

GE first quarter '13 supplemental information

- GE Capital segment results
- GE Capital segment assets
- GE Capital non-earnings/write-offs
- GECC funding
- GECC leverage ratio
- GECC tier 1 common ratio estimate
- GE Capital ending net investment
- GE Capital reserves
- Effective tax rate GE (ex. GECC)
- Operating earnings & EPS



imagination at work

GE Capital segment results

(\$ in millions – net earnings)

	<u>1Q'13</u>	<u>1Q'12</u>	<u>V%</u>
CLL	\$398	\$664	(40)%
Consumer	523	829	(37)
Real Estate	690	56	F
GECAS	348	318	9
EFS	83	71	17
GECC Corporate	<u>(115)</u>	<u>(166)</u>	<u>F</u>
GE Capital	<u><u>\$1,927</u></u>	<u><u>\$1,772</u></u>	<u><u>9%</u></u>

GE Capital segment assets

(\$ in billions)

	<u>1Q'13</u>	<u>1Q'12</u>	<u>V%</u>
CLL	\$175.8	\$188.8	(7)%
Consumer	137.4	135.9	1
Real Estate	42.8	59.2	(28)
GECAS	48.9	48.7	0
EFS	18.6	19.3	(4)
GECC Corporate	<u>104.2</u>	<u>119.0</u>	<u>(12)</u>
GE Capital	<u><u>\$527.7</u></u>	<u><u>\$570.9</u></u>	<u><u>(8)%</u></u>

GE Capital non-earnings/write-offs

(\$ in millions)

Non-earning assets/non-earnings % fin. rec.

	<u>1Q'13</u>	<u>4Q'12</u>	<u>1Q'12</u>
CLL	\$2,702 2.28%	\$2,877 2.37%	\$3,272 2.58%
Real Estate	456 2.31	444 2.12	761 2.41
GECAS	- -	- -	17 0.14
EFS	- -	- -	29 0.55
Consumer	3,979 3.63	4,194 3.64	4,403 3.96
GECC Corporate	13 2.85	13 2.67	42 6.17
GE Capital	\$7,150 2.71%	\$7,528 2.75%	\$8,524 2.97%

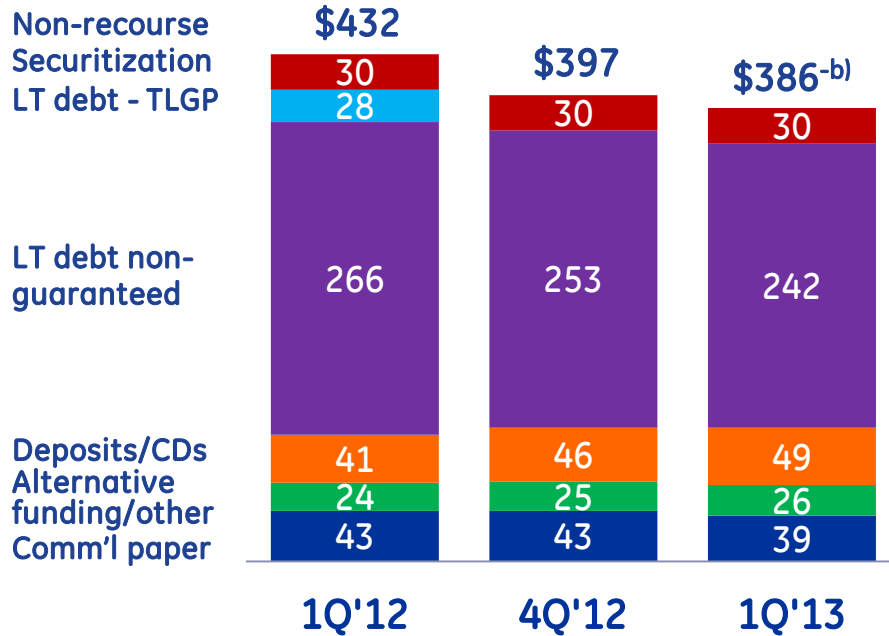
Total write-offs/write-offs % fin. rec.

	<u>1Q'13</u>	<u>4Q'12</u>	<u>1Q'12</u>
CLL	\$199 0.66%	\$357 1.17%	\$212 0.66%
Real Estate	29 0.57	350 5.93	186 2.32
GECAS	- -	2 0.07	- -
EFS	- -	- -	- -
Consumer	789 2.81	806 2.84	932 3.32
GECC Corporate	1 0.85	3 2.35	- -
GE Capital	\$1,018 1.51%	\$1,518 2.20%	\$1,330 1.85%

GECC funding

(\$ in billions)

Debt composition^{-a)}



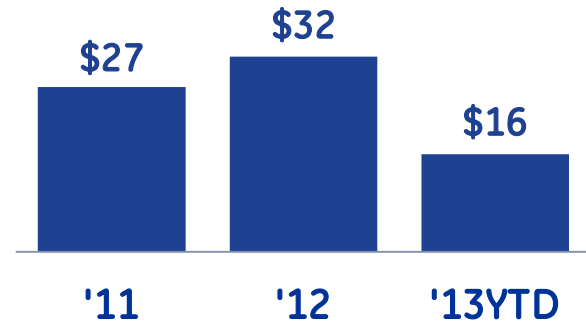
	1Q'12	4Q'12	1Q'13
Bank lines	\$52	\$48	\$48
CP coverage	100%+	100%+	100%+
Cash & equiv.	\$76	\$62	\$68
LT debt <1yr.	\$79	\$44	\$35

(a- Continuing operations

(b- Includes ~\$(3.5)B YTD FX impact and ~\$(1.2)B YTD FAS 133

NOTE: data updated as of May 9, 2013 to align with 1Q'13 10-Q filing

Unsecured term issuances



- Completed \$16B of LT debt issuance in 10 currencies... including ~\$2B in 2Q
- Liquidity in the global CP markets continues to be strong
- Deposits/CDs and other alternative funding ~19% of total debt, securitization ~8%
- Liquidity position remains strong

GECC leverage ratio^{-a)}

(\$ in billions)

	<u>1Q'13</u>	<u>4Q'12</u>	<u>1Q'12</u>
As reported			
Debt	\$385.6	\$397.4	\$432.1
Equity ^{-b)}	83.9	81.9	79.2
Leverage ratio	4.6	4.9	5.5
Debt	385.6	397.4	432.1
Less: hybrid debt	(7.7)	(7.7)	(7.7)
Less: cash & equiv.	(67.8)	(62.1)	(76.4)
Adjusted debt	<u>310.1</u>	<u>327.6</u>	<u>348.0</u>
Equity^{-b)}	83.9	81.9	79.2
Add: hybrid debt	7.7	7.7	7.7
Adjusted equity	<u>91.6</u>	<u>89.6</u>	<u>86.9</u>
Adjusted leverage ratio	3.4	3.7	4.0

(a- Includes discontinued operations for all periods

(b- Total equity ex. non-controlling interests

GECC tier 1 common ratio estimate^{-a), -b)}

(\$ in billions)

	<u>1Q'13</u>	<u>4Q'12</u>	<u>3Q'12</u>	<u>2Q'12</u>	<u>1Q'12</u>
As reported					
Shareowners' equity ^{-c)}	\$83.9	\$81.9	\$81.3	\$79.8	\$79.2
- Preferred equity	(4.0)	(4.0)	(4.0)	(2.3)	-
- Intang. & GW	(28.2)	(28.6)	(28.7)	(28.5)	(28.8)
- Unr. G/(L) on invt. & hdg.	(0.1)	0.1	0.4	0.5	0.7
- Other additions/(deductions)	(0.7)	(0.8)	(0.6)	(0.7)	(0.7)
Tier 1 common	50.9	48.6	48.4	48.8	50.4
Estimated risk weighted assets	459.0	476.8	476.7	482.7	482.7
Tier 1 common ratio	11.1%	10.2%	10.2%	10.1%	10.4%
Tangible Common Equity / Tangible Assets	10.3%	9.7%	9.1%	9.3%	9.3%

(a- Includes discontinued operations for all periods

(b- Based on Basel One RWA estimates

(c- Total equity ex. non-controlling interests

GE Capital ending net investment

(\$ in billions)

	<u>1Q'13</u>	<u>4Q'12</u>	<u>3Q'12</u>	<u>2Q'12</u>	<u>1Q'12</u>
GECC total assets	\$529.5	\$539.3	\$561.7	\$558.9	\$573.5
Less: assets of discontinued operations	(1.9)	(2.3)	(2.4)	(2.7)	(2.6)
Less: non-interest bearing liabilities & others	<u>(57.8)</u>	<u>(57.6)</u>	<u>(57.5)</u>	<u>(58.4)</u>	<u>(60.1)</u>
GE Capital ENI	469.8	479.4	501.8	497.8	510.8
Less: cash & equivalents	<u>(67.7)</u>	<u>(61.9)</u>	<u>(77.7)</u>	<u>(66.3)</u>	<u>(76.2)</u>
GE Capital ENI (ex. cash)	<u><u>\$402.1</u></u>	<u><u>\$417.5</u></u>	<u><u>\$424.1</u></u>	<u><u>\$431.5</u></u>	<u><u>\$434.6</u></u>

GE Capital reserves

(\$ in billions)

Allowances
for losses

Commercial

Consumer



Coverage:

Reserves

Non-earnings

1.99%

67%

1.82%

66%

2.03%

75%

Effective tax rate GE (ex. GECC)

(\$ in millions)

	<u>1Q'13</u>	<u>1Q'12</u>
GE earnings from continuing operations before income taxes	\$4,033	\$3,707
Less GECC earnings from continuing ops. attributable to the company	<u>1,927</u>	<u>1,772</u>
Adjusted earnings from continuing ops. before income taxes	<u>\$2,106</u>	<u>\$1,935</u>
GE (ex. GECC) provision for income taxes – continuing ops.	<u>\$424</u>	<u>\$450</u>
Effective tax rate GE (ex. GECC)	20%	23%

Operating earnings & EPS

(\$ in millions except earnings per share)

	<u>1Q'13</u>	<u>1Q'12</u>	<u>V%</u>
Earnings from continuing operations attributable to GE	\$3,636	\$3,231	13%
Adjustment (net of tax): non-operating pension costs/(income)	<u>423</u>	<u>336</u>	
Operating earnings	<u>\$4,059</u>	<u>\$3,567</u>	<u>14%</u>
 <u>Earnings per share – diluted^{-a)}</u>			
Continuing earnings per share	\$0.35	\$0.30	17%
Adjustment (net of tax): non-operating pension costs/(income)	<u>.04</u>	<u>.03</u>	
Operating earnings per share	<u>\$0.39</u>	<u>\$0.34</u>	<u>15%</u>

(a- Earnings per share amounts are computed independently. As a result, the sum of per share amounts may not equal the total