



Financial Services In Europe

GE – A Global Company



Operations in over
100 countries

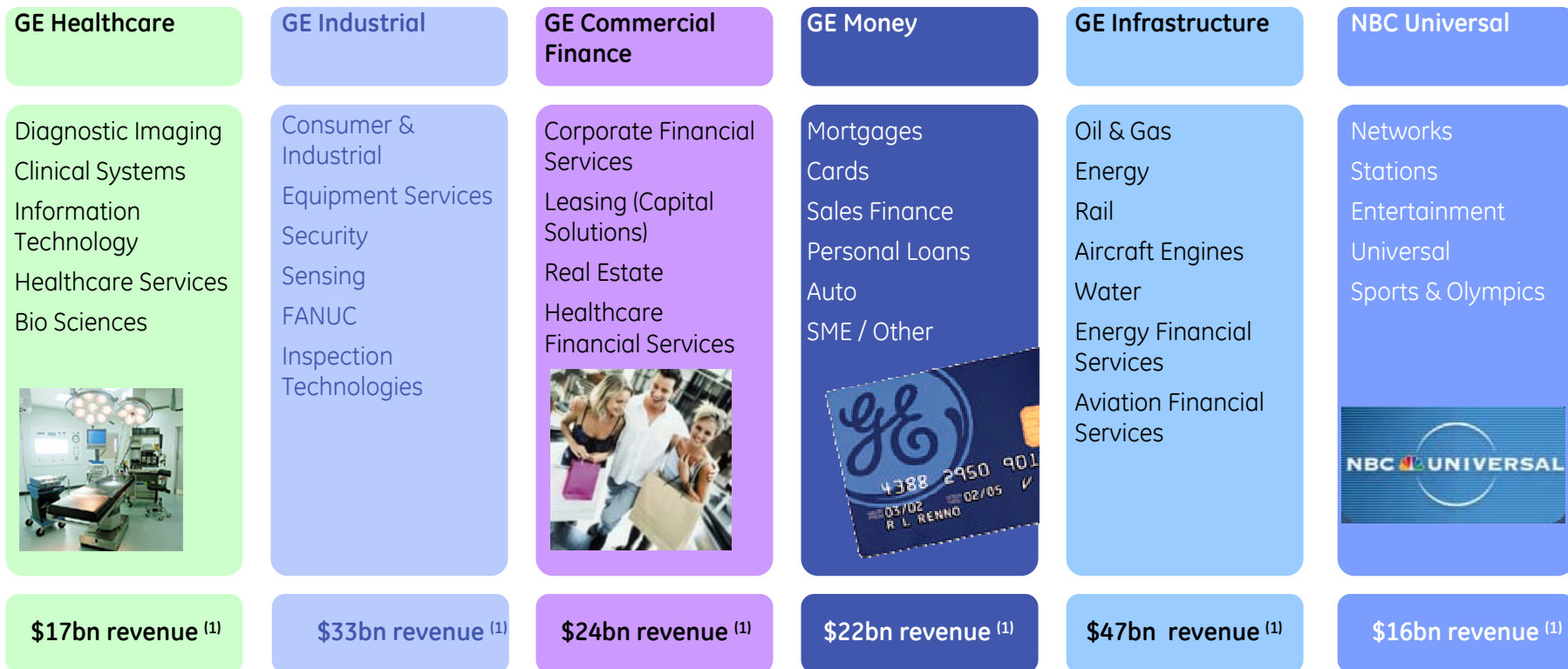
Debt rated **“Triple-A”**
since 1956

320,000 + employees
worldwide

Manufacturing facilities
in **32** countries

Six GE Businesses

- Revenues of US\$163bn and US\$21bn in net income in 2006



GE Financial Services



GE Commercial Finance

GE Commercial Finance

Offering an array of services and products aimed at enabling business worldwide to grow., GE Commercial Finance is the business-to-business finance unit of GE.

As a pure global business-to-business lender and the largest source of net income for GE, Commercial Finance generates \$5bn of net income, has \$234bn of assets and employs 26,000 persons. Circa 25% of its operations are in Europe

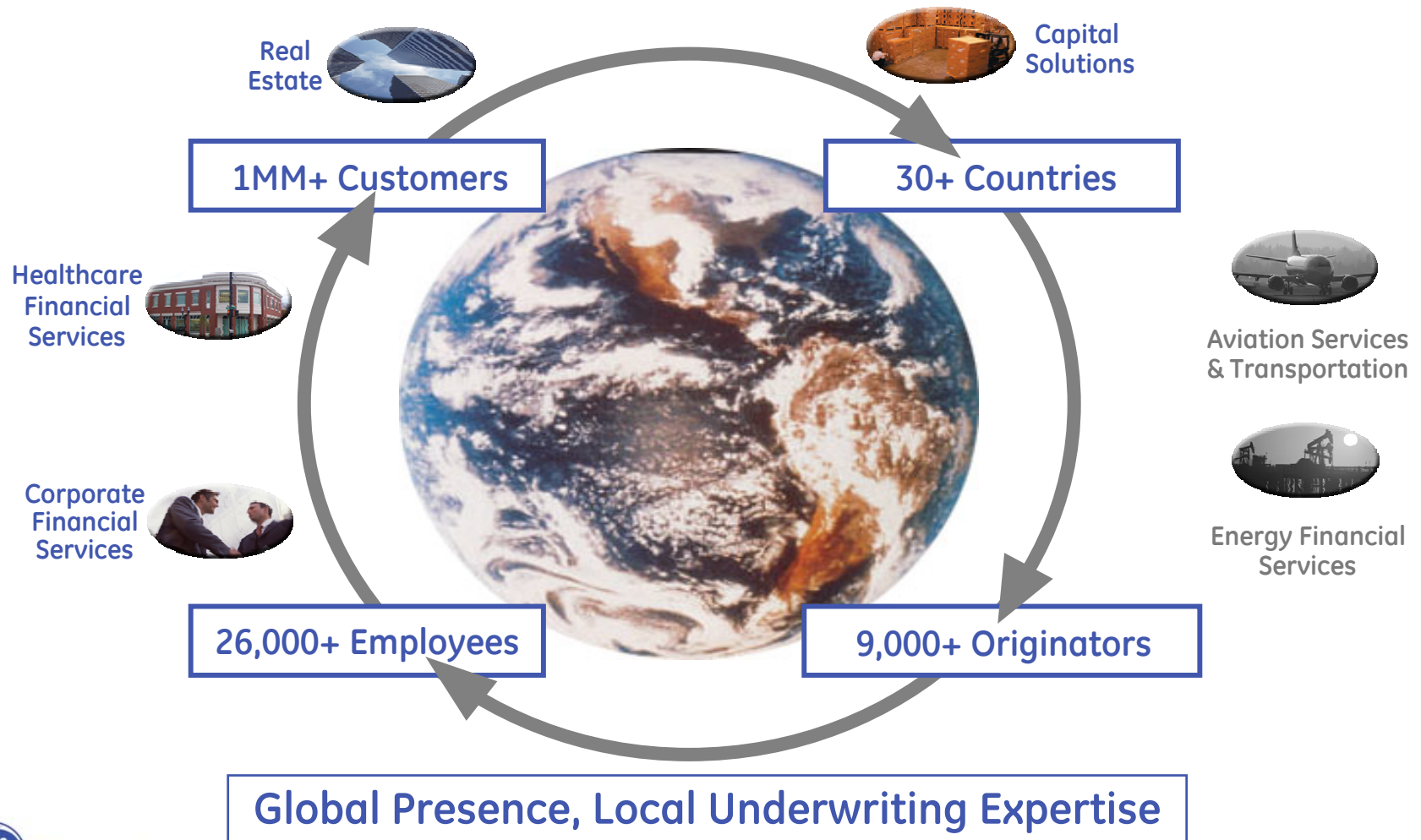
LEADERSHIP

Michael A. Neal, Vice Chairman



GE Commercial Finance

With deep industry expertise and lending, leasing and financing services of every kind, GE Commercial Finance plays a key role in helping its customers grow.



Europe – GE Commercial Finance



Corporate Financial Services



Capital Solutions



Real Estate



Healthcare Financial Services

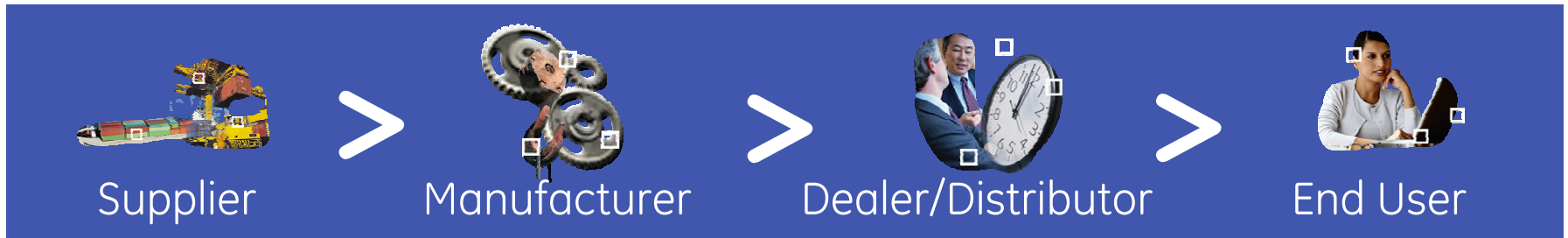
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- ✓ Strong presence in 17 countries
 - ✓ Leadership position in products
 - ✓ Local market knowledge
 - ✓ 30,000+ customers
 - ✓ 5,000+ employees

Corporate Financial Services - Europe

- 1,958 employees across 5 European countries
- \$25.6 bn of assets
 - Transaction Businesses \$4.4bn
 - Working Capital Solutions \$6.5bn
 - SME / Factoring \$14.6bn
(including Artesia acquisition)
- Building a dedicated Corporate Finance Business
 - Acquisition and Buyout Financing
 - ~ \$5.5bn Volume in 2006
 - Corporate Restructuring
 - Corporate Loans
 - Cash Flow Lending
 - #1 in France & Germany – FactoFrance & Heller
- Focused on Non-Investment Grade Corporates
- Industry expertise – leveraging GE



Capital Solutions - Europe



Fleet Services

- Lease or Services Management for over 270,000 fleet vehicles
- \$3,7BN of assets
- 1,300 employees in 11 countries



European Equipment Finance

- Diversified equipment lessor
- \$11BN of assets
- 1,500 employees in 14 countries

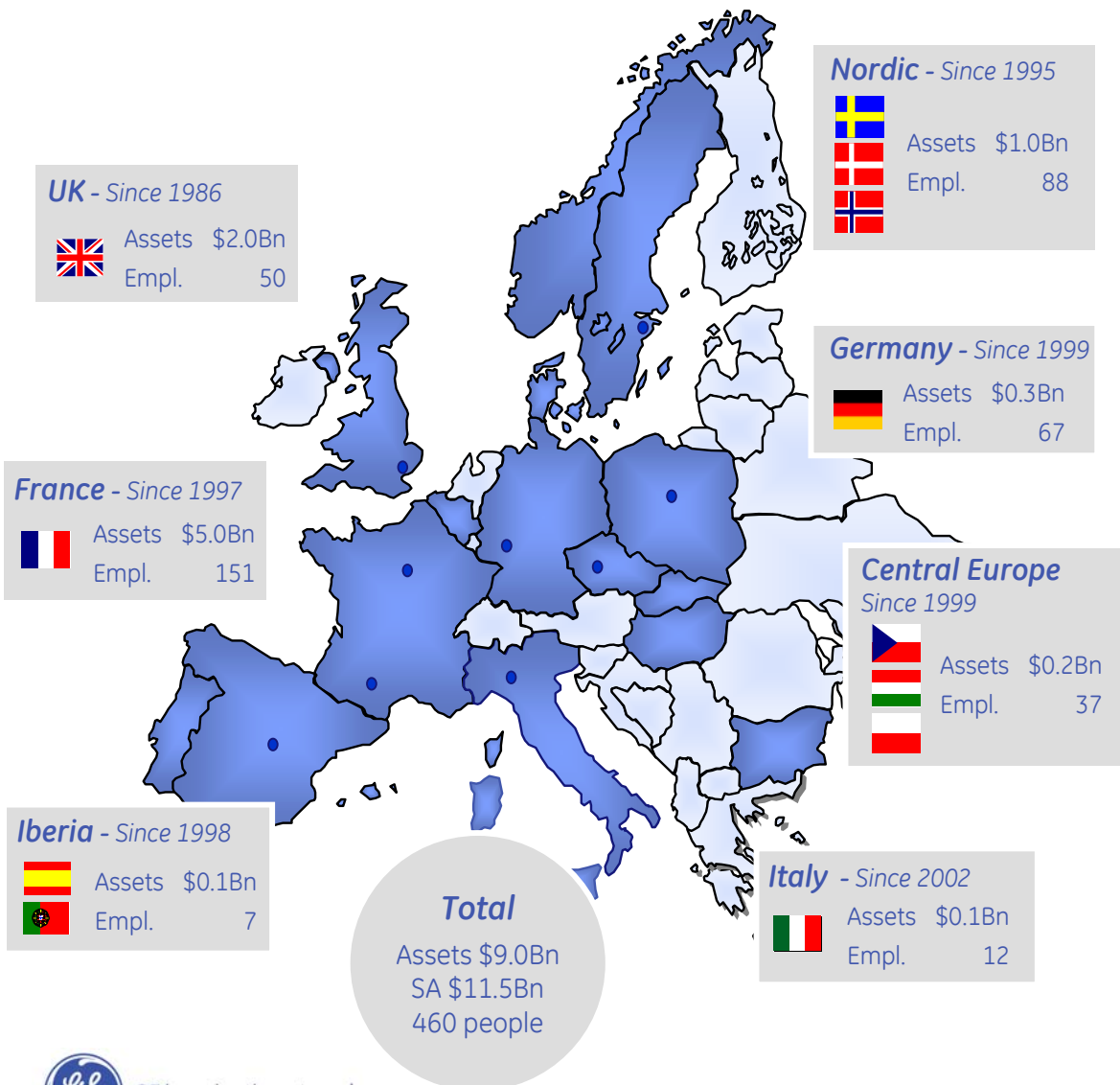


Commercial Distribution Finance

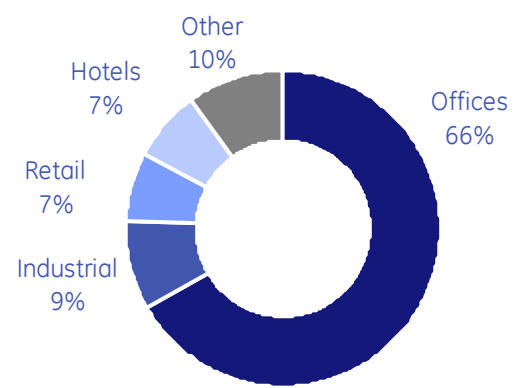
- Provider of inventory finance solutions for dealers
- 170 employees in 11 countries

Innovative Financial Solutions Across the Entire Supply Chain

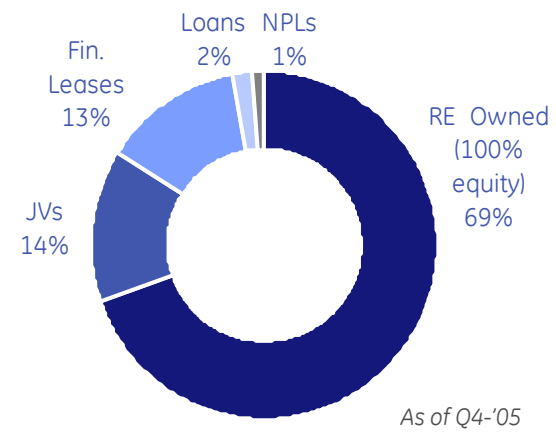
Real Estate - Europe



Collateral mix



Net Earning Assets by Product Type



As of Q4-'05

Healthcare Financial Services - Europe

- 106 employees across 15 European countries
- \$1,111 MM of assets
 - Equipment Finance \$694 MM
 - Corporate Finance \$301 MM
 - Real Estate \$116 MM
- Building expertise in every sector of the healthcare industry
 - Healthcare Equipment Financing (GE and Non GE)
 - Real Estate Sale-Lease Back
 - Vendor Program
 - Cash Flow Lending
- Focused on Growth
- Industry expertise – True healthcare vertical in GE



GE Money

GE Money

A leading provider, under the GE Money brand, of credit services to consumers, retailers and auto dealers in countries around the world, offering financial products such as private label credit cards, personal loans, bank cards, auto loans and leases, mortgages, corporate travel and purchasing cards, debt consolidation and home equity loans and credit insurance.

Providing the financial resources to make dreams come true by granting credit to more than 118 million customers in over 50 countries. Assets of \$190bn

LEADERSHIP

David R. Nissen, CEO

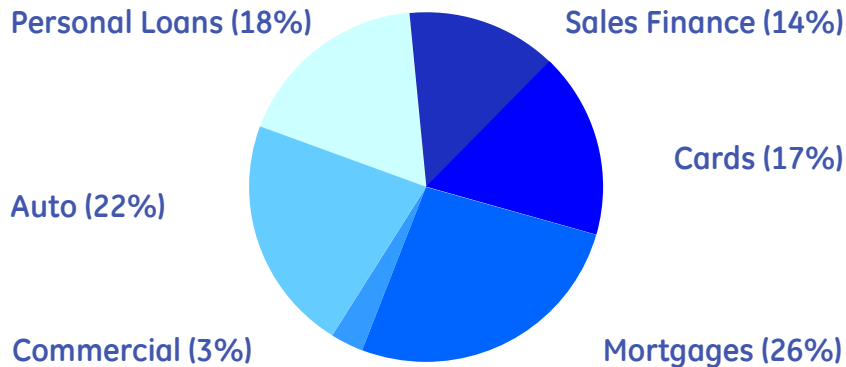
BUSINESS UNITS

EMEA • Asia • Americas •
Australia/New Zealand



GE Money

Product Lines – Assets '06

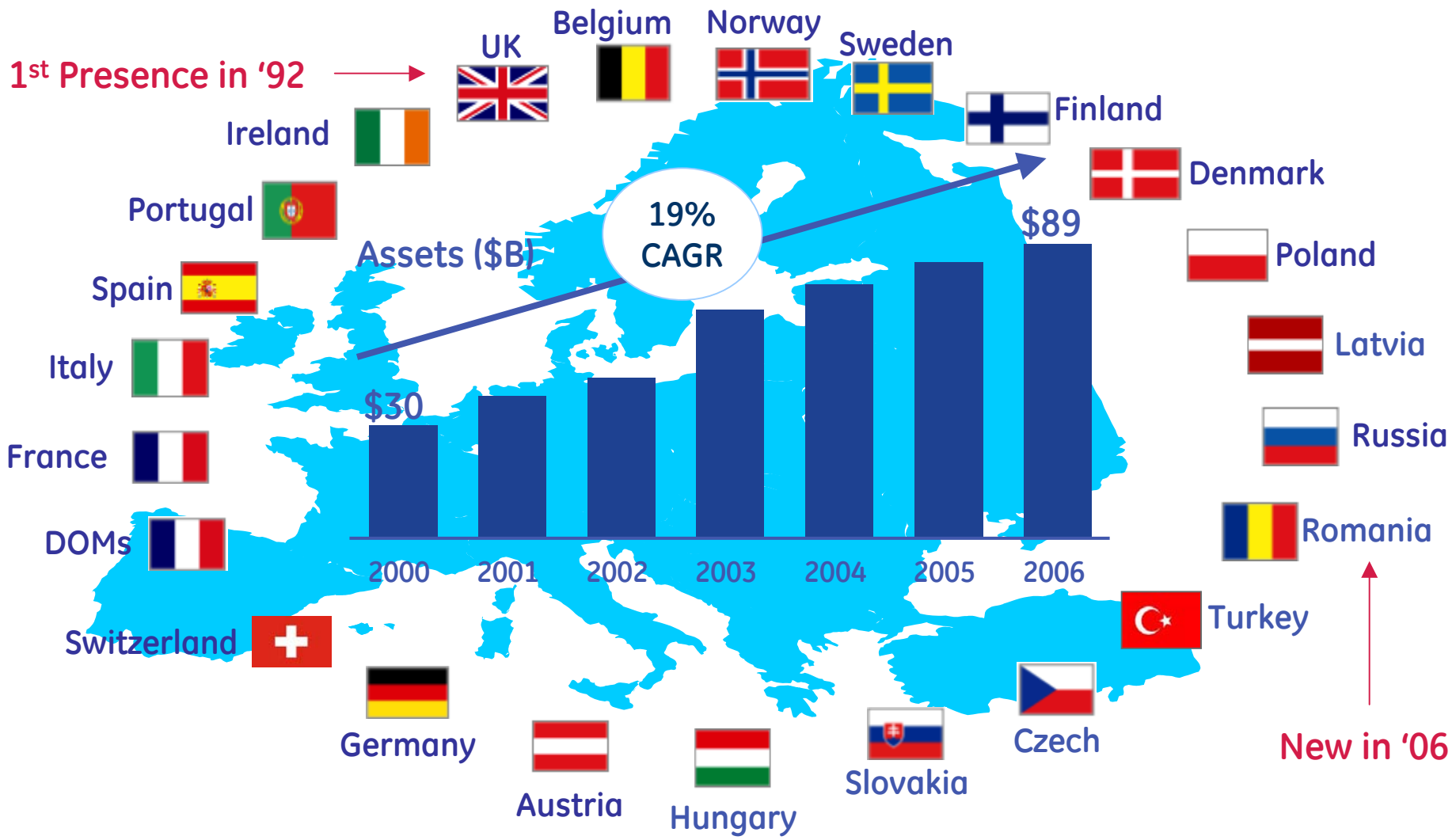


Reach

Consumers ('06)	118MM
Assets	\$190bn
% Assets Europe	47%
ATMs ('06)	225K+
Retail Outlets ('06)	150K+
Branches ('06)	~3,400

Large and Diverse Customer Base

GE Money EMEA



GE Industrial – Equipment Services

GE Equipment Services

Equipment Services is a global provider of transport solutions for the world's supply chains. Offering a full range of equipment leasing and intelligence-based asset management and logistics services for manufacturers, retailers and shippers, Equipment Services enables the timely movement of raw materials and cargo for the global economy

A portfolio of businesses providing transportation and construction equipment. Worldwide assets of \$19.1bn, over \$3.3bn of which are in Europe

LEADERSHIP

Deborah Reif, CEO

BUSINESS UNITS

TIP • Modular Space •
Intermodal • Penske • Rail •
Plant Hire • Vehicle Rentals



GE Equipment Services - Europe

A portfolio of businesses providing transportation and construction equipment with a pan-European focus

- TIP
 - Commercial trailers provided and managed through a variety of lease/hire arrangements
- Modular Space
 - Mobile and modular buildings
 - Customers in construction, education and other sectors
- Plant Hire
 - Rental of construction plant and equipment
- Rail Services
 - Rental and leasing of multiple categories of rail freight cars
- TLS
 - Short term commercial van rental

