

GE second quarter '10 supplemental information

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imagination at work

GE Capital segment results

(\$ in millions – net earnings)

	<u>2Q'10</u>	<u>2Q'09</u>	<u>V%</u>
CLL	\$312	\$243	28%
Real Estate	(524)	(237)	U
Consumer	735	252	F
GECAS	288	285	1
EFS	126	65	94
Corporate & elims.	<u>(107)</u>	<u>(177)</u>	<u>40</u>
GE Capital continuing operations	<u><u>\$830</u></u>	<u><u>\$431</u></u>	<u><u>93%</u></u>

GE Capital segment assets

(\$ in billions)

	<u>2Q'10</u>	<u>2Q'09</u>	<u>V%</u>
CLL	\$202.4	\$224.6	(10)%
Real Estate	76.6	84.0	(9)
Consumer	162.0	178.3	(9)
GECAS	48.6	47.2	3
EFS	20.5	23.0	(11)
Corporate & elims.	77.9	65.8	18
GE Capital – continuing operations	<u>\$588.0</u>	<u>\$622.9</u>	<u>(6)%</u>

GE Capital non-earnings/write-offs

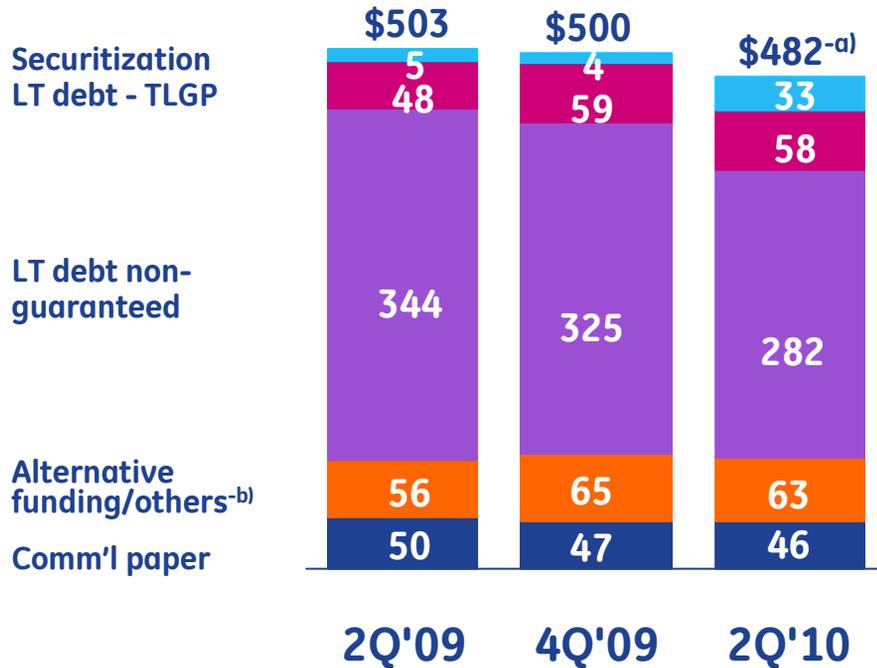
(\$ in millions)

	<u>Non-earning assets/non-earnings % fin. rec.</u>				<u>Total write-offs/write-offs % fin. rec.</u>		
	<u>2Q'10</u>	<u>1Q'10</u>	<u>2Q'09</u>		<u>2Q'10</u>	<u>1Q'10</u>	<u>2Q'09</u>
CLL	\$4,424 3.08%	\$4,829 3.18%	\$4,724 3.01%	CLL	\$423 1.14	\$425 1.15%	\$372 0.94%
Real Estate	1,618 3.68	1,748 3.67	1,325 2.88	Real Estate	186 1.62	188 1.63	76 0.66
GECAS	77 0.62	77 0.61	189 1.47	GECAS	18 0.58	71 2.20	- -
EFS	77 1.03	80 1.01	241 2.83	EFS	(0) (0.02)	- -	- -
Consumer	6,350 4.79	6,803 4.75	6,554 4.75	Consumer	1,542 4.47	1,719 5.00	1,462 4.40
Corporate & elims.	105 4.64	100 4.10	70 2.10	Corporate & elims.	(0) (0.01)	2 0.34	5 0.56
GE Capital	\$12,652 3.70%	\$13,637 3.73%	\$13,104 3.58%	GE Capital	\$2,168 2.45%	\$2,405 2.71%	\$1,915 2.11%

GECS funding

(\$ in billions)

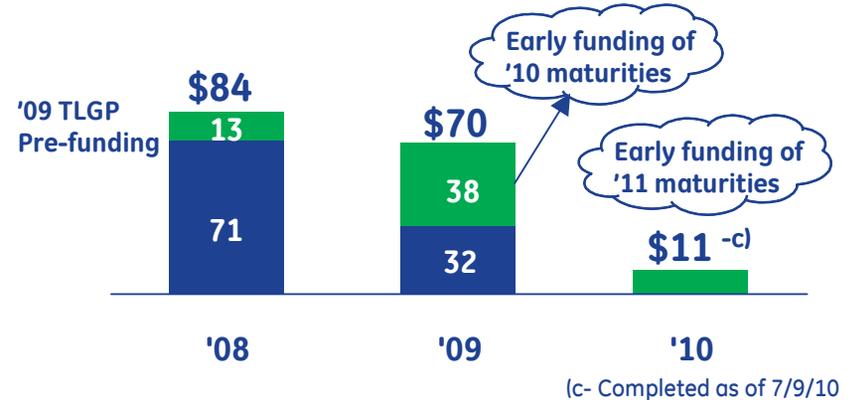
Debt composition



Bank lines	\$55	\$52	\$52
CP coverage	100%+	100%+	100%+
Cash & equiv.	\$50	\$64	\$62
LT debt < 1 yr.	\$82	\$70	\$63

(a- Includes ~\$(20)B YTD FX impact, partially offset by ~\$4B YTD FAS 133
 (b- Includes GE-GECS inter-company loan (~\$1.3B in 2Q'10, ~\$1.6B in 4Q'09, ~\$1.5B in 2Q'09) ... 2010 YTD Alt. Funding FX impact ~\$(3)B

Unsecured term issuances



Highlights

- Plan to issue ~\$20-\$25B LT debt in '10 to pre-fund 50%+ of '11 LTD plan ... ~\$11B completed ... ~41% of the issuances in 7 non-US currencies
- Business ENI reduction and a stronger USD drove debt reduction
- ~\$20B of syndicated bank lines extended by one year to May 2013 maturity date
- Liquidity position remains strong



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Debt/equity ratio

(\$ in billions)

	<u>GECC</u>			<u>GECS</u>		
	<u>4Q'09</u>	<u>1Q'10</u>	<u>2Q'10</u>	<u>4Q'09</u>	<u>1Q'10</u>	<u>2Q'10</u>
As reported						
Debt	\$497.5	\$501.7	\$476.6	\$500.3	\$506.6	\$481.7
Shareowner's equity ^{-a)}	73.7	71.6	69.8	70.8	68.5	67.3
Book leverage (debt/equity)	6.7	7.0	6.8	7.1	7.4	7.2
Debt	497.5	501.7	476.6	500.3	506.6	481.7
Subtract: hybrids from debt	(7.7)	(7.7)	(7.7)	(7.7)	(7.7)	(7.7)
Subtract: cash & equiv. from debt	(63.7)	(59.6)	(61.2)	(64.4)	(60.0)	(61.5)
Adjusted book debt	<u>426.1</u>	<u>434.4</u>	<u>407.7</u>	<u>428.2</u>	<u>438.9</u>	<u>412.5</u>
Shareowner's equity ^{-a)}	73.7	71.6	69.8	70.8	68.5	67.3
Add: hybrids to equity	7.7	7.7	7.7	7.7	7.7	7.7
Adjusted book equity	<u>81.4</u>	<u>79.3</u>	<u>77.5</u>	<u>78.5</u>	<u>76.2</u>	<u>75.0</u>
Adjusted leverage	5.2	5.5	5.3	5.5	5.8	5.5

(a- Total equity ex. noncontrolling interests)

Tier 1 common ratio estimate

(\$ in billions)

	<u>GECC</u>			<u>GECS</u>		
	<u>4Q'09</u>	<u>1Q'10</u>	<u>2Q'10</u>	<u>4Q'09</u>	<u>1Q'10</u>	<u>2Q'10</u>
As reported						
Shareholder's equity ^{-a)}	\$73.7	\$71.6	\$69.8	\$70.8	\$68.5	\$67.3
Shareholder's equity ^{-a)}	73.7	71.6	69.8	70.8	68.5	67.3
- Intang. & GW	(32.0)	(31.3)	(29.5)	(32.4)	(31.7)	(29.9)
- Unr. G/(L) on invt. & hdg.	2.5	2.1	2.0	2.2	1.7	1.0
- Other additions/(deductions)	<u>(1.1)</u>	<u>(1.2)</u>	<u>(1.1)</u>	<u>(1.1)</u>	<u>(1.2)</u>	<u>(1.1)</u>
Tier 1 common	43.1	41.2	41.2	39.5	37.3	37.3
Estimated risk weighted assets	569.1	528.5	508.4	602.1	544.6	525.3
GECC Tier 1 common ratio	7.6	7.8	8.1	6.6	6.8	7.1

(a- Total equity ex. noncontrolling interests)

GE Capital Ending Net Investment

(\$ in billions)

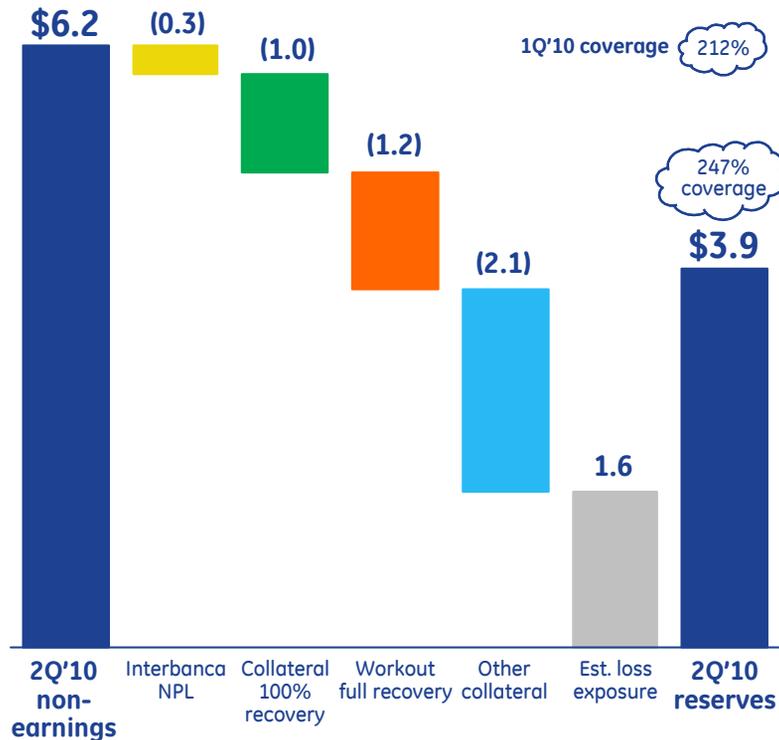
	<u>1Q'10</u>	<u>2Q'10</u>
GECC assets (cont. ops.)	\$617.2	588.0
Subtract: non-debt liabilities	<u>42.0</u>	<u>39.8</u>
GECC ENI	575.2	548.2
Subtract: cash & equivalents	<u>59.6</u>	<u>61.2</u>
GE Capital ENI (ex. cash)	<u><u>\$515.6^{-a)}</u></u>	<u><u>\$487.0</u></u>

(a- Includes FX \$(6) from 1/1

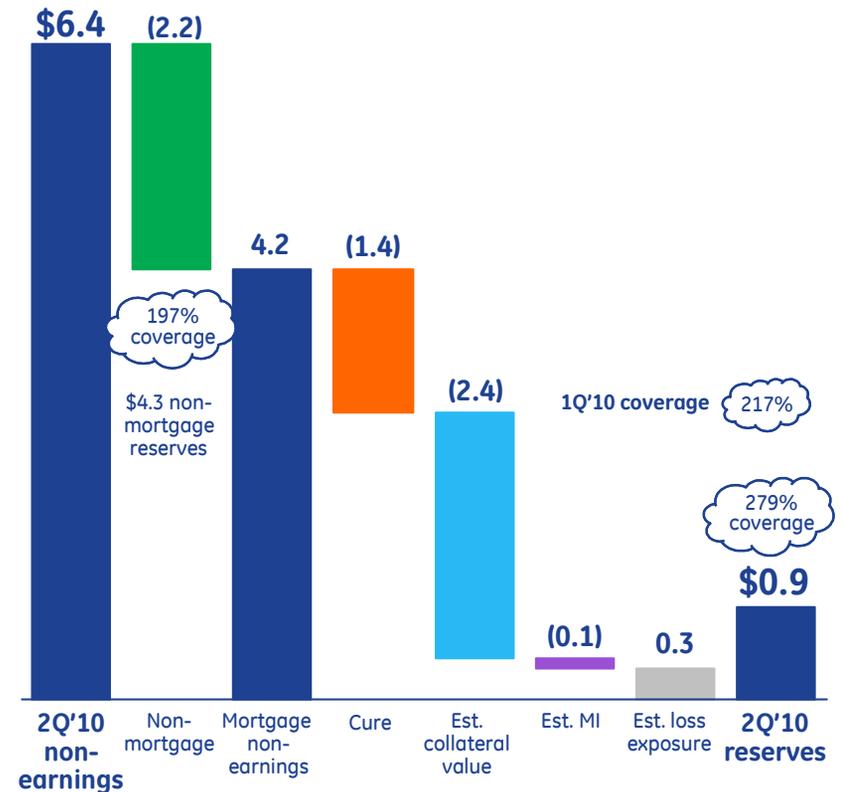
GE Capital non-earnings exposure

(\$ in billions)

Commercial



Consumer



Industrial CFOA from continuing operations

(\$ in millions)

	<u>2Q'10</u>	<u>2Q'10 YTD</u>	<u>2Q'09 YTD</u>	<u>YTD V%</u>
Cash from GE's operating activities as reported	\$3,763	\$6,314	\$7,044	(10)%
Less GECS dividends	<u>—</u>	<u>—</u>	<u>—</u>	
Cash from GE's operating activities excluding dividends from GECS (Industrial CFOA)	<u>\$3,763</u>	<u>\$6,314</u>	<u>\$7,044</u>	(10)%

Effective tax rate GE (ex. GECS)

(\$ in millions)

	<u>2Q'10</u>	<u>2Q'09</u>
GE earnings from continuing operations before income taxes	\$4,401	\$3,775
Less GECS earnings from continuing ops. attributable to the company	<u>822</u>	<u>367</u>
Adjusted earnings from continuing ops. before income taxes	<u>\$3,579</u>	<u>\$3,408</u>
GE (ex. GECS) provision for income taxes – continuing ops.	<u>\$986</u>	<u>\$897</u>
Effective tax rate GE (ex. GECS)	27.5%	26.3%