SECOND QUARTER 2017

FINANCIAL SUPPLEMENT

This document and related communications should be read in conjunction with the financial statements, notes, and other information contained in our 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 and third-party data available at the time of the presentation or related communication.

This document and related communications contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts—such as our statements about targets and expectations for various financial and operating metrics. Forward-looking statements often use words such as “believe,” “expect,” “anticipate,” “intend,” “pursue,” “seek,” “continue,” “estimate,” “project,” “outlook,” “forecast,” “potential,” “target,” “objective,” “trend,” “plan,” “goal,” “initiative,” “priorities,” or other words of comparable meaning or future-tense or conditional verbs such as “may,” “will,” “should,” “would,” or “could.” Forward-looking statements convey our expectations, intentions, or forecasts about future events, circumstances, or results. All forward-looking statements, by their nature, are subject to assumptions, risks, and uncertainties, which may change over time and many of which are beyond our control. You should not rely on any forward-looking statement as a prediction or guarantee about the future. Actual future objectives, strategies, plans, prospects, performance, conditions, or results may differ materially from those set forth in any forward-looking statement. Some of the factors that may cause actual results or other future events or circumstances to differ from those in forward-looking statements are described in our Annual Report on Form 10-K for the year ended December 31, 2016, our subsequent Quarterly Reports on Form 10-Q or Current Reports on Form 8-K, or other applicable documents that are filed or furnished with the U.S. Securities and Exchange Commission (collectively, our “SEC filings”). Any forward-looking statement made by us or on our behalf speaks only as of the date that it was made. We do not undertake to update any forward-looking statement to reflect the impact of events, circumstances, or results that arise after the date that the statement was made, except as required by applicable securities laws. You, however, should consult further disclosures (including disclosures of a forward-looking nature) that we may make in any subsequent SEC filings.

This document and related communications contain specifically identified non-GAAP financial measures, which supplement the results that are reported according to generally accepted accounting principles (“GAAP”). These non-GAAP financial measures may be useful to investors but should not be viewed in isolation from, or as a substitute for, GAAP results. Differences between non-GAAP financial measures and comparable GAAP financial measures are reconciled in the presentation.

Our use of the term “loans” describes all of the products associated with our direct and indirect lending activities. The specific products include loans, retail installment sales contracts, lines of credit, leases, and other financing products. The term “lend” or “originate” refers to our direct origination of loans or our purchase or acquisition of loans.

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($ in millions, shares in thousands)

	QUARTERLY TRENDS					CHANGE VS.	
Selected Income Statement Data	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Net financing revenue (ex. OID) [1]	$ 1,084	$ 995	$ 991	$ 1,011	$ 998	$ 89	$ 87
OID amortization expense [2]	(17)	(16)	(15)	(15)	(14)	(1)	(4)
Net financing revenue (as reported)	1,067	979	976	996	984	88	83
Total other revenue	388	396	392	388	374	(8)	14
Total net revenue	**1,455**	**1,375**	**1,368**	**1,384**	**1,358**	**80**	**97**
Provision for loan losses	269	271	267	258	172	(2)	97
Total noninterest expense [3]	810	778	721	735	773	32	37
Pre-tax income from continuing operations	**376**	**326**	**380**	**391**	**413**	**50**	**(37)**
Income tax expense	122	113	134	130	56	9	66
(Loss) / Income from discontinued operations, net of tax	(2)	1	2	(52)	3	(3)	(5)
Net income	**252**	**214**	**248**	**209**	**360**	**38**	**(108)**
Preferred dividends	-	-	-	-	15	-	(15)
Net income available to common	**$ 252**	**$ 214**	**$ 248**	**$ 209**	**$ 345**	**$ 38**	**$ (93)**
Selected Balance Sheet Data (Period-End)							
Total assets	$ 164,345	$ 162,101	$ 163,728	$ 157,397	$ 157,931	$ 2,244	$ 6,414
Consumer loans	78,068	76,600	76,843	75,673	74,365	1,468	3,703
Commercial loans	42,460	42,402	42,101	39,286	38,288	58	4,172
Allowance for loan losses	(1,225)	(1,155)	(1,144)	(1,134)	(1,089)	(70)	(136)
Deposits	86,183	84,486	79,022	75,744	72,802	1,697	13,381
Total equity	13,473	13,365	13,317	13,630	13,611	108	(138)
Common Share Count							
Weighted average basic [4]	457,891	465,961	472,502	482,393	485,370	(8,070)	(27,479)
Weighted average diluted [4]	458,819	466,829	474,505	483,575	486,074	(8,010)	(27,255)
Issued shares outstanding (period-end)	452,292	462,193	467,000	475,470	483,753	(9,902)	(31,461)
Per Common Share Data							
Earnings per share (basic) [4]	$ 0.55	$ 0.46	$ 0.53	$ 0.43	$ 0.71	$ 0.09	$ (0.16)
Earnings per share (diluted) [4]	0.55	0.46	0.52	0.43	0.71	0.09	(0.16)
Adjusted earnings per share [5]	0.58	0.48	0.54	0.56	0.54	0.10	0.04
Book value per share	29.8	28.9	28.5	28.7	28.1	0.9	1.7
Tangible book value per share [6]	29.2	28.3	27.9	28.0	27.6	0.9	1.6
Adjusted tangible book value per share [6]	27.4	26.6	26.2	26.3	25.9	0.9	1.6
Select Financial Ratios							
Net interest margin (as reported)	2.76%	2.60%	2.56%	2.69%	2.68%		
Net interest margin (ex. OID)[7]	2.80%	2.64%	2.60%	2.73%	2.72%		
Cost of funds (incl. OID)[7]	1.94%	1.94%	1.90%	1.89%	1.90%		
Cost of funds (ex. OID)[7]	1.88%	1.87%	1.84%	1.83%	1.84%		
Efficiency Ratio [7]	55.7%	56.6%	52.7%	53.1%	56.9%		
Adjusted efficiency ratio [7][8]	43.7%	48.5%	46.4%	45.9%	43.7%		
Return on average assets [9]	0.6%	0.5%	0.6%	0.5%	0.9%		
Return on average total equity [9]	7.5%	6.4%	7.4%	6.1%	10.4%		
Return on average tangible common equity [7][9]	7.7%	6.6%	7.5%	6.3%	10.4%		
Core ROTCE [10]	9.6%	8.2%	9.4%	9.8%	9.7%		
Capital Ratios [11]							
Common Equity Tier 1 (CET1) capital ratio	9.5%	9.4%	9.4%	9.5%	9.6%		
Tier 1 capital ratio	11.2%	11.1%	10.9%	11.1%	11.2%		
Total capital ratio	12.8%	12.7%	12.6%	12.8%	12.8%		

(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 future issuances)

(3) Includes expenses, not limited to, employee related expenses, commissions and provision for losses and loss adjustment expense related to the insurance business, information technology expenses, servicing expenses, facilities expenses, marketing expenses, and other professional and legal expenses.

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

(5) Represents a non-GAAP financial measure. For more details refer to page 21

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

(7) Represents a non-GAAP financial measure.

(8) Represents a non-GAAP financial measure. For more details refer to page 24

(9) Return metrics are annualized.

(10) Return metrics are annualized. Represents a non-GAAP financial measure. For more details refer to page 23

(11) 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

ALLY FINANCIAL INC.
CONSOLIDATED INCOME STATEMENT

($ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	2Q 17	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Financing revenue and other interest income							
Interest and fees on finance receivables and loans	$ 1,447	$ 1,368	$ 1,355	$ 1,307	$ 1,265	$ 79	$ 182
Total interest and dividends on investment securities	139	126	109	101	99	13	40
Interest-bearing cash	7	5	4	3	4	2	3
Other earning assets	7	8	7	-	-	(1)	7
Operating leases	488	543	592	649	701	(55)	(213)
Total financing revenue and other interest income	2,088	2,050	2,067	2,060	2,069	38	19
Interest expense							
Interest on deposits	250	231	222	212	203	19	47
Interest on short-term borrowings	33	27	18	14	12	6	21
Interest on long-term debt	417	424	434	430	436	(7)	(19)
Total interest expense	700	682	674	656	651	18	49
Depreciation expense on operating lease assets	321	389	417	408	434	(68)	(113)
Net financing revenue (as reported)	**$ 1,067**	**$ 979**	**$ 976**	**$ 996**	**$ 984**	**$ 88**	**$ 83**
Other revenue							
Servicing fees	14	16	15	17	18	(2)	(5)
Insurance premiums and service revenue earned	227	241	241	238	236	(14)	(9)
Gain on mortgage and automotive loans, net	36	14	7	-	3	22	33
Loss on extinguishment of debt	(1)	(1)	(1)	-	-	-	(1)
Other gain on investments, net	23	27	39	52	39	(4)	(16)
Other income, net of losses	89	99	91	81	77	(11)	11
Total other revenue	**388**	**396**	**392**	**388**	**374**	**(8)**	**14**
Total net revenue	**1,455**	**1,375**	**1,368**	**1,384**	**1,358**	**80**	**97**
Provision for loan losses	269	271	267	258	172	(2)	97
Noninterest expense							
Compensation and benefits expense	265	285	250	248	242	(20)	23
Insurance losses and loss adjustment expenses	125	88	55	69	145	37	(20)
Other operating expenses	420	405	416	418	386	15	34
Total noninterest expense	810	778	721	735	773	32	37
Pre-tax income from continuing operations	**$ 376**	**$ 326**	**$ 380**	**$ 391**	**$ 413**	**$ 50**	**$ (37)**
Income tax expense from continuing operations	122	113	134	130	56	9	66
Net income from continuing operations	254	213	246	261	357	41	(103)
(Loss) / Income from discontinued operations, net of tax	(2)	1	2	(52)	3	(3)	(5)
Net income	**$ 252**	**$ 214**	**$ 248**	**$ 209**	**$ 360**	**$ 38**	**$ (108)**
Core Pre-Tax Income Walk							
Net financing revenue (ex. OID) (1)	**$ 1,084**	**$ 995**	**$ 991**	**$ 1,011**	**$ 998**	**$ 89**	**$ 87**
Total other revenue	388	396	392	388	374	(8)	14
Provision for loan losses	269	271	267	258	172	(2)	97
Total noninterest expense	810	778	721	735	769	32	41
Core pre-tax income	**$ 393**	**$ 342**	**$ 395**	**$ 406**	**$ 431**	**$ 51**	**$ (37)**
less: Repositioning items (2)	-	-	-	-	4	-	(4)
less : OID amortization expense	17	16	15	15	14	1	4
Pre-tax income from continuing operations	**$ 376**	**$ 326**	**$ 380**	**$ 391**	**$ 413**	**$ 50**	**$ (37)**

(1) Represents a non-GAAP financial measure. Excludes OID
(2) Excludes Repositioning items. Repositioning items are primarily related to the extinguishment of high-cost legacy debt and other strategic activities.

($ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
Assets	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Cash and cash equivalents							
Noninterest-bearing	$ 1,514	$ 1,513	$ 1,547	$ 1,779	$ 1,790	$ 1	$ (276)
Interest-bearing	2,863	2,789	4,387	2,510	3,941	74	(1,078)
Total cash and cash equivalents	4,377	4,302	5,934	4,289	5,731	75	(1,354)
Investment securities [(1)]	22,953	21,412	19,765	18,350	18,768	1,541	4,185
Loans held-for-sale, net	17	1	-	56	15	16	2
Finance receivables and loans, net							
Finance receivables and loans, net	120,528	119,002	118,944	114,959	112,653	1,526	7,875
Allowance for loan losses	(1,225)	(1,155)	(1,144)	(1,134)	(1,089)	(70)	(136)
Total finance receivables and loans, net	119,303	117,847	117,800	113,825	111,564	1,456	7,739
Investment in operating leases, net	9,717	10,461	11,470	12,689	13,755	(744)	(4,038)
Premiums receivables and other insurance assets	2,025	1,944	1,905	1,881	1,844	81	181
Other assets	5,953	6,134	6,854	6,307	6,254	(181)	(301)
Total assets	**$ 164,345**	**$ 162,101**	**$ 163,728**	**$ 157,397**	**$ 157,931**	**$ 2,244**	**$ 6,414**
Liabilities							
Deposit liabilities							
Noninterest-bearing	$ 107	$ 102	$ 84	$ 101	$ 94	$ 5	$ 13
Interest-bearing	86,076	84,384	78,938	75,643	72,708	1,692	13,368
Total deposit liabilities	86,183	84,486	79,022	75,744	72,802	1,697	13,381
Short-term borrowings	10,712	8,371	12,673	6,434	5,994	2,341	4,718
Long-term debt	49,145	51,061	54,128	56,836	61,040	(1,916)	(11,895)
Interest payable	399	382	351	462	427	17	(28)
Unearned insurance premiums and service revenue	2,541	2,514	2,500	2,493	2,465	27	76
Accrued expense and other liabilities	1,892	1,922	1,737	1,798	1,592	(30)	300
Total liabilities	**$ 150,872**	**$ 148,736**	**$ 150,411**	**$ 143,767**	**$ 144,320**	**$ 2,136**	**$ 6,552**
Equity							
Common stock and paid-in capital [(2)]	$ 20,478	$ 20,661	$ 20,809	$ 20,960	$ 21,106	$ (183)	$ (628)
Accumulated deficit	(6,760)	(6,975)	(7,151)	(7,361)	(7,530)	215	770
Accumulated other comprehensive (loss) income	(245)	(321)	(341)	31	35	76	(280)
Total equity	13,473	13,365	13,317	13,630	13,611	108	(138)
Total liabilities and equity	**$ 164,345**	**$ 162,101**	**$ 163,728**	**$ 157,397**	**$ 157,931**	**$ 2,244**	**$ 6,414**

(1) Includes held-to-maturity securities

(2) Includes Treasury stock

ALLY FINANCIAL INC.

CONSOLIDATED AVERAGE BALANCE SHEET [1]

($ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
Assets	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Interest-bearing cash and cash equivalents	$ 2,683	$ 2,674	$ 2,556	$ 2,530	$ 2,708	$ 9	$ (25)
Federal funds sold and securities purchased under resale agreements	-	-	-	-	2	-	(2)
Investment securities	23,049	21,298	20,143	18,139	18,190	1,751	4,859
Loans held-for-sale, net	2	-	-	1	-	2	2
Total finance receivables and loans, net [2]	119,235	117,974	116,769	113,294	112,158	1,261	7,077
Investment in operating leases, net	10,109	10,931	12,099	13,232	14,392	(822)	(4,283)
Total interest earning assets	155,078	152,877	151,567	147,196	147,450	2,201	7,628
Noninterest-bearing cash and cash equivalents	968	1,100	1,124	1,369	1,339	(132)	(371)
Other assets	7,727	8,013	8,039	8,764	8,755	(286)	(1,028)
Allowance for loan losses	(1,172)	(1,145)	(1,139)	(1,103)	(1,088)	(27)	(84)
Total assets	**$ 162,601**	**$ 160,845**	**$ 159,591**	**$ 156,226**	**$ 156,456**	**$ 1,756**	**$ 6,145**
Liabilities							
Interest-bearing deposit liabilities	$ 84,792	$ 82,160	$ 76,950	$ 74,166	$ 71,479	$ 2,632	$ 13,313
Short-term borrowings	9,024	8,223	8,353	5,194	5,535	801	3,489
Long-term debt [3]	50,723	52,549	55,916	58,425	60,758	(1,826)	(10,035)
Total interest-bearing liabilities [3]	144,539	142,932	141,219	137,785	137,772	1,607	6,767
Noninterest-bearing deposit liabilities	95	93	96	97	91	2	4
Other liabilities	4,526	4,383	4,442	4,674	4,948	143	(422)
Total liabilities	**$ 149,160**	**$ 147,408**	**$ 145,757**	**$ 142,556**	**$ 142,811**	**$ 1,752**	**$ 6,349**
Equity							
Total equity	$ 13,441	$ 13,437	$ 13,834	$ 13,670	$ 13,645	$ 4	$ (204)
Total liabilities and equity	**$ 162,601**	**$ 160,845**	**$ 159,591**	**$ 156,226**	**$ 156,456**	**$ 1,756**	**$ 6,145**

(1) Average balances are calculated using a combination of monthly and daily average methodologies. Periods prior to 4Q 16 may not tie to previous Financial Supplement disclosures due to the current methodology which includes equity investment security balances within investment securities, previously included within other assets.

(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 $1,224 in 2Q17, $1,240 million in 1Q17, $1,256 million in 4Q16, $1,272 million in 3Q16 and $1,286 million in 2Q16

($ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
	2Q 17	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Automotive Finance	$ 347	$ 288	$ 298	$ 319	$ 426	$ 59	$ (79)
Insurance	(21)	40	69	56	(18)	(61)	(3)
Dealer Financial Services	**326**	**328**	**367**	**375**	**408**	**(2)**	**(82)**
Mortgage Finance	7	9	15	8	9	(2)	(2)
Corporate Finance	35	25	31	15	14	10	21
Corporate and Other [1]	8	(36)	(33)	(7)	(18)	44	26
Pre-tax income from continuing operations	**$ 376**	**$ 326**	**$ 380**	**$ 391**	**$ 413**	**$ 50**	**$ (37)**
OID amortization expense [2]	17	16	15	15	14	1	4
Repositioning items [2][3]	-	-	-	-	4	-	(4)
Core pre-tax income [4]	**$ 393**	**$ 342**	**$ 395**	**$ 406**	**$ 431**	**$ 51**	**$ (37)**

(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, Ally Invest 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.

(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.	
Income Statement	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Net financing revenue							
Consumer	$ 962	$ 924	$ 933	$ 911	$ 877	$ 38	$ 85
Commercial	325	304	287	267	262	21	63
Loans held-for-sale	-	-	-	-	-	-	-
Operating leases	488	543	592	649	701	(55)	(213)
Other interest income	1	2	3	3	2	(1)	(1)
Total financing revenue and other interest income	1,776	1,773	1,815	1,830	1,842	3	(66)
Interest expense	523	492	491	489	479	31	44
Depreciation expense on operating lease assets:							
Depreciation expense on operating lease assets (ex. remarketing)	353	385	427	470	520	(32)	(167)
Remarketing gains (losses)	32	(3)	10	62	86	36	(53)
Total depreciation expense on operating lease assets	321	389	417	408	434	(68)	(113)
Net financing revenue	932	892	907	933	929	40	3
Other revenue							
Servicing fees	14	16	15	17	18	(2)	(5)
Gain/(loss) on automotive loans, net	35	24	7	-	5	11	30
Other income	58	61	56	58	53	(3)	5
Total other revenue	107	101	78	74	77	6	30
Total net revenue	1,039	993	985	1,007	1,006	46	33
Provision for loan losses	266	268	275	270	170	(2)	96
Noninterest expense							
Compensation and benefits	125	129	118	119	118	(4)	7
Other operating expenses	301	308	294	299	292	(7)	9
Total noninterest expense	426	437	412	418	410	(11)	16
Income before income tax expense	**$ 347**	**$ 288**	**$ 298**	**$ 319**	**$ 426**	**$ 59**	**$ (79)**
Memo: Net lease revenue							
Operating lease revenue	$ 488	$ 543	$ 592	$ 649	$ 701	$ (55)	$ (213)
Depreciation expense on operating lease assets (ex. remarketing)	353	385	427	470	520	(32)	(167)
Remarketing gains (losses)	32	(3)	10	62	86	36	53
Total depreciation expense on operating lease assets	321	389	417	408	434	(68)	(113)
Net lease revenue	**$ 167**	**$ 154**	**$ 175**	**$ 241**	**$ 267**	**$ 13**	**$ (100)**
Balance Sheet (Period-End)							
Cash, trading and investment securities	$ 23	$ 30	$ 30	$ 30	$ 30	$ (7)	$ (7)
Finance receivables and loans, net:							
Consumer loans	66,746	65,629	65,750	64,750	63,193	1,117	3,553
Commercial loans (1)	38,840	38,903	38,853	36,043	35,258	(63)	3,582
Allowance for loan losses	(1,066)	(999)	(989)	(969)	(919)	(67)	(147)
Total finance receivables and loans, net	104,520	103,533	103,614	99,824	97,532	987	6,988
Investment in operating leases, net	9,717	10,461	11,470	12,689	13,755	(744)	(4,038)
Other assets	1,187	1,130	1,233	1,126	1,039	57	148
Total assets	**$ 115,447**	**$ 115,154**	**$ 116,347**	**$ 113,669**	**$ 112,356**	**$ 293**	**$ 3,091**

(1) Includes intercompany

	QUARTERLY TRENDS					CHANGE VS.	
	2Q 17	1Q 17	4Q 16	3Q 16	2Q 16	1Q 17	2Q 16
U.S. Consumer Originations [1] *($ in billions)*							
Retail standard - new vehicle GM	$ 1.3	$ 1.5	$ 1.9	$ 2.0	$ 1.9	$ (0.2)	$ (0.6)
Retail standard - new vehicle Chrysler	1.0	1.0	1.1	1.2	1.2	(0.1)	(0.2)
Retail standard - new vehicle Growth	1.2	1.2	1.2	1.3	1.3	(0.0)	(0.1)
Used vehicle	4.0	4.2	3.4	3.8	4.0	(0.2)	(0.0)
Lease	1.1	0.9	0.7	1.0	0.9	0.2	0.2
Retail subvented	0.0	0.0	0.0	0.1	0.1	0.0	(0.1)
Total originations	$ 8.6	$ 8.9	$ 8.2	$ 9.3	$ 9.4	$ (0.3)	$ (0.8)
U.S. Consumer Originations - FICO Score							
Super Prime (CB 740+)	$ 2.1	$ 2.2	$ 2.2	$ 2.3	$ 2.1	$ (0.1)	$ (0.0)
Prime (CB 739-660)	3.0	3.1	2.9	3.4	3.5	(0.1)	(0.5)
Prime/Near (CB 659-620)	2.0	2.1	1.9	2.2	2.3	(0.1)	(0.2)
Non Prime (CB 619-540)	0.9	0.8	0.7	0.9	0.9	0.0	(0.0)
Sub Prime (CB 539-0)	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Unscored [2]	0.5	0.5	0.5	0.5	0.5	(0.0)	(0.0)
Total originations	$ 8.6	$ 8.9	$ 8.2	$ 9.3	$ 9.4	$ (0.3)	$ (0.8)
U.S. Market							
Light vehicle sales *(SAAR - units in millions)*	16.6	17.2	18.0	17.5	17.1	(0.6)	(0.5)
Light vehicle sales *(quarterly - units in millions)*	4.4	4.0	4.4	4.5	4.5	0.4	(0.1)
GM market share	16.5%	17.2%	18.8%	17.4%	16.7%		
Chrysler market share	12.7%	12.7%	12.0%	12.8%	13.3%		
U.S. Consumer Penetration							
GM	6.2%	7.4%	8.5%	8.8%	9.1%		
Chrysler	13.8%	13.4%	14.0%	14.8%	13.8%		
U.S. Commercial Outstandings EOP *($ in billions)*							
Floorplan outstandings, net	$ 32.9	$ 33.2	$ 33.3	$ 30.7	$ 30.0	$ (0.3)	$ 2.8
Dealer loans and other	6.0	5.8	5.5	5.4	5.2	0.2	0.8
Total Commercial outstandings	$ 38.8	$ 38.9	$ 38.9	$ 36.0	$ 35.3	$ (0.1)	$ 3.6
U.S. Off-Lease Remarketing							
Off-lease vehicles terminated - On-balance sheet *(# in units)*	71,665	77,761	71,737	80,999	76,001	(6,096)	(4,336)
Average (loss) / gain per vehicle	$ 453	$ (45)	$ 135	$ 767	$ 1,126	$ 497	$ (673)
Total (loss) / gains *($ in millions)*	$ 32	$ (3)	$ 10	$ 62	$ 86	$ 36	$ (53)

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

($ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
Income Statement *(GAAP View)*	2Q 17	1Q 17	4Q 16	3Q 16	2Q 16	1Q 17	2Q 16
Net financing revenue							
Interest and dividends on investment securities	$ 25	$ 25	$ 26	$ 24	$ 25	$ -	$ -
Interest bearing cash	2	1	2	2	3	1	(1)
Total financing revenue and other interest revenue	27	26	28	26	28	1	(1)
Interest expense	13	11	11	12	12	2	1
Net financing revenue	14	15	17	14	16	(1)	(2)
Other revenue							
Insurance premiums and service revenue earned	227	241	241	238	236	(14)	(9)
Other gain/(loss) on investments, net	15	21	17	24	21	(6)	(6)
Other income, net of losses	3	2	1	2	2	1	1
Total other revenue	245	264	259	264	259	(19)	(14)
Total net revenue	259	279	276	278	275	(20)	(16)
Noninterest expense							
Compensation and benefits expense	18	19	17	16	17	(1)	1
Insurance losses and loss adjustment expenses	125	88	55	69	145	37	(20)
Other operating expenses	137	132	135	137	131	5	6
Total noninterest expense	280	239	207	222	293	41	(13)
(Loss) Income before income tax expense	**$ (21)**	**$ 40**	**$ 69**	**$ 56**	**$ (18)**	**$ (61)**	**$ (3)**
Memo: Income Statement *(Managerial View)*							
Insurance premiums and other income							
Insurance premiums and service revenue earned	$ 227	$ 241	$ 241	$ 238	$ 236	$ (14)	$ (9)
Investment income	27	35	32	36	34	(8)	(7)
Other income	5	3	3	4	5	2	(0)
Total insurance premiums and other income	259	279	276	278	275	(20)	(16)
Expense							
Insurance losses and loss adjustment expenses	125	88	55	69	145	37	(20)
Acquisition and underwriting expenses							
Compensation and benefit expense	18	19	17	16	17	(1)	1
Insurance commission expense	104	99	98	99	97	5	6
Other expense	33	33	37	38	34	0	(1)
Total acquisition and underwriting expense	155	151	152	153	148	4	7
Total expense	280	239	207	222	293	41	(13)
(Loss) Income before income tax expense	**$ (21)**	**$ 40**	**$ 69**	**$ 56**	**$ (18)**	**$ (61)**	**$ (3)**
Balance Sheet (Period-End)							
Cash, trading and investment securities	$ 5,033	$ 5,048	$ 5,033	$ 5,155	$ 5,140	$ (15)	$ (107)
Premiums receivable and other insurance assets	2,041	1,959	1,920	1,894	1,856	82	185
Other assets	234	223	219	210	197	11	37
Total assets	**$ 7,308**	**$ 7,230**	**$ 7,172**	**$ 7,259**	**$ 7,193**	**$ 78**	**$ 115**
Key Statistics							
Total written premiums and revenue [3]	$ 220	$ 240	$ 237	$ 252	$ 237	$ (20)	$ (17)
Loss ratio [1]	54.6%	35.9%	22.6%	28.8%	60.9%		
Underwriting expense ratio [2]	67.5%	62.2%	62.7%	63.8%	61.9%		
Combined ratio	**122.1%**	**98.1%**	**85.3%**	**92.5%**	**122.8%**		

(1) Loss Ratio is calculated as Insurance losses and loss adjustment expenses divided by Insurance premiums and service revenue earned and Other Income, net of losses.

(2) Underwriting Expense Ratio is calculated as Compensation and benefits expense and Other operating expenses divided by Insurance premiums and service revenue earned and Other Income, net of losses.

(3) Written premiums: 2Q17 net of ceded premium for the reinsurance policy.

($ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
Income Statement	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Net financing revenue							
Total financing revenue and other interest income	$ 72	$ 71	$ 65	$ 64	$ 64	$ 1	$ 8
Interest expense	40	37	39	39	38	3	2
Net financing revenue	32	34	26	25	26	(2)	6
Gain on mortgage loans, net	1	-	-	-	-	1	1
Total other revenue	1	-	-	-	-	1	1
Total net revenue	33	34	26	25	26	(1)	7
Provision for loan losses	1	1	(8)	1	-	-	1
Noninterest expense							
Compensation and benefits expense	5	5	3	4	3	-	2
Other operating expense	20	19	16	12	14	1	6
Total noninterest expense	25	24	19	16	17	1	8
Income before income tax expense	**$ 7**	**$ 9**	**$ 15**	**$ 8**	**$ 9**	**$ (2)**	**$ (2)**

Balance Sheet (Period-End)							
Finance receivables and loans, net:							
Consumer loans	$ 8,866	$ 8,331	$ 8,294	$ 7,931	$ 8,009	$ 535	$ 857
Allowance for loan losses	(12)	(11)	(11)	(19)	(18)	(1)	6
Total finance receivables and loans, net	8,854	8,320	8,283	7,912	7,991	534	863
Other assets	48	42	24	21	23	6	25
Total assets	**$ 8,902**	**$ 8,362**	**$ 8,307**	**$ 7,933**	**$ 8,014**	**$ 540**	**$ 888**

($ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
Income Statement	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Net financing revenue							
Total financing revenue and other interest income	$ 70	$ 54	$ 54	$ 48	$ 46	$ 16	$ 24
Interest expense	22	20	20	18	17	2	5
Net financing revenue	48	34	34	30	29	14	19
Other income, net of losses	10	18	12	4	4	(8)	6
Total net revenue	58	52	46	34	33	6	25
Provision for loan losses	6	6	(2)	3	3	-	3
Noninterest expense							
Compensation and benefits expense	10	14	9	9	10	(4)	-
Other operating expense	7	7	8	7	6	-	1
Total noninterest expense	17	21	17	16	16	(4)	1
Income before income tax expense	**$ 35**	**$ 25**	**$ 31**	**$ 15**	**$ 14**	**$ 10**	**$ 21**

Balance Sheet (Period-End)							
Loans held for sale	$ 14	$ -	$ -	$ 56	$ 15	$ 14	$ (1)
Commercial loans (1)	3,553	3,432	3,180	3,182	2,975	121	578
Allowance for loan losses	(75)	(68)	(62)	(62)	(59)	(7)	(16)
Total finance receivables and loans, net	3,478	3,364	3,118	3,120	2,916	114	562
Other assets	60	74	65	56	58	(14)	2
Total assets	**$ 3,552**	**$ 3,438**	**$ 3,183**	**$ 3,232**	**$ 2,989**	**$ 114**	**$ 563**

(1) Includes intercompany loan activity

($ in millions)

Income Statement	2Q 17	1Q 17	4Q 16	3Q 16	2Q 16	Change vs. 1Q 17	Change vs. 2Q 16
Net financing revenue							
Total financing revenue and other interest income	$ 143	$ 126	$ 105	$ 92	$ 89	$ 17	$ 54
Interest expense							
Original issue discount amortization	17	16	15	15	14	1	4
Other interest expense	85	106	98	83	91	(21)	(7)
Total interest expense	102	122	113	98	105	(20)	(3)
Net financing revenue (deficit)	41	4	(8)	(6)	(16)	37	57
Other revenue							
Loss on extinguishment of debt	(1)	(1)	(1)	-	-	-	(1)
Other gain on investments, net	8	6	23	28	18	2	(10)
Other income, net of losses (1)	18	8	21	18	16	10	2
Total other (loss) revenue	25	13	43	46	34	12	(9)
Total net revenue (deficit)	66	17	35	40	18	49	48
Provision for loan losses	(4)	(4)	2	(16)	(1)	-	(3)
Noninterest expense							
Compensation and benefits expense	107	118	103	100	94	(11)	13
Other operating expense (2)	(45)	(61)	(37)	(37)	(57)	16	12
Total noninterest expense	62	57	66	63	37	5	25
Income / (Loss) from cont. ops before income tax expense	**$ 8**	**$ (36)**	**$ (33)**	**$ (7)**	**$ (18)**	**$ 44**	**$ 26**

Balance Sheet (Period-End)	2Q 17	1Q 17	4Q 16	3Q 16	2Q 16	Change vs. 1Q 17	Change vs. 2Q 16
Cash, trading and investment securities	$ 22,274	$ 20,636	$ 20,636	$ 17,454	$ 19,329	$ 1,638	$ 2,945
Finance receivables and loans, net							
Consumer loans	2,456	2,640	2,799	2,992	3,163	(184)	(707)
Commercial loans (3)	67	67	68	61	55	-	12
Allowance for loan losses	(72)	(77)	(82)	(84)	(93)	5	21
Total finance receivables and loans, net	2,451	2,630	2,785	2,969	3,125	(179)	(674)
Other assets	4,411	4,651	5,298	4,881	4,925	(240)	(514)
Total assets	**$ 29,136**	**$ 27,917**	**$ 28,719**	**$ 25,304**	**$ 27,379**	**$ 1,219**	**$ 1,757**

OID Amortization Schedule (4)	2017	2018	2019	2020	2021 and After
Remaining Core OID Amortization (as of 6/30/2017)	$ 37	$ 86	$ 27	$ 31	Avg = $52/yr

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

(2) Other operating expenses includes corporate overhead allocated to the other business segments. Amounts of corporate overhead allocated were $200 million for 2Q17, $212 million for 1Q17, $193 million for 4Q16, $190 million for 3Q16 and $186 million for 2Q16. The receiving business segment records the allocation of corporate overhead expense within other operating expenses.

(3) Includes intercompany

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

($ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
Asset Quality - Consolidated (1)	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Ending loan balance	$ 120,528	$ 119,002	$ 118,944	$ 114,959	$ 112,653	$ 1,526	$ 7,875
30+ Accruing DPD	$ 1,879	$ 1,612	$ 2,246	$ 1,934	$ 1,740	$ 267	$ 139
30+ Accruing DPD %	1.56%	1.35%	1.89%	1.68%	1.54%		
Non-performing loans (NPLs)	$ 783	$ 798	$ 819	$ 753	$ 734	$ (14)	$ 50
Net charge-offs (NCOs)	$ 199	$ 253	$ 257	$ 213	$ 152	$ (55)	$ 47
Net charge-off rate (2)	0.66%	0.86%	0.88%	0.75%	0.54%		
Provision for loan losses	$ 269	$ 271	$ 267	$ 258	$ 172	$ (2)	$ 97
Allowance for loan losses (ALLL)	$ 1,225	$ 1,155	$ 1,144	$ 1,134	$ 1,089	$ 70	$ 136
ALLL as % of Loans (3) (4)	1.0%	1.0%	1.0%	1.0%	1.0%		
ALLL as % of NPLs (3)	156%	145%	140%	150%	148%		
ALLL as % of NCOs (3)	154%	114%	111%	133%	179%		
US Auto Delinquencies - HFI Retail Contract $'s (5)							
Delinquent contract $	$ 1,811	$ 1,552	$ 2,160	$ 1,823	$ 1,643	$ 259	$ 168
% of retail contract $ outstanding	2.71%	2.36%	3.28%	2.81%	2.60%		
U.S. Auto Annualized Net Charge-Offs - HFI Retail Contract $'s							
Net charge-offs	$ 199	$ 251	$ 255	$ 219	$ 148	$ (53)	$ 50
% of avg. HFI assets (2)	1.20%	1.54%	1.56%	1.37%	0.94%		
U.S. Auto Annualized Net Charge-Offs - HFI Commercial Contract $'s							
Net charge-offs	$ 0	$ 0	$ 1	$ 0	$ 0	$ 0	$ 0
% of avg. HFI assets (2)	0.00%	0.00%	0.01%	0.00%	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 recievables 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 $28 million of fair value adjustment for loans in hedge accounting relationships in 2Q17, $34 million in 1Q17, $43 million in 4Q16, $66 million in 3Q16 and $88 million in 2Q16.
(5) Dollar amount of accruing contracts greater than 30 days past due

($ in millions)

CONTINUING OPERATIONS

	QUARTERLY TRENDS					CHANGE VS.	
	2Q 17	1Q 17	4Q 16	3Q 16	2Q 16	1Q 17	2Q 16
Automotive Finance [1]							
Consumer							
Allowance for loan losses	$ 1,002	$ 941	$ 932	$ 912	$ 862	$ 61	$ 140
Total consumer loans [2]	$ 66,774	$ 65,663	$ 65,793	$ 64,816	$ 63,281	$ 1,112	$ 3,494
Coverage ratio [3]	1.5%	1.4%	1.4%	1.4%	1.4%		
Commercial							
Allowance for loan losses	$ 64	$ 58	$ 57	$ 57	$ 57	$ 6	$ 7
Total commercial loans	$ 38,840	$ 38,903	$ 38,853	$ 36,036	$ 35,251	$ (63)	$ 3,589
Coverage ratio	0.2%	0.1%	0.1%	0.2%	0.2%		
Mortgage [1]							
Consumer							
Mortgage Finance							
Allowance for loan losses	$ 12	$ 11	$ 11	$ 19	$ 18	$ 1	$ (6)
Total consumer loans	$ 8,866	$ 8,331	$ 8,294	$ 7,931	$ 8,009	$ 534	$ 856
Coverage ratio	0.1%	0.1%	0.1%	0.2%	0.2%		
Mortgage - Legacy							
Allowance for loan losses	$ 71	$ 75	$ 80	$ 81	$ 91	$ (4)	$ (20)
Total consumer loans	$ 2,428	$ 2,606	$ 2,756	$ 2,926	$ 3,075	$ (178)	$ (647)
Coverage ratio	2.9%	2.9%	2.9%	2.8%	2.9%		
Total Mortgage							
Allowance for loan losses	$ 83	$ 86	$ 91	$ 100	$ 109	$ (4)	$ (26)
Total consumer loans	$ 11,294	$ 10,937	$ 11,050	$ 10,857	$ 11,084	$ 357	$ 209
Coverage ratio	0.7%	0.8%	0.8%	0.9%	1.0%		
Corporate Finance [1]							
Allowance for loan losses	$ 75	$ 68	$ 62	$ 62	$ 59	$ 7	$ 16
Total commercial loans	$ 3,553	$ 3,432	$ 3,180	$ 3,182	$ 2,976	$ 121	$ 578
Coverage ratio	2.1%	2.0%	2.0%	2.0%	2.0%		
Corporate and Other [1]							
Allowance for loan losses	$ 1	$ 2	$ 2	$ 3	$ 2	$ (1)	$ (1)
Total commercial loans	$ 67	$ 67	$ 68	$ 68	$ 61	$ (0)	$ 6
Coverage ratio	1.3%	2.6%	2.6%	3.7%	2.6%		

(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 $28 million of fair value adjustment for loans in hedge accounting relationships in 2Q17, $34 million in 1Q17, $43 million in 4Q16, $66 million in 3Q16 and $88 million in 2Q16.

(3) Excludes $28 million of fair value adjustment for loans in hedge accounting relationships in 2Q17, $34 million in 1Q17, $43 million in 4Q16, $66 million in 3Q16 and $88 million in 2Q16.

($ in billions)

	QUARTERLY TRENDS					CHANGE VS.	
	Basel III Transition						
Capital [(1)]	2Q 17	1Q 17	4Q 16	3Q 16	2Q 16	1Q 17	2Q 16
Risk-weighted assets	$ 138.0	$ 137.4	$ 138.5	$ 135.5	$ 133.8	$ 0.6	$ 4.2
Common Equity Tier 1 (CET1) capital ratio [(2)]	9.5%	9.4%	9.4%	9.5%	9.6%		
Tier 1 capital ratio	11.2%	11.1%	10.9%	11.1%	11.2%		
Total capital ratio	12.8%	12.7%	12.6%	12.8%	12.8%		
Tangible common equity / Tangible assets [(3)(4)]	8.0%	8.1%	8.0%	8.5%	8.5%		
Tangible common equity / Risk-weighted assets [(3)]	9.6%	9.5%	9.4%	9.8%	10.0%		
Shareholders' equity	$ 13.5	$ 13.4	$ 13.3	$ 13.6	$ 13.6	$ 0.1	$ (0.1)
less: Preferred equity	-	-	-	-	-	-	-
Disallowed DTA	(0.4)	(0.5)	(0.4)	(0.4)	(0.5)	0.1	0.1
Certain AOCI items and other adjustments	-	0.1	0.1	(0.3)	(0.3)	(0.1)	0.3
Common Equity Tier 1 capital [(2)]	$ 13.1	$ 12.9	$ 13.0	$ 12.9	$ 12.8	$ 0.2	$ 0.3
Common Equity Tier 1 capital	$ 13.1	$ 12.9	$ 13.0	$ 12.9	$ 12.8	$ 0.2	$ 0.3
add: Preferred equity	-	-	-	-	-	-	-
Trust preferred securities	2.5	2.5	2.5	2.5	2.5	-	-
less: Other adjustments	(0.1)	(0.2)	(0.3)	(0.3)	(0.4)	0.1	0.3
Tier 1 capital	$ 15.4	$ 15.2	$ 15.1	$ 15.1	$ 15.0	$ 0.2	$ 0.4
Tier 1 capital	$ 15.4	$ 15.2	$ 15.1	$ 15.1	$ 15.0	$ 0.2	$ 0.4
add: Qualifying subordinated debt and redeemable preferred stock	1.1	1.1	1.2	1.2	1.2	-	(0.1)
Allowance for loan and lease losses includible in Tier 2 capital and other adjustments	1.2	1.1	1.1	1.1	1.0	0.1	0.2
Total capital	$ 17.7	$ 17.5	$ 17.4	$ 17.3	$ 17.2	$ 0.2	$ 0.5
Total shareholders' equity	$ 13.5	$ 13.4	$ 13.3	$ 13.6	$ 13.6	$ 0.1	$ (0.1)
less: Preferred equity	-	-	-	-	-	-	-
Goodwill and intangible assets, net of deferred tax liabilities	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	0.0	-
Tangible common equity [(3)]	$ 13.2	$ 13.1	$ 13.0	$ 13.3	$ 13.3	$ 0.1	$ (0.1)
Total assets	$ 164.3	$ 162.1	$ 163.7	$ 157.4	$ 157.9	$ 2.2	$ 6.4
less: Goodwill and intangible assets, net of deferred tax liabilities	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	0.0	-
Tangible assets [(4)]	$ 164.1	$ 161.8	$ 163.4	$ 157.1	$ 157.7	$ 2.3	$ 6.4
Regulatory Capital - Basel III transition to fully phased-in							
Numerator							
Common equity tier 1 capital (transition)	**$ 13.1**	**$ 12.9**	**$ 13.0**	**$ 12.9**	**$ 12.8**		
DTAs arising from NOL and tax credit carryforwards phased-in during transition	(0.1)	(0.1)	(0.3)	(0.3)	(0.3)		
Intangibles phased-in during transition	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)		
Common equity tier 1 capital (fully phased-in)	**$ 13.0**	**$ 12.8**	**$ 12.7**	**$ 12.6**	**$ 12.5**		
Denominator							
Risk-weighted assets (transition)	**$ 138.0**	**$ 137.4**	**$ 138.5**	**$ 135.5**	**$ 133.8**		
DTAs arising from temporary differences that could not be realized through NOL , net of VA and net of DTLs phased-in during transition	0.4	0.4	0.5	0.5	0.5		
Intangibles phased in during transition	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)		
Risk-weighted assets (fully phased-in)	**$ 138.4**	**$ 137.9**	**$ 139.0**	**$ 136.0**	**$ 134.2**		
Metric							
Common equity tier 1 (transition)	**9.5%**	**9.4%**	**9.4%**	**9.5%**	**9.6%**		
Common equity tier 1 (fully phased-in) [(2)]	**9.4%**	**9.3%**	**9.1%**	**9.3%**	**9.3%**		

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.

($ in billions)

	6/30/2017		3/31/2017		6/30/2016	
Available Liquidity	**Parent [1]**	**Ally Bank**	**Parent [1]**	**Ally Bank**	**Parent [1]**	**Ally Bank**
Cash and cash equivalents [2]	$ 1.7	$ 2.2	$ 1.8	$ 2.1	$ 2.0	$ 3.3
Highly liquid securities [3]	1.6	12.9	2.0	11.1	2.4	7.8
Current committed unused capacity	2.3	0.3	0.7	0.4	1.1	1.1
Subtotal	**$ 5.6**	**$ 15.4**	**$ 4.5**	**$ 13.5**	**$ 5.4**	**$ 12.1**
Ally Bank intercompany loan [4]	0.3	(0.3)	0.4	(0.4)	1.4	(1.4)
Total Current Available Liquidity	**$ 5.9**	**$ 15.1**	**$ 4.9**	**$ 13.1**	**$ 6.8**	**$ 10.7**

Unsecured Long-Term Debt Maturity Profile	**2017**	**2018**	**2019**	**2020**	**2021**	**2022 and after**
Consolidated remaining maturities [5]	$ 1.8	$ 3.7	$ 1.7	$ 2.3	$ 0.6	$ 8.5

(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

($ in millions)

	QUARTERLY TRENDS					CHANGE VS.	
Average Balance Details	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Retail Auto Loan	$ 65,995	$ 65,579	$ 65,209	$ 64,223	$ 63,621	$ 416	$ 2,374
Auto Lease (net of dep)	10,109	10,931	12,099	13,232	14,392	(822)	(4,283)
Commercial Auto	38,634	38,019	37,386	34,905	34,800	615	3,834
Corporate Finance	3,562	3,394	3,273	3,115	2,973	168	589
Mortgage	10,980	10,982	10,901	11,052	10,764	(2)	216
Cash, Securities and Other	25,798	23,972	22,699	20,669	20,900	1,826	4,898
Total Earning Assets	**$ 155,078**	**$ 152,877**	**$ 151,567**	**$ 147,196**	**$ 147,450**	**$ 2,201**	**$ 7,628**
Interest Revenue	1,767	1,661	1,650	1,652	1,635	106	132
Unsecured Debt (4)	$ 20,040	$ 20,957	$ 21,346	$ 21,714	$ 22,698	$ (917)	$ (2,658)
Secured Debt	26,778	28,002	29,788	32,343	34,019	(1,224)	(7,241)
Deposits (2)	84,887	82,253	77,046	74,263	71,570	2,634	13,317
Other Borrowings (3)	14,153	13,053	14,391	10,834	10,862	1,100	3,291
Total Funding Sources (1)	**$ 145,858**	**$ 144,265**	**$ 142,571**	**$ 139,154**	**$ 139,149**	**$ 1,593**	**$ 6,709**
Interest Expense	683	666	659	641	637	17	46
Net Financing Revenue	**$ 1,084**	**$ 995**	**$ 991**	**$ 1,011**	**$ 998**	**$ 89**	**$ 86**
Net Interest Margin (yield details)							
Retail Auto Loan	5.80%	5.66%	5.64%	5.58%	5.47%	0.14%	0.33%
Auto Lease (net of dep)	6.63%	5.71%	5.75%	7.25%	7.46%	0.92%	-0.83%
Commercial Auto	3.37%	3.24%	3.05%	3.03%	3.03%	0.13%	0.34%
Corporate Finance	7.99%	6.45%	6.56%	6.39%	6.36%	1.54%	1.63%
Mortgage	3.47%	3.47%	3.25%	3.24%	3.36%	0.00%	0.11%
Cash, Securities and Other	2.39%	2.35%	2.10%	2.00%	1.98%	0.04%	0.41%
Total Earning Assets	**4.57%**	**4.41%**	**4.33%**	**4.46%**	**4.46%**	**0.16%**	**0.11%**
Unsecured Debt	5.06%	5.07%	4.99%	4.87%	4.80%	-0.01%	0.26%
Secured Debt	2.02%	1.94%	1.74%	1.62%	1.56%	0.08%	0.46%
Deposits	1.18%	1.14%	1.15%	1.14%	1.14%	0.04%	0.04%
Other Borrowings (3)	1.28%	1.21%	1.08%	1.14%	1.15%	0.07%	0.13%
Total Funding Sources (1)	**1.88%**	**1.87%**	**1.84%**	**1.83%**	**1.84%**	**0.01%**	**0.04%**
NIM (as reported)	**2.76%**	**2.60%**	**2.56%**	**2.69%**	**2.68%**	**0.16%**	**0.08%**
NIM (excluding OID) (1)	**2.80%**	**2.64%**	**2.60%**	**2.73%**	**2.72%**	**0.16%**	**0.08%**
Key Deposit Statistics							
Average retail CD maturity (months)	29.2	29.8	30.7	31.1	31.4	(0.6)	(2.3)
Average retail deposit rate	1.12%	1.09%	1.10%	1.10%	1.11%		
Ally Financial Deposits Levels							
Ally Bank retail	$ 71,094	$ 69,971	$ 66,584	$ 63,880	$ 61,239	$ 1,123	$ 9,855
Ally Bank brokered	14,937	14,327	12,187	11,570	11,269	610	3,668
Other	152	188	251	294	294	(36)	(142)
Total deposits	**$ 86,183**	**$ 84,486**	**$ 79,022**	**$ 75,744**	**$ 72,802**	**$ 1,697**	**$ 13,381**
Ally Bank Deposit Mix							
Retail CD	27.4%	26.1%	27.7%	27.9%	29.0%		
MMA/OSA/Checking	55.1%	56.7%	56.8%	56.8%	55.4%		
Brokered	17.5%	17.2%	15.5%	15.3%	15.5%		

(1) Excludes OID

(2) Includes brokered deposits. Includes average noninterest-bearing deposits of $93 million in 1Q17, $96 million in 4Q16, $97 million in 3Q16, $91 million in 2Q16, $92 million in 1Q16.

(3) Includes Demand Notes, FHLB and Repurchase Agreements

(4) Includes private unsecured committed credit facility

($ in billions)

	HISTORICAL QUARTERLY TRENDS				
Mortgage Finance HFI Portfolio	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**
Loan Value					
Gross carry value	$ 8.9	$ 8.3	$ 8.3	$ 7.9	$ 8.0
Net carry value	$ 8.9	$ 8.3	$ 8.3	$ 7.9	$ 8.0
Estimated Pool Characteristics					
% Second lien	0.0%	0.0%	0.0%	0.0%	0.0%
% Interest only	0.2%	0.3%	0.3%	0.3%	0.4%
% 30+ Day delinquent	0.5%	0.5%	0.6%	0.9%	0.8%
% Low/No documentation	0.0%	0.0%	0.0%	0.0%	0.0%
% Non-primary residence	3.9%	3.7%	3.8%	3.4%	3.4%
Refreshed FICO	773	770	772	772	771
Wtd. Avg. LTV/CLTV (1)	60.5%	58.8%	59.7%	60.6%	61.1%

Corporate Other Legacy Mortgage HFI Portfolio	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**
Loan Value					
Gross carry value	$ 2.4	$ 2.6	$ 2.8	$ 2.9	$ 3.1
Net carry value	$ 2.4	$ 2.5	$ 2.7	$ 2.8	$ 3.0
Estimated Pool Characteristics					
% Second lien	17.1%	17.4%	17.7%	18.1%	18.4%
% Interest only	2.4%	5.0%	6.8%	8.7%	12.9%
% 30+ Day delinquent	4.5%	4.0%	4.4%	4.1%	4.0%
% Low/No documentation	22.6%	22.5%	22.6%	22.8%	22.9%
% Non-primary residence	7.5%	7.4%	7.4%	7.4%	7.4%
Refreshed FICO	730	728	730	730	728
Wtd. Avg. LTV/CLTV (1)	73.1%	73.3%	74.1%	76.6%	77.8%

(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, shares in thousands)

	QUARTERLY TRENDS					CHANGE VS.	
Earnings Per Share Data	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Net income (loss)	$ 252	$ 214	$ 248	$ 209	$ 360	$ 38	$ (108)
Preferred stock dividends	-	-	-	-	15	-	(15)
GAAP net income available to common shareholders	**$ 252**	**$ 214**	**$ 248**	**$ 209**	**$ 345**	**$ 38**	**$ (93)**
Weighted-average shares outstanding - basic [1]	457,891	465,961	472,502	482,393	485,370	(8,070)	(27,479)
Weighted-average shares outstanding - diluted [1]	458,819	466,829	474,505	483,575	486,074	(8,010)	(27,255)
Issued shares outstanding (period-end)	452,292	462,193	467,000	475,470	483,753	(9,902)	(31,461)
Net income (loss) per share - basic [1]	**$ 0.55**	**$ 0.46**	**$ 0.53**	**$ 0.43**	**$ 0.71**	**$ 0.09**	**$ (0.16)**
Net income (loss) per share - diluted [1]	**$ 0.55**	**$ 0.46**	**$ 0.52**	**$ 0.43**	**$ 0.71**	**$ 0.09**	**$ (0.16)**
Adjusted Earnings per Share ("Adjusted EPS")							
Numerator							
GAAP net income available to common shareholders	**$ 252**	**$ 214**	**$ 248**	**$ 209**	**$ 345**	**$ 38**	**$ (93)**
Disc Ops, net of tax	2	(1)	(2)	52	(3)	3	5
Original issue discount expense ("OID expense")	17	16	15	15	14	1	4
Repositioning Items	-	-	-	-	4	-	(4)
OID & Repo. Tax (35% in '16)	(6)	(6)	(5)	(5)	(6)	(0)	0
Significant Discrete Tax Items	-	-	-	-	(91)	-	91
Series A Actions	-	-	-	-	1	-	(1)
Core net income available to common shareholders [2]	**$ 265**	**$ 224**	**$ 256**	**$ 271**	**$ 263**	**$ 42**	**$ 2**
Denominator							
Weighted-Average Shares Outstanding - (*Diluted, thousands*)	**458,819**	**466,829**	**474,505**	**483,575**	**486,074**	**(8,010)**	**(27,255)**
Adjusted EPS [3]	**$ 0.58**	**$ 0.48**	**$ 0.54**	**$ 0.56**	**$ 0.54**	**$ 0.10**	**$ 0.04**

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

(2) 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.

(3) 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.

($ in billions, shares in thousands)

Adjusted Tangible Book Value Per Share ("Adjusted TBVPS") Information	QUARTERLY TRENDS 2Q 17	1Q 17	4Q 16	3Q 16	2Q 16	CHANGE VS. 1Q 17	2Q 16
Numerator							
GAAP shareholder's equity	$ 13.5	$ 13.4	$ 13.3	$ 13.6	$ 13.6	$ 0.1	$ (0.1)
Preferred equity	-	-	-	-	-	-	-
GAAP Common shareholder's equity	**13.5**	**13.4**	**13.3**	**13.6**	**13.6**	**0.1**	**(0.1)**
Goodwill and identifiable intangibles, net of DTLs	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	0.0	(0.0)
Tangible common equity	**13.2**	**13.1**	**13.0**	**13.3**	**13.3**	**0.1**	**(0.2)**
Tax-effected bond OID *(tax rate 35%)*	(0.8)	(0.8)	(0.8)	(0.8)	(0.8)	0.0	0.0
Adjusted tangible book value [(1)]	**$ 12.4**	**$ 12.3**	**$ 12.2**	**$ 12.5**	**$ 12.5**	**$ 0.1**	**$ (0.1)**
Denominator							
Issued shares outstanding (period-end, thousands)	**452,292**	**462,193**	**467,000**	**475,470**	**483,753**	**(9,902)**	**(31,461)**
GAAP shareholder's equity per share	$ 29.8	$ 28.9	$ 28.5	$ 28.7	$ 28.1	$ 0.9	$ 1.7
Preferred equity per share	-	-	-	-	-	-	-
GAAP Common shareholder's equity per share	**29.8**	**28.9**	**28.5**	**28.7**	**28.1**	**0.9**	**1.7**
Goodwill and identifiable intangibles, net of DTLs per share	(0.6)	(0.6)	(0.6)	(0.6)	(0.6)	(0.0)	(0.1)
Tangible common equity per share	**29.2**	**28.3**	**27.9**	**28.0**	**27.6**	**0.9**	**1.6**
Tax-effected bond OID *(tax rate 35%) per share*	(1.7)	(1.7)	(1.7)	(1.7)	(1.7)	(0.0)	(0.0)
Adjusted tangible book value per share [(1)]	**$ 27.4**	**$ 26.6**	**$ 26.2**	**$ 26.3**	**$ 25.9**	**$ 0.9**	**$ 1.5**

(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.

($ in millions) unless noted otherwise

	QUARTERLY TRENDS					CHANGE VS.	
Core Return on Tangible Common Equity ("Core ROTCE")	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Numerator							
GAAP net income available to common shareholders	**$ 252**	**$ 214**	**$ 248**	**$ 209**	**$ 345**	**$ 38**	**$ (93)**
Disc Ops, net of tax	2	(1)	(2)	52	(3)	3	5
Original issue discount expense ("OID expense")	17	16	15	15	14	1	4
Repositioning Items	-	-	-	-	4	-	(4)
OID & Repo. Tax *(tax rate 35%)*	(6)	(6)	(5)	(5)	(6)	(0)	0
Significant Discrete Tax Items & Other	-	-	-	-	(91)	-	91
Series A Actions	-	-	-	-	1	-	(1)
Core net income available to common shareholders [1]	**$ 265**	**$ 224**	**$ 256**	**$ 271**	**$ 263**	**$ 42**	**$ 2**
Denominator (2-period average, $ billions)							
GAAP shareholder's equity	**$ 13.4**	**$ 13.3**	**$ 13.5**	**$ 13.6**	**$ 13.7**	**$ 0.1**	**$ (0.3)**
Preferred equity	-	-	-	-	(0.3)	-	0.3
Goodwill & identifiable intangibles, net of deferred tax liabilities ("DTLs")	(0.3)	(0.3)	(0.3)	(0.3)	(0.2)	0.0	(0.1)
Tangible common equity	$ 13.1	$ 13.0	$ 13.2	$ 13.3	$ 13.2	$ 0.1	$ (0.1)
Unamortized original issue discount ("OID discount")	(1.2)	(1.2)	(1.3)	(1.3)	(1.3)	0.0	0.1
Net deferred tax asset ("DTA")	(0.9)	(1.0)	(1.0)	(1.0)	(1.1)	0.1	0.3
Normalized common equity [2]	**$ 11.1**	**$ 10.8**	**$ 10.9**	**$ 11.0**	**$ 10.8**	**$ 0.2**	**$ 0.2**
Core ROTCE [3]	**9.6%**	**8.2%**	**9.4%**	**9.8%**	**9.7%**		

(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. 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.	
Adjusted Efficiency Ratio Calculation	**2Q 17**	**1Q 17**	**4Q 16**	**3Q 16**	**2Q 16**	**1Q 17**	**2Q 16**
Numerator							
Total noninterest expense	$ 810	$ 778	$ 721	$ 735	$ 773	$ 32	$ 37
Rep and warrant expense	(0)	(0)	(0)	(2)	(3)	(0)	3
Insurance expense	280	239	207	222	293	41	(13)
Repositioning items	-	-	-	-	4	-	(4)
Adjusted noninterest expense	**$ 530**	**$ 539**	**$ 514**	**$ 515**	**$ 479**	**$ (9)**	**$ 51**
Denominator ($ millions)							
Total net revenue	$ 1,455	$ 1,375	$ 1,368	$ 1,384	$ 1,358	$ 80	$ 97
Original issue discount	17	16	15	15	14	1	4
Repositioning items	-	-	-	-	-	-	-
Insurance revenue	259	279	276	278	275	(20)	(16)
Adjusted net revenue	**$ 1,213**	**$ 1,112**	**$ 1,107**	**$ 1,121**	**$ 1,097**	**$ 101**	**$ 117**
Adjusted Efficiency Ratio [(1)]	**43.7%**	**48.5%**	**46.4%**	**45.9%**	**43.7%**		

(1) 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). See page 11 for the combined ratio for the Insurance segment which management uses as a primary measure of underwriting profitability for the Insurance business.