

GE fourth quarter & total year '05 supplemental information

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GECS segment results^{-a)} – continuing operations

(\$ in millions – net earnings)

	<u>4Q'05</u>	<u>4Q'04</u>	<u>TY'05</u>	<u>TY'04</u>
Commercial Finance	\$1,280	\$1,081	\$4,290	\$3,570
– Capital Solutions	460	455	1,515	1,325
– Real Estate	389	374	1,282	1,124
 Consumer Finance	 \$770	 \$637	 \$3,050	 \$2,520
 Infrastructure^{-a)}	 \$431	 \$252	 \$1,475	 \$975
 Industrial^{-a)}	 \$85	 \$55	 \$197	 \$82
 Corp. items & elims.^{-a)}	 \$109	 \$702	 \$129	 \$706

(a- Includes only portions of the segment that are Financial Services businesses)

GECS segment assets

GECS & consolidated affiliates
(\$ in billions)

	<u>4Q'05</u>	<u>4Q'04</u>	<u>V%</u>
Commercial Finance	\$190.5	\$184.4	3%
Consumer Finance	158.8	151.3	5
Infrastructure ^{-a)}	53.9	50.9	6
Industrial ^{-a)}	17.4	17.9	(3)
Corp. items & elims. ^{-a)}	<u>73.2</u>	<u>81.8</u>	(10)
Total GECS – continuing operations	<u>\$493.8</u>	<u>\$486.2</u>	2%
Assets held for sale	<u>46.8</u>	<u>132.3</u>	(65)
Total GECS	<u><u>\$540.6</u></u>	<u><u>\$618.5</u></u>	(13)%

(a- Includes only portions of the segment that are Financial Services businesses

GECS non-earnings/write-offs

(\$ in millions)

<u>Non-earnings</u>				<u>Write-offs</u>			
	<u>4Q'05</u>	<u>3Q'05</u>	<u>4Q'04</u>		<u>4Q'05</u>	<u>3Q'05</u>	<u>4Q'04</u>
Commercial Finance (ex. Ins.)				Commercial Finance (ex. Ins.)			
Non-earnings	\$1,266	\$1,435	\$1,411	Write-offs	\$205	\$155	\$407
% financing receivables	0.96%	1.14%	1.13%	% ANI	0.48%	0.37%	0.99%
Consumer Finance				Consumer Finance			
Non-earnings	2,758	2,729	2,492	Write-offs	836	750	1,661
% financing receivables	2.12	2.13	1.95	% ANI	2.27	2.10	5.11
Infrastructure^{-a)}				Infrastructure^{-a)}			
Non-earnings	26	80	176	Write-offs	147	136	17
% financing receivables	0.14	0.41	0.84	% ANI	1.31	1.25	0.16
Industrial^{-a)}				Industrial^{-a)}			
Non-earnings	9	11	29	Write-offs	15	7	8
% financing receivables	0.88	0.95	2.20	% ANI	0.44	0.20	0.24
Corp. Items & elims.^{-a)}				Corp. Items & elims.^{-a)}			
Non-earnings	75	94	149	Write-offs	29	(1)	6
% financing receivables	0.73	0.84	1.08	% ANI	0.74	(0.03)	0.15
Total GECS				Total GECS			
Non-earnings	\$4,134	\$4,348	\$4,257	Write-offs	\$1,232	\$1,046	\$2,100
% financing receivables	1.41%	1.52%	1.48%	% ANI	1.21%	1.04%	2.15%

(a- Includes only portions of the segment that are Financial Services businesses)

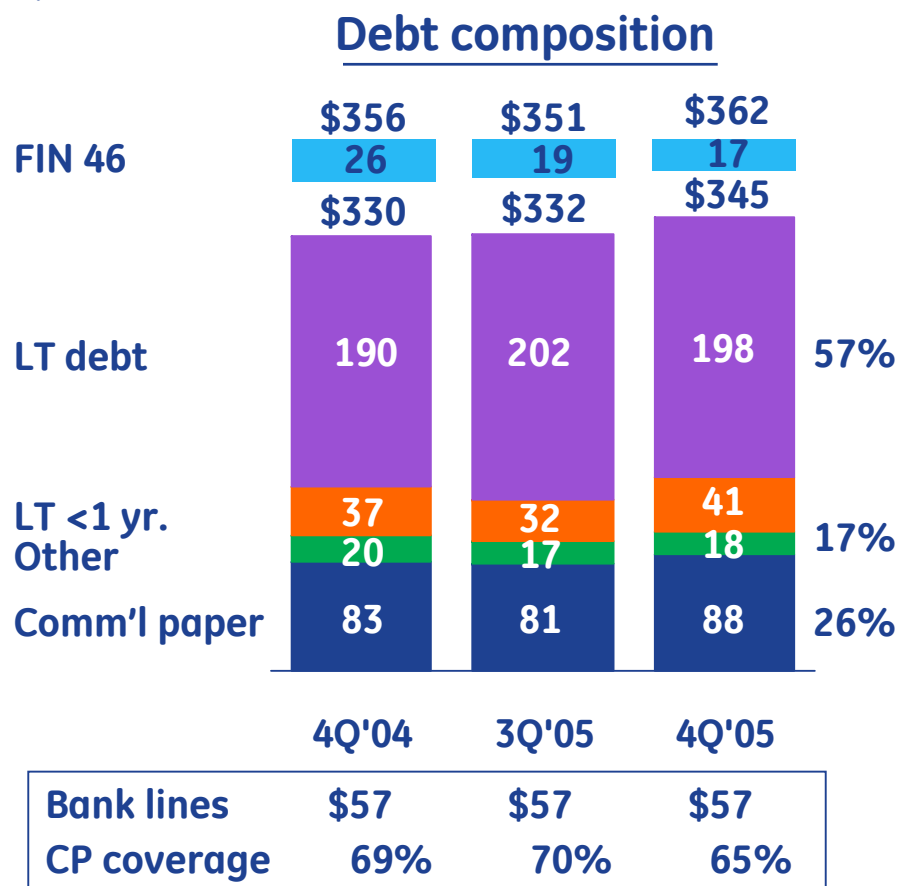


GECS delinquency

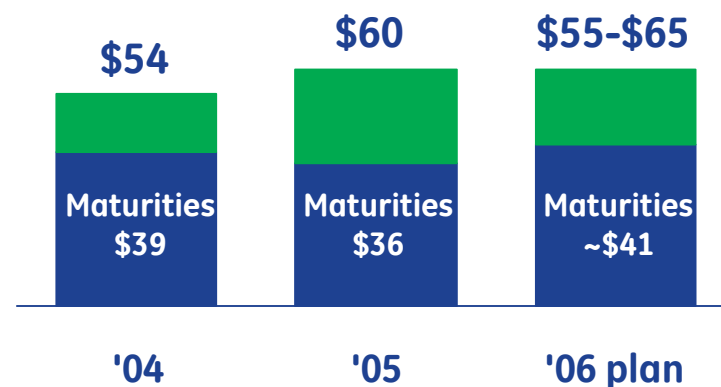
	<u>4Q'05</u>	<u>3Q'05</u>	<u>4Q'04</u>
Consumer Finance			
On-book delinquency	5.07%	5.23%	4.84%
Off-book delinquency	5.28	5.10	5.09
Managed delinquency	5.08	5.23	4.85
 Equipment Financing			
On-book delinquency	1.53%	1.43%	1.58%
Off-book delinquency	0.76	0.78	0.90
Managed delinquency	1.31	1.24	1.40

GECS funding

(\$ in billions)



Unsecured term issuances



'05 highlights

- Continued to diversify investor base & strengthen liquidity
- Strong global demand ... 48% unsecured term issuances in 15 international currencies
- Tightened spread performance
- Executed \$13B term asset backed securitizations (off-balance sheet)

Solid execution ... diversified investor base & tightened spreads



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GE organic revenues growth – continuing operations

(\$ in millions)

	<u>TY'05</u>	<u>TY'04</u>	<u>V%</u>
Revenues as reported	\$149,702	\$134,481	11%
Less effects of:			
Acquisitions, dispositions & currency exchange rates	10,561	4,526	
The 2004 Olympics Broadcasts	–	927	
The May '05 SFAS 133 correction	–	503	
Revenues excluding the effects of acquisitions, business dispositions (other than dispositions of businesses acquired for investment), currency exchange rates, the 2004 Olympics Broadcasts & the May '05 SFAS 133 correction (organic revenues)	<u>\$139,141</u>	<u>\$128,525</u>	8%

Industrial CFOA

(\$ in millions)

	<u>TY'05</u>	<u>TY'04</u>	<u>V%</u>
Cash from GE's operating activities as reported	\$21,609	\$15,204	42%
Less GECS dividends	<u>7,816</u>	<u>3,105</u>	
Cash from GE's operating activities excluding dividends from GECS (Industrial CFOA)	<u>\$13,793</u>	<u>\$12,099</u>	14%

Financial Services revenues ex. May '05 SFAS 133 correction & Genpact disposition

(\$ in millions)

	<u>4Q'05</u>	<u>4Q'04</u>	<u>V%</u>
Financial Services revenues	\$15,125	\$15,121	0%
May '05 SFAS 133 correction	–	451	
Genpact disposition	<u>94</u>	<u>396</u>	
Financial Services revenues ex. May '05 SFAS 133 correction & Genpact disposition	<u>\$15,031</u>	<u>\$14,274</u>	5%

Effective tax rate GE (ex. GECS)

(\$ in millions)

	<u>3QYTD'05</u>	<u>TY'05</u>
GE earnings from continuing operations before income taxes	\$14,533	\$21,025
Less GECS earnings from continuing operations	<u>6,466</u>	<u>9,141</u>
Adjusted earnings before income taxes from continuing operations	\$8,067	\$11,884
GE provision for income taxes – continuing operations	\$2,030	\$2,750
Effective tax rate GE (ex. GECS)	25.2%	23.1%

GECS 3QYTD & TY'05 tax rates with discontinued operations

(\$ in millions)

	<u>3QYTD'05</u>	<u>TY'05</u>
Earnings from continuing operations before income taxes	\$7,366	\$10,245
Gain/(loss) from discontinued operations before income taxes	<u>1,547</u>	<u>(1,513)</u>
Adjusted earnings before income taxes	8,913	8,732
Provision for income taxes – continuing operations	900	1,104
Provision for income taxes – discontinued operations	<u>761</u>	<u>409</u>
Income tax with discontinued operations	1,661	1,513
Effective tax rate with discontinued operations	18.6%	17.3%

GE Healthcare organic revenues growth

(\$ in millions)

	<u>4Q'05</u>	<u>4Q'04</u>	<u>V%</u>
Revenues as reported	\$4,486	\$4,259	5%
Less			
Effects of acquisitions, dispositions & currency exchange rates	<u>69</u>	<u>(30)</u>	
Revenues excluding the effects of acquisitions, business dispositions (other than dispositions of businesses acquired for investment) and currency exchange rates (organic revenues)	<u>\$4,555</u>	<u>\$4,229</u>	8%

C&I revenues and segment profit ex. dispositions

(\$ in millions)

	<u>4Q'05</u>	<u>4Q'04</u>	<u>V%</u>
Revenues as reported	\$3,733	\$3,757	(1)%
Less			
Effects of dispositions	<u> —</u>	<u> 103</u>	
Revenues excluding the effects of dispositions	\$3,733	\$3,654	2%
<hr/>			
Segment profit as reported	\$283	\$200	42%
Less			
Effects of dispositions	<u> —</u>	<u> 13</u>	
Segment profit excluding the effects of dispositions	\$283	\$187	51%