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GENERAL MOTORS CORP
Form 8-K
November 01, 2002

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549-1004

FORM 8-K
CURRENT REPORT PURSUANT TO SECTION 13 OF
THE SECURITIES EXCHANGE ACT OF 1934

Date of Report
(Date of earliest event reported) November 1, 2002

GENERAL MOTORS CORPORATION

(Exact name of registrant as specified in its charter)

STATE OF DELAWARE ----- (State or other jurisdiction of incorporation)	1-143 ----- (Commission File Number)	38-0572515 ----- (I.R.S. Employer Identification No.)
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300 Renaissance Center, Detroit, Michigan ----- (Address of principal executive offices)	48265-3000 ----- (Zip Code)
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Registrant's telephone number, including area code (313) 556-5000

ITEM 5. OTHER ITEMS

On November 1, 2002, General Motors Corporation (GM) issued a news release announcing October production results and increased fourth quarter production forecast. The release is as follows:

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GM Reports October Sales of 391,070, Down 32 Percent

GM Sales Up 7 Percent from September, and Retail Sales
Up 15 Percent from September

Trucks Maintain Industry-Record Pace; October Car Sales Decrease 40 Percent
GM Announces October Production Results; Q4 Forecast Increased

DETROIT - General Motors Corp. dealers sold 391,070 new cars and trucks in October in the United States, down 32 percent versus October 2001 when GM posted exceptional sales with its "Keep America Rolling" marketing program. GM's overall truck sales were down 26 percent, and GM car sales decreased 40 percent. When compared to September, GM posted a 7 percent overall sales gain, and retail sales increased 15 percent.

"Looking at the broader picture, we are pleased with our overall performance for the first 10 months of the year," said Bill Lovejoy, group vice president of North America Vehicle Sales, Service and Marketing. "Our October retail sales were significantly higher than September results, but were down compared to an exceptionally strong October in 2001. In addition, GM's October market share results will likely exceed its year-to-date market share performance.

"Importantly, GM trucks remain on pace to set the all-time industry record, and we continue to post significant market share gains in many key segments of the business," Lovejoy said.

GM Truck Sales

With two months remaining in the calendar year, GM's SUV sales have already exceeded the industry calendar year record that GM set last year. For the calendar year through October, GM utility vehicle sales were up 23 percent. GM's midsize utility sales for the same period were 470,905, up 36 percent. Full-size utility vehicle sales for the calendar year through October (456,689) have increased 4 percent.

In October, GM delivered 110,541 utility vehicle sales, down 16 percent. GM's midsize utility sales for the month were 51,518, down 12 percent. GM's October sales of full-size utility vehicles (42,015 units) decreased 38 percent from exceptional year-ago levels.

GM Car Sales

Overall GM car sales were down 40 percent in October. However, two of GM's newest passenger car products posted impressive gains compared with their September 2002 sales. The Cadillac CTS had strong monthly sales of 4,848 units, up 26 percent, and the Pontiac Vibe sold 6,509 units, up 41 percent for the same period. The Chevrolet Impala also had a healthy month with 17,306 sales in the very competitive midsize segment of the passenger car market.

Certified Used Cars

GM's industry-leading certified used car program sold approximately 40,783 total certified used vehicles in October, including the Cadillac, Saturn and Saab certified brands. The GM Certified Used Vehicle brand alone had another strong month, selling 34,839 units. "Our GM dealers, GMAC and the entire VSSM organization are making our certified used vehicle business very successful for General Motors," Lovejoy said.

GM Announces October Production Results and Revised Fourth-Quarter Production Forecast

In October, GM produced 578,300 vehicles (242,300 cars and 336,000 trucks) in North America, compared to 485,000 vehicles (215,000 cars and 270,000 trucks) produced in October 2001. (Production totals include joint venture production of 17,000 vehicles in October 2002 and 10,000 vehicles in October 2001.)

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In addition, GM is revising its fourth-quarter production forecast for North America to 1.410 million units (600,500 cars and 809,500 trucks). The current estimate is up 10,000 units from the production guidance given in GM's recent third-quarter earnings' release. In the fourth-quarter of 2001, GM produced 1.294 million units (573,000 cars and 721,000 trucks) in North America.

GM also announced revised fourth-quarter production forecasts for its international regions:

- GM Europe - The regions' revised fourth-quarter production forecast is 469,000 vehicles, down 3,000 vehicles from last month's forecast.
- GM Asia Pacific - GM Asia Pacific's revised fourth-quarter production forecast is 82,000 vehicles, up 8,000 vehicles from last month's initial forecast.
- GM Latin America, Africa and the Middle East - The region's revised fourth-quarter production forecast is 166,000 units, up 11,000 units over last month's forecast.

GM cars and trucks are sold under the following brands: Chevrolet, Pontiac, Buick, Oldsmobile, Cadillac, GMC, Saturn, Hummer, Saab, Opel, Vauxhall and Holden. GM parts and accessories are marketed under the GM, GM Goodwrench and ACDelco brands through GM Service and Parts Operations.

More information on GM can be found at www.gm.com.

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Note: GM sales and production results are available on GM Media Online at <http://media.gm.com> by clicking on News, then Sales/Production. In this press release and related comments by General Motors management, our use of the words "expect," "anticipate," "estimate," "forecast," "objective," "plan," "goal" and similar expressions is intended to identify forward looking statements. While these statements represent our current judgment on what the future may hold, and we believe these judgments are reasonable, actual results may differ materially due to numerous important factors that are described in GM's most recent report on SEC Form 10-K (at page II-15, 16) which may be revised or supplemented in subsequent reports on SEC Forms 10-Q and 8-K. Such factors include, among others, the following: changes in economic conditions, currency exchange rates or political stability; shortages of fuel, labor strikes or work stoppages; market acceptance of the corporation's new products; significant changes in the competitive environment; changes in laws, regulations and tax rates; and, the ability of the corporation to achieve reductions in cost and employment levels to realize production efficiencies and implement capital expenditures at levels and times planned by management.

Detroit -- General Motors dealers in the United States today reported the following vehicle sales:

	October		Calendar Year-to-Date January - October			
	2002	2001	% Chg per S/D	2002	2001	% Chg
Curr S/D: 27						
Prev S/D: 26						
Vehicle Total	391,070	554,652	-32.1	4,075,779	4,178,125	-2.4

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Car Total	151,318	244,113	-40.3	1,759,669	2,001,256	-12.1
Truck Total	239,752	310,539	-25.7	2,316,110	2,176,869	6.4
Light Truck Total	236,673	306,800	-25.7	2,284,589	2,142,238	6.6
Light Vehicle Total	387,991	550,913	-32.2	4,044,258	4,143,494	-2.4

Market Division Vehicle Total	October			Calendar Year-to-Date January - October		
	2002	2001	% Chg per S/D	2002	2001	% Chg
	Buick	31,591	45,926	-33.8	356,057	346,580
Cadillac	18,711	20,155	-10.6	164,133	145,128	13.1
Chevrolet	204,295	313,747	-37.3	2,219,914	2,271,399	-2.3
GMC	48,233	65,957	-29.6	462,897	457,714	1.1
HUMMER	3,868	67	***.*	11,784	638	***.*
Oldsmobile	12,057	18,533	-37.4	135,262	208,003	-35.0
Other - Isuzu	1,270	1,102	11.0	11,278	12,958	-13.0
Pontiac	41,884	54,409	-25.9	443,347	473,308	-6.3
Saab	1,844	4,820	-63.2	32,290	32,234	0.2
Saturn	27,317	29,936	-12.1	238,817	230,163	3.8

Sales of Domestically Produced Vehicles

Car	149,473	238,723	-39.7	1,727,141	1,959,620	-11.9
Light Truck	236,673	306,800	-25.7	2,284,589	2,142,238	6.6

Twenty-seven selling days for the October period this year and twenty-six for last year.

*American Isuzu Motors, Inc., dealer sales of commercial vehicles distributed by General Motors Corporation as reported to General Motors by American Isuzu Motors, Inc.

2-1P
GM Car Deliveries - (United States)
October 2002

	(1)	October		Calendar Year-to-Date January - October			
		2002	2001	%Chg per S/D	2002	2001	% Chg
		Selling Days (S/D)	27	26			
Century	10,700	14,870	-30.7	130,623	123,161	6.1	
LeSabre	8,969	15,939	-45.8	114,662	126,854	-9.6	
Park Avenue	2,705	3,841	-32.2	25,789	30,535	-15.5	

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Regal	4,377	4,783	-11.9	32,707	44,590	-26.6
Riviera	0	2	***.*	0	6	***.*
Buick Total	26,751	39,435	-34.7	303,781	325,146	-6.6

Catera	1	570	-99.8	238	9,402	-97.5
CTS	4,848	0	***.*	29,180	0	***.*
DeVille	6,933	10,369	-35.6	70,607	81,230	-13.1
Eldorado	287	1,311	-78.9	5,266	8,820	-40.3
Seville	1,991	3,308	-42.0	18,177	21,250	-14.5
Cadillac Total	14,060	15,558	-13.0	123,468	120,702	2.3

Camaro	1,425	4,955	-72.3	26,865	30,529	-12.0
Cavalier	14,549	30,713	-54.4	207,388	204,822	1.3
Corvette	3,094	4,647	-35.9	27,533	29,097	-5.4
Impala	17,306	27,661	-39.8	161,001	178,260	-9.7
Lumina	2	34	-94.3	34	17,618	-99.8
Malibu	9,323	13,597	-34.0	143,815	159,172	-9.6
Metro	0	5	***.*	13	6,478	-99.8
Monte Carlo	5,096	9,767	-49.8	55,329	63,839	-13.3
Prizm	82	2,665	-97.0	14,263	41,655	-65.8
Chevrolet Total	50,877	94,044	-47.9	636,241	731,470	-13.0

Alero	7,704	6,883	7.8	81,802	97,669	-16.2
Aurora	547	2,499	-78.9	8,045	22,453	-64.2
Cutlass	0	0	***.*	0	19	***.*
Eighty Eight	0	0	***.*	0	4	***.*
Intrigue	737	3,483	-79.6	13,779	35,955	-61.7
Oldsmobile Total	8,988	12,865	-32.7	103,626	156,100	-33.6

Bonneville	2,519	5,144	-52.8	31,913	43,000	-25.8
Firebird	1,022	3,519	-72.0	19,400	22,167	-12.5
Grand Am	7,924	15,717	-51.5	131,510	164,282	-19.9
Grand Prix	14,830	15,311	-6.7	107,561	111,293	-3.4
Sunfire	2,708	7,764	-66.4	57,291	64,699	-11.4
Vibe	6,509	0	***.*	30,462	0	***.*
Pontiac Total	35,512	47,455	-27.9	378,137	405,441	-6.7

9-3	839	2,518	-67.9	17,299	16,560	4.5
9-5	1,005	2,302	-58.0	14,991	15,674	-4.4
Saab Total	1,844	4,820	-63.2	32,290	32,234	0.2

ION	1,009	0	***.*	1,009	0	***.*
Saturn L Series	5,544	11,261	-52.6	71,755	86,632	-17.2
Saturn S Series	6,733	18,675	-65.3	109,362	143,531	-23.8
Saturn Total	13,286	29,936	-57.3	182,126	230,163	-20.9

GM Total	151,318	244,113	-40.3	1,759,669	2,001,256	-12.1

GM Car Deliveries by Production Source						

GM North America *	149,473	238,723	-39.7	1,727,141	1,959,620	-11.9

GM Import	1,845	5,390	-67.0	32,528	41,636	-21.9

GM Total	51,318	244,113	-40.3	1,759,669	2,001,256	-12.1

* Includes U.S./Canada/Mexico

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	(1)	Calendar Year-to-Date					
		October		January - October			
			%Chg				
		2002	2001	per S/D	2002	2001	% Chg
Selling Days (S/D)	27		26				

GM Car Deliveries by Production Source and Marketing Division

Buick Total	26,751	39,435	-34.7	303,781	325,146	-6.6
Cadillac Total	14,059	14,988	-9.7	123,230	111,300	10.7
Chevrolet Total	50,877	94,044	-47.9	636,241	731,470	-13.0
Oldsmobile Total	8,988	12,865	-32.7	103,626	156,100	-33.6
Pontiac Total	35,512	47,455	-27.9	378,137	405,441	-6.7
Saturn Total	13,286	29,936	-57.3	182,126	230,163	-20.9
GM North America Total*	149,473	238,723	-39.7	1,727,141	1,959,620	-11.9
Cadillac Total	1	570	-99.8	238	9,402	-97.5
Saab Total	1,844	4,820	-63.2	32,290	32,234	0.2
GM Import Total	1,845	5,390	-67.0	32,528	41,636	-21.9

GM Vehicle Deliveries by Marketing Division

Buick Total	31,591	45,926	-33.8	356,057	346,580	2.7
Cadillac Total	18,711	20,155	-10.6	164,133	145,128	13.1
Chevrolet Total	204,295	313,747	-37.3	2,219,914	2,271,399	-2.3
GMC Total	48,233	65,957	-29.6	462,897	457,714	1.1
HUMMER Total	3,868	67	***.*	11,784	638	***.*
Oldsmobile Total	12,057	18,533	-37.4	135,262	208,003	-35.0
Other-Isuzu Total	1,270	1,102	11.0	11,278	12,958	-13.0
Pontiac Total	41,884	54,409	-25.9	443,347	473,308	-6.3
Saab Total	1,844	4,820	-63.2	32,290	32,234	0.2
Saturn Total	27,317	29,936	-12.1	238,817	230,163	3.8
GM Total	391,070	554,652	-32.1	4,075,779	4,178,125	-2.4

* Includes US/Canada/Mexico

3-1P

GM Truck Deliveries - (United States)
October 2002

	(1)	Calendar Year-to-Date					
		October		January - October			
			%Chg				
		2002	2001	per S/D	2002	2001	% Chg
Selling Days (S/D)	27		26				
Rendezvous	4,840	6,491	-28.2	52,276	21,434	143.9	
Total Buick	4,840	6,491	-28.2	52,276	21,434	143.9	
Escalade	3,286	4,597	-31.2	29,804	24,426	22.0	
Escalade EXT	1,365	0	***.*	10,861	0	***.*	
Total Cadillac	4,651	4,597	-2.6	40,665	24,426	66.5	
Astro	3,546	4,595	-25.7	44,487	51,423	-13.5	
C/K Suburban(Chevy)	10,288	18,609	-46.8	125,324	127,346	-1.6	

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Chevy C/T Series	213	833	-75.4	3,980	5,430	-26.7
Chevy P Models & Mtr Hms	0	0	***.*	0	73	***.*
Chevy W Series	172	188	-11.9	1,894	1,650	14.8
Express Cutaway/G Cut	2,082	1,700	17.9	17,529	13,863	26.4
Express Panel/G Van	5,479	6,232	-15.3	55,623	55,816	-0.3
Express/G Sportvan	1,281	718	71.8	12,600	12,846	-1.9
Kodiak 4/5 Series	364	0	***.*	1,107	0	***.*
Kodiak 6/7/8 Series	60	0	***.*	89	0	***.*
S/T Blazer	6,448	9,407	-34.0	87,644	133,808	-34.5
S/T Pickup	11,328	15,307	-28.7	130,605	140,211	-6.9
Tahoe	13,317	23,474	-45.4	173,782	167,980	3.5
Tracker	2,977	4,845	-40.8	36,314	45,408	-20.0
TrailBlazer	25,361	24,531	-0.4	203,609	80,218	153.8
Venture	8,693	7,468	12.1	76,865	76,645	0.3
.....						
Avalanche	6,709	12,915	-50.0	76,963	35,988	113.9
Silverado-C/K Pickup	55,100	88,881	-40.3	535,258	591,224	-9.5
Chevrolet Fullsize Pickups	61,809	101,796	-41.5	612,221	627,212	-2.4
.....						
Chevrolet Total	153,418	219,703	-32.8	1,583,673	1,539,929	2.8

C/K Suburban(GMC)	0	3	***.*	0	37	***.*
Envoy	12,084	9,026	28.9	89,758	35,852	150.4
GMC C/T Series	432	1,256	-66.9	9,010	10,912	-17.4
GMC W Series	295	359	-20.9	3,438	3,592	-4.3
P Models & Mtr Hms(GMC)	0	1	***.*	0	16	***.*
S/T Jimmy	9	1,196	-99.3	928	29,884	-96.9
Safari (GMC)	892	1,418	-39.4	12,010	16,318	-26.4
Savana Panel/G Classic	1,509	2,191	-33.7	18,316	20,822	-12.0
Savana Special/G Cut	556	486	10.2	7,257	9,202	-21.1
Savana/Rally	247	179	32.9	2,284	2,147	6.4
Sierra	17,746	28,009	-39.0	167,216	172,329	-3.0
Sonoma	2,934	3,689	-23.4	35,960	35,810	0.4
Topkick 4/5 Series	203	0	***.*	606	0	***.*
Topkick 6/7/8 Series	70	0	***.*	119	0	***.*
Yukon	5,634	9,139	-40.6	61,152	63,815	-4.2
Yukon XL	5,622	9,005	-39.9	54,843	56,978	-3.7
GMC Total	48,233	65,957	-29.6	462,897	457,714	1.1

HUMMER H1	108	67	55.2	602	638	-5.6
HUMMER H2	3,760	0	***.*	11,182	0	***.*
HUMMER Total	3,868	67	***.*	11,784	638	***.*

Bravada	1,004	2,942	-67.1	12,494	19,890	-37.2
Silhouette	2,065	2,726	-27.1	19,142	32,013	-40.2
Oldsmobile Total	3,069	5,668	-47.9	31,636	51,903	-39.0

Other-Isuzu F Series	217	204	2.4	1,630	1,919	-15.1
Other-Isuzu N Series	1,053	898	12.9	9,648	11,039	-12.6
Other-Isuzu Total	1,270	1,102	11.0	11,278	12,958	-13.0

Aztek	1,772	2,730	-37.5	24,196	24,748	-2.2
Montana	4,600	4,224	4.9	41,014	43,119	-4.9
Pontiac Total	6,372	6,954	-11.8	65,210	67,867	-3.9

VUE	14,031	0	***.*	56,691	0	***.*
Saturn Total	14,031	0	***.*	56,691	0	***.*

GM Total	239,752	310,539	-25.7	2,316,110	2,176,869	6.4

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GM TRUCK Deliveries by Production Source

GM North America *	238,521	309,290	-25.7	2,304,151	2,163,996	6.5
GM Import	1,231	1,249	-5.1	11,959	12,873	-7.1
GM Total	239,752	310,539	-25.7	2,316,110	2,176,869	6.4

GM Light Duty Truck Deliveries by Production Source

GM North America *	236,673	306,800	-25.7	2,284,589	2,142,238	6.6
GM Import	0	0	***.*	0	0	***.*
GM Total	236,673	306,800	-25.7	2,284,589	2,142,238	6.6

*Includes U.S./Canada/Mexico

3-1P

GM Truck Deliveries - (United States) October 2002

	(1) October		%Chg per S/D	Calendar Year-to-Date January - October		
	2002	2001		2002	2001	% Chg
Selling Days (S/D)	27	26				

GM TRUCK Deliveries by Production Source and Marketing Division

Buick Total	4,840	6,491	-28.2	52,276	21,434	143.9
Cadillac Total	4,651	4,597	-2.6	40,665	24,426	66.5
Chevrolet Total	153,312	219,558	-32.8	1,582,420	1,538,774	2.8
GMC Total	48,019	65,660	-29.6	460,584	455,585	1.1
HUMMER Total	3,868	67	***.*	11,784	638	***.*
Oldsmobile Total	3,069	5,668	-47.9	31,636	51,903	-39.0
Other-Isuzu Total	359	295	17.2	2,885	3,369	-14.4
Pontiac Total	6,372	6,954	-11.8	65,210	67,867	-3.9
Saturn Total	14,031	0	***.*	56,691	0	***.*
GM North America Total*	238,521	309,290	-25.7	2,304,151	2,163,996	6.5

Chevrolet Total	106	145	-29.6	1,253	1,155	8.5
GMC Total	214	297	-30.6	2,313	2,129	8.6
Other-Isuzu Total	911	807	8.7	8,393	9,589	-12.5
GM Import Total	1,231	1,249	-5.1	11,959	12,873	-7.1

GM Light Truck Deliveries by Production Source and Marketing Division

Buick Total	4,840	6,491	-28.2	52,276	21,434	143.9
Cadillac Total	4,651	4,597	-2.6	40,665	24,426	66.5
Chevrolet Total	152,609	218,682	-32.8	1,576,603	1,532,776	2.9
GMC Total	47,233	64,341	-29.3	449,724	443,194	1.5
HUMMER Total	3,868	67	***.*	11,784	638	***.*
Oldsmobile Total	3,069	5,668	-47.9	31,636	51,903	-39.0
Pontiac Total	6,372	6,954	-11.8	65,210	67,867	-3.9
Saturn Total	14,031	0	***.*	56,691	0	***.*
GM North America Total*	236,673	306,800	-25.7	2,284,589	2,142,238	6.6

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GM Light Truck Deliveries by Marketing Division

Buick Total	4,840	6,491	-28.2	52,276	21,434	143.9
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Chevrolet Total	152,609	218,682	-32.8	1,576,603	1,532,776	2.9
GMC Total	47,233	64,341	-29.3	449,724	443,194	1.5
HUMMER Total	3,868	67	***.*	11,784	638	***.*
Oldsmobile Total	3,069	5,668	-47.9	31,636	51,903	-39.0
Pontiac Total	6,372	6,954	-11.8	65,210	67,867	-3.9
Saturn Total	14,031	0	***.*	56,691	0	***.*
GM Total	236,673	306,800	-25.7	2,284,589	2,142,238	6.6

* Includes US/Canada/Mexico

GM Production Schedule - 11/1/02

Units 000s	GMNA						Total	Memo: JV*	
	Car*	Truck*	Total	GME**	GMLAAM	GMAP	Worldwide	Car	Truck
2002 Q4 #	600	810	1,410	469	166	82	2,127	13	24
O/(U) prior forecast:0			10	(3)	11	8	26	0	0

Units 000s	GMNA						Total	Memo: JV*	
	Car	Truck	Total	GME	GMLAAM	GMAP	Worldwide	Car	Truck
1998									
1st Qtr.	673	702	1,375	424	146	36	1,981	20	6
2nd Qtr.	615	557	1,172	479	153	39	1,843	13	8
3rd Qtr.	592	410	1,002	440	137	37	1,616	14	0
4th Qtr.	819	691	1,510	522	89	36	2,157	21	9
CY	2,699	2,360	5,059	1,864	525	148	7,596	68	23
1999									
1st Qtr.	781	725	1,506	524	93	38	2,161	20	15
2nd Qtr.	760	795	1,555	533	110	25	2,223	22	13
3rd Qtr.	660	699	1,359	427	112	47	1,945	19	11
4th Qtr.	759	694	1,453	530	97	47	2,127	21	17
CY	2,960	2,913	5,873	2,014	412	157	8,456	82	56
2000									
1st Qtr.	746	775	1,521	572	118	40	2,251	24	13
2nd Qtr.	787	781	1,568	534	140	45	2,287	19	17
3rd Qtr.	689	630	1,319	374	151	53	1,897	16	18
4th Qtr.	670	694	1,364	513	135	47	2,059	18	17
CY	2,892	2,880	5,772	1,993	544	185	8,494	77	65
2001									
1st Qtr.	581	633	1,214	538	138	51	1,941	918	9
2nd Qtr.	638	726	1,364	491	165	64	2,084	13	16
3rd Qtr.	573	665	1,238	373	146	74	1,832	11	15
4th Qtr.	573	721	1,294	441	127	67	1,929	9	16

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CY	2,365	2,745	5,110	1,842	575	256	7,786	46	61
2002									
1st Qtr.	600	753	1,353	456	131	65	2,005	12	11
2nd Qtr.	688	865	1,553	453	141	74	2,221	15	17
3rd Qtr.	567	740	1,307	410	131	87	1,935	19	20
4th Qtr. #	600	810	1,410	469	166	82	2,127	13	24
CY #	2,455	3,168	5,623	1,788	569	308	8,288	59	72

@ Numbers may vary due to rounding

* JOINT VENTURE - NUMMI units included in U.S. Car, HUMMER in U.S. Truck, CAMI units included in Canada Car and Truck figures.

** GME Production includes Saab back to 1999

Denotes estimate

Note: Beginning with Q1 2001, a reclassification has been made in the International regions to count vehicles as production in the region of final assembly. 1999 and 2000 data has been adjusted to reflect this reclassification.

This report is governed by the Safe Harbor language found in the Terms and Conditions on the GM Institutional Investor website.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

November 1, 2002

GENERAL MOTORS CORPORATION

By

/s/Peter R. Bible

(Peter R. Bible,
Chief Accounting Officer)