



GENERAL MOTORS FINANCIAL COMPANY, INC.

SEPTEMBER 2011 QUARTER FACT SHEET

ABOUT GM FINANCIAL

General Motors Financial Company, Inc. (“GM Financial”) provides auto finance solutions through auto dealers across the United States and Canada. GM Financial is a wholly-owned subsidiary of General Motors Company (“GM”) and is headquartered in Fort Worth, Texas. GM Financial has approximately 3,400 employees in 16 credit centers across the U.S., our FinanciaLinx subsidiary in Canada and four geographically dispersed customer service centers in North America to service our 700,000 active customers. GM Financial has approximately \$10 billion in auto receivables and leased vehicles.

EXPERIENCED INDUSTRY LEADER

GM Financial maintains a meaningful share of a highly fragmented market in the auto finance industry through our relationships with approximately 10,000 GM and non-GM producing dealers.

- Our management team brings extensive experience, knowledge and understanding of the auto finance industry to meet the needs of dealers and consumers.
- We have an established 20-year track record of managing credit risk and underwriting loans and leases based on years of experience analyzing consumer behavior and portfolio performance through various economic cycles.
- Since 1994, we have executed 78 securitization transactions issuing approximately \$64 billion of notes through our established securitization program to fund our loan originations.

OUR PRODUCTS

GM Financial’s core subprime auto financing product is offered to GM and non-GM dealers in the U.S. We also have an expanded product line available to GM dealers in the U.S. and Canada, which includes a full spectrum lease program.

OUR CUSTOMERS

GM Financial is focused on meeting the fundamental auto finance needs of middle-market consumers by expanding the availability of financing solutions to consumers.

We originated \$1.4 billion of loans and \$189 million of GM leases during the September 2011 quarter, compared to \$959 million of loan originations in the September 2010 quarter. The following table shows our consumer and loan characteristics for the loans we originated during the quarter.

| | SEPT 2011 QTR | SEPT 2010 QTR |
|---------------------------|---------------|---------------|
| Credit Bureau Score | 500 - 800 | 500 - 800 |
| Annual Income | \$60 - \$65 k | \$60 - \$65 k |
| Years at Present Employer | 8 | 8 |
| Years of Credit History | 13 | 14 |
| Homeowner | 50% | 54% |
| Loan Amount | \$21,300 | \$19,100 |
| Down Payment | 12% | 14% |
| APR | 14.4% | 15.8% |
| Term (months) | 70 | 69 |
| GM New Vehicle % | 31% | 16% |
| Loan-to-Value (wholesale) | 107% | 106% |
| New/Used Collateral | 48% / 52% | 37% / 63% |
| Mileage at Origination | 28,600 miles | 30,500 miles |



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Selected Financial and Operating Information

LIQUIDITY AND FUNDING

With ample capacity on our warehouse credit facilities and \$1.5 billion in available liquidity at September 30, 2011, we are well-positioned to support our originations growth and product diversification strategies. We access the asset-backed securitization market to permanently fund our loan originations.

| QUARTERLY KEY PERFORMANCE INDICATORS | SEPT 2011 | SEPT 2010 | SEPT 2009 |
|---|-----------|-----------|-----------|
| Net income | \$109 mm | \$51 mm | \$26 mm |
| Finance receivables | \$9.4 B | \$8.7 B | \$10.0 B |
| Leased vehicles, net | \$564 mm | \$55 mm | \$144 mm |
| Net interest margin ⁽¹⁾ | 13.6% | 12.8% | 10.7% |
| Annualized operating expense ratio ^{(1) (2)} | 3.6% | 3.1% | 2.6% |
| Annualized net credit losses | 3.0% | 5.4% | 8.4% |
| Liquidity ⁽³⁾ | \$1.5 B | \$856 mm | \$704 mm |
| Total equity | \$3.8 B | \$2.5 B | \$2.2 B |
| Tangible equity | \$2.7 B | \$2.5 B | \$2.2 B |
| Managed assets/ tangible equity ⁽⁴⁾ | 3.7x | 3.5x | 4.7x |

⁽¹⁾ Calculated as a percent of average earning assets.

⁽²⁾ Excludes depreciation on leased vehicles and restructuring costs.

⁽³⁾ Liquidity includes unrestricted cash and available borrowing capacity on unpledged eligible receivables and an available line of credit from GM.

⁽⁴⁾ Managed assets include finance receivables and leased vehicles.

Company Information

Executive Management:

Dan Berce

President and Chief Executive Officer

Chris Choate

Executive Vice President, Chief Financial Officer

Steve Bowman

Executive Vice President, Chief Credit and Risk Officer

Kyle Birch

Executive Vice President, Dealer Services

James Fehleison

Executive Vice President, Corporate Controller

Jonas Hollandsworth

Executive Vice President, U.S. Sales and Credit Operations

Michael May

Executive Vice President, Chief Legal Officer and Secretary

Brian Mock

Executive Vice President, Consumer Services

Susan Sheffield

Executive Vice President, Corporate Finance

Jimmy Vance

Executive Vice President, Pricing Analytics and Product Development

Contact Information

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