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## Financial Solutions for Small and Middle Market Businesses

Founded in 1908, CIT (NYSE: CIT) is a bank holding company with more than \$34 billion in financing 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.

### Corporate Finance - \$7.6 billion\*

We provide 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, and Sports & Gaming.

### Trade Finance - \$2.6 billion\*

We are the number one provider of factoring services in the U.S. for companies that sell into retail channels of distribution. We provide credit protection, accounts receivable management and asset-based lending to manufacturers and importers.

### Transportation Finance - \$12.3 billion\*

We are a leading global aircraft lessor and the third largest U.S. railcar lessor. We also provide lending and leasing services to the transportation industry, principally aerospace and rail.

### Vendor Finance - \$4.5 billion\*

We are a global leader in developing business solutions for manufacturers, distributors and product resellers and financial solutions for their customers. We maintain relationships and develop financing programs with leading manufacturing companies that can enable increased sales while providing equipment financing and value added services from invoicing to asset disposition to small and middle market businesses across all industries that facilitate the purchase of equipment according to their needs.

### Consumer - \$7.6 billion\*

Our Consumer segment consists of a government-guaranteed student loan portfolio that is running off.

\* Financing and leasing assets as of September 30, 2011 include finance receivables (loans and leases), operating lease equipment and assets held for sale.

### CIT Bank

CIT Bank is a wholly-owned subsidiary of CIT Group Inc. with total assets of \$7.5 billion. It is regulated by the Federal Deposit Insurance Corporation and the Utah Department of Financial Institutions. BankOnCIT.com

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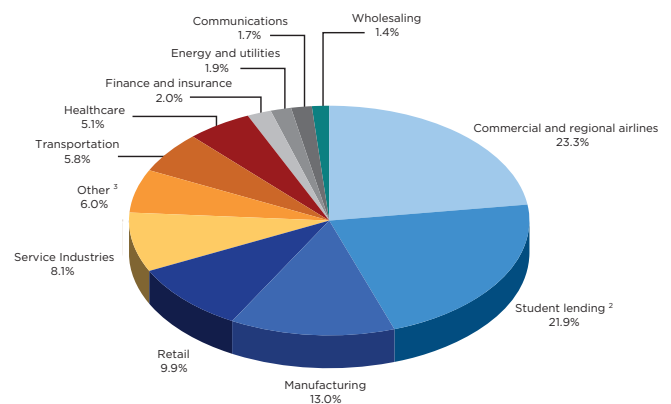
### Products

- Asset-based loans
- Secured lines of credit
- Enterprise value and cash flow loans
- Leases: operating and finance
- Factoring services
- Import and export financing
- Small business loans
- Acquisition and expansion financing
- Debtor-in-possession / turnaround financing

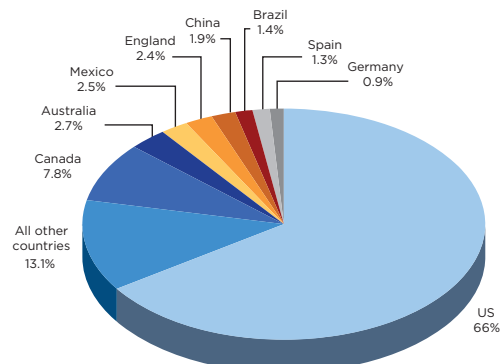
### Services

- Financial risk management
- Asset management and servicing
- Debt restructuring
- Credit protection
- Account receivables collection
- Debt underwriting and syndication
- Capital markets
- Insurance services
- Vendor finance

### Portfolio Assets by Industry<sup>1</sup>



### Portfolio Assets by Geography<sup>1</sup>



<sup>1</sup> As of 9/30/11.

<sup>2</sup> Ceased originating all student loans by April 2008.

<sup>3</sup> No industry greater than 2%.

