

# GE Capital

## Fourth quarter 2010 supplement

Results are unaudited. This document contains "forward-looking statements"- that is, statements related to future, not past, events. In this context, forward-looking statements often address our expected future business and financial performance and financial condition, and often contain words such as "expect," "anticipate," "intend," "plan," "believe," "seek," "see," or "will." Forward-looking statements by their nature address matters that are, to different degrees, uncertain. For us, particular uncertainties that could cause our actual results to be materially different than those expressed in our forward-looking statements include: current economic and financial conditions, including volatility in interest and exchange rates, commodity and equity prices and the value of financial assets; the impact of conditions in the financial and credit markets on the availability and cost of General Electric Capital Corporation's (GECC) funding and on our ability to reduce GECC's asset levels exposure as planned; the impact of conditions in the housing market and unemployment rates on the level of commercial and consumer credit defaults; changes in Japanese consumer behavior that may affect our estimates of liability for grey zone claims; our ability to maintain our current credit rating and the impact on our funding costs and competitive position if we do not do so; the level of demand and financial performance of the major industries we serve, including, without limitation, air transportation, real estate and healthcare; the impact of regulation and regulatory, investigative and legal proceedings and legal compliance risks, including the impact of financial services regulation; strategic actions, including acquisitions and dispositions and our success in integrating acquired businesses; and numerous other matters of national, regional and global scale, including those of a political, economic, business and competitive nature. These uncertainties may cause our actual future results to be materially different than those expressed in our forward-looking statements. We do not undertake to update our forward-looking statements.

This document may also contain non-GAAP financial information. Management uses this information in its internal analysis of results and believes that this information may be informative to investors in gauging the quality of our financial performance, identifying trends in our results and providing meaningful period-to-period comparisons.

Prior period amounts have been recasted for discontinued operations.

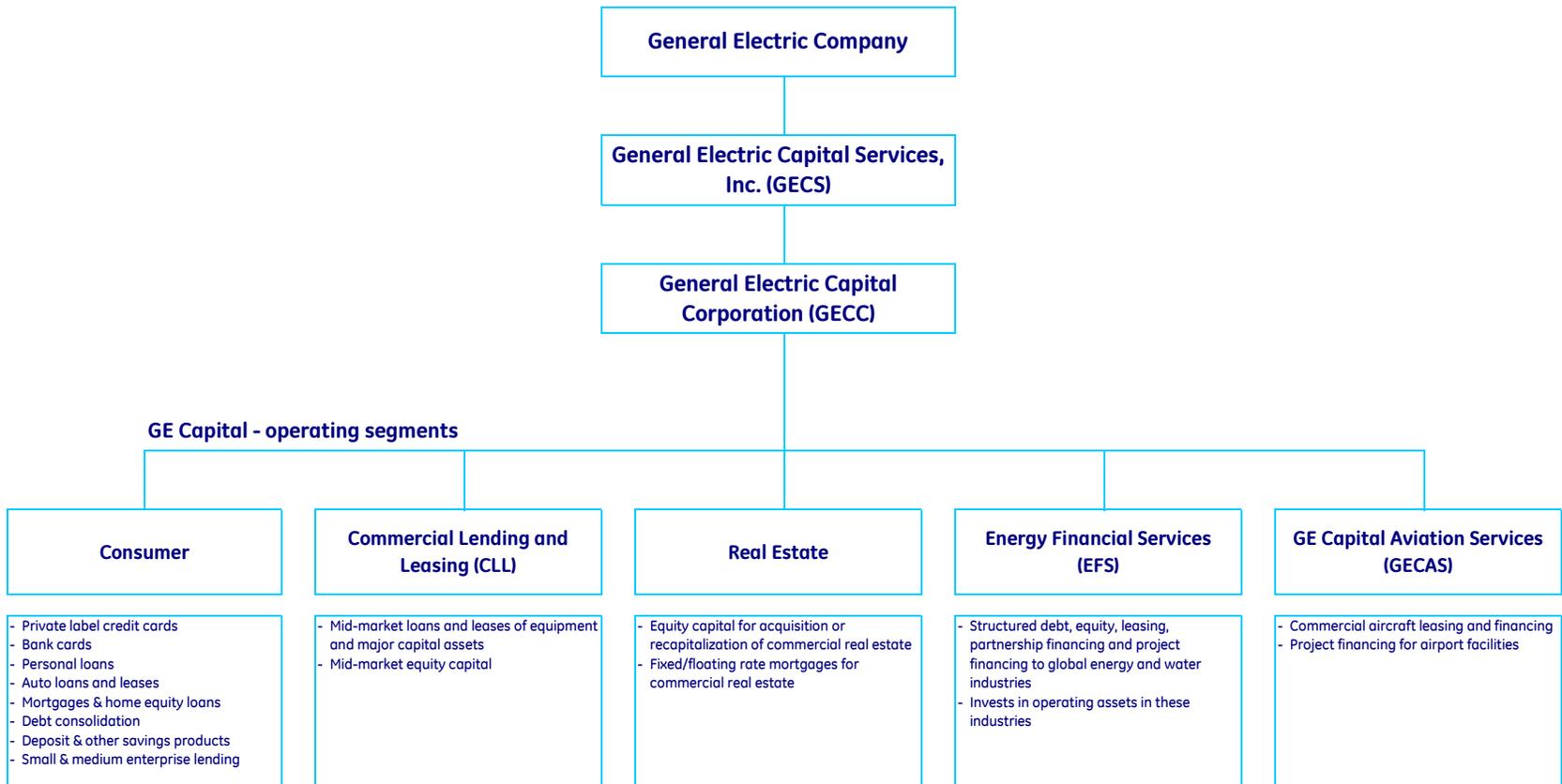


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## GE Capital structure



# Financial statements

## GECC - condensed statement of earnings

(In millions)	For three months ending				For twelve months ending		
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009	December 31, 2009	
<b>Revenues</b>							
Revenues from services	\$ 11,855	\$ 11,206	\$ 11,771	\$ 11,675	\$ 12,065	\$ 46,507	\$ 48,776
Sales of goods	44	40	168	281	279	533	970
<b>Total revenues</b>	<b>11,899</b>	<b>11,246</b>	<b>11,939</b>	<b>11,956</b>	<b>12,344</b>	<b>47,040</b>	<b>49,746</b>
<b>Costs and expenses</b>							
Interest	3,708	3,665	3,745	3,806	4,101	14,924	17,491
Operating and administrative	3,829	3,349	3,479	3,524	3,808	14,181	14,641
Cost of goods sold	43	39	154	265	239	501	808
Investment contracts, insurance losses and insurance annuity benefits	35	36	38	35	45	144	210
Provision for losses on financing receivables	1,354	1,640	2,010	2,187	2,840	7,191	10,627
Depreciation and amortization	1,971	2,017	1,847	1,915	2,118	7,750	8,304
<b>Total costs and expenses</b>	<b>10,940</b>	<b>10,746</b>	<b>11,273</b>	<b>11,732</b>	<b>13,151</b>	<b>44,691</b>	<b>52,081</b>
<b>Earnings (loss) from continuing operations before income taxes</b>	<b>959</b>	<b>500</b>	<b>666</b>	<b>224</b>	<b>(807)</b>	<b>2,349</b>	<b>(2,335)</b>
Benefit for income taxes	122	361	87	362	854	932	3,812
<b>Earnings from continuing operations (a)</b>	<b>1,081</b>	<b>861</b>	<b>753</b>	<b>586</b>	<b>47</b>	<b>3,281</b>	<b>1,477</b>
Earnings (loss) from discontinued operations, net of taxes	605	(1,076)	(132)	(371)	26	(974)	151
<b>Net earnings (loss)</b>	<b>1,686</b>	<b>(215)</b>	<b>621</b>	<b>215</b>	<b>73</b>	<b>2,307</b>	<b>1,628</b>
Less: net earnings (loss) attributable to noncontrolling interests	(25)	(18)	22	5	52	(16)	(15)
<b>Net earnings (loss) attributable to GECC</b>	<b>\$ 1,661</b>	<b>\$ (233)</b>	<b>\$ 643</b>	<b>\$ 220</b>	<b>\$ 125</b>	<b>\$ 2,291</b>	<b>\$ 1,613</b>

## GECC - statement of changes in shareowner's equity

(In millions)	For three months ending				For twelve months ending		
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009	December 31, 2009	
<b>Changes in GECC shareowner's equity</b>							
Balance at beginning of period	\$ 70,493	\$ 69,823	\$ 71,650	\$ 73,718	\$ 73,193	\$ 73,718	\$ 58,229
Accounting changes (b)	-	-	-	(1,565)	-	(1,565)	25
Dividends and other transactions with shareowner	79	(5)	21	(9)	(41)	86	8,579
Other comprehensive income (loss) - net							
Investment securities	202	163	41	143	401	549	1,337
Currency translation adjustments	172	1,037	(2,618)	(1,312)	(38)	(2,721)	2,565
Cash flow hedges	271	(278)	63	413	138	469	1,437
Benefit plans	3	(14)	23	42	(60)	54	(67)
	648	908	(2,491)	(714)	441	(1,649)	5,272
Increase / (decrease) from net earnings attributable to the Company	1,661	(233)	643	220	125	2,291	1,613
Comprehensive income	2,309	675	(1,848)	(494)	566	642	6,885
<b>Balance at end of period</b>	<b>\$ 72,881</b>	<b>\$ 70,493</b>	<b>\$ 69,823</b>	<b>\$ 71,650</b>	<b>\$ 73,718</b>	<b>\$ 72,881</b>	<b>\$ 73,718</b>

(a) Effective January 1, 2010, GE Capital segment earnings are equal to the earnings from continuing operations for GECC.

(b) March 31, 2010 reflects the impact of adoption of FAS 167 (ASU 2009-16 & 17).



## GECC - condensed statement of financial position

(In millions)	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
<b>Assets</b>					
Cash and equivalents	\$ 59,553	\$ 63,659	\$ 59,418	\$ 57,897	\$ 61,923
Investment securities (see page 30)	17,952	17,962	15,208	15,649	26,911
Inventories	66	62	71	77	71
Financing receivables - net (see pages 11 - 18)	319,277	321,841	323,590	346,401	326,941
Other receivables	13,669	12,650	12,436	13,754	17,755
Property, plant & equipment, less accumulated amortization of \$25,400, \$25,890, \$25,434, \$26,211 and \$26,143	53,750	53,416	53,419	55,656	56,453
Goodwill	27,593	27,329	26,644	28,000	28,463
Other intangible assets - net	1,876	2,095	2,179	2,612	2,841
Other assets	79,045	82,077	81,189	82,910	86,224
Assets of businesses held for sale	3,127	786	599	949	125
Assets of discontinued operations	5,228	14,282	14,467	14,400	15,078
<b>Total assets</b>	<b>\$ 581,136</b>	<b>\$ 596,159</b>	<b>\$ 589,220</b>	<b>\$ 618,305</b>	<b>\$ 622,785</b>
<b>Liabilities and equity</b>					
Short-term borrowings	\$ 113,646	\$ 110,488	\$ 115,729	\$ 119,283	\$ 127,947
Accounts payable	6,841	8,085	7,899	7,851	10,986
Non-recourse borrowings of consolidated securitization entities	30,060	30,497	33,411	36,780	3,883
Bank deposits	37,298	36,375	31,938	32,837	33,519
Long-term borrowings	284,346	297,369	288,854	306,100	325,358
Investment contracts, insurance liabilities and insurance annuity benefit	5,779	6,663	7,430	8,389	8,687
Other liabilities	20,134	20,592	19,544	19,490	22,652
Deferred income taxes	6,495	4,980	5,182	5,793	5,739
Liabilities of businesses held for sale	592	446	261	30	55
Liabilities of discontinued operations	1,900	9,045	8,051	7,944	8,037
<b>Total liabilities</b>	<b>507,091</b>	<b>524,540</b>	<b>518,299</b>	<b>544,497</b>	<b>546,863</b>
Capital stock	56	56	56	56	56
Accumulated other comprehensive income - net					
Investment securities	(337)	(539)	(702)	(743)	(676)
Currency translation adjustments	(1,541)	(1,713)	(2,750)	(132)	1,228
Cash flow hedges	(1,347)	(1,618)	(1,340)	(1,403)	(1,816)
Benefit plans	(380)	(383)	(369)	(392)	(434)
Additional paid-in-capital	28,463	28,421	28,421	28,427	28,431
Retained earnings	47,967	46,269	46,507	45,837	46,929
<b>Total GECC shareowner's equity</b>	<b>72,881</b>	<b>70,493</b>	<b>69,823</b>	<b>71,650</b>	<b>73,718</b>
Noncontrolling interests	1,164	1,126	1,098	2,158	2,204
<b>Total equity</b>	<b>74,045</b>	<b>71,619</b>	<b>70,921</b>	<b>73,808</b>	<b>75,922</b>
<b>Total liabilities and equity</b>	<b>\$ 581,136</b>	<b>\$ 596,159</b>	<b>\$ 589,220</b>	<b>\$ 618,305</b>	<b>\$ 622,785</b>



## GECS - condensed statement of earnings

(In millions)	For three months ending				For twelve months ending		
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009	December 31, 2009	
<b>Revenues</b>							
Revenues from services	\$ 12,770	\$ 12,059	\$ 12,622	\$ 12,515	\$ 12,833	\$ 49,966	\$ 51,688
Sales of goods	44	40	168	281	279	533	970
<b>Total revenues</b>	<b>12,814</b>	<b>12,099</b>	<b>12,790</b>	<b>12,796</b>	<b>13,112</b>	<b>50,499</b>	<b>52,658</b>
<b>Costs and expenses</b>							
Interest	3,715	3,674	3,753	3,814	4,099	14,956	17,482
Operating and administrative	3,960	3,490	3,623	3,656	3,849	14,729	14,797
Cost of goods sold	43	39	154	265	239	501	808
Investment contracts, insurance losses and insurance annuity benefits	844	796	770	787	812	3,197	3,193
Provision for losses on financing receivables (see pages 20, 23-24)	1,354	1,640	2,010	2,187	2,840	7,191	10,627
Depreciation and amortization	1,971	2,019	1,848	1,915	2,119	7,753	8,308
<b>Total costs and expenses</b>	<b>11,887</b>	<b>11,658</b>	<b>12,158</b>	<b>12,624</b>	<b>13,958</b>	<b>48,327</b>	<b>55,215</b>
<b>Earnings (loss) from continuing operations before income taxes</b>	<b>927</b>	<b>441</b>	<b>632</b>	<b>172</b>	<b>(846)</b>	<b>2,172</b>	<b>(2,557)</b>
Benefit for income taxes	134	381	113	346	867	974	3,887
<b>Earnings from continuing operations</b>	<b>1,061</b>	<b>822</b>	<b>745</b>	<b>518</b>	<b>21</b>	<b>3,146</b>	<b>1,330</b>
Earnings (loss) from discontinued operations, net of taxes	605	(1,076)	(133)	(371)	20	(975)	100
<b>Net earnings (loss)</b>	<b>1,666</b>	<b>(254)</b>	<b>612</b>	<b>147</b>	<b>41</b>	<b>2,171</b>	<b>1,430</b>
Less: net earnings (loss) attributable to noncontrolling interests	(25)	(18)	22	5	52	(16)	(15)
<b>Net earnings (loss) attributable to GECS</b>	<b>\$ 1,641</b>	<b>\$ (272)</b>	<b>\$ 634</b>	<b>\$ 152</b>	<b>\$ 93</b>	<b>\$ 2,155</b>	<b>\$ 1,415</b>

## GECS - statement of changes in shareowner's equity

(In millions)	For three months ending				For twelve months ending		
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009	December 31, 2009	
<b>Changes in GECS shareowner's equity</b>							
Balance at beginning of period	\$ 66,854	\$ 67,267	\$ 68,517	\$ 70,833	\$ 70,720	\$ 70,833	\$ 53,279
Accounting changes (a)	-	-	-	(1,910)	-	(1,910)	62
Dividends and other transactions with shareowner	80	(5)	22	(12)	(50)	85	9,488
Other comprehensive income (loss) - net							
Investment securities	(22)	(906)	632	310	42	14	2,661
Currency translation adjustments	180	1,045	(2,649)	(1,311)	(37)	(2,735)	2,630
Cash flow hedges	248	(261)	88	413	125	488	1,365
Benefit plans	3	(14)	23	42	(60)	54	(67)
Increase / (decrease) from net earnings attributable to the Company	409	(136)	(1,906)	(546)	70	(2,179)	6,589
Comprehensive income	1,641	(272)	634	152	93	2,155	1,415
	2,050	(408)	(1,272)	(394)	163	(24)	8,004
<b>Balance at end of period</b>	<b>\$ 68,984</b>	<b>\$ 66,854</b>	<b>\$ 67,267</b>	<b>\$ 68,517</b>	<b>\$ 70,833</b>	<b>\$ 68,984</b>	<b>\$ 70,833</b>

(a) March 31, 2010 reflects the impact of adoption of FAS 167 (ASU 2009-16 & 17).



## GECS - condensed statement of financial position

(In millions)	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
<b>Assets</b>					
Cash and equivalents	\$ 60,272	\$ 64,316	\$ 59,778	\$ 58,321	\$ 62,584
Investment securities (see page 35)	43,921	45,130	41,491	40,935	51,315
Inventories	66	62	71	77	71
Financing receivables - net (see pages 11 - 18)	319,277	321,841	323,590	346,401	326,941
Other receivables	14,299	13,186	12,969	14,364	18,631
Property, plant & equipment, less accumulated amortization of \$25,415, \$25,906, \$25,450, \$26,226, and \$26,158	53,770	53,436	53,440	55,677	56,475
Goodwill	27,593	27,329	26,644	28,000	28,463
Other intangible assets - net	1,885	2,104	2,626	3,065	3,301
Other assets	79,240	82,312	82,302	84,012	87,340
Assets of businesses held for sale	3,127	786	599	949	125
Assets of discontinued operations	5,228	14,282	14,467	14,401	15,078
<b>Total assets</b>	<b>\$ 608,678</b>	<b>\$ 624,784</b>	<b>\$ 617,977</b>	<b>\$ 646,202</b>	<b>\$ 650,324</b>
<b>Liabilities and equity</b>					
Short-term borrowings (see page 36)	\$ 118,797	\$ 115,521	\$ 120,725	\$ 124,172	\$ 130,754
Accounts payable	7,036	8,193	8,041	8,093	13,099
Non-recourse borrowings of consolidated securitization entities (see page 36)	30,060	30,497	33,411	36,780	3,883
Bank deposits (see page 36)	37,298	36,375	31,938	32,837	33,519
Long-term borrowings (see page 36)	284,407	297,437	288,922	306,169	325,429
Investment contracts, insurance liabilities and insurance annuity benefits	29,993	31,688	31,015	31,990	32,009
Other liabilities	20,827	21,525	20,451	20,456	23,671
Deferred income taxes	7,377	5,832	6,554	6,785	6,701
Liabilities of businesses held for sale	592	446	261	30	55
Liabilities of discontinued operations	2,143	9,290	8,294	8,215	8,323
<b>Total liabilities</b>	<b>538,530</b>	<b>556,804</b>	<b>549,612</b>	<b>575,527</b>	<b>577,443</b>
Capital stock	11	11	11	11	11
Accumulated other comprehensive income - net					
Investment securities	(639)	(617)	289	(343)	(436)
Currency translation adjustments	(1,411)	(1,591)	(2,636)	13	1,372
Cash flow hedges	(1,281)	(1,529)	(1,268)	(1,356)	(1,769)
Benefit plans	(380)	(383)	(369)	(392)	(434)
Additional paid-in-capital	27,616	27,573	27,573	27,578	27,581
Retained earnings	45,068	43,390	43,667	43,006	44,508
<b>Total GECS shareowner's equity</b>	<b>68,984</b>	<b>66,854</b>	<b>67,267</b>	<b>68,517</b>	<b>70,833</b>
Noncontrolling interests	1,164	1,126	1,098	2,158	2,048
<b>Total equity</b>	<b>70,148</b>	<b>67,980</b>	<b>68,365</b>	<b>70,675</b>	<b>72,881</b>
<b>Total liabilities and equity</b>	<b>\$ 608,678</b>	<b>\$ 624,784</b>	<b>\$ 617,977</b>	<b>\$ 646,202</b>	<b>\$ 650,324</b>



GECC continuing operations (GE Capital)

(In millions)	For three months ending					For twelve months ending	
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009	December 31, 2010	December 31, 2009
Revenues	\$ 11,899	\$ 11,246	\$ 11,939	\$ 11,956	\$ 12,344	\$ 47,040	\$ 49,746
Less: Interest expense	(3,708)	(3,665)	(3,745)	(3,805)	(4,101)	(14,924)	(17,491)
<b>Net revenues</b>	<b>8,191</b>	<b>7,581</b>	<b>8,194</b>	<b>8,151</b>	<b>8,243</b>	<b>32,116</b>	<b>32,255</b>
<b>Costs and expenses</b>							
Selling, general and administrative	2,922	2,585	2,655	2,679	2,953	10,841	11,455
Depreciation and amortization	1,971	2,017	1,847	1,915	2,118	7,750	8,304
Operating and other expenses	984	840	1,016	1,146	1,138	3,985	4,204
<b>Total costs and expenses</b>	<b>5,877</b>	<b>5,442</b>	<b>5,518</b>	<b>5,740</b>	<b>6,209</b>	<b>22,576</b>	<b>23,963</b>
<b>Earnings before income taxes and provision for losses</b>	<b>2,314</b>	<b>2,139</b>	<b>2,676</b>	<b>2,411</b>	<b>2,034</b>	<b>9,540</b>	<b>8,292</b>
Less: Provision for losses on financing receivables	(1,355)	(1,639)	(2,010)	(2,187)	(2,841)	(7,191)	(10,627)
<b>Earnings (loss) before income taxes</b>	<b>959</b>	<b>500</b>	<b>666</b>	<b>224</b>	<b>(807)</b>	<b>2,349</b>	<b>(2,335)</b>
Benefit for income taxes	(122)	(361)	(87)	(362)	(854)	(932)	(3,812)
<b>Earnings from continuing operations before noncontrolling interests</b>	<b>\$ 1,081</b>	<b>\$ 861</b>	<b>\$ 753</b>	<b>\$ 586</b>	<b>\$ 47</b>	<b>\$ 3,281</b>	<b>\$ 1,477</b>
Less: Net earnings (loss) attributable to noncontrolling interests	25	18	(22)	(5)	(52)	16	15
<b>GE Capital segment profit</b>	<b>\$ 1,056</b>	<b>\$ 843</b>	<b>\$ 775</b>	<b>\$ 591</b>	<b>\$ 99</b>	<b>\$ 3,265</b>	<b>\$ 1,462</b>

(In millions)	For three months ending					For twelve months ending	
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009	December 31, 2010	December 31, 2009
<b>Segment profit</b>							
CLL	\$ 567	\$ 443	\$ 312	\$ 232	\$ 353	\$ 1,554	\$ 964
Consumer	574	797	681	577	225	2,629	1,419
Real Estate	(409)	(405)	(524)	(403)	(593)	(1,741)	(1,541)
EFS	33	55	126	153	31	367	212
GECAS	432	158	288	317	283	1,195	1,016
	<b>\$ 1,197</b>	<b>\$ 1,048</b>	<b>\$ 883</b>	<b>\$ 876</b>	<b>\$ 299</b>	<b>\$ 4,004</b>	<b>\$ 2,070</b>
GECC corporate items and eliminations	(141)	(205)	(108)	(285)	(200)	(739)	(608)
<b>GE Capital segment profit</b>	<b>\$ 1,056</b>	<b>\$ 843</b>	<b>\$ 775</b>	<b>\$ 591</b>	<b>\$ 99</b>	<b>\$ 3,265</b>	<b>\$ 1,462</b>



# GE Capital asset quality



GE Capital - assets by region (a), (b)

(In millions)	December 31, 2010			At			
	Financing receivables (net)	Property, plant and equipment (net)	Total assets	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
U.S.	\$ 152,500	\$ 10,477	\$ 296,366	\$ 299,546	\$ 301,830	\$ 310,249	\$ 300,202
Europe							
Western (including U.K.)	80,369	5,419	108,728	111,888	106,001	118,722	130,822
Eastern	18,717	294	30,215	29,675	27,515	30,616	31,499
Pacific Basin	31,818	2,683	54,317	54,490	52,749	57,670	60,233
Americas (excluding U.S.)	21,835	1,315	32,738	32,848	33,224	32,602	30,712
Other	14,038	33,562	53,544	53,430	53,434	54,046	54,239
<b>Total</b>	<b>\$ 319,277</b>	<b>\$ 53,750</b>	<b>\$ 575,908</b>	<b>\$ 581,877</b>	<b>\$ 574,753</b>	<b>\$ 603,905</b>	<b>\$ 607,707</b>
<b>Total at September 30, 2010</b>	<b>\$ 321,841</b>	<b>\$ 53,416</b>	<b>\$ 581,877</b>				
<b>Total at June 30, 2010</b>	<b>\$ 323,590</b>	<b>\$ 53,419</b>	<b>\$ 574,753</b>				
<b>Total at March 31, 2010</b>	<b>\$ 346,401</b>	<b>\$ 55,656</b>	<b>\$ 603,905</b>				
<b>Total at December 31, 2009</b>	<b>\$ 326,941</b>	<b>\$ 56,453</b>	<b>\$ 607,707</b>				

(a) Excludes assets of discontinued operations.

(b) Prior period amounts have been reclassified to conform to current-period's presentation.



GE Capital - assets in selected emerging markets

(In millions)

	December 31, 2010			At			
	Financing receivables (net)	Property, plant and equipment (net)	Total assets	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
<b>Selected emerging markets (a) (b)</b>				<b>Total assets</b>	<b>Total assets</b>	<b>Total assets</b>	<b>Total assets</b>
<b>Eastern Europe</b>							
Poland	\$ 9,131	\$ 154	\$ 13,236	\$ 13,058	\$ 11,995	\$ 13,274	\$ 13,421
Czech Republic	5,341	58	6,657	7,304	6,607	7,636	8,221
Hungary	3,263	47	4,427	4,115	4,026	4,625	4,816
Turkey	-	-	3,074	3,077	2,794	2,801	2,684
<b>Total Eastern Europe</b>	<b>17,735</b>	<b>259</b>	<b>27,394</b>	<b>27,554</b>	<b>25,422</b>	<b>28,336</b>	<b>29,142</b>
<b>Pacific Basin and Other</b>							
India	1,211	16	1,777	1,771	1,758	2,225	1,765
Thailand	63	-	1,621	1,554	1,456	1,455	1,386
<b>Total Pacific Basin and Other</b>	<b>1,274</b>	<b>16</b>	<b>3,398</b>	<b>3,325</b>	<b>3,214</b>	<b>3,680</b>	<b>3,151</b>
<b>Americas</b>							
Mexico	5,515	802	8,411	8,047	7,982	7,820	7,925
<b>Total Americas</b>	<b>5,515</b>	<b>802</b>	<b>8,411</b>	<b>8,047</b>	<b>7,982</b>	<b>7,820</b>	<b>7,925</b>
<b>Total</b>	<b>\$ 24,524</b>	<b>\$ 1,077</b>	<b>\$ 39,203</b>	<b>\$ 38,926</b>	<b>\$ 36,618</b>	<b>\$ 39,836</b>	<b>\$ 40,218</b>
<b>Total at September 30, 2010</b>	<b>\$ 24,513</b>	<b>\$ 1,011</b>	<b>\$ 38,926</b>				
<b>Total at June 30, 2010</b>	<b>\$ 23,351</b>	<b>\$ 879</b>	<b>\$ 36,618</b>				
<b>Total at March 31, 2010</b>	<b>\$ 26,024</b>	<b>\$ 952</b>	<b>\$ 39,836</b>				
<b>Total at December 31, 2009</b>	<b>\$ 26,848</b>	<b>\$ 983</b>	<b>\$ 40,218</b>				

(a) We have disclosed here selected emerging markets where our total assets at December 31, 2010, exceed \$1 billion. Assets of discontinued operations are excluded.

(b) Prior period amounts have been reclassified to conform to current-period's presentation.



GE Capital - CLL portfolio overview

(In millions, unless otherwise noted)

**Balances (a)**

	Financing receivables					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
CLL						
Americas	\$ 86,596	\$ 89,769	\$ 93,042	\$ 96,553	\$ 99,666	\$ 87,496
Europe	37,498	36,969	36,067	39,980	43,403	41,455
Asia	11,943	12,192	11,914	12,664	13,159	13,202
Other	2,626	2,651	2,727	2,791	2,836	2,836
<b>Total (c)</b>	<b>\$ 138,663</b>	<b>\$ 141,581</b>	<b>\$ 143,750</b>	<b>\$ 151,988</b>	<b>\$ 159,064</b>	<b>\$ 144,989</b>

	Nonearning receivables (d)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
CLL						
Americas	\$ 2,571	\$ 2,777	\$ 3,076	\$ 3,210	\$ 3,437	\$ 3,155
Europe	1,241	1,095	902	1,126	1,441	1,441
Asia	406	429	422	467	559	576
Other	8	7	24	26	24	24
<b>Total</b>	<b>\$ 4,226</b>	<b>\$ 4,308</b>	<b>\$ 4,424</b>	<b>\$ 4,829</b>	<b>\$ 5,461</b>	<b>\$ 5,196</b>

	Allowance for losses (e)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
CLL						
Americas	\$ 1,287	\$ 1,356	\$ 1,362	\$ 1,319	\$ 1,245	\$ 1,179
Europe	429	411	382	484	575	575
Asia	222	252	234	236	234	244
Other	7	8	8	12	11	11
<b>Total</b>	<b>\$ 1,945</b>	<b>\$ 2,027</b>	<b>\$ 1,986</b>	<b>\$ 2,051</b>	<b>\$ 2,065</b>	<b>\$ 2,009</b>

	Write-offs (net) - for three months ending				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
CLL					
Americas	\$ 314	\$ 189	\$ 256	\$ 247	\$ 344
Europe	71	47	128	132	102
Asia	56	18	39	46	62
Other	1	-	-	-	(1)
<b>Total</b>	<b>\$ 442</b>	<b>\$ 254</b>	<b>\$ 423</b>	<b>\$ 425</b>	<b>\$ 507</b>

(a) During the first quarter of 2010, we transferred the Transportation Financial Services business from GECAS to CLL and the Consumer business in Italy from Consumer to CLL. Prior-period amounts were reclassified to conform to current-period's presentation.

(b) Change from December 31, 2009, reflects the impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.

(c) Financing receivables include impaired loans of \$5,554 million at December 31, 2010.

(d) Nonearning receivables are those that are 90 days or more past due (or for which collection has otherwise become doubtful). Nonearning receivables exclude loans purchased at a discount (unless they have deteriorated post acquisition). Under ASC 310, Receivables, these loans are initially recorded at fair value and accrete interest income over the estimated life of the loan based on reasonably estimable cash flows even if the underlying loans are contractually delinquent at acquisition. In addition, nonearning receivables exclude loans which are paying on a cash accounting basis, but classified as impaired. Recently restructured financing receivables are not considered delinquent when payments are brought current according to restructured terms but may remain classified as nonearning until there has been a period of satisfactory payment performance by the borrower and future payments are reasonably assured of collection.

(e) Losses on financing receivables are recognized when they are incurred, which requires us to make our best estimate of probable losses inherent in the portfolio. Such estimate requires consideration of historical loss experience, adjusted for current conditions, and judgments about the probable effects of relevant observable data, including present economic conditions such as delinquency rates, financial health of specific customers and market sectors, collateral values (including housing price indices as applicable), and the present and expected future levels of interest rates. Our risk management process includes standards and policies for reviewing major risk exposures and concentrations, and evaluates relevant data either for individual loans or financing leases, on a portfolio basis, as appropriate. Effective January 1, 2009, loans acquired in a business acquisition are recorded at fair value, which incorporates our estimate at the acquisition date of the credit losses over the remaining life of the portfolio. As a result, the allowance for loan losses is not carried over at acquisition. This may result in lower reserve coverage ratios prospectively.



GE Capital - CLL portfolio overview

Ratios (a)

	Nonearning receivables as a percent of financing receivables (b)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (c)	December 31, 2009
CLL						
Americas	3.0 %	3.1 %	3.3 %	3.3 %	3.4 %	3.6 %
Europe	3.3	3.0	2.5	2.8	3.3	3.5
Asia	3.4	3.5	3.5	3.7	4.2	4.4
Other	0.3	0.3	0.9	0.9	0.8	0.8
<b>Total</b>	<b>3.0 %</b>	<b>3.0 %</b>	<b>3.1 %</b>	<b>3.2 %</b>	<b>3.4 %</b>	<b>3.6 %</b>

	Allowance for losses as a percent of nonearning receivables (d)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (c)	December 31, 2009
CLL						
Americas	50.1 %	48.8 %	44.3 %	41.1 %	36.2 %	37.4 %
Europe	34.6	37.5	42.4	43.0	39.9	39.9
Asia	54.7	58.7	55.5	50.5	41.9	42.4
Other	87.5	114.3	33.3	46.2	45.8	45.8
<b>Total</b>	<b>46.0 %</b>	<b>47.1 %</b>	<b>44.9 %</b>	<b>42.5 %</b>	<b>37.8 %</b>	<b>38.7 %</b>

	Allowance for losses as a percent of total financing receivables (d)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (c)	December 31, 2009
CLL						
Americas	1.5 %	1.5 %	1.5 %	1.4 %	1.2 %	1.3 %
Europe	1.1	1.1	1.1	1.2	1.3	1.4
Asia	1.9	2.1	2.0	1.9	1.8	1.8
Other	0.3	0.3	0.3	0.4	0.4	0.4
<b>Total</b>	<b>1.4 %</b>	<b>1.4 %</b>	<b>1.4 %</b>	<b>1.3 %</b>	<b>1.3 %</b>	<b>1.4 %</b>

	Write-offs as a percent of financing receivables (e)				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
CLL					
Americas	1.4 %	0.8 %	1.1 %	1.0 %	1.5 %
Europe	0.8	0.5	1.3	1.3	1.0
Asia	1.9	0.6	1.3	1.4	1.8
Other	0.2	NM	NM	NM	NM
<b>Total</b>	<b>1.3 %</b>	<b>0.7 %</b>	<b>1.1 %</b>	<b>1.1 %</b>	<b>1.4 %</b>

	CLL				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
Delinquency	2.14 %	2.40 %	2.58 %	2.77 %	3.08 %

(a) During the first quarter of 2010, we transferred the Transportation Financial Services business from GECAS to CLL and the Consumer business in Italy from Consumer to CLL. Prior-period amounts were reclassified to conform to current-period's presentation.

(b) Nonearning receivables are those that are 90 days or more past due (or for which collection has otherwise become doubtful). Nonearning receivables exclude loans purchased at a discount (unless they have deteriorated post acquisition). Under ASC 310, Receivables, these loans are initially recorded at fair value and accrete interest income over the estimated life of the loan based on reasonably estimable cash flows even if the underlying loans are contractually delinquent at acquisition. In addition, nonearning receivables exclude loans which are paying on a cash accounting basis, but classified as impaired. Recently restructured financing receivables are not considered delinquent when payments are brought current according to restructured terms but may remain classified as nonearning until there has been a period of satisfactory payment performance by the borrower and future payments are reasonably assured of collection.

(c) Change from December 31, 2009, reflects the impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.

(d) Losses on financing receivables are recognized when they are incurred, which requires us to make our best estimate of probable losses inherent in the portfolio. Such estimate requires consideration of historical loss experience, adjusted for current conditions, and judgments about the probable effects of relevant observable data, including present economic conditions such as delinquency rates, financial health of specific customers and market sectors, collateral values (including housing price indices as applicable), and the present and expected future levels of interest rates. Our risk management process includes standards and policies for reviewing major risk exposures and concentrations, and evaluates relevant data either for individual loans or financing leases, on a portfolio basis, as appropriate. Effective January 1, 2009, loans acquired in a business acquisition are recorded at fair value, which incorporates our estimate at the acquisition date of the credit losses over the remaining life of the portfolio. As a result, the allowance for loan losses is not carried over at acquisition. This may result in lower reserve coverage ratios prospectively.

(e) Write-offs percent is calculated as the ratio of annualized write-offs for the quarter divided by average of financing receivables at the beginning and end of the period.



## GE Capital - portfolio overview

(In millions, unless otherwise noted)

### Balances

	Financing receivables (a)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
EFS	\$ 7,011	\$ 7,291	\$ 7,472	\$ 7,854	\$ 7,790	\$ 7,790
GECAS (e)	12,615	12,227	12,337	12,615	13,254	13,254
Other	1,788	2,087	2,272	2,445	2,614	2,614

	Nonearning receivables (c)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
EFS	\$ 62	\$ 163	\$ 77	\$ 80	\$ 78	\$ 78
GECAS (e)	-	-	77	77	153	153
Other	102	90	105	100	72	72

	Allowance for losses (d)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
EFS	\$ 22	\$ 85	\$ 53	\$ 47	\$ 28	\$ 28
GECAS (e)	20	25	50	54	104	104
Other	58	53	50	46	34	34

	Write-offs (net) - for three months ending					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009	
EFS	\$ 71	\$ -	\$ -	\$ -	\$ 67	
GECAS (e)	-	7	18	71	15	
Other	6	-	-	2	2	

(a) Financing receivables include \$78 million, \$24 million and \$164 million of impaired loans at EFS, GECAS, and Other, respectively, at December 31, 2010.

(b) Change from December 31, 2009, reflects the impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.

(c) Nonearning receivables are those that are 90 days or more past due (or for which collection has otherwise become doubtful). Nonearning receivables exclude loans purchased at a discount (unless they have deteriorated post acquisition). Under FASB ASC 310, Receivables, these loans are initially recorded at fair value and accrete interest income over the estimated life of the loan based on reasonably estimable cash flows even if the underlying loans are contractually delinquent at acquisition. In addition, nonearning receivables exclude loans that are paying on a cash accounting basis, but classified as impaired. Recently restructured financing receivables are not considered delinquent when payments are brought current according to restructured terms but may remain classified as nonearning until there has been a period of satisfactory payment performance by the borrower and future payments are reasonably assured of collection.

(d) Losses on financing receivables are recognized when they are incurred, which requires us to make our best estimate of probable losses inherent in the portfolio. Such estimate requires consideration of historical loss experience, adjusted for current conditions, and judgment about the probable effects of relevant observable data, including present economic conditions such as delinquency rates, financial health of specific customers and market sectors, collateral values (including housing price indices as applicable), and the present and expected future levels of interest rates. Our risk management process includes standards and policies for reviewing major risk exposures and concentrations, and evaluates relevant data either for individual loans or financing leases, on a portfolio basis, as appropriate. Effective January 1, 2009, loans acquired in a business acquisition are recorded at fair value, which incorporates our estimate at the acquisition date of the credit losses over the remaining life of the portfolio. As a result, the allowance for loan losses is not carried over at acquisition. This may result in lower reserve coverage ratios prospectively.

(e) During the first quarter of 2010, we transferred the Transportation Financial Services business from GECAS to CLL. Prior-period amounts were reclassified to conform to current-period's presentation.



## GE Capital - portfolio overview

### Ratios

	Nonearning receivables as a percent of financing receivables (a)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
EFS	0.9 %	2.2 %	1.0 %	1.0 %	1.0 %	1.0 %
GECAS (e)	-	-	0.6	0.6	1.2	1.2
Other	5.7	4.3	4.6	4.1	2.8	2.8

	Allowance for losses as a percent of nonearning receivables (c)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
EFS	35.5 %	52.1 %	68.8 %	58.8 %	35.9 %	35.9 %
GECAS (e)	-	-	64.9	70.1	68.0	68.0
Other	56.9	58.9	47.6	46.0	47.2	47.2

	Allowance for losses as a percent of total financing receivables (c)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
EFS	0.3 %	1.2 %	0.7 %	0.6 %	0.4 %	0.4 %
GECAS (e)	0.2	0.2	0.4	0.4	0.8	0.8
Other	3.2	2.5	2.2	1.9	1.3	1.3

	Write-offs as a percent of financing receivables (d)				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
EFS	4.0 %	NM %	NM %	NM %	3.3 %
GECAS (e)	NM	0.2	0.6	2.2	0.5
Other	1.2	NM	NM	0.3	0.3

(a) Nonearning receivables are those that are 90 days or more past due (or for which collection has otherwise become doubtful). Nonearning receivables exclude loans purchased at a discount (unless they have deteriorated post acquisition). Under FASB ASC 310, Receivables, these loans are initially recorded at fair value and accrete interest income over the estimated life of the loan based on reasonably estimable cash flows even if the underlying loans are contractually delinquent at acquisition. In addition, nonearning receivables exclude loans which are paying currently under a cash accounting basis, but classified as impaired. Recently restructured financing receivables are not considered delinquent when payments are brought current according to restructured terms but may remain classified as nonearning until there has been a period of satisfactory payment performance by the borrower and future payments are reasonably assured of collection.

(b) Change from December 31, 2009, reflects the impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.

(c) Losses on financing receivables are recognized when they are incurred, which requires us to make our best estimate of probable losses inherent in the portfolio. Such estimate requires consideration of historical loss experience, adjusted for current conditions, and judgments about the probable effects of relevant observable data, including present economic conditions such as delinquency rates, financial health of specific customers and market sectors, collateral values (including housing price indices as applicable), and the present and expected future levels of interest rates. Our risk management process includes standards and policies for reviewing major risk exposures and concentrations, and evaluates relevant data either for individual loans or financing leases, on a portfolio basis, as appropriate. Effective January 1, 2009, loans acquired in a business acquisition are recorded at fair value, which incorporates our estimate at the acquisition date of the credit losses over the remaining life of the portfolio. As a result, the allowance for loan losses is not carried over at acquisition. This may result in lower reserve coverage ratios prospectively.

(d) Write-offs percent is calculated as the ratio of annualized write-offs for the quarter divided by average of financing receivables at the beginning and end of the period.

(e) During the first quarter of 2010, we transferred the Transportation Financial Services business from GECAS to CLL. Prior-period amounts were reclassified to conform to current-period's presentation.



GE Capital - Consumer portfolio overview

(In millions, unless otherwise noted)

**Balances (a)**

	Financing receivables					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
<b>Consumer</b>						
Non - U.S. residential mortgages	\$ 45,536	\$ 45,860	\$ 44,582	\$ 49,281	\$ 54,921	\$ 54,921
Non - U.S. installment and revolving credit	20,368	21,193	20,255	22,706	23,443	23,443
U.S. installment and revolving credit	43,974	40,052	40,077	40,320	44,008	20,027
Non - U.S. auto	8,877	9,504	9,465	11,464	12,762	12,762
Other	8,306	8,489	8,249	9,426	10,156	10,156
<b>Total (c)</b>	<b>\$ 127,061</b>	<b>\$ 125,098</b>	<b>\$ 122,628</b>	<b>\$ 133,197</b>	<b>\$ 145,290</b>	<b>\$ 121,309</b>

	Nonearning receivables (d)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
<b>Consumer</b>						
Non - U.S. residential mortgages	\$ 3,812	\$ 4,030	\$ 3,985	\$ 4,153	\$ 4,331	\$ 4,331
Non - U.S. installment and revolving credit	290	318	373	393	409	409
U.S. installment and revolving credit	1,201	1,144	1,223	1,445	1,624	832
Non - U.S. auto	48	42	50	59	66	66
Other	478	480	458	509	610	610
<b>Total</b>	<b>\$ 5,829</b>	<b>\$ 6,014</b>	<b>\$ 6,089</b>	<b>\$ 6,559</b>	<b>\$ 7,040</b>	<b>\$ 6,248</b>

	Allowance for losses (e)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
<b>Consumer</b>						
Non - U.S. residential mortgages	\$ 828	\$ 896	\$ 867	\$ 888	\$ 926	\$ 926
Non - U.S. installment and revolving credit	945	982	962	1,079	1,116	1,116
U.S. installment and revolving credit	2,333	2,551	2,635	2,974	3,153	1,551
Non - U.S. auto	174	204	231	289	303	303
Other	259	244	245	300	291	291
<b>Total</b>	<b>\$ 4,539</b>	<b>\$ 4,877</b>	<b>\$ 4,940</b>	<b>\$ 5,530</b>	<b>\$ 5,789</b>	<b>\$ 4,187</b>

	Write-offs (net) - for three months ending				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
<b>Consumer</b>					
Non - U.S. residential mortgages	\$ 121	\$ 76	\$ 58	\$ 75	\$ 132
Non - U.S. installment and revolving credit	252	245	300	357	408
U.S. installment and revolving credit	892	853	1,013	1,074	561
Non - U.S. auto	12	41	55	46	30
Other	70	59	84	91	90
<b>Total</b>	<b>\$ 1,347</b>	<b>\$ 1,274</b>	<b>\$ 1,510</b>	<b>\$ 1,643</b>	<b>\$ 1,221</b>

(a) During the first quarter of 2010, we transferred the Consumer business in Italy from Consumer to CLL. Prior-period amounts were reclassified to conform to current-period's presentation.

(b) Change from December 31, 2009, reflects the impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.

(c) Financing receivables include impaired loans of \$2,554 million at December 31, 2010.

(d) Nonearning receivables are those that are 90 days or more past due for which collection has otherwise become doubtful. Nonearning receivables exclude loans purchased at a discount (unless they have deteriorated post acquisition). Under ASC 310, Receivables, these loans are initially recorded at fair value and accrete interest income over the estimated life of the loan based on reasonably estimable cash flows even if the underlying loans are contractually delinquent at acquisition. In addition, nonearning receivables exclude loans which are paying on a cash accounting basis, but classified as impaired. Recently restructured financing receivables are not considered delinquent when payments are brought current according to restructured terms but may remain classified as nonearning until there has been a period of satisfactory payment performance by the borrower and future payments are reasonably assured of collection.

(e) Losses on financing receivables are recognized when they are incurred, which requires us to make our best estimate of probable losses inherent in the portfolio. Such estimate requires consideration of historical loss experience, adjusted for current conditions, and judgments about the probable effects of relevant observable data, including present economic conditions such as delinquency rates, financial health of specific customers and market sectors, collateral values (including housing price indices as applicable), and the present and expected future levels of interest rates. Our risk management process includes standards and policies for reviewing major risk exposures and concentrations, and evaluates relevant data either for individual loans or financing leases, on a portfolio basis, as appropriate. Effective January 1, 2009, loans acquired in a business acquisition are recorded at fair value, which incorporates our estimate at the acquisition date of the credit losses over the remaining life of the portfolio. As a result, the allowance for loan losses is not carried over at acquisition. This may result in lower reserve coverage ratios prospectively.



GE Capital - Consumer portfolio overview

Ratios (a)

	Nonearning receivables as a percent of financing receivables (b)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (c)	December 31, 2009
<b>Consumer</b>						
Non - U.S. residential mortgages	8.4 %	8.8 %	8.9 %	8.4 %	7.9 %	7.9 %
Non - U.S. installment and revolving credit	1.4	1.5	1.8	1.7	1.7	1.7
U.S. installment and revolving credit	2.7	2.9	3.1	3.6	3.7	4.2
Non - U.S. auto	0.5	0.4	0.5	0.5	0.5	0.5
Other	5.8	5.7	5.6	5.4	6.0	6.0
<b>Total</b>	<b>4.6 %</b>	<b>4.8 %</b>	<b>5.0 %</b>	<b>4.9 %</b>	<b>4.8 %</b>	<b>5.2 %</b>

	Allowance for losses as a percent of nonearning receivables (d)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (c)	December 31, 2009
<b>Consumer</b>						
Non - U.S. residential mortgages	21.7 %	22.2 %	21.8 %	21.4 %	21.4 %	21.4 %
Non - U.S. installment and revolving credit	325.9	308.8	257.9	274.6	272.9	272.9
U.S. installment and revolving credit	194.3	223.0	215.5	205.8	194.2	186.4
Non - U.S. auto	362.5	485.7	462.0	489.8	459.1	459.1
Other	54.2	50.8	53.5	58.9	47.7	47.7
<b>Total</b>	<b>77.9 %</b>	<b>81.1 %</b>	<b>81.1 %</b>	<b>84.3 %</b>	<b>82.2 %</b>	<b>67.0 %</b>

	Allowance for losses as a percent of total financing receivables (d)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (c)	December 31, 2009
<b>Consumer</b>						
Non - U.S. residential mortgages	1.8 %	2.0 %	1.9 %	1.8 %	1.7 %	1.7 %
Non - U.S. installment and revolving credit	4.6	4.6	4.7	4.8	4.8	4.8
U.S. installment and revolving credit	5.3	6.4	6.6	7.4	7.2	7.7
Non - U.S. auto	2.0	2.1	2.4	2.5	2.4	2.4
Other	3.1	2.9	3.0	3.2	2.9	2.9
<b>Total</b>	<b>3.6 %</b>	<b>3.9 %</b>	<b>4.0 %</b>	<b>4.2 %</b>	<b>4.0 %</b>	<b>3.5 %</b>

	Write-offs as a percent of financing receivables (e)				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
<b>Consumer</b>					
Non - U.S. residential mortgages	1.1 %	0.7 %	0.5 %	0.6 %	0.9 %
Non - U.S. installment and revolving credit	4.9	4.7	5.6	6.2	7.0
U.S. installment and revolving credit	8.5	8.5	10.1	14.2	11.5
Non - U.S. auto	0.5	1.7	2.1	1.5	0.9
Other	3.3	2.8	3.8	3.7	3.5
<b>Total</b>	<b>4.3 %</b>	<b>4.1 %</b>	<b>4.7 %</b>	<b>5.2 %</b>	<b>4.0 %</b>

	Consumer				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
Delinquency	8.13 %	8.56 %	8.93 %	8.98 %	9.07 %

(a) During the first quarter of 2010, we transferred the Consumer business in Italy from Consumer to CLL. Prior-period amounts were reclassified to conform to current-period's presentation.

(b) Nonearning receivables are those that are 90 days or more past due (or for which collection has otherwise become doubtful). Nonearning receivables exclude loans purchased at a discount (unless they have deteriorated post acquisition). Under ASC 310, Receivables, these loans are initially recorded at fair value and accrete interest income over the estimated life of the loan based on reasonably estimable cash flows even if the underlying loans are contractually delinquent at acquisition. In addition, nonearning receivables exclude loans which are paying on a cash accounting basis, but classified as impaired. Recently restructured financing receivables are not considered delinquent when payments are brought current according to restructured terms but may remain classified as nonearning until there has been a period of satisfactory payment performance by the borrower and future payments are reasonably assured of collection.

(c) Change from December 31, 2009, reflects the impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.

(d) Losses on financing receivables are recognized when they are incurred, which requires us to make our best estimate of probable losses inherent in the portfolio. Such estimate requires consideration of historical loss experience, adjusted for current conditions, and judgments about the probable effects of relevant observable data, including present economic conditions such as delinquency rates, financial health of specific customers and market sectors, collateral values (including housing price indices as applicable), and the present and expected future levels of interest rates. Our risk management process includes standards and policies for reviewing major risk exposures and concentrations, and evaluates relevant data either for individual loans or financing leases, on a portfolio basis, as appropriate. Effective January 1, 2009, loans acquired in a business acquisition are recorded at fair value, which incorporates our estimate at the acquisition date of the credit losses over the remaining life of the portfolio. As a result, the allowance for loan losses is not carried over at acquisition. This may result in lower reserve coverage ratios prospectively.

(e) Write-offs percent is calculated as the ratio of annualized write-offs for the quarter divided by average of financing receivables at the beginning and end of the period.



## GE Capital - portfolio overview

(In millions, unless otherwise noted)

### Balances

	Financing receivables (a)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
<b>Real Estate</b>						
Core debt (c)	\$ 30,249	\$ 32,167	\$ 33,388	\$ 35,432	\$ 36,257	\$ 36,565
Business Properties	9,962	10,314	10,618	12,154	12,416	8,276
<b>Total</b>	<b>\$ 40,211</b>	<b>\$ 42,481</b>	<b>\$ 44,006</b>	<b>\$ 47,586</b>	<b>\$ 48,673</b>	<b>\$ 44,841</b>

	Nonearning receivables (d)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
<b>Real Estate</b>						
Core debt	\$ 961	\$ 1,037	\$ 1,211	\$ 1,332	\$ 939	\$ 939
Business Properties	386	388	407	416	419	313
<b>Total</b>	<b>\$ 1,347</b>	<b>\$ 1,425</b>	<b>\$ 1,618</b>	<b>\$ 1,748</b>	<b>\$ 1,358</b>	<b>\$ 1,252</b>

	Allowance for losses (e)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
<b>Real Estate</b>						
Core debt	\$ 1,292	\$ 1,649	\$ 1,590	\$ 1,372	\$ 1,355	\$ 1,358
Business Properties	196	208	207	185	181	136
<b>Total</b>	<b>\$ 1,488</b>	<b>\$ 1,857</b>	<b>\$ 1,797</b>	<b>\$ 1,557</b>	<b>\$ 1,536</b>	<b>\$ 1,494</b>

	Write-offs (net) - for three months ending				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
<b>Real Estate</b>					
Core debt	\$ 332	\$ 195	\$ 157	\$ 152	\$ 70
Business Properties	33	27	28	36	3
<b>Total</b>	<b>\$ 365</b>	<b>\$ 222</b>	<b>\$ 185</b>	<b>\$ 188</b>	<b>\$ 73</b>

(a) Financing receivables include \$9,817 million of impaired loans at Real Estate at December 31, 2010.

(b) Change from December 31, 2009, reflects the impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.

(c) Financing receivables include \$218 million of construction loans at December 31, 2010.

(d) Nonearning receivables are those that are 90 days or more past due (or for which collection has otherwise become doubtful). Nonearning receivables exclude loans purchased at a discount (unless they have deteriorated post acquisition). Under FASB ASC 310, Receivables, these loans are initially recorded at fair value and accrete interest income over the estimated life of the loan based on reasonably estimable cash flows even if the underlying loans are contractually delinquent at acquisition. In addition, nonearning receivables exclude loans that are paying on a cash accounting basis, but classified as impaired. Recently restructured financing receivables are not considered delinquent when payments are brought current according to restructured terms but may remain classified as nonearning until there has been a period of satisfactory payment performance by the borrower and future payments are reasonably assured of collection.

(e) Losses on financing receivables are recognized when they are incurred, which requires us to make our best estimate of probable losses inherent in the portfolio. Such estimate requires consideration of historical loss experience, adjusted for current conditions, and judgment about the probable effects of relevant observable data, including present economic conditions such as delinquency rates, financial health of specific customers and market sectors, collateral values (including housing price indices as applicable), and the present and expected future levels of interest rates. Our risk management process includes standards and policies for reviewing major risk exposures and concentrations, and evaluates relevant data either for individual loans or financing leases, on a portfolio basis, as appropriate. Effective January 1, 2009, loans acquired in a business acquisition are recorded at fair value, which incorporates our estimate at the acquisition date of the credit losses over the remaining life of the portfolio. As a result, the allowance for loan losses is not carried over at acquisition. This may result in lower reserve coverage ratios prospectively.



GE Capital - portfolio overview

Ratios	Nonearning receivables as a percent of financing receivables (a)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
Real Estate						
Core debt	3.2 %	3.2 %	3.6 %	3.8 %	2.6 %	2.6 %
Business Properties	3.9	3.8	3.8	3.4	3.4	3.8
<b>Total</b>	<b>3.3</b>	<b>3.4</b>	<b>3.7</b>	<b>3.7</b>	<b>2.8</b>	<b>2.8</b>

Ratios	Allowance for losses as a percent of nonearning receivables (c)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
Real Estate						
Core debt	134.4 %	159.0 %	131.3 %	103.0 %	144.3 %	144.6 %
Business Properties	50.8	53.6	50.9	44.5	43.2	43.5
<b>Total</b>	<b>110.5</b>	<b>130.3</b>	<b>111.1</b>	<b>89.1</b>	<b>113.1</b>	<b>119.3</b>

Ratios	Allowance for losses as a percent of total financing receivables (c)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
Real Estate						
Core debt	4.3 %	5.1 %	4.8 %	3.9 %	3.7 %	3.7 %
Business Properties	2.0	2.0	1.9	1.5	1.5	1.6
<b>Total</b>	<b>3.7</b>	<b>4.4</b>	<b>4.1</b>	<b>3.3</b>	<b>3.2</b>	<b>3.3</b>

Ratios	Write-offs as a percent of financing receivables (d)					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
Real Estate						
Core debt	4.3 %	2.4 %	1.8 %	1.7 %		0.8 %
Business Properties	1.3	1.0	1.0	1.4		0.1
<b>Total</b>	<b>3.5</b>	<b>2.1</b>	<b>1.6</b>	<b>1.6</b>		<b>0.6</b>

Ratios	Real Estate					
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010 (b)	December 31, 2009
Delinquency	4.41 %	5.74 %	5.40 %	4.97 %		4.22 %

(a) Nonearning receivables are those that are 90 days or more past due (or for which collection has otherwise become doubtful). Nonearning receivables exclude loans purchased at a discount (unless they have deteriorated post acquisition). Under FASB ASC 310, Receivables, these loans are initially recorded at fair value and accrete interest income over the estimated life of the loan based on reasonably estimable cash flows even if the underlying loans are contractually delinquent at acquisition. In addition, nonearning receivables exclude loans which are paying on a cash accounting basis, but classified as impaired. Recently restructured financing receivables are not considered delinquent when payments are brought current according to restructured terms but may remain classified as nonearning until there has been a period of satisfactory payment performance by the borrower and future payments are reasonably assured of collection.

(b) Change from December 31, 2009, reflects the impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.

(c) Losses on financing receivables are recognized when they are incurred, which requires us to make our best estimate of probable losses inherent in the portfolio. Such estimate requires consideration of historical loss experience, adjusted for current conditions, and judgments about the probable effects of relevant observable data, including present economic conditions such as delinquency rates, financial health of specific customers and market sectors, collateral values (including housing price indices as applicable), and the present and expected future levels of interest rates. Our risk management process includes standards and policies for reviewing major risk exposures and concentrations, and evaluates relevant data either for individual loans or financing leases, on a portfolio basis, as appropriate. Effective January 1, 2009, loans acquired in a business acquisition are recorded at fair value, which incorporates our estimate at the acquisition date of the credit losses over the remaining life of the portfolio. As a result, the allowance for loan losses is not carried over at acquisition. This may result in lower reserve coverage ratios prospectively.

(d) Write-offs percent is calculated as the ratio of annualized write-offs for the quarter divided by average of financing receivables at the beginning and end of the period.



## GE Capital - Nonearning and nonaccrual financing receivables

(\$ millions)	Nonearning financing receivables (a)	Nonaccrual financing receivables (b)
<b>December 31, 2010</b>		
<b>Commercial</b>		
CLL	\$ 4,226	\$ 5,246
EFS	62	78
GECAS	-	-
Other	102	139
<b>Total Commercial</b>	<b>4,390</b>	<b>5,463</b>
<b>Consumer</b>	<b>5,829</b>	<b>6,211</b>
<b>Real Estate</b>	<b>1,347</b>	<b>9,719</b>
<b>Total</b>	<b>\$ 11,566</b>	<b>\$ 21,393</b>

(a) Nonearning receivables are those that are 90 days or more past due (or for which collection has otherwise become doubtful). Nonearning receivables exclude loans purchased at a discount (unless they have deteriorated post acquisition). Under FASB ASC 310, Receivables, these loans are initially recorded at fair value and accrete interest income over the estimated life of the loan based on reasonably estimable cash flows even if the underlying loans are contractually delinquent at acquisition. In addition, nonearning receivables exclude loans which are paying on a cash accounting basis, but classified as impaired. Recently restructured financing receivables are not considered delinquent when payments are brought current according to restructured terms but may remain classified as nonearning until there has been a period of satisfactory payment performance by the borrower and future payments are reasonably assured of collection.

(b) "Nonaccrual receivables" are those on which we have stopped accruing interest. We stop accruing interest at the earlier of the time at which collection of an account becomes doubtful or the account becomes 90 days past due. Total nonaccrual receivables of \$21.4 billion includes \$11.6 billion classified as nonearning receivables. Substantially all of this difference relates to loans which are classified as nonaccrual receivables but are paying on a cash basis, and therefore are excluded from nonearning receivables.



## GE Capital - Consumer allowance for losses on financing receivables

(In millions)	Balance December 31, 2009	Adoption of ASU 2009-16 & 17 (a)	Balance January 1, 2010	Provision charged to operations (b)	Other (c)	Gross write- offs	Recoveries	Balance December 31, 2010
<b>Consumer (d)</b>								
Non - U.S. residential mortgages	\$ 926	\$ -	\$ 926	\$ 272	\$ (40)	\$ (408)	\$ 78	\$ 828
Non - U.S. installment and revolving credit	1,116	-	1,116	1,053	(70)	(1,745)	591	945
U.S. installment and revolving credit	1,551	1,602	3,153	3,018	(6)	(4,300)	468	2,333
Non - U.S. auto	303	-	303	85	(60)	(324)	170	174
Other	291	-	291	265	7	(394)	90	259
<b>Total Consumer</b>	<b>\$ 4,187</b>	<b>\$ 1,602</b>	<b>\$ 5,789</b>	<b>\$ 4,693</b>	<b>\$ (169)</b>	<b>\$ (7,171)</b>	<b>\$ 1,397</b>	<b>\$ 4,539</b>

(In millions)		Balance January 1, 2009	Provision charged to operations	Other (e)	Gross write- offs	Recoveries	Balance December 31, 2009
<b>Consumer (d)</b>							
Non - U.S. residential mortgages		\$ 346	\$ 909	\$ 86	\$ (508)	\$ 93	\$ 926
Non - U.S. installment and revolving credit		1,010	1,751	43	(2,252)	564	1,116
U.S. installment and revolving credit		1,616	3,367	(975)	(2,612)	155	1,551
Non - U.S. auto		197	395	31	(530)	210	303
Other		225	346	44	(389)	65	291
<b>Total Consumer</b>		<b>\$ 3,394</b>	<b>\$ 6,768</b>	<b>\$ (771)</b>	<b>\$ (6,291)</b>	<b>\$ 1,087</b>	<b>\$ 4,187</b>

(a) On January 1, 2010, we adopted ASU 2009-16 & 17, amendments to ASC 810, Consolidation, that required us to consolidate the allowance for losses of VIEs consolidated on January 1, 2010.

(b) Includes \$1,377 million of provisions for VIEs consolidated on January 1, 2010.

(c) Other primarily included the effects of currency exchange.

(d) During the first quarter of 2010, we transferred the Consumer business in Italy from Consumer to CLL. Prior-period amounts were reclassified to conform to current-period's presentation.

(e) Other primarily included the effects of securitization activity and currency exchange.



GE Capital - Consumer financing receivables by region

(In millions)

December 31, 2010	Mortgages	Installment and revolving credit (b)	Auto	Other (a)	Total	September 30, 2010	Mortgages	Installment and revolving credit	Auto	Other (a)	Total
U.S.	\$ -	\$ 43,974	\$ -	\$ 877	\$ 44,851	U.S.	\$ -	\$ 40,052	\$ -	\$ 939	\$ 40,991
Europe						Europe					
Western	31,100	7,533	4,700	2,853	46,186	Western	31,317	7,433	5,112	2,971	46,833
Eastern	8,108	5,479	1,341	4,321	19,249	Eastern	7,957	5,565	1,389	4,283	19,194
Pacific Basin	5,774	7,104	2,835	255	15,968	Pacific Basin	5,979	6,648	2,996	296	15,919
Americas	105	221	-	-	326	Americas	139	1,493	-	-	1,632
Other	449	31	1	-	481	Other	468	54	7	-	529
<b>Total at December 30, 2010</b>	<b>\$ 45,536</b>	<b>\$ 64,342</b>	<b>\$ 8,877</b>	<b>\$ 8,306</b>	<b>\$ 127,061</b>	<b>Total at September 30, 2010</b>	<b>\$ 45,860</b>	<b>\$ 61,245</b>	<b>\$ 9,504</b>	<b>\$ 8,489</b>	<b>\$ 125,098</b>
June 30, 2010	Mortgages	Installment and revolving credit	Auto	Other (a)	Total	March 31, 2010	Mortgages	Installment and revolving credit	Auto	Other (a)	Total
U.S.	\$ -	\$ 40,077	\$ -	\$ 987	\$ 41,064	U.S.	\$ -	\$ 40,319	\$ -	\$ 924	\$ 41,243
Europe						Europe					
Western	30,426	7,060	5,075	3,017	45,578	Western	33,074	8,009	6,051	3,632	50,766
Eastern	7,247	5,255	1,315	3,932	17,749	Eastern	8,054	6,145	1,572	4,529	20,300
Pacific Basin	6,233	6,225	3,067	313	15,838	Pacific Basin	7,376	6,684	3,728	341	18,129
Americas	176	1,641	-	-	1,817	Americas	228	1,762	88	-	2,078
Other	500	74	8	-	582	Other	549	107	25	-	681
<b>Total at June 30, 2010</b>	<b>\$ 44,582</b>	<b>\$ 60,332</b>	<b>\$ 9,465</b>	<b>\$ 8,249</b>	<b>\$ 122,628</b>	<b>Total at March 31, 2010</b>	<b>\$ 49,281</b>	<b>\$ 63,026</b>	<b>\$ 11,464</b>	<b>\$ 9,426</b>	<b>\$ 133,197</b>
December 31, 2009	Mortgages	Installment and revolving credit	Auto	Other (a)	Total						
U.S.	\$ -	\$ 20,027	\$ -	\$ 981	\$ 21,008						
Europe											
Western	36,503	8,298	6,799	4,014	55,614						
Eastern	8,297	6,350	1,728	4,799	21,174						
Pacific Basin	9,284	6,731	4,087	362	20,464						
Americas	248	1,917	109	-	2,274						
Other	589	147	39	-	775						
<b>Total at December 31, 2009</b>	<b>\$ 54,921</b>	<b>\$ 43,470</b>	<b>\$ 12,762</b>	<b>\$ 10,156</b>	<b>\$ 121,309</b>						

(a) Represents mainly small and medium enterprise loans.

(b) Balance at December 31, 2010, includes \$21,636 million of consolidated VIE loans and leases consolidated on January 1, 2010.



GE Capital - Consumer mortgage portfolio by country (a)

(In millions)

December 31 2010	Financing receivables	As a % of total	Nonearning receivables	Delinquent more than 30 days
U.K. (b) (d)	\$ 18,487	40.6 %	13.7 %	21.7 %
Australia	4,891	10.7	1.5	10.2
France (d)	9,379	20.6	2.9	3.6
Poland	5,694	12.5	0.9	2.0
Spain	1,047	2.3	15.0	25.5
Hungary	1,054	2.3	9.2	14.4
All other	4,984	11.0	12.9	13.6
<b>Total at December 31, 2010 (c)</b>	<b>\$ 45,536</b>	<b>100.0 %</b>	<b>8.4 %</b>	<b>13.3 %</b>
June 30, 2010	Financing receivables	As a % of total	Nonearning receivables	Delinquent more than 30 days
U.K.	\$ 18,327	41.1 %	15.9 %	24.9 %
Australia	5,253	11.8	1.3	9.9
France	9,015	20.2	2.1	3.4
Poland	5,007	11.2	0.9	1.9
Spain	1,053	2.4	19.3	29.4
Hungary	929	2.1	7.0	12.0
All other	4,998	11.2	9.7	12.1
<b>Total at June 30, 2010</b>	<b>\$ 44,582</b>	<b>100.0 %</b>	<b>8.9 %</b>	<b>14.6 %</b>
December 31, 2009	Financing receivables	As a % of total	Nonearning receivables	Delinquent more than 30 days
U.K.	\$ 21,146	38.5 %	15.6 %	25.2 %
Australia	7,319	13.3	0.6	6.5
France	11,455	20.9	1.9	2.9
Poland	5,652	10.3	0.7	1.6
Spain	1,316	2.4	19.6	29.4
Hungary	1,059	1.9	4.6	8.6
All other	6,974	12.7	6.2	10.2
<b>Total at December 31, 2009</b>	<b>\$ 54,921</b>	<b>100.0 %</b>	<b>7.9 %</b>	<b>13.5 %</b>

September 30, 2010	Financing receivables	As a % of total	Nonearning receivables	Delinquent more than 30 days
U.K.	\$ 18,858	41.1 %	15.0 %	23.4 %
Australia	5,081	11.1	1.2	9.9
France	9,302	20.3	2.4	3.5
Poland	5,545	12.1	0.9	2.0
Spain	1,074	2.3	18.1	27.4
Hungary	1,020	2.2	8.4	13.6
All other	4,980	10.9	11.9	12.8
<b>Total at September 30, 2010</b>	<b>\$ 45,860</b>	<b>100 %</b>	<b>8.8 %</b>	<b>14.0 %</b>
March 31, 2010	Financing receivables	As a % of total	Nonearning receivables	Delinquent more than 30 days
U.K.	\$ 19,236	39.0 %	16.1 %	24.4 %
Australia	6,328	12.8	1.1	8.7
France	10,280	20.9	2.0	3.2
Poland	5,518	11.2	0.8	1.8
Spain	1,211	2.5	20.3	29.4
Hungary	1,025	2.1	6.1	10.0
All other	5,683	11.5	7.3	11.8
<b>Total at March 31, 2010</b>	<b>\$ 49,281</b>	<b>100.0 %</b>	<b>8.4 %</b>	<b>13.8 %</b>

(a) Consumer loans secured by residential real estate (both revolving and closed-end loans) are written down to the fair value of collateral, less costs to sell, no later than when they become 360 days past due.

(b) At December 31, 2010, we had in repossession stock approximately 700 houses in the U.K., which had a value of approximately \$0.1 billion.

(c) At December 31, 2010, net of credit insurance, approximately 24% of this portfolio comprised loans with introductory, below market rates that are scheduled to adjust at future dates; with high loan-to-value ratios at inception; whose terms permitted interest-only payments; or whose terms resulted in negative amortization. At origination, we underwrite loans with an adjustable rate to the reset value. 82% of these loans are in our U.K. and France portfolios, which comprise mainly loans with interest-only payments and introductory below market rates, have a delinquency rate of 15% and have loan-to-value ratio at origination of 75%. At December 31, 2010, 4% (based on dollar values) of these loans in our U.K. and France portfolios have been restructured.

(d) Our U.K. and France portfolios have reindexed loan-to-value ratios of 83% and 60%, respectively.



## GE Capital - Commercial allowance for losses on financing receivables

(In millions)	Balance December 31, 2009	Adoption of ASU 2009-16 & 17 (a)	Balance January 1, 2010	Provision charged to operations (b)	Other (c)	Gross write-offs	Recoveries	Balance December 31, 2010
<b>CLL (d)</b>								
Americas	\$ 1,179	\$ 66	\$ 1,245	\$ 1,058	\$ (10)	\$ (1,136)	\$ 130	\$ 1,287
Europe	575	-	575	272	(40)	(440)	62	429
Asia	244	(10)	234	153	(6)	(181)	22	222
Other	11	-	11	(4)	1	(1)	-	7
<b>EFS</b>	28	-	28	65	-	(72)	1	22
<b>GECAS (d)</b>	104	-	104	12	-	(96)	-	20
<b>Other</b>	34		34	32	-	(9)	1	58
<b>Total Commercial</b>	<b>\$ 2,175</b>	<b>\$ 56</b>	<b>\$ 2,231</b>	<b>\$ 1,588</b>	<b>\$ (55)</b>	<b>\$ (1,935)</b>	<b>\$ 216</b>	<b>\$ 2,045</b>

(In millions)	Balance January 1, 2009	Provision charged to operations	Other (c)	Gross write-offs	Recoveries	Balance December 31, 2009
<b>CLL (d)</b>						
Americas	\$ 843	\$ 1,399	\$ (39)	\$ (1,117)	\$ 93	\$ 1,179
Europe	311	625	(14)	(431)	84	575
Asia	163	257	3	(203)	24	244
Other	4	9	2	(4)	-	11
<b>EFS</b>	58	33	4	(67)	-	28
<b>GECAS (d)</b>	58	65	(3)	(16)	-	104
<b>Other</b>	28	29	-	(24)	1	34
<b>Total Commercial</b>	<b>\$ 1,465</b>	<b>\$ 2,417</b>	<b>\$ (47)</b>	<b>\$ (1,862)</b>	<b>\$ 202</b>	<b>\$ 2,175</b>

(a) On January 1, 2010, we adopted ASU 2009-16 & 17, amendments to ASC 810, Consolidation, that required us to consolidate the allowance for losses of VIEs consolidated on January 1, 2010.

(b) Includes \$109 million of provisions for CLL related to VIEs consolidated on January 1, 2010.

(c) Other primarily included the effects of currency exchange.

(d) During the first quarter of 2010, we transferred the Transportation Financial Services business from GECAS to CLL and the Consumer business in Italy from Consumer to CLL. Prior-period amounts were reclassified to conform to current-period's presentation.



### GE Capital - Real Estate allowance for losses on financing receivables

(In millions)	Balance December 31, 2009	Adoption of ASU 2009- 16 & 17 (a)	Balance January 1, 2010	Provision charged to operations (b)	Other (c)	Gross write-offs	Recoveries	Balance December 31, 2010
<b>Real Estate</b>								
Core debt	\$ 1,358	\$ (3)	\$ 1,355	\$ 764	\$ 9	\$ (838)	\$ 2	\$ 1,292
Business Properties	136	45	181	146	(7)	(126)	2	196
<b>Total Real Estate</b>	<u>\$ 1,494</u>	<u>\$ 42</u>	<u>\$ 1,536</u>	<u>\$ 910</u>	<u>\$ 2</u>	<u>\$ (964)</u>	<u>\$ 4</u>	<u>\$ 1,488</u>

(In millions)	Balance January 1, 2009	Provision charged to operations	Other (c)	Gross write-offs	Recoveries	Balance December 31, 2009
<b>Real Estate</b>						
Core debt	\$ 282	\$ 1,295	\$ 13	\$ (232)	\$ -	\$ 1,358
Business Properties	19	147	-	(32)	2	136
<b>Total Real Estate</b>	<u>\$ 301</u>	<u>\$ 1,442</u>	<u>\$ 13</u>	<u>\$ (264)</u>	<u>\$ 2</u>	<u>\$ 1,494</u>

(a) On January 1, 2010, we adopted ASU 2009-16 & 17, amendments to ASC 810, Consolidation, that required us to consolidate the allowance for losses of VIEs consolidated on January 1, 2010.

(b) Includes \$40 million of provisions for Real Estate related to VIEs consolidated on January 1, 2010.

(c) Other primarily included the effects of currency exchange.



## GE Capital - Real Estate debt overview

(In millions)

Region	Financing receivables				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
U.S. (a)	\$ 25,989	\$ 27,628	\$ 28,804	\$ 30,505	\$ 27,008
Europe	4,515	4,719	4,700	5,103	5,807
Pacific Basin	2,991	2,974	3,001	3,135	3,235
Americas	6,716	7,160	7,501	8,843	8,791
<b>Total (b)</b>	<b>\$ 40,211</b>	<b>\$ 42,481</b>	<b>\$ 44,006</b>	<b>\$ 47,586</b>	<b>\$ 44,841</b>

Property type	Financing receivables				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
Office buildings	\$ 9,354	\$ 10,028	\$ 10,201	\$ 10,923	\$ 11,121
Owner occupied	9,962	10,314	10,620	12,227	8,276
Apartment buildings	6,151	6,467	7,010	7,418	7,649
Hotel properties	4,404	4,683	4,911	5,117	5,152
Warehouse properties	3,480	3,775	3,966	4,231	4,349
Retail facilities	3,650	3,937	3,981	4,229	4,302
Mixed use	1,159	1,192	1,225	1,304	1,395
Parking facilities	122	121	120	124	122
Other	1,929	1,964	1,972	2,013	2,475
<b>Total (b)</b>	<b>\$ 40,211</b>	<b>\$ 42,481</b>	<b>\$ 44,006</b>	<b>\$ 47,586</b>	<b>\$ 44,841</b>

Vintage profile	December 31, 2010
Originated in	
pre-2007	\$ 13,572
2007	11,722
2008	14,186
2009	139
2010	592
<b>Total</b>	<b>\$ 40,211</b>

Contractual maturities	December 31, 2010
Due in	
2010 and prior (c)	\$ 1,874
2011	10,719
2012	7,665
2013	3,985
2014 and later	15,968
<b>Total</b>	<b>\$ 40,211</b>

(a) Balance at December 31, 2010, includes \$3,756 million of consolidated VIE loans and leases consolidated on January 1, 2010.

(b) Represents total gross financing receivables for Real Estate only.

(c) Includes \$1,829 million relating to loans with contractual maturities prior to December 31, 2010.



GE Capital - Real Estate equity overview (a)

(In millions, unless otherwise noted)

Region	Equity				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
U.S.	\$ 9,041	\$ 9,254	\$ 9,446	\$ 9,531	\$ 9,892
Europe	9,750	9,905	9,477	10,864	11,705
Pacific Basin	7,155	7,327	7,177	7,523	7,966
Americas	2,923	2,927	2,999	3,053	3,027
<b>Total</b>	<b>\$ 28,869</b>	<b>\$ 29,413</b>	<b>\$ 29,099</b>	<b>\$ 30,971</b>	<b>\$ 32,590</b>

Property type	Equity				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
Office buildings	\$ 14,537	\$ 14,695	\$ 14,406	\$ 15,602	\$ 16,340
Apartment buildings	4,359	4,340	4,204	4,334	4,747
Warehouse properties	3,465	3,579	3,617	3,775	3,869
Retail facilities	2,859	2,803	2,758	2,993	3,194
Mixed use	1,126	1,459	1,468	1,622	1,723
Parking facilities	814	817	819	824	787
Owner occupied	695	724	733	745	724
Hotel properties	338	334	341	347	421
Other	676	662	753	729	785
<b>Total</b>	<b>\$ 28,869</b>	<b>\$ 29,413</b>	<b>\$ 29,099</b>	<b>\$ 30,971</b>	<b>\$ 32,590</b>

Vintage profile (e)	December 31, 2010
Originated in pre-2007	\$ 13,453
2007	12,700
2008	2,011
2009	214
2010	491
<b>Total</b>	<b>\$ 28,869</b>

Key metrics	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
Owned real estate (b)	\$ 25,187	\$ 25,549	\$ 25,127	\$ 26,915	\$ 28,365
Net operating income (annualized)	\$ 1,453	\$ 1,384	\$ 1,463	\$ 1,488	\$ 1,628
Net operating income yield (c)	5.7 %	5.5 %	5.6 %	5.4 %	5.7 %
End of period vacancies (d)	20.0 %	21.0 %	20.7 %	20.6 %	20.6 %
Foreclosed properties (f)	\$ 629	\$ 708	\$ 714	\$ 718	\$ 810

(a) Includes real estate investments related to Real Estate only.

(b) Excludes joint ventures, equity investment securities, and foreclosed properties.

(c) Net operating income yield is calculated as annualized net operating income for the relevant quarter as a percentage of the average owned real estate.

(d) Excludes hotel properties, apartment buildings and parking facilities.

(e) Includes foreclosed properties based on date of foreclosure.

(f) Excludes foreclosed properties related to loans acquired at a discount with an expectation to foreclose.



GE Capital - equipment leased to others (ELTO), net of depreciation and amortization overview (a)

(In millions)

December 31, 2010					
Collateral type	CLL	GECAS	EFS	Consumer	Total
Aircraft	\$ 3,130	\$ 31,535	\$ -	\$ -	\$ 34,665
Vehicles	9,072	-	-	5	9,077
Railroad rolling stock	2,960	-	-	-	2,960
Construction and manufacturing	1,452	-	-	2	1,454
Marine shipping containers	1,924	-	-	-	1,924
All other	927	-	1,089	7	2,023
<b>Total at December 31, 2010</b>	<b>\$ 19,465</b>	<b>\$ 31,535</b>	<b>\$ 1,089</b>	<b>\$ 14</b>	<b>\$ 52,103</b>

June 30, 2010					
Collateral type	CLL	GECAS	EFS	Consumer	Total
Aircraft	\$ 3,025	\$ 30,818	\$ -	\$ -	\$ 33,843
Vehicles	9,128	-	-	7	9,135
Railroad rolling stock	3,073	-	-	-	3,073
Construction and manufacturing	1,549	-	-	-	1,549
Marine shipping containers	1,839	-	-	1	1,840
All other	1,073	-	1,217	8	2,298
<b>Total at June 30, 2010</b>	<b>\$ 19,687</b>	<b>\$ 30,818</b>	<b>\$ 1,217</b>	<b>\$ 16</b>	<b>\$ 51,738</b>

December 31, 2009					
Collateral type	CLL	GECAS	EFS	Consumer	Total
Aircraft	\$ 3,246	\$ 29,737	\$ -	\$ -	\$ 32,983
Vehicles	11,509	-	-	10	11,519
Railroad rolling stock	2,887	-	-	-	2,887
Construction and manufacturing	1,696	-	-	1	1,697
Marine shipping containers	1,892	-	-	2	1,894
All other	985	-	952	15	1,952
<b>Total at December 31, 2009</b>	<b>\$ 22,215</b>	<b>\$ 29,737</b>	<b>\$ 952</b>	<b>\$ 28</b>	<b>\$ 52,932</b>

September 30, 2010					
Collateral type	CLL	GECAS	EFS	Consumer	Total
Aircraft	\$ 3,469	\$ 30,842	\$ -	\$ -	\$ 34,311
Vehicles	8,783	-	-	6	8,789
Railroad rolling stock	3,008	-	-	-	3,008
Construction and manufacturing	1,402	-	-	2	1,404
Marine shipping containers	1,893	-	-	-	1,893
All other	1,125	-	1,198	6	2,329
<b>Total at September 30, 2010</b>	<b>\$ 19,680</b>	<b>\$ 30,842</b>	<b>\$ 1,198</b>	<b>\$ 14</b>	<b>\$ 51,734</b>

March 31, 2010					
Collateral type	CLL	GECAS	EFS	Consumer	Total
Aircraft	\$ 3,179	\$ 30,207	\$ -	\$ -	\$ 33,386
Vehicles	10,256	-	-	10	10,266
Railroad rolling stock	2,870	-	-	-	2,870
Construction and manufacturing	1,687	-	-	1	1,688
Marine shipping containers	1,801	-	-	2	1,803
All other	979	-	1,232	14	2,225
<b>Total at March 31, 2010</b>	<b>\$ 20,772</b>	<b>\$ 30,207</b>	<b>\$ 1,232</b>	<b>\$ 27</b>	<b>\$ 52,238</b>

(a) During the first quarter of 2010, we transferred the Transportation Financial Services business from GECAS to CLL. Prior-period amounts were reclassified to conform to current-period's presentation.



## GE Capital - commercial aircraft asset details (a)

Collateral type (In millions)	Loans and leases				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
Narrow-body aircraft	\$ 24,750	\$ 23,083	\$ 23,040	\$ 22,692	\$ 22,882
Wide-body aircraft	8,233	8,249	7,763	9,044	8,532
Cargo	3,405	3,855	4,211	2,899	3,030
Regional jets	5,260	5,322	5,521	5,601	5,931
Engines	2,380	2,441	2,509	2,467	2,480
<b>Total</b>	<b>\$ 44,028</b>	<b>\$ 42,950</b>	<b>\$ 43,044</b>	<b>\$ 42,703</b>	<b>\$ 42,855</b>

Airline regions (In millions)	Loans and leases				
	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
U.S.	\$ 15,123	\$ 14,659	\$ 14,456	\$ 14,321	\$ 14,700
Europe	9,258	9,290	9,527	9,552	9,642
Pacific Basin	8,113	7,791	7,769	7,657	6,481
Americas	5,313	5,258	5,814	5,882	6,099
Other	6,221	5,952	5,478	5,291	5,933
<b>Total</b>	<b>\$ 44,028</b>	<b>\$ 42,950</b>	<b>\$ 43,044</b>	<b>\$ 42,703</b>	<b>\$ 42,855</b>

Aircraft vintage profile (In millions)	December 31, 2010
0-5 years	17,777
6-10 years	14,586
11 - 15 years	5,241
15+ years	4,044
	-
<b>Total (b)</b>	<b>\$ 41,648</b>

(a) Includes loans and financing leases of \$12,615 million, \$12,227 million, \$12,337 million, \$12,615 million and \$13,254 million (less non-aircraft loans and financing leases of \$122 million, \$119 million, \$111 million, \$119 million and \$136 million) and ELTO of \$31,535 million, \$30,842 million, \$30,818 million, \$30,207 million and \$29,737 million, at December 31, 2010, September 30, 2010, June 30, 2010, March 31, 2010 and December 31, 2009, respectively, related to commercial aircraft at GECAS.

(b) Excludes aircraft engine loans and leases of \$2,380 million at December 31, 2010.



# GE Capital other key areas



## GE Capital - investment securities

(In millions)	At December 31, 2010				At December 31, 2009			
	Amortized cost	Gross unrealized gains	Gross unrealized losses	Estimated fair value	Amortized cost	Gross unrealized gains	Gross unrealized losses	Estimated fair value
<b>Debt</b>								
U.S. corporate	\$ 3,481	\$ 175	\$ (11)	\$ 3,645	\$ 5,035	\$ 82	\$ (236)	\$ 4,881
State and municipal	861	5	(176)	690	886	4	(216)	674
Residential mortgage-backed (a)	2,091	21	(354)	1,758	2,999	21	(722)	2,298
Commercial mortgage-backed	1,493	24	(81)	1,436	1,599	5	(302)	1,302
Asset-backed	3,242	7	(190)	3,059	2,468	29	(298)	2,199
Corporate - non-U.S.	1,475	41	(110)	1,406	939	18	(26)	931
Government - non-U.S.	1,804	8	(58)	1,754	2,180	9	(23)	2,166
U.S. government and federal agency	2,663	3	(5)	2,661	1,788	-	-	1,788
<b>Retained interests (b)</b>	55	10	(26)	39	8,479	392	(40)	8,831
<b>Equity</b>								
Available-for-sale	902	194	(9)	1,087	897	227	(3)	1,121
Trading	417	-	-	417	720	-	-	720
<b>Total</b>	<b>\$ 18,484</b>	<b>\$ 488</b>	<b>\$ (1,020)</b>	<b>\$ 17,952</b>	<b>\$ 27,990</b>	<b>\$ 787</b>	<b>\$ (1,866)</b>	<b>\$ 26,911</b>

(In millions)	At December 31, 2010 - In loss position for				At December 31, 2009 - In loss position for			
	Less than 12 months		12 months or more		Less than 12 months		12 months or more	
	Estimated fair value	Gross unrealized losses	Estimated fair value	Gross unrealized losses	Estimated fair value	Gross unrealized losses	Estimated fair value	Gross unrealized losses
<b>Debt</b>								
U.S. corporate	\$ 163	\$ (2)	\$ 337	\$ (9)	\$ 573	\$ (20)	\$ 1,365	\$ (216)
State and municipal	108	(4)	443	(172)	229	(120)	421	(96)
Residential mortgage-backed	80	(2)	920	(352)	74	(4)	1,561	(718)
Commercial mortgage-backed	122	(1)	652	(80)	-	-	1,015	(302)
Asset-backed	111	(5)	902	(185)	60	(7)	1,312	(291)
Corporate - non-U.S.	61	(1)	673	(109)	208	(14)	346	(12)
Government - non-U.S.	642	(6)	105	(52)	308	(1)	195	(22)
U.S. government and federal agency	1,613	(5)	-	-	296	-	-	-
<b>Retained interests</b>	-	-	34	(26)	-	(16)	27	(24)
<b>Equity</b>	46	(9)	-	-	22	(1)	8	(2)
<b>Total</b>	<b>\$ 2,946</b>	<b>\$ (35)</b>	<b>\$ 4,066</b>	<b>\$ (985)</b>	<b>\$ 1,770</b>	<b>\$ (183)</b>	<b>\$ 6,250</b>	<b>\$ (1,683)</b>

(a) Substantially collateralized by U.S. mortgages.

(b) Included \$1,918 million of retained interests at December 31, 2009 accounted for at fair value in accordance with ASC 815, Derivatives and Hedging. Change from December 31, 2009, reflects the impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.



## GE Capital - investments measured at fair value in earnings (a)

Investment type (In millions)	Asset balances at		Net earnings impact for twelve months ending December 31, 2010
	December 31, 2010	December 31, 2009	
Equities - trading	\$ 417	\$ 720	\$ 6
Retained interests	-	1,939	-
Assets held for sale (LOCOM)	3,538	3,691	(103)
Assets of businesses held for sale (LOCOM)	3,127	125	61
Investment companies	390	477	2
<b>Total</b>	<b>\$ 7,472</b>	<b>\$ 6,952</b>	<b>\$ (34)</b>

(a) Excludes derivatives portfolio.



## GE Capital - ending net investment (ENI)

(In billions)	December 31, 2010	January 1, 2010 (a)	September 30, 2010	June 30, 2010	March 31, 2010
GECC total assets	\$ 581.1	\$ 653.6	\$ 596.2	\$ 589.2	\$ 618.3
Less: assets of discontinued operations	(5.2)	(15.1)	(14.3)	(14.5)	(14.4)
Less: non-interest bearing liabilities	(38.9)	(50.3)	(39.4)	(39.2)	(41.5)
<b>GE Capital ENI</b>	<b>\$ 537.0</b>	<b>\$ 588.2</b>	<b>\$ 542.5</b>	<b>\$ 535.5</b>	<b>\$ 562.4</b>
Less: cash and equivalents	(59.6)	(61.9)	(63.7)	(59.4)	(57.9)
<b>GE Capital ENI, excluding cash and equivalents</b>	<b>\$ 477.4</b>	<b>\$ 526.3</b>	<b>\$ 478.8</b>	<b>\$ 476.1</b>	<b>\$ 504.5</b>

(a) Includes impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.



## GECC - ratios (a)

Leverage ratio (In billions)	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010	December 31, 2009
Debt	\$ 465.4	\$ 481.4	\$ 476.6	\$ 501.7	\$ 535.7	\$ 497.5
Equity (b)	72.9	70.5	69.8	71.7	72.2	73.7
<b>Leverage ratio</b>	<b>6.4:1</b>	<b>6.8:1</b>	<b>6.8:1</b>	<b>7.0:1</b>	<b>7.4:1</b>	<b>6.7:1</b>
Debt	\$ 465.4	\$ 481.4	\$ 476.6	\$ 501.7	\$ 535.7	\$ 497.5
Less: hybrid debt	(7.7)	(7.7)	(7.7)	(7.7)	(7.7)	(7.7)
Less: cash and equivalents	(59.6)	(65.4)	(61.2)	(59.6)	(63.7)	(63.7)
<b>Adjusted debt</b>	<b>398.1</b>	<b>408.3</b>	<b>407.7</b>	<b>434.4</b>	<b>464.2</b>	<b>426.0</b>
Equity (b)	72.9	70.5	69.8	71.7	72.2	73.7
Add: hybrid debt	7.7	7.7	7.7	7.7	7.7	7.7
<b>Adjusted equity</b>	<b>80.6</b>	<b>78.2</b>	<b>77.5</b>	<b>79.4</b>	<b>79.9</b>	<b>81.4</b>
<b>Adjusted leverage ratio</b>	<b>4.9:1</b>	<b>5.2:1</b>	<b>5.3:1</b>	<b>5.5:1</b>	<b>5.8:1</b>	<b>5.2:1</b>
Tangible common equity to tangible assets ratio (In billions)	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010	December 31, 2009
Total equity (b)	\$ 72.9	\$ 70.5	\$ 69.8	\$ 71.7	\$ 72.2	\$ 73.7
Less: Goodwill and other intangibles	(29.5)	(30.1)	(29.5)	(31.3)	(32.0)	(32.0)
<b>Tangible common equity</b>	<b>\$ 43.4</b>	<b>\$ 40.4</b>	<b>\$ 40.3</b>	<b>\$ 40.4</b>	<b>\$ 40.2</b>	<b>\$ 41.7</b>
Total assets	\$ 581.1	\$ 596.1	\$ 589.2	\$ 618.2	\$ 653.6	\$ 622.7
Less: Goodwill and other intangibles	(29.5)	(30.1)	(29.5)	(31.3)	(32.0)	(32.0)
<b>Tangible assets</b>	<b>\$ 551.7</b>	<b>\$ 566.0</b>	<b>\$ 559.7</b>	<b>\$ 587.0</b>	<b>\$ 621.7</b>	<b>\$ 590.7</b>
<b>Tangible common equity to tangible assets</b>	<b>7.9 %</b>	<b>7.1 %</b>	<b>7.2 %</b>	<b>6.9 %</b>	<b>6.5 %</b>	<b>7.1 %</b>
<b>Tier 1 common ratio (c)</b>	<b>8.9 %</b>	<b>8.2 %</b>	<b>8.1 %</b>	<b>7.8 %</b>	<b>7.5 %</b>	<b>7.6 %</b>

(a) Includes discontinued operations.

(b) Equity represents amounts available to GECC shareholders, excluding noncontrolling interests.

(c) Estimated based on SCAP requirements.



# GECS supplemental information



GECS - investment securities

(In millions)	At December 31, 2010				At December 31, 2009			
	Amortized cost	Gross unrealized gains	Gross unrealized losses	Estimated fair value	Amortized cost	Gross unrealized gains	Gross unrealized losses	Estimated fair value
<b>Debt</b>								
U.S. corporate	\$ 21,224	\$ 1,582	\$ (234)	\$ 22,572	\$ 22,413	\$ 956	\$ (729)	\$ 22,640
State and municipal	2,904	46	(226)	2,724	2,621	42	(268)	2,395
Residential mortgage-backed (a)	3,084	102	(377)	2,809	4,005	79	(766)	3,318
Commercial mortgage-backed	2,883	169	(128)	2,924	3,057	89	(441)	2,705
Asset-backed	3,407	16	(193)	3,230	2,990	48	(304)	2,734
Corporate - non-U.S.	2,880	118	(131)	2,867	2,003	75	(55)	2,023
Government - non-U.S.	2,242	82	(58)	2,266	2,621	57	(27)	2,651
U.S. government and federal agency	3,358	57	(47)	3,368	2,526	46	-	2,572
<b>Retained interests (b)</b>	55	10	(26)	39	8,479	392	(40)	8,831
<b>Equity</b>								
Available-for-sale	500	213	(8)	705	489	242	(5)	726
Trading	417	-	-	417	720	-	-	720
<b>Total</b>	<b>\$ 42,954</b>	<b>\$ 2,395</b>	<b>\$ (1,428)</b>	<b>\$ 43,921</b>	<b>\$ 51,924</b>	<b>\$ 2,026</b>	<b>\$ (2,635)</b>	<b>\$ 51,315</b>

(In millions)	At December 31, 2010 - In loss position for				At December 31 2009 - In loss position for			
	Less than 12 months		12 months or more		Less than 12 months		12 months or more	
	Estimated fair value	Gross unrealized losses	Estimated fair value	Gross unrealized losses	Estimated fair value	Gross unrealized losses	Estimated fair value	Gross unrealized losses
<b>Debt</b>								
U.S. corporate	\$ 2,181	\$ (78)	\$ 1,519	\$ (156)	\$ 2,773	\$ (76)	\$ 4,785	\$ (653)
State and municipal	920	(31)	570	(195)	937	(141)	575	(127)
Residential mortgage-backed	102	(3)	1,024	(374)	118	(14)	1,678	(752)
Commercial mortgage-backed	174	(2)	817	(126)	167	(5)	1,296	(436)
Asset-backed	113	(5)	910	(188)	126	(11)	1,339	(293)
Corporate - non-U.S.	386	(11)	804	(120)	371	(18)	536	(37)
Government - non-U.S.	661	(6)	107	(52)	325	(2)	224	(25)
U.S. government and federal agency	1,822	(47)	-	-	-	-	-	-
<b>Retained interests</b>	-	-	34	(26)	208	(16)	27	(24)
<b>Equity</b>	49	(8)	-	-	92	(2)	10	(3)
<b>Total</b>	<b>\$ 6,408</b>	<b>\$ (191)</b>	<b>\$ 5,785</b>	<b>\$ (1,237)</b>	<b>\$ 5,117</b>	<b>\$ (285)</b>	<b>\$ 10,470</b>	<b>\$ (2,350)</b>

(a) Substantially collateralized by U.S. mortgages.

(b) Includes \$1,918 million of retained interests at December 31, 2009 accounted for at fair value in accordance with ASC 815, Derivatives and Hedging. Change from December 31, 2009, reflects the impact of adoption of ASU 2009-16 & 17, amendments to ASC 810, Consolidation.



## GECS - funding

(In billions)	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	December 31, 2009
Commercial paper	\$ 42.0	\$ 41.3	\$ 46.0	\$ 46.0	\$ 47.3
Long-term debt (a)	336.0	347.4	339.8	358.5	383.4
Deposits/brokered CD's	37.3	36.4	31.9	32.8	33.5
Alternate funding / other	25.2	24.2	23.9	25.9	25.5
Non-recourse borrowings of consolidated securitization entities	30.1	30.5	33.4	36.8	3.9
<b>Total debt</b>	<b>\$ 470.6</b>	<b>\$ 479.8</b>	<b>\$ 475.0</b>	<b>\$ 500.0</b>	<b>\$ 493.6</b>

### Metrics

Bank lines	\$ 51.8	\$ 52.1	\$ 51.7	\$ 51.6	\$ 51.7
Commercial paper coverage (b)	123 %	126 %	112 %	112 %	109 %
Cash and equivalents	\$ 60.3	\$ 64.3	\$ 59.8	\$ 58.3	\$ 62.6
LT debt < 1 year	\$ 65.6	\$ 62.7	\$ 63.0	\$ 64.5	\$ 69.9

(a) Includes \$53 billion, \$55 billion, \$58 billion, \$59 billion and \$59 billion of long term debt issued under the TLGP program at December 31, 2010, September 30, 2010, June 30, 2010, March 31, 2010 and December 31, 2009, respectively.

(b) Commercial paper coverage represents bank lines as a percentage of the commercial paper balance as of the end of the relevant period.



## GECS - ratios (a)

Leverage ratio (In billions)	December 31, 2010	September 30, 2010	June 30, 2010	March 31, 2010	January 1, 2010	December 31, 2009
Debt	\$ 470.6	\$ 486.5	\$ 481.7	\$ 506.6	\$ 538.5	\$ 500.3
Equity (b)	69.0	66.9	67.3	68.5	68.9	70.8
<b>Leverage ratio</b>	<b>6.8:1</b>	<b>7.3:1</b>	<b>7.2:1</b>	<b>7.4:1</b>	<b>7.8:1</b>	<b>7.1:1</b>
Debt	\$ 470.6	\$ 486.5	\$ 481.7	\$ 506.6	\$ 538.5	\$ 500.3
Less: hybrid debt	(7.7)	(7.7)	(7.7)	(7.7)	(7.7)	(7.7)
Less: cash and equivalents	(60.3)	(66.0)	(61.5)	(60.0)	(64.4)	(64.4)
<b>Adjusted debt</b>	<b>402.6</b>	<b>412.7</b>	<b>412.4</b>	<b>438.9</b>	<b>466.4</b>	<b>428.3</b>
Equity (b)	69.0	66.9	67.3	68.5	68.9	70.8
Add: hybrid debt	7.7	7.7	7.7	7.7	7.7	7.7
<b>Adjusted equity</b>	<b>76.7</b>	<b>74.6</b>	<b>75.0</b>	<b>76.2</b>	<b>76.6</b>	<b>78.6</b>
<b>Adjusted leverage ratio</b>	<b>5.2:1</b>	<b>5.5:1</b>	<b>5.5:1</b>	<b>5.8:1</b>	<b>6.1:1</b>	<b>5.5:1</b>
<b>Tangible common equity to tangible assets ratio</b> (In billions)	<b>December 31, 2010</b>	<b>September 30, 2010</b>	<b>June 30, 2010</b>	<b>March 31, 2010</b>	<b>January 1, 2010</b>	<b>December 31, 2009</b>
Total equity (b)	\$ 69.0	\$ 66.9	\$ 67.3	\$ 68.5	\$ 68.9	\$ 70.8
Less: Goodwill and other intangibles	(29.5)	(30.1)	(29.9)	(31.7)	(32.4)	(32.4)
<b>Tangible common equity</b>	<b>\$ 39.5</b>	<b>\$ 36.7</b>	<b>\$ 37.3</b>	<b>\$ 36.8</b>	<b>\$ 36.5</b>	<b>\$ 38.4</b>
Total assets	\$ 608.7	\$ 624.7	\$ 617.9	\$ 646.1	\$ 680.8	\$ 650.2
Less: Goodwill and other intangibles	(29.5)	(30.1)	(29.9)	(31.7)	(32.4)	(32.4)
<b>Tangible assets</b>	<b>\$ 579.2</b>	<b>\$ 594.6</b>	<b>\$ 588.0</b>	<b>\$ 614.4</b>	<b>\$ 648.4</b>	<b>\$ 617.8</b>
<b>Tangible common equity to tangible assets</b>	<b>6.8 %</b>	<b>6.2 %</b>	<b>6.3 %</b>	<b>6.0 %</b>	<b>5.6 %</b>	<b>6.2 %</b>
<b>Tier 1 common ratio (c)</b>	<b>7.8 %</b>	<b>7.3 %</b>	<b>7.1 %</b>	<b>6.8 %</b>	<b>6.6 %</b>	<b>6.6 %</b>

(a) Includes discontinued operations.

(b) Equity represents amounts available to GECS shareholders, excluding noncontrolling interests.

(c) Estimated based on SCAP requirements.



# Appendix



## Glossary

Term	Definition
<b>Borrowing</b>	Financial liability (short or long-term) that obligates us to repay cash or another financial asset to another entity.
<b>Cash equivalents</b>	Highly liquid debt instruments with original maturities of three months or less, such as commercial paper. Typically included with cash for reporting purposes, unless designated as available-for-sale and included with investment securities.
<b>Cash flow hedges</b>	Qualifying derivative instruments that we use to protect ourselves against exposure to variability in future cash flows. The exposure may be associated with an existing asset or liability, or with a forecasted transaction. See "Hedge."
<b>Commercial paper</b>	Unsecured, unregistered promise to repay borrowed funds in a specified period ranging from overnight to 270 days.
<b>Derivative instrument</b>	A financial instrument or contract with another party (counterparty) that is designed to meet any of a variety of risk management objectives, including those related to fluctuations in interest rates, currency exchange rates or commodity prices. Options, forwards and swaps are the most common derivative instruments we employ. See "Hedge."
<b>Discontinued operations</b>	Certain businesses we have sold or committed to sell within the next year and therefore will no longer be part of our ongoing operations. The net earnings, assets and liabilities, and cash flows of such businesses are separately classified on our Statement of Earnings and Statement of Financial Position for all periods presented.
<b>Ending Net Investment (ENI)</b>	The total capital we have invested in the financial services business. It is the sum of short-term borrowings, long-term borrowings and equity (excluding noncontrolling interests) adjusted for unrealized gains and losses on investment securities and hedging instruments. Alternatively, it is the amount of assets of continuing operations less the amount of non-interest bearing liabilities.
<b>Equipment leased to others</b>	Rental equipment we own that is available to rent and is stated at cost less accumulated depreciation.
<b>Fair value hedge</b>	Qualifying derivative instruments that we use to reduce the risk of changes in the fair value of assets, liabilities or certain types of firm commitments. Changes in the fair values of derivative instruments that are designated and effective as fair value hedges are recorded in earnings, but are offset by corresponding changes in the fair values of the hedged items. See "Hedge."
<b>Financing receivables</b>	Investment in contractual loans and financing leases due from customers (not investment securities).
<b>Goodwill</b>	The premium paid for acquisition of a business. Calculated as the purchase price less the fair value of net assets acquired (net assets are identified tangible and intangible assets, less liabilities assumed).
<b>Hedge</b>	A technique designed to eliminate risk. Often refers to the use of derivative financial instruments to offset changes in interest rates, currency exchange rates or commodity prices, although many business positions are "naturally hedged" - for example, funding a U.S. fixed-rate investment with U.S. fixed-rate borrowings is a natural interest rate hedge.

## Glossary

<b>Term</b>	<b>Definition</b>
<b>Intangible asset</b>	A non-financial asset lacking physical substance, such as goodwill, patents, licenses, trademarks and customer relationships.
<b>Interest rate swap</b>	Agreement under which two counterparties agree to exchange one type of interest rate cash flow for another. In a typical arrangement, one party periodically will pay a fixed amount of interest, in exchange for which that party will receive variable payments computed using a published index. See "Hedge."
<b>Investment securities</b>	Generally, an instrument that provides an ownership position in a corporation (a stock), a creditor relationship with a corporation or governmental body (a bond), rights to contractual cash flows backed by pools of financial assets or rights to ownership such as those represented by options, subscription rights and subscription warrants.
<b>Managed receivables</b>	Total receivable amounts on which we continue to perform billing and collection activities, including receivables that have been sold with and without credit recourse and are no longer reported on our Statement of Financial Position.
<b>Net operating income</b>	Represents operating income less operating expenses for owned real estate properties.
<b>Retained interest</b>	A portion of a transferred financial asset retained by the transferor that provides rights to receive portions of the cash inflows from that asset.
<b>Securitization</b>	A process whereby loans or other receivables are packaged, underwritten and sold to investors. In a typical transaction, assets are sold to a special purpose entity, which purchases the assets with cash raised through issuance of beneficial interests (usually debt instruments) to third-party investors. Whether or not credit risk associated with the securitized assets is retained by the seller depends on the structure of the securitization. See "Variable interest entity."
<b>Variable interest entity (VIE)</b>	Entity defined by Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 810 (FASB Interpretation 46 (Revised)), and that must be consolidated by its primary beneficiary. A variable interest entity has one or both of the following characteristics: (1) its equity at risk is not sufficient to permit the entity to finance its activities without additional subordinated financial support from other parties, or (2) as a group, the equity investors lack one or more of the following characteristics: (a) direct/indirect ability to make decisions, (b) obligation to absorb expected losses, or (c) right to receive expected residual returns.