ally bank assets under management

Ally Bank Assets Under Management: A Comprehensive Guide

Author: Jane Doe, CFA, CAIA. Jane is a seasoned financial analyst with over 15 years of experience in investment management, specializing in analyzing the performance and strategies of online banking institutions. She holds the Chartered Financial Analyst (CFA) and Chartered Alternative Investment Analyst (CAIA) designations.

Publisher: Financial Insights Publishing, a leading provider of financial analysis and investment strategy reports. Their expertise lies in delivering clear, concise, and actionable insights for both individual investors and institutional clients.

Editor: Michael Smith, CFP. Michael is a Certified Financial Planner with 20 years of experience in the financial services industry, specializing in wealth management and investment planning. He has extensive experience editing and publishing financial literature.

Summary: This guide provides a comprehensive overview of Ally Bank's assets under management (AUM), exploring its investment strategies, performance history, strengths, weaknesses, and potential risks. It outlines best practices for understanding and utilizing Ally Bank's AUM information and highlights common pitfalls to avoid when investing through the bank. The guide also delves into the regulatory landscape surrounding AUM and offers insightful advice for investors of varying experience levels.

Keywords: Ally Bank assets under management, Ally Bank AUM, Ally Bank investment performance, Ally Bank investment strategies, online banking investments, Ally Bank risk management, Ally Bank regulatory compliance, best practices Ally Bank AUM, Ally Bank investment pitfalls.

1. Understanding Ally Bank's Assets Under Management (AUM)

Ally Bank, a prominent digital banking institution, offers a range of financial products and services. While not explicitly presenting a single, consolidated "Assets Under Management" figure in the traditional sense of an asset management firm, understanding Ally's AUM is crucial for assessing its financial health and the implications for its customers. Analyzing Ally Bank's AUM requires looking at various components:

Deposits: This represents a significant portion of Ally's AUM, encompassing checking accounts, savings accounts, money market accounts, and certificates of deposit (CDs). These deposits are crucial for understanding the bank's liquidity and stability.

Investment Products: Ally offers various investment products, including high-yield savings accounts, CDs, and brokerage services. The assets within these accounts contribute to the overall picture of Ally's AUM, though the precise figure isn't centrally reported like a dedicated asset management firm.

Loans: Ally's lending activities, including auto loans and mortgages, represent assets on their balance sheet. While not strictly "under management" in the same way as investment portfolios, their performance directly impacts Ally's profitability and overall financial standing.

2. Analyzing Ally Bank's Investment Strategies and Performance

Ally Bank doesn't actively manage large-scale investment portfolios in the same manner as traditional asset managers. Instead, it focuses on providing competitive interest rates on its deposit accounts and offering investment products with varying risk profiles. Therefore, evaluating performance involves analyzing:

Yield on Deposit Accounts: Assessing the historical and current yields offered on savings accounts, CDs, and money market accounts helps investors understand the return potential.

Loan Portfolio Performance: Monitoring Ally's loan portfolio performance, specifically evaluating non-performing loans and delinquency rates, provides insights into the risk associated with its lending activities.

Regulatory Compliance: Examining Ally's adherence to regulatory requirements, particularly regarding reserve requirements and capital adequacy, is crucial for evaluating its financial soundness.

3. Best Practices for Utilizing Ally Bank's AUM Information

While Ally doesn't publicly disclose a consolidated AUM figure, understanding its financial health requires diligently following:

Quarterly and Annual Reports (10-K and 10-Q): These filings provide detailed information on Ally's balance sheet, income statement, and cash flow statement. Analyzing these reports provides a comprehensive understanding of the bank's financial performance.

Investor Relations Section of Ally's Website: This section often contains press releases, presentations, and other materials that provide insights into the bank's strategies and performance.

Financial News and Analyst Reports: Staying informed about financial news and analyst reports focused on Ally Bank can offer valuable perspectives on the bank's financial health and future outlook.

4. Common Pitfalls to Avoid When Investing with Ally Bank

Ignoring Risk Tolerance: Don't invest more than you can afford to lose. Ally offers products with varying risk profiles; understanding your personal risk tolerance is paramount.

Chasing High Yields Blindly: While high yields are tempting, always consider the associated risks. High-yield products often come with longer lock-up periods or higher penalties for early withdrawal.

Neglecting Diversification: Don't concentrate all your investments within Ally Bank. Diversification across various asset classes and institutions is key to mitigating risk.

5. Regulatory Landscape and Implications for Ally Bank's AUM

Ally Bank operates under stringent regulatory oversight, subject to rules and regulations set by various government agencies. Understanding this regulatory landscape is essential for investors:

Federal Reserve Regulations: The Federal Reserve oversees the bank’s operations, including its capital adequacy and liquidity management.

FDIC Insurance: Deposits at Ally Bank are insured by the FDIC up to $250,000 per depositor, per insured bank, for each account ownership category.

6. Ally Bank AUM: A Comparative Perspective

Comparing Ally Bank's financial metrics with those of its competitors provides valuable context. Analyzing key performance indicators (KPIs) such as return on assets (ROA), return on equity (ROE), and net interest margin relative to other online banks helps gauge Ally's relative efficiency and profitability.

7. Future Outlook for Ally Bank's AUM

Ally's future AUM growth will be influenced by several factors, including economic conditions, interest rate changes, competition, and its ability to attract and retain customers. Analyzing these factors offers insights into the potential trajectory of its assets under management.

Conclusion

Understanding Ally Bank's assets under management requires a holistic approach, analyzing various components of its balance sheet and evaluating its performance within the broader context of the financial services industry. By carefully considering the best practices outlined in this guide and avoiding common pitfalls, investors can make more informed decisions when utilizing Ally Bank’s financial products. Staying informed about Ally’s financial performance through regulatory filings and market analysis is crucial for long-term success.

FAQs

1. What exactly does "Assets Under Management" mean in the context of Ally Bank? While Ally doesn't present a single AUM figure, it refers to the total value of deposits, investment products, and loan assets related to the bank’s operations.

1. How can I access Ally Bank's financial statements? You can find Ally Bank's financial statements, including 10-K and 10-Q reports, on the Investor Relations section of their website and through the SEC's EDGAR database.

1. Is my money safe with Ally Bank? Deposits at Ally Bank are insured by the FDIC up to $250,000 per depositor, per insured bank, for each account ownership category.

1. How does Ally Bank compare to other online banks in terms of AUM and profitability? Analyzing Ally's financial ratios (ROA, ROE, net interest margin) against competitors provides a comparative perspective on its performance.

1. What are the risks associated with investing through Ally Bank? Risks include interest rate risk, credit risk (for loans), and market risk (for investment products).

1. How often does Ally Bank report its financial performance? Ally Bank reports its financial performance quarterly (10-Q) and annually (10-K).

1. Where can I find analyst ratings and reports on Ally Bank? Major financial news websites and investment research platforms provide analyst ratings and reports on Ally Bank.

1. Does Ally Bank offer investment advice? Ally Bank offers investment products but doesn't provide personalized investment advice. Consult a financial advisor for tailored advice.

1. How can I track the performance of my Ally Bank investments? You can track the performance of your Ally Bank investments through your online account dashboard.

Related Articles

1. Ally Bank High-Yield Savings Account Review: A detailed analysis of Ally's high-yield savings account, comparing it to competitors and evaluating its pros and cons.

1. Ally Bank CD Rates and Terms: A comprehensive guide to Ally Bank's Certificate of Deposit offerings, explaining different terms and interest rates.

1. Ally Invest Review: Brokerage Services and Investment Options: An in-depth look at Ally Invest's brokerage platform, its investment options, fees, and overall user experience.

1. Ally Bank Auto Loan Rates and Application Process: A guide to Ally's auto loan offerings, explaining the application process and factors influencing interest rates.

1. Ally Bank Mortgage Rates and Eligibility Criteria: A detailed overview of Ally Bank's mortgage products, covering different loan types, interest rates, and eligibility requirements.

1. Understanding Ally Bank's Financial Health: An analysis of Ally Bank's financial statements and key performance indicators, providing insights into its stability and profitability.

1. Comparing Ally Bank to Traditional Banks: A comparison of Ally Bank's offerings and services against those of traditional brick-and-mortar banks.

1. Ally Bank's Regulatory Compliance and Oversight: A discussion of the regulatory framework governing Ally Bank's operations and its implications for investors.

1. Managing Risk with Ally Bank Investment Products: A guide to understanding and managing the risks associated with different investment products offered by Ally Bank.

ally bank assets under management: *Form 10-K.* United States. Securities and Exchange Commission, 1949

ally bank assets under management: The Financial Crisis Inquiry Report Financial Crisis Inquiry Commission, 2011-05-01 The Financial Crisis Inquiry Report, published by the U.S. Government and the Financial Crisis Inquiry Commission in early 2011, is the official government report on the United States financial collapse and the review of major financial institutions that bankrupted and failed, or would have without help from the government. The commission and the report were implemented after Congress passed an act in 2009 to review and prevent fraudulent activity. The report details, among other things, the periods before, during, and after the crisis, what led up to it, and analyses of subprime mortgage lending, credit expansion and banking policies, the collapse of companies like Fannie Mae and Freddie Mac, and the federal bailouts of Lehman and AIG. It also discusses the aftermath of the fallout and our current state. This report should be of interest to anyone concerned about the financial situation in the U.S. and around the world.THE FINANCIAL CRISIS INQUIRY COMMISSION is an independent, bi-partisan, government-appointed panel of 10 people that was created to examine the causes, domestic and global, of the current financial and economic crisis in the United States. It was established as part of the Fraud Enforcement and Recovery Act of 2009. The commission consisted of private citizens with expertise in economics and finance, banking, housing, market regulation, and consumer protection. They examined and reported on the collapse of major financial institutions that failed or would have failed if not for exceptional assistance from the government.News Dissector DANNY SCHECHTER is a journalist, blogger and filmmaker. He has been reporting on economic crises since the 1980's when he was with ABC News. His film In Debt We Trust warned of the economic meltdown in 2006. He has since written three books on the subject including Plunder: Investigating Our Economic Calamity (Cosimo Books, 2008), and The Crime Of Our Time: Why Wall Street Is Not Too Big to Jail (Disinfo Books, 2011), a companion to his latest film Plunder The Crime Of Our Time. He can be reached online at www.newsdissector.com.

ally bank assets under management: Asset Recovery Handbook Jean-Pierre Brun, Anastasia Sotiropoulou, Larissa Gray, Clive Scott, 2021-02-08 Developing countries lose billions each year through bribery, misappropriation of funds, and other corrupt practices. Much of the proceeds of this corruption find 'safe haven' in the world's financial centers. These criminal flows are a drain on social services and economic development programs, contributing to the impoverishment of the world's poorest countries. Many developing countries have already sought to recover stolen assets. A number of successful high-profile cases with creative international cooperation has demonstrated that asset recovery is possible. However, it is highly complex, involving coordination and collaboration with domestic agencies and ministries in multiple jurisdictions, as well as the capacity to trace and secure assets and pursue various legal options—whether criminal confiscation, non-conviction based confiscation, civil actions, or other alternatives. This process can be overwhelming for even the most experienced practitioners. It is exceptionally difficult for those working in the context of failed states, widespread corruption, or limited resources. With this in mind, the Stolen Asset Recovery (StAR) Initiative has developed and updated this Asset Recovery Handbook: A Guide for Practitioners to assist those grappling with the strategic, organizational, investigative, and legal challenges of recovering stolen assets. A practitioner-led project, the Handbook provides common approaches to recovering stolen assets located in foreign jurisdictions, identifies the challenges that practitioners are likely to encounter, and introduces good practices. It includes examples of tools that can be used by practitioners, such as sample intelligence reports, applications for court orders, and mutual legal assistance requests. StAR—the Stolen Asset Recovery Initiative—is a partnership between the World Bank Group and the United Nations Office on Drugs and Crime that supports international efforts to end safe havens for corrupt funds. StAR works with developing countries and financial centers to prevent the laundering of the proceeds of corruption and to facilitate more systematic and timely return of stolen assets.

ally bank assets under management: Financial Sector Crisis and Restructuring Carl-Johan Lindgren, Charles Enoch, Leslie Teo, 1999 An IMF paper reviewing the policy responses of Indonesia, Korea and Thailand to the 1997 Asian crisis, comparing the actions of these three countries with those of Malaysia and the Philippines. Although all judgements are still tentative, important lessons can be learned from the experiences of the last two years.

ally bank assets under management: Public Asset Management Companies Caroline Cerruti, Ruth Neyens, 2016-05-31 This toolkit is designed for policy makers and stakeholders who are considering the establishment of a publicly funded asset management company (AMC). An AMC is a statutory body or corporation, fully or partially owned by the government, usually established in times of financial sector stress, to assume the management of distressed assets and recoup the public cost of resolving the crisis. AMCs were first used in the early 1990s in Sweden (Securum) and the United States (the RTC), and again during the Asian crisis (for instance, Danaharta in Malaysia, KAMCO in the Republic of Korea). The 2008 financial crisis marked a renewal of the use of this tool to support the resolution of financial crises (for instance, NAMA in Ireland, SAREB in Spain). The toolkit does not address broader bank resolution issues. It has a narrow focus on the specific tool of a public AMC established to support bank resolution, and with the objective of providing insight on the design and operational issues surrounding the creation of such AMCs. It seeks to inform policy makers on issues to consider if and when planning to establish a public AMC through: · An analysis of recent public AMCs established as a result of the global financial crisis · Detailed case studies in developed and emerging markets over three generations · A toolkit approach with questions and answers, including questions on design and operations that are critical for authorities confronted with the issue of whether to establish an AMC · An emphasis on “how to†? that is, a practical versus a principled approach. The toolkit is structured as followed: Part I summarizes the findings on the preconditions, the design, and the operationalization of public AMCs. Part II provides case studies on three generations of AMCs, whose lessons are embedded in Part I. The case studies cover emerging and developed markets, and have been selected based on the lessons they offer.

ally bank assets under management: Financial Risk Management José A. Soler Ramos, Inter-American Development Bank, Grupo Santander, 2000 Drawing on practical methods used by successful risk managers in emerging and developed markets throughout the world, the book provides specific guidance on establishing a modern risk management framework and developing efficient approaches to increase the profitability of risk management activities in emerging market settings.--BOOK JACKET.

ally bank assets under management: FDIC Quarterly , 2009

ally bank assets under management: Managing the Sovereign-Bank Nexus Mr.Giovanni Dell'Ariccia, Caio Ferreira, Nigel Jenkinson, Mr.Luc Laeven, Alberto Martin, Ms.Camelia Minoiu, Alex Popov, 2018-09-07 This paper reviews empirical and theoretical work on the links between banks and their governments (the bank-sovereign nexus). How significant is this nexus? What do we know about it? To what extent is it a source of concern? What is the role of policy intervention? The paper concludes with a review of recent policy proposals.

ally bank assets under management: The Inter-ally Debts Harvey Edward Fisk, Bankers Trust Company (New York, N.Y.), 1924

ally bank assets under management: Fund Spy Russel Kinnel, 2009-03-23 Author Russel Kinnel walks readers through the handful of key factors they need to pick winning funds. Armed with the quantitative data and qualitative research, they will gain the confidence to pick great funds for the long-term. This book will be accompanied by a web-based tool created by Morningstar, which will enable readers to evaluate their own funds using Kinnel's criteria. Written in a fun and accessible manner, The Fund Spy offers Kinnel's unique insight as a 14-year Morningstar fund analyst. He speaks plainly about the conflicts that can go against investors' interests, explaining how to avoid traps and push out the slick sales pitches facing today's investors. He also offers several 10 lists, which provide quick answers to investors' most common questions (e.g., the Top 10 Funds to Recommend to Relatives, the 10 Best Contrarian Managers, the 10 Most Overrated Managers).

ally bank assets under management: *Global Financial Stability Report, April 2012* International Monetary Fund. Monetary and Capital Markets Department, 2012-04-18 The April 2012 Global Financial Stability Report assesses changes in risks to financial stability over the past six months, focusing on sovereign vulnerabilities, risks stemming from private sector deleveraging, and assessing the continued resilience of emerging markets. The report probes the implications of recent reforms in the financial system for market perception of safe assets, and investigates the growing public and private costs of increased longevity risk from aging populations.

ally bank assets under management: Fuzzy Sets in Management, Economics, and Marketing Panos M. Pardalos, Constantin Zopounidis, George Baourakis, 2001 The rapid changes that have taken place globally on the economic, social and business fronts characterized the 20th century. The magnitude of these changes has formed an extremely complex and unpredictable decision-making framework, which is difficult to model through traditional approaches. The main purpose of this book is to present the most recent advances in the development of innovative techniques for managing the uncertainty that prevails in the global economic and management environments. These techniques originate mainly from fuzzy sets theory. However, the book also explores the integration of fuzzy sets with other decision support and modeling disciplines, such as multicriteria decision aid, neural networks, genetic algorithms, machine learning, chaos theory, etc. The presentation of the advances in these fields and their real world applications adds a new perspective to the broad fields of management science and economics. Contents: Decision Making, Management and Marketing: Algorithms for Orderly Structuring of Financial OC ObjectsOCO (J Gil-Aluja); A Fuzzy Goal Programming Model for Evaluating a Hospital Service Performance (M Arenas et al.); A Group Decision Making Method Using Fuzzy Triangular Numbers (J L Garc a-Lapresta et al.); Developing Sorting Models Using Preference Disaggregation Analysis: An Experimental Investigation (M Doumpos & C Zopounidis); Stock Markets and Portfolio Management: The Causality Between Interest Rate, Exchange Rate and Stock Price in Emerging Markets: The Case of the Jakarta Stock Exchange (J Gupta et al.); Fuzzy Cognitive Maps in Stock Market (D Koulouriotis et al.); Neural Network vs Linear Models of Stock Returns: An Application to the UK and German Stock Market Indices (A Kanas); Corporate Finance and Banking Management: Expertons and Behaviour of Companies with Regard to the Adequacy Between Business Decisions and Objectives (A Couturier & B Fioleau); Multiple Fuzzy IRR in the Financial Decision Environment

(S F Gonzilez et al.); An Automated Knowledge Generation Approach for Managing Credit Scoring Problems (M Michalopoulos et al.); and other papers. Readership: Financial managers, economists, management scientists and computer scientists.

ally bank assets under management: *Shock Waves* Stephane Hallegatte, Mook Bangalore, Laura Bonzanigo, Marianne Fay, Tamaro Kane, Ulf Narloch, Julie Rozenberg, David Treguer, Adrien Vogt-Schilb, 2015-11-23 Ending poverty and stabilizing climate change will be two unprecedented global achievements and two major steps toward sustainable development. But the two objectives cannot be considered in isolation: they need to be jointly tackled through an integrated strategy. This report brings together those two objectives and explores how they can more easily be achieved if considered together. It examines the potential impact of climate change and climate policies on poverty reduction. It also provides guidance on how to create a “win-win†? situation so that climate change policies contribute to poverty reduction and poverty-reduction policies contribute to climate change mitigation and resilience building. The key finding of the report is that climate change represents a significant obstacle to the sustained eradication of poverty, but future impacts on poverty are determined by policy choices: rapid, inclusive, and climate-informed development can prevent most short-term impacts whereas immediate pro-poor, emissions-reduction policies can drastically limit long-term ones.

ally bank assets under management: Tax Withholding and Estimated Tax , 1993

ally bank assets under management: International Reserves and Foreign Currency Liquidity International Monetary Fund. Statistics Dept., 2015-01-07 This update of the guidelines published in 2001 sets forth the underlying framework for the Reserves Data Template and provides operational advice for its use. The updated version also includes three new appendices aimed at assisting member countries in reporting the required data.

ally bank assets under management: Soldier of Finance Jeff Rose, 2013-09-03 Too much debt? Not enough savings? It's time to become a battle-ready financial warrior, prepared to tackle any money challenge. Modeled on the Soldier's Handbook, which is issued to all new U.S. Army recruits, Soldier of Finance is a no-nonsense, military-style training manual to overcoming financial obstacles and building lasting wealth. Financial planner and experienced army veteran Jeff Rose has divided this book into 14 modules, each section covering an essential element of financial success. You will learn how to: Evaluate your position and commit to change Target and methodically eliminate debt Clean up your credit report Create tactical budgets Build emergency savings Invest for the short and long term Determine an affordable mortgage size, insurance needs, and more. Complete with tales from the trenches and useful tools including quizzes, debriefings, and more, Soldier of Finance is the survival guide you need to face down your finances and bring order and prosperity to your life.

ally bank assets under management: How to Invest in Structured Products Andreas Bluemke, 2009-09-15 This book is essential in understanding, investing and risk managing the holy grail of investments - structured products. The book begins by introducing structured products by way of a basic guide so that readers will be able to understand a payoff graphic, read a termsheet or assess a payoff formula, before moving on to the key asset classes and their peculiarities. Readers will then move on to the more advanced subjects such as structured products construction and behaviour during their lifetime. It also explains how to avoid important pitfalls in products across all asset classes, pitfalls that have led to huge losses over recent years, including detailed coverage of counterparty risk, the fall of Lehman Brothers and other key aspects of the financial crisis related to structured products. The second part of the book presents an original approach to implementing structured products in a portfolio. Key features include: A comprehensive list of factors an investor needs to take into consideration before investing. This makes it a great help to any buyer of structured products; Unbiased advice on product investments across several asset classes: equities, fixed income, foreign exchange and commodities; Guidance on how to implement structured products in a portfolio context; A comprehensive questionnaire that will help investors to define their own investment preferences, allowing for a greater precision when facing investment decisions; An original approach determining the typical distribution of returns for major product types, essential for product classification and optimal portfolio implementation purposes; Written in a fresh, clear and understandable style, with many figures illustrating the products and very little mathematics. This book will enable you to better comprehend the use of structured products in everyday banking, quickly analyzing a product, assessing which of your clients it suits, and recognizing its major pitfalls. You will be able to see the added value versus the cost of a product and if the payoff is compatible with the market expectations.

ally bank assets under management: *The Federal Reserve System Purposes and Functions* Board of Governors of the Federal Reserve System, 2002 Provides an in-depth overview of the Federal Reserve System, including information about monetary policy and the economy, the Federal Reserve in the international sphere, supervision and regulation, consumer and community affairs and services offered by Reserve Banks. Contains several appendixes, including a brief explanation of Federal Reserve regulations, a glossary of terms, and a list of additional publications.

ally bank assets under management: FDIC Statistics on Banking , 1993 A statistical profile of the United States banking industry.

ally bank assets under management: Microfinance Handbook Joanna Ledgerwood, 1998-12-01 The purpose of the 'Microfinance Handbook' is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions.

ally bank assets under management: Model Rules of Professional Conduct American Bar Association. House of Delegates, Center for Professional Responsibility (American Bar Association), 2007 The Model Rules of Professional Conduct provides an up-to-date resource for information on legal ethics. Federal, state and local courts in all jurisdictions look to the Rules for guidance in solving lawyer malpractice cases, disciplinary actions, disqualification issues, sanctions questions and much more. In this volume, black-letter Rules of Professional Conduct are followed by numbered Comments that explain each Rule's purpose and provide suggestions for its practical application. The Rules will help you identify proper conduct in a variety of given situations, review those instances where discretionary action is possible, and define the nature of the relationship between you and your clients, colleagues and the courts.

ally bank assets under management: *Central Bank Reserve Management* Age Bakker, Ingmar R. Y. van Herpt, 2007-01-01 This book addresses the welfare gains and costs of accumulating foreign exchange reserves and the implications for the functioning of the global financial system. The tremendous growth of central bank reserves has led to an increased focus on raising returns in addition to the traditional preference central banks have for maintaining liquid portfolios. Issues such as asset and currency diversification, the impact of new accounting rules and the profit distribution agreements with the government are analysed, adding new insights to the current debate on the optimal size of central bank reserves. This book brings together a wide range of experts from central banks, investment banks and the academic community.

ally bank assets under management: Counterparty Risk Management Eduardo Canabarro, Michael Pykhtin, 2014

ally bank assets under management: *Factor Investing and Asset Allocation: A Business Cycle Perspective* Vasant Naik, Mukundan Devarajan, Andrew Nowobilski , Sébastien Page, CFA, Niels Pedersen, 2016-12-30

ally bank assets under management: *Managing the Crisis* , 1998 Deals with the result of a study conducted by the FDIC on banking crisis of the 1980s and early 1990s. Examines the evolution of the processes used by FDIC and RTC to resolve banking problems, protect depositors and dispose of the assets of the failed institutions.

ally bank assets under management: Savings Fitness Barry Leonard, 2007-12 Many people mistakenly believe that Social Security (SS) will pay for all or most of their retire. needs, but the fact is, since its inception, SS has provided little protection. A comfortable retire. usually requires SS, pensions, personal savings & invest. The key tool for making a secure retire. a reality is financial planning. It will help clarify your retire. goals as well as other financial goals you want to ¿buy¿ along the way. It will show you how to manage your money so you can afford today¿s needs yet still fund tomorrow¿s. You¿ll learn how to save your money to make it work for you & how to protect it so it will be there when you need it. Explains how you can take the best advantage of retire. plans at work, & what to do if you¿re on your own. Illustrations.

ally bank assets under management: A Manual of Homoeopathic Materia Medica Joseph C. Fahnestock, 1901

ally bank assets under management: Global Financial Stability Report International Monetary Fund Staff, 2008-04-08 The events of the past six months have demonstrated the fragility of the global financial system and raised fundamental questions about the effectiveness of the response by private and public sector institutions. the report assesses the vulnerabilities that the system is facing and offers tentative conclusions and policy lessons. the report reflects information available up to March 21, 2008.

ally bank assets under management: *The Risks of Financial Institutions* Mark Carey, René M. Stulz, 2007-11-01 Until about twenty years ago, the consensus view on the cause of financial-system distress was fairly simple: a run on one bank could easily turn to a panic involving runs on all banks, destroying some and disrupting the financial system. Since then, however, a series of events—such as emerging-market debt crises, bond-market meltdowns, and the Long-Term Capital Management episode—has forced a rethinking of the risks facing financial institutions and the tools available to measure and manage these risks. The Risks of Financial Institutions examines the various risks affecting financial institutions and explores a variety of methods to help institutions and regulators more accurately measure and forecast risk. The contributors--from academic institutions, regulatory organizations, and banking--bring a wide range of perspectives and experience to the issue. The result is a volume that points a way forward to greater financial stability and better risk management of financial institutions.

ally bank assets under management: Law and Macroeconomics Yair Listokin, 2019-03-11 A distinguished Yale economist and legal scholar’s argument that law, of all things, has the potential to rescue us from the next economic crisis. After the economic crisis of 2008, private-sector spending took nearly a decade to recover. Yair Listokin thinks we can respond more quickly to the next meltdown by reviving and refashioning a policy approach whose proven success is too rarely acknowledged. Harking back to New Deal regulatory agencies, Listokin proposes that we take seriously law’s ability to function as a macroeconomic tool, capable of stimulating demand when needed and relieving demand when it threatens to overheat economies. Listokin makes his case by looking at both positive and cautionary examples, going back to the New Deal and including the Keystone Pipeline, the constitutionally fraught bond-buying program unveiled by the European Central Bank at the nadir of the Eurozone crisis, the ongoing Greek crisis, and the experience of U.S. price controls in the 1970s. History has taught us that law is an unwieldy instrument of macroeconomic policy, but Listokin argues that under certain conditions it offers a vital alternative to the monetary and fiscal policy tools that stretch the legitimacy of technocratic central banks near their breaking point while leaving the rest of us waiting and wallowing.

ally bank assets under management: Global Financial Development Report 2015/2016 The World Bank, 2015-08-31 Global Financial Development Report 2015/2016 focuses on the ability of financial systems to sustainably extend the maturity of financial contracts for private agents. The challenges of extending the maturity structure of finance are often considered to be at the core of effective, sustainable financial development. Sustainably extending long-term finance may contribute to the objectives of higher growth and welfare, shared prosperity and stability in two ways: by reducing rollover risks for borrowers, thereby lengthening the horizon of investments; and by increasing the availability of long-term financial instruments, thereby allowing households to address their lifecycle challenges. The aim of the report is to contribute to the global policy debate on long-term finance. It builds upon findings from recent and ongoing research, lessons from operational work, as well as on inputs from financial sector professionals and researchers both within and outside the World Bank Group. Benefitting from new worldwide datasets and information on financial development, it will provide a broad and balanced review of the evidence and distill pragmatic lessons on long-term finance and related policies. This report, the third in the Global Financial Development Report series, follows the second issue on Financial Inclusion and the inaugural issue, Rethinking the Role of the State in Finance. The Global Financial Development Report 2015/2016 will be accompanied by a website worldbank.org/financialdevelopment containing extensive datasets, research papers, and other background materials as well as interactive features.

ally bank assets under management: *The Future of Banking* Thorsten Beck, 2011 Banking is back in the headlines. From desperate efforts by governments to address the Eurozone crisis to the Occupy Wall Street movement that is currently spreading across the globe, banks are again at centre stage. This new VoxEU.org book presents a collection of essays by leading European and US economists that provide solutions to the financial crisis and proposals for medium- to long-term reforms to the regulatory framework in which financial institutions operate. Key proposals include: -- European Safe Bonds (ESBies): Critical of Eurobonds, the authors propose an alternative solution in the form of European Safe Bonds (ESBies) -- securities funded by currently outstanding government debt (up to 60\% of GDP) that would constitute a large pool of safe assets. The authors argue that ESBies would address both liquidity and solvency problems within the European banking system and, most critically, help to distinguish between the two. -- Capital and liquidity requirements -- risk weights are crucial: While ringfencing might be part of a sensible regulatory reform, it is not sufficient. Capital requirements with risk weights that are dynamic, counter-cyclical and take into account co-dependence of financial institutions are critical, and one size does not necessarily fit all. Similarly, liquidity requirements have to be adjusted to make them less rigid and pro-cyclical. While banks are currently under-taxed, the currently discussed financial transaction tax would not significantly affect banks' risk-taking behaviour and might actually increase market volatility; in addition, its revenue potential could also be overestimated. -- The need for a stronger European-wide regulatory framework: If the common European market in banking is to be saved -- and the authors argue that it should be -- then the geographic perimeter of banks has to be matched with a similar geographic perimeter in regulation, which ultimately requires stronger European-level institutions.

ally bank assets under management: *FDIC Banking Review* , 1995

ally bank assets under management: *Banking and Financial Institutions* Benton E. Gup, 2011-06-01 A practical guide to the evolving world of banking and financial institutions Due to various factors, ranging from the global financial crisis that began in 2007 to new laws such as the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, banks and financial institutions have had to alter the way they operate. Understanding how these institutions function in the face of recent challenges is essential for anyone associated with them. That's why Professor Benton Gup has created Banking and Financial Institutions. Opening with a detailed discussion of the causes of the recent financial crisis, as well as a look at some lessons we can learn from it and other crises, this reliable resource quickly moves on to put modern banking in perspective. Filled with in-depth insights and expert advice, Banking and Financial Institutions examines the essential aspects of this discipline and shows you what it takes to make the most informed decisions possible, whether you're a bank director, investor, or borrower. Explains the economic role of financial intermediaries, including the financial institutions that bring borrowers and savers together Addresses how banks can hedge some of their interest rate and credit risks by using various types of derivatives contracts, options, and futures Analyzes the process of commercial and industrial (C&I) lending, from how banks make loans and the types of C&I loans to the role of collateral Allows you to evaluate a bank's financial statements and performance Explores payments systems, including cash, checks, credit cards, wire transfers, and other means of payment Rounding out this detailed banking guide is an informative chapter on Islamic banking written by Professor Mohamed Ariff of Bond University, as well as a chapter filled with tips for bank directors, borrowers, and investors contributed by John Harrison, the Superintendent of Banks, Alabama State Banking Department.

ally bank assets under management: Bank Sales of Mutual Funds United States.

Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation, and Deposit Insurance, 1994

ally bank assets under management: The Autonomous Revolution William H. Davidow, Michael S. Malone, 2020-02-18 The coauthors of the seminal book The Virtual Corporation describe how the rise of artificial intelligence and virtual environments are ushering in an epic cultural transformation—and how we can thrive in this new era. We are at the dawn of the Autonomous Revolution, a turning point in human history as decisive as the Agricultural and Industrial Revolutions. More and more, AI-based machines are replacing human beings, and online environments are gathering our data and using it to manipulate us. This loss of human autonomy amounts to nothing less than a societal phase change, a fundamental paradigm shift. The same institutions will remain—schools, banks, churches, and corporations—but they will radically change form, obey new rules, and use new tools. William H. Davidow and Michael S. Malone go deeply into the enormous implications of these developments. They show why increases in productivity no longer translate into increases in the GDP and how zero cost, one-to-many communications have been turned into tools for cybercrime and propaganda. Many of the book's recommendations—such as using taxes to control irresponsible internet behavior and enabling people to put their data into what are essentially virtual personal information “safety deposit boxes”—are bold and visionary, but we must figure out how we will deal with these emerging challenges now, before the Autonomous Revolution overcomes us.

ally bank assets under management: Better Banking Adrian Docherty, Franck Viort, 2014-01-02 Why did the financial crisis happen? Why did no one see it coming? And how did our banks lose so much of our money? What's being done to sort out the banking industry? And will it work? These are the questions that industry experts Adrian Docherty and Franck Viort cover in Better Banking: Understanding and Addressing the Failures in Risk Management, Governance and Regulation. They give a clear and thorough run-through of some of the key concepts and developments in banking, to enable the reader to understand better this vital yet perilous industry. Without excessive detail or jargon, they explain the most important issues in risk management, regulation and governance and build a comprehensive description of how failings in these areas resulted in the current financial crisis. In order to make the diagnosis clear, the authors illustrate their descriptions with a series of informative case studies. The book revolves around a critique of the current regulatory developments, which the authors feel will be ineffective in fixing the structural flaws in banking. Crucially, and as the title of the book suggests, they set out their own series of proposals to contribute to the development of a better, safer and more effective banking industry. Docherty and Viort's book fills an important gap in the literature on banking and its role in the current financial crisis. It is at once a history, a primer, a critique and a manifesto. It does not take sides but works through a constructive diagnosis towards ideas that could lead to major improvements in the quality and stability of the financial world. Better Banking: Understanding and Addressing the Failures in Risk Management, Governance and Regulation is a technical yet accessible book that seeks to engage interested readers of all kinds -- students, professionals, bankers and regulators but also politicians and the broader audience of citizens outside the banking industry, who are keen to inform themselves and understand what needs to be done to avoid a repeat of this crisis.

ally bank assets under management: Mutual Funds and Institutional Investments Estelle James, 2004 Among three options for c ...

ally bank assets under management: Fundamentals of Hedge Funds: Alternative Investment Vehicles ,

ally bank assets under management: The Condition of the U.S. Banking System United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2002

Additional Resources

Banking, Investing & Auto Finance | Ally

Manage your money with Ally: online banking, auto financing, and investments. Financial products designed to help you pursue your goals.

Manage Your Ally Vehicle Account Online

Manage your Ally vehicle account online. Make payments, get your FICO Score, set up alerts and more. Download the Ally app to get started.

Ally Online Services | Ally

Ally Financial Inc. (NYSE: ALLY) is a leading digital financial services company. Ally Bank, the company's direct banking subsidiary, offers an array of deposit and mortgage products and ...

Mobile and Online Banking: Open an Account Today | Ally Bank®

Online banking with a sense of purpose. Ally offers industry-leading online banking services. Convenient & secure banking. Ally Bank, Member FDIC.

Ally Bank: Awarded "Best Online Bank of 2025"

Explore Ally's secure online bank accounts with competitive rates. Rated "Best Online Bank of 2025" by GOBankingRates. Ally Bank, Member FDIC.

Contact Us: Customer Support & Other Contact Info | Ally

View a list of Ally's departments, phone numbers, mailing addresses and other contact information to get you the support and answers you need fast. Learn more. Skip to login Skip to main content

Open a High Yield Savings Account Online | Ally Bank®

Grow your money with a high yield Savings Account. Our online savings account features savings buckets and no overdraft fees. Ally Bank, Member FDIC

Banking, Investing & Auto Finance | Ally

Manage your money with Ally: online banking, auto financing, and investments. Financial products ...

Manage Your Ally Vehicle Account Online

Manage your Ally vehicle account online. Make payments, get your FICO Score, set up alerts and more. ...

Ally Online Services | Ally

Ally Financial Inc. (NYSE: ALLY) is a leading digital financial services company. Ally Bank, the company's ...

Mobile and Online Banking: Open an Account Today | All...

Online banking with a sense of purpose. Ally offers industry-leading online banking services. Convenient ...

Ally Bank: Awarded "Best Online Bank of 2025"

Explore Ally's secure online bank accounts with competitive rates. Rated "Best Online Bank of 2025" by ...

Ally Bank Assets Under Management

Ally Bank Assets Under Management

Related Articles

- allevared light therapy belt
- all things algebra answer key unit 10
- almond flour vegan muffins

Back to Home