



# Financial Solutions for Small and Middle Market Businesses

**CIT (NYSE: CIT) is a bank holding company with more than \$60 billion in finance and leasing assets that provides financial products and advisory services to small and middle market businesses. Operating in more than 50 countries across 30 industries, CIT provides an unparalleled combination of relationship, intellectual, and financial capital to its customers worldwide. CIT maintains leadership positions in small business and middle market lending, factoring, retail finance, aerospace, equipment and rail leasing, and vendor finance. Founded in 1908 and headquartered in New York City, CIT is a member of the Fortune 500.**

www.cit.com

## Corporate Finance - \$18 billion in assets

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 healthcare, energy, communications, media and entertainment. We are a top tier lender to women-, minority- and veteran-owned small businesses.

## Trade Finance - \$4 billion in assets

We are the number one provider of factoring services 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 - \$15 billion in assets

We are the third largest US railcar lessor and the third largest global aircraft lessor. We provide lending, leasing and advisory services to the transportation industry, principally aerospace and rail.

## Vendor Finance - \$12 billion in assets

We are one of the top independent global leasing companies. We partner with original equipment manufacturers and dealers, distributors and resellers to provide financing solutions to their middle market end-users who lease office equipment, computers, technology, and other products. Our primary industry segments include: Information Technology, Telecommunications and Office Products.

## Consumer Finance - \$12 billion in assets

Our Consumer Finance segment includes student lending and consumer portfolios held by CIT Bank. The existing student loan portfolio is running off as we ceased offering government-guaranteed loans in 2008 and private loans during 2007.

\* Assets, as of September 30, 2009, include owned and securitized finance receivable and operating leases.

## Products

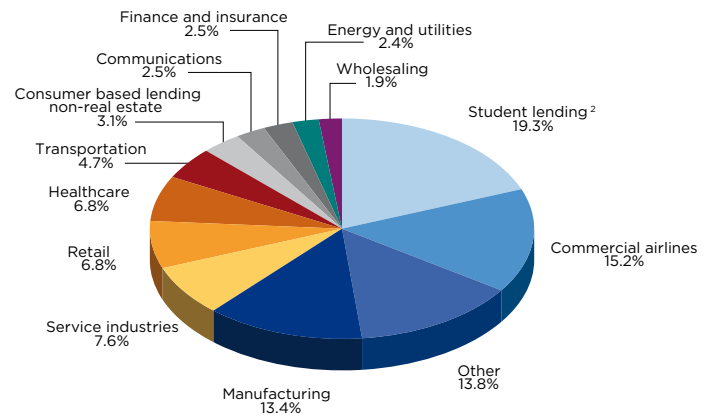
- Asset based loans
- Secured lines of credit
- Leases - operating, capital and leveraged
- Vendor finance programs
- Import and export financing
- Debtor-in-possession / turnaround financing
- Acquisition and expansion financing
- Small business loans
- Letters of credit / trade acceptances

## Services

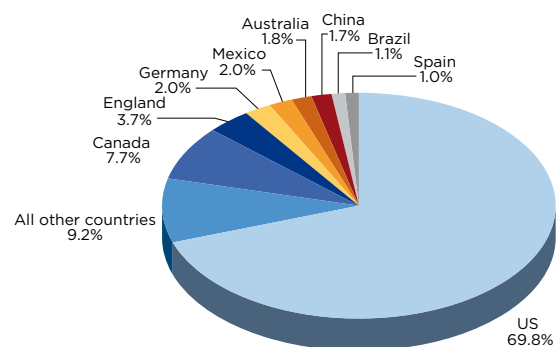
- Financial risk management
- Asset management and servicing
- Merger and acquisition advisory services
- Debt restructuring
- Credit protection
- Accounts receivable collection
- Debt underwriting and syndication
- Insurance
- Capital markets

Securities and investment banking services offered through CIT Capital Securities LLC, an affiliate of CIT.

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



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



<sup>1</sup> Owned assets, as of 9/30/09.

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

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

## Contacts

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