



FINANCIAL



DIVERSITY
EQUITY &
INCLUSION

2021

ANNUAL REPORT

DIVERSITY, EQUITY & INCLUSION

LETTER FROM OUR LEADERS

As an industry leader in auto finance, GM Financial strives to honor and respect our employees, customers, dealers and community. Our Diversity, Equity and Inclusion (DE&I) strategy is integral to these efforts, which empowers our team members to embrace a vibrant, diverse company culture. We're proud of the progress we've made to align with our parent company's aspiration to become the most inclusive company in the world, and we're committed to continuing the work that will ensure lasting change.

DE&I at GM Financial is not a new function. However, for as much progress as we've made over the years, we know there is still room to grow. Our commitment to DE&I goes beyond making a statement; we know that we must be intentional in taking action on issues that matter to our employees.

By endeavoring to be a company with a workforce that reflects the diversity of our customers, we will be better able to understand and serve their needs. We are continually working toward supporting equity of opportunity at all levels. By incorporating our DE&I initiatives into our core company values, the creation of a more diverse workforce drives better outcomes for the business.

While the progress we've made is worth recognizing, it is important to continue holding ourselves accountable. In this year's report, we are expanding our data beyond what's been released in years past. GM Financial's 2021 DE&I Annual Report transparently tells the story of our diversity journey. The report outlines the consistent and measurable DE&I goals we continue to strive for while sharing the details of the work we are doing companywide to get there. This report shares the successes we've experienced through our DE&I journey and acknowledges where more improvement and change is needed.

Looking forward, as we continue to learn and evolve, our aim is to be an organization worthy of emulation by others in the auto finance industry and broader business community. The work we are doing now for equity and equality is imperative to ensuring a stronger future for all.



Dan Berce
President and
Chief Executive Officer



Shunda Robinson
Global VP Diversity,
Equity and Inclusion



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OUR THEME: LAYERS

When artists are staring at a blank canvas, wanting to create something great, they don't imagine it as having a single layer of paint. One layer would lack interest and dimension.

Like a beautiful painting, GM Financial is made up of many layers, from our people to our processes and everything in between. Our company's

many layers allows us to make changes that build upon what's working and address what isn't. As we continue to grow, we'll reveal more layers in order to understand and share who we are.

Each layer represents a dedication to our future — a commitment to be greater than we were yesterday.

For this effort to fully embody who we are, we wanted to feature our team members. Throughout the report, you'll find images of people who make what we do as GM Financial possible. After all, our team is one of the most important layers we have.



OUR JOURNEY



GM Financial’s intent to become a diversity leader in the auto finance industry started in 2015 with the creation of the Diversity and Inclusion office. The goal of this office was to continue building upon our culture to win, which has been and continues to be a key priority for our leadership team.

At the beginning of 2021, “Equity” was added to the D&I strategy – changing the department

name to DE&I – to reflect our ongoing commitment to providing fair compensation, career development, advancement opportunities and access to resources. Our Global VP of DE&I now reports directly to the CEO, ensuring these values and initiatives are addressed from the top down.



OUR JOURNEY (continued)

Over the past six years, we have found success in several different programs that demonstrate our commitment to DE&I across our organization. Our Mentoring Program, open to all employees at every level, has helped us advance the DE&I strategy by exposing participating team members to diverse colleagues across the organization. Our Employee Resource Groups, such as Women's Inspiration Network and Working Parents, serve

as a place for all team members to talk openly about their personal lives and find others with commonalities. The DE&I Council ensures that team members from all GM Financial locations across the globe have a direct connection and access to the corporate DE&I programs.



OUR JOURNEY (continued)

Programs like these are a direct result of one of our core values: Inclusion. At GM Financial, we value different backgrounds, opinions and ideas that may be different from our own. These programs encourage candid conversations at every level and empower team members to bring the best version of themselves to work

every day. Through commitment and transparency, GM Financial is dedicated to continued progress on our DE&I journey and looks forward to sharing results and successes with our employees, customers, dealers and communities.

“At first, the [racial] discussions were uncomfortable simply because I was trained as a manager in a time where you didn’t talk about those things. I had a mentee when the murder of George Floyd happened. She is a Black woman. As uncomfortable as it was for me to ask her how she was feeling, by the end I was the mentee and she was mentor. She had gone through things that I had never experienced and had never thought about. But that’s how we grow; moving out of our comfort zone and challenging ourselves to learn something new.

Eric Brock

AVP Cybersecurity
Arlington, Texas



OUR DE&I TIMELINE

We've taken important steps over the past six years to grow our Diversity, Equity and Inclusion culture and improve accessibility across the company. In 2021, we are committed to keeping the momentum going.

2015

Created Diversity & Inclusion Office

2016

D&I Council created
Mentoring Program
launched

2017

Added Executive D&I
Council (EDIC)
Expanded D&I team
Began partnership with
Menttium to enhance our
mentoring program
Introduced the Women's
Inspiration Network (WIN)
ERG

2018

Working Parents (WP)
ERG launched

2019

Expanded the Working
Parents ERG to include more
chapters in DFW
D&I Web Trainings became
required for all team
members
Surpassed 350 mentee
participants in the
mentoring program

2020

External D&I webpage launched
D&I Office reports to CEO
Mary Barra announced GM's goal to "Be
the most inclusive company in the world"
MLK Day added as a paid company holiday
Added "Equity" to the D&I journey
Enhanced competencies and behavioral
expectations to align with DE&I

For the future

45/35 by 2025: We have a
goal of 45% women and 35%
professionals of color in
senior leadership positions
by 2025.



National Diversity Council Names Shunda Robinson a 2021 Top 100 Diversity Officer

Top 100 List: <http://top100do.org/2021/index.php>

Summary: The National Diversity Council (NDC) recently added Global VP of Diversity, Equity & Inclusion Shunda Robinson to its Top 100 Diversity Officers list. This council brings together the private, public and nonprofit sectors to discuss the many dimensions and benefits to a multicultural environment.

See the full story here.



GM Financial Presenting Sponsor of Young Women's Leadership Academy Senior Signing Day

Each year, the Young Women's Leadership Academy (YWLA) of Fort Worth hosts a senior signing day to celebrate students' acceptance to college. For the first time, GM Financial was the presenting sponsor of 2021's event, contributing to the greater Fort Worth community and staying true to its focus on growing its diverse pipeline of talent.

See the full story here.



OUR MISSION

Driving diversity throughout GM Financial by promoting an inclusive culture with our customers, employees, business partners and community, which will positively impact our business results.

The Council for Inclusion in Financial Services to Honor Leaders Committed to Industrywide Diversity and Inclusion

The 2021 Council for Inclusion in Financial Services (CIFS) presented awards to eight leaders who have demonstrated commitment to changing the landscape of the financial services industry by encouraging and cultivating an inclusive and diverse culture. Shunda Robinson received the Trailblazer Award for excellence in establishing new and creative DE&I initiatives that are currently transforming the industry and communities.

See the full story here.



“Watching GM Financial evolve by refocusing its direction and efforts on the overall culture has been enlightening. I think it’s much appreciated, not only by myself, but by many of our employees. We are definitely making a great deal of progress on increasing understanding of cultural differences.”

Alicia Dobbins

Regional Sales Manager
Gwinnett, Georgia

OUR VISION

GM Financial will be an industry leader in diversity, equity and inclusion by:

- Creating a diverse workforce committed to teamwork, excellence, integrity and remarkable service, while recruiting and retaining top talent.
- Developing and embracing an inclusive culture that honors and respects all employees, regardless of their age, gender, ethnicity and/or background.
- Integrating these values into our everyday business, actively engaging with our business partners, giving back to our community and sharing our journey along the way.

“There are a lot of companies that just write it down; that diversity and inclusion is something that’s important to them. GM Financial doesn’t just write it down. We are inclusive in everything we do. We create teams where people are comfortable to be themselves. It makes me proud to be part of a company that makes that important.”

Summer Al-Zibdeh

Salesforce Integration Manager — Dealer Services
Las Colinas, Texas





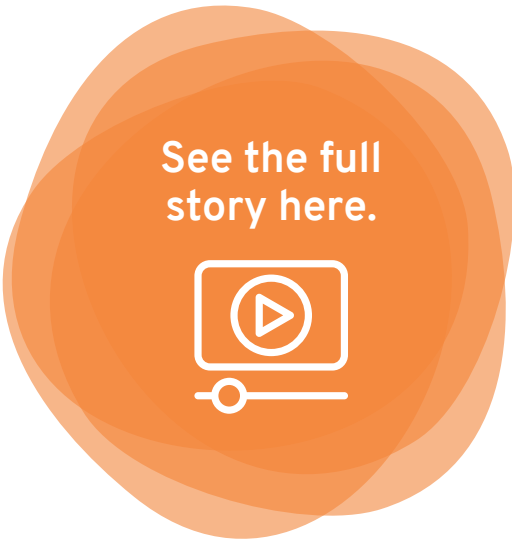
Financial empowerment extends beyond financial literacy month; is yearlong focus

Susan Sheffield, Chief Financial Officer, wrote an op-ed around the drop of female inclusion in the labor force during COVID-19, which disproportionately impacted women with less access to financial education resources over the course of the last year. GM Financial has implemented a variety of resources on financial wellness and mentorship to ensure we support and champion women in our company and communities.



GM Financial Holds KEYS® Financial Literacy Training with Interns of Congressional Black Caucus Foundation

GM Financial teamed up with the Congressional Black Caucus Foundation (CBCF) to provide 30 interns with a KEYS Financial Empowerment presentation with a focus on educating participants on good money habits, debt management and credit building. GM Financial leaders also sat on a panel to discuss their own experiences with budgeting, using the virtual environment to creatively deliver financial literacy education.

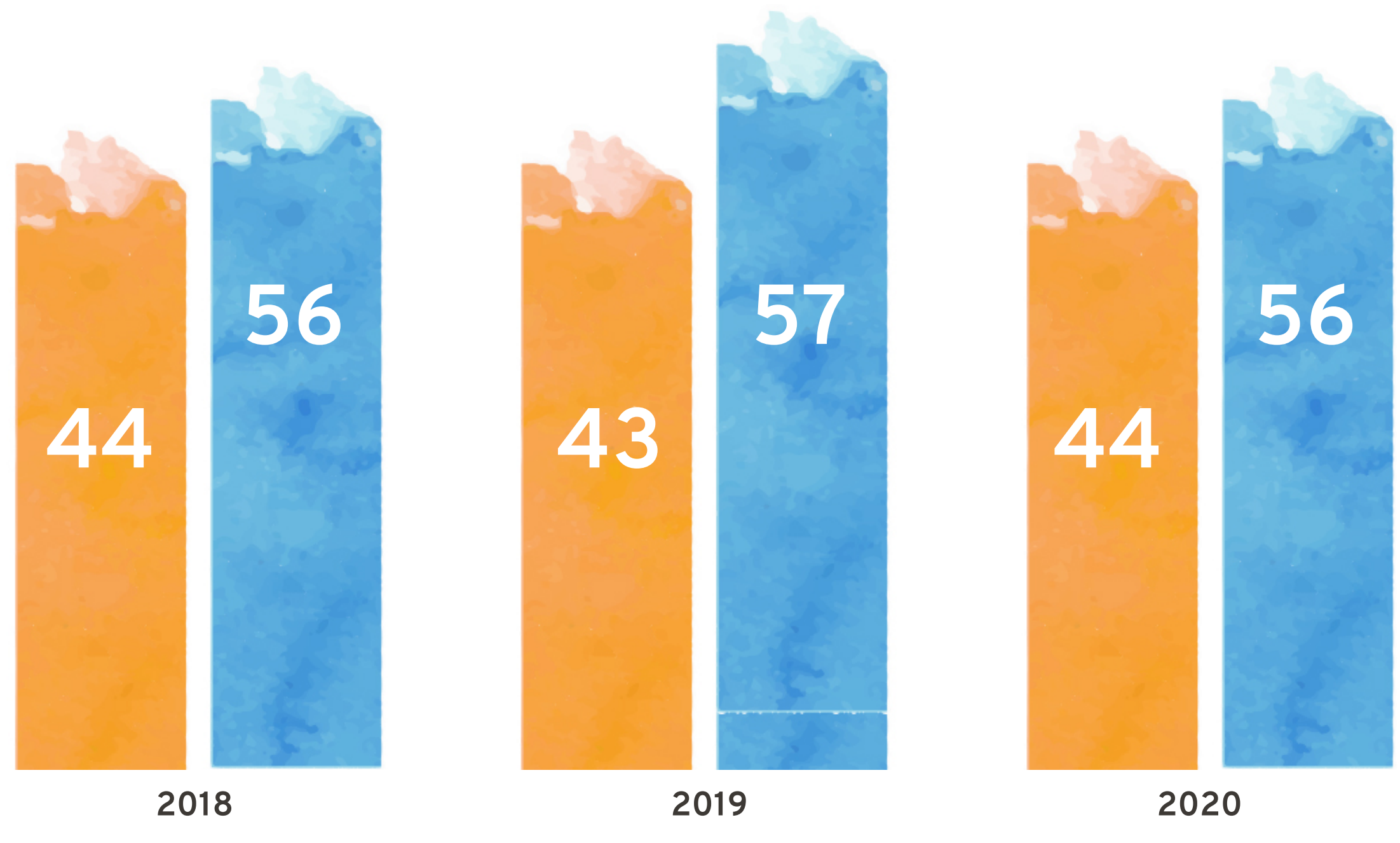


OUR DATA AND OUR ASPIRATIONS

We're proud to share the data on where we are and excited about where we're going.



Workforce by Gender



Women are still a majority at GM Financial but our workforce saw a .9% decrease in female representation.

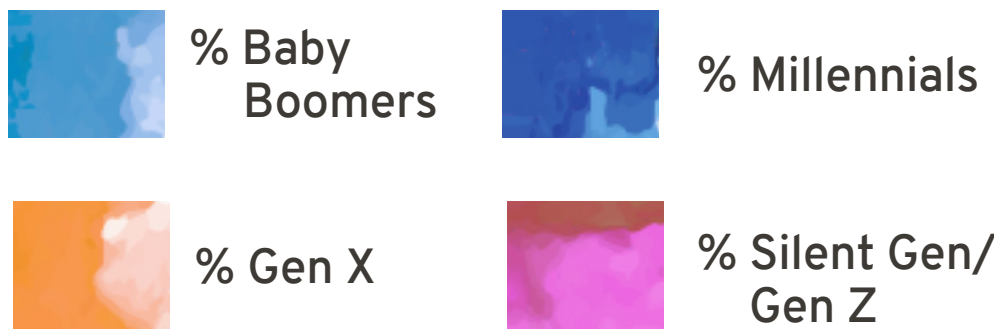


OUR DATA AND OUR ASPIRATIONS

Our Generational Breakdown



Millennials make up the greatest percentage of GM Financial employees among all generations. Great work comes from people of every generation. We saw a strong Millennial and Gen X workforce in 2020, while Baby Boomers decreased slightly, and both the Silent Generation and Gen Z accounted for less than 1% combined.



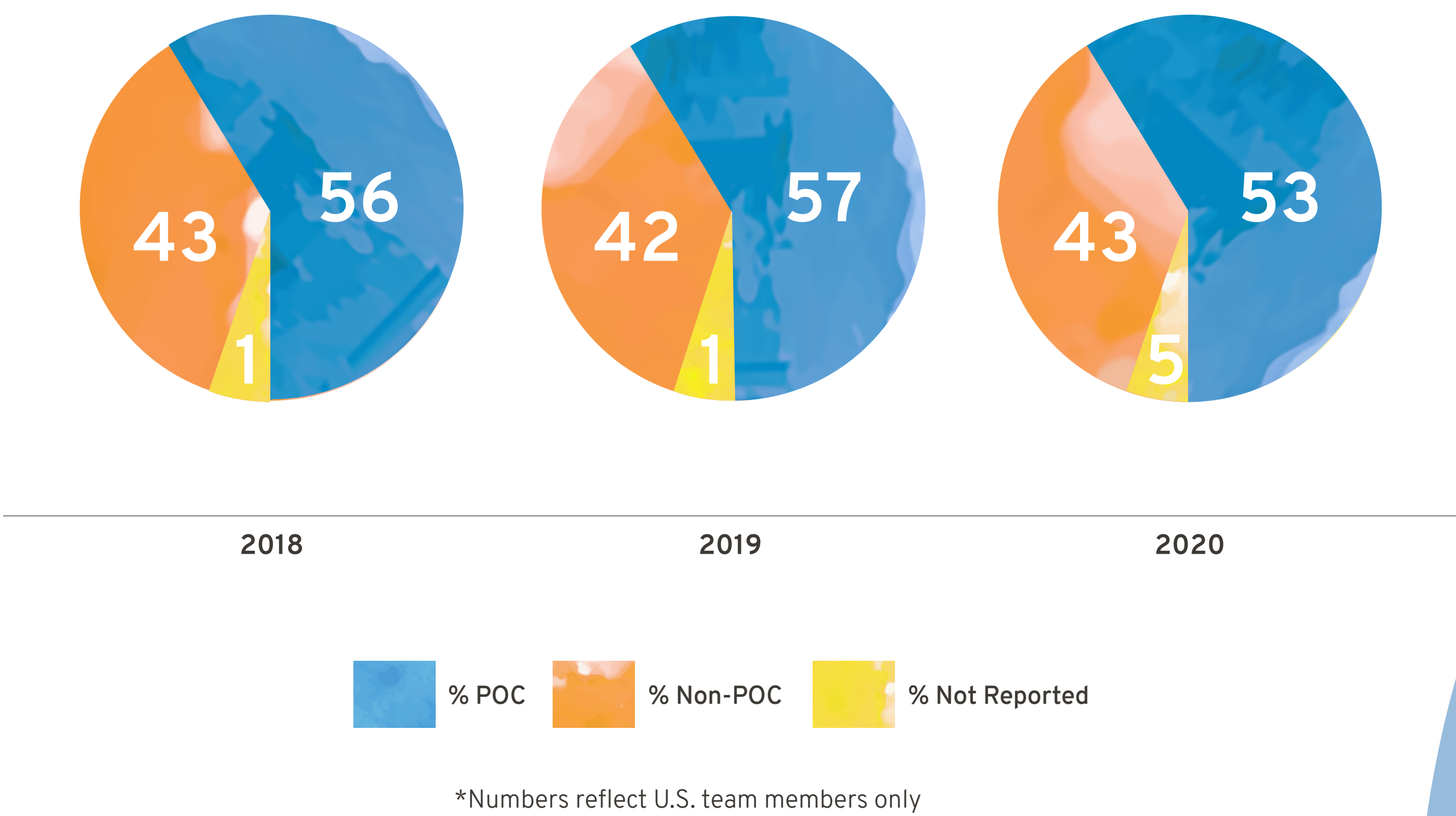
It’s different here than the places I’ve worked before. Being a Black woman in this industry, it’s not always the easiest thing because we get stereotyped. Where I’ve worked before, if you voiced your opinion, they think you’re being disrespectful or you have an attitude. I don’t have that same experience here at GM Financial. I don’t feel like I’m having to tiptoe around conversations. I’m able to participate with ease, and I feel I can be my authentic self.”

Corrie Martin
CX and Client Services Manager
Arlington, Texas



OUR DATA AND OUR ASPIRATIONS

Professionals of Color in the Workforce*

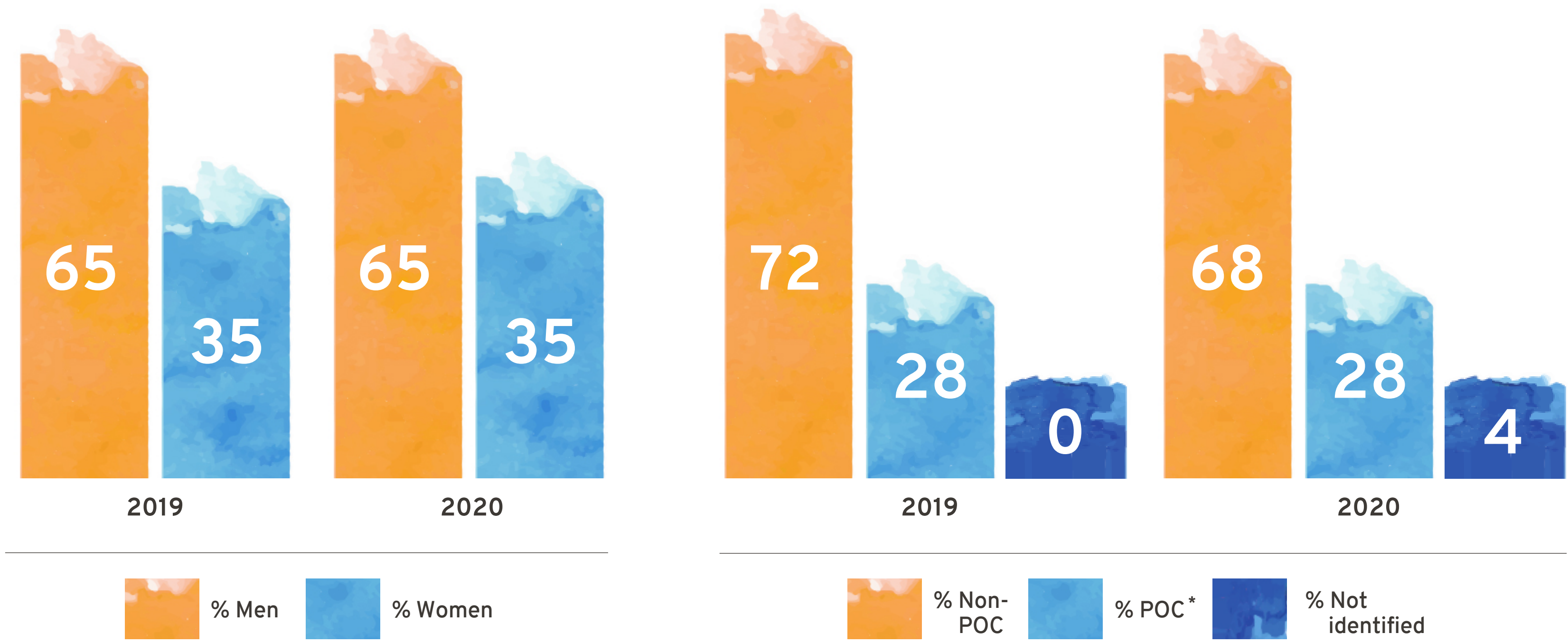


“For me, diversity is essential for having a fair and better environment where people can be themselves and thrive. I’m part of the GM Financial social responsibility committee that oversees community work that is done in Mexico. I’m also part of the committee subgroup that relates to people with disabilities. Our goal is to raise awareness and create more work opportunities for them. We’re working toward making GM Financial even more inclusive.

Liliana Guzman
Audit Director, International Operations
Monterrey, Mexico

OUR DATA AND OUR ASPIRATIONS

Senior Leadership

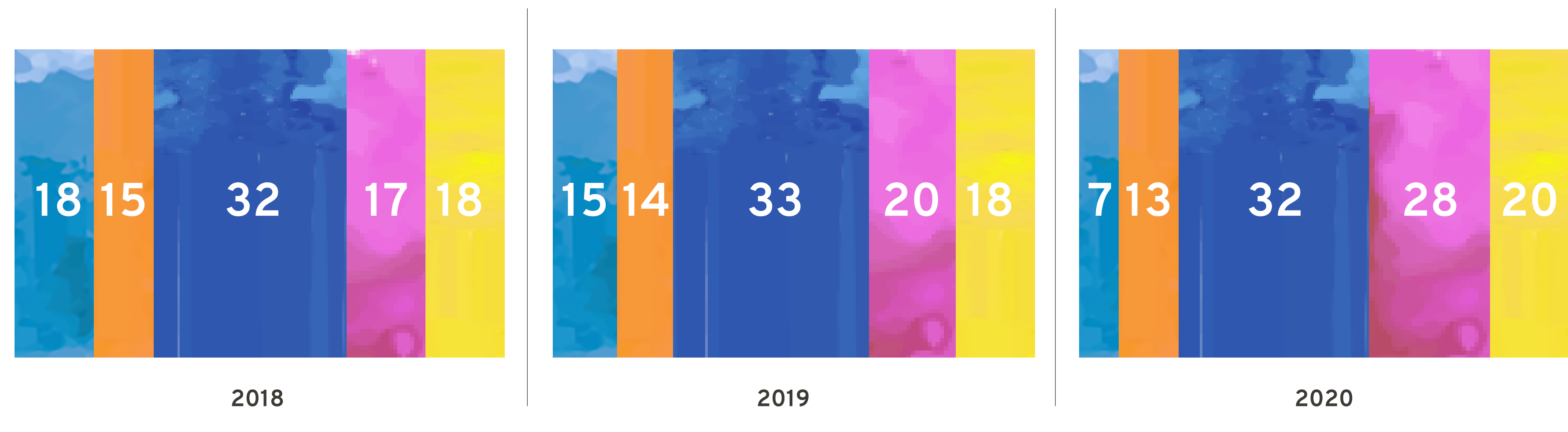


Since 2019, our senior leadership gender breakdown remained at 65% male and 35% female. We also maintained 28% Professionals of Color within this group.

*Numbers for Professionals of Color reflect U.S. numbers only

OUR DATA AND OUR ASPIRATIONS

Average Tenure in Years



Over the past three years, we have seen a shift in tenure populations, with our five-to-10-year population realizing the most growth. We value talent and work hard to retain it. Due to several factors, like the COVID-19 pandemic and resulting economic impact, there was a drop in our new-to-GM Financial workforce. However, we’re proud to see increases in those who have a GM Financial career spanning five to 10 and 10-plus years.





Diversity, equity and inclusion: 3 ways lenders can improve DE&I efforts

Auto Finance News showcases how companies leading in the DE&I space should focus on three things: identifying diversity roadblocks, focusing on retention and promoting diverse talent. Shunda Robinson, Global VP of DE&I at GM Financial, added that diversity must be addressed from the top down to have a lasting impact.

See the full story here.



I want a family someday. Some women feel like they can't talk about that kind of thing because it could potentially stunt their career growth. GM Financial is very supportive of working moms. That's one of the main reasons I wanted to work here. My VP is a working mom, and I see that she's able to find a balance. I'm glad that I'm at a company that whatever I do, I'll be able to find that balance too."

Taylor Crabtree
Public Affairs Specialist
Fort Worth, Texas



COMMUNITY INVOLVEMENT

Our Community Investment program is a foundational element of our company and culture. This program is based on the strong history and legacy that GM Financial has been building in its local communities since 1992, when GM Financial was founded as AmeriCredit. We encourage community involvement by giving all full-time employees eight hours of paid time off each quarter to volunteer for an approved philanthropic organization of their choice. GM Financial will also donate \$10 for every hour, up to 50 hours, that team members spend volunteering at qualifying nonprofit agencies.





CLOSING STATEMENT

Diversity, equity and inclusion is the fuel of innovation that powers our company. By aligning with GM's aspiration to become the most inclusive company in the world, we are setting the bar high in building a culture of belonging and trust. Diversity, equity and inclusion isn't just what we say, it's what we do. It's who we are to one another every single day.

The many goals and milestones of our DE&I journey are only

just beginning to form. We are committed to ensuring lasting change for our current and future team members. The work we do today for equity and equality ensures a better tomorrow for our employees, customers, dealers and community.



“Equity and fairness are core values to me. When we talk about white privilege, some white people get irritated, thinking it suggests they didn’t earn what they’ve achieved. It has nothing to do with that. White privilege means I didn’t suffer the inconveniences or outright racism that other people did because of the color of my skin. I have never feared for my life being pulled over by the cops. I’ve never had a conversation with my children about how you act to survive an encounter with the police. I don’t need to. That’s why empathy is so important.”

Mike McKiggan

AVP Enterprise COE Leader -
ITS Global Innovation
Las Colinas, Texas