

# WE GOT THIS

## GM FINANCIAL IS GLOBALLY POSITIONED TO PERFORM

By Daniel E. Berce

*This article is one in an occasional series about GM Financial's drive to deliver value to GM dealers and transform the customer experience.*

Economic cycles are often examined by industry analysts with a watchful eye on sales, inventory, interest rates and consumer demand.

At GM Financial, we are not content to merely sit back and watch. As the global captive finance subsidiary of GM, we continually leverage deep insights into personalized products and services that earn customers for life and build stronger GM dealerships. Be assured. **We're ready.**

Over the past few years, we have significantly strengthened and fine-tuned the breadth and depth of our capabilities to put more customers behind the wheel of a GM vehicle.

### UNIQUELY POSITIONED

GM Financial's origination mix is a healthy balance, with prime credit customers having a credit bureau score of 680 or above making up approximately 75 percent of our North America prime retail and lease originations portfolio.

Through these robust product offerings and a strong alignment with GM,

we are uniquely positioned to lead our business through the complex challenges facing our industry, from managing and optimizing a record number of vehicles returning off-lease to creating the best solutions and programs for our customers.

With a track record of successfully maneuvering through various economic cycles and industry disruption, we have demonstrated the stability needed for long-term success. Our offerings are tailored to the needs of our customers and dealers.

GM Financial's comprehensive product portfolio delivers. Here's what we have done to support dealerships:

- We are strategically aligned to acquire and retain customers as the exclusive provider of GM's incentivized financial contracts and leases.
- We created and expanded commercial vehicle lending, remarketing solutions, and wholesale financing solutions.
- We united these solutions with an enhanced Dealer Dividends® program to reward dealers and reinvest in their business.

Viewed holistically, these solutions have firmly established GM Financial as GM's captive finance company. Our roadmap is built to overcome challenges and accelerate ahead. **We got this.**

*Da Berce*  
President & Chief Executive Officer

**“GM FINANCIAL IS LASER FOCUSED ON DELIVERING PRODUCTS AND SERVICES THAT HELP DEALERS SELL MORE VEHICLES.”**



### FULL SPEED AHEAD

A GM Financial dashboard\*

**FOOTPRINT COVERING 85%+ GM WORLDWIDE SALES**

**20+ COUNTRIES\***

**16,000 GM DEALERS WORLDWIDE\***

\*Excludes the impact of the announced sale of European operations.

**75%**

NORTH AMERICA PRIME LOAN & LEASE ORIGINATION

**PORTFOLIO MIX**

**FUELING CUSTOMER RETENTION & VALUE**

**79% LEASE LOYALTY**

GM has an industry-leading 79% loyalty rate among current GM Financial lease customers

**67% APR LOYALTY**

GM has an industry-leading 67% loyalty rate among current GM Financial APR customers

### A UNIQUE DEALER AND CUSTOMER ROADMAP

	OTHER LENDERS	GM FINANCIAL
<b>Full-Captive Lending</b>	» Depends on economic conditions	» APR » Lease » Commercial vehicle lending
<b>Customer Retention Support</b>	» Narrow finance focus	» Remarketing solutions » Customer experience touchpoints
<b>Brand Immersion</b>	» Diluted	» Aligned fully with GM
<b>Dealership Loyalty</b>	» Inconsistent	» Commercial lending services » Lease & nonprime training » Reinvests in dealerships through Dealer Dividends® » Lead generation
<b>Factory-Supported Incentives</b>	» No GM subvention	» Strategic programs, including lease and APR subvention

Based on IHS Markit Lease and Retail Return to Market Manufacturer Loyalty data in the U.S. of General Motors vehicles, during the 12-month time period of January - December 2016.



Contact your GM Financial Dealer Account Representative or your local Credit Center. For the Credit Center nearest you, call 888-556-4616.

