

**Statement to Securityholder**  
Ally Auto Receivables Trust 2022-3

| Distribution Information                      | Deal Information                                |
|---|---|
| 1. Distribution Summary                       | Deal: Ally Auto Receivables Trust 2022-3        |
| 2. Factor Summary                             | Asset Type: Consumer Retail                     |
| 3. Interest Summary                           | Closing Date: 12/14/2022                        |
| 4. Collections and Distributions              | Bloomberg Ticker: ALLYA 2022-3                  |
| 5. Collateral Summary                         | Collection Period, Begin: 9/1/2024              |
| 6. Charge-Off and Delinquency Rates           | Collection Period, End: 9/30/2024               |
| 7. Credit Instruments                         | Determination Date: 10/10/2024                  |
| 8. Performance Tests                          | Distribution Date: 10/15/2024                   |
| 9. Asset Representations Delinquency Triggers | ABS Investor Relations - Ally Bank as Servicer: |
| 10. Supplemental Disclosures                  | Telephone: (866) 710-4623                       |
|   | E-Mail: securitization@ally.com                 |

The Class A-1 Notes, Class B Notes, Class C Notes, and Class D Notes have not been registered under the United States Securities Act of 1933, as amended (the "Securities Act"), or the securities laws of any other jurisdiction. The Class A-1 Notes, Class B Notes, Class C Notes, and the Class D Notes are not transferable, other than to a qualified institutional buyer (as defined in Rule 144A) or pursuant to another exemption under the Securities Act, and subject to satisfaction of certain other provisions of the Indenture.

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Ally Auto Receivables Trust 2022-3

**1. Distribution Summary**

| Class        | CUSIP/<br>CUSIP-RegS | Initial Note<br>Principal Balance | Beginning Note<br>Principal Balance | Note Rate  | Principal<br>Distribution | Interest<br>Distribution | Pass<br>Through<br>Distribution | Total<br>Distribution<br><br>(3) + (4) + (5)<br>= (6) | Principal<br>Carryover<br>Shortfall | Interest<br>Carryover<br>Shortfall | Ending Note<br>Principal Balance<br><br>(1) - (3) - (7) = (9) |
|--------------|----------------------|-----------------------------------|-------------------------------------|------------|---------------------------|--------------------------|---------------------------------|---|-------------------------------------|------------------------------------|---|
|              |                      |                                   | (1)                                 | (2)        | (3)                       | (4)                      | (5)                             | (6)   | (7)                                 | (8)                                | (9)   |
| A-1          | 02008DAA7            | 216,000,000.00                    | 0.00                                | 4.55700000 | 0.00                      | 0.00                     | N/A                             | 0.00  | 0.00                                | 0.00                               | 0.00  |
| A-2          | 02008DAB5            | 323,000,000.00                    | 0.00                                | 5.29000000 | 0.00                      | 0.00                     | N/A                             | 0.00  | 0.00                                | 0.00                               | 0.00  |
| A-3          | 02008DAC3            | 323,000,000.00                    | 248,823,522.18                      | 5.07000000 | 18,636,177.04             | 1,051,279.38             | N/A                             | 19,687,456.42   | 0.00                                | 0.00                               | 230,187,345.14  |
| A-4          | 02008DAD1            | 71,120,000.00                     | 71,120,000.00                       | 5.07000000 | 0.00                      | 300,482.00               | N/A                             | 300,482.00  | 0.00                                | 0.00                               | 71,120,000.00   |
| B            | 02008DAE9            | 20,760,000.00                     | 20,760,000.00                       | 5.88000000 | 0.00                      | 101,724.00               | N/A                             | 101,724.00  | 0.00                                | 0.00                               | 20,760,000.00   |
| C            | 02008DAF6            | 17,300,000.00                     | 17,300,000.00                       | 6.37000000 | 0.00                      | 91,834.17                | N/A                             | 91,834.17   | 0.00                                | 0.00                               | 17,300,000.00   |
| D            | 02008DAG4            | 12,850,000.00                     | 12,850,000.00                       | 7.54000000 | 0.00                      | 80,740.83                | N/A                             | 80,740.83   | 0.00                                | 0.00                               | 12,850,000.00   |
| Certificates |                      | N/A                               | N/A                                 | N/A        | N/A                       | N/A                      | 667,087.77                      | 667,087.77  | N/A                                 | N/A                                | N/A   |
|              | <b>Deal Totals</b>   | <b>984,030,000.00</b>             | <b>370,853,522.18</b>               |            | <b>18,636,177.04</b>      | <b>1,626,060.38</b>      | <b>667,087.77</b>               | <b>20,929,325.19</b>                                  | <b>0.00</b>                         | <b>0.00</b>                        | <b>352,217,345.14</b>   |

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**2. Factor Summary**

*(Amount per \$1,000 of Original Principal)*

| <b>Class</b> | <b>Beginning Note Pool Factor</b> | <b>Principal Distribution Factor</b> | <b>Interest Distribution Factor</b> | <b>Total Distribution Factor</b> | <b>Interest Carryover Shortfall Factor</b> | <b>Ending Note Pool Factor</b> |
|--------------|-----------------------------------|--------------------------------------|-------------------------------------|----------------------------------|--|--------------------------------|
| A-1          | 0.0000000                         | 0.0000000                            | 0.0000000                           | 0.0000000                        | 0.0000000                                  | 0.0000000                      |
| A-2          | 0.0000000                         | 0.0000000                            | 0.0000000                           | 0.0000000                        | 0.0000000                                  | 0.0000000                      |
| A-3          | 770.3514619                       | 57.6971425                           | 3.2547349                           | 60.9518775                       | 0.0000000                                  | 712.6543193                    |
| A-4          | 1,000.0000000                     | 0.0000000                            | 4.2250000                           | 4.2250000                        | 0.0000000                                  | 1,000.0000000                  |
| B            | 1,000.0000000                     | 0.0000000                            | 4.9000000                           | 4.9000000                        | 0.0000000                                  | 1,000.0000000                  |
| C            | 1,000.0000000                     | 0.0000000                            | 5.3083335                           | 5.3083335                        | 0.0000000                                  | 1,000.0000000                  |
| D            | 1,000.0000000                     | 0.0000000                            | 6.2833331                           | 6.2833331                        | 0.0000000                                  | 1,000.0000000                  |

|  |             |
|--|-------------|
| <b>Beginning Aggregate Note Pool Factor:</b> | 376.8721707 |
| <b>Ending Aggregate Note Pool Factor:</b>    | 357.9335438 |

|   |               |
|---|---------------|
| <b>Beginning Reserve Account Balance Factor:</b>                        | 1,000.0000000 |
| <b>Reserve Account Draw, distributed to Noteholders, Factor:</b>        | 0.0000000     |
| <b>Reserve Account Draw, distributed to Certificateholders, Factor:</b> | 0.0000000     |
| <b>Ending Reserve Account Balance Factor:</b>                           | 1,000.0000000 |

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**3. Interest Summary**

**A. Target Interest Summary**

| Class | Beginning Note Principal Balance | Interest Accrual Period, Start | Interest Accrual Period, End | Accrual Methodology | Applicable Index | Margin | Fixed      | Note Rate  | Target Interest Distribution |
|-------|----------------------------------|--------------------------------|------------------------------|---------------------|------------------|--------|------------|------------|------------------------------|
| A-1   | 0.00                             | 9/16/2024                      | 10/14/2024                   | Actual/360          | N/A              | N/A    | 4.55700000 | 4.55700000 | 0.00                         |
| A-2   | 0.00                             | 9/16/2024                      | 10/14/2024                   | 30/360              | N/A              | N/A    | 5.29000000 | 5.29000000 | 0.00                         |
| A-3   | 248,823,522.18                   | 9/16/2024                      | 10/14/2024                   | 30/360              | N/A              | N/A    | 5.07000000 | 5.07000000 | 1,051,279.38                 |
| A-4   | 71,120,000.00                    | 9/16/2024                      | 10/14/2024                   | 30/360              | N/A              | N/A    | 5.07000000 | 5.07000000 | 300,482.00                   |
| B     | 20,760,000.00                    | 9/16/2024                      | 10/14/2024                   | 30/360              | N/A              | N/A    | 5.88000000 | 5.88000000 | 101,724.00                   |
| C     | 17,300,000.00                    | 9/16/2024                      | 10/14/2024                   | 30/360              | N/A              | N/A    | 6.37000000 | 6.37000000 | 91,834.17                    |
| D     | 12,850,000.00                    | 9/16/2024                      | 10/14/2024                   | 30/360              | N/A              | N/A    | 7.54000000 | 7.54000000 | 80,740.83                    |

**B. Interest Payment Amount Summary**

| Class              | Beginning Unpaid Interest Carryover Shortfall | Target Interest Distribution | Interest Shortfall Amount Allocated/(Repaid) | Actual Interest Distribution<br>(2) - (3) = (4) | Remaining Unpaid Interest Carryover Shortfall<br>(1) + (3) = (5) |
|--------------------|---|------------------------------|--|---|--|
|                    | (1)   | (2)                          | (3)  | (4)   | (5)  |
| A-1                | 0.00  | 0.00                         | 0.00   | 0.00  | 0.00   |
| A-2                | 0.00  | 0.00                         | 0.00   | 0.00  | 0.00   |
| A-3                | 0.00  | 1,051,279.38                 | 0.00   | 1,051,279.38                                    | 0.00   |
| A-4                | 0.00  | 300,482.00                   | 0.00   | 300,482.00                                      | 0.00   |
| B                  | 0.00  | 101,724.00                   | 0.00   | 101,724.00                                      | 0.00   |
| C                  | 0.00  | 91,834.17                    | 0.00   | 91,834.17                                       | 0.00   |
| D                  | 0.00  | 80,740.83                    | 0.00   | 80,740.83                                       | 0.00   |
| <b>Deal Totals</b> | <b>0.00</b>                                   | <b>1,626,060.38</b>          | <b>0.00</b>                                  | <b>1,626,060.38</b>                             | <b>0.00</b>  |

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**4. Collections and Distributions**

| <b>Collections</b>   |                      |
|--|----------------------|
| Receipts During the Period   | 20,841,002.49        |
| Administrative Purchase Payments   | 170,431.17           |
| Warranty Payments  | 0.00                 |
| Liquidation Proceeds Including Recoveries (Net of Liquidation Expenses)  | 248,035.74           |
| Other Fees or Expenses Paid  | 0.00                 |
| <b>Total Collections</b>   | <b>21,259,469.40</b> |
| Beginning Reserve Account Balance  | 2,471,181.60         |
| <b>Total Available Amount</b>  | <b>23,730,651.00</b> |
| <b>Distributions</b>   |                      |
| <b>Total Available Amount</b>  | <b>23,730,651.00</b> |
| Basic Servicing Fee  | 328,644.21           |
| Amounts owing to the Asset Representations Reviewer, Indenture Trustee, and Vote Tabulation Agent in connection with an Asset Representations Review | 0.00                 |
| Aggregate Class A Interest Distributable Amount  | 1,351,761.38         |
| First Priority Principal Distributable Amount  | 0.00                 |
| Aggregate Class B Interest Distributable Amount  | 101,724.00           |
| Second Priority Principal Distributable Amount   | 0.00                 |
| Aggregate Class C Interest Distributable Amount  | 91,834.17            |
| Third Priority Principal Distributable Amount  | 0.00                 |
| Aggregate Class D Interest Distributable Amount  | 80,740.83            |
| Fourth Priority Principal Distributable Amount   | 5,786,032.73         |
| Reserve Account Deposit  | 2,471,181.60         |
| Noteholders' Regular Principal Distributable Amount  | 12,850,144.31        |
| Indenture Trustee expenses   | 0.00                 |
| Unpaid Fees due to Owner Trustee, Indenture Trustee, Administrator and Asset Representations Reviewer  | 1,500.00             |
| <b>Excess Total Available Amount to the Certificateholders</b>   | <b>667,087.77</b>    |
| Supplemental Servicing Fees  | 43,541.31            |
| Other Fees or Expenses Accrued   | 0.00                 |
| Liquidation Expenses   | 20,350.00            |

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**5. Collateral Summary**

**A. Balances**

|                    |  | <b>Original Balance</b> | <b>Beginning Balance</b> | <b>Ending Balance</b> |
|--------------------|--|-------------------------|--------------------------|-----------------------|
| <b>Deal Totals</b> | <b>Number of Receivables</b>                   | 61,982                  | 34,651                   | 33,648                |
|                    | <b>Aggregate Receivables Principal Balance</b> | 988,472,639.22          | 383,703,666.49           | 365,067,489.45        |
|                    | <b>Aggregate Amount Financed</b>               | 1,028,968,867.29        | 394,373,048.94           | 375,025,351.49        |

There have been no receivables with respect to which material breaches of pool asset representations or warranties or transaction covenants have occurred.

**B. Pool Composition - Weighted Averages**

|                    | <b>Inception Weighted Average Coupon</b> | <b>Beginning Weighted Average Coupon</b> | <b>Ending Weighted Average Coupon</b> | <b>Inception Weighted Average Original Maturity</b> | <b>Beginning Weighted Average Original Maturity</b> | <b>Ending Weighted Average Original Maturity</b> | <b>Inception Weighted Average Remaining Maturity</b> | <b>Beginning Weighted Average Remaining Maturity</b> | <b>Ending Weighted Average Remaining Maturity</b> |
|--------------------|--|--|---------------------------------------|---|---|--|--|--|---|
| <b>Deal Totals</b> | 6.77000000                               | 6.87402058                               | 6.88209175                            | 70.07   | 71.04   | 71.11  | 50.40  | 34.89  | 34.20   |

**C. Pool Composition - Prepayments**

| <b>Month</b>   | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b> | <b>10</b> | <b>11</b> | <b>12</b> | <b>13</b> | <b>14</b> | <b>15</b> | <b>16</b> | <b>17</b> | <b>18</b> | <b>19</b> | <b>20</b> |
|----------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Monthly</b> | 1.07%    | 1.24%    | 1.15%    | 1.05%    | 1.24%    | 1.12%    | 1.21%    | 1.14%    | 1.09%    | 1.17%     | 1.03%     | 1.14%     | 0.99%     | 0.98%     | 1.04%     | 1.04%     | 1.05%     | 1.10%     | 1.14%     | 0.97%     |

| <b>Month</b>   | <b>21</b> | <b>22</b> | <b>23</b> | <b>24</b> | <b>25</b> | <b>26</b> | <b>27</b> | <b>28</b> | <b>29</b> | <b>30</b> | <b>31</b> | <b>32</b> | <b>33</b> | <b>34</b> | <b>35</b> | <b>36</b> | <b>37</b> | <b>38</b> | <b>39</b> | <b>40</b> |
|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Monthly</b> | 1.08%     | 1.12%     | 1.01%     |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |

| <b>Month</b>   | <b>41</b> | <b>42</b> | <b>43</b> | <b>44</b> | <b>45</b> | <b>46</b> | <b>47</b> | <b>48</b> | <b>49</b> | <b>50</b> | <b>51</b> | <b>52</b> | <b>53</b> | <b>54</b> | <b>55</b> | <b>56</b> | <b>57</b> | <b>58</b> | <b>59</b> | <b>60</b> |
|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Monthly</b> |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |

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**6. Charge-Off and Delinquency Rates**

**A. Current**

|                           | Charge-Off Rate                   |                             |                 |                         |           |
|---------------------------|-----------------------------------|-----------------------------|-----------------|-------------------------|-----------|
|                           | Average Aggregate Amount Financed | Number of Units Charged-Off | Net Charge-Offs | Average Net Charge-Offs | Loss Rate |
| <b>Current</b>            | 384,699,200.22                    | 37                          | 277,497.91      | 7,499.94                | 0.8656%   |
| <b>Preceding</b>          | 404,917,594.72                    | 34                          | 243,055.79      | 7,148.70                | 0.7203%   |
| <b>Next Preceding</b>     | 426,182,035.35                    | 27                          | 92,782.48       | 3,436.39                | 0.2612%   |
| <b>Third Preceding</b>    | 447,321,097.36                    | 44                          | 353,208.93      | 8,027.48                | 0.9475%   |
| <b>Four Month Average</b> |                                   |                             |                 |                         | 0.6987%   |

| Delinquency Rate           |                  |                    |
|----------------------------|------------------|--------------------|
| Total Accounts             | Accounts over 60 | Percent Delinquent |
| 33,648                     | 223              | 0.6627%            |
| 34,651                     | 232              | 0.6695%            |
| 35,770                     | 204              | 0.5703%            |
| <b>Three Month Average</b> |                  | 0.6342%            |

**B. Cumulative**

|               | Aggregate Amount Financed | Cumulative Net Charge-Offs | Cumulative Loss Rate |
|---------------|---------------------------|----------------------------|----------------------|
| <b>Totals</b> | 1,028,968,867.29          | 5,559,415.09               | 0.5403%              |

The information contained in this report is defined or determined in a manner consistent with the prospectus for Ally Auto Receivables Trust 2022-3 related to delinquencies, charge-offs or uncollectible accounts.

There have been no material changes in determining delinquencies, charge-offs or uncollectible amounts.

| Delinquency Stratification | Total Accounts | Total Balance | Percent Delinquent |
|----------------------------|----------------|---------------|--------------------|
| 31 - 60 days               | 483            | 6,908,973.68  | 1.8423%            |
| 61 - 90 days               | 182            | 2,798,699.96  | 0.7463%            |
| 91 - 120 days              | 39             | 616,944.05    | 0.1645%            |
| > 120 days                 | 2              | 2,919.98      | 0.0008%            |

1. Total Balance for Prior Period reflects the aggregate balance as of the last day of the related Collection Period.

2. Removals include bankruptcies returned to active status, bankruptcies paid-in-full, and charge-offs on prior period bankruptcies.

| Bankruptcies              | Total Accounts | Total Balance |
|---------------------------|----------------|---------------|
| Prior Period <sup>1</sup> | 171            | 2,301,483.73  |
| Additions                 | 9              | 124,909.81    |
| Removals <sup>2</sup>     | 5              | 40,615.88     |
| Ending Inventory          | 175            | 2,385,777.66  |

**7. Credit Instruments**

**A. Reserve Accounts**

| Account      | Initial Balance | Beginning Balance | ADDITIONS | REDUCTIONS |          | Ending Balance | Specified Reserve Account Balance |
|--------------|-----------------|-------------------|-----------|------------|----------|----------------|-----------------------------------|
|              |                 |                   |           | Draws      | Releases |                |                                   |
| Cash Reserve | 2,471,181.60    | 2,471,181.60      | 0.00      | 0.00       | 0.00     | 2,471,181.60   | 2,471,181.60                      |

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**8. Performance Tests**

|  |                  |
|--|------------------|
| Event of Default                                 | All Tests Passed |
| Servicer Default                                 | All Tests Passed |
| Asset Representations Review Delinquency Trigger | PASS             |
| Overcollateralization Target reached?            | YES              |
| Initial Overcollateralization                    | 4,442,639.22     |
| Current Overcollateralization                    | 12,850,144.31    |
| Overcollateralization Target                     | 12,850,144.31    |

**9. Asset Representations Delinquency Triggers**

| Period            | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | 11    | 12    | 13    | 14    | 15    | 16    | 17    | 18    | 19    | 20    |
|-------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Trigger Level     | 1.70% | 1.70% | 1.70% | 1.70% | 1.70% | 1.70% | 1.70% | 1.70% | 1.70% | 1.70% | 1.70% | 1.70% | 2.60% | 2.60% | 2.60% | 2.60% | 2.60% | 2.60% | 2.60% | 2.60% |
| 61+ Delinquencies | 0.01% | 0.13% | 0.24% | 0.24% | 0.20% | 0.27% | 0.32% | 0.32% | 0.38% | 0.44% | 0.48% | 0.47% | 0.58% | 0.59% | 0.64% | 0.56% | 0.51% | 0.52% | 0.66% | 0.73% |

| Period            | 21    | 22    | 23    | 24    | 25    | 26    | 27    | 28    | 29    | 30    | 31    | 32    | 33    | 34    | 35    | 36    | 37    | 38    | 39    | 40    |
|-------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Trigger Level     | 2.60% | 2.60% | 2.60% | 2.60% | 3.10% | 3.10% | 3.10% | 3.10% | 3.10% | 3.10% | 3.10% | 3.10% | 3.10% | 3.10% | 3.10% | 3.10% | 4.10% | 4.10% | 4.10% | 4.10% |
| 61+ Delinquencies | 0.76% | 0.89% | 0.91% |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

| Period            | 41    | 42    | 43    | 44    | 45    | 46    | 47    | 48    | 49    | 50    | 51    | 52    | 53    | 54    | 55    | 56    | 57    | 58    | 59    | 60    |
|-------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Trigger Level     | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% | 4.10% |
| 61+ Delinquencies |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

**10. Supplemental Disclosures**

|   |     |
|---|-----|
| Number of Receivables extended during the current Collection Period | 150 |
|---|-----|

Other than as disclosed above in Section 10 of this Statement to Securityholder, there have been no material modifications, extensions, or waivers relating to the terms of or fees, penalties or payments on, pool assets during the distribution period or that, cumulatively, have become material over time.

This Servicer Certificate relates only to AART 2022-3. This Servicer Certificate should not be relied upon with respect to any other security. The information contained herein is only an indication of past performance and does not predict how AART 2022-3 will perform in the future.

AART 2022-3 has not been structured with the objective of ensuring compliance with the requirements of the EU Securitization Regulation or the UK Securitization Regulation by any person. Prospective investors are responsible for analyzing their own regulatory position and should consult with their own investment and legal advisors regarding the application of the EU Securitization Regulation, the UK Securitization Regulation or other applicable regulations and the suitability of the notes for investment.