

Overview

GE Capital is one of the world's largest providers of credit. For over 1 million businesses, large and small, we provide financing to purchase, lease and distribute equipment, as well as capital for real estate and corporate acquisitions, refinancings and restructurings. For our 100+ million consumer customers, we offer credit cards, retail sales finance programs, home, car and personal loans and credit insurance.

AT A GLANCE

- 2009 Net Income : \$2.3B
- 4Q 2009 Assets: ~\$625B
- Operations in 55 countries
- 1 million commercial customers
- 100+ million consumer customers
- 60,000+ employees

Our business model

GE Capital's business model is different than most financial institutions. We focus primarily on loans and leases that we underwrite to hold on our own balance sheet rather than on generating fees by originating loans and leases, then selling them to third parties. GE Capital finances what we know. We can offer customers the benefit of our industrial experience and our domain expertise across a number of industries.

GE Capital has diversified global sources of low-cost funding based on its AA credit rating, including short-term and long-term debt as well as consumer deposits.

Most of GE Capital's commercial loans are to mid-sized companies, spread across multiple industries and geographies and secured by tangible assets to reduce risk. More than 70% of GE Capital's loans are under \$100 million, which minimizes our exposure, as well as creates a vital source of lending to smaller businesses. Our consumer lending activities are also diversified by product and geography, and include operations in 55 countries.

A strong franchise

GE Capital occupies lead positions in a number of industries, from airlines, healthcare and energy financing to fleet, franchise and middle market corporate

finance. We are an expert in providing services that help customers manage the entire life cycle of an asset – selection, acquisition, maintenance and disposition – whether it's a fleet of cars and trucks, a fleet of PCs or a fleet of commercial aircraft.

Safe and conservative approach

We underwrite new loans and leases with the expectation that we will hold them on our own balance sheet throughout their life, and so design our credit agreements to be effective throughout the ups and downs of economic and credit markets. Typically, we operate in industries where we have decades of financing experience.



GE Capital core products

COMMERCIAL

- *Equipment leasing and lending* — From copiers to semiconductors, we help customers around the world to grow through equipment leasing and lending.
- *Fleet services* — We help commercial vehicle fleets realize their full potential with services to drive productivity and reduce costs and carbon emissions.
- *Franchise financing* — For single or multi-unit operators/ chains of restaurants and limited-service hotels, we offer financing for acquisitions, refinancing, construction of new units and remodels.
- *Inventory finance* — Our inventory finance programs help move products from manufacturers to distributors to dealers, helping businesses carry optimum inventory levels.
- *Corporate financing* — We provide middle market companies with revolving credit lines, term loans, and a variety of working capital programs that help accelerate cash flow from inventory or accounts receivable.
- *M&A and buyout financing* — We provide financing for merger, acquisition and buyout activity.
- *Restructuring finance* — We provide financing to support companies that need to restructure corporate debt or reorganize under bankruptcy court protection.

- *Healthcare finance* — We provide equipment, real estate & working capital financing for the global healthcare industry.
- *Energy finance* — We invest in equity, debt and venture capital in key global growth markets, focusing on: renewables, power, transmission & distribution, oil & gas, and midstream.
- *Commercial aviation* — We offer fleet, financing, and productivity solutions for the global aviation industry.
- *Commercial real estate* — We offer a broad spectrum of financing, equity, and servicing solutions for borrowers, brokers, developers, publicly traded companies and large institutional holders of real estate.

CONSUMER

- *Private label credit cards and bank cards*
- *Home, personal and vehicle loans*
- *Savings & deposits* — We provide safe, secure savings account options in a number of countries. We also offer valuable deposit products, featuring high-yield interest rates with a choice of maturities.
- *Insurance* — We offer a full range of fast, flexible and secure insurance solutions to complement our financial products.

For more information, visit gecapital.com

