Ally Bank Earns Fourth Consecutive 'Outstanding' CRA Rating

Federal Reserve recognition highlights deep, long-term commitment to community investment

SALT LAKE CITY, Aug. 18, 2025 /PRNewswire/ -- Ally Bank, the nation's largest all-digital bank with an industry-leading auto financing business, announced today that it has received an "Outstanding" rating on its most recent Community Reinvestment Act (CRA) performance evaluation by the Federal Reserve Board. Since 2017 Ally Bank has earned the highest possible rating four consecutive times. This distinction places Ally among the top 15% of U.S. financial institutions evaluated under the CRA.

"Ally's fourth consecutive 'Outstanding' CRA rating reflects that doing right by our communities is foundational to our long-term business success," said Ally chief legal and corporate affairs officer, Hope Mehlman. "This rating is a testament to the strength of our CRA program and the passion our teams bring to serving their communities."

As part of the most recent exam period (2023-2024), Ally delivered on its community reinvestment mission through $2.68 billion of community development loans and investments, including:

- $1.7 billion in community development investments, including $1.47 billion supporting affordable housing
- $734.4 million in community development loans, including $138 million supporting economic development and community services
- $3.4 million in grants to non-profit organizations supporting community development and economic mobility
- 1,685 in employee volunteer hours focused on financial literacy initiatives and nonprofit partnerships

The rating affirms Ally's long-standing commitment to expanding access to capital in low- and moderate-income (LMI) communities across the country. Impactful examples include:

- A $35 million loan to Lendistry, one of the most active and impactful small business lenders in the country. In 2023 alone, Lendistry provided capital to more than 1,300 startups utilizing funding from Ally's loan.
- An $11.7 million real estate construction loan to Ogden PSH, LLC for a Low-Income Housing Tax Credit (LIHTC) rental projec for chronically homeless individuals. The project will set aside units for homeless veterans and people with disabilities.
- A $5 million investment into ResilienceVC, an early-stage venture fund focused on investing in visionary entrepreneurs makin financial services work for all Americans. Resilience VC targets scalable embedded financial technology startup companies that build financial resilience for users.

Adopted in 1977, the CRA requires federally insured deposit-taking institutions to support the borrowing needs of all the communities where they do business, including low– and moderate–income areas. Banks are rated during periodic evaluation intervals for their lending, investments, and service activities.

For more information about Ally's community development efforts are availablehere.

Ally Bank, Member FDIC

About Ally Financial
Ally Financial Inc. (NYSE: ALLY) is a financial services company with the nation's largest all-digital bank and an industry-leading auto financing business, driven by a mission to "Do It Right" and be a relentless ally for customers and communities. The company serves customers with deposits and securities brokerage and investment advisory services as well as auto financing and insurance offerings. The company also includes a seasoned corporate finance business that offers capital for equity sponsors and middle-market companies. For more information, please visit www.ally.com.

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