

GE third quarter '09 supplemental information

- GECS segment results – continuing operations
- GECS segment assets
- GECS non-earnings/write-offs
- GECS delinquency
- GECS funding
- GECC debt/equity ratio
- GECS debt/equity ratio
- Industrial CFOA from continuing operations
- Effective tax rate GE (ex. GECS)



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GECS segment results – continuing operations

(\$ in millions – net earnings)

	<u>3Q'09</u>	<u>3Q'08</u>	<u>V%</u>
CLL	\$135	\$389	(65)%
Real Estate	(538)	244	U
Consumer	434	796	(45)
GECAS	191	285	(33)
EFS	41	306	(87)
GECS Corporate & elims.	<u>(130)</u>	<u>(10)</u>	<u>U</u>
Total GE Capital Services	<u>\$133</u>	<u>\$2,010</u>	<u>(93)%</u>

GECS segment assets

GECS & consolidated affiliates
(\$ in billions)

	<u>3Q'09</u>	<u>3Q'08</u>	<u>V%</u>
CLL	\$214.0	\$247.8	(14)%
Real Estate	83.7	88.7	(6)
Consumer	180.1	213.9	(16)
GECAS	50.4	49.8	1
EFS	22.6	21.9	3
GECS Corporate & elims.	106.0	55.1	93
Total GECS – continuing operations	\$656.8	\$677.2	(3)%
Assets of discontinued operations	1.5	1.2	24
Total GECS	<u>\$658.3</u>	<u>\$678.4</u>	<u>(3)%</u>

GECS non-earnings/write-offs

(\$ in millions)

	<u>Non-earning assets/non-earnings % fin. rec.</u>				<u>Total write-offs/write-offs % fin. rec.</u>		
	<u>3Q'09</u>	<u>2Q'09</u>	<u>3Q'08</u>		<u>3Q'09</u>	<u>2Q'09</u>	<u>3Q'08</u>
CLL	\$5,319 3.61%	\$4,670 3.06%	\$2,128 1.21%	CLL	\$386 1.03%	\$357 0.92%	\$178 0.41%
Real Estate	1,320 2.90	1,325 2.88	91 0.19	Real Estate	106 0.92	76 0.66	2 0.02
GECAS	211 1.40	204 1.35	146 0.94	GECAS	2 0.06	- -	- -
EFS	360 4.31	241 2.83	163 1.89	EFS	- -	- -	- -
Consumer	6,519 4.78	6,593 4.71	4,773 2.74	Consumer	1,418 4.10	1,477 4.37	1,033 2.30
GECS corp. & elims.	78 2.53	70 2.10	34 0.81	GECS corp. & elims.	7 0.87	5 0.56	7 0.64
Total GECS	\$13,808 3.88%	\$13,104 3.58%	\$7,335 1.72%	Total GECS	\$1,919 2.13%	\$1,915 2.11%	\$1,220 1.14%

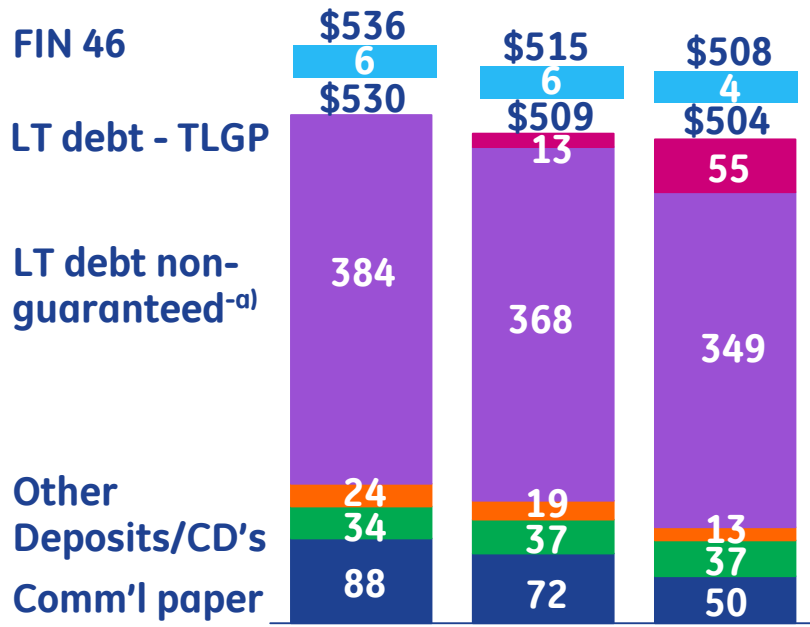
GECS delinquency

	<u>3Q'09</u>	<u>2Q'09</u>	<u>3Q'08</u>
Consumer			
On-book delinquency	9.12%	9.08%	6.29%
Off-book delinquency	6.85	6.41	7.21
Managed delinquency	8.80	8.73	6.38
Equipment Financing			
On-book delinquency	3.09%	2.88%	1.75%
Off-book delinquency	2.51	2.20	0.92
Managed delinquency	3.01	2.78	1.61

GECS funding

(\$ in billions)

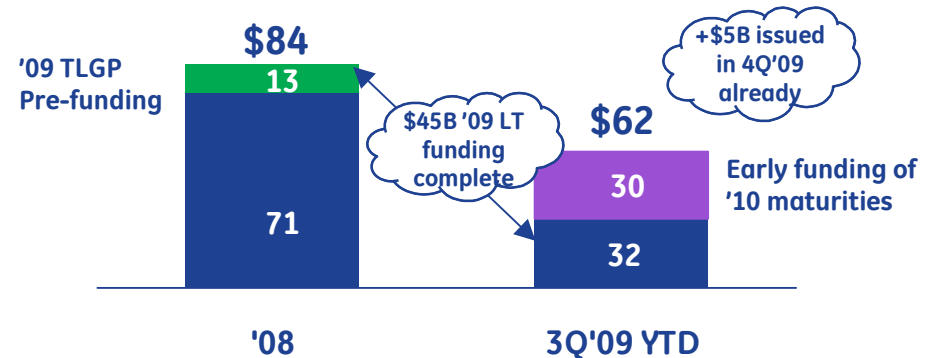
Debt composition



3Q'08 4Q'08 3Q'09

Bank lines	\$62	\$60	\$52
CP coverage	71%	83%	100%+
Cash & equiv.	\$13	\$37	\$57
LT debt < 1 yr.	\$68	\$69	\$69

Unsecured term issuances



Highlights

- Completed \$35B of \$35-40B '10 LT funding plan as of 10/5/09
- Issued \$20B non-guaranteed debt YTD ... largest non-guaranteed issuer YTD
- Business ENI reduction helped reduce debt partially offset by ~\$15B YTD increase due to FX
- Global presence in tough market ... ~18% of YTD issuances in 8 non-U.S. currencies

Continuing to maintain strong cash & liquidity position



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(a- Includes debt from alternative funding sources....~\$3B in 3Q'09 & ~\$0B in 4Q'08 & ~\$0B in 3Q'08

GECC debt/equity ratio

(\$ in billions)

	<u>4Q'08</u>	<u>2Q'09</u>	<u>3Q'09</u>
As reported			
Debt	\$510.4	\$498.1	\$504.1
Shareowner's equity ^{-a)}	58.2	71.7	73.2
Book leverage (debt/equity)	8.8	6.9	6.9
Debt	510.4	498.1	504.1
Subtract: hybrids from debt	(7.7)	(7.7)	(7.7)
Subtract: cash & equiv. from debt	(36.4)	(49.1)	(56.2)
Adjusted book debt	466.3	441.3	440.2
Shareowner's equity	58.2	71.7	73.2
Add: hybrids to equity	7.7	7.7	7.7
Adjusted book equity	65.9	79.4	80.9
Adjusted leverage	7.1	5.6	5.4

(a- total equity ex. noncontrolling interests)

GECS debt/equity ratio

(\$ in billions)

	<u>4Q'08</u>	<u>2Q'09</u>	<u>3Q'09</u>
As reported			
Debt	\$514.6	\$502.6	\$508.4
Shareowner's equity ^{-a)}	53.3	67.9	70.7
Book leverage (debt/equity)	9.7	7.4	7.2
Debt	514.6	502.6	508.4
Subtract: hybrids from debt	(7.7)	(7.7)	(7.7)
Subtract: cash & equiv. from debt	(37.5)	(50.0)	(56.9)
Adjusted book debt	469.4	444.9	443.8
Shareowner's equity	53.3	67.9	70.7
Add: hybrids to equity	7.7	7.7	7.7
Adjusted book equity	61.0	75.6	78.4
Adjusted leverage	7.7	5.9	5.7

(a- total equity ex. noncontrolling interests)

Industrial CFOA YTD from continuing operations

(\$ in millions)

	<u>3Q'09</u>	<u>3Q'08</u>	<u>V%</u>
Cash from GE's operating activities as reported	\$11,465	\$13,635	(16)%
Less GECS dividends	<u> -</u>	<u> 2,291</u>	
Cash from GE's operating activities excluding dividends from GECS (Industrial CFOA)	<u>\$11,465</u>	<u>\$11,344</u>	1%

Effective tax rate GE (ex. GECS)

(\$ in millions)

	<u>3Q'09</u>	<u>3Q'09 YTD</u>
GE earnings from continuing operations before income taxes	\$3,105	\$10,611
Less GECS earnings from continuing ops.	<u>133</u>	<u>1,479</u>
Adjusted earnings from continuing ops. before income taxes	<u>\$2,972</u>	<u>\$9,132</u>
GE (ex. GECS) provision for income taxes – continuing ops.	<u>\$654</u>	<u>\$2,393</u>
Effective tax rate GE (ex. GECS)	22%	26%