



**FIRST QUARTER 2010 FACT SHEET**  
*For Investors*



**AmeriCredit Corp. is a leading independent automobile finance company that provides financing solutions indirectly through auto dealers across the United States. Founded in Fort Worth, Texas in 1992, AmeriCredit has approximately 900,000 customers and \$10 billion in auto receivables.**

**EXPERIENCED MARKET LEADER**

AmeriCredit maintains a meaningful share of a highly fragmented market in the subprime auto finance industry.

- Our management team brings years of experience, knowledge and understanding of the auto finance industry to meet the needs of dealers and consumers.
- We have an established track record of managing credit risk and accessing the capital markets.
- Our underwriting abilities come from analyzing years of customer data and portfolio performance through economic cycles.

**OUR CUSTOMERS**

AmeriCredit is focused on meeting the fundamental auto finance needs of middle-market consumers. Our auto financing products enhance the personalized service we provide to dealers nationwide through our network of credit centers.

	SEPT 2009	SEPT 2008	SEPT 2007
Quarterly Originations	\$229 mm	\$579 mm	\$2.4 B
Credit Bureau Score	500 - 800	500 - 800	500 - 800
Annual Income	\$60 - \$65 k	\$55 - \$60 k	\$50 - \$55 k
Years at Present Employer	8	7	6
Years of Credit History	14	13	12
Homeowner	51%	48%	44%
Loan Amount	\$16,300	\$17,800	\$19,200
Down Payment	16%	11%	8%
APR	19.1%	16.6%	15.4%
Term (months)	67	70	71
Loan-to-value (wholesale)	109%	109%	120%
New/Used Collateral	31% / 69%	26% / 74%	27% / 73%
Mileage at Origination	31,600 miles	31,700 miles	32,800 miles

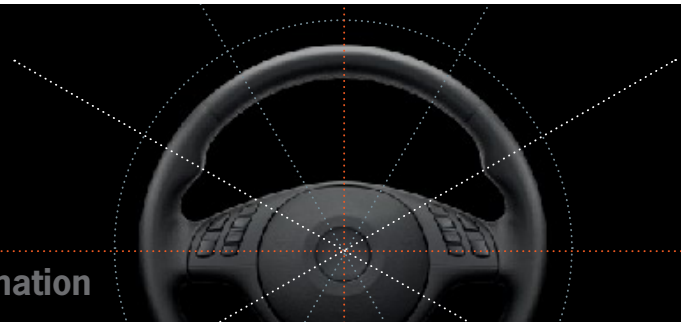
**LIQUIDITY AND FUNDING**

With \$704 million in available liquidity at September 30, 2009, and \$1.0 billion of committed warehouse facilities, we have sufficient funding capacity to rebuild origination levels with a goal of originating at least \$300 million for the December 2009 quarter. The warehouse facility that we rely on for short-term funding of our loan originations is non-recourse to AmeriCredit Corp. and has pre-determined advance rates.

We access the asset-backed securitization market to permanently fund our loan originations. Since 1994, we have executed 67 securitization transactions with notes totaling \$56.2 billion through our established securitization program.



## Selected Financial and Operating Information



"Our balance sheet is in the best shape it has been since the beginning of the recession, with ample liquidity and sufficient warehouse capacity to support increased loan originations. With the steps that we have taken to bolster our origination platform, we expect to continue to rebuild origination levels in the coming quarters."

- Dan Berce, President and CEO

KEY PERFORMANCE INDICATORS	3 MONTHS ENDED 09/30/2009	3 MONTHS ENDED 09/30/2008 (Revised)	12 MONTHS ENDED 06/30/2009 (Revised)	12 MONTHS ENDED 06/30/2008 (Revised)
Net income (loss) <sup>(1)</sup>	\$26 mm	(\$5) mm	(\$11) mm	(\$82) mm
Diluted earnings (loss) per share <sup>(1)</sup>	\$0.19	(\$0.05)	(\$0.09)	(\$0.72)
Originations	\$229 mm	\$579 mm	\$1.3 B	\$6.3 B
Finance receivables	\$10.0 B	\$14.1 B	\$10.9 B	\$15.0 B
Net interest margin <sup>(1)</sup>	10.7%	9.9%	9.9%	10.5%
Operating expenses <sup>(2)</sup>	2.6%	2.3%	2.4%	2.5%
Net credit losses	8.4%	7.3%	7.9%	6.2%
Liquidity <sup>(3)</sup>	\$704 mm	\$394 mm	\$483 mm	\$433 mm
Total equity <sup>(1)</sup>	\$2.2 B	\$2.0 B	\$2.1 B	\$2.0 B
Managed assets/equity <sup>(1)</sup>	4.7x	7.1x	5.2x	7.6x

<sup>(1)</sup> On July 1, 2009, the company adopted a new accounting standard that changes the accounting for convertible bonds. Historical information for the three months ended Sept. 30, 2008, and the fiscal year ended June 30, 2009, was revised to reflect the retrospective application of this standard.

<sup>(2)</sup> Excludes depreciation on leased vehicles and restructuring costs.

<sup>(3)</sup> Liquidity includes unrestricted cash and available borrowing capacity on unpledged eligible receivables.

### Company Information

Traded: NYSE

Symbol: ACF

Headquarters: Fort Worth, Texas

### Executive Management:

Chairman of the Board: Clifton Morris

President & CEO: Dan Berce

Chief Financial Officer: Chris Choate

Chief Credit & Risk Officer: Steve Bowman

### Contact Information

#### Investor Relations:

Caitlin DeYoung: (817) 302-7394

E-mail: [investors@americredit.com](mailto:investors@americredit.com)

Web site: [www.americredit.com](http://www.americredit.com)

ACF  
LISTED  
NYSE