

The Capital Difference

At GE Capital we're not just bankers, we're builders. We provide smart financing and the know-how of GE to help our customers' capital go further and do more. GE Capital is an extension of GE's rich heritage of building and supporting growth. Investing in the sectors we know best, we can provide more than just financing: we bring insight, knowledge and expertise to every loan. And as a result, businesses that finance with GE Capital benefit from the global know-how and expertise of GE. Around the world, we're helping our customers to invent more, to make more, to sell more and to do it all with greater efficiency. We're helping companies in ways that no other bank can. Because we're GE. Any bank can help you finance. Only a builder can help you grow.

Invested in our customers' success

Our business model is different from most other financial institutions. GE Capital focuses on industries in which we have industrial capabilities. Rather than generate fees by originating loans and leases we then sell to third parties, we primarily underwrite loans and leases that we plan to hold on our own balance sheet. This fact underscores the confidence we have in our customers.

Serving companies of all sizes globally

We help our business customers to purchase, lease and distribute equipment, and we find them the capital they need for real estate and corporate acquisitions, refinancing and restructurings. Our expertise in serving mid-sized companies is unparalleled.

Cross-category leadership

GE Capital is experienced working with a number of industries, from aviation, healthcare and energy financing to fleet, franchise and middle market corporate finance. We are also experts in helping our customers manage the entire life cycle of their assets—from selection, to acquisition, to maintenance, to disposition—whether those assets are a fleet of cars and trucks or a fleet of commercial aircraft.

A secure and stable business

GE Capital has diversified, global sources of 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 and provides a vital source of lending to businesses.

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 multiunit 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.


 **2011 Net Income: \$6.5 Billion**

 **2011 Assets: \$553 Billion**

 **Operations in 50+ countries**

 **1 million commercial customers**

 **80+ million consumer customers**

 **50,000+ employees**

- 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 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—We offer retailer-branded credit cards and private label cards with promotional financing, fixed payment, and rewards options. In certain countries, we offer additional credit products.
- Installment loans—We offer installment loans to consumers with attractive terms and predictable monthly payments for big-ticket purchases.
- 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.

