Ally Financial Inc.
2Q Earnings Review

August 2, 2011

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Forward-Looking Statements and Additional Information

The following should be read in conjunction with the financial statements, notes and other information contained in the Company's 2010 Annual Report 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," "intend," "evaluate," "pursue," "seek," "may," "would," "could," "should," "believe," "potential," "continue," 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 on SEC Forms 10-Q and 8-K. Such factors include, among others, the following: maintaining the mutually beneficial relationship between Ally and General Motors ("GM"), and Ally and Chrysler; the profitability and financial condition of GM and Chrysler; securing low cost funding for us and Residential Capital, LLC ("ResCap"); our ability to realize the anticipated benefits associated with being a bank holding company, and the increased regulation and restrictions that we are now subject to; any impact resulting from delayed foreclosure sales or related matters; the potential for legal liability resulting from claims related to the sale of private-label mortgage-backed securities; risks related to potential repurchase obligations due to alleged breaches of representations and warranties in mortgage securitization transactions; changes in U.S. government-sponsored mortgage programs or disruptions in the markets in which our mortgage subsidiaries operate; continued challenges in the residential mortgage markets; the continuing negative impact on ResCap and our mortgage business generally due to the recent decline in the U.S. housing market; uncertainty of our ability to enter into transactions or execute strategic alternatives to realize the value of our ResCap operations; 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 the credit ratings of Ally, ResCap, Chrysler, or GM; 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).

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 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 global operations. The specific products include retail installment sales contracts, loans, lines of credit, leases or other financing products. The term "originate" refers to Ally's purchase, acquisition or direct origination of various "loan" products.

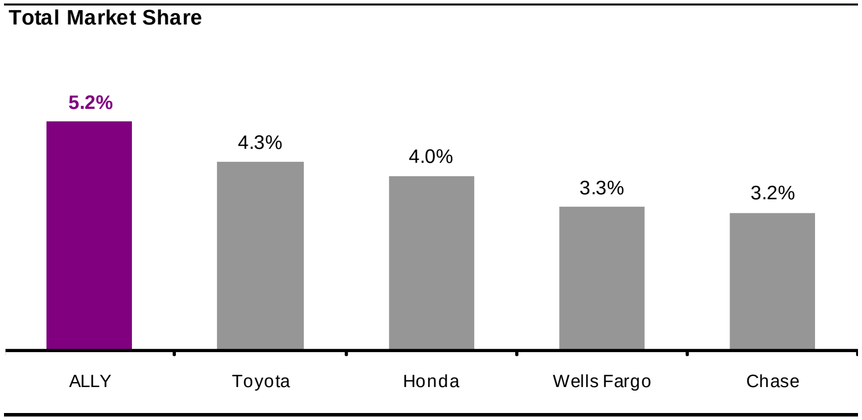
Second Quarter Highlights

- **Core pretax income[1] of $466 million and net income of $113 million**
  - Sixth straight quarter of profitability
- **Maintained dominant market position as #1 U.S. auto lender**
  - Auto earning asset growth of $16.8 billion year-over-year in North America
  - Significantly improved credit losses
  - Named preferred financing provider for Maserati North America
- **Ally Bank continues positive momentum**
  - Total deposit growth of $1.6 billion in 2Q
  - Expanded product offerings, including the introduction of IRA deposit products and "Ally Perks"
- **Strengthened financial profile**
  - Parent company liquidity[2] increased to $24.7 billion from $22.0 billion in 1Q
  - $12.2 billion of new funding transactions in 2Q
  - Cost of funds declined 35 bps from 1Q contributing to margin expansion
  - Maintaining strong capital ratios with Tier 1 Common of 8.4%[3]

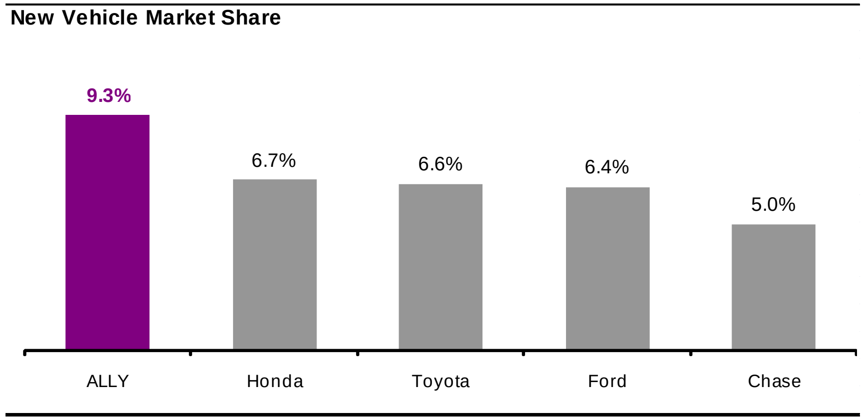
(1) Core pre-tax income is a non-GAAP financial measure. Please refer to slide 5 for further details
(2) Refer to page 24 for more details
(3) Tier 1 Common is a non-GAAP financial measure. Refer to page 22 in the financial supplement for more details

Auto Finance Category Leader

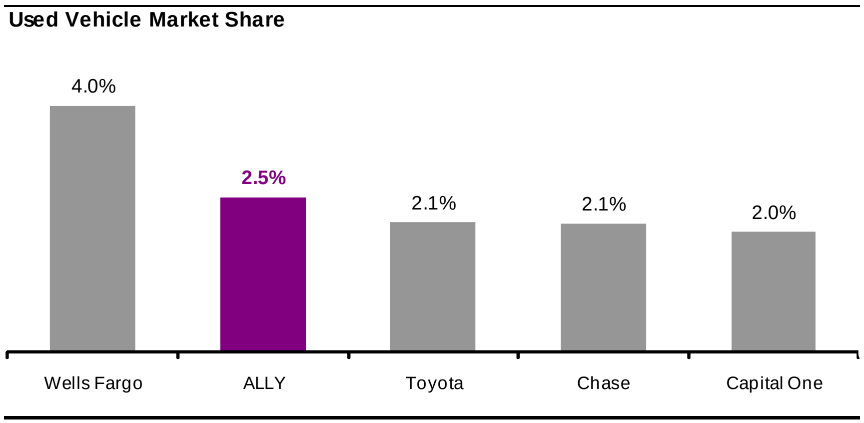
TOTAL MARKET: #1 Auto Finance Provider



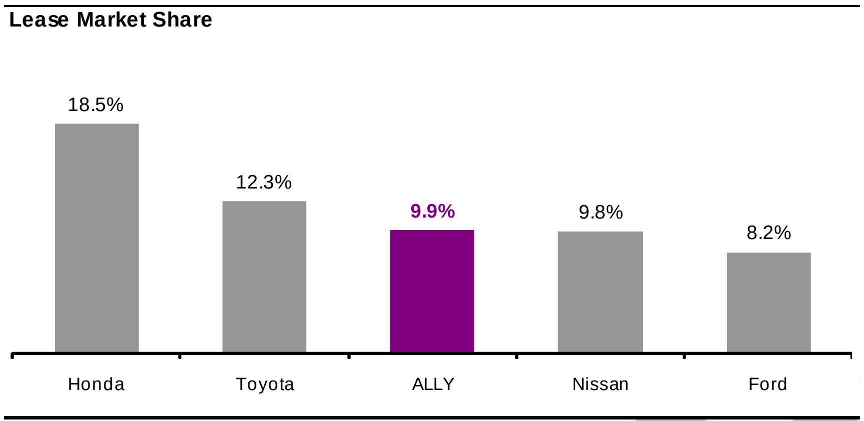
NEW: Market Leader in New Vehicle Financing



USED: Continued Focus in Growth Area



LEASE: Originations up Over 150% YoY



Source: Experian Automotive
U.S. market share information as of 2Q 2011

Second Quarter 2011 Results

($ millions)	2Q 11	1Q 11	2Q 10	Increase/(Decrease) vs. 1Q 11	Increase/(Decrease) vs. 2Q 10
Net financing revenue (ex. OID)	$ 965	$ 833	$ 1,001	$ 132	$ (36)
Total other revenue (ex. OID)	1,136	1,100	1,388	36	(252)
Provision for loan losses	51	113	218	(62)	(167)
Controllable expenses [1]	859	874	840	(15)	19
Other noninterest expenses	725	518	604	207	121
Core pre-tax income [2]	**$ 466**	**$ 428**	**$ 727**	**$ 38**	**$ (261)**
OID amortization expense [3]	274	326	292	(52)	(18)
Income tax expense (benefit)	82	(68)	33	150	49
Income (loss) from discontinued operations	3	(24)	163	27	(160)
Net income	**$ 113**	**$ 146**	**$ 565**	**$ (33)**	**$ (452)**
Total assets	$ 178,889	$ 173,704	$ 176,802	$ 5,185	$ 2,087
Net interest margin [4]	2.5%	2.2%	2.8%		

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

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

(3) Includes accelerated OID amortization of $20 million in 2Q11 and $30 million in 1Q11 from extinguishment of debt

(4) Excludes OID amortization expense. The impact of historical financial statement restatements for discontinued operations are not reflected in prior periods

Results by Segment

- Positive credit trends and asset growth in Global Automotive Services
  - Partially offset by weather losses in Insurance
- Mortgage Operations impacted by legacy repurchase expense
- Corporate and Other favorable due to lower funding costs and early settlement of a loss holdback provision under certain historical auto whole-loan forward flow agreements

Pre-Tax Income				**Increase/(Decrease) vs**	
($ millions)	**2Q 11**	**1Q 11**	**2Q 10**	**1Q 11**	**2Q 10**
North American Automotive Finance	$ 559	$ 518	$ 592	$ 41	$ (33)
International Automotive Finance	71	40	95	31	(24)
Insurance	73	134	108	(61)	(35)
Global Automotive Services	**$ 703**	**$ 692**	**$ 795**	**$ 11**	**$ (92)**
Mortgage Origination and Servicing	47	73	249	(26)	(202)
Legacy Portfolio and Other (1)	(174)	(39)	(19)	(135)	(155)
Mortgage Operations	**$ (127)**	**$ 34**	**$ 230**	**$ (161)**	**$ (357)**
Corporate and Other (ex. OID) (2)	(110)	(298)	(298)	188	188
Core pre-tax income (3)	$ 466	$ 428	$ 727	$ 38	$ (261)

(1) *Legacy Portfolio and Other segment primarily consists of loans originated prior to Jan. 1, 2009, and includes non-core business activities including portfolios in run off*

(2) *Corporate and Other as presented includes Commercial Finance Group ("CFG"), certain equity investments and treasury activities including the residual impacts from the corporate funds transfer pricing and asset liability management ("ALM") activities*

(3) *Core pre-tax income is a non-GAAP financial measure. Please refer to slide 5 for further details*

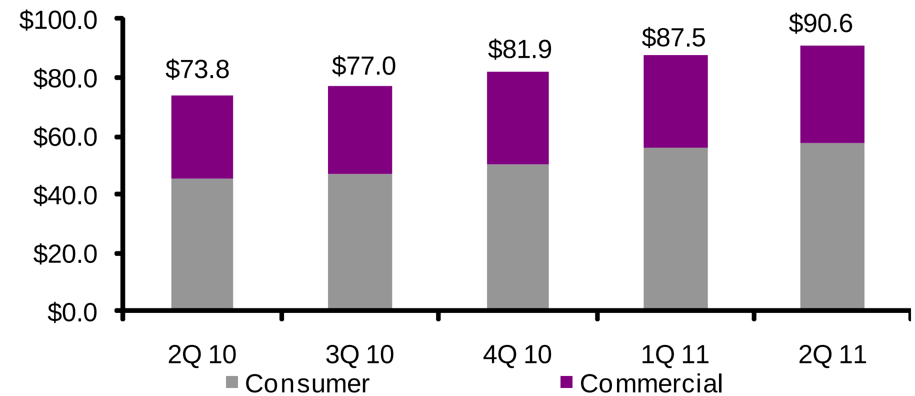
North American Automotive Finance

- North American segment reported pre-tax income of $559 million
- Net financing revenue increase of $60 million QoQ primarily driven by:
  - Higher asset balances due to strong origination volumes
  - Increase in dealer floorplan outstandings
  - Favorable net lease revenue from continued strong used car values
- Provision expense up slightly due to higher asset balances, partially offset by improved credit mix and improved consumer loss performance

Key Financials *($ millions)*	**2Q 11**	**1Q 11**	**2Q 10**
Net financing revenue	$ 878	$ 818	$ 851
Total other revenue	114	109	186
Total net revenue	992	927	1,037
Provision for loan losses	55	46	106
Noninterest expense	378	363	339
Pre-tax income from continuing ops	$ 559	$ 518	$ 592
Total assets	$ 90,943	$ 87,662	$ 74,146

NAO Earning Asset Balances

($ billions)



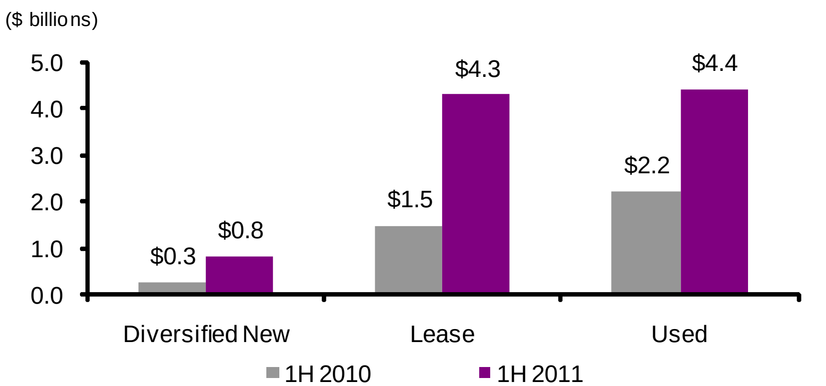
U.S. Auto Originations

- Strong growth in originations year-over-year
  - Diversified originations up 118% YoY
  - Lease originations up 155% YoY
  - Used originations up 74% YoY
- Total originations down from 1Q as expected due to reduction in OEM marketing programs
  - GM retail penetration returning to normalized levels

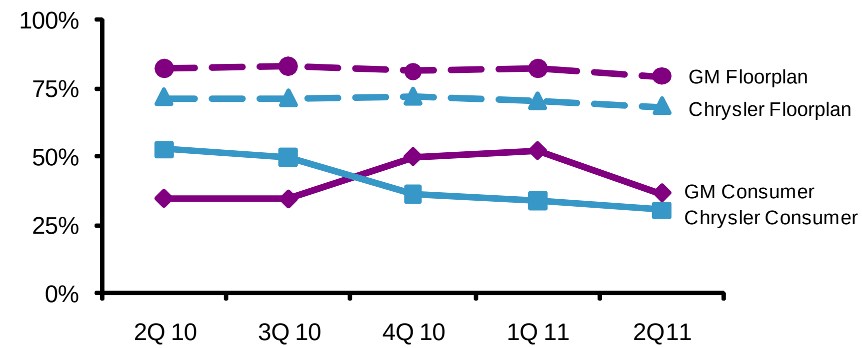
U.S. Consumer Originations *($ billions)*	**2Q 11**	**1Q 11**	**2Q 10**	**Inc/(Dec) vs. 2Q 10**
GM Retail Subvented	$ 1.4	$ 1.8	$ 1.6	-13%
GM Retail Standard	2.1	3.3	2.0	6%
Chrysler Retail Subvented	0.5	0.5	1.3	-63%
Chrysler Retail Standard	0.9	1.0	0.9	0%
Diversified New	0.4	0.5	0.2	118%
Lease [1]	2.1	2.2	0.8	155%
Used	2.1	2.3	1.2	74%
Total	**$ 9.5**	**$ 11.6**	**$ 8.0**	**18%**

(1) Includes GM and Chrysler lease originations

U.S. Originations - Select Segments



U.S. Penetration Rates



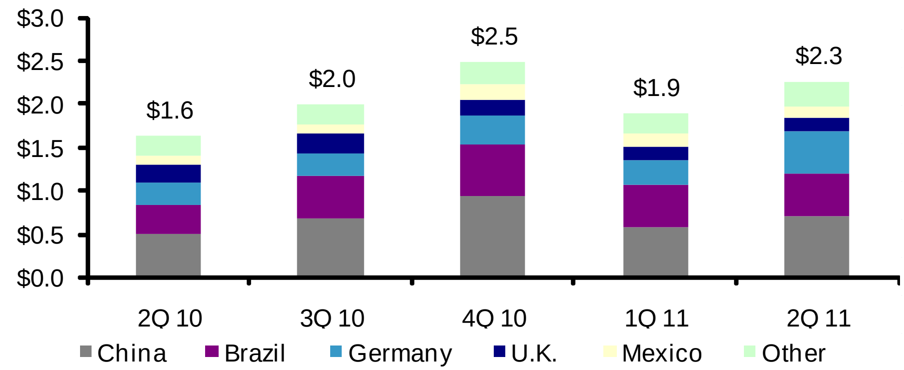
International Automotive Finance

- International operations earned $71 million of pre-tax income compared to $40 million in 1Q
  - Provision expense favorable driven by a 1Q reserve build that did not repeat
- Originations up 19% QoQ and 38% YoY
  - 70% growth in Germany originations QoQ driven by successful Opel marketing programs
  - China originations up 22% QoQ
    - GM market share gains and increase in diversified volume
    - 1Q11 lower due to seasonality

Key Financials *($ millions)*	**2Q 11**	**1Q 11**	**2Q 10**
Net financing revenue	$ 176	$ 171	$ 173
Total other revenue	65	75	85
Total net revenue	241	246	258
Provision for loan losses	7	37	9
Noninterest expense	163	169	154
Pre-tax income from continuing ops	$ 71	$ 40	$ 95
Total assets	$ 16,582	$ 16,295	$ 16,596

International Consumer Auto Originations (Continuing Operations)

($ billions)



Note: Originations in China part of a joint-venture in which Ally owns a minority interest

Insurance

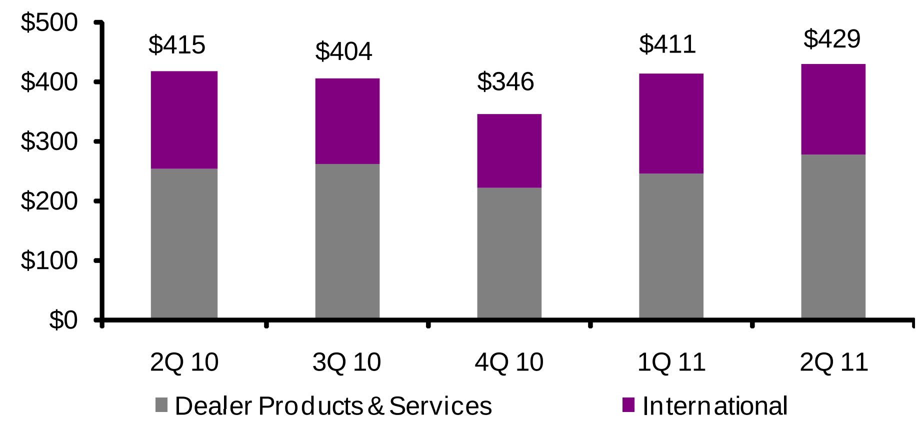
- Pre-tax income of $73 million, down from $134 million in 1Q
  - Record level of weather-related losses in the quarter
    - Reinsurance cap will moderate losses for remainder of 2011
  - Continued to realize favorable gains in the investment portfolio
- Total written premiums increased to $429 million
  - Primarily driven by higher Vehicle Service Contracts and GAP insurance at DP&S
  - Highest level of written premiums at DP&S since 3Q08

Key Financials *($ millions)*	**2Q 11**	**1Q 11**	**2Q 10**
Insurance premiums, service revenue earned and other	$ 445	$ 440	$ 487
Insurance losses and loss adjustment expenses	237	173	224
Acquisition and underwriting expenses	206	213	241
Total underwriting income	2	54	22
Investment income and other	71	80	86
Pre-tax income from continuing ops	$ 73	$ 134	$ 108
Total assets	$ 8,533	$ 9,024	$ 8,552

Key Statistics	**2Q 11**	**1Q 11**	**2Q 10**
Insurance ratios			
Loss ratio	54%	40%	46%
Underwriting expense ratio	47%	48%	50%
Combined ratio	101%	88%	96%

Insurance Total Written Premiums

($ millions)



Mortgage Operations – Origination and Servicing

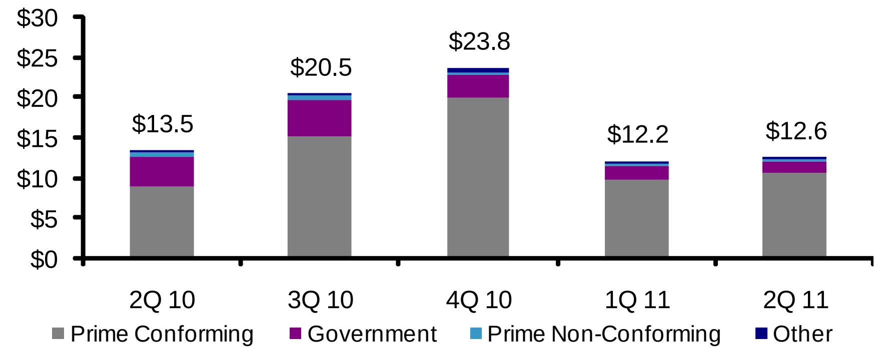
- Origination and Servicing earned $47 million of pre-tax income
- Gain on sale down from 1Q primarily due to lower margins driven by market technicals
- Loan production of $12.6 billion is up from $12.2 billion in 1Q, but down from $13.5 billion in 2Q10
  - Non-correspondent originations increased to 17%, up from 13% in 1Q and 11% in 2Q10
- Servicing revenue impacted by regular MSR valuation adjustments
- Submitted response to Consent Order to the Federal Reserve and other U.S. regulators on July 12
  - Continued focus on home preservation and loan modification leadership

Key Financials *($ millions)*	**2Q 11**	**1Q 11**	**2Q 10**
Net financing revenue	$ (18)	$ (30)	$ (18)
Gain on sale of mortgage loans, net	62	74	102
Other revenue (excluding gain on sale)	260	277	357
Total net revenue	304	321	441
Provision for loan losses	-	2	(35)
Noninterest expense	257	246	227
Pre-tax income from continuing ops	$ 47	$ 73	$ 249
Total assets	$ 20,010	$ 19,164	$ 20,014
Primary servicing - EOP ($ billions)	$ 360	$ 359	$ 353

($ millions)	**2Q 11**	**1Q 11**	**2Q 10**
Servicing fees	$ 313	$ 327	$ 331
Servicing asset valuation, net of hedge	(105)	(87)	(21)
Net servicing revenue	$ 208	$ 240	$ 310

Origination and Servicing Mortgage Loan Production

($ billions)



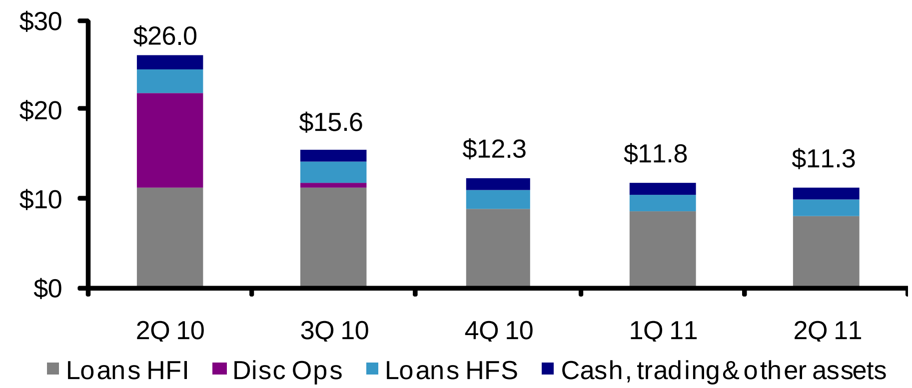
Mortgage Operations – Legacy Portfolio and Other

- Pre-tax loss of $174 million compared to a loss of $39 million in 1Q
  - Primarily driven by repurchase expense of $184 million
- Sold $71 million net UPB of domestic non-core assets, resulting in a net gain of $26 million
- Assets continued to decline to $11.3 billion in 2Q
- Legacy HFS portfolio of $1.7 billion carry value
  - Marked at 45% of UPB
- Legacy Ally Bank HFI portfolio of $7.4 billion gross carry value, down $267 million from 1Q
  - Portfolio continues to perform within expectations

Key Financials *($ millions)*	**2Q 11**	**1Q 11**	**2Q 10**
Net financing revenue	$ 78	$ 78	$ 172
Gain on sale of mortgage loans, net	34	18	95
Other revenue (excluding gain on sale)	(19)	(6)	(23)
Total net revenue	93	90	244
Provision for loan losses	38	45	127
Noninterest expense	229	84	136
Pre-tax loss from continuing ops	$ (174)	$ (39)	$ (19)

Legacy Portfolio & Other Balance Sheet

($ billions)



Note: Consumer loans HFI consists primarily of Ally Bank HFI (originated pre-2009) and legacy securitizations

Differentiated Mortgage Servicer

- GMAC Mortgage has worked aggressively to keep customers in their homes and is a supporter of many home preservation outreach programs
- Since 2008, we have provided relief to over 700,000 customers
  - Superior performance versus larger competitors
  - Represents 26% of loans serviced during that time period
- Completed approximately 2x the amount of modifications as foreclosure sales
- Performance in the HAMP program is best in class

HAMP Modifications

Originator	HAMP Conversion Rate [1]	HAMP Aged Trials Not Converted to Permanent	HAMP Modifications Per Servicing Volume [2]
GMAC Mortgage	83%	57	2.33%
Wells Fargo	83%	1,654	1.07%
CitiMortgage	71%	1,718	1.47%
JP Morgan Chase	63%	2,652	1.40%
Bank of America	55%	8,926	1.21%

(1) Conversion rates displayed represent post 06/01/10 activity when income verification became mandatory. Source: U.S. Treasury May HAMP report

(2) Source: Inside Mortgage Finance and U.S. Treasury HAMP reports. Assumes $200k average loan balance

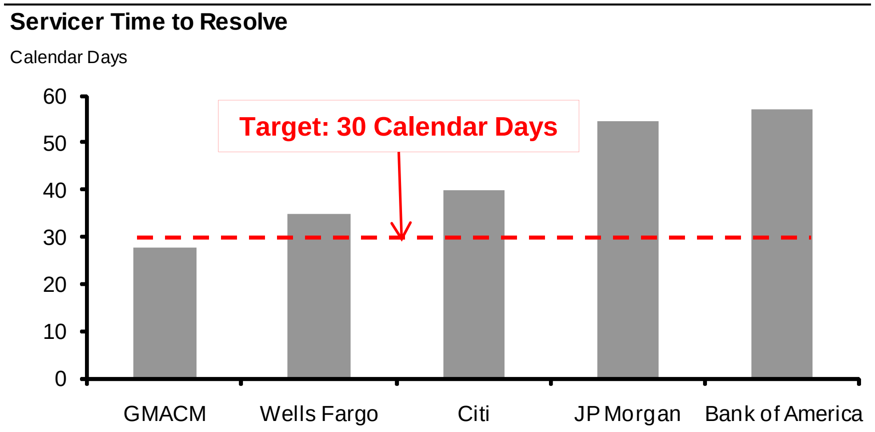
2005 - 2007 Originations Serviced: 90+ Delinquency

Private Label Securities - 90+ Delinquency by Product

	Alt A	Subprime	Prime	Total
Wells Fargo	4.6%	11.0%	1.9%	2.5%
GMAC Mortgage	9.1%	7.2%	2.3%	7.2%
Citi	7.5%	15.1%	4.7%	10.1%
JP Morgan	13.7%	20.2%	7.2%	13.0%
Bank of America	19.4%	30.2%	8.5%	20.2%
Other	12.0%	15.2%	4.6%	12.7%
Total Industry	**13.7%**	**18.0%**	**5.3%**	**13.4%**

Excludes foreclosure and REO. Includes non-GSE originations only
Source: LPS. Data as of June 2011

Time to Resolve 3rd Party HAMP Escalations



Source: U.S. Treasury May HAMP report

Mortgage Repurchase Reserves

- Mortgage repurchase reserve expense of $184 million
  - Driven primarily by approximately $150 million in payments to trusts resulting from rescinded mortgage insurance on securitized assets
- Reserve balance remains flat to previous two quarters
- New claims trends increased in 2Q from low level in 1Q
  - YTD claims down from 2009 and 2010 driven by prior settlements reached
- Outstanding claims predominantly from monolines

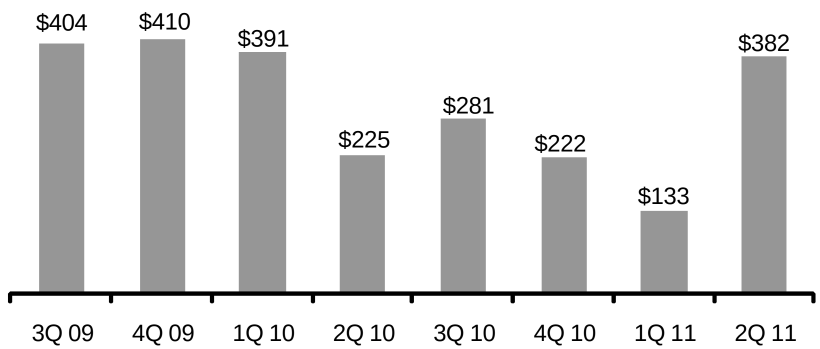
Mortgage Repurchase Reserves

($ millions)	2Q 10	3Q 10	4Q 10	1Q 11	2Q 11
Beginning reserve balance	$ 890	$ 855	$ 1,128	$ 830	$ 830
Repurchase reserve expense	97	344	180	26	184
Other additions	24	8	37	6	5
Loss experience, net[1]	(156)	(80)	(515)	(32)	(190)
Ending reserve balance	$ 855	$ 1,128	$ 830	$ 830	$ 829

(1) Includes settlement amounts

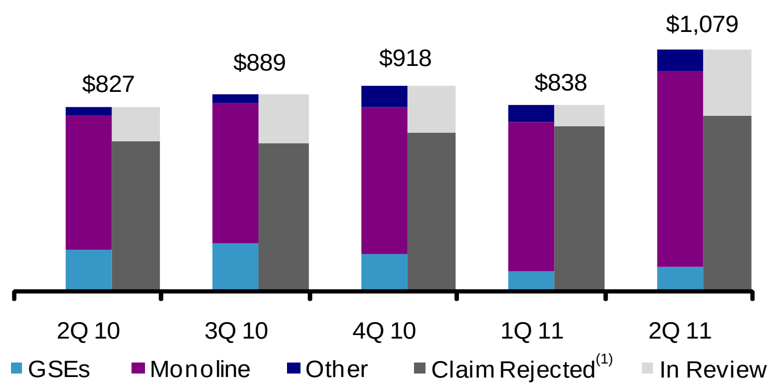
New Claims Trend

($ millions)



Outstanding Claims by Counterparty[1][2]

($ millions)



(1) Includes claims that Ally has requested to be rescinded

(2) Represents current UPB and requested make-whole amounts for claims and does not represent expected losses

Proactive Approach to Legacy Mortgage Risk

- **Ally has consistently taken a proactive approach to addressing legacy mortgage risk:**
  - Began substantial repurchase reserve build in 2009
  - Marked riskier balance sheet assets to market in December 2009
  - Reached comprehensive settlements with Fannie Mae (December 2010) and Freddie Mac (March 2010)
    - Total losses of 0.74% of covered Original UPB
    - Covers past, present and future claims
    - Fannie Mae settlement covered our exposure in private label securitizations
  - Reached settlements with five whole loan counterparties
  - Aggressively and proactively addressing foreclosure affidavit issue
- **Private label repurchase risk is notably different than GSE experience:**
  - Representations and warranties less stringent and disclosure tailored to specific loan pools
  - Logistical hurdles
  - Significant upfront cost with uncertain return
  - Timeline could be lengthy
  - Collateral segregated into different programs to highlight risks

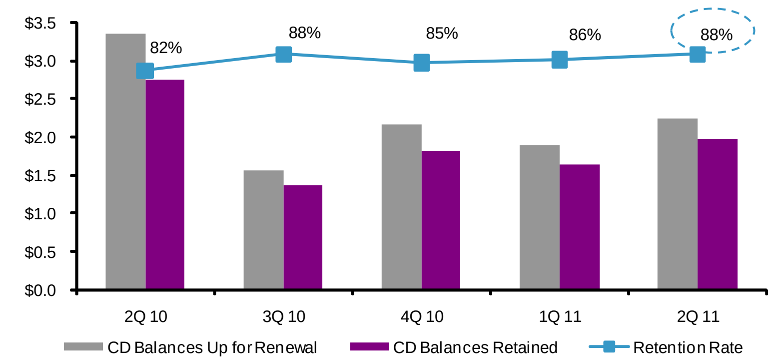
Ally Bank Franchise

- Continued growth of Ally's deposit franchise
  - Total deposit growth of $1.6 billion in 2Q
  - Number of Ally Bank retail accounts increased over 6% from 1Q to 852k
- Expanded product offerings continue to build the strong consumer value proposition
  - IRA plan options including Raise Your Rate CD, High Yield CD and Online Saving Accounts
  - "Ally Perks" debit rewards program

High CD retention rates reflect franchise strength

Retail CD Balance Retention [1]

($ billions)

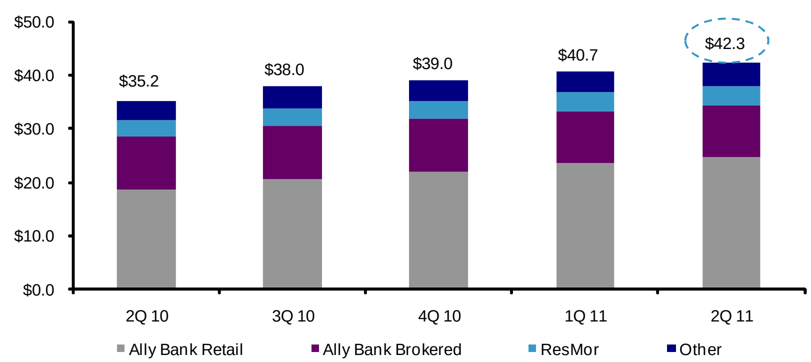


(1) Retention includes balances retained in any Ally Bank product

Stable, consistent growth of retail deposits

Ally Financial Deposit Levels

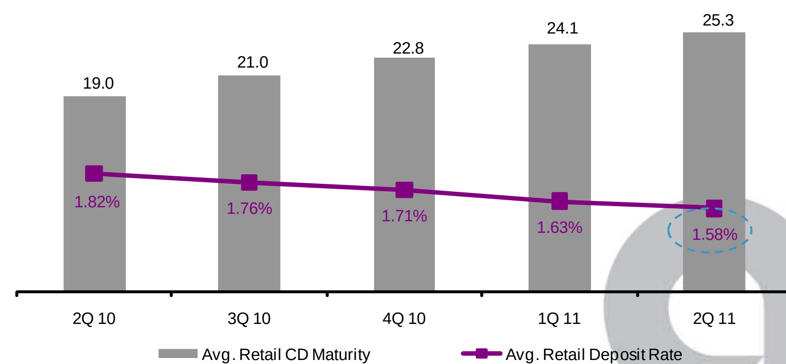
($ billions)



Deposit rates declining as maturity extending

Average Retail CD Maturity and Retail Deposit Portfolio Rate

(months)



Liquidity

- Conservative liquidity posture with total parent company available liquidity of $24.7 billion and consolidated unsecured debt maturities of $16.7 billion through 2012[(1)]
  - Additional $12.2 billion of liquidity at Ally Bank
- Diverse access to capital markets with $12.2 billion of new funding in 2Q, up from over $7.2 billion in 1Q

Unsecured

- ✓ Issued $1.5 billion of U.S. unsecured debt in 2Q
- ✓ Will continue to prudently issue unsecured debt based on market conditions

ABS

- ✓ Raised $6.3 billion in the public and private securitization markets in 2Q
  - $5.6 billion of U.S. retail and floorplan auto transactions
  - $541 million Canadian retail auto securitization
- ✓ Auto portfolio whole loan sale of $1.3 billion

Credit Facilities

- ✓ Additional $3.0 billion of new revolving credit capacity
  - New facilities and increases to existing facilities for auto and mortgage assets in the U.S. and internationally

(1) Refer to page 24 for more details

Capital

- Capital ratios remain among the highest in the industry
  - Ratios slightly lower due to increase in risk-weighted assets, driven by strong growth in auto originations
- Ally is well positioned to achieve the enhanced Basel III capital requirements in advance of the proposed timelines
  - Estimated 2Q 2011 Basel III Tier 1 Common Ratio of 10.8% on a fully converted basis(1)

($ billions)	**6/30/2011**	**3/31/2011**	**6/30/2010**
Tier 1 Capital	$ 22.1	$ 22.1	$ 22.4
Tier 1 Common Capital	$ 12.6	$ 12.7	$ 7.7
Total Risk-Based Capital	$ 24.0	$ 24.1	$ 24.6
Tangible Common Equity	$ 13.0	$ 12.9	$ 8.1
Tangible Assets	$ 178.4	$ 173.2	$ 176.3
Risk-Weighted Assets	$ 151.0	$ 150.8	$ 146.2
Tier 1 Capital Ratio	14.6%	14.7%	15.3%
Tier 1 Common Capital Ratio	8.4%	8.4%	5.2%
Total Risk-Based Capital Ratio	15.9%	16.0%	16.8%
Tangible Common Equity / Tangible Assets	7.3%	7.5%	4.6%
Tangible Common Equity / Risk-Weighted Assets	8.6%	8.6%	5.5%

Note: Tier 1 Common and Tangible Common Equity are non-GAAP financial measures. Refer to page 22 of the financial supplement for additional details

(1) Pro forma calculation assumes full conversion of remaining MCP to common equity and is based on management's current interpretation of Basel III capital proposals. This pro forma calculation is subject to change depending on final Basel III rulemaking and interpretations thereof by regulatory authorities.

Asset Quality: Summary

- Positive credit quality trends continue
- Continue to maintain strong allowance coverage ratios relative to net charge-offs and non-performing loans
  - Over 3.5x coverage of net charge-offs
- Loan balance continues to grow driven by strong auto originations

Ally Financial Consolidated (1)

($ millions)	2Q11	1Q 11	4Q 10	3Q 10	2Q 10
Ending Loan Balance	$ 109,779	$ 106,488	$ 101,398	$ 95,770	$ 90,371
30+ Accruing DPD	979	963	1,114	1,173	1,380
30+ Accruing DPD %	0.9%	0.9%	1.1%	1.2%	1.5%
Non-Performing Loans (NPLs)	1,191	1,244	1,508	1,592	2,294
Net Charge-Offs (NCOs)	121	189	240	334	307
Net Charge-Off Rate (2)	0.4%	0.7%	1.0%	1.4%	1.4%
Provision Expense	51	113	71	9	218
Allowance Balance (ALLL)	1,739	1,806	1,873	2,054	2,377
ALLL as % of Loans (3)	1.6%	1.7%	1.8%	2.1%	2.6%
ALLL as % of NPLs (3)	146.0%	145.2%	124.3%	129.0%	103.6%
ALLL as % of NCOs (3)	358.0%	239.1%	194.8%	153.8%	193.3%

(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

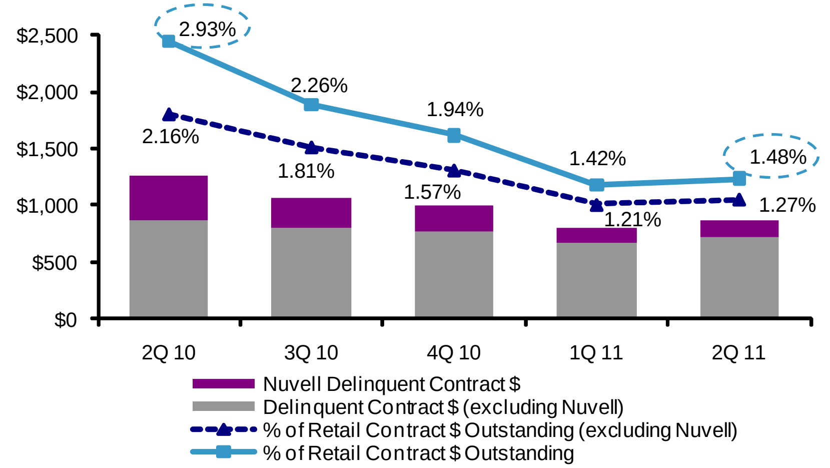
(2) Net charge-off ratios are calculated as annualized net charge-offs divided by average outstanding finance receivables and loans excluding loans measured at fair value and loans held-for-sale

(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

Asset Quality: Global Auto Finance

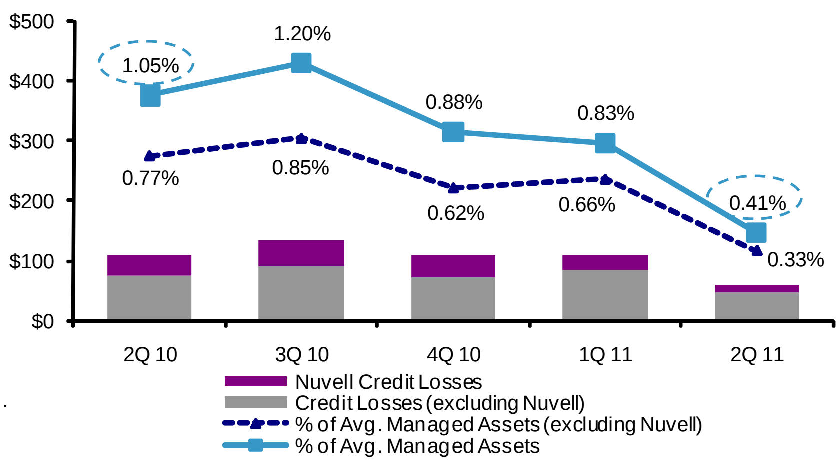
Global Delinquencies - Managed Retail Contract Amount

$ Amount of Accruing Contracts Greater than 30 Days Past Due (millions)



Global Annualized Credit Losses - Managed Retail Contract Amount

($ millions)



- Global auto continued to experience strong credit quality performance
  - Delinquencies up slightly from 1Q due to typical seasonal trends
  - Net credit loss ratio down 50% QoQ and 60% YoY
    - Decrease in frequency and improved severity due to strong recoveries
- Nuvell portfolio continues to wind down with strong performance
  - Net losses down 48% from prior quarter
  - Portfolio balance down to $1.7 billion

Outlook

Second Quarter Highlights

- Sixth straight profitable quarter
- Solid trends in Global Automotive Services
- Earning asset base growth
- Mortgage balance sheet has stabilized
- Ally Bank continues to expand product suite and customer base
- Strong capital and liquidity profile

Outlook and Priorities

- Continue auto earning asset growth
- Execute used and diversified growth strategies
- Address legacy mortgage topics
- Continue cost of funds improvement
- Repay the U.S. Treasury investment in a timely manner

Supplemental Charts

Corporate and Other

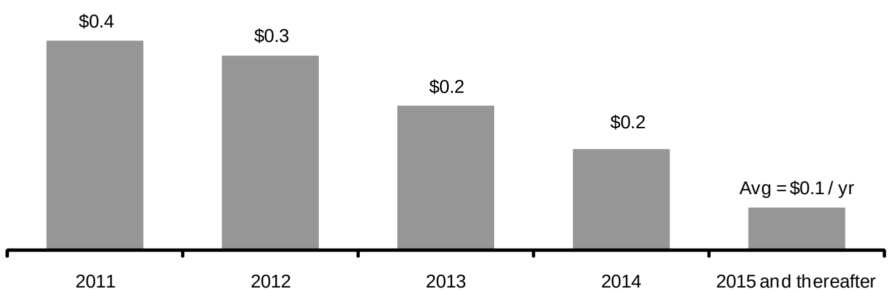
- OID amortization expense of $274 million in 2Q
- Commercial Finance pre-tax income of $82 million in 2Q, up from $51 million in 1Q
- Positive impact to other revenue due to early settlement of a loss holdback provision under certain historical auto whole-loan forward flow agreements
- Reserve release at Commercial Finance driving favorable provision

Key Financials *($ millions)*	**2Q 11**	**1Q 11**	**2Q 10**
Net financing loss	$ (172)	$ (226)	$ (200)
Total other revenue	127	55	36
Total net loss (ex. OID)	(45)	(171)	(164)
Provision for loan losses	(49)	(17)	11
Noninterest expense	114	144	123
Core pre-tax loss	$ (110)	$ (298)	$ (298)
OID Amortization Expense[1]	274	326	292
Pre-tax loss from continuing ops	$ (384)	$ (624)	$ (590)
Total assets	$ 31,508	$ 29,750	$ 31,465

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

OID Amortization Schedule

($ billions)



As of 6/30/2011

Liquidity and Unsecured Debt Maturity Profile

Available Liquidity	**6/30/2011**				**3/31/2011**			
($ billions)	**Parent[1]**		**Ally Bank**		**Parent[1]**		**Ally Bank**	
Cash and Cash Equivalents	$	9.5	$	3.6	$	7.6	$	3.7
Unencumbered Securities[2]		0.9		5.8		1.2		5.1
Current Committed Unused Capacity[3]		12.0		5.1		10.9		4.9
Subtotal	**$**	**22.4**	**$**	**14.5**	**$**	**19.7**	**$**	**13.7**
Ally Bank Intercompany Loan[4]		2.3		(2.3)		2.3		(2.3)
Total Available Liquidity	**$**	**24.7**	**$**	**12.2**	**$**	**22.0**	**$**	**11.5**

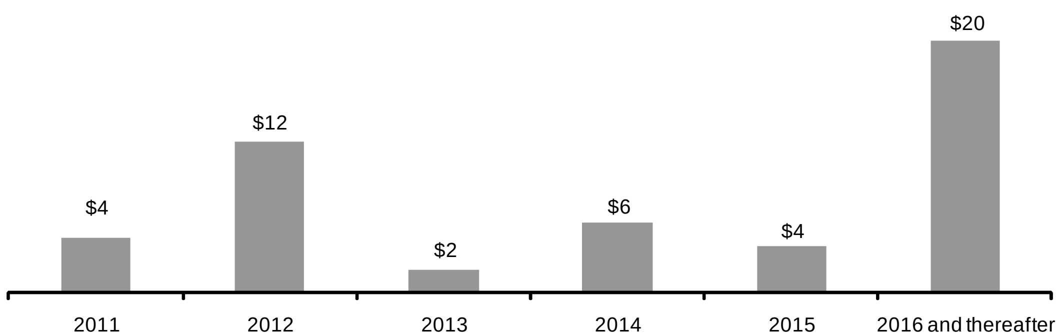
(1) Parent defined as Ally Consolidated less Ally Bank, ResCap (not shown) and Insurance (not shown)

(2) Includes UST, Agency debt and Agency MBS

(3) Includes equal allocation of shared unused capacity totaling $3.96 billion in 2Q and $3.93 billion in 1Q, which can be used by Ally Bank or the Parent (including international subsidiaries)

(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

Ally Financial Inc. Consolidated Unsecured Long-Term Debt Maturity Profile
($ billions)



As of 6/30/2011