

## Middle market financing for all stages of the business cycle

**CIT Commercial & Industrial is a trusted financial partner delivering a broad range of innovative, cost-effective debt solutions to middle market companies in all stages of the business cycle.**

### Financial solutions

- Working capital
- Growth capital
- Acquisition financing
- Management buyouts
- Debt refinancing
- Recapitalizations
- Turnarounds
- Restructurings
- Leveraged acquisitions
- Debtor-in-possession financing
- Confirmation plan financing

### Companies turn to CIT Commercial & Industrial for:

- Asset-based loans
  - Senior revolving and term debt based on asset valuations
  - Revolving lines of credit based on valuation of fixed assets (including machinery, equipment and real estate)
- Cash flow financing
  - Senior debt, which is based on a multiple of EBITDA
  - Lending decisions are based on a business valuation basis
- Enterprise value financing
  - Secured by a combination of accounts receivable, inventory and fixed assets
  - May consider advances against intangible assets (trademarks, patents)
  - Greater reliance on a company's operating performance, management strength and competitive position

### Key Segments

- Manufacturers
- Restaurants
- Wholesalers and distributors
- Chemicals
- Financial services
- Retailers
- Consumer products
- Metals and automotive
- Paper
- Plastics

### About CIT

Founded in 1908, CIT (NYSE: CIT) is a bank holding company with more than \$34 billion in finance and leasing assets. A member of the Fortune 500, it provides financing and leasing capital to its more than one million small business and middle market clients and their customers across more than 30 industries. CIT maintains leadership positions in small business and middle market lending, factoring, retail finance, aerospace, equipment and rail leasing, and global vendor finance. CIT also operates CIT Bank, BankOnCIT.com, its primary bank subsidiary and an FDIC-insured online bank which offers a suite of savings options designed to help customers achieve a range of financial goals.

### About Corporate Finance

Corporate Finance provides lending, leasing and other financial and advisory services to the small business and middle market sectors, with a focus on specific industries, including Commercial Real Estate, Communications, Energy, Entertainment, Healthcare, Industrials, Information Services & Technology, Restaurants, Retail, Sports and Gaming.

[cit.com/commercialindustrial](http://cit.com/commercialindustrial)

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