

GENERAL ELECTRIC CAPITAL CORP

Form FWP

December 30, 2005

PROSPECTUS

Dated December 29, 2005

Dated May 17, 2005

Filed Pursuant to Rule 433

PROSPECTUS SUPPLEMENT

Registration Statement No. 333-123085

Dated August 24, 2005

GENERAL ELECTRIC CAPITAL CORPORATION

GLOBAL MEDIUM-TERM NOTES, SERIES A

(Amortizing Fixed Rate Notes)

|  |   |
|--|---|
| Issuer:                                | General Electric Capital Corporation  |
| Ratings:                               | Aaa/AAA   |
| Trade Date/Pricing Effective Time:     | December 29, 2005, 9:00 AM Eastern Standard Time  |
| Settlement Date (Original Issue Date): | January 6, 2006   |
| Maturity Date:                         | January 1, 2024   |
| Principal Amount:                      | US\$229,644,000   |
| Price to Public (Issue Price):         | 99.783%   |
| Agents Commission:                     | 0.2500%   |
| All-in Price:                          | 99.533%   |
| Accrued Interest:                      | None  |
| Re-Offer Yield:                        | 5.142%  |
| Net Proceeds to Issuer:                | US\$ 228,571,562.52   |
| Interest Rate Per Annum:               | 5.012%  |
| Interest Payment Dates:                | Annually, provided however that the first interest payment date shall be March 28, 2006, and thereafter interest shall be payable on January 1 of each year and ending on the |

Edgar Filing: GENERAL ELECTRIC CAPITAL CORP - Form FWP

Maturity Date

Day Count Convention: 30/360

Denominations: Minimum of \$1,000 with increments of \$1,000 thereafter

Call Dates (if any): None

Call Notice Period: None

Page 2

Dated December 29, 2005

Filed Pursuant to Rule 433

Registration Statement No. 333-123085

Put Notice Period: None

CUSIP: 36962GU44

ISIN: None

Common Code: None

Other: Amortization Schedule

| Period Start Date | Period End Date | Principal Outstanding | Principal Redemption | Interest Payment | Total Bond Cash Flows |
|-------------------|-----------------|-----------------------|----------------------|------------------|-----------------------|
| 6-Jan-06          |                 | 229,644,000           |                      |                  |                       |
| 6-Jan-06          | 28-Mar-06       | 187,265,667           | 42,378,333           | 2,621,667        | 45,000,000            |
| 28-Mar-06         | 1-Jan-07        | 149,383,198           | 37,882,469           | 7,117,531        | 45,000,000            |

Edgar Filing: GENERAL ELECTRIC CAPITAL CORP - Form FWP

|          |          |             |            |           |            |
|----------|----------|-------------|------------|-----------|------------|
| 1-Jan-07 | 1-Jan-08 | 111,870,284 | 37,512,914 | 7,487,086 | 45,000,000 |
| 1-Jan-08 | 1-Jan-09 | 80,173,606  | 31,696,678 | 5,606,939 | 37,303,617 |
| 1-Jan-09 | 1-Jan-10 | 75,191,907  | 4,981,699  | 4,018,301 | 9,000,000  |
| 1-Jan-10 | 1-Jan-11 | 69,960,525  | 5,321,382  | 3,768,618 | 9,000,000  |
| 1-Jan-11 | 1-Jan-12 | 64,466,947  | 5,493,578  | 3,506,422 | 9,000,000  |
| 1-Jan-12 | 1-Jan-13 | 58,698,030  | 5,768,917  | 3,231,083 | 9,000,000  |
| 1-Jan-13 | 1-Jan-14 | 52,639,975  | 6,058,055  | 2,941,945 | 9,000,000  |
| 1-Jan-14 | 1-Jan-15 | 46,278,291  | 6,361,684  | 2,638,316 | 9,000,000  |
| 1-Jan-15 | 1-Jan-16 | 39,597,759  | 6,680,532  | 2,319,468 | 9,000,000  |
| 1-Jan-16 | 1-Jan-17 | 32,582,399  | 7,015,360  | 1,984,640 | 9,000,000  |
| 1-Jan-17 | 1-Jan-18 | 15,238,405  | 17,343,994 | 1,633,030 | 18,977,027 |
| 1-Jan-18 | 1-Jan-19 | 12,998,993  | 2,239,411  | 763,749   | 3,003,160  |
| 1-Jan-19 | 1-Jan-20 | 10,647,343  | 2,351,651  | 651,510   | 3,003,160  |
| 1-Jan-20 | 1-Jan-21 | 8,177,827   | 2,469,515  | 533,645   | 3,003,160  |
| 1-Jan-21 | 1-Jan-22 | 5,584,540   | 2,593,287  | 409,873   | 3,003,160  |
| 1-Jan-22 | 1-Jan-23 | 2,861,271   | 2,723,263  | 279,897   | 3,003,160  |
| 1-Jan-23 | 1-Jan-24 | 0           | 2,861,277  | 143,407   | 3,004,684  |

Filed Pursuant to Rule 433

Registration Statement No. 333-123085

**Plan of Distribution:**

The Notes are being purchased by the following financial institution (the "Underwriter"), as principal, at 99.783% of the aggregate principal amount less an underwriting discount equal to 0.250% of the principal amount of the Notes. The Underwriter has advised the Company that the Underwriter proposes to offer the Notes for sale at the Re-offer Price referenced above.

Sole Manager:

| <u>Institution</u>       | <u>Commitment</u> |
|--------------------------|-------------------|
| Deutsche Bank Securities | \$ 229,644,000    |
| Total                    | \$ 229,644,000    |

The Company has agreed to indemnify the Underwriters against certain liabilities, including liabilities under the Securities Act of 1933, as amended.

Additional Information:

General

At September 30, 2005, the Company had outstanding indebtedness totaling \$344.022 billion, consisting of notes payable within one year, senior notes payable after one year and subordinated notes payable after one year. The total amount of outstanding indebtedness at September 30, 2005, excluding subordinated notes payable after one year, was equal to \$341.143 billion.

Consolidated Ratio of Earnings to Fixed Charges

The information contained in the Prospectus under the caption "Consolidated Ratio of Earnings to Fixed Charges" is hereby amended in its entirety, as follows:

| <u>Year Ended December 31</u> |             |             |             |             | <u>Nine Months</u>   |
|-------------------------------|-------------|-------------|-------------|-------------|----------------------|
| <u>2000</u>                   | <u>2001</u> | <u>2002</u> | <u>2003</u> | <u>2004</u> | <u>Ended</u>         |
|                               |             |             |             |             | <u>September 30,</u> |
|                               |             |             |             |             | <u>2005</u>          |

Edgar Filing: GENERAL ELECTRIC CAPITAL CORP - Form FWP

|      | (Restated) | (Restated) | (Restated) | (Restated) |      |
|------|------------|------------|------------|------------|------|
| 1.52 | 1.73       | 1.66       | 1.86       | 1.89       | 1.82 |

For purposes of computing the consolidated ratio of earnings to fixed charges, earnings consist of net earnings adjusted for the provision for income taxes, minority interest and fixed charges. Fixed charges consist of interest and discount on all indebtedness and one-third of rentals, which the Company believes is a reasonable approximation of the interest factor of such rentals.

Page 4

Dated December 29, 2005

Filed Pursuant to Rule 433

Registration Statement No. 333-123085

CAPITALIZED TERMS USED IN THIS PRICING SUPPLEMENT WHICH ARE DEFINED IN THE PROSPECTUS SUPPLEMENT SHALL HAVE THE MEANINGS ASSIGNED TO THEM IN THE PROSPECTUS SUPPLEMENT

The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov)

**. Alternatively, the issuer, the underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling the underwriter collect at 1-212-723-6104 or Investor Communications of the issuer at 1-203-357-3950.**