

2025 Annual Report

Diversity, Equity and Inclusion

Sustaining Excellence

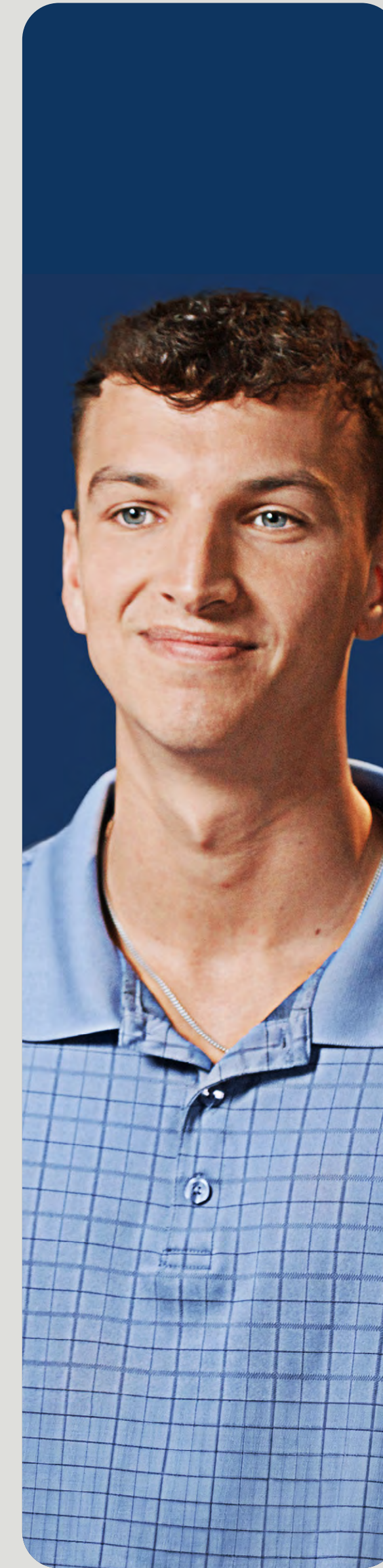


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Letters From Our Leaders



Dan Berce

President and Chief Executive Officer

In 2024, our DE&I journey was marked by a number of notable achievements and successes. The pages of this report will offer an in-depth look at those highlights and discuss the ways in which they benefit our teams, customers, dealers and communities.

But as you read about those milestones, take a moment to consider all that isn't written down.

Think about the hundreds of team members who have served as mentors, celebrated a multicultural event or contributed to an Employee Resource Group. Consider the thousands who have been there for a co-worker in a time of need. Imagine how many team members are simply allies to their peers.

These stories may be less obvious on the surface, yet they're all around us all the time. Those everyday actions serve as the basis of this report. They are the foundation on which our DE&I strategy is built.

We've often said that DE&I isn't what we do but who we are. That belief has never been more important as we continue to step forward into the next part of our journey. As one of my final acts as CEO, I'm honored to share the information in this report and celebrate the achievements we've made.

Dan Berce



Shunda Robinson

SVP, Chief Diversity, Equity & Inclusion Officer

Throughout GM Financial's journey, we have thrived thanks in part to our efforts to ensure that our customers, dealers and communities are represented in our workforce.

Together, we've built and nurtured a culture of belonging through programs and ideas that simply work.

That culture has been resilient in the face of many challenges, demonstrating its staying power in even the most difficult times. That's not to say we'll never change. We will.

We must continue to grow and evolve if we're to remain leaders in this space. Just as we always have, we'll stay the course while adapting in ways that are thoughtful, measured, sustainable and driven by a desire to improve our business and benefit those we serve.

Each year marks the beginning of a new era in our DE&I journey, and this year is no exception. We see DE&I as an opportunity rather than an obligation or box to check. Because of this, we'll continue rising to the challenge of an ever-evolving landscape, emerging stronger and more prepared for the future.

Shunda Robinson

Our Mission

Embracing an Inclusive Culture

We embrace an inclusive culture that honors and respects our team members, customers, dealers and community.



Emily Skaggs

Cybersecurity Engineer

“In my eight years in the tech industry, this is the most diverse team I’ve had the pleasure of working with. As a woman in STEM, it is a breath of fresh air to know my perspective is valued. I recently joined the Women’s Inspiration Network, one of GM Financial’s Employee Resource Groups, and the events I have participated in have been excellent. We are all human, so not shying away from discussing our life experiences at work is important to me.”

Our Vision

GM Financial Will Remain An Industry Leader

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

- » Developing and embracing an inclusive culture that honors and respects all employees, regardless of their ages, genders, ethnicities and/or backgrounds.
- » Creating and supporting a workforce committed to teamwork, excellence, integrity and remarkable service while recruiting top talent.
- » 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.



Evan Parsons

AVP Inventory Control

“While everyone knows our brand, what really makes us shine is the support we all have for one another inside the company. As a Wellness Champion, I was able to learn through my benefits about dealing with elderly parents, a challenge I had been trying to take on. From there, I had a platform to share the lessons I learned with my teammates. After 10 years with the company, I can confidently say that GMF supports its team members and the different circumstances we all face.”



Our Theme

Sustaining Inclusivity

Diversity, equity and inclusion are not just trends or boxes to check.

DE&I is woven into everything we do. It fosters a workplace where employees want to stay, and contributes to a culture where everyone feels welcomed, accepted and celebrated.

In 2024, we focused on bringing team members together through cultural celebrations and experiences, such as the inaugural Global DE&I Fair, hosted at multiple GMF locations internationally. We also united team members across our locations to share ideas, inspire action and form new relationships through our DE&I Councils, Mentoring Program and five Employee Resource Groups.

In an environment that is constantly changing, we have created something with staying power – a foundation able to endure changes without compromising who we are or our core values. As we reflect on where we started in 2015, we are proud of strides we've made to build and foster an inclusive workplace.

Our Journey

We recognize that true diversity isn't just about pursuing an array of theories or approaches. Rather, it's about **creating opportunities to add value and grow together by ensuring our team is made up of the best and brightest talent across the globe.**



DE&I Councils

The DE&I Councils are designed to facilitate ideas from team members, enhance employee engagement and generate support for initiatives that advance GM Financial's DE&I mission and vision. Members within the three types of councils – Executive, Global and Country – help ensure team members across GM Financial feel connected and have access to corporate DE&I programs.



Mentoring Program

The Global Mentoring Program is designed to expose team members to other areas of the business while also strengthening their professional and personal development. 1,618 team members joined in 2024, the largest program participation to date.



Our Journey



Employee Resource Groups (ERGs)

GM Financial's five ERGs – Women's Inspiration Network, Working Parents, YounGen, Pride and Salute – help foster a more inclusive, connected workplace by creating open dialogue among team members. The groups are available to all employees, and membership comprises team members from all walks of life. Pride and Salute, the newest of these ERGs, organized opportunities for members to participate in the Dallas Pride Parade and the Tarrant County Veterans Day Parade.



Our Journey



Cultural Observances and Celebrations

2024 marked the first time GM Financial sponsored four multicultural events for team members to attend. Observances included Lunar New Year, Juneteenth, Hispanic Heritage Month and Diwali. During these events, team members received educational information, enjoyed cultural cuisine and celebrated traditional dances, music and other folklore.

GM Financial Honors Hispanic Heritage: Celebratory Gala and Financial Wellness Event

Hispanic Heritage Month is a time to celebrate the rich cultural heritage, vibrant traditions and significant contributions of Hispanic and Latino communities. To honor Hispanic Heritage, GM Financial invited team members to participate in ¡Celebremos! and Hecho en Fort Worth, two events that demonstrate how inclusivity is deeply ingrained in the company's culture.

AAPI Heritage Month: Celebrating Asians and Pacific Islanders in GMF's Diverse Workforce

In celebration of Asian American and Pacific Islander Heritage Month, GM Financial team members Francis Yuan, Masae Hardwick and Hanh DeLong shared information about their Asian roots and explained why they chose to pursue a career at GM Financial.

Celebrating Native Voices: Honoring Native American Heritage Through Employee Experiences

In honor of Native American Heritage Month, three GM Financial team members – Summer Allen, Chelsea DiPardo and Jessica Lopez – shared insights into their native heritage and how they celebrate their tribes' (Navajo, Choctaw and Comanche respectively) past and present.

Our Timeline

Remaining Steadfast

Since our DE&I journey began in 2015, our dedication to fostering a culture where diverse ideas, perspectives and backgrounds are both welcome and encouraged has been steadfast. Today, we reflect on our past experiences, celebrate our present accomplishments and carry on toward our future aspirations.



2015

- Created Diversity & Inclusion (D&I) Office

2016

- Created D&I Council
- Launched Mentoring Program

2017

- Added Executive D&I Council (EDIC)
- Enhanced our mentoring program through partnership with Menttium
- Launched Women’s Inspiration Network (WIN) ERG

2018

- Launched Working Parents (WP) ERG

2019

- Expanded the WP ERG to include more chapters
- Required D&I web training for all team members

2020

- Added “Equity” to D&I, referring to efforts as DE&I moving forward
- DE&I Office began reporting to CEO
- Launched external DE&I webpage

2021

- Distributed DE&I Annual Report publicly
- Launched Sophomore Leadership Internship Program
- Added DE&I to our core values and strategic priorities

2022

- Launched YounGen ERG
- Expanded Sophomore Leadership Internship Program to include more HBCUs and HSIs
- Released Generations Roundtable video series

2023

- Largest Mentoring Program launch with 1,423 participants to date
- Launched Pride and Salute ERGs
- First annual Lunar New Year and Juneteenth celebrations

2024

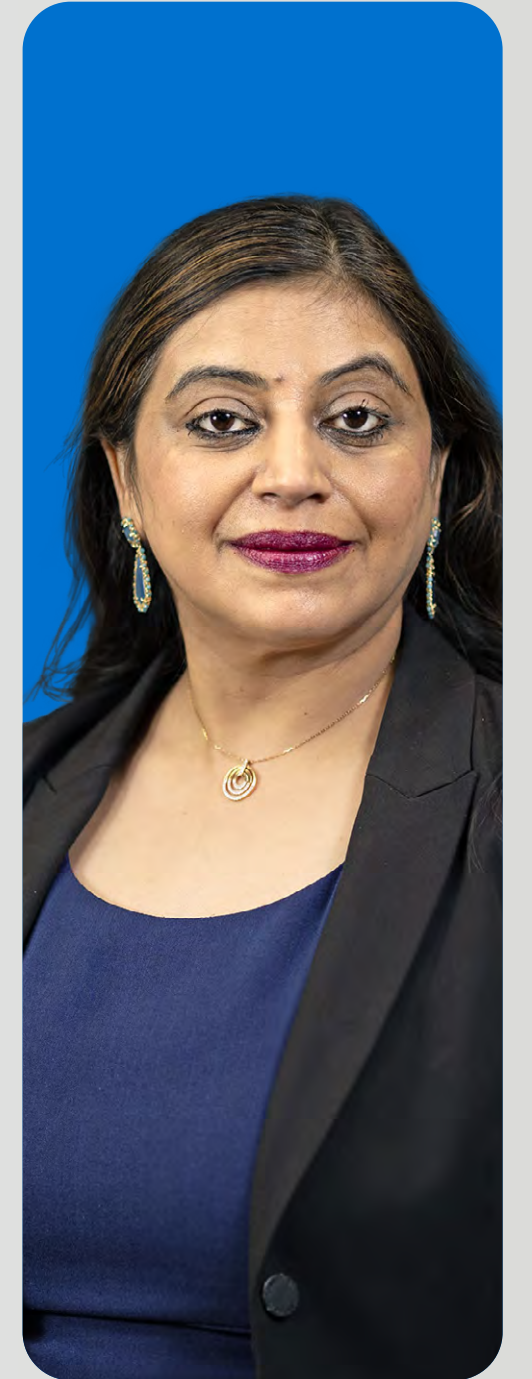
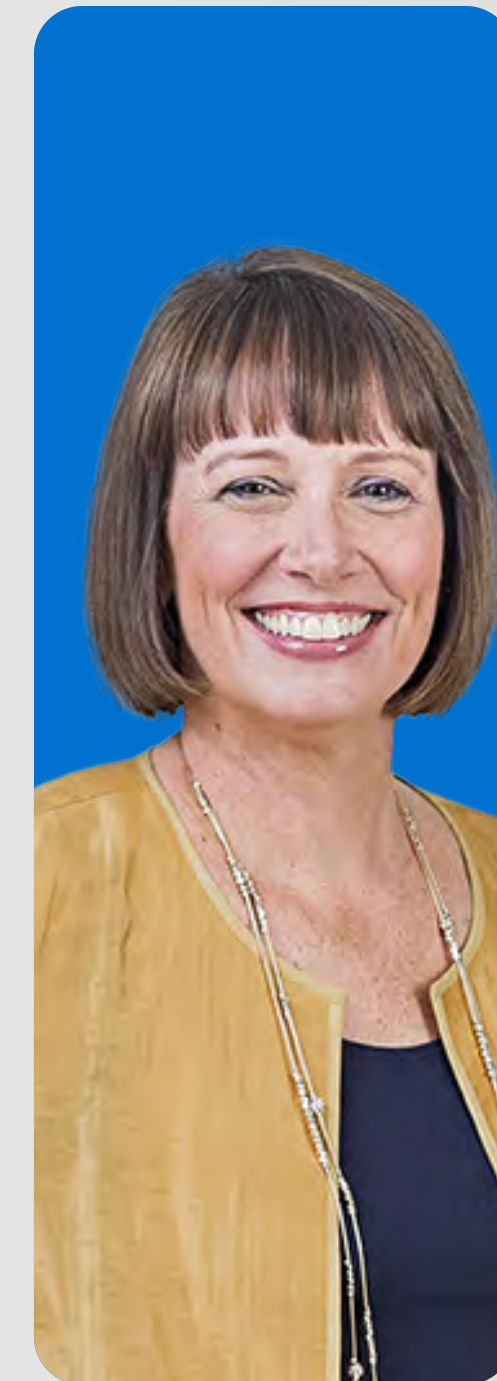
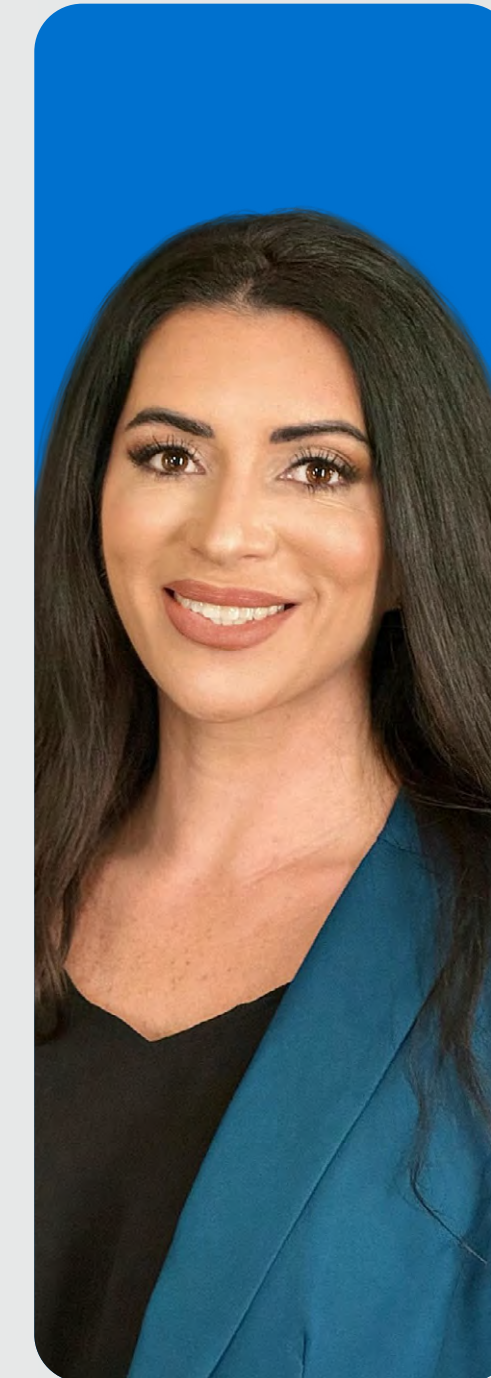
- Held first Global DE&I Fair in 8 locations around the world
- Hosted first live book chat with “Waymakers” author Tara Jaye Frank
- Sponsored four multicultural celebratory events: Lunar New Year, Juneteenth, Hispanic Heritage Month and Diwali
- Participated in interview with Brazilian press focused on DE&I, covered by 33 media outlets

2024 Awards and Recognition

- **Impact Spotlight Award**
(Women's Inspiration Network ERG)
Global ERG Network – Diversity Impact Awards
- **Top 100 Diversity Officer**
(Shunda Robinson – SVP, Chief Diversity, Equity & Inclusion Officer)
National Diversity Council
- **Top 50 DEI Professional Award**
(Shunda Robinson – SVP, Chief Diversity, Equity & Inclusion Officer)
OnCon Icon Awards
- **Top 10 DEI Team Awards**
(GM Financial)
OnCon Icon Awards
- **2024 American Inhouse Design Awards Winner**
(2024 DE&I Annual Report)
Graphic Design USA
- **2024 Healthiest Employers of Texas**
Healthiest Employers & Springbuk

Standard of *Excellence*

In 2024, women leaders throughout GM Financial were recognized with several awards and achievements. At GM Financial, leadership plays a pivotal role in defining and reinforcing our values. Strong leadership, exhibited by team members from top to bottom, has transformed the way our teams work, decisions are made and goals are achieved.





Carolyn Hansen-Terzieski

VP Credit and Risk Management
2024 Women & Automotive: Profiles in Leadership Honoree

Auto Remarketing launched this list in 2016 to recognize women for their leadership style, insight and contributions to the automotive industry. Throughout her tenure at GM Financial, Carolyn has displayed an unwavering dedication and commitment to excellence.



Valerie Cedano

Arbitration and Inspections Manager
2024 Women In Remarketing Honoree

The Women in Remarketing award, which has been awarded for more than a decade, celebrates excellence among leaders in the remarketing and used-car business. Over her 20-plus-year career at GM Financial, Valerie has worked and excelled in various roles and departments throughout our company.



Latha Subramanian

SVP Data Engineering and Analytics
2024 Global Data Power Women List Honoree

This list by CDO Magazine honors women whose work shapes the field of data and analytics. As an honoree, Latha was highlighted for her work as a mentor, innovator and visionary. She is committed to helping pave the way for the next generation of women in data.



Connie Coffey

EVP Corporate Controller and Chief Accounting Officer
2024 Women in Auto Finance Honoree

Women selected for inclusion on the Auto Remarketing 2024 Women in Auto Finance List have dedicated their careers to the advancement of the automotive finance industry. Connie was recognized for her contributions and willingness to push the envelope forward on leadership, innovation and standard practices.



Danielle Spencer

Senior Wellness Administrator
360 West Magazine: Fort Worth Feature

As part of 360 West Magazine's recognition of Mental Health Awareness Month, the magazine highlighted Danielle's involvement with Texas Health Resources and Mental Health First Aid. In her role at GM Financial, Danielle ensures team members have the necessary resources to navigate their physical and mental wellness journeys.



Chitra Herle

EVP and Chief Information Officer
100 Executive Women in Tech to Watch in 2024

Compiled by WomenTech Network, this list highlights top technologists, innovators and influential women holding leadership positions in the tech industry. Chitra's experience and dedication to ensuring customers are provided the best tools and resources to meet their auto finance needs landed her on this coveted list.

Standard of Excellence

Strong leadership has been an important factor in shaping our vision. The accolades received by these women represent our core value of creating a Culture to Win and the role impactful leadership has played in helping cultivate that workplace culture.

Words from the Team



Andrew Rose

EVP Insurance Innovation

“Embracing our cultural differences at GMF starts with recognizing that there are differences and then celebrating them and the value that they can bring. Our team’s willingness to help and include one another is an attitude, an element central to the culture, that enables so much of the success I see here. I have had the privilege of serving as the executive sponsor of the Pride Employee Resource Group since its inception and it has been amazing to see the support shown as the membership community has grown. We have made tons of progress, but progress is the key word as the work is not yet done.”



Joseph Gause

VP IT Audit

“The best thing about working at GMF is the people. As both a mentor and a mentee in the Mentoring Program, I’ve found that this experience has really allowed me to connect with teammates globally. I’ve learned about cultures and countries, better understand how they impact the organization, and have been able to offer my own support in their career journeys.”



Jodi Dounis

Regional Sales Manager

“GMF has shown its commitment to fostering a diverse and equitable workplace, and I’ve seen it firsthand as the chair of the Working Parents Employee Resource Group. GMF encourages me to be a leader who is right there beside my team, supporting them with whatever they are facing, and helping them be the best version of themselves. The strong culture of teamwork and a true desire from leadership to invest in employees who seek to grow, advance and put in the hard work to achieve their goals makes this such an amazing place to be.”

Words from the Team



Laronda Washington

Fraud Manager

“**Working at GMF has been an incredible experience.** A few years into my career, I realized I wanted to invest in my personal development to make a bigger impact. In 2020, I applied for our Education Reimbursement Program to pursue a Bachelor of Arts degree. Thanks to this program, I didn't have to bear the full financial burden and could pursue my education without sinking into debt.”



Camila Carbone

Manager - Legal

“**Over the last eight years, I have witnessed the growth of DE&I in Brazil and felt the impact of inclusion as one of GM Financial's core values.** I've seen firsthand how our DE&I councils can capture real and tangible feedback from team members and use it to create a more inclusive environment. I'm also grateful GM Financial provides the opportunity to participate in volunteer initiatives where our team can both support and learn with our community.”

GM Financial Grant Program: **Students Enabled To Pursue Their Dreams**

For the second year, GM Financial's Big Dreams, Will Travel grant allowed eight Fort Worth students the opportunity to travel across the nation to visit their dream colleges and universities.

GM Financial and HBCUs: **A Mutually Beneficial Partnership**

Historically Black Colleges and Universities (HBCUs) are an excellent source of talent and represent an important pipeline of prospective employees. In recognition of Black History Month, GM Financial spotlighted some of the company's partnerships with noteworthy HBCUs and the positive impact of these institutions.

Our Data and Aspirations

By the Numbers

We accomplished a lot in 2024 and look forward to sustaining that excellence in years to come.

**The data in this report was collected Oct. 31, 2024. Percentage totals may not equal 100% due to rounding or because denominators include people who choose not to disclose.*

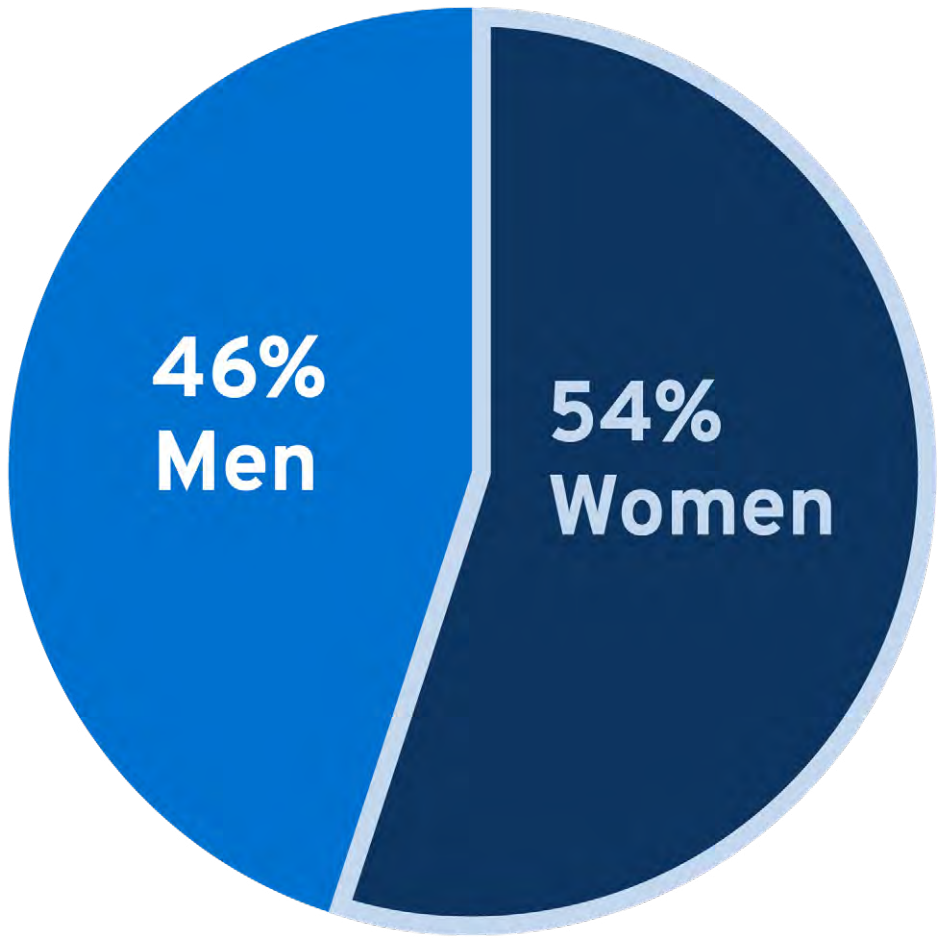


Our Data and Insights

Our Team

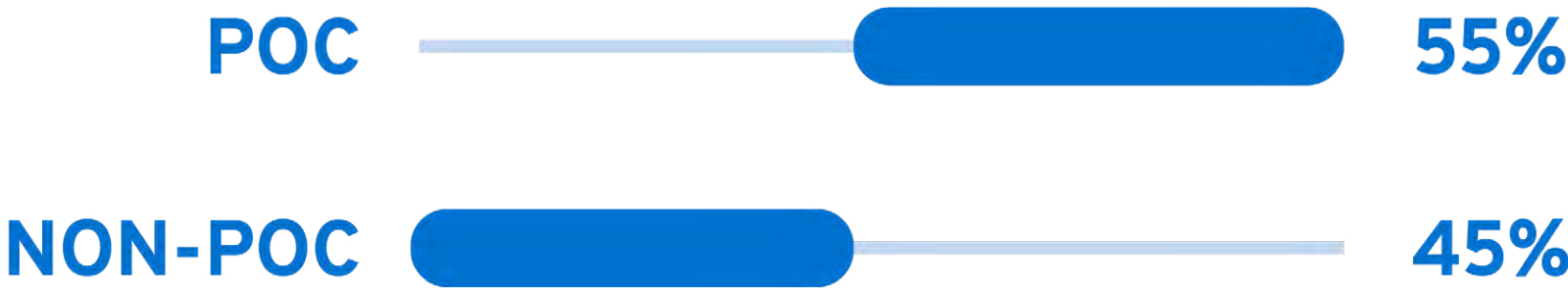
Our Gender Breakdown

In 2024, women made up 54% of our 8,776 global employees.



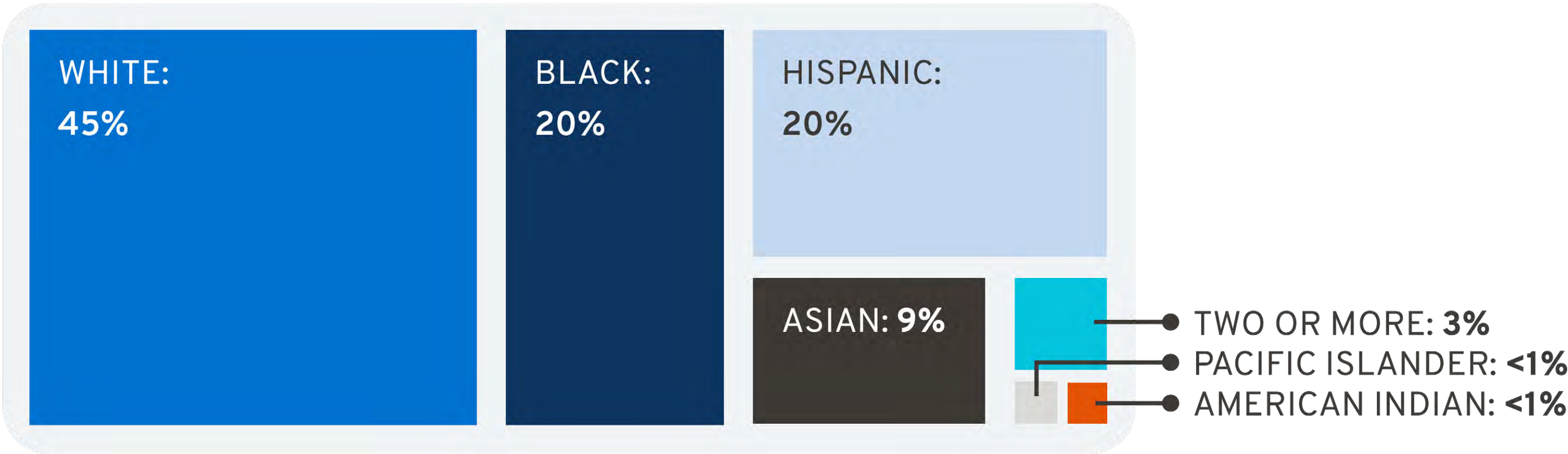
Professionals of Color in the Workforce

In 2024, professionals of color made up 55% of our U.S. employees.
**Numbers reflect U.S. team members only*



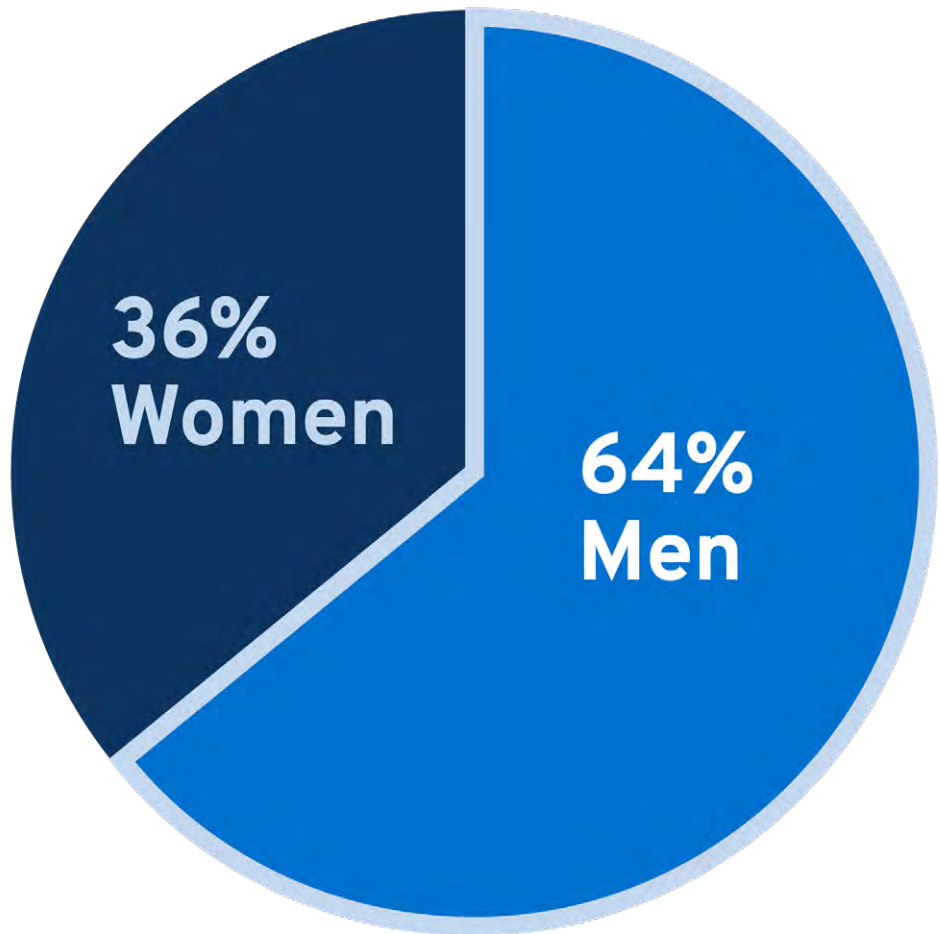
The data above represents the population of U.S. employees who chose to report ethnicity. Reporting ethnicity is optional at GM Financial.

US Workforce Ethnic Diversity



Our Data and Insights

Our Senior Leadership



Leadership Gender Background

In 2024, women made up 36% of our 1,003 senior leaders. Our senior leadership is composed of leaders at Assistant Vice President management positions and above.

Professionals of Color in Leadership

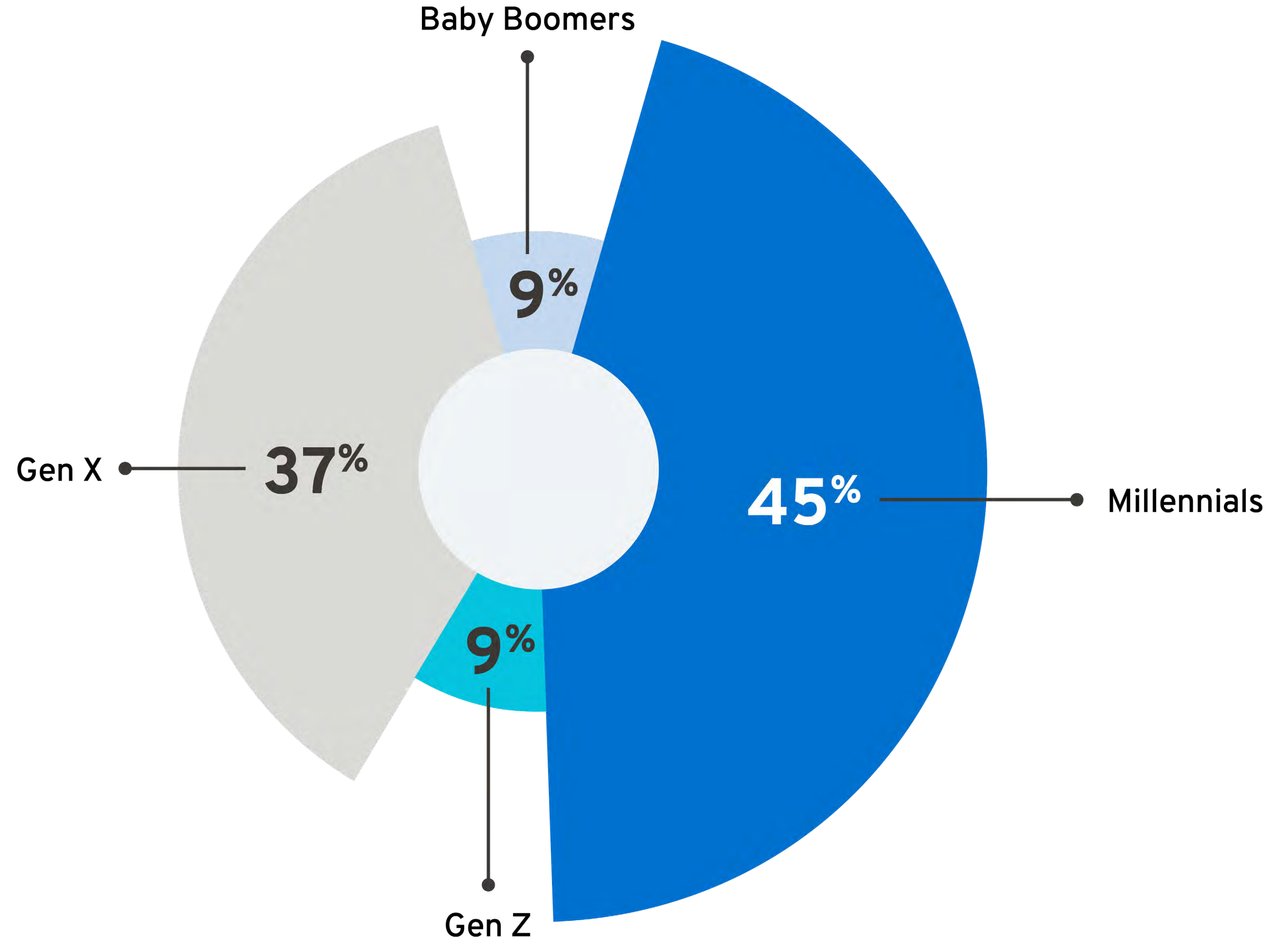
In 2024, Professionals of Color made up 31% of our U.S. senior leaders. Our senior leadership is composed of leaders at Assistant Vice President management positions and above.



Our Data and Insights

Our Generational Breakdown

Our workforce is strengthened by a combination of fresh new perspectives and tenured employees.



Our Data and Insights

Our Workforce Tenure

5-10 YEARS:
33%

10+ YEARS:
29%

2-5 YEARS:
19%

1-2 YEARS:
10%

< 1 YEAR: 9%

Average tenure at GMF is
8.4 YEARS.



Over six in 10 people have been with GM Financial for more than five years.

Promotions in 2024

661

48%

Women

52%

Men

Our Data and Insights

Our 2024 DE&I Council Participation

Total members:

107

Retained at
GM Financial:

90%

The passionate DE&I Global Council members facilitate education, enhance employee engagement and generate ideas for initiatives that support GM Financial's overall business strategy. These members serve as champions in creating and sustaining an inclusive organization for all employees.

Our Data and Insights

Our Global Mentoring Program

1,618
Global participants

Retained at GMF:
97%
10% Promotion rate

15 Participants
Retained at GMF: **93%**
13% Promotion Rate



menttium®

Menttium Professional Mentoring Program

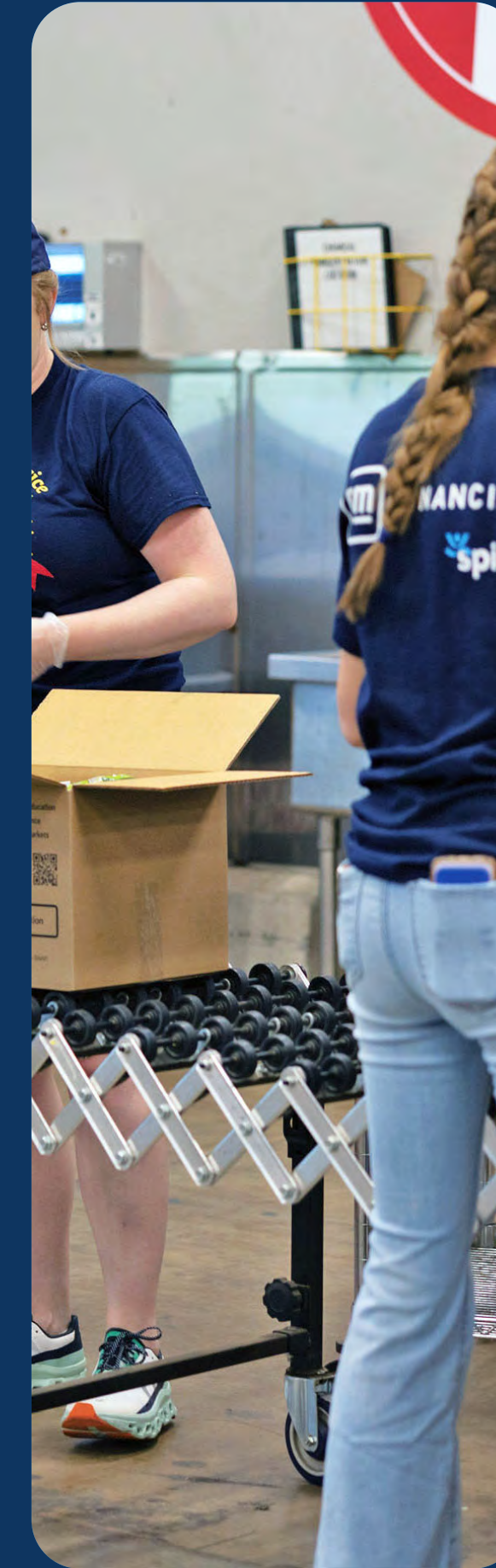
From thought-provoking questions and shared experiences to ongoing mentor/mentee relationships, our participants strengthen their leadership skills with cross-company mentoring. Some examples of growth include harnessing perspectives and valuing diversity of thought, exploring alternative solutions, and empowering one's teams.

Mentorship

The GM Financial Global Mentoring Program is a companywide initiative focused on the professional and personal development of employees across the organization. More than 17% of our employees participated in the 2024 Global Mentoring Program – the largest class to date. Along with the learning and networking that comes with the program, we also promoted 151 participants last year.

Community Impact

Fostering engagement in our communities is crucial to GM Financial's DE&I strategy. This engagement builds key relationships and provides an opportunity for employees to get involved. We are proud of the many programs and activities we have sponsored and participated in this year, knowing it's helped make a difference within our communities.



Community Impact



Sophomore Leadership Internship Program (SLIP) welcomed its fourth cohort of students to the program. SLIP was created as an opportunity for sophomores in college, with an emphasis on Historically Black Colleges and Universities (HBCUs) and Hispanic Serving Institutions (HSIs), to gain in-depth knowledge and exposure of opportunities that exist at GM Financial, adding to our already robust talent pipeline.

Slipping Into Success:

How SLIP Equips the Next Generation

GM Financial's fourth cohort of the Sophomore Leadership Internship Program (SLIP) shared their unique goals – both short and long term – and reflected on their takeaways from their summer spent in the corporate world.



KEYS® by GM Financial, our financial literacy program, empowers participants with valuable financial education. In 2024, KEYS developed and continued several partnerships across the United States, including the Congressional Black Caucus Foundation on Capitol Hill, Junior Achievement in Detroit and various chambers of commerce across the greater Fort Worth area.



UT Dallas Career Center's new headshot photo booth is proudly sponsored by GM Financial. The photo booth is available to all University of Texas at Dallas students and enables them to pursue their passions by providing a high level of professionalism and polish.



Community Impact

Caucus and Chamber Relations

GM Financial is proud to be a member of several local chambers of commerce that work to promote the business needs of the community and foster a more inclusive business environment.

The Fort Worth Chamber of Commerce is the main business advocacy group in the Fort Worth area. GM Financial partnered with the Chamber to sponsor its annual Women's Leadership Summit. Chief Financial Officer Susan Sheffield provided welcome remarks to over 200 women leaders at the summit, where they were able to learn new skills and share best practices.

The Fort Worth Hispanic Chamber of Commerce advocates for an economic and business environment that benefits Hispanic and Latino-owned business in Fort Worth. As a member, GM Financial participated in a number of events that allowed Hispanic and Latino employees to be more involved with their community in a professional setting. This included participating in their Women's Leadership Symposium, the Hecho en Fort Worth (Made in Fort Worth) gala, and the Impact ERG Summit, where Chief Diversity, Equity and Inclusion Officer Shunda Robinson spoke to a group of ERG leaders from Fort Worth.

The Fort Worth Black Chamber of Commerce promotes and assists the economic development of Black-owned business within the community. This year, GM Financial was a sponsor of the Chamber's annual golf tournament, which helped connect small, Black-owned businesses with larger firms to build a stronger network.

The Congressional Black Caucus Foundation and Congressional Hispanic Caucus Institute hold events which GM Financial supports and sponsors in an effort to bolster the support of various communities with influence in the policy space. In keeping up with past practices, GM Financial provided resources from KEYS as well as providing information to support their Diversity Equity, and Inclusion reporting.



Closing Statement

This year's report is yet another powerful showcase of the lasting culture we've created together.

As you flip the final page, take one last moment to recognize all the daily actions, in-between moments and individual contributions that form the basis of our DE&I strategy and fill in the gaps between the projects described here.

While we celebrate the ways in which our efforts continue to positively impact our customers, dealers, communities and more, **we can't forget that our team members are at the center of it all.**

Our DE&I journey is defined by thousands of hand-raisers eager to learn, share, celebrate, empower and champion their peers. **It is built to last, and because of the involvement of so many outstanding professionals, we can be confident in its ongoing success.**

We can and will continue to build on our successes, apply lessons learned and cultivate a culture of belonging that improves our business and helps us reach greater heights. Let these stories inspire thought, action and growth as we look to the next chapter in our journey.

Shunda Robinson



