

# ALLY AUTO RECEIVABLES TRUST 2022-3

## **FORM 10-D** (Periodic Reports by Asset-Backed Issuers)

Filed 06/24/26 for the Period Ending 05/31/26

Address	1209 ORANGE STREET WILMINGTON, DE, 19801
Telephone	313-656-5500
CIK	0001954336
SIC Code	6189 - Asset-Backed Securities
Fiscal Year	12/31

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 10-D

ASSET-BACKED ISSUER  
DISTRIBUTION REPORT PURSUANT TO SECTION 13 OR 15 (d) OF  
THE SECURITIES EXCHANGE ACT OF 1934

For the monthly distribution period from  
May 1, 2026 to May 31, 2026

Commission File Number of issuing entity: 333-262894-03

Central Index Key Number of issuing entity: 0001954336

**Ally Auto Receivables Trust 2022-3**  
(Exact name of issuing entity as specified in its charter)

Commission File Number of depositor: 333-262894

Central Index Key Number of depositor: 0001477336

**Ally Auto Assets LLC**  
(Exact name of depositor as specified in its charter)

Central Index Key Number of sponsor (if applicable): 0001601846

**Ally Bank**  
(Exact name of sponsor as specified in its charter)

**Dan Ignacio**  
**(866) 710-4623**  
(Name and telephone number, including area code, of the person to contact in connection with this filing)

**DELAWARE**  
(State or other jurisdiction of incorporation or organization of the  
issuing entity)

**92-6175005**  
(I.R.S. Employer Identification No.)

**Ally Auto Assets LLC**  
**500 Woodward Avenue, Detroit, Michigan**  
(Address of principal executive offices of the issuing entity)

**48226**  
(Zip Code)

**(866) 710-4623**  
(Telephone number, including area code)

**Registered / reporting pursuant to (Check One)**

Title of Class	Section 12(b)	Section 12(g)	Section 15(d)	Name of Exchange (If Section 12(b))
Class A-2			X	
Class A-3			X	
Class A-4			X	

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes  No

**PART I — DISTRIBUTION INFORMATION**

**Item 1. Distribution and Pool Performance Information**

Distribution and pool performance information of the asset pool of the issuing entity is set forth in the attached monthly Statement to Securityholder.

**Item 1121(c) of Regulation AB. Repurchases and Replacements**

No activity to report for the Period from May 1, 2026 to May 31, 2026 as required by Item 1121(c) of Regulation AB.

Date of most recent Form ABS-15G: January 28, 2026

Central Index Key (CIK) of Securitizer: 0001477336

**Item 1A. Asset-Level Information**

The Servicer on behalf of the Issuing Entity has provided asset-level data for the receivables and filed this information on Form ABS-EE. Form ABS-EE, as filed by the Issuing Entity on the date hereof, is incorporated by reference into this filing on Form 10-D. The Issuing Entity's CIK number is 0001954336.

**Item 1B. Asset Representations Reviewer and Investor Communication**

Not Applicable.

**PART II — OTHER INFORMATION**

**Item 2. Legal Proceedings**

None.

**Item 3. Sales of Securities and Use of Proceeds**

None.

**Item 4. Defaults Upon Senior Securities**

None.

**Item 5. Submission of Matters to a Vote of Security Holders**

None.

**Item 6. Significant Obligors of Pool Assets**

None.

**Item 7. Change in Sponsor Interest in the Securities**

None.

**Item 8. Significant Enhancement Provider Information**

None.

**Item 9. Other Information**

None.

**Item 10. Exhibits**

<b>EXHIBIT NO.</b>	<b>DESCRIPTION</b>
99	<a href="#">Monthly Statement to Securityholder for the Period from May 1, 2026 to May 31, 2026</a>
102	<a href="#">Asset Data File for the Period from May 1, 2026 to May 31, 2026 (See Exhibit 102 to Form ABS-EE filed by Ally Auto Receivables Trust 2022-3 with the SEC on June 24, 2026, which is incorporated by reference herein).</a>
103	<a href="#">Asset Related Document for the Period from May 1, 2026 to May 31, 2026 (See Exhibit 103 to Form ABS-EE filed by Ally Auto Receivables Trust 2022-3 with the SEC on June 24, 2026, which is incorporated by reference herein).</a>

**Signature**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

**Ally Auto Receivables Trust 2022-3**

(Issuing Entity)

by: Ally Bank

(Servicer, not in its individual capacity but  
solely as Servicer on behalf of the Issuing Entity)

/s/ Austin T. McGrath

Austin T. McGrath  
Chief Accounting Officer and Corporate Controller

Date: June 24, 2026

**EXHIBIT INDEX**

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

Deal Information		Table of Contents
Asset Type:	Consumer Retail	1. Class Distribution Summary
Closing Date:	12/14/2022	2. Note Factor Summary
Bloomberg Ticker:	ALLYA 2022-3	3. Interest Summary
Collection Period:		4. Collections and Distributions
Begin	5/1/2026	5. Cash Reserve
End	5/31/2026	6. Collateral Summary
Determination Date:	6/10/2026	7. Net Charge-Offs, Delinquencies, and Bankruptcies
Distribution Date:	6/15/2026	8. Performance Tests
ABS Investor Relations:		9. Supplemental Disclosures
Servicer:	Ally Bank	
Telephone:	(866) 710-4623	
E-Mail:	securitization@ally.com	
Additional information about the transaction can be found in the prospectus, available on the SEC website ( <a href="http://www.sec.gov">http://www.sec.gov</a> ) under the CIK number 0001954336.		

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

**1. Class Distribution Summary**

Class	CUSIP/ CUSIP-RegS	Initial Note Principal Balance	Beginning Note Principal Balance	Class Distribution			Ending Note Principal Balance
				Principal	Interest	Total	
A-1	02008DAA7	216,000,000.00	0.00	0.00	0.00	0.00	0.00
A-2	02008DAB5	323,000,000.00	0.00	0.00	0.00	0.00	0.00
A-3	02008DAC3	323,000,000.00	0.00	0.00	0.00	0.00	0.00
A-4	02008DAD1	71,120,000.00	40,377,075.36	8,547,609.98	170,593.14	8,718,203.12	31,829,465.38
B	02008DAE9	20,760,000.00	20,760,000.00	0.00	101,724.00	101,724.00	20,760,000.00
C	02008DAF6	17,300,000.00	17,300,000.00	0.00	91,834.17	91,834.17	17,300,000.00
D	02008DAG4	12,850,000.00	12,850,000.00	0.00	80,740.83	80,740.83	12,850,000.00
<b>Total Notes</b>		<b>984,030,000.00</b>	<b>91,287,075.36</b>	<b>8,547,609.98</b>	<b>444,892.14</b>	<b>8,992,502.12</b>	<b>82,739,465.38</b>
<b>Certificates</b>						<b>240,457.40</b>	
<b>Total Class Distribution</b>						<b>9,232,959.52</b>	

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

**2. Note Factor Summary**  
*(Amount per \$1,000 of Original Principal)*

Class	Beginning	Distribution			Ending
		Principal	Interest	Total	
A-1	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	567.731658	120.1857421	2.3986662	122.5844083	447.5459137
B	1,000.000000	0.000000	4.900000	4.900000	1000.000000
C	1,000.000000	0.000000	5.3083335	5.3083335	1000.000000
D	1,000.000000	0.000000	6.2833331	6.2833331	1000.000000
<b>Total Notes</b>	<b>92.7685897</b>				<b>84.0822591</b>

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

**3. Interest Summary**

**A. Target Interest Calculation**

Class	Beginning Note Principal Balance	Accrual Methodology	Interest Accrual Days	Fixed Rate	Variable Rate			Target Interest Calculation
				Total	Applicable Index	Margin	Total	
A-1	0.00	Actual/360	31	4.557%	N/A	N/A	N/A	0.00
A-2	0.00	30/360	30	5.290%	N/A	N/A	N/A	0.00
A-3	0.00	30/360	30	5.070%	N/A	N/A	N/A	0.00
A-4	40,377,075.36	30/360	30	5.070%	N/A	N/A	N/A	170,593.14
<b>B</b>	20,760,000.00	30/360	30	5.880%	N/A	N/A	N/A	101,724.00
<b>C</b>	17,300,000.00	30/360	30	6.370%	N/A	N/A	N/A	91,834.17
<b>D</b>	12,850,000.00	30/360	30	7.540%	N/A	N/A	N/A	80,740.83
<b>Total</b>	<b>91,287,075.36</b>							<b>444,892.14</b>

**B. Interest Distribution**

Class	Beginning Unpaid Interest Carryover Shortfall	Target Interest Calculation	Interest Shortfall Allocated/ (Repaid)	Interest Distribution	Remaining Unpaid Interest Carryover Shortfall
	(1)	(2)	(3)	(4) = (2) - (3)	(5) = (1) + (3)
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	0.00	0.00	0.00	0.00
A-4	0.00	170,593.14	0.00	170,593.14	0.00
<b>B</b>	0.00	101,724.00	0.00	101,724.00	0.00
<b>C</b>	0.00	91,834.17	0.00	91,834.17	0.00
<b>D</b>	0.00	80,740.83	0.00	80,740.83	0.00
<b>Total</b>	<b>0.00</b>	<b>444,892.14</b>	<b>0.00</b>	<b>444,892.14</b>	<b>0.00</b>

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

**4. Collections and Distributions**

<b>Collections</b>	
Receipts During the Period - Principal	8,492,423.77
Receipts During the Period - Interest	603,438.05
Administrative Purchase Payments	99,659.72
Warranty Payments	0.00
Liquidation Proceeds Including Recoveries (Net of Liquidation Expenses)	127,098.10
Other Fees or Expenses Paid	0.00
<b>Total Collections</b>	<b>9,322,619.64</b>
Beginning Reserve Account Balance	2,471,181.60
<b>Total Available Amount</b>	<b>11,793,801.24</b>

<b>Distributions</b>	
Basic Servicing Fee	88,160.12
Amounts paid in connection with an Asset Representations Review	0.00
Aggregate Class A Interest Distributable Amount	170,593.14
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	0.00
Reserve Account Deposit	2,471,181.60
Noteholders' Regular Principal Distributable Amount	8,547,609.98
Indenture Trustee expenses	0.00
Unpaid Fees due to Trustees, Administrator and Asset Representations Reviewer	1,500.00
Excess Total Available Amount to the Certificateholders	240,457.40
<b>Total Distributions</b>	<b>11,793,801.24</b>

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

**5. Cash Reserve**

Initial Balance	Beginning Balance	Additions	Reductions		Ending Balance	Specified Reserve Account Balance
			Draws	Releases		
2,471,181.60	2,471,181.60	0.00	0.00	0.00	2,471,181.60	2,471,181.60

**6. Collateral Summary**

		Initial	Beginning	Ending
<b>Balances</b>	<b>Number of Receivables</b>	61,982	15,543	14,782
	<b>Aggregate Receivables Principal Balance</b>	988,472,639.22	104,137,219.67	95,589,609.69
	<b>Aggregate Amount Financed</b>	1,028,968,867.29	105,792,141.24	97,052,013.50
	<b>Pool Factor</b>		10.5351646	9.6704356
<b>Weighted Averages</b>	<b>Coupon</b>	6.77%	7.08%	7.09%
	<b>Original Maturity</b>	70.07	72.87	72.99
	<b>Remaining Maturity</b>	50.40	21.15	20.52

Prepayment Percentage	Monthly Period
	43
	1.00%

**Statement to Securityholder**

Ally Auto Receivables Trust 2022-3

**7. Net Charge-Offs, Delinquencies, and Bankruptcies**

Net Charge-Offs						Cumulative Net Charge-Offs			
Period	Average Aggregate Amount Financed	Number of Units Charged-Off	Net Charge-Offs (Recoveries)	Average Net Charge-Offs (Recoveries)	Rate	Loss	Aggregate Amount Financed	Cumulative Net Charge-Offs	Cumulative Loss Rate
<b>Current</b>	101,422,077.37	17	20,365.43	1,197.97	0.2410%		1,028,968,867.29	9,141,915.69	0.8885%
<b>Preceding</b>	110,580,603.31	32	161,357.60	5,042.43	1.7510%				
<b>Next Preceding</b>	120,774,948.50	30	99,384.76	3,312.83	0.9875%				
<b>Third Preceding</b>	131,331,158.71	20	200,596.67	10,029.83	1.8329%				
<b>Four Month Average</b>					1.2031%				

Delinquencies			
Period	Total Accounts	Accounts over 60	Percent Delinquent
<b>Current</b>	14,782	154	1.0418%
<b>Preceding</b>	15,543	141	0.9072%
<b>Next Preceding</b>	16,354	139	0.8499%
<b>Three Month Average</b>			0.9330%

Delinquency Stratification			
Days	Total Accounts	Total Balance	Percent Delinquent
<b>31 - 60</b>	291	2,730,381.64	2.8133%
<b>61 - 90</b>	108	956,604.98	0.9857%
<b>91 - 120</b>	41	431,094.67	0.4442%
<b>&gt; 120</b>	5	16,077.00	0.0166%

Bankruptcies		
	Total Accounts	Total Balance
<b>Prior Period</b>	204	1,650,060.09 <sup>1</sup>
<b>Additions</b>	8	81,967.31
<b>Removals<sup>2</sup></b>	8	23,479.86
<b>Ending</b>	<b>204</b>	<b>1,708,547.54</b>

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

<sup>2</sup> Include bankruptcies returned to active status, bankruptcies paid-in-full, and charge-offs on prior period bankruptcies.

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

**8. Performance Tests**

**For the Collection Period**

**Event of Default** **All Tests Passed**

**Servicer Default** **All Tests Passed**

**Overcollateralization:**

Initial	4,442,639.22
Current	12,850,144.31
Target	12,850,144.31

**Overcollateralization Target Reached?** **YES**

**Asset Representations Review Delinquency Trigger:**

Monthly Period	Trigger
1-12	1.70%
13-24	2.60%
25-36	3.10%
37+	4.10%

<b>Monthly Period</b>	<b>Trigger</b>	<b>61+ Delinquencies</b>	
43	4.10%	1.45%	<b>Pass</b>

**9. Supplemental Disclosures**

**For the Collection Period**

Supplemental Servicing Fees 33,190.36

Other Fees or Expenses Accrued 0.00

Liquidation Expenses 9,350.00

Have there been any material modifications, extensions, or waivers relating to the terms of or fees, penalties or payments on, pool assets during the period or that, cumulatively, have become material over time? No

Have there been any material changes in determining or defining delinquencies, charge-offs or uncollectible amounts? No

Have there been any receivables with respect to which material breaches of pool asset representations or warranties or transaction covenants have occurred? No