>\$ 446</b>	<b>\$ 431</b>	<b>\$ (25)</b>	<b>\$ (25)</b>

(1) Corporate and Other primarily consists of activity related to centralized corporate treasury activities such as management of the cash and corporate investment securities and loan portfolios, short- and long-term debt, retail and brokered deposit liabilities, derivative instruments, the amortization of the discount associated with new debt issuances and bond exchanges, and the residual impacts of our corporate FTP and treasury ALM activities. Corporate and Other also includes certain equity investments, the management of our legacy mortgage portfolio, and reclassifications and eliminations between the reportable operating segments. Subsequent to June 1, 2016, TradeKing activity included within the Corporate & Other segment.

(2) OID amortization expense and repositioning items for all periods shown is applied to the pre-tax income of the Corporate and Other segment. Includes accelerated OID expense of \$2 million in 1Q 2016 associated with debt redemptions

(3) Repositioning items are primarily related to the extinguishment of high-cost legacy debt and strategic activities

(4) Core pre-tax income is a non-GAAP financial measure that adjusts pre-tax income from continuing operations by excluding (1) original issue discount (OID) amortization expense and (2) repositioning items primarily related to the extinguishment of high-cost legacy debt and strategic activities. Management believes core pre-tax income can help the reader better understand the operating performance of the core businesses and their ability to generate earnings.



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Income Statement</b>							
<b>Net financing revenue</b>							
Consumer	\$ 911	\$ 877	\$ 866	\$ 867	\$ 833	\$ 34	\$ 78
Commercial	267	262	252	238	228	5	39
Loans held-for-sale	-	-	-	(1)	2	-	(2)
Operating leases	649	701	769	812	830	(52)	(181)
Other interest income	3	2	3	2	2	1	1
Total financing revenue and other interest income	1,830	1,842	1,890	1,918	1,895	(12)	(65)
Interest expense	489	479	484	482	497	10	(8)
Depreciation expense on operating lease assets:							
Depreciation expense on operating lease assets (ex. remarketing)	470	520	565	604	633	(50)	(163)
Remarketing gains	(62)	(86)	(55)	(68)	(105)	24	43
Total depreciation expense on operating lease assets	408	434	510	536	528	(26)	(120)
Net financing revenue	933	929	896	900	870	4	63
<b>Other revenue</b>							
Servicing fees	17	18	13	13	12	(1)	5
Gain/(loss) on automotive loans, net	-	5	5	-	(2)	(5)	2
Other income	58	53	59	52	53	4	5
Total other revenue	74	77	77	65	63	(3)	11
<b>Total net revenue</b>	<b>1,007</b>	<b>1,006</b>	<b>973</b>	<b>965</b>	<b>933</b>	<b>1</b>	<b>74</b>
<b>Provision for loan losses</b>	<b>270</b>	<b>170</b>	<b>209</b>	<b>236</b>	<b>201</b>	<b>100</b>	<b>69</b>
<b>Noninterest expense</b>							
Compensation and benefits	119	118	126	119	121	1	(2)
Other operating expenses	299	292	301	277	288	7	11
Total noninterest expense	418	410	427	396	409	8	9
<b>Income before income tax expense</b>	<b>\$ 319</b>	<b>\$ 426</b>	<b>\$ 337</b>	<b>\$ 333</b>	<b>\$ 323</b>	<b>\$ (107)</b>	<b>\$ (4)</b>
<b>Memo: Net lease revenue</b>							
Operating lease revenue	\$ 649	\$ 701	\$ 769	\$ 812	\$ 830	\$ (52)	\$ (181)
Depreciation expense on operating lease assets (ex. remarketing)	470	520	565	604	633	(50)	(163)
Remarketing gains	(62)	(86)	(55)	(68)	(105)	24	43
Total depreciation expense on operating lease assets	408	434	510	536	528	(26)	(120)
<b>Net lease revenue</b>	<b>\$ 241</b>	<b>\$ 267</b>	<b>\$ 259</b>	<b>\$ 276</b>	<b>\$ 302</b>	<b>\$ (26)</b>	<b>\$ (61)</b>
<b>Balance Sheet (Period-End)</b>							
Cash, trading and investment securities	\$ 30	\$ 30	\$ 31	\$ 31	\$ 32	\$ -	\$ (2)
Loans held-for-sale	-	-	-	-	-	-	-
Finance receivables and loans, net:							
Consumer loans	64,750	63,193	62,926	64,226	63,503	1,557	1,247
Commercial loans <sup>(1)</sup>	36,043	35,258	34,348	34,918	32,345	785	3,698
Allowance for loan losses	(969)	(919)	(905)	(887)	(852)	(50)	(117)
Total finance receivables and loans, net	99,824	97,532	96,369	98,257	94,996	2,292	4,828
Investment in operating leases, net	12,689	13,755	14,958	16,271	17,292	(1,066)	(4,603)
Other assets	1,126	1,039	931	1,077	1,523	87	(397)
<b>Total assets</b>	<b>\$ 113,669</b>	<b>\$ 112,356</b>	<b>\$ 112,289</b>	<b>\$ 115,636</b>	<b>\$ 113,843</b>	<b>\$ 1,313</b>	<b>\$ (174)</b>

<sup>(1)</sup> Includes intercompany

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>U.S. Consumer Originations <sup>(1)</sup> (\$ in billions)</b>							
Retail standard - new vehicle GM	\$ 2.0	\$ 1.9	\$ 1.9	\$ 2.3	\$ 2.8	\$ 0.1	\$ (0.8)
Retail standard - new vehicle Chrysler <sup>(2)</sup>	1.2	1.2	1.0	1.1	1.3	0.0	(0.1)
Retail standard - new vehicle Growth <sup>(2)</sup>	1.4	1.4	1.2	1.2	1.3	(0.0)	0.0
Retail standard - used vehicle - all channels	3.8	4.0	4.1	3.4	3.9	(0.3)	(0.1)
Lease - GM	0.0	0.0	0.0	0.0	0.0	(0.0)	(0.0)
Lease - Other	1.0	0.8	0.8	1.0	1.0	0.1	(0.0)
Retail subvented - new vehicle GM	-	-	-	0.2	0.7	-	(0.7)
Total originations	\$ 9.3	\$ 9.4	\$ 9.0	\$ 9.3	\$ 11.1	\$ (0.0)	\$ (1.8)
<b>U.S. Consumer Originations - FICO Score</b>							
Super Prime (CB 740+)	\$ 2.3	\$ 2.1	\$ 2.0	\$ 2.3	\$ 2.9	\$ 0.2	\$ (0.5)
Prime (CB 739-660)	3.4	3.5	3.2	3.2	3.8	(0.1)	(0.5)
Prime/Near (CB 659-620)	2.2	2.3	2.2	2.1	2.4	(0.1)	(0.2)
Non Prime (CB 619-540)	0.9	0.9	1.0	1.1	1.3	(0.0)	(0.5)
Sub Prime (CB 539-0)	0.1	0.1	0.1	0.1	0.2	(0.0)	(0.1)
Unscored <sup>(3)</sup>	0.5	0.5	0.5	0.5	0.5	(0.0)	(0.0)
Total originations	\$ 9.3	\$ 9.4	\$ 9.0	\$ 9.3	\$ 11.1	\$ (0.0)	\$ (1.8)
<b>U.S. Market</b>							
Light vehicle sales (SAAR - units in millions)	17.5	17.1	17.3	17.9	17.7	0.3	(0.2)
Light vehicle sales (quarterly - units in millions)	4.5	4.5	4.1	4.4	4.5	(0.1)	(0.1)
GM market share	17.4%	16.7%	16.8%	17.8%	17.6%		
Chrysler market share	12.8%	13.3%	13.6%	13.3%	12.7%		
<b>U.S. Consumer Penetration</b>							
GM	8.8%	9.1%	9.3%	13.0%	16.3%		
Chrysler	14.8%	13.8%	12.5%	15.1%	13.9%		
<b>U.S. Commercial Outstandings EOP (\$ in billions)</b>							
Floorplan outstandings, net	\$ 30.7	\$ 30.0	\$ 29.2	\$ 29.9	\$ 27.5	\$ 0.6	\$ 3.1
Other dealer loans	5.4	5.2	5.1	5.0	4.8	0.1	0.6
Total Commercial outstandings	\$ 36.0	\$ 35.3	\$ 34.3	\$ 34.9	\$ 32.3	\$ 0.7	\$ 3.7
<b>U.S. Off-Lease Remarketing</b>							
Off-lease vehicles terminated - On-balance sheet (# in units)	80,999	76,001	78,820	69,710	65,363	4,998	15,636
Average gain per vehicle	\$ 767	\$ 1,126	\$ 700	\$ 979	\$ 1,611	\$ (359)	\$ (844)
Total gains (\$ in millions)	\$ 62	\$ 86	\$ 55	\$ 68	\$ 105	\$ (24)	\$ (43)

(1) Some standard rate loan originations contain manufacturer sponsored cash back rebate incentives. Some lease originations contain rate subvention. While Ally may jointly develop marketing programs for these originations, Ally does not have exclusive rights to such originations under operating agreements with manufacturers

(2) Includes an immaterial balance of subvented volume

(3) Unscored are primarily Commercial Services Group ("CSG")

(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Income Statement (GAAP View)</b>							
<b>Net financing revenue</b>							
Interest and dividends on investment securities	\$ 24	\$ 25	\$ 24	\$ 25	\$ 26	\$ (1)	\$ (2)
Interest bearing cash	2	3	2	2	2	(1)	-
Total financing revenue and other interest revenue	26	28	26	27	28	(2)	(2)
Interest expense	12	12	12	12	12	-	-
Net financing revenue	14	16	14	15	16	(2)	(2)
<b>Other revenue</b>							
Insurance premiums and service revenue earned	238	236	230	234	236	2	2
Other gain/(loss) on investments, net	24	21	22	28	(5)	3	29
Other income, net of losses	2	2	2	2	2	-	-
Total other revenue	264	259	254	264	233	5	31
<b>Total net revenue</b>	<b>278</b>	<b>275</b>	<b>268</b>	<b>279</b>	<b>249</b>	<b>3</b>	<b>29</b>
<b>Noninterest expense</b>							
Compensation and benefits expense	16	17	18	15	18	(1)	(2)
Insurance losses and loss adjustment expenses	69	145	73	54	61	(76)	8
Other operating expenses	137	131	127	132	130	6	7
Total noninterest expense	222	293	218	201	209	(71)	13
<b>Income (loss) from cont. ops before income tax expense</b>	<b>\$ 56</b>	<b>\$ (18)</b>	<b>\$ 50</b>	<b>\$ 78</b>	<b>\$ 40</b>	<b>\$ 74</b>	<b>\$ 16</b>
<b>Memo: Income Statement (Managerial View)</b>							
<b>Insurance premiums and other income</b>							
Insurance premiums and service revenue earned	\$ 238	\$ 236	\$ 230	\$ 234	\$ 236	\$ 2	\$ 2
Investment income	36	34	34	41	9	2	27
Other income	4	5	4	4	4	(1)	-
Total insurance premiums and other income	278	275	268	279	249	3	29
<b>Expense</b>							
Insurance losses and loss adjustment expenses	69	145	73	54	61	(76)	8
Acquisition and underwriting expenses							
Compensation and benefit expense	16	17	18	15	18	(1)	(2)
Insurance commission expense	99	97	94	94	95	2	4
Other expense	38	34	33	38	35	4	3
Total acquisition and underwriting expense	153	148	145	147	148	5	5
Total expense	222	293	218	201	209	(71)	13
<b>Income (loss) from cont. ops before income tax expense</b>	<b>\$ 56</b>	<b>\$ (18)</b>	<b>\$ 50</b>	<b>\$ 78</b>	<b>\$ 40</b>	<b>\$ 74</b>	<b>\$ 16</b>
<b>Balance Sheet (Period-End)</b>							
Cash, trading and investment securities	\$ 5,155	\$ 5,140	\$ 5,141	\$ 5,053	\$ 4,991	\$ 15	\$ 164
Premiums receivable and other insurance assets	1,894	1,856	1,840	1,813	1,805	38	89
Other assets	210	197	213	187	201	13	9
<b>Total assets</b>	<b>\$ 7,259</b>	<b>\$ 7,193</b>	<b>\$ 7,194</b>	<b>\$ 7,053</b>	<b>\$ 6,997</b>	<b>\$ 66</b>	<b>\$ 262</b>
<b>Key Statistics (Continuing Operations)</b>							
Total written premiums and revenue	\$ 252	\$ 237	\$ 222	\$ 222	\$ 254	\$ 15	\$ (2)
Loss ratio	28.8%	60.9%	31.5%	22.5%	25.7%		
Underwriting expense ratio	63.8%	61.9%	62.5%	62.6%	62.0%		
<b>Combined ratio</b>	<b>92.5%</b>	<b>122.8%</b>	<b>94.0%</b>	<b>85.1%</b>	<b>87.7%</b>		

ALLY FINANCIAL INC.  
MORTGAGE FINANCE - CONDENSED FINANCIAL STATEMENTS



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Income Statement</b>							
<b>Net financing revenue</b>							
Total financing revenue and other interest income	\$ 64	\$ 64	\$ 57	\$ 54	\$ 51	\$ -	\$ 13
Interest expense	39	38	37	36	34	1	5
Net financing revenue	25	26	20	18	17	(1)	8
<b>Total net revenue</b>	<b>25</b>	<b>26</b>	<b>20</b>	<b>18</b>	<b>17</b>	<b>(1)</b>	<b>8</b>
<b>Provision for loan losses</b>	<b>1</b>	<b>-</b>	<b>3</b>	<b>(2)</b>	<b>3</b>	<b>1</b>	<b>(2)</b>
<b>Noninterest expense</b>							
Compensation and benefits expense	4	3	3	2	1	1	3
Other operating expense	12	14	12	9	9	(2)	3
Total noninterest expense	16	17	15	11	10	(1)	6
<b>Income from cont. ops before income tax expense</b>	<b>\$ 8</b>	<b>\$ 9</b>	<b>\$ 2</b>	<b>\$ 9</b>	<b>\$ 4</b>	<b>\$ (1)</b>	<b>\$ 4</b>
<b>Balance Sheet (Period-End)</b>							
Finance receivables and loans, net:							
Consumer loans	\$ 7,931	\$ 8,009	\$ 7,443	\$ 6,413	\$ 6,286	(78)	1,645
Allowance for loan losses	(19)	(18)	(18)	(16)	(17)	(1)	(2)
Total finance receivables and loans, net	7,912	7,991	7,425	6,397	6,269	(79)	1,643
Other assets	21	23	68	64	57	(2)	(36)
<b>Total assets</b>	<b>\$ 7,933</b>	<b>\$ 8,014</b>	<b>\$ 7,493</b>	<b>\$ 6,461</b>	<b>\$ 6,326</b>	<b>\$ (81)</b>	<b>\$ 1,607</b>

(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Income Statement</b>							
<b>Net financing revenue</b>							
Total financing revenue and other interest income	\$ 48	\$ 46	\$ 44	\$ 39	\$ 36	\$ 2	\$ 12
Interest expense	18	17	16	14	14	1	4
Net financing revenue	30	29	28	25	22	1	8
Other income, net of losses	4	4	6	3	10	-	(6)
Total other revenue	4	4	6	3	10	-	(6)
<b>Total net revenue</b>	<b>34</b>	<b>33</b>	<b>34</b>	<b>28</b>	<b>32</b>	<b>1</b>	<b>2</b>
<b>Provision for loan losses</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>6</b>	<b>4</b>	<b>-</b>	<b>(1)</b>
<b>Noninterest expense</b>							
Compensation and benefits expense	9	10	10	8	8	(1)	1
Other operating expense	7	6	7	5	6	1	1
Total noninterest expense	16	16	17	13	14	-	2
<b>Income from cont. ops before income tax expense</b>	<b>\$ 15</b>	<b>\$ 14</b>	<b>\$ 11</b>	<b>\$ 9</b>	<b>\$ 14</b>	<b>\$ 1</b>	<b>\$ 1</b>
<b>Balance Sheet (Period-End)</b>							
Loans held for sale	\$ 56	\$ 15	\$ 39	\$ 105	\$ 37	\$ 41	\$ 19
Commercial loans <sup>(1)</sup>	3,182	2,975	2,795	2,568	2,228	207	954
Allowance for loan losses	(62)	(59)	(56)	(50)	(44)	(3)	(18)
Total finance receivables and loans, net	3,120	2,916	2,739	2,518	2,184	204	936
Other assets	56	58	61	54	48	(2)	8
<b>Total assets</b>	<b>\$ 3,232</b>	<b>\$ 2,989</b>	<b>\$ 2,839</b>	<b>\$ 2,677</b>	<b>\$ 2,269</b>	<b>\$ 243</b>	<b>\$ 963</b>

(1) Includes intercompany loan activity

(\$ in millions)

Income Statement	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Net financing revenue</b>							
Total financing revenue and other interest income	\$ 92	\$ 89	\$ 92	\$ 86	\$ 92	\$ 3	\$ -
Interest expense							
Original issue discount amortization <sup>(1)</sup>	15	14	13	12	11	1	3
Other interest expense	83	91	86	49	36	(8)	48
Total interest expense	98	105	99	61	47	(7)	51
Net financing revenue (deficit)	(6)	(16)	(7)	25	45	10	(51)
<b>Other revenue</b>							
Loss on extinguishment of debt	-	-	(4)	(3)	-	-	-
Other gain on investments, net	28	18	32	21	11	10	17
Other income, net of losses <sup>(2)</sup>	18	16	11	6	15	2	3
Total other (loss) revenue	46	34	39	24	26	12	20
<b>Total net revenue (deficit)</b>	40	18	32	49	71	22	(31)
<b>Provision for loan losses</b>	(16)	(1)	2	-	3	(15)	(19)
<b>Noninterest expense</b>							
Compensation and benefits expense	100	94	95	93	87	6	13
Other operating expense <sup>(3)</sup>	(37)	(57)	(62)	(46)	(55)	20	18
Total noninterest expense	63	37	33	47	32	26	31
<b>(Loss) Income from cont. ops before income tax expense</b>	<b>\$ (7)</b>	<b>\$ (18)</b>	<b>\$ (3)</b>	<b>\$ 2</b>	<b>\$ 36</b>	<b>\$ 11</b>	<b>\$ (43)</b>
<b>Balance Sheet (Period-End)</b>							
Cash, trading and investment securities	\$ 17,454	\$ 19,329	\$ 18,127	\$ 18,453	\$ 18,962	\$ (1,875)	\$ (1,508)
Loans held-for-sale	-	-	-	-	-	-	-
Finance receivables and loans, net							
Consumer loans	2,992	3,163	3,319	3,426	3,591	(171)	(599)
Commercial loans <sup>(4)</sup>	61	55	45	49	38	6	23
Allowance for loan losses	(84)	(93)	(98)	(101)	(105)	9	21
Total finance receivables and loans, net	2,969	3,125	3,266	3,374	3,524	(156)	(555)
Other assets	4,881	4,925	5,297	4,927	3,995	(44)	886
<b>Total assets</b>	<b>\$ 25,304</b>	<b>\$ 27,379</b>	<b>\$ 26,690</b>	<b>\$ 26,754</b>	<b>\$ 26,481</b>	<b>\$ (2,075)</b>	<b>\$ (1,177)</b>
<b>OID Amortization Schedule <sup>(5)</sup></b>							
Remaining Core OID Amortization (as of 9/30/2016)	\$ 16	\$ 71	\$ 86	Avg = \$50/yr			

(1) Does not include accelerated OID expense of \$2 million in 1Q16

(2) Includes gain/(loss) on mortgage and automotive loans

(3) Other operating expenses includes (i) certain unallocated expenses primarily associated with operations that have been sold or discontinued and (ii) corporate overhead allocated to the other business segments. Amounts of corporate overhead allocated were \$190 million for 3Q16, \$186 million for 2Q16, \$202 million for 1Q16, \$178 million for 4Q15 and \$189 million for 3Q15. The receiving business segment records the allocation of corporate overhead expense within other operating expenses.

(4) Includes intercompany

(5) Primarily represents bond exchange OID amortization expense used for calculating core pre-tax income

(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Asset Quality - Consolidated</b> <sup>(1)</sup>							
Ending loan balance	\$ 114,959	\$ 112,653	\$ 110,876	\$ 111,600	\$ 107,990	\$ 2,306	\$ 6,968
30+ Accruing DPD	\$ 1,934	\$ 1,740	\$ 1,496	\$ 1,985	\$ 1,754	\$ 194	\$ 180
30+ Accruing DPD %	1.68%	1.54%	1.35%	1.78%	1.62%		
Non-performing loans (NPLs)	\$ 753	\$ 734	\$ 698	\$ 680	\$ 637	\$ 20	\$ 117
Net charge-offs (NCOs)	\$ 213	\$ 152	\$ 179	\$ 198	\$ 161	\$ 62	\$ 52
Net charge-off rate <sup>(2)</sup>	0.75%	0.54%	0.64%	0.72%	0.61%		
Provision for loan losses	\$ 258	\$ 172	\$ 220	\$ 240	\$ 211	\$ 86	\$ 47
Allowance for loan losses (ALLL)	\$ 1,134	\$ 1,089	\$ 1,077	\$ 1,054	\$ 1,018	\$ 45	\$ 116
ALLL as % of Loans <sup>(3)</sup>	1.0%	1.0%	1.0%	0.9%	0.9%		
ALLL as % of NPLs <sup>(3)</sup>	150%	148%	154%	155%	160%		
ALLL as % of NCOs <sup>(3)</sup>	133%	179%	150%	133%	158%		
<b>US Auto Delinquencies - HFI Retail Contract \$'s</b> <sup>(5)</sup>							
Delinquent contract \$	\$ 1,823	\$ 1,643	\$ 1,387	\$ 1,886	\$ 1,656	\$ 180	\$ 167
% of retail contract \$ outstanding	2.81%	2.60%	2.20%	2.93%	2.60%		
<b>U.S. Auto Annualized Net Charge-Offs - HFI Retail Contract \$'s</b>							
Net charge-offs	\$ 219	\$ 148	\$ 173	\$ 194	\$ 156	\$ 71	\$ 63
% of avg. HFI assets <sup>(2)</sup>	1.37%	0.94%	1.08%	1.21%	1.01%		
<b>U.S. Auto Annualized Net Charge-Offs - HFI Commercial Contract \$'s</b>							
Net charge-offs	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
% of avg. HFI assets <sup>(2)</sup>	0.00%	0.00%	0.00%	0.04%	0.00%		

(1) Loans within this table are classified as held-for-investment recorded at amortized cost as these loans are included in our allowance for loan losses.

(2) Net charge-off ratios are calculated as annualized net charge-offs divided by average outstanding finance receivables and loans excluding loans measured at fair value, conditional repurchase loans and loans held-for-sale during the year for each loan category.

(3) ALLL coverage ratios are based on the allowance for loan losses related to loans held-for-investment excluding those loans held at fair value as a percentage of the unpaid principal balance, net of premiums and discounts.

(4) Excludes \$66 million Corp. Treasury hedging activity related to domestic consumer auto outstandings in 3Q16, \$88 million in 2Q16, \$87 million in 1Q16, \$66 million in 4Q15 and \$107 million in 3Q15.

(5) Dollar amount of accruing contracts greater than 30 days past due

ALLY FINANCIAL INC.  
CREDIT RELATED INFORMATION, CONTINUED



(\$ in millions)

CONTINUING OPERATIONS

**Automotive Finance** <sup>(1)</sup>

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Consumer</b>							
Allowance for loan losses	\$ 912	\$ 862	\$ 850	\$ 834	\$ 804	\$ 50	\$ 108
Total consumer loans <sup>(2)</sup>	\$ 64,816	\$ 63,281	\$ 63,013	\$ 64,292	\$ 63,610	\$ 1,535	\$ 1,206
Coverage ratio <sup>(3)</sup>	1.4%	1.4%	1.3%	1.3%	1.3%		
<b>Commercial</b>							
Allowance for loan losses	\$ 57	\$ 57	\$ 55	\$ 53	\$ 48	\$ 0	\$ 9
Total commercial loans	\$ 36,036	\$ 35,251	\$ 34,325	\$ 34,895	\$ 32,322	\$ 785	\$ 3,714
Coverage ratio	0.2%	0.2%	0.2%	0.2%	0.1%		
<b>Mortgage</b> <sup>(1)</sup>							
<b>Consumer</b>							
<i>Mortgage Finance</i>							
Allowance for loan losses	\$ 19	\$ 18	\$ 18	\$ 16	\$ 17	\$ 0	\$ 2
Total consumer loans	\$ 7,931	\$ 8,009	\$ 7,443	\$ 6,413	\$ 6,286	\$ (78)	\$ 1,645
Coverage ratio	0.2%	0.2%	0.2%	0.2%	0.3%		
<i>Mortgage - Legacy</i>							
Allowance for loan losses	\$ 81	\$ 91	\$ 97	\$ 98	\$ 102	\$ (9)	\$ (20)
Total consumer loans	\$ 2,926	\$ 3,075	\$ 3,232	\$ 3,360	\$ 3,483	\$ (149)	\$ (557)
Coverage ratio	2.8%	2.9%	3.0%	2.9%	2.9%		
<b>Total Mortgage</b>							
Allowance for loan losses	\$ 100	\$ 109	\$ 115	\$ 114	\$ 119	\$ (9)	\$ (19)
Total consumer loans	\$ 10,857	\$ 11,084	\$ 10,675	\$ 9,773	\$ 9,769	\$ (227)	\$ 1,088
Coverage ratio	0.9%	1.0%	1.1%	1.2%	1.2%		
<b>Corporate Finance</b> <sup>(1)</sup>							
Allowance for loan losses	\$ 62	\$ 59	\$ 56	\$ 50	\$ 44	\$ 3	\$ 18
Total commercial loans	\$ 3,182	\$ 2,976	\$ 2,796	\$ 2,568	\$ 2,228	\$ 206	\$ 954
Coverage ratio	2.0%	2.0%	2.0%	2.0%	2.0%		
<b>Corporate and Other</b> <sup>(1)</sup>							
Allowance for loan losses	\$ 3	\$ 2	\$ 1	\$ 3	\$ 3	\$ 1	\$ (0)
Total commercial loans	\$ 68	\$ 61	\$ 67	\$ 72	\$ 61	\$ 7	\$ 7
Coverage ratio	3.7%	2.6%	2.1%	4.0%	4.2%		

(1) ALLL coverage ratios are based on the domestic allowance as a percentage of finance receivables and loans reported at their gross carrying value, which includes the principal amount outstanding, net of unearned income, unamortized deferred fees reduced by costs on originated loans, unamortized premiums and discounts on purchased loans, unamortized basis adjustments arising from the designation of finance receivables and loans as the hedged item in qualifying fair value hedge relationships, and cumulative principal charge-offs. Excludes loans held at fair value.

(2) Includes \$66 million Corp. Treasury hedging activity related to domestic consumer auto outstandings in 3Q16, \$88 million in 2Q16, \$87 million in 1Q16, \$66 million in 4Q15 and \$107 million in 3Q15.

(3) Excludes \$66 million Corp. Treasury hedging activity related to domestic consumer auto outstandings in 3Q16, \$88 million in 2Q16, \$87 million in 1Q16, \$66 million in 4Q15 and \$107 million in 3Q15.



(\$ in billions)

	QUARTERLY TRENDS					CHANGE VS.	
	Basel III Transition					2Q 16	3Q 15
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15		
<b>Capital</b> <sup>(1)</sup>							
Risk-weighted assets	\$ 135.5	\$ 133.8	\$ 133.6	\$ 135.8	\$ 133.8	\$ 1.7	\$ 1.7
Common Equity Tier 1 (CET1) capital ratio <sup>(2)</sup>	9.5%	9.6%	9.5%	9.2%	10.0%		
Tier 1 capital ratio	11.1%	11.2%	11.6%	11.1%	12.0%		
Total capital ratio	12.8%	12.8%	13.0%	12.5%	12.9%		
Tangible common equity / Tangible assets <sup>(3)(4)</sup>	8.5%	8.5%	8.4%	8.0%	8.8%		
Tangible common equity / Risk-weighted assets <sup>(3)</sup>	9.8%	10.0%	9.8%	9.4%	10.3%		
Shareholders' equity	\$ 13.6	\$ 13.6	\$ 13.8	\$ 13.4	\$ 14.6	\$ -	\$ (1.0)
less: Preferred equity	-	-	(0.7)	(0.7)	(0.8)	-	0.8
Disallowed DTA	(0.4)	(0.5)	(0.5)	(0.4)	(0.4)	0.1	-
Certain AOCI items and other adjustments	(0.3)	(0.3)	-	0.2	-	-	(0.3)
<b>Common Equity Tier 1 capital</b> <sup>(2)</sup>	<b>\$ 12.9</b>	<b>\$ 12.8</b>	<b>\$ 12.7</b>	<b>\$ 12.5</b>	<b>\$ 13.4</b>	<b>\$ 0.1</b>	<b>\$ (0.5)</b>
Common Equity Tier 1 capital	\$ 12.9	\$ 12.8	\$ 12.7	\$ 12.5	\$ 13.4	\$ 0.1	\$ (0.5)
add: Preferred equity	-	-	0.7	0.7	0.7	-	(0.7)
Trust preferred securities	2.5	2.5	2.5	2.5	2.5	-	-
less: Other adjustments	(0.3)	(0.4)	(0.4)	(0.6)	(0.6)	0.1	0.3
<b>Tier 1 capital</b>	<b>\$ 15.1</b>	<b>\$ 15.0</b>	<b>\$ 15.5</b>	<b>\$ 15.1</b>	<b>\$ 16.1</b>	<b>\$ 0.1</b>	<b>\$ (1.0)</b>
Tier 1 capital	\$ 15.1	\$ 15.0	\$ 15.5	\$ 15.1	\$ 16.1	\$ 0.1	\$ (1.0)
add: Qualifying subordinated debt and redeemable preferred stock	1.2	1.2	0.9	0.9	0.3	-	0.9
Allowance for loan and lease losses includible in Tier 2 capital and other adjustments	1.1	1.0	1.0	1.0	1.0	0.1	0.1
<b>Total capital</b>	<b>\$ 17.3</b>	<b>\$ 17.2</b>	<b>\$ 17.4</b>	<b>\$ 17.0</b>	<b>\$ 17.3</b>	<b>\$ 0.1</b>	<b>\$ 0.0</b>
Total shareholders' equity	\$ 13.6	\$ 13.6	\$ 13.8	\$ 13.4	\$ 14.6	\$ -	\$ (1.0)
less: Preferred equity	-	-	(0.7)	(0.7)	(0.8)	-	0.8
Goodwill and intangible assets, net of deferred tax liabilities	(0.3)	(0.3)	-	-	-	-	(0.3)
<b>Tangible common equity</b> <sup>(3)</sup>	<b>\$ 13.3</b>	<b>\$ 13.3</b>	<b>\$ 13.1</b>	<b>\$ 12.7</b>	<b>\$ 13.8</b>	<b>\$ -</b>	<b>\$ (0.5)</b>
Total assets	\$ 157.4	\$ 157.9	\$ 156.5	\$ 158.6	\$ 155.9	\$ (0.5)	\$ 1.5
less: Goodwill and intangible assets, net of deferred tax liabilities	(0.3)	(0.3)	-	-	-	-	(0.3)
<b>Tangible assets</b> <sup>(4)</sup>	<b>\$ 157.1</b>	<b>\$ 157.7</b>	<b>\$ 156.5</b>	<b>\$ 158.6</b>	<b>\$ 155.9</b>	<b>\$ (0.6)</b>	<b>\$ 1.2</b>
<b>Regulatory Capital - Basel III transition to fully phased-in</b>							
<b>Numerator</b>							
<b>Common equity tier 1 capital (transition)</b>	<b>\$ 12.9</b>	<b>\$ 12.8</b>	<b>\$ 12.7</b>	<b>\$ 12.5</b>	<b>\$ 13.4</b>		
DTAs arising from NOL and tax credit carryforwards phased-in during transition	(0.3)	(0.3)	(0.3)	(0.6)	(0.6)		
Intangibles phased-in during transition	(0.0)	(0.0)	-	-	-		
<b>Common equity tier 1 capital (fully phased-in)</b>	<b>\$ 12.6</b>	<b>\$ 12.5</b>	<b>\$ 12.3</b>	<b>\$ 11.9</b>	<b>\$ 12.9</b>		
<b>Denominator</b>							
<b>Risk-weighted assets (transition)</b>	<b>\$ 135.5</b>	<b>\$ 133.8</b>	<b>\$ 133.6</b>	<b>\$ 135.8</b>	<b>\$ 133.8</b>		
DTAs arising from temporary differences that could not be realized through NOL, net of VA and net of DTLs phased-in during transition	0.5	0.5	0.4	0.5	0.7		
Intangibles phased-in during transition	0.0	0.0	0.0	-	-		
<b>Risk-weighted assets (fully phased-in)</b>	<b>\$ 136.0</b>	<b>\$ 134.2</b>	<b>\$ 134.0</b>	<b>\$ 136.4</b>	<b>\$ 134.5</b>		
<b>Metric</b>							
<b>Common equity tier 1 (transition)</b>	<b>9.5%</b>	<b>9.6%</b>	<b>9.5%</b>	<b>9.2%</b>	<b>10.0%</b>		
<b>Common equity tier 1 (fully phased-in)</b> <sup>(2)</sup>	<b>9.3%</b>	<b>9.3%</b>	<b>9.2%</b>	<b>8.7%</b>	<b>9.6%</b>		

Note: Numbers may not foot due to rounding

(1) Basel III rules became effective on January 1, 2015, subject to transition provisions primarily related to deductions and adjustments impacting CET1 capital and Tier 1 capital

(2) Common Equity Tier 1 capital ("CET1") fully phased-in: Under the Basel III regulatory framework as adopted in the United States, banking organizations like the company are required to comply with a minimum ratio of common equity tier 1 capital to risk-weighted assets (CET1 Capital Ratio). Common equity tier 1 capital generally consists of common stock (plus any related surplus and net of any treasury stock), retained earnings, accumulated other comprehensive income, and minority interests in the common equity of consolidated subsidiaries, subject to specified conditions and adjustments. The obligation to comply with the minimum CET1 Capital Ratio is subject to ongoing transition periods and other provisions under Basel III. Management believes that both the transitional CET1 Capital Ratio and the fully phased-in CET1 Capital Ratio are helpful to readers in evaluating the company's capital utilization and adequacy in absolute terms and relative to its peers. The fully phased-in CET1 Capital Ratio is a non-GAAP financial measure that is reconciled to the transitional CET1 Capital Ratio above.

(3) Represents a non-GAAP financial measure. We define tangible common equity as common stockholders' equity less goodwill and identifiable intangible assets, net of deferred tax liabilities. Ally considers various measures when evaluating capital adequacy, including tangible common equity. Tangible common equity is not formally defined by GAAP or codified in the federal banking regulations and, therefore, is considered to be a non-GAAP financial measure. Ally believes that tangible common equity is important because we believe analysts and banking regulators may assess our capital adequacy using this measure. Additionally, presentation of this measure allows readers to compare certain aspects of our capital adequacy on the same basis to other companies in the industry.

(4) Represents a non-GAAP financial measure. We define tangible assets as total assets less goodwill and intangible assets, net of deferred tax liabilities.

ALLY FINANCIAL INC.  
LIQUIDITY



(\$ in billions)

	9/30/2016		6/30/2016		9/30/2015	
	Parent <sup>(1)</sup>	Ally Bank	Parent <sup>(1)</sup>	Ally Bank	Parent <sup>(1)</sup>	Ally Bank
<b>Available Liquidity</b>						
Cash and cash equivalents <sup>(2)</sup>	\$ 1.9	\$ 1.9	\$ 2.0	\$ 3.3	\$ 2.5	\$ 2.4
Highly liquid securities <sup>(3)</sup>	1.7	8.2	2.4	7.8	1.8	6.6
Current committed unused capacity	2.8	0.7	1.1	1.1	1.3	0.2
<b>Subtotal</b>	<b>\$ 6.4</b>	<b>\$ 10.7</b>	<b>\$ 5.4</b>	<b>\$ 12.1</b>	<b>\$ 5.6</b>	<b>\$ 9.3</b>
Ally Bank intercompany loan <sup>(4)</sup>	0.3	(0.3)	1.4	(1.4)	-	-
<b>Total Current Available Liquidity</b>	<b>\$ 6.7</b>	<b>\$ 10.4</b>	<b>\$ 6.8</b>	<b>\$ 10.7</b>	<b>\$ 5.6</b>	<b>\$ 9.3</b>

**Unsecured Long-Term Debt Maturity Profile**

	2016	2017	2018	2019	2020	2021 and after
Consolidated remaining maturities <sup>(5)</sup>	\$ 0.0	\$ 4.4	\$ 3.7	\$ 1.7	\$ 2.2	\$ 9.1

(1) Parent company liquidity is defined as our consolidated operations less Ally Bank and the regulated subsidiaries of Ally Insurance's holding company

(2) May include the restricted cash accumulation for retained notes maturing within the following 30 days and returned to Ally on the distribution date

(3) Includes unencumbered UST, Agency debt and Agency MBS

(4) To optimize use of cash and secured facility capacity between entities, Ally Financial lends cash to Ally Bank from time to time under an intercompany loan agreement. Amounts outstanding on this loan are repayable to Ally Financial at any time, subject to 5 days notice

(5) Excludes OID

ALLY FINANCIAL INC.  
NET INTEREST MARGIN AND DEPOSITS



(\$ in millions)

Average Balance Details	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Total Earning Assets</b>	<b>\$ 146,607</b>	<b>\$ 146,819</b>	<b>\$ 146,921</b>	<b>\$ 146,269</b>	<b>\$ 144,646</b>	<b>\$ (212)</b>	<b>\$ 1,961</b>
Interest Revenue	1,648	1,630	1,595	1,582	1,567	18	81
LT Unsecured Debt	\$ 21,714	\$ 22,698	\$ 22,452	\$ 21,716	\$ 20,884	\$ (984)	\$ 830
Secured Debt	32,343	34,019	37,587	40,134	42,150	(1,676)	(9,807)
Deposits <sup>(2)</sup>	74,263	71,570	68,240	64,985	62,882	2,693	11,381
Other Borrowings <sup>(3)</sup>	10,834	10,862	11,709	11,695	11,890	(28)	(1,056)
<b>Total Funding Sources <sup>(1)</sup></b>	<b>\$ 139,154</b>	<b>\$ 139,149</b>	<b>\$ 139,988</b>	<b>\$ 138,530</b>	<b>\$ 137,806</b>	<b>\$ 5</b>	<b>\$ 1,348</b>
Interest Expense	641	637	635	593	593	4	48
<b>Net Financing Revenue <sup>(4)</sup></b>	<b>\$ 1,007</b>	<b>\$ 993</b>	<b>\$ 960</b>	<b>\$ 989</b>	<b>\$ 974</b>	<b>\$ 14</b>	<b>\$ 33</b>
<b>Net Interest Margin (yield details)</b>							
Retail Auto Loan	5.58%	5.47%	5.31%	5.26%	5.24%		
Auto Lease (net of dep)	7.25%	7.46%	6.66%	6.51%	6.84%		
Commercial Auto	3.03%	3.03%	2.98%	2.78%	2.85%		
Corporate Finance	6.39%	6.36%	6.51%	6.33%	6.19%		
Mortgage	3.24%	3.36%	3.37%	3.28%	3.36%		
Cash, Securities and Other	1.98%	1.94%	2.06%	1.98%	1.83%		
<b>Total Earning Assets</b>	<b>4.47%</b>	<b>4.47%</b>	<b>4.37%</b>	<b>4.29%</b>	<b>4.30%</b>		
LT Unsecured Debt	4.87%	4.80%	4.89%	4.55%	4.96%		
Secured Debt	1.62%	1.56%	1.48%	1.27%	1.19%		
Deposits	1.14%	1.14%	1.14%	1.15%	1.14%		
Other Borrowings <sup>(3)</sup>	1.14%	1.15%	1.06%	0.95%	0.83%		
<b>Total Funding Sources <sup>(1)</sup></b>	<b>1.83%</b>	<b>1.84%</b>	<b>1.82%</b>	<b>1.70%</b>	<b>1.71%</b>		
<b>NIM (as reported)</b>	<b>2.69%</b>	<b>2.68%</b>	<b>2.59%</b>	<b>2.65%</b>	<b>2.64%</b>		
<b>NIM (excluding OID) <sup>(1)</sup></b>	<b>2.73%</b>	<b>2.72%</b>	<b>2.63%</b>	<b>2.68%</b>	<b>2.67%</b>		
<b>Key Deposit Statistics</b>							
Average retail CD maturity (months)	31.1	31.4	31.6	31.8	32.0	(0.3)	(0.9)
Average retail deposit rate	1.10%	1.11%	1.11%	1.12%	1.14%		
<b>Ally Financial Deposits Levels</b>							
Ally Bank retail	\$ 63,880	\$ 61,239	\$ 58,977	\$ 55,437	\$ 53,501	\$ 2,641	\$ 10,379
Ally Bank brokered	11,570	11,269	10,979	10,723	10,201	301	1,370
Other	294	294	309	318	318	(0)	(24)
<b>Total deposits</b>	<b>\$ 75,744</b>	<b>\$ 72,802</b>	<b>\$ 70,265</b>	<b>\$ 66,478</b>	<b>\$ 64,020</b>	<b>\$ 2,942</b>	<b>\$ 11,724</b>
<b>Ally Bank Deposit Mix</b>							
Retail CD	27.9%	29.0%	30.1%	31.8%	34.0%		
MMA/OSA/Checking	56.8%	55.4%	54.2%	52.0%	50.0%		
Brokered	15.3%	15.5%	15.7%	16.2%	16.0%		

(1) Excludes OID

(2) Includes brokered deposits. Includes average noninterest-bearing deposits of \$97 million in 3Q16, \$91 million in 2Q16, \$92 million in 1Q16, \$95 million in 4Q15 and \$91 million in 3Q15

(3) Includes Demand Notes, FHLB and Repurchase Agreements

(4) Excludes dividend income from equity investments

ALLY FINANCIAL INC.  
ALLY BANK CONSUMER MORTGAGE HFI PORTFOLIOS (PERIOD-END)



(\$ in billions)

	HISTORICAL QUARTERLY TRENDS				
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15
<b><u>Mortgage Finance HFI Portfolio</u></b>					
<b><u>Loan Value</u></b>					
Gross carry value	\$ 7.9	\$ 8.0	\$ 7.4	\$ 6.4	\$ 6.3
Net carry value	\$ 7.9	\$ 8.0	\$ 7.4	\$ 6.4	\$ 6.3
<b><u>Estimated Pool Characteristics</u></b>					
% Second lien	0.0%	0.0%	0.0%	0.0%	0.0%
% Interest only	0.3%	0.4%	0.5%	0.6%	0.6%
% 30+ Day delinquent	0.9%	0.8%	1.0%	0.9%	1.0%
% Low/No documentation	0.0%	0.0%	0.0%	0.0%	0.0%
% Non-primary residence	3.4%	3.4%	3.5%	3.4%	3.4%
Refreshed FICO	772	771	770	769	768
Wtd. Avg. LTV/CLTV <sup>(1)</sup>	60.6%	61.1%	60.8%	60.4%	61.4%
<b><u>Corporate Other Legacy Mortgage HFI Portfolio</u></b>					
<b><u>Loan Value</u></b>					
Gross carry value	\$ 2.9	\$ 3.1	\$ 3.2	\$ 3.4	\$ 3.5
Net carry value	\$ 2.8	\$ 3.0	\$ 3.1	\$ 3.3	\$ 3.4
<b><u>Estimated Pool Characteristics</u></b>					
% Second lien	18.1%	18.4%	18.6%	18.9%	19.2%
% Interest only	8.7%	12.9%	14.0%	16.9%	19.4%
% 30+ Day delinquent	4.1%	4.0%	4.1%	4.4%	4.1%
% Low/No documentation	22.8%	22.9%	22.7%	22.6%	22.5%
% Non-primary residence	7.4%	7.4%	7.4%	7.4%	7.4%
Refreshed FICO	730	728	728	728	728
Wtd. Avg. LTV/CLTV <sup>(1)</sup>	76.6%	77.8%	77.6%	78.1%	77.4%

(1) Updated home values derived using a combination of appraisals, BPOs, AVMs and MSA level house price indices; calculation only includes first liens

(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Impact of Discontinued Operations</b> <sup>(1)</sup>							
Auto Finance	\$ (0)	\$ (0)	\$ (1)	\$ (5)	\$ (4)	\$ (0)	\$ 4
Insurance	-	0	-	(0)	-	(0)	-
Mortgage Finance	-	-	-	-	-	-	-
Corporate Finance	-	0	(0)	-	1	(0)	(1)
Corporate and Other	(45)	(3)	6	2	0	(42)	(46)
<b>Consolidated pretax (loss) / income</b>	<b>\$ (46)</b>	<b>\$ (3)</b>	<b>\$ 4</b>	<b>\$ (3)</b>	<b>\$ (2)</b>	<b>\$ (43)</b>	<b>\$ (43)</b>
Tax expense (benefit)	(7)	(6)	1	10	4	(1)	(10)
<b>Consolidated net (loss) / income</b>	<b>\$ (52)</b>	<b>\$ 3</b>	<b>\$ 3</b>	<b>\$ (13)</b>	<b>\$ (5)</b>	<b>\$ (55)</b>	<b>\$ (47)</b>
<b>Assets of discontinued operations held-for-sale</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

(1) Disc ops activity reflects several actions including divestitures of international businesses and discontinued mortgage operations in addition to certain discrete tax items

ALLY FINANCIAL INC.  
PER SHARE RELATED INFORMATION



(\$ in millions, shares in thousands)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Earnings Per Share Data</b>							
Net income (loss)	\$ 209	\$ 360	\$ 250	\$ 263	\$ 268	\$ (151)	\$ (59)
less: Preferred stock dividends	-	15	15	1,216	38	(15)	(38)
<b>GAAP net income available to common shareholders</b>	<b>\$ 209</b>	<b>\$ 345</b>	<b>\$ 235</b>	<b>\$ (953)</b>	<b>\$ 230</b>	<b>\$ (136)</b>	<b>\$ (21)</b>
Weighted-average shares outstanding - basic <sup>(1)</sup>	482,393	485,370	484,233	483,300	483,073	(2,978)	(680)
Weighted-average shares outstanding - diluted <sup>(1)(2)</sup>	483,575	486,074	484,654	484,845	484,399	(2,499)	(824)
<b>Issued shares outstanding (period-end)</b>	<b>475,470</b>	<b>483,753</b>	<b>483,475</b>	<b>481,980</b>	<b>481,750</b>	<b>(8,283)</b>	<b>(6,280)</b>
<b>Net income (loss) per share - basic <sup>(1)</sup></b>	<b>\$ 0.43</b>	<b>\$ 0.71</b>	<b>\$ 0.49</b>	<b>\$ (1.97)</b>	<b>\$ 0.48</b>	<b>\$ (0.28)</b>	<b>\$ (0.04)</b>
<b>Net income (loss) per share - diluted <sup>(1)(2)</sup></b>	<b>\$ 0.43</b>	<b>\$ 0.71</b>	<b>\$ 0.49</b>	<b>\$ (1.97)</b>	<b>\$ 0.47</b>	<b>\$ (0.28)</b>	<b>\$ (0.04)</b>
<b>Adjusted Earnings per Share ("Adjusted EPS")</b>							
<b>Numerator</b>							
<b>GAAP net income available to common shareholders</b>	<b>\$ 209</b>	<b>\$ 345</b>	<b>\$ 235</b>	<b>\$ (953)</b>	<b>\$ 230</b>	<b>\$ (136)</b>	<b>\$ (21)</b>
less: Disc Ops, net of tax	52	(3)	(3)	13	5	55	47
add back: Original issue discount expense ("OID expense")	15	14	15	12	11	1	3
add back: Repositioning Items	-	4	7	3	2	(4)	(2)
less: OID & Repo. Tax (35% in '16, 34% in '15)	(5)	(6)	(8)	(5)	(5)	1	(1)
Significant Discrete Tax Items	-	(91)	7	-	-	91	-
Series G Actions	-	-	-	1,179	-	-	-
Series A Actions	-	1	-	-	-	(1)	-
<b>Core net income available to common shareholders <sup>(3)</sup></b>	<b>\$ 271</b>	<b>\$ 263</b>	<b>\$ 253</b>	<b>\$ 249</b>	<b>\$ 244</b>	<b>\$ 8</b>	<b>\$ 27</b>
<b>Denominator</b>							
<b>Weighted-Average Shares Outstanding - (Diluted, thousands)</b>	<b>483,575</b>	<b>486,074</b>	<b>484,654</b>	<b>484,845</b>	<b>484,399</b>		
<b>Adjusted EPS <sup>(4)</sup></b>	<b>\$ 0.56</b>	<b>\$ 0.54</b>	<b>\$ 0.52</b>	<b>\$ 0.52</b>	<b>\$ 0.51</b>	<b>\$ 0.02</b>	<b>\$ 0.05</b>

(1) Includes shares related to share-based compensation that vested but were not yet issued

(2) Due to antidilutive effect of the net loss from continuing operations attributable to common shareholders for the year ended December 31, 2015, basic weighted-average common shares outstanding were used to calculate basic and diluted earnings per share

(3) Core net income available to common is a non-GAAP financial measure that serves as the numerator in the calculations of Adjusted EPS and Core ROTCE and that, like those measures, is believed by management to help the reader better understand the operating performance of the core businesses and their ability to generate earnings. Core net income available to common adjusts GAAP net income available to common for discontinued operations, OID expense, repositioning items primarily related to the extinguishment of high-cost legacy debt and strategic activities, certain discrete tax items including tax settlements and preferred stock capital actions.

(4) Adjusted earnings per share (Adjusted EPS) is a non-GAAP financial measure that adjusts GAAP EPS for revenue and expense items that are typically strategic in nature or that management otherwise does not view as reflecting the operating performance of the company. Management believes Adjusted EPS can help the reader better understand the operating performance of the core businesses and their ability to generate earnings. In the numerator of Adjusted EPS, GAAP net income available to common is adjusted for the following items: (a) excludes discontinued operations, net of tax, as Ally is primarily a domestic company and sales of international businesses and other discontinued operations in the past have significantly impacted GAAP EPS, (b) adds back the tax-effected non-cash expense bond exchange original issue discount (OID), (c) adds back tax-effected repositioning items primarily related to the extinguishment of high-cost legacy debt and strategic activities, (d) excludes certain discrete tax items that do not relate to the operating performance of the core businesses, and (e) adjusts for preferred stock capital actions (e.g., Series A and Series G) that have been taken by the company to normalize its capital structure.

ALLY FINANCIAL INC.  
ADJUSTED TANGIBLE BOOK PER SHARE RELATED INFORMATION



(\$ in billions, shares in thousands)

<u>Adjusted Tangible Book Value Per Share ("Adjusted TBVPS") Information</u>	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b><u>Numerator</u></b>							
<b>GAAP shareholder's equity</b>	\$ 13.6	\$ 13.6	\$ 13.8	\$ 13.4	\$ 14.6	\$ 0.0	\$ (1.0)
less: Preferred equity	-	-	(0.7)	(0.7)	(0.8)	-	0.8
<b>GAAP Common shareholder's equity</b>	<b>13.6</b>	<b>13.6</b>	<b>13.1</b>	<b>12.7</b>	<b>13.8</b>	<b>0.0</b>	<b>(0.2)</b>
less: Goodwill and identifiable intangibles, net of DTLs	(0.3)	(0.3)	(0.0)	(0.0)	(0.0)	(0.0)	(0.3)
Tangible common equity	13.3	13.3	13.1	12.7	13.8	(0.0)	(0.4)
less: Tax-effected bond OID (35% tax rate in 2016; 34% tax rate in 2015 and prior)	(0.8)	(0.8)	(0.8)	(0.9)	(0.9)	0.0	0.0
less: Series G discount	-	-	-	-	(1.2)	-	1.2
<b>Adjusted tangible book value</b>	<b>\$ 12.5</b>	<b>\$ 12.5</b>	<b>\$ 12.3</b>	<b>\$ 11.9</b>	<b>\$ 11.7</b>	<b>\$ 0.0</b>	<b>\$ 0.8</b>
<b><u>Denominator</u></b>							
<b>Issued shares outstanding (period-end, thousands)</b>	<b>475,470</b>	<b>483,753</b>	<b>483,475</b>	<b>481,980</b>	<b>481,750</b>		
GAAP shareholder's equity per share	\$ 28.7	\$ 28.1	\$ 28.6	\$ 27.9	\$ 30.3	\$ 0.5	\$ (1.6)
less: Preferred equity per share	-	-	(1.4)	(1.4)	(1.7)	-	1.7
<b>GAAP Common shareholder's equity per share</b>	<b>28.7</b>	<b>28.1</b>	<b>27.2</b>	<b>26.4</b>	<b>28.6</b>	<b>0.5</b>	<b>0.0</b>
less: Goodwill and identifiable intangibles, net of DTLs per share	(0.6)	(0.6)	(0.1)	(0.1)	(0.1)	(0.1)	(0.6)
Tangible common equity per share	28.0	27.6	27.1	26.4	28.6	0.5	(0.6)
less: Tax-effected bond OID (35% tax rate in 2016; 34% tax rate in 2015 and prior) per share	(1.7)	(1.7)	(1.7)	(1.8)	(1.8)	(0.0)	0.1
less: Series G discount per share	-	-	-	-	(2.4)	-	2.4
<b>Adjusted tangible book value per share <sup>(1)</sup></b>	<b>\$ 26.3</b>	<b>\$ 25.9</b>	<b>\$ 25.4</b>	<b>\$ 24.6</b>	<b>\$ 24.3</b>	<b>\$ 0.4</b>	<b>\$ 2.0</b>

(1) Adjusted tangible book value per share (Adjusted TBVPS) is a non-GAAP financial measure that reflects the book value of equity available to shareholders even if original issue discount (OID) expense were accelerated immediately through the financial statements. As a result, management believes Adjusted TBVPS provides the reader with an assessment of value that is more conservative than GAAP common shareholder's equity per share. Adjusted TBVPS generally adjusts common equity for (a) goodwill and identifiable intangibles, net of DTLs, (b) tax-effected bond OID to reduce tangible common equity in the event the corresponding discounted bonds are redeemed/tendered and (c) Series G discount which reduces tangible common equity as the company has normalized its capital structure.

ALLY FINANCIAL INC.  
CORE ROTCE RELATED INFORMATION



(\$ in millions) unless noted otherwise

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Core Return on Tangible Common Equity ("Core ROTCE")</b>							
<b>Numerator</b>							
<b>GAAP net income available to common shareholders</b>	\$ 209	\$ 345	\$ 235	\$ (953)	\$ 230	\$ (136)	\$ (21)
less: Disc Ops, net of tax	52	(3)	(3)	13	5	55	47
add back: Original issue discount expense ("OID expense")	15	14	15	12	11	1	3
add back: Repositioning Items	-	4	7	3	2	(4)	(2)
less: OID & Repo. Tax (35% in '16, 34% in '15)	(5)	(6)	(8)	(5)	(5)	1	(1)
Significant Discrete Tax Items & Other	-	(91)	7	8	2	91	(2)
Series G Actions	-	-	-	1,179	-	-	-
Series A Actions	-	1	-	-	-	(1)	-
<b>Core net income available to common shareholders <sup>(1)</sup></b>	<b>\$ 271</b>	<b>\$ 263</b>	<b>\$ 253</b>	<b>\$ 257</b>	<b>\$ 246</b>	<b>\$ 8</b>	<b>\$ 25</b>
<b>Denominator (2-period average, \$ billions)</b>							
<b>GAAP shareholder's equity</b>	\$ 13.6	\$ 13.7	\$ 13.6	\$ 14.0	\$ 14.4	\$ (0.1)	\$ (0.8)
less: Preferred equity	0.0	0.3	0.7	0.8	0.8	(0.3)	(0.8)
less: Goodwill & identifiable intangibles, net of deferred tax liabilities ("DTLs")	0.3	0.1	0.0	0.0	0.0	0.1	0.3
Tangible common equity	\$ 13.3	\$ 13.2	\$ 12.9	\$ 13.2	\$ 13.6	\$ 0.1	\$ (0.3)
less: Unamortized original issue discount ("OID discount")	1.3	1.3	1.3	1.3	1.3	(0.0)	(0.0)
less: Net deferred tax asset ("DTA")	1.0	1.1	1.2	1.4	1.5	(0.1)	(0.5)
<b>Normalized common equity <sup>(2)</sup></b>	<b>\$ 11.0</b>	<b>\$ 10.8</b>	<b>\$ 10.4</b>	<b>\$ 10.5</b>	<b>\$ 10.7</b>	<b>\$ 0.2</b>	<b>\$ 0.3</b>
<b>Core ROTCE <sup>(3)</sup></b>	<b>9.8%</b>	<b>9.7%</b>	<b>9.8%</b>	<b>9.8%</b>	<b>9.2%</b>		

(1) Core net income available to common is a non-GAAP financial measure that serves as the numerator in the calculations of Adjusted EPS and Core ROTCE and that, like those measures, is believed by management to help the reader better understand the operating performance of the core businesses and their ability to generate earnings. Core net income available to common adjusts GAAP net income available to common for discontinued operations, OID expense, repositioning items primarily related to the extinguishment of high-cost legacy debt and strategic activities, certain discrete tax items including tax settlements and preferred stock capital actions.

(2) Normalized common equity calculated using 2 period average

(3) Core return on tangible common equity (Core ROTCE) is a non-GAAP financial measure that management believes is helpful for readers to better understand the ongoing ability of the company to generate returns on its equity base that supports core operations. Ally's Core net income available to common utilized a static 34% tax rate for purposes of calculating Core ROTCE through 4Q 2015. As of 1Q 2016, Ally's Core net income available to common for purposes of calculating Core ROTCE is based on the actual effective tax rate for the period adjusted for any discrete tax items including tax settlements, which aligns with the methodology used calculating adjusted earnings per share.

(a) In the numerator of Core ROTCE, GAAP net income available to common is adjusted for discontinued operations net of tax, tax-effected OID expense, tax-effected repositioning items primarily related to the extinguishment of high-cost legacy debt and strategic activities, certain discrete tax items and preferred stock capital actions.

(b) In the denominator, GAAP shareholder's equity is adjusted for preferred equity and goodwill and identifiable intangibles net of DTL, unamortized OID, and net DTA.



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3Q 16	2Q 16	1Q 16	4Q 15	3Q 15	2Q 16	3Q 15
<b>Adjusted Efficiency Ratio Calculation</b>							
<b>Numerator</b>							
Total noninterest expense	\$ 735	\$ 773	\$ 710	\$ 668	\$ 674	\$ (38)	\$ 61
less: Rep and warrant expense	(2)	(3)	(1)	(2)	(3)	2	1
less: Insurance expense	222	293	218	201	209	(71)	13
less: Repositioning items	-	4	4	1	2	(4)	(2)
<b>Adjusted noninterest expense</b>	<b>\$ 515</b>	<b>\$ 479</b>	<b>\$ 488</b>	<b>\$ 468</b>	<b>\$ 465</b>	<b>\$ 35</b>	<b>\$ 49</b>
<b>Denominator (\$ millions)</b>							
Total net revenue	\$ 1,384	\$ 1,358	\$ 1,327	\$ 1,339	\$ 1,302	\$ 26	\$ 82
add: Original issue discount	15	14	15	12	11	1	3
add: Repositioning items	-	-	3	2	-	-	-
less: Insurance revenue	278	275	268	279	249	3	29
<b>Adjusted net revenue</b>	<b>\$ 1,121</b>	<b>\$ 1,097</b>	<b>\$ 1,076</b>	<b>\$ 1,074</b>	<b>\$ 1,064</b>	<b>\$ 24</b>	<b>\$ 56</b>
<b>Adjusted Efficiency Ratio <sup>(1)</sup></b>	<b>45.9%</b>	<b>43.7%</b>	<b>45.4%</b>	<b>43.6%</b>	<b>43.7%</b>		
<b>Noninterest Expense</b>							
Compensation and benefits	\$ 248	\$ 242	\$ 252	\$ 237	\$ 235	\$ 6	\$ 13
Technology and communications	70	67	66	69	65	3	5
Professional services	25	22	21	25	24	2	1
Servicing expenses <sup>(2)</sup>	58	56	56	56	51	2	7
Advertising and marketing	27	21	27	27	26	6	1
Other controllable expenses <sup>(3)</sup>	51	52	51	50	50	(1)	1
<b>Controllable Expense</b>	<b>\$ 479</b>	<b>\$ 459</b>	<b>\$ 473</b>	<b>\$ 465</b>	<b>\$ 449</b>	<b>\$ 20</b>	<b>\$ 30</b>
<b>Other Noninterest Expense</b>	<b>256</b>	<b>310</b>	<b>233</b>	<b>202</b>	<b>222</b>	<b>(54)</b>	<b>34</b>
<b>Total Noninterest Expense (ex. repositioning) <sup>(4)</sup></b>	<b>\$ 735</b>	<b>\$ 769</b>	<b>\$ 706</b>	<b>\$ 667</b>	<b>\$ 672</b>	<b>\$ (34)</b>	<b>\$ 63</b>
Repositioning expenses <sup>(4)</sup>	-	4	4	1	2	(4)	(2)
<b>Total Noninterest Expense (as reported)</b>	<b>\$ 735</b>	<b>\$ 773</b>	<b>\$ 710</b>	<b>\$ 668</b>	<b>\$ 674</b>	<b>\$ (38)</b>	<b>\$ 61</b>

<sup>(1)</sup> Adjusted efficiency ratio is a non-GAAP financial measure that management believes is helpful to readers in comparing the efficiency of its core banking and lending businesses with those of its peers. In the numerator of Adjusted efficiency ratio, total noninterest expense is adjusted for Insurance segment expense, repositioning items primarily related to strategic activities and rep and warrant expense. In the denominator, total net revenue is adjusted for Insurance segment revenue, repositioning items primarily related to the extinguishment of high-cost legacy debt and original issue discount (OID).

<sup>(2)</sup> Includes lease and loan administration expenses and vehicle remarketing and repossession expenses

<sup>(3)</sup> Includes occupancy and premises and equipment depreciation

<sup>(4)</sup> Repositioning items are primarily related to the extinguishment of high-cost legacy debt and strategic activities