

Ally California Voluntary Carbon Markets Disclosure

This document is intended to be responsive to California AB 1305, the Voluntary Carbon Markets Disclosure Act. Ally Financial Inc. (Ally) has customers in California and makes general statements about net carbon emissions from its operations that rely on the use of voluntary carbon offsets as further described in this document. Additional information can be found on our web site, including in our 2022 Corporate Social Responsibility (CSR) report.

Ally has stated that it has achieved operational carbon neutrality for Scope 1 (direct emissions from owned or controlled sources) and Scope 2 (indirect emissions from the generation of purchased electricity, steam, heat and cooling consumed by Ally) emissions for 2022 and 2021. Ally has accomplished this through a combined purchase of voluntary carbon offsets and Green e-Energy Certified renewable energy credits (see below for additional information).

Ally's gross global Scope 1 and Scope 2 emissions were calculated by Ally in accordance with The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition) and the Greenhouse Gas Protocol: Scope 2 Guidance. The organizational reporting boundary used is operational control. Limited verification was performed by Apex Companies, LLC (Apex) using ISO 14064-3 Second Edition 2019-04 standard.

To achieve Scope 1 emissions operational neutrality Ally purchased credits from Arbor Day Carbon, LLC derived from carbon offsets in connection with the GreenTrees Advanced Carbon Restored Ecosystem (GreenTrees ACRE) programmatic afforestation/reforestation program in the Mississippi Alluvial Valley (MAV) located in Mississippi, Louisiana, and Arkansas. The carbon removed from the atmosphere through GreenTrees ACRE is verified and validated by a third-party annually or biannually in accordance with the American Carbon Registry standard.

To achieve Scope 2 emissions operational neutrality, Ally purchased Green-e® certified US Renewable Energy Certificates from Climate Impact Partners, LLC which were generated from wind.

44475.1 (a)	Seller: Arbor Day Carbon Offset registry: American Carbon Registry
44475.1 (b)	ACR114
44475.1 (c)	Green Trees ACRE (Advanced Carbon Restored Ecosystem)
44475.1 (d)	Type: Afforestation/Reforestation Site location: Mississippi Alluvial Valley, Arkansas

44475.1 (e)	ACR Forest Carbon Project Standard version 2.1
44475.1 (f)	ACR114 was verified by Ruby Canyon Environmental against the ACR Standard v2.1, ACR Forest Carbon Project Standard V2.1, and the ACR Methodology for Afforestation and Reforestation of Degraded Land, v1.0
44475.2 (a)	Ally achieved operational carbon neutrality for Scope 1 and Scope 2 emissions for 2022 and 2021, by purchasing carbon offsets and Green e-Energy Certified renewable energy credits from Arbor Day Carbon and Climate Impact, Partners, LLC, respectively
44475.2 (b)	Scope 1 and 2 emissions are measured by Ally and limited verification is performed by Apex

This document contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements—including but not limited to statements with respect to our beliefs regarding future legislative or regulatory developments in California and climate-related goals of third parties—convey our expectations, intentions, or forecasts about future events, circumstances, or results. Forward-looking statements are, 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, as actual future outcomes may differ materially from those set forth in any forward-looking statement. Factors that could cause or contribute to these differences include but are not limited to the factors discussed throughout our SEC filings.

In addition, the regulatory requirements, data, science and methodologies (including carbon accounting methodology) underlying the interpretations and other information contained or implied in this document have been and remain subject to evolution. Further, this document contains third-party information, and we have not, and do not intend to, independently verify third-party data except as otherwise stated. Actual outcomes may differ from those expressed in or implied in this document due to, among other factors, the accuracy and completeness of such third-party data and the consistency between their and our policies, procedures and methodologies.

For the foregoing reasons, this document may contain information that updates the information in our prior disclosures, which prior information is superseded by the information in this document. In future documents, we may disclose information that differs from the information contained in this document, and Ally reserves all rights and defenses under California AB 1305, Unless otherwise specified, all information (including forward-looking information) speaks only as of the date on which it is made, and, except as required by law, we disclaim any obligation to update or delete any outdated information contained in this document or in our prior disclosures.

[updated as of 2/1/2024]