



GE Capital

**GE Capital Launched Monetary Claim Securitization Scheme Using
a Self-Settled Trust
Concludes Financial Agreement with Lopro
-New financing method diversifies funding-**

Tokyo - June 7, 2012 - GE Capital Japan (hereinafter GE Capital), US-based GE Capital's commercial finance business in Japan, recently concluded a financing agreement with Lopro Corporation, a consolidated subsidiary of J Trust Co., Ltd. (listed on the Osaka Stock Exchange Second Section), whereby monetary claims will be securitized by making use of a self-settled trust (jiko-shintaku)*.

The agreement will allow Lopro to raise funds by securitizing monetary claims that it holds through the use of a self-settled trust, which will diversify funding sources and ensure stable business financing. A self-settled trust is a new type of trust that was created with the enactment of the New Trust Law on September 30, 2007, and took effect from September 30, 2008.

This is the first time GE Capital has sought to fund against securitized claims using a self-settled trust. Going forward, GE Capital will continue to leverage its global business experience and know-how to support the wide-ranging financial needs of customers.

* A self-settled trust is a trust under which a trustor also acts as the trustee. It is a way for the trustor to create a trust that handles one's own assets separately as trust assets by making a declaration of trust. Previously, a trust would have been established by transferring monetary claims to a trust bank, but the lifting of the ban on declarations of trust has made it possible to establish a trust without the transfer of monetary claims.

Summary of financing using a self-settled trust

1. A trust will be established for Lopro's monetary claims using a self-settled trust and will be composed of senior and junior beneficiary interests
2. Senior beneficiary interests will be sold to limited liability company LTD
3. GE Capital Japan will make a loan to limited liability company LTD (jointly and severally guaranteed by J Trust) to purchase the senior beneficiary interests
4. Limited liability company LTD will give the proceeds from the sale of senior beneficiary interests to Lopro

① Funding scheme	Securitize monetary claims using a self-settled trust
② Trustor	Lopro Corporation
③ Trustee	Lopro Corporation
④ Servicer	Lopro Corporation
⑤ Senior beneficiary holder	Limited liability company LTD
⑥ Purpose of funds	Operating capital
⑦ Source of funds	GE Capital Japan
⑧ Funding amount	2 billion yen
⑨ Funding period	2 years

About J Trust Co., Ltd.

Trade name	J Trust Co., Ltd.
Head office location	Toranomon First Garden 1-7-12 Toranomom, Minato-ku, Tokyo 105-0001
Description of business	Services incidental to holding and debt factoring businesses
Established	March 18, 1977
Capital	4.5 billion yen
Number of employees	873 (including consolidated subsidiaries) (As of September 30, 2011)
Listed exchange	The Second Section of the Osaka Securities Exchange

About Lopro Corporation

Trade name	Lopro Corporation
Head office location	Lopro Kyoto Bldg. 50-5 Shichijougosho-no-Uchinakamachi, Shimogyo-ku, Kyoto 600-8550
Description of business	Business and consumer loans, credit guarantees, debt factoring
Established	March 1970
Capital	95 million yen
Shareholder	J Trust Co., Ltd. (100%)
Number of employees	673 (Including dispatched employees) (As of March 31, 2012)

About GE

GE (NYSE: GE) works on things that matter. The best people and the best technologies taking on the toughest challenges. Finding solutions in energy, health and home, transportation and finance. Building, powering, moving and curing the world. Not just imagining. Doing. GE works. For more information, visit the company's website at <http://www.ge.com/jp/>

About GE Capital

GE Capital is one of the world's largest providers of credit. For over one million businesses, large and small, GE Capital provides financing to purchase, lease and distribute equipment, as well as capital for real estate and corporate acquisitions, refinancing and restructurings. For our 100+ million consumer customers, GE Capital offers credit card, retail sales finance programs, home, car and personal loans and credit insurance. For more information, visit the company's website at <http://www.gecapital.jp/>

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