

GE Capital

Third quarter 2015 supplement

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," "will," "would," or "target." Forward-looking statements by their nature address matters that are, to different degrees, uncertain, such as statements about GE's announced plan to reduce the size of its financial services businesses, including expected cash and non-cash charges associated with this plan; expected income; revenues; net interest margin; cost structure; restructuring charges; cash flows; assets; return on capital or assets; capital structure, including Tier 1 common ratio; and dividends. For us, particular uncertainties that could cause our actual results to be materially different than those expressed in our forward-looking statements include: obtaining (or the timing of obtaining) any required regulatory reviews or approvals or any other consents or approvals associated with GE's announced plan to reduce the size of its financial services businesses; our ability to complete incremental asset sales as part of that plan in a timely manner (or at all) and at the prices we have assumed; changes in law, economic and financial conditions, including interest and exchange rate volatility, commodity and equity prices and the value of financial assets, including the impact of these conditions on our ability to sell or the value of incremental assets to be sold as part of GE's announced plan to reduce the size of its financial services businesses as well as other aspects of that plan; the impact of conditions in the financial and credit markets on the availability and cost of GECC's funding, GECC's exposure to counterparties and GECC's ability to reduce asset levels as planned; the impact of conditions in the housing market and unemployment rates on the level of commercial and consumer credit defaults; pending and future mortgage loan repurchase claims and other litigation claims in connection with WMC, which may affect our estimates of liability, including possible loss estimates; our ability to maintain our current credit rating and the impact on our funding costs and competitive position if we do not do so; GECC's ability to pay dividends to GE at the planned level, which may be affected by GECC's cash flows and earnings, financial services regulation and oversight, and other factors; the level of demand and financial performance of the major industries and customers GE serves; the effectiveness of our risk management framework; the impact of regulation and regulatory, investigative and legal proceedings and legal compliance risks, including the impact of financial services regulation and litigation; adverse market conditions, timing of and ability to obtain required bank regulatory approvals, or other factors relating to GE or Synchrony Financial that could prevent GE from completing the Synchrony Financial split-off as planned; our success in completing, including obtaining regulatory approvals for, announced transactions, such as GE's announced plan to reduce the size of its financial services businesses; our success in integrating acquired businesses and operating joint ventures; the impact of potential information technology or data security breaches; and the other factors that are described in "Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2014. These or other 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 includes certain forward-looking projected financial information that is based on current estimates and forecasts. Actual results could differ materially.

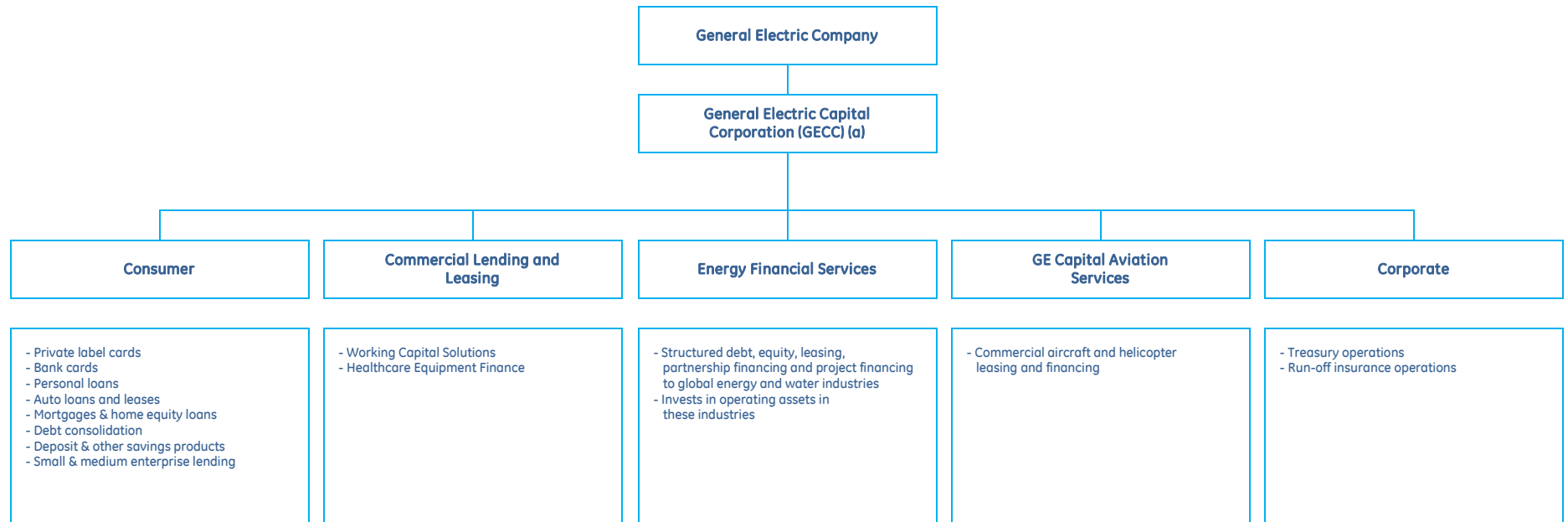
This document may also contain non-GAAP financial information. Management uses this information in its internal analysis of results and believes that this information may be informative to investors in gauging the quality of our financial performance, identifying trends in our results and providing meaningful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

Prior period amounts have been recast for discontinued operations.

Third quarter 2015 supplemental information

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GE CAPITAL STRUCTURE



(a) On April 10, 2015, General Electric Capital Corporation's ("GECC") parent company, General Electric Company ("GE"), announced its plan (the GE Capital Exit Plan) to reduce the size of its financial services businesses through the sale of most of our assets, over the next 24 months, and to focus on continued investment and growth in GE's industrial businesses. Under the GE Capital Exit Plan, GE will retain certain GECC businesses, principally its vertical financing businesses-GE Capital Aviation Services (GECAS), Energy Financial Services, and Healthcare Equipment Finance-that directly relate to GE's core industrial domain and other operations, including Working Capital Solutions and our run-off insurance activities. The assets planned for disposition, include Real Estate, most of Commercial Lending and Leasing, and all Consumer platforms (including all U.S. banking assets). As part of that announcement, GE estimated that it expected to incur approximately \$23 billion of after-tax charges related to the GE Capital Exit Plan through 2016. In the nine months ended, GE recorded \$21.1 billion of after-tax charges related to the GE Capital Exit Plan, including \$16.1 billion in the first quarter, \$4.6 billion in the second quarter and \$0.4 billion in the third quarter. All of these charges were included within the framework of GE's initial GE Capital Exit Plan announcement on April 10, 2015.

The following pages have been adjusted to reflect these changes.

Effective September 30, 2015, certain columns and rows may not add due to the use of rounded numbers. Percentages presented are calculated from the underlying numbers in millions

Financial Statements

GE Capital – Statement of Earnings (Loss)

(In millions)	For the three months ended				For the nine months ended		
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014	September 30, 2015	September 30, 2014
Revenues							
Revenues from services	\$ 6,290	\$ 6,196	\$ 4,902	\$ 7,089	\$ 6,356	\$ 17,388	\$ 19,134
Sales of goods	21	22	21	32	28	64	89
Total revenues	6,312	6,218	4,923	7,121	6,384	17,452	19,223
Cost and expenses							
Interest	1,151	996	949	1,065	1,061	3,096	3,184
Operating and administrative	2,255	2,244	2,215	2,446	2,032	6,714	6,076
Cost of goods sold	18	22	18	23	25	58	81
Investment contracts, insurance losses and insurance annuity benefits	717	710	644	637	700	2,070	2,041
Provision for losses on financing receivables	738	783	3,115	930	858	4,636	2,693
Depreciation and amortization	663	607	571	673	825	1,841	1,929
Total cost and expenses	5,542	5,362	7,512	5,774	5,501	18,415	16,004
Earnings (loss) from continuing operations before income taxes	769	856	(2,589)	1,347	883	(963)	3,219
Benefit (provision) for income taxes	48	(384)	(5,827)	17	15	(6,164)	109
Earnings (loss) from continuing operations	817	472	(8,416)	1,364	898	(7,127)	3,328
Earnings (loss) from discontinued operations, net of taxes	(347)	(3,747)	(6,238)	634	706	(10,332)	2,070
Net earnings (loss)	470	(3,275)	(14,654)	1,998	1,604	(17,459)	5,398
Less: net earnings (loss) attributable to noncontrolling interests (a)	83	93	91	86	55	267	76
Net earnings (loss) attributable to GECC	387	(3,368)	(14,745)	1,912	1,549	(17,726)	5,322
Preferred stock dividends declared (b)	-	(161)	-	(161)	-	(161)	(161)
Net earnings (loss) attributable to GECC common shareowner	\$ 387	\$ (3,529)	\$ (14,745)	\$ 1,751	\$ 1,549	\$ (17,887)	\$ 5,161

Amounts may not add due to rounding.

- (a) Included \$88 million, \$83 million, \$85 million, and \$82 million related to Synchrony Financial for the three months ended September 30, 2015, June 30, 2015, March 31, 2015, and December 31, 2014, respectively, and \$256 million for the nine months ended September 30, 2015.
- (b) Represents declared dividends on 40,000 shares of non-cumulative perpetual preferred stock issued during 2012 and 10,000 shares of non-cumulative perpetual preferred stock issued in 2013. Dividends on the GECC preferred stock are paid semi-annually, in June and December.

GE Capital –Statement of Comprehensive Income (Loss) (a)

(In millions)	For the three months ended				For the nine months ended		
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014	September 30, 2014	
Net earnings (loss)	\$ 470	\$ (3,275)	\$ (14,654)	\$ 1,998	\$ 1,604	\$ (17,459)	\$ 5,399
Less: net earnings (loss) attributable to noncontrolling interests	83	93	91	86	55	267	76
Net earnings (loss) attributable to GECC	<u>387</u>	<u>(3,368)</u>	<u>(14,745)</u>	<u>1,912</u>	<u>1,549</u>	<u>(17,726)</u>	<u>5,323</u>
Other comprehensive income (loss)							
Investment securities	\$ 23	\$ (651)	\$ 197	\$ 180	\$ (261)	\$ (431)	\$ 524
Currency translation adjustments	733	518	(1,847)	341	(546)	(596)	(511)
Cash flow hedges	(36)	6	10	(67)	90	(20)	187
Benefit plans	4	(7)	10	(217)	11	8	2
Other comprehensive income (loss)	<u>724</u>	<u>(134)</u>	<u>(1,630)</u>	<u>237</u>	<u>(706)</u>	<u>(1,039)</u>	<u>202</u>
Less: other comprehensive income (loss) attributable to noncontrolling interests	(1)	9	(33)	(16)	(5)	(24)	1
Other comprehensive income (loss) attributable to GECC	<u>\$ 725</u>	<u>\$ (143)</u>	<u>\$ (1,597)</u>	<u>\$ 253</u>	<u>\$ (701)</u>	<u>\$ (1,015)</u>	<u>\$ 201</u>
Comprehensive income (loss)	1,194	(3,409)	(16,284)	2,235	898	(18,498)	5,601
Less: comprehensive income (loss) attributable to noncontrolling interests	82	102	58	70	50	243	77
Comprehensive income (loss) attributable to GECC	<u>\$ 1,112</u>	<u>\$ (3,512)</u>	<u>\$ (16,342)</u>	<u>\$ 2,165</u>	<u>\$ 848</u>	<u>\$ (18,741)</u>	<u>\$ 5,524</u>

GE Capital –Statement of Changes in Shareowners' Equity

(In millions)	For the three months ended				For the nine months ended		
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014	September 30, 2014	
GECC shareowners' equity balance at beginning of period	\$ 67,049	\$ 70,712	\$ 87,499	\$ 86,273	\$ 85,798	\$ 87,499	\$ 82,694
Increases (decreases) from net earnings (loss) attributable to GECC	387	(3,368)	(14,745)	1,912	1,549	(17,726)	5,322
Dividends and other transactions with shareowners (b)	-	(161)	(450)	(940)	(805)	(611)	(2,382)
Other comprehensive income (loss) attributable to GECC	725	(144)	(1,597)	254	(701)	(1,016)	203
Changes in additional paid-in capital	5	9	6	-	432	20	436
Ending balance	<u>\$ 68,166</u>	<u>\$ 67,049</u>	<u>\$ 70,712</u>	<u>\$ 87,499</u>	<u>\$ 86,273</u>	<u>\$ 68,166</u>	<u>\$ 86,273</u>
Noncontrolling interests (c)	3,160	3,083	2,987	2,899	2,804	3,160	2,804
Total equity balance at end of period	<u>\$ 71,326</u>	<u>\$ 70,132</u>	<u>\$ 73,699</u>	<u>\$ 90,398</u>	<u>\$ 89,077</u>	<u>\$ 71,326</u>	<u>\$ 89,077</u>

Amounts may not add due to rounding.

(a) Amounts presented net of taxes

(b) Dividends to GE	-	-	(450)	(779)	-	(450)	(2,221)
Dividends on preferred stock	-	(161)	-	(161)	-	(161)	(161)

(c) Included \$2,393 million related to the Synchrony Financial initial public offering.

GE Capital – Statement of Financial Position

(In millions)	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
Assets					
Cash and equivalents	\$ 82,276	\$ 74,644	\$ 69,083	\$ 69,011	\$ 74,922
Investment securities	36,868	39,355	40,278	38,320	37,438
Inventories	59	47	49	50	57
Financing receivables - net	83,748	81,083	78,114	122,457	121,740
Other receivables	14,039	13,481	13,594	14,508	13,172
Property, plant & equipment, less accumulated amortization of \$16,651, \$16,565, \$16,497, \$16,462, and \$16,050	34,516	34,830	35,170	31,519	30,931
Goodwill	11,460	11,694	11,531	11,456	11,738
Other intangible assets - net	1,177	1,128	1,083	875	838
Other assets	19,155	18,863	20,848	23,198	23,745
Financing receivables held for sale	23,665	27,982	27,417	778	1,998
Assets of businesses held for sale	4,917	5,346	9,200	3,474	3,158
Assets of discontinued operations	121,940	154,867	171,212	186,924	189,706
Total assets	\$ 433,819	\$ 463,320	\$ 477,579	\$ 502,570	\$ 509,444
Liabilities and equity					
Short-term borrowings	\$ 42,880	\$ 64,138	\$ 65,349	\$ 67,705	\$ 67,387
Accounts payable	2,213	2,301	2,116	2,411	2,961
Non-recourse borrowings of consolidated securitization entities	16,225	16,991	18,331	19,369	19,522
Bank deposits	48,656	45,799	42,501	43,841	43,610
Long-term borrowings	164,183	169,461	177,486	186,759	196,775
Investment contracts, insurance liabilities and insurance annuity benefits	26,646	27,389	28,222	28,027	27,991
Other liabilities	11,330	11,309	9,677	9,549	8,233
Deferred income taxes	6,458	6,586	7,724	3,420	3,758
Liabilities of businesses held for sale	260	358	2,463	2,434	914
Liabilities of discontinued operations	43,642	48,856	50,011	48,657	49,216
Total liabilities	\$ 362,493	\$ 393,188	\$ 403,880	\$ 412,172	\$ 420,367
Preferred stock	-	-	-	-	-
Common stock	-	-	-	-	-
Accumulated other comprehensive income (loss) - net					
Investment securities	580	558	1,207	1,010	830
Currency translation adjustments	(1,412)	(2,146)	(2,653)	(838)	(1,196)
Cash flow hedges	(192)	(156)	(162)	(172)	(105)
Benefit plans	(569)	(574)	(567)	(577)	(360)
Additional paid-in capital	33,019	33,014	33,005	32,999	32,999
Retained earnings	36,740	36,353	39,882	55,077	54,105
Total GECC shareowners' equity	68,166	67,049	70,712	87,499	86,273
Noncontrolling interests	3,160	3,083	2,987	2,899	2,804
Total equity	71,326	70,132	73,699	90,398	89,077
Total liabilities and equity	\$ 433,819	\$ 463,320	\$ 477,580	\$ 502,570	\$ 509,444

Amounts may not add due to rounding.

GE Capital – Continuing Operations

(In millions)	For the three months ended				For the nine months ended		
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014	September 30, 2014	
Revenues	\$ 6,312	\$ 6,218	\$ 4,923	\$ 7,121	\$ 6,384	\$ 17,452	\$ 19,223
Interest expense	(1,151)	(996)	(949)	(1,065)	(1,061)	(3,096)	(3,184)
Net revenues	5,161	5,222	3,974	6,056	5,323	14,356	16,039
Cost and expenses							
Selling, general and administrative	1,905	1,908	1,861	2,019	1,714	5,674	5,244
Depreciation and amortization	663	607	571	673	825	1,841	1,929
Operating and other expenses	1,085	1,068	1,016	1,087	1,043	3,169	2,954
Total costs and expenses	3,653	3,583	3,448	3,779	3,582	10,684	10,127
Earnings (loss) before income taxes and provisions for losses	1,507	1,639	526	2,277	1,741	3,673	5,912
Provision for losses on financing receivables	(738)	(783)	(3,115)	(930)	(858)	(4,636)	(2,693)
Earnings (loss) from continuing operations before income taxes	769	856	(2,589)	1,347	883	(963)	3,219
Benefit (provision) for income taxes	48	(384)	(5,827)	17	15	(6,164)	109
Earnings (loss) from continuing operations	\$ 817	\$ 472	\$ (8,416)	\$ 1,364	\$ 898	\$ (7,127)	\$ 3,328
Less: net earnings attributable to noncontrolling interests	83	93	91	86	55	267	76
Earnings (loss) from continuing operations attributable to GECC	\$ 734	\$ 379	\$ (8,507)	\$ 1,278	\$ 843	\$ (7,394)	\$ 3,252
Less: Preferred stock dividends declared	-	(161)	-	(161)	-	(161)	(161)
GE Capital segment profit (loss)	\$ 734	\$ 218	\$ (8,507)	\$ 1,117	\$ 843	\$ (7,555)	\$ 3,091

Amounts may not add due to rounding.

GE Capital Asset Quality

GE Capital – Assets by Region (a)

(In millions)	At				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
	Total assets	Total assets	Total assets	Total assets	Total assets
U.S. (b)	\$ 220,231	\$ 207,964	\$ 204,325	\$ 205,822	\$ 203,423
Europe	32,242	36,971	39,705	50,857	55,820
Pacific Basin	12,572	12,984	13,785	14,593	15,847
Americas (excluding U.S.)	3,116	6,695	4,128	4,428	4,396
Other (c)	43,718	43,839	44,424	39,946	40,252
Total	\$ 311,879	\$ 308,453	\$ 306,367	\$ 315,646	\$ 319,738

(a) Excludes assets of discontinued operations.

(b) Total assets include our global Treasury operations, including both U.S. and non U.S. cash equivalents.

(c) Includes total assets of \$43,208 million at GECAS, approximately \$10,849 million of which relates to European airlines and other investments at September 30, 2015.

GE Capital – Commercial Portfolio Overview (a)

(In millions)

Balances	Financing receivables (b)				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
CLL (c)	\$ 13,341	\$ 12,228	\$ 12,052	\$ 14,418	\$ 12,980
EFS	2,443	2,787	2,666	2,580	2,798
GECAS	7,394	7,528	7,817	8,263	8,449
Other	506	502	630	480	489
Total	<u>\$ 23,684</u>	<u>\$ 23,045</u>	<u>\$ 23,165</u>	<u>\$ 25,741</u>	<u>\$ 24,716</u>
	Nonaccrual receivables				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
CLL (c)	\$ 27	\$ 20	\$ 25	\$ 25	\$ 22
EFS	82	28	63	68	57
GECAS	195	318	255	419	153
Other	-	-	-	-	-
Total	<u>\$ 304</u>	<u>\$ 366</u>	<u>\$ 343</u>	<u>\$ 512</u>	<u>\$ 232</u>
	Allowance for losses (d)				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
CLL (c)	\$ 32	\$ 31	\$ 33	\$ 21	\$ 20
EFS	14	23	17	26	6
GECAS	37	35	42	46	15
Other	2	2	2	-	-
Total	<u>\$ 85</u>	<u>\$ 91</u>	<u>\$ 94</u>	<u>\$ 93</u>	<u>\$ 41</u>
	Write-offs (net) - for three months ending (e)				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
CLL (c)	\$ 2	\$ 4	\$ 3	\$ 2	\$ 3
EFS	8	5	15	(4)	15
GECAS	(2)	-	-	(1)	4
Other	-	13	-	-	-
Total	<u>\$ 8</u>	<u>\$ 22</u>	<u>\$ 18</u>	<u>\$ (3)</u>	<u>\$ 22</u>

(a) Local currency exposure includes amounts payable to the Corporation by borrowers with a country of residence other than the one in which the credit is booked.

(b) Financing receivables include \$16 million, \$82 million, \$116 million, and \$0 million of impaired loans at CLL, EFS, GECAS, and Other, respectively, at September 30, 2015.

(c) Includes Healthcare Equipment Finance and Working Capital Solutions, which purchases GE customer receivables.

(d) For information on the determination of the allowance for losses on financing receivables, refer to Note 1 of the financial statements of General Electric Capital Corporation Form 10-K for the annual period ended December 31, 2014.

(e) Write-offs to net realizable value are recognized against the allowance for losses primarily in the reporting period in which management has deemed all or a portion of the financing receivable to be uncollectible.

GE Capital – Commercial Portfolio Overview

Ratios	Nonaccrual receivables as a percent of financing receivables				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
CLL (a)	0.20 %	0.16 %	0.21 %	0.17 %	0.17 %
EFS	3.36	1.00	2.36	2.64	2.04
GECAS	2.64	4.22	3.26	5.07	1.81
Other	-	-	-	-	-
Total	1.28 %	1.59 %	1.48 %	1.99 %	0.94 %
	Allowance for losses as a percent of nonaccrual receivables				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
CLL (a)	118.52 %	155.00 %	132.00 %	84.00 %	90.91 %
EFS	17.07	82.14	26.98	38.24	10.53
GECAS	18.97	11.01	16.47	10.98	9.80
Other	-	-	-	-	-
Total	27.96 %	24.86 %	27.41 %	18.16 %	17.67 %
	Allowance for losses as a percent of total financing receivables (b)				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
CLL (a)	0.24 %	0.25 %	0.27 %	0.15 %	0.15 %
EFS	0.57	0.83	0.64	1.01	0.21
GECAS	0.50	0.46	0.54	0.56	0.18
Other	0.40	0.40	0.32	-	-
Total	0.36 %	0.39 %	0.41 %	0.36 %	0.17 %
	Write-offs (net) as a percent of financing receivables (c)				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
CLL (a)	0.06 %	0.13 %	0.09 %	0.06 %	0.09 %
EFS	1.22	0.73	2.29	(0.60)	2.15
GECAS	(0.11)	-	-	(0.05)	0.19
Other	-	9.19	-	-	-
Total	0.14 %	0.38 %	0.29 %	(0.05)%	0.36 %

(a) Includes Healthcare Equipment Finance and Working Capital Solutions, which purchases GE customer receivables.

(b) For information on the determination of the allowance for losses on financing receivables, refer to Note 1 of the financial statements of General Electric Capital Corporation Form 10-K for the annual period ended December 31, 2014.

(c) 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 – Commercial Allowance for Losses on Financing Receivables

(In millions)	Balance January 1, 2015	Provision charged to operations	Other (a)	Gross write-offs (b)	Recoveries (b)	Balance September 30, 2015
CLL (c)	21	20	-	(15)	6	32
EFS	26	16	-	(29)	1	14
GECAS	46	(11)	-	(1)	3	37
Other	-	15	-	(13)	-	2
Total Commercial	\$ 93	\$ 40	\$ -	\$ (58)	\$ 10	\$ 85

(In millions)	Balance January 1, 2014	Provision charged to operations	Other (a)	Gross write-offs (b)	Recoveries (b)	Balance September 30, 2014
CLL (c)	17	8	(1)	(11)	7	20
EFS	8	13	-	(17)	2	6
GECAS	17	9	-	(11)	-	15
Other	2	-	(2)	-	-	-
Total Commercial	\$ 44	\$ 30	\$ (3)	\$ (39)	\$ 9	\$ 41

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

(b) Net write-offs (gross write-offs less recoveries) in certain portfolios may exceed the beginning allowance for losses as a result of losses that are incurred subsequent to the beginning of the fiscal year due to information becoming available during the current year, which may identify further deterioration on existing financing receivables.

(c) Includes Healthcare Equipment Finance and Working Capital Solutions, which purchases GE customer receivables.

GE Capital – Consumer Portfolio Overview

(In millions, unless otherwise noted)

Balances	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
Financing receivables (a)(b)	\$ 63,520	\$ 61,431	\$ 58,248	\$ 100,820	\$ 101,256
Nonaccrual receivables (c)	2	2	2	1,484	2,249
Allowance for losses (d)(e)	3,372	3,302	3,255	4,011	4,190
Write-offs (net) - for three months ending (f)	662	732	3,589 (g)	755	717
Ratios	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
Nonaccrual receivables as a percent of financing receivables	- %	- %	- %	1.47 %	2.22 %
Allowance for losses as a percent of total financing receivables (d)	5.31	5.38	5.59	3.98	4.14
Write-offs (net) as a percent of financing receivables (h)	4.24	4.89	18.05	2.99	2.82
Delinquency	4.00	3.53	3.79	5.10	5.87
Allowance for losses as a percent of nonaccrual receivables	(i)	(i)	(i)	270.28	186.31

(a) Financing receivables include impaired loans of \$736 million at September 30, 2015.

(b) Excludes financing receivables classified as financing receivables held for sale or assets of businesses held for sale.

(c) Excludes nonaccrual receivables classified as financing receivables held for sale or assets of businesses held for sale.

(d) For information on the determination of allowance for losses on financing receivables, refer to Note 1 of the financial statements of General Electric Capital Corporation Form 10-K for the annual period ended December 31, 2014.

(e) Excludes allowance for losses classified as assets of businesses held for sale.

(f) Write-offs to net realizable value are recognized against the allowance for losses primarily in the reporting period in which management has deemed all or a portion of the financing receivable to be uncollectible.

(g) Includes \$2,859 million related to write-offs on financing receivables reclassified to financing receivables held for sale.

(h) 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.

(i) Not meaningful.

GE Capital – Consumer Allowance for Losses on Financing Receivables

<u>(In millions)</u>	<u>Balance January 1, 2015</u>	<u>Provision charged to operations (a)</u>	<u>Other (b)</u>	<u>Gross write-offs (a)(c)</u>	<u>Recoveries (c)</u>	<u>Balance September 30, 2015</u>
Allowance for losses on financing receivables	\$ 4,011	\$ 4,596	\$ (252)	\$ (5,622)	\$ 639	\$ 3,372

<u>(In millions)</u>	<u>Balance January 1, 2014</u>	<u>Provision charged to operations</u>	<u>Other (b)</u>	<u>Gross write-offs (c)</u>	<u>Recoveries (c)</u>	<u>Balance September 30, 2014</u>
Allowance for losses on financing receivables	\$ 3,981	\$ 2,663	\$ (120)	\$ (3,203)	\$ 869	\$ 4,190

(a) Provisions charged to operations included \$2,405 million and gross write-offs included \$2,859 million related to the effects of the 2015 reclassification of financing receivables to financing receivables held for sale recorded at the lower of cost or fair value, less cost to sell.

(b) Other primarily included the reclass of ANZ Consumer Lending to held for sale and the effects of currency exchange in 2015, and primarily included the reclass of GE Money Bank AB, our Consumer Finance business in Sweden, Denmark and Norway (GEMB-Nordic), to held for sale and the effects of currency exchange in 2014.

(c) Net write-offs (gross write-offs less recoveries) in certain portfolios may exceed the beginning allowance for losses as a result of losses that are incurred subsequent to the beginning of the fiscal year due to information becoming available during the current year, which may identify further deterioration on existing financing receivables.

GE Capital – Commercial Aircraft and Helicopter Asset Details

Collateral type (in millions)	Loans and leases				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
Narrow-body aircraft	\$ 21,615	\$ 22,155	\$ 22,854	\$ 23,204	\$ 22,816
Wide-body aircraft	7,475	7,337	7,340	7,266	7,247
Regional jets	3,878	3,932	3,993	4,021	4,106
Helicopters	3,692	3,596	3,428	-	-
Engines	2,585	2,580	2,519	2,377	2,201
Cargo	1,676	1,757	1,808	1,863	1,941
Total (a)	\$ 40,921	\$ 41,357	\$ 41,942	\$ 38,731	\$ 38,311

Airline regions (in millions)	Loans and leases				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
U.S.	\$ 9,095	\$ 9,578	\$ 10,140	\$ 10,183	\$ 10,135
Europe	9,312	9,296	9,604	9,809	9,792
Pacific Basin	8,586	8,240	8,258	8,063	7,743
Americas	4,045	4,222	4,213	4,361	4,470
Other	6,191	6,425	6,299	6,315	6,171
Total (b)	\$ 37,229	\$ 37,761	\$ 38,514	\$ 38,731	\$ 38,311

GECAS-owned commercial aircraft vintage profile (in millions)	Loans and leases				
	September 30, 2015	June 30, 2015	March 31, 2015	December 31, 2014	September 30, 2014
0 - 5 years	\$ 13,044	\$ 13,231	\$ 13,857	\$ 13,833	\$ 13,294
6 - 10 years	7,884	8,099	8,423	8,483	8,864
11 - 15 years	7,880	8,142	7,917	7,682	7,562
15+ years	1,758	1,581	1,437	1,615	1,526
Total (c)	\$ 30,566	\$ 31,053	\$ 31,634	\$ 31,613	\$ 31,246

(a) Includes loans and financing leases of \$7,394 million, \$7,528 million, \$7,817 million, \$8,263 million and \$8,449 million (less non-aircraft loans and financing leases of \$64 million, \$72 million, \$128 million, \$105 million, and \$99 million) and ELTO of \$33,591 million, \$33,901 million, \$34,253 million, \$30,573 million and \$29,961 at September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014 respectively, related to commercial aircraft at GECAS.

(b) Excludes helicopters.

(c) Includes aircraft owned by GECAS and leased to others; excludes helicopters, engines and loans.

GE Capital – Investment Securities

(In millions)	September 30, 2015				December 31, 2014			
	Amortized cost	Gross unrealized gains	Gross unrealized losses	Estimated fair value	Amortized cost	Gross unrealized gains	Gross unrealized losses	Estimated fair value
Debt								
U.S. corporate	\$ 19,973	\$ 3,102	\$ (178)	\$ 22,897	\$ 19,809	\$ 3,962	\$ (69)	\$ 23,703
State and municipal	3,972	439	(71)	4,340	4,173	555	(53)	4,675
Residential mortgage-backed (a)	905	84	(5)	984	1,544	153	(5)	1,692
Commercial mortgage-backed	2,296	121	(12)	2,405	2,903	170	(10)	3,063
Asset-backed (b)	75	1	(10)	66	304	8	(17)	295
Corporate - non-U.S.	769	101	(3)	867	908	109	(1)	1,016
Government - non-U.S.	1,095	158	(1)	1,252	1,560	152	(2)	1,710
U.S. government and federal agency	3,783	99	-	3,882	1,957	56	-	2,013
Retained interests	32	-	-	32	-	-	-	-
Equity								
Available-for-sale	113	16	(4)	125	109	24	(1)	132
Trading	19	-	-	19	21	-	-	21
Total	\$ 33,032	\$ 4,121	\$ (284)	\$ 36,869	\$ 33,289	\$ 5,189	\$ (158)	\$ 38,320

(In millions)	September 30, 2015 - in loss position for				December 31, 2014 - 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 (b)	Estimated fair value	Gross unrealized losses (b)	Estimated fair value	Gross unrealized losses (b)	Estimated fair value	Gross unrealized losses (b)
Debt								
U.S. corporate	\$ 2,161	\$ (130)	\$ 335	\$ (48)	\$ 554	\$ (16)	\$ 836	\$ (53)
State and municipal	544	(16)	155	(55)	67	(1)	308	(52)
Residential mortgage-backed (a)	175	(2)	77	(3)	30	-	146	(5)
Commercial mortgage-backed	351	(8)	26	(4)	165	(1)	204	(9)
Asset-backed (b)	-	-	48	(10)	9	-	42	(17)
Corporate - non-U.S.	41	(3)	3	-	42	(1)	3	-
Government - non-U.S.	292	(1)	-	-	677	(2)	14	-
U.S. government and federal agency	450	-	1	-	705	-	1	-
Retained interests	-	-	-	-	-	-	-	-
Equity	38	(4)	-	-	6	(1)	-	-
Total	\$ 4,052	\$ (164)	\$ 645	\$ (120)	\$ 2,255	\$ (22)	\$ 1,554	\$ (136)

(a) Substantially collateralized by U.S. mortgages. At September 30, 2015, \$961 million relates to securities issued by government-sponsored entities and \$23 million relates to securities of private-label issuers. Securities issued by private-label issuers are collateralized primarily by pools of individual direct mortgage loans of financial institutions.

(b) Includes gross unrealized losses related to securities that had other-than-temporary impairments previously recognized of \$(1.0) million and an insignificant amount at September 30, 2015 and December 31, 2014, respectively.

Appendix

Glossary Term	Definition
Borrowing	Financial liability (short or long-term) that obligates us to repay cash or another financial asset to another entity.
Cash equivalents	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.
Cash flow hedge	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.
Comprehensive Income	The sum of Net Income and Other Comprehensive Income. See "Other Comprehensive Income."
Delinquency	Delinquent receivables are those that are 30 days or more past due based on their contractual terms.
Derivative instrument	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.
Discontinued operations	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, Statement of Financial Position and Statement of Cash Flows, respectively, for all periods presented.
Equipment leased to others	Rental equipment we own that is available to rent and is stated at cost less accumulated depreciation.
Financing receivables	Investment in contractual loans and leases due from customers (not investment securities).
Goodwill	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).
Intangible asset	A non-financial asset lacking physical substance, such as goodwill, patents, licenses, trademarks and customer relationships.
Investment securities	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.
Nonaccrual receivables	Financing receivables 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, with the exception of consumer credit card accounts, for which we continue to accrue interest until the accounts are written off in the period that the account becomes 180 days past due. Although we stop accruing interest in advance of payments, we recognize interest income as cash is collected when appropriate, provided the amount does not exceed that which would have been earned at the historical effective interest rate. Recently restructured financing receivables are not considered delinquent when payments are brought current according to the restructured terms, but may remain classified as nonaccrual until there has been a period of satisfactory payment performance by the borrower and future payments are reasonably assured of collection.
Noncontrolling interest	Portion of shareowners' equity in a subsidiary that is not attributable to GECC.
Other comprehensive income	Changes in assets and liabilities that do not result from transactions with shareowners and are not included in net income but are recognized in a separate component of shareowners' equity. Other comprehensive income includes the following components: <ul style="list-style-type: none"> - Investment securities - unrealized gains and losses on securities classified as available-for-sale - Currency translation adjustments - the result of translating into U.S. dollars those amounts denominated or measured in a different currency - Cash flow hedges - the effective portion of the fair value of cash flow hedges. Such hedges relate to an exposure to variability in the cash flows of recognized assets, liabilities or forecasted transactions that are attributable to a specific risk - Benefit plans - unamortized prior service costs and net actuarial losses (gains) related to pension and retiree health and life benefits