



GM FINANCIAL



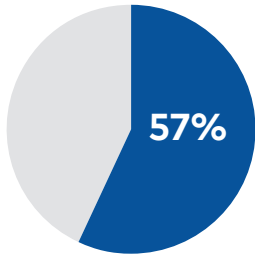
2019 DIVERSITY AND INCLUSION SELF-ASSESSMENT

POLICIES, PRACTICES AND PROGRESS

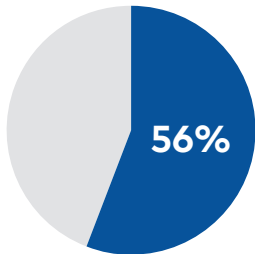


DIVERSITY
& INCLUSION

GMF OVERALL (U.S.)

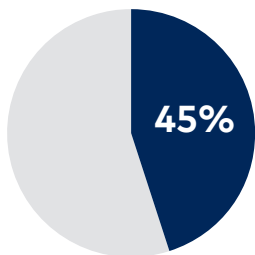


Women

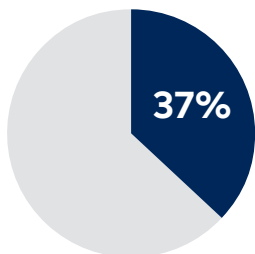


Professionals of color

MANAGEMENT (U.S.)



Women



Professionals of color

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.

VISION

GM Financial will be an industry leader in Diversity 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 and actively engaging with our business partners, giving back to our community and sharing our journey along the way.

GM FINANCIAL'S FIVE PILLARS OF DIVERSITY AND INCLUSION

- 1. Embrace all differences** and appreciate the value each team member brings to the organization.
- 2. Maintain awareness** to ensure diversity exists at every level of the organization.
- 3. Cultivate a transparent culture** that invites authenticity and one's whole self to work.
- 4. Develop, mentor and sponsor** diverse talent for improved bottom-line results.
- 5. Continuously measure** our efforts and strategies and hold everyone accountable to maintaining a diverse and inclusive workplace.

I. ORGANIZATIONAL COMMITMENT

A. Global Diversity and Inclusion Policy – The Diversity and Inclusion policy encourages employee contributions to the communities we serve, respectful communication and cooperation between all team members, a greater understanding and respect for diversity, and the inclusion of different ideas and perspectives throughout the business. Additionally, our five pillars include:

I. Embrace all differences and appreciate the value each brings to the organization.

GM Financial is expanding our recruiting efforts to include a more diverse candidate pool. We partner with North Texas LEAD (Leaders and Executives Advocating Diversity), which ensures we have a diverse representation of applicants to consider in the selection process. Our Diversity Council serves as an advisory team across the organization. This 79-member network of diverse, cross-functional employees focuses on expanding the vision and strategy of diversity throughout the organization.

II. Maintain awareness to ensure diversity exists at every level of the organization.

GM Financial takes frequent snapshots of the organization to increase our awareness, and we work with our business partners and organizational leaders to ensure diversity is represented at every level on the succession plan. The Global VP of Diversity and Inclusion works continually with senior leaders to review moves and promotions and ensure diverse candidates are being considered in every move at every level. We have created an Executive [Diversity and Inclusion scorecard](#) for all senior leaders to review semiannually.

III. Cultivate a transparent culture that invites authenticity and one's whole self to work.

GM Financial engages internal support systems for individuals who share characteristics and/or life experiences (Employee Resource Groups). We promote behaviors that exhibit transparency at every level. We launched a Diversity and Inclusion Roundtable Series called Women In Leadership, and we conducted D&I focus groups for some areas of our business.

IV. Develop, mentor and sponsor diverse talent for improved bottom-line results.

GM Financial focuses on developing diverse leaders. We partner with Menttium Corp. to provide formal, cross-company mentoring for high-potential women and professionals of color. The Global VP of Diversity and Inclusion led our effort to design and execute a formal mentoring program that fosters cross-cultural mentoring relationships. The number of mentees and mentors increased 332% from 2016 to 2018.

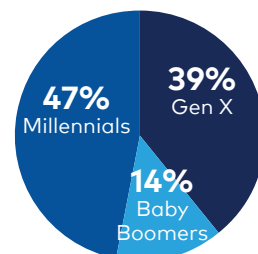
V. Continuously measure our efforts and strategies and hold everyone accountable to maintaining a diverse and inclusive workplace.

In addition to our annual self-report to CFPB, we file our EEO1 report annually to identify all represented ethnicities at GM Financial. We work with our business partners to review GM Financial engagement survey results and assist with driving results through management action plans.

a. Progress reports – We review our Executive Diversity and Inclusion scorecard semiannually with leaders throughout the organization to measure D&I at every level and department. A copy of the scorecard is attached as Appendix A.

GENERATIONS

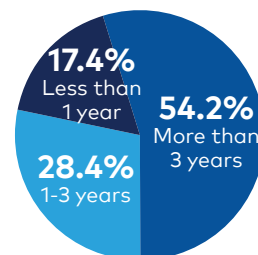
Millennials make up the greatest percentage of GM Financial employees among all generations.



<1% Silent Generation

TENURE

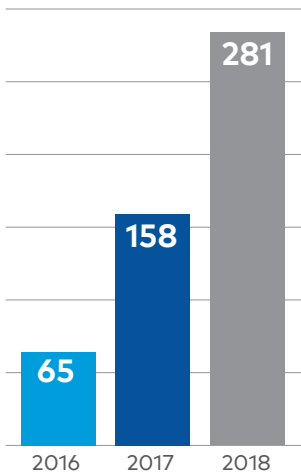
More than half of our employees have worked at GM Financial more than three years, and that segment is growing.



2019 DIVERSITY AND INCLUSION SELF-ASSESSMENT

MENTEES

Up 332% since 2016



281

Mentees in Mentoring Program

Mentor/Mentee promotions:

52% were women

73% were professionals of color

b. Diverse candidate pool (senior leadership pipeline) – In conjunction with our Executive Council and Executive Team, the Global VP of Diversity and Inclusion works to develop an internal practice to ensure every open leadership position includes a diverse candidate pool.

II. WORKFORCE PROFILE AND EMPLOYMENT PRACTICES

A. Policies and practices

GM Financial communicates our targets for women in leadership and professionals of color in leadership to the Executive Team. These targets will be our focus over the next year.

B. Talent and leadership development programs

I. Mentor program – We partner with third-party vendor Menttium Corp. to implement cross-company mentoring for high-level, high-potential leaders (women and professionals of color – 15 employees in 2018 class).

II. Employee Resource Groups (ERGs)

- Women's Inspiration Network (Expansion to inaugural chapter by adding DFW)
- Working Parents (Chapter expansion to Chandler, Charlotte and Arlington)

III. Self-identification policy – Our HRIS team devotes time to educating our team members monthly on the importance of self-identification through our employee portal. Since implementing this practice, 99% of our employees self-identify their ethnicity.

C. EEO compliance

I. Training

- II. Mandatory workforce and supervisory programs with D&I focus (Civil Treatment)

D. Outreach: Diverse pools

I. Academic partnerships – GM Financial accepted the Bipartisan Historically Black Colleges and Universities (HBCU) Caucus Partnership Challenge. This partnership challenge displays GM Financial's dedication and commitment to engaging with HBCU schools to strengthen the pipeline of diverse talent.

II. Diversity recruiting events – Our University Relations recruiting team is expanding partnerships with colleges, universities and organizations to increase exposure with diverse audiences.

Events attended in 2018:

- University of Texas at Arlington - NABE
- University of Texas at San Antonio - Veteran Graduate Mixer
- Wounded Warrior Office - Wounded Warriors Job Fair
- Recruit Military - Chandler, Arizona, and Fort Worth, Texas
- University of Texas at San Antonio - Vet & Graduate Networking Mixer
- North Texas LEAD - Networking Event

III. Community investment – GM Financial continues strengthening its partnership with diverse organizations in the community. These organizations include:

- March of Dimes (raised more than \$268,000)
- SickKids Foundation (raised more than \$26,000)
- Cystic Fibrosis Canada
- United Way (raised more than \$436,000)
- The Salvation Army
- Special Olympics
- Junior Achievement (more than \$70,000)
- YMCA
- Ronald McDonald House
- Make-A-Wish Foundation
- American Red Cross
- American Heart Association

In 2018, GM Financial donated more than \$1.5 million to more than 60 nonprofit organizations across North America. All full-time employees are eligible for eight hours of paid time off each quarter to volunteer for an approved charity.

79
Diversity and Inclusion Council members
 represented across 19 different locations in 2018
73% are professionals of color

III. PROCUREMENT AND BUSINESS PRACTICES

Supplier diversity program

- GM Financial uses **74 diverse suppliers**
- GM Financial retained 80% of its diverse suppliers in the past year
- GM Financial's supplier profile solicits data from MBE/WBE
 - Certification information
 - Council affiliation

Diverse supplier mix:
75% Women
15% Hispanic
5% Native American
5% Asian/Pacific Islander

IV. TRANSPARENCY

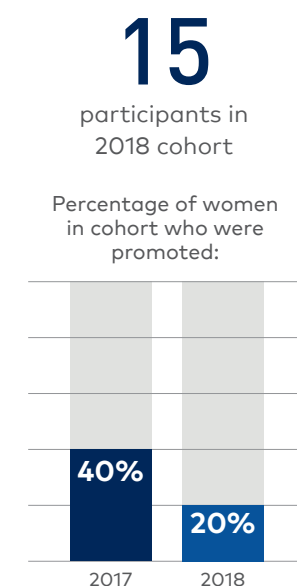
A. Strategic plan – See Organizational Commitment (page 3)

B. D&I published policy – Global D&I Policy published April 2018

V. SELF-ASSESSMENT

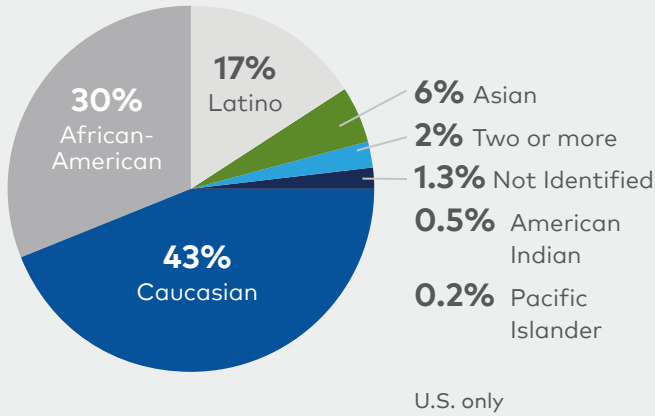
Self-monitoring/evaluation – Collaboratively, leaders within GM Financial continuously monitor and evaluate our progress. We benchmark other organizations and hold ourselves accountable for the goals and objectives set for the organization.

MENTTIUM PROGRAM

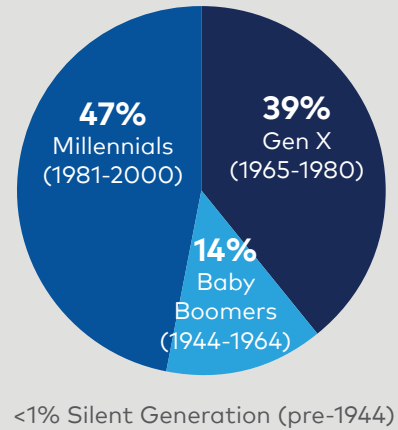


APPENDIX A (SCORECARD)

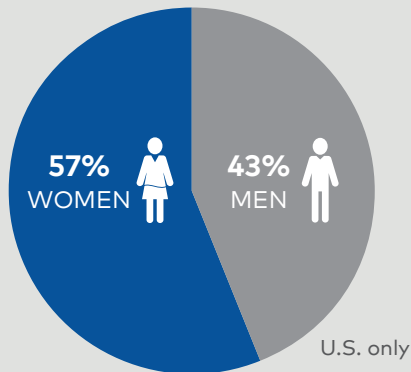
ETHNIC DIVERSITY



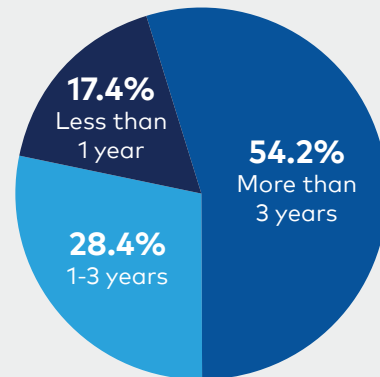
GENERATIONAL DIVERSITY



OVERALL GENDER BREAKDOWN



TENURE BREAKDOWN





GM FINANCIAL



DIVERSITY
& INCLUSION