



FIRST QUARTER 2015

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. Reconciliation of non-GAAP financial measures included within this presentation are provided in 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.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Selected Income Statement Data</b>							
Net financing revenue (ex. OID)	\$ 860	\$ 835	\$ 936	\$ 912	\$ 865	\$ 26	\$ (5)
Total other revenue (ex. OID)	250	221	375	372	321	29	(71)
Total net revenue (ex. OID)	1,110	1,056	1,311	1,284	1,186	54	(76)
Provision for loan losses	116	155	102	63	137	(39)	(21)
Controllable expenses <sup>(1)</sup>	469	479	469	455	490	(10)	(21)
Other noninterest expenses	226	193	273	366	223	33	3
<b>Core pre-tax income <sup>(2)</sup></b>	<b>\$ 299</b>	<b>\$ 229</b>	<b>\$ 467</b>	<b>\$ 400</b>	<b>\$ 336</b>	<b>\$ 70</b>	<b>\$ (37)</b>
Core OID amortization expense <sup>(3)</sup>	17	42	47	53	44	(25)	(27)
Income tax (benefit) expense	103	36	127	64	94	67	9
Income (loss) from discontinued operations	397	26	130	40	29	371	368
<b>Net income</b>	<b>\$ 576</b>	<b>\$ 177</b>	<b>\$ 423</b>	<b>\$ 323</b>	<b>\$ 227</b>	<b>\$ 399</b>	<b>\$ 349</b>
Preferred stock dividends	67	68	67	65	68	(1)	(1)
<b>Net income (loss) available to common shareholders</b>	<b>\$ 509</b>	<b>\$ 109</b>	<b>\$ 356</b>	<b>\$ 258</b>	<b>\$ 159</b>	<b>\$ 400</b>	<b>\$ 350</b>
<b>Selected Balance Sheet Data (Period-End)</b>							
Total assets	\$ 153,524	\$ 151,828	\$ 149,195	\$ 149,937	\$ 148,452	\$ 1,696	\$ 5,072
Consumer loans	65,100	64,044	66,270	65,961	64,913	1,056	187
Commercial loans	34,757	35,904	33,248	34,817	34,711	(1,147)	46
Assets of discontinued operations held-for-sale	-	634	603	574	541	(634)	(541)
Allowance for loan losses	(933)	(977)	(1,113)	(1,171)	(1,192)	44	259
Deposits	60,875	58,222	56,851	56,091	55,367	2,653	5,508
Common equity <sup>(4)</sup>	14,679	14,144	13,935	13,623	13,204	535	1,475
Total equity	15,934	15,399	15,190	14,878	14,459	535	1,475
<b>Common Share Count</b>							
Weighted average basic <sup>(5)</sup>	482,248	481,861	481,611	481,350	479,768	386	2,480
Weighted average diluted <sup>(5)</sup>	482,782	483,091	482,506	482,343	479,768	(309)	3,014
Issued shares outstanding (period-end)	481,503	480,095	479,818	479,773	479,768	1,408	1,735
<b>Per Common Share Data</b>							
Earnings per share (basic) <sup>(5)</sup>	\$ 1.06	\$ 0.23	\$ 0.74	\$ 0.54	\$ 0.33	\$ 0.83	\$ 0.72
Earnings per share (diluted) <sup>(5)</sup>	1.06	0.23	0.74	0.54	0.33	0.83	0.72
Adjusted earnings per share	0.52	0.40	0.53	0.42	0.34	0.12	0.18
Book value per share	30.49	29.46	29.04	28.39	27.52	1.02	2.96
Tangible book value per share	30.43	29.40	28.99	28.34	27.47	1.03	2.96
<b>Select Financial Ratios</b>							
Net interest margin <sup>(6)</sup>	2.5%	2.4%	2.7%	2.6%	2.5%		
Cost of funds (incl. OID)	1.9%	2.0%	2.0%	2.3%	2.2%		
Cost of funds (excl. OID)	1.8%	1.9%	1.9%	2.1%	2.1%		
Adjusted efficiency ratio <sup>(7)</sup>	48%	50%	49%	49%	55%		
Return on average assets <sup>(8)</sup>	1.5%	0.5%	1.1%	0.9%	0.6%		
Return on average total equity <sup>(8)</sup>	14.9%	4.6%	11.2%	8.8%	6.4%		
Return on average tangible common equity <sup>(8)</sup>	14.2%	3.1%	10.3%	7.7%	4.9%		
Core ROTCE <sup>(7)(8)</sup>	9.1%	7.1%	9.1%	8.4%	6.5%		
<b>Capital Ratios <sup>(9)</sup></b>							
Common Equity Tier 1 (CET1) capital ratio (Tier 1 common prior to 1Q15) <sup>(10)</sup>	10.9%	9.6%	9.7%	9.4%	9.1%		
Tier 1 capital ratio	13.2%	12.5%	12.7%	12.3%	12.1%		
Total capital ratio	14.1%	13.2%	13.5%	13.2%	13.0%		

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

(2) Core pre-tax income (loss) is a non-GAAP financial measure. It is defined as income from continuing operations before income tax expense and primarily bond exchange original issue discount ("OID") amortization expense

(3) Core Original Issuance Discount (OID) is primarily related to bond exchange OID; excludes IO and post 2009 issuances

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

(5) Includes shares related to share-based compensation that have vested but not yet been issued as of March 31, 2015, December 31, 2014, September 30, 2014 and June 30, 2014

(6) Continuing operations only. Excludes OID amortization expense

(7) For more details refer to page 22

(8) Return metrics are annualized

(9) 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; all data prior to that date is based on Basel I rules

(10) Common Equity Tier 1 capital ratio is a non-GAAP measurement. Refer to page 16 for additional details

ALLY FINANCIAL INC.  
CONSOLIDATED INCOME STATEMENT



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Financing revenue and other interest income</b>							
Interest and fees on finance receivables and loans <sup>(1)</sup>	\$ 1,074	\$ 1,112	\$ 1,114	\$ 1,124	\$ 1,107	\$ (38)	\$ (33)
Interest on loans held-for-sale	24	-	-	1	-	24	24
Interest and dividends on available-for-sale investment securities	88	85	94	93	95	3	(7)
Interest-bearing cash	2	2	2	1	3	-	(1)
Operating leases	896	905	899	884	870	(9)	26
Total financing revenue and other interest income	2,084	2,104	2,109	2,103	2,075	(20)	9
<b>Interest expense</b>							
Interest on deposits	172	169	166	166	163	3	9
Interest on short-term borrowings	11	12	12	13	15	(1)	(4)
Interest on long-term debt	429	491	493	549	534	(62)	(105)
Total interest expense	612	672	671	728	712	(60)	(100)
Depreciation expense on operating lease assets	622	633	549	509	542	(11)	80
Net financing revenue	850	799	889	866	821	51	29
<b>Other revenue</b>							
Servicing fees	10	9	6	7	9	1	1
Insurance premiums and service revenue earned	233	243	246	249	241	(10)	(8)
Gain on mortgage and automotive loans, net	46	1	-	6	-	45	46
Loss on extinguishment of debt	(198)	(156)	-	(7)	(39)	(42)	(159)
Other gain on investments, net	55	52	45	41	43	3	12
Other income, net of losses	97	66	78	69	67	31	30
Total other revenue	243	215	375	365	321	28	(78)
<b>Total net revenue</b>	1,093	1,014	1,264	1,231	1,142	79	(49)
<b>Provision for loan losses</b>	116	155	102	63	137	(39)	(21)
<b>Noninterest expense</b>							
Compensation and benefits expense	255	237	241	215	254	18	1
Insurance losses and loss adjustment expenses	56	57	97	188	68	(1)	(12)
Other operating expenses	384	378	404	418	391	6	(7)
Total noninterest expense	695	672	742	821	713	23	(18)
<b>Income (loss) from continuing operations before income tax expense</b>	282	187	420	347	292	95	(10)
Income tax (benefit) expense from continuing operations	103	36	127	64	94	67	9
<b>Net income from continuing operations</b>	179	151	293	283	198	28	(19)
Income (loss) from discontinued operations, net of tax	397	26	130	40	29	371	368
<b>Net income (loss)</b>	<b>\$ 576</b>	<b>\$ 177</b>	<b>\$ 423</b>	<b>\$ 323</b>	<b>\$ 227</b>	<b>\$ 399</b>	<b>\$ 349</b>

(1) Includes other interest income, net

ALLY FINANCIAL INC.  
CONSOLIDATED PERIOD-END BALANCE SHEET



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3/31/2015	12/31/2014	9/30/2014	6/30/2014	3/31/2014	12/31/2014	3/31/2014
<b>Assets</b>							
Cash and cash equivalents							
Noninterest-bearing	\$ 1,552	\$ 1,348	\$ 1,318	\$ 1,373	\$ 1,342	\$ 204	\$ 210
Interest-bearing	6,084	4,228	4,381	4,404	4,551	1,856	1,533
Total cash and cash equivalents	7,636	5,576	5,699	5,777	5,893	2,060	1,743
Federal funds sold and securities purchased under resale agreements	50	-	-	-	-	50	50
Investment securities	17,829	16,137	16,714	16,748	16,327	1,692	1,502
Loans held-for-sale, net	1,559	2,003	3	3	43	(444)	1,516
Finance receivables and loans, net							
Finance receivables and loans, net	99,857	99,948	99,518	100,778	99,624	(91)	233
Allowance for loan losses	(933)	(977)	(1,113)	(1,171)	(1,192)	44	259
Total finance receivables and loans, net	98,924	98,971	98,405	99,607	98,432	(47)	492
Investment in operating leases, net	19,021	19,510	19,341	18,814	18,187	(489)	834
Premiums receivables and other insurance assets	1,722	1,695	1,678	1,656	1,639	27	83
Other assets	6,783	7,302	6,752	6,758	7,390	(519)	(607)
Assets of operations held-for-sale	-	634	603	574	541	(634)	(541)
<b>Total assets</b>	<b>\$ 153,524</b>	<b>\$ 151,828</b>	<b>\$ 149,195</b>	<b>\$ 149,937</b>	<b>\$ 148,452</b>	<b>\$ 1,696</b>	<b>\$ 5,072</b>
<b>Liabilities</b>							
Deposit liabilities							
Noninterest-bearing	\$ 79	\$ 64	\$ 73	\$ 75	\$ 71	\$ 15	\$ 8
Interest-bearing	60,796	58,158	56,778	56,016	55,296	2,638	5,500
Total deposit liabilities	60,875	58,222	56,851	56,091	55,367	2,653	5,508
Short-term borrowings	6,447	7,062	5,255	6,369	5,163	(615)	1,284
Long-term debt	65,760	66,558	67,299	67,913	68,295	(798)	(2,535)
Interest payable	440	477	542	528	893	(37)	(453)
Unearned insurance premiums and service revenue	2,374	2,375	2,369	2,349	2,312	(1)	62
Accrued expense and other liabilities	1,694	1,735	1,689	1,809	1,963	(41)	(269)
<b>Total liabilities</b>	<b>\$ 137,590</b>	<b>\$ 136,429</b>	<b>\$ 134,005</b>	<b>\$ 135,059</b>	<b>\$ 133,993</b>	<b>\$ 1,161</b>	<b>\$ 3,597</b>
<b>Equity</b>							
Common stock and paid-in capital	\$ 21,032	\$ 21,038	\$ 21,022	\$ 21,011	\$ 20,939	\$ (6)	\$ 94
Preferred stock	1,255	1,255	1,255	1,255	1,255	-	-
Accumulated deficit	(6,318)	(6,828)	(6,937)	(7,293)	(7,551)	509	1,233
Accumulated other comprehensive (loss) income	(36)	(66)	(150)	(95)	(184)	31	149
Total equity	15,934	15,399	15,190	14,878	14,459	535	1,475
<b>Total liabilities and equity</b>	<b>\$ 153,524</b>	<b>\$ 151,828</b>	<b>\$ 149,195</b>	<b>\$ 149,937</b>	<b>\$ 148,452</b>	<b>\$ 1,696</b>	<b>\$ 5,072</b>

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



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	3/31/2015	12/31/2014	9/30/2014	6/30/2014	3/31/2014	12/31/2014	3/31/2014
<b>Assets</b>							
Interest-bearing cash and cash equivalents	\$ 4,402	\$ 4,293	\$ 3,867	\$ 3,863	\$ 5,304	\$ 109	\$ (902)
Federal funds sold and securities purchased under resale agreements	7	-	-	-	-	7	7
Investment securities	15,904	15,439	16,182	15,578	15,714	465	190
Loans held-for-sale, net	1,947	25	3	26	11	1,922	1,936
Total finance receivables and loans, net <sup>(2)</sup>	98,843	101,272	100,089	100,159	99,048	(2,429)	(205)
Investment in operating leases, net	19,405	19,479	19,114	18,544	17,998	(74)	1,407
Total interest earning assets	140,508	140,508	139,255	138,170	138,075	-	2,433
Noninterest-bearing cash and cash equivalents	1,825	1,757	1,688	1,550	1,441	68	384
Other assets <sup>(3)</sup>	9,793	10,078	10,323	11,306	11,888	(285)	(2,095)
Allowance for loan losses	(969)	(1,113)	(1,174)	(1,201)	(1,206)	144	237
<b>Total assets</b>	<b>\$ 151,157</b>	<b>\$ 151,230</b>	<b>\$ 150,092</b>	<b>\$ 149,825</b>	<b>\$ 150,198</b>	<b>\$ (73)</b>	<b>\$ 959</b>
<b>Liabilities</b>							
Interest-bearing deposit liabilities	\$ 59,391	\$ 57,332	\$ 56,301	\$ 55,556	\$ 54,203	\$ 2,059	\$ 5,188
Short-term borrowings	6,280	6,258	6,187	6,149	6,643	22	(363)
Long-term debt <sup>(4)</sup>	65,168	67,884	67,687	67,727	69,030	(2,716)	(3,862)
Total interest-bearing liabilities <sup>(4)</sup>	130,839	131,474	130,175	129,432	129,876	(635)	963
Noninterest-bearing deposit liabilities	73	68	75	70	66	5	7
Other liabilities <sup>(3)</sup>	4,548	4,432	4,856	5,661	5,933	116	(1,385)
<b>Total liabilities</b>	<b>\$ 135,460</b>	<b>\$ 135,974</b>	<b>\$ 135,106</b>	<b>\$ 135,163</b>	<b>\$ 135,875</b>	<b>\$ (514)</b>	<b>\$ (415)</b>
<b>Equity</b>							
Total equity	\$ 15,697	\$ 15,256	\$ 14,986	\$ 14,662	\$ 14,323	\$ 441	\$ 1,374
<b>Total liabilities and equity</b>	<b>\$ 151,157</b>	<b>\$ 151,230</b>	<b>\$ 150,092</b>	<b>\$ 149,825</b>	<b>\$ 150,198</b>	<b>\$ (73)</b>	<b>\$ 959</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) Assets and liabilities of discontinued operations are classified as other assets and other liabilities, respectively, in all periods

(4) QTD: Average balance includes \$1,344 million and \$1,509 million related to original issue discount at March 2015 and March 2014, respectively

(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
Automotive Finance	\$ 331	\$ 310	\$ 415	\$ 461	\$ 339	\$ 21	\$ (8)
Insurance	78	86	60	(23)	74	(8)	4
<b>Dealer Financial Services</b>	<b>409</b>	<b>396</b>	<b>475</b>	<b>438</b>	<b>413</b>	<b>13</b>	<b>(4)</b>
Mortgage	69	21	(3)	27	17	48	52
Corporate and Other (ex. OID) <sup>(1)</sup>	(179)	(188)	(5)	(65)	(94)	9	(85)
<b>Core pre-tax income</b> <sup>(2)</sup>	<b>\$ 299</b>	<b>\$ 229</b>	<b>\$ 467</b>	<b>\$ 400</b>	<b>\$ 336</b>	<b>\$ 70</b>	<b>\$ (37)</b>
Core OID amortization expense <sup>(3)</sup>	17	42	47	53	44	(25)	(27)
Income tax expense	103	36	127	64	94	67	9
Income from discontinued operations	397	26	130	40	29	371	368
<b>Net income</b>	<b>\$ 576</b>	<b>\$ 177</b>	<b>\$ 423</b>	<b>\$ 323</b>	<b>\$ 227</b>	<b>\$ 399</b>	<b>\$ 349</b>

<sup>(1)</sup> Corporate and Other primarily consists of Ally's centralized treasury activities, the residual impacts of the company's corporate funds transfer pricing and asset liability management activities, and the amortization of the discount associated with debt issuances and bond exchanges. Corporate and Other also includes the Ally Corporate Finance business, certain equity investments and reclassifications, eliminations between the reportable operating segments, and overhead previously allocated to operations that have since been sold or discontinued

<sup>(2)</sup> Core pre-tax income is a non-GAAP financial measure. It is defined as income from continuing operations before income tax expense and primarily bond exchange OID amortization expense

<sup>(3)</sup> Includes accelerated OID expense of \$7 million in 1Q15, \$6 million in 4Q14 and \$7 million in 2Q14 due to debt redemption



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Income Statement</b>							
<b>Net financing revenue</b>							
Consumer	\$ 745	\$ 770	\$ 774	\$ 763	\$ 739	\$ (25)	\$ 6
Commercial	238	252	246	262	264	(14)	(26)
Loans held-for-sale	19	-	-	-	-	19	19
Operating leases	896	905	899	884	870	(9)	26
Other interest income	2	2	3	2	3	-	(1)
Total financing revenue and other interest income	1,900	1,929	1,922	1,911	1,876	(29)	24
Interest expense	469	529	523	518	514	(60)	(45)
Depreciation expense on operating lease assets:							
Depreciation expense on operating lease assets (ex. remarketing)	691	683	654	677	651	8	40
Remarketing gains	(69)	(50)	(105)	(168)	(109)	(19)	40
Total depreciation expense on operating lease assets	622	633	549	509	542	(11)	80
Net financing revenue	809	767	850	884	820	42	(11)
<b>Other revenue</b>							
Servicing fees	10	9	6	7	9	1	1
Gain on automotive loans, net	(15)	4	6	-	-	(19)	(15)
Other income	57	56	57	55	55	1	2
Total other revenue	52	69	69	62	64	(17)	(12)
<b>Total net revenue</b>	<b>861</b>	<b>836</b>	<b>919</b>	<b>946</b>	<b>884</b>	<b>25</b>	<b>(23)</b>
<b>Provision for loan losses</b>	<b>127</b>	<b>175</b>	<b>109</b>	<b>99</b>	<b>159</b>	<b>(48)</b>	<b>(32)</b>
<b>Noninterest expense</b>							
Compensation and benefits	126	113	112	106	123	13	3
Other operating expenses	277	238	283	280	263	39	14
Total noninterest expense	403	351	395	386	386	52	17
<b>Income before income tax expense</b>	<b>\$ 331</b>	<b>\$ 310</b>	<b>\$ 415</b>	<b>\$ 461</b>	<b>\$ 339</b>	<b>\$ 21</b>	<b>\$ (8)</b>
<b>Memo: Net lease revenue</b>							
Operating lease revenue	\$ 896	\$ 905	\$ 899	\$ 884	\$ 870	\$ (9)	\$ 26
Depreciation expense on operating lease assets (ex. remarketing)	691	683	654	677	651	8	40
Remarketing gains	(69)	(50)	(105)	(168)	(109)	(19)	40
Total depreciation expense on operating lease assets	622	633	549	509	542	(11)	80
<b>Net lease revenue</b>	<b>\$ 274</b>	<b>\$ 272</b>	<b>\$ 350</b>	<b>\$ 375</b>	<b>\$ 328</b>	<b>\$ 2</b>	<b>\$ (54)</b>
<b>Balance Sheet (Period-End)</b>							
Cash, trading and investment securities	\$ 34	\$ 32	\$ 34	\$ 34	\$ 35	\$ 2	\$ (1)
Loans held-for-sale	1,500	1,515	-	-	-	(15)	1,500
Finance receivables and loans, net:							
Consumer loans	57,379	56,535	58,659	58,084	56,763	844	616
Commercial loans <sup>(1)</sup>	32,770	34,039	31,510	33,070	33,013	(1,269)	(243)
Allowance for loan losses	(778)	(783)	(783)	(822)	(809)	5	31
Total finance receivables and loans, net	89,371	89,791	89,386	90,332	88,967	(420)	404
Investment in operating leases, net	19,021	19,510	19,341	18,814	18,187	(489)	834
Other assets	1,223	1,706	1,573	1,580	1,577	(483)	(354)
Assets of operations held-for-sale	-	634	603	574	541	(634)	(541)
<b>Total assets</b>	<b>\$ 111,149</b>	<b>\$ 113,188</b>	<b>\$ 110,937</b>	<b>\$ 111,334</b>	<b>\$ 109,307</b>	<b>\$ (2,039)</b>	<b>\$ 1,842</b>

(1) Includes intercompany

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>U.S. Market</b>							
Light vehicle sales (SAAR - units in millions)	16.6	16.7	16.7	16.5	15.7	(0.2)	0.9
Light vehicle sales (quarterly - units in millions)	3.9	4.1	4.2	4.4	3.7	(0.1)	0.2
GM market share	17.4%	17.9%	17.7%	18.3%	17.4%		
Chrysler market share	12.8%	13.1%	12.6%	12.4%	12.8%		
<b>U.S. Consumer Originations<sup>(1)</sup> (\$ in billions)</b>							
GM new retail subvented	\$ 0.5	\$ 0.5	\$ 1.8	\$ 0.9	\$ 0.9	\$ 0.1	\$ (0.3)
GM new retail standard	2.0	1.9	1.9	1.9	1.5	0.2	0.5
Chrysler new retail subvented	0.0	0.0	0.0	-	-	(0.0)	0.0
Chrysler new retail standard	1.0	0.8	1.0	1.0	0.7	0.2	0.3
New growth	1.0	0.7	0.9	0.8	0.6	0.3	0.4
Lease	1.6	2.4	3.0	3.2	2.7	(0.8)	(1.0)
Used	3.6	2.7	3.2	3.1	2.8	0.9	0.8
Total originations	\$ 9.8	\$ 9.0	\$ 11.8	\$ 10.9	\$ 9.2	\$ 0.8	\$ 0.7
<b>U.S. Consumer Penetration</b>							
GM	20.7%	22.9%	30.9%	28.5%	27.7%		
Chrysler	11.3%	10.6%	11.3%	10.9%	8.3%		
<b>U.S. Commercial Outstandings EOP (\$ in billions)</b>							
Floorplan outstandings, net	\$ 28.3	\$ 29.7	\$ 27.3	\$ 29.0	\$ 29.1	\$ (1.4)	\$ (0.8)
Other dealer loans	4.5	4.3	4.2	4.0	3.8	0.1	0.6
Total Commercial outstandings	\$ 32.8	\$ 34.0	\$ 31.5	\$ 33.0	\$ 33.0	\$ (1.3)	\$ (0.2)
<b>U.S. Floorplan Penetration<sup>(2)</sup></b>							
GM penetration	63.2%	63.8%	63.4%	64.7%	64.1%		
Chrysler penetration	44.6%	44.1%	43.8%	44.8%	46.4%		
<b>U.S. Off-Lease Remarketing</b>							
Off-lease vehicles terminated - On-balance sheet (# in units)	65,060	70,969	79,280	85,143	61,001	(5,909)	4,059
Average gain per vehicle	\$ 1,067	\$ 705	\$ 1,327	\$ 1,978	\$ 1,791	\$ 362	\$ (723)
Total gains (\$ in millions)	\$ 69	\$ 50	\$ 105	\$ 168	\$ 109	\$ 19	\$ (40)

(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) Penetration rates are based on the trailing four month average for the quarter

ALLY FINANCIAL INC.  
INSURANCE - CONDENSED FINANCIAL STATEMENTS AND KEY STATISTICS



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Income Statement</b>							
<b>Insurance premiums and other income</b>							
Insurance premiums and service revenue earned	\$ 233	\$ 243	\$ 246	\$ 249	\$ 241	\$ (10)	\$ (8)
Investment income	43	44	53	54	43	(1)	-
Other income	4	2	4	3	3	2	1
Total insurance premiums and other income	280	289	303	306	287	(9)	(7)
<b>Expense</b>							
Insurance losses and loss adjustment expenses	56	57	97	188	68	(1)	(12)
Acquisition and underwriting expenses							
Compensation and benefit expense	19	17	15	15	16	2	3
Insurance commission expense	93	95	95	94	89	(2)	4
Other expense	34	34	36	32	40	(0)	(6)
Total acquisition and underwriting expense	146	146	146	141	145	-	1
Total expense	202	203	243	329	213	(1)	(11)
<b>Income from cont. ops before income tax expense</b>	<b>\$ 78</b>	<b>\$ 86</b>	<b>\$ 60</b>	<b>\$ (23)</b>	<b>\$ 74</b>	<b>\$ (8)</b>	<b>\$ 4</b>
<b>Balance Sheet (Period-End)</b>							
Cash, trading and investment securities	\$ 5,327	\$ 5,313	\$ 5,296	\$ 5,368	\$ 5,314	\$ 14	\$ 13
Premiums receivable and other insurance assets	1,732	1,706	1,688	1,666	1,650	26	82
Other assets	183	171	194	198	220	12	(37)
<b>Total assets</b>	<b>\$ 7,242</b>	<b>\$ 7,190</b>	<b>\$ 7,178</b>	<b>\$ 7,232</b>	<b>\$ 7,184</b>	<b>\$ 52</b>	<b>\$ 58</b>
<b>Key Statistics (Continuing Operations)</b>							
Written Premiums							
Dealer Products & Services <sup>(1)</sup>	\$ 239	\$ 248	\$ 265	\$ 267	\$ 244	\$ (9)	\$ (5)
Corporate	0	0	0	0	-	0	0
<b>Total written premiums and revenue <sup>(1)</sup></b>	<b>\$ 239</b>	<b>\$ 248</b>	<b>\$ 265</b>	<b>\$ 267</b>	<b>\$ 244</b>	<b>\$ (9)</b>	<b>\$ (5)</b>
Loss ratio	23.8%	23.1%	39.3%	75.1%	27.9%		
Underwriting expense ratio	62.1%	59.9%	59.1%	55.7%	60.0%		
<b>Combined ratio</b>	<b>85.9%</b>	<b>83.0%</b>	<b>98.4%</b>	<b>130.9%</b>	<b>87.9%</b>		

(1) Excludes Canadian Personal Lines business, which is in runoff

(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Income Statement</b>							
<b>Net financing revenue</b>							
Total financing revenue and other interest income	\$ 70	\$ 65	\$ 68	\$ 73	\$ 76	\$ 5	\$ (6)
Interest expense	55	57	59	61	62	(2)	(7)
Net financing revenue	15	8	9	12	14	7	1
Gain on mortgage loans, net	66	-	-	6	-	66	66
Other income, net of losses	2	4	-	3	4	(2)	(2)
Total other revenue	68	4	-	9	4	64	64
<b>Total net revenue</b>	<b>83</b>	<b>12</b>	<b>9</b>	<b>21</b>	<b>18</b>	<b>71</b>	<b>65</b>
<b>Provision for loan losses</b>	<b>(5)</b>	<b>(14)</b>	<b>(7)</b>	<b>(25)</b>	<b>(23)</b>	<b>9</b>	<b>18</b>
<b>Noninterest expense</b>							
Compensation and benefits expense	3	2	3	2	4	1	(1)
Representation and warranty expense	-	(11)	-	0	1	11	(1)
Other operating expense	16	14	16	17	19	2	(3)
Total noninterest expense	19	5	19	19	24	14	(5)
<b>Income (loss) from cont. ops before income tax expense</b>	<b>\$ 69</b>	<b>\$ 21</b>	<b>\$ (3)</b>	<b>\$ 27</b>	<b>\$ 17</b>	<b>\$ 48</b>	<b>\$ 52</b>
<b>Balance Sheet (Period-End)</b>							
Loans held-for-sale	\$ 42	\$ 452	\$ 3	\$ 3	\$ 43	\$ (410)	\$ (1)
Finance receivables and loans, net:							
Consumer loans	7,653	7,474	7,595	7,847	8,138	179	(485)
Allowance for loan losses	(119)	(152)	(283)	(302)	(333)	33	214
Total finance receivables and loans, net	7,534	7,322	7,312	7,545	7,805	212	(271)
Other assets <sup>(1)</sup>	118	110	87	92	89	8	29
<b>Total assets</b>	<b>\$ 7,694</b>	<b>\$ 7,884</b>	<b>\$ 7,402</b>	<b>\$ 7,640</b>	<b>\$ 7,937</b>	<b>\$ (190)</b>	<b>\$ (243)</b>

(1) Includes derivative assets which are reflected on a gross basis on the balance sheet, assets of discontinued operations held-for-sale and other assets

(\$ in millions)

Income Statement	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Net financing revenue</b>							
Total financing revenue and other interest income	\$ 89	\$ 88	\$ 89	\$ 90	\$ 94	\$ 1	\$ (5)
Interest expense							
Core original issue discount amortization <sup>(1)</sup>	10	36	47	46	44	(25)	(34)
Other interest expense	65	37	28	90	78	27	(13)
Total interest expense	75	73	75	136	122	2	(47)
Net financing revenue	14	15	14	(46)	(28)	(1)	42
<b>Other revenue</b>							
Loss on extinguishment of debt	(198)	(156)	-	(7)	(39)	(42)	(159)
Other gain on investments, net	22	16	6	2	14	6	8
Other income, net of losses <sup>(2)</sup>	31	2	13	9	6	29	25
Total other (loss) revenue	(145)	(138)	19	4	(19)	(7)	(126)
<b>Total net revenue</b>	(131)	(123)	33	(42)	(47)	(8)	(84)
<b>Provision for loan losses</b>	(6)	(6)	-	(11)	1	-	(7)
<b>Noninterest expense</b>							
Compensation and benefits expense	107	105	111	92	111	2	(4)
Other operating expense <sup>(3)</sup>	(36)	8	(26)	(5)	(21)	(44)	(15)
Total noninterest expense	71	113	85	87	90	(42)	(19)
<b>Loss from cont. ops before income tax expense</b>	<b>\$ (196)</b>	<b>\$ (230)</b>	<b>\$ (52)</b>	<b>\$ (118)</b>	<b>\$ (138)</b>	<b>\$ 34</b>	<b>\$ (58)</b>
<b>Balance Sheet (Period-End)</b>							
Cash, trading and investment securities	\$ 20,154	\$ 16,368	\$ 17,083	\$ 17,123	\$ 16,871	\$ 3,786	\$ 3,283
Loans held-for-sale	17	36	-	-	-	(19)	17
Finance receivables and loans, net							
Consumer loans	68	35	16	30	12	33	56
Commercial loans <sup>(4)</sup>	1,987	1,865	1,738	1,747	1,698	122	289
Allowance for loan losses	(36)	(42)	(47)	(47)	(50)	6	14
Total finance receivables and loans, net	2,019	1,858	1,707	1,730	1,660	161	359
Other assets	5,249	5,304	4,888	4,878	5,493	(55)	(244)
<b>Total assets</b>	<b>\$ 27,439</b>	<b>\$ 23,566</b>	<b>\$ 23,678</b>	<b>\$ 23,731</b>	<b>\$ 24,024</b>	<b>\$ 3,873</b>	<b>\$ 3,415</b>

**OID Amortization Schedule <sup>(5)</sup>**

	2015	2016	2017 and After
Remaining Core OID Amortization (as of 3/31/2015)	\$ 34	\$ 55	Avg = \$52/yr

<sup>(1)</sup> Does not include accelerated OID expense of \$7 million in 1Q15, \$6 million in 4Q14 and \$7 million in 2Q14, which is reflected in other revenue

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

<sup>(3)</sup> 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 \$181 million for 1Q15, \$167 million for 4Q14, \$172 million in 3Q14, \$161 million for 2Q14, and \$185 million for 1Q14. The receiving business segment records the allocation of corporate overhead expense within other operating expenses.

<sup>(4)</sup> Includes intercompany

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

(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Asset Quality - Consolidated <sup>(1)</sup></b>							
Ending loan balance	\$ 99,856	\$ 99,947	\$ 99,517	\$ 100,777	\$ 99,623	\$ (91)	\$ 233
30+ Accruing DPD	\$ 1,157	\$ 1,607	\$ 1,452	\$ 1,245	\$ 956	\$ (451)	\$ 201
30+ Accruing DPD %	1.2%	1.6%	1.5%	1.2%	1.0%		
Non-performing loans (NPLs)	\$ 593	\$ 645	\$ 621	\$ 611	\$ 710	\$ (52)	\$ (117)
Net charge-offs (NCOs)	\$ 150	\$ 170	\$ 149	\$ 85	\$ 133	\$ (20)	\$ 18
Net charge-off rate <sup>(2)</sup>	0.6%	0.7%	0.6%	0.3%	0.5%		
Provision for loan losses	\$ 116	\$ 155	\$ 102	\$ 63	\$ 137	\$ (39)	\$ (21)
Allowance for loan losses (ALLL)	\$ 933	\$ 977	\$ 1,113	\$ 1,171	\$ 1,192	\$ (44)	\$ (259)
ALLL as % of Loans <sup>(3)</sup>	0.9%	1.0%	1.1%	1.2%	1.2%		
ALLL as % of NPLs <sup>(3)</sup>	157.5%	151.5%	179.2%	191.8%	167.9%		
ALLL as % of NCOs <sup>(3)</sup>	155.0%	143.5%	186.8%	344.2%	223.8%		
<b>U.S. Auto Delinquencies - HFI Retail Contract Amount <sup>(4)</sup></b>							
Delinquent contract \$	\$ 1,076	\$ 1,543	\$ 1,338	\$ 1,174	\$ 904	\$ (467)	\$ 172
% of retail contract \$ outstanding	1.87%	2.73%	2.28%	2.02%	1.59%		
<b>U.S. Auto Annualized Net Charge-Offs - HFI Retail Contract Amount</b>							
Net charge-offs	\$ 132	\$ 160	\$ 137	\$ 83	\$ 121	\$ (28)	\$ 11
% of avg. HFI assets	0.93%	1.10%	0.93%	0.58%	0.85%		
<b>U.S. Auto Annualized Net Charge-Offs - HFI Commercial Contract Amount</b>							
Net charge-offs	\$ (1)	\$ (0)	\$ 0	\$ 1	\$ 0	\$ (0)	\$ (1)
% of avg. HFI assets	-0.01%	0.00%	0.00%	0.01%	0.00%		

(1) Loans within this table are classified as held-for-investment recorded at historical 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 and loans held-for-sale

(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) 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)(2)</sup>

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Consumer</b>							
Allowance for loan losses	\$ 711	\$ 685	\$ 693	\$ 729	\$ 715	\$ 26	\$ (4)
Total consumer loans <sup>(3)</sup>	\$ 57,447	\$ 56,570	\$ 58,675	\$ 58,114	\$ 56,775	\$ 877	\$ 672
Coverage ratio	1.2%	1.2%	1.2%	1.3%	1.3%		
<b>Commercial</b>							
Allowance for loan losses	\$ 67	\$ 98	\$ 90	\$ 93	\$ 94	\$ (31)	\$ (27)
Total commercial loans	\$ 32,753	\$ 34,022	\$ 31,492	\$ 33,041	\$ 32,984	\$ (1,269)	\$ (230)
Coverage ratio	0.2%	0.3%	0.3%	0.3%	0.3%		
<b>Mortgage</b> <sup>(1)(2)</sup>							
<b>Consumer</b>							
Allowance for loan losses	\$ 119	\$ 152	\$ 283	\$ 302	\$ 333	\$ (33)	\$ (214)
Total consumer loans	\$ 7,652	\$ 7,473	\$ 7,594	\$ 7,846	\$ 8,137	\$ 179	\$ (485)
Coverage ratio	1.6%	2.0%	3.7%	3.9%	4.1%		
<b>Corporate and Other</b> <sup>(1)(4)</sup>							
Allowance for loan losses	\$ 36	\$ 42	\$ 47	\$ 47	\$ 50	\$ (5)	\$ (14)
Total commercial loans	\$ 2,004	\$ 1,882	\$ 1,756	\$ 1,776	\$ 1,727	\$ 123	\$ 277
Coverage ratio	1.8%	2.2%	2.7%	2.6%	2.9%		

(1) 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

(2) Represents domestic allowance for loan losses only

(3) Includes \$68 million Corp. Treasury hedging activity related to domestic consumer auto outstandings in 1Q15, \$35 million in 4Q14, \$16 million in 3Q14, \$30 million in 2Q14 and \$12 million in 1Q14

(4) Includes Insurance

(\$ in billions)

	QUARTERLY TRENDS					CHANGE VS.	
	Basel III Transition	Basel I				4Q 14	1Q 14
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14		
<b>Capital <sup>(1)</sup></b>							
Risk-weighted assets	\$ 130.1	\$ 130.6	\$ 128.2	\$ 129.2	\$ 127.7	\$ (0.5)	\$ 2.4
Common Equity Tier 1 (CET1) capital ratio (Tier 1 common prior to 1Q15)	10.9%	9.6%	9.7%	9.4%	9.1%		
Tier 1 capital ratio	13.2%	12.5%	12.7%	12.3%	12.1%		
Total capital ratio	14.1%	13.2%	13.5%	13.2%	13.0%		
Tangible common equity / Tangible assets	9.5%	9.3%	9.3%	9.1%	8.9%		
Tangible common equity / Risk-weighted assets	11.3%	10.8%	10.8%	10.5%	10.3%		
Shareholders' equity	\$ 15.9	\$ 15.4	\$ 15.2	\$ 14.9	\$ 14.5	\$ 0.5	\$ 1.4
less: Preferred equity	(1.3)	(1.3)	(1.3)	(1.3)	(1.3)	-	-
Disallowed DTA	(0.5)	(1.3)	(1.4)	(1.3)	(1.5)	0.8	1.0
Certain AOCI items and other adjustments	-	(0.2)	(0.1)	(0.2)	(0.1)	0.2	0.1
<b>Common Equity Tier 1 capital <sup>(2)</sup></b>	<b>\$ 14.2</b>	<b>\$ 12.6</b>	<b>\$ 12.4</b>	<b>\$ 12.1</b>	<b>\$ 11.7</b>	<b>\$ 1.6</b>	<b>\$ 2.5</b>
Common Equity Tier 1 capital	\$ 14.2	\$ 12.6	\$ 12.4	\$ 12.1	\$ 11.7	\$ 1.6	\$ 2.5
add: Preferred equity	1.1	1.3	1.3	1.3	1.3	(0.2)	(0.2)
Trust preferred securities	2.5	2.5	2.5	2.5	2.5	-	-
less: Other adjustments	(0.7)	-	-	-	-	(0.7)	(0.7)
<b>Tier 1 capital</b>	<b>\$ 17.1</b>	<b>\$ 16.4</b>	<b>\$ 16.2</b>	<b>\$ 15.9</b>	<b>\$ 15.5</b>	<b>\$ 0.7</b>	<b>\$ 1.6</b>
Tier 1 capital	\$ 17.1	\$ 16.4	\$ 16.2	\$ 15.9	\$ 15.5	\$ 0.7	\$ 1.6
add: Qualifying subordinated debt and redeemable preferred stock	0.4	0.2	0.2	0.2	0.2	0.2	0.2
Allowance for loan and lease losses includible in Tier 2 capital and other adjustments	0.9	0.7	0.8	0.9	0.9	0.2	-
<b>Total capital</b>	<b>\$ 18.4</b>	<b>\$ 17.3</b>	<b>\$ 17.3</b>	<b>\$ 17.1</b>	<b>\$ 16.6</b>	<b>\$ 1.1</b>	<b>\$ 1.8</b>
Total shareholders' equity	\$ 15.9	\$ 15.4	\$ 15.2	\$ 14.9	\$ 14.5	\$ 0.5	\$ 1.4
less: Preferred equity	(1.3)	(1.3)	(1.3)	(1.3)	(1.3)	-	-
Goodwill and intangible assets	-	-	-	-	-	-	-
<b>Tangible common equity <sup>(3)</sup></b>	<b>\$ 14.7</b>	<b>\$ 14.1</b>	<b>\$ 13.9</b>	<b>\$ 13.6</b>	<b>\$ 13.2</b>	<b>\$ 0.6</b>	<b>\$ 1.5</b>
Total assets	\$ 153.5	\$ 151.8	\$ 149.2	\$ 149.9	\$ 148.5	\$ 1.7	\$ 5.0
less: Goodwill and intangible assets	-	-	-	-	-	-	-
<b>Tangible assets</b>	<b>\$ 153.5</b>	<b>\$ 151.8</b>	<b>\$ 149.2</b>	<b>\$ 149.9</b>	<b>\$ 148.4</b>	<b>\$ 1.7</b>	<b>\$ 5.1</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; all data prior to that date is based on Basel I rules.

(2) Tier 1 Common and Common Equity Tier 1 are non-GAAP financial measures. We define Tier 1 Common and Common Equity Tier 1 as Tier 1 capital less non-common elements including qualified perpetual preferred stock, qualifying minority interest in subsidiaries, and qualifying trust preferred securities. Ally considers various measures when evaluating capital utilization and adequacy, including the Tier 1 Common ratio and Common Equity Tier 1 ratio, in addition to other capital ratios defined by banking regulators. This calculation is intended to complement the capital ratios defined by banking regulators for both absolute and comparative purposes. Because GAAP does not include capital ratio measures, Ally believes there are no comparable GAAP financial measures to these ratios. Ally believes the Tier 1 Common ratio and Common Equity Tier 1 ratio are important because analysts and banking regulators may assess our capital adequacy using this ratio. 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.

(3) We define tangible common equity as common stockholders' equity less goodwill and identifiable intangible assets (other than mortgage servicing rights), 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.



ALLY FINANCIAL INC.  
LIQUIDITY



(\$ in billions)

	3/31/2015		12/31/2014		3/31/2014	
	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>	\$ 3.0	\$ 4.0	\$ 2.7	\$ 2.3	\$ 2.9	\$ 2.5
Highly liquid securities <sup>(3)</sup>	2.1	5.7	2.1	5.8	2.2	5.9
Current committed unused capacity	2.9	1.5	3.4	0.3	4.6	1.0
<b>Subtotal</b>	\$ 8.0	\$ 11.2	\$ 8.2	\$ 8.4	\$ 9.7	\$ 9.4
Ally Bank intercompany loan <sup>(4)</sup>	0.7	(0.7)	0.6	(0.6)	0.5	(0.5)
<b>Total Current Available Liquidity</b>	\$ 8.7	\$ 10.5	\$ 8.8	\$ 7.8	\$ 10.2	\$ 8.9
<b>Unsecured Long-Term Debt Maturity Profile</b>						2020 and
Consolidated remaining maturities	2015	2016	2017	2018	2019	After
	\$ 2.7	\$ 1.9	\$ 4.4	\$ 1.9	\$ 1.6	\$ 10.2

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

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

<sup>(3)</sup> Includes UST, Agency debt and Agency MBS

<sup>(4)</sup> 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

**ALLY FINANCIAL INC.  
DEPOSITS**



(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Key Statistics</b>							
Average retail CD maturity (months)	31.6	31.6	31.3	31.1	31.2	-	0.4
Average retail deposit rate	1.17%	1.16%	1.16%	1.17%	1.19%		
<b>Ally Financial Deposits Levels</b>							
Ally Bank retail	\$ 50,633	\$ 47,954	\$ 46,718	\$ 45,934	\$ 45,193	\$ 2,679	\$ 5,440
Ally Bank brokered	9,853	9,885	9,692	9,684	9,683	(32)	170
Other	389	384	441	473	491	6	(102)
<b>Total deposits</b>	<b>\$ 60,875</b>	<b>\$ 58,222</b>	<b>\$ 56,851</b>	<b>\$ 56,091</b>	<b>\$ 55,367</b>	<b>\$ 2,653</b>	<b>\$ 5,508</b>
<b>Ally Bank Deposit Mix</b>							
Retail CD	37.9%	40.1%	41.4%	42.5%	43.1%		
MMA/OSA/Checking	45.8%	42.8%	41.5%	40.1%	39.2%		
Brokered	16.3%	17.1%	17.2%	17.4%	17.7%		

(\$ in billions)

<u>Loan Value</u>	HISTORICAL QUARTERLY TRENDS				
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14
Gross carry value	\$ 7.7	\$ 7.5	\$ 7.6	\$ 7.8	\$ 8.1
Net carry value	\$ 7.5	\$ 7.3	\$ 7.3	\$ 7.5	\$ 7.8
<b><u>Estimated Pool Characteristics</u></b>					
Ongoing (post 1/1/2009)	50.9%	46.9%	38.7%	38.7%	39.1%
Legacy (pre 1/1/2009)	49.1%	53.1%	61.3%	61.3%	60.9%
% Second lien	9.8%	10.5%	10.8%	11.0%	11.1%
% Interest only	11.1%	12.5%	13.4%	13.5%	13.5%
% 30+ Day delinquent <sup>(1)</sup>	2.8%	3.0%	3.8%	2.7%	2.5%
% Low/No documentation	11.1%	12.1%	14.3%	14.2%	14.1%
% Non-primary residence	3.8%	3.7%	3.8%	3.8%	3.7%
Refreshed FICO	748	734	726	726	727
Wtd. Avg. LTV/CLTV <sup>(2)</sup>	68.6%	71.5%	73.1%	76.6%	77.8%
Higher risk geographies <sup>(3)</sup>	41.5%	41.1%	40.5%	40.4%	40.5%

<sup>(1)</sup> 3Q14 delinquency rates temporarily impacted by sub-servicing transfer

<sup>(2)</sup> Updated home values derived using a combination of appraisals, BPOs, AVMs and MSA level house price indices

<sup>(3)</sup> Includes CA, FL, MI and AZ

(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Impact of Discontinued Operations</b> <sup>(1)</sup>							
Auto Finance	\$ 454	\$ 23	\$ 29	\$ 22	\$ 28	\$ 431	\$ 425
Insurance	0	0	6	1	(0)	-	0
Corporate and Other	6	6	16	25	(1)	0	7
<b>Consolidated pretax income</b>	<b>\$ 460</b>	<b>\$ 29</b>	<b>\$ 51</b>	<b>\$ 48</b>	<b>\$ 27</b>	<b>\$ 431</b>	<b>\$ 432</b>
Tax expense (benefit)	63	2	(78)	7	(1)	61	64
<b>Consolidated net income</b>	<b>\$ 397</b>	<b>\$ 26</b>	<b>\$ 130</b>	<b>\$ 40</b>	<b>\$ 29</b>	<b>\$ 371</b>	<b>\$ 368</b>
<b>Assets of discontinued operations held-for-sale</b>	<b>\$ -</b>	<b>\$ 634</b>	<b>\$ 603</b>	<b>\$ 574</b>	<b>\$ 541</b>	<b>\$ (634)</b>	<b>\$ (541)</b>

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

ALLY FINANCIAL INC.  
PER SHARE-RELATED INFORMATION



(\$ in millions, shares in thousands)

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Earnings Per Share Data</b>							
Net income (loss)	\$ 576	\$ 177	\$ 423	\$ 323	\$ 227	\$ 399	\$ 349
less: Preferred stock dividends	67	68	67	65	68	(1)	(1)
<b>Net income (loss) available to common shareholders</b>	<b>\$ 509</b>	<b>\$ 109</b>	<b>\$ 356</b>	<b>\$ 258</b>	<b>\$ 159</b>	<b>\$ 400</b>	<b>\$ 350</b>
Weighted-average shares outstanding - basic <sup>(1)</sup>	482,248	481,861	481,611	481,350	479,768	386	2,480
Weighted-average shares outstanding - diluted <sup>(1)</sup>	482,782	483,091	482,506	482,343	479,768	(309)	3,014
<b>Net income (loss) per share - basic <sup>(1)</sup></b>	<b>\$ 1.06</b>	<b>\$ 0.23</b>	<b>\$ 0.74</b>	<b>\$ 0.54</b>	<b>\$ 0.33</b>	<b>\$ 0.83</b>	<b>\$ 0.72</b>
<b>Net income (loss) per share - diluted <sup>(1)</sup></b>	<b>\$ 1.06</b>	<b>\$ 0.23</b>	<b>\$ 0.74</b>	<b>\$ 0.54</b>	<b>\$ 0.33</b>	<b>\$ 0.83</b>	<b>\$ 0.72</b>

(1) Includes shares related to share-based compensation that have vested but not yet been issued as of March 31, 2015, December 31, 2014, September 30, 2014 and June 30, 2014

(\$ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	1Q 15	4Q 14	3Q 14	2Q 14	1Q 14	4Q 14	1Q 14
<b>Core ROTCE Calculation</b>							
Pre-tax income (loss) from continuing operations	\$ 282	\$ 187	\$ 420	\$ 347	\$ 292	\$ 95	\$ (10)
add: Core original issue discount expense	17	42	47	53	44	(25)	(27)
Repositioning items	190	167	-	16	3	23	187
Core pre-tax income (ex. repositioning)	\$ 490	\$ 396	\$ 467	\$ 417	\$ 339	\$ 93	\$ 151
Normalized income tax expense at 34%	166	135	159	142	115	32	51
Core net income	323	262	308	275	224	62	99
Preferred dividends (Series A & G)	67	68	67	65	68	(1)	(1)
<b>Operating net income available to common shareholders <sup>(1)</sup></b>	<b>\$ 256</b>	<b>\$ 194</b>	<b>\$ 241</b>	<b>\$ 210</b>	<b>\$ 156</b>	<b>\$ 63</b>	<b>\$ 101</b>
Tangible common equity <sup>(2)</sup>	\$ 14,384	\$ 14,012	\$ 13,752	\$ 13,386	\$ 13,060	\$ 372	\$ 1,324
less: Unamortized core original issue discount	1,345	1,369	1,411	1,461	1,510	(24)	(165)
Net deferred tax asset	1,725	1,800	1,806	1,872	1,979	(75)	(253)
<b>Normalized common equity <sup>(1)(3)</sup></b>	<b>\$ 11,314</b>	<b>\$ 10,843</b>	<b>\$ 10,534</b>	<b>\$ 10,053</b>	<b>\$ 9,571</b>	<b>\$ 471</b>	<b>\$ 1,743</b>
<b>Core ROTCE <sup>(1)</sup></b>	<b>9.1%</b>	<b>7.1%</b>	<b>9.1%</b>	<b>8.4%</b>	<b>6.5%</b>		
<b>Adjusted Efficiency Ratio Calculation</b>							
Total noninterest expense	\$ 695	\$ 672	\$ 742	\$ 821	\$ 713	\$ 23	\$ (18)
less: Rep and warrant expense	-	(11)	-	0	1	11	(1)
Insurance expense	202	203	243	329	213	(1)	(11)
Repositioning items	-	19	-	16	3	(19)	(3)
<b>Numerator</b>	<b>\$ 493</b>	<b>\$ 461</b>	<b>\$ 499</b>	<b>\$ 475</b>	<b>\$ 496</b>	<b>\$ 32</b>	<b>\$ (3)</b>
Total net revenue	\$ 1,093	\$ 1,014	\$ 1,264	\$ 1,231	\$ 1,142	\$ 79	\$ (49)
add: Original issue discount	17	42	47	53	44	(25)	(27)
Repositioning	190	148	-	-	-	42	190
less: Insurance revenue	280	289	303	306	287	(9)	(7)
<b>Denominator</b>	<b>\$ 1,021</b>	<b>\$ 916</b>	<b>\$ 1,008</b>	<b>\$ 978</b>	<b>\$ 899</b>	<b>\$ 105</b>	<b>\$ 122</b>
<b>Adjusted Efficiency Ratio <sup>(1)</sup></b>	<b>48%</b>	<b>50%</b>	<b>49%</b>	<b>49%</b>	<b>55%</b>		
<b>Noninterest Expense</b>							
Compensation and benefits	\$ 255	\$ 237	\$ 241	\$ 216	\$ 254	\$ 18	\$ 1
Technology and communications	69	79	77	93	85	(11)	(16)
Professional services	20	26	21	25	28	(6)	(8)
Servicing expenses <sup>(4)</sup>	48	52	54	53	46	(4)	1
Advertising and marketing	31	30	27	25	29	1	2
Other controllable expenses <sup>(5)</sup>	47	52	50	47	45	(6)	2
<b>Controllable Expense</b>	<b>\$ 469</b>	<b>\$ 478</b>	<b>\$ 469</b>	<b>\$ 458</b>	<b>\$ 487</b>	<b>\$ (8)</b>	<b>\$ (18)</b>
<b>Other Noninterest Expense</b>	<b>226</b>	<b>176</b>	<b>273</b>	<b>347</b>	<b>223</b>	<b>50</b>	<b>3</b>
<b>Total Noninterest Expense (ex. repositioning)</b>	<b>\$ 695</b>	<b>\$ 653</b>	<b>\$ 742</b>	<b>\$ 805</b>	<b>\$ 710</b>	<b>\$ 42</b>	<b>\$ (15)</b>
Repositioning expenses	-	19	-	16	3	(19)	(3)
<b>Total Noninterest Expense</b>	<b>\$ 695</b>	<b>\$ 672</b>	<b>\$ 742</b>	<b>\$ 821</b>	<b>\$ 713</b>	<b>\$ 23</b>	<b>\$ (18)</b>

(1) Represents a non-GAAP financial measure

(2) See page 16 for details

(3) Normalized common equity calculated using 2 period average

(4) Includes lease and loan administration expenses and vehicle remarketing and repossession expenses

(5) Includes occupancy and premises and equipment depreciation