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Corporate Headquarters
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Livingston, NJ 07039
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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. CIT also operates CIT Bank, 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. cit.com

Corporate Finance - \$7.1 billion¹

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. cit.com/CorporateFinance

Trade Finance - \$2.4 billion¹

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. cit.com/TradeFinance

Transportation Finance - \$13.3 billion¹

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. cit.com/TransportationFinance

Vendor Finance - \$5.0 billion¹

We are a leader in developing business solutions for small businesses and middle market companies for the acquisition of equipment and value added services. We create tailored equipment financing and leasing programs for manufacturers, distributors and product resellers across industries that are designed to help them increase sales. Through these programs, we provide equipment financing and value-added services, from invoicing to asset disposition, to meet their customers' needs. cit.com/VendorFinance

Consumer - \$6.3 billion¹

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

CIT Bank

CIT Bank is a wholly-owned subsidiary of CIT Group Inc. with total assets of \$9 billion. It is regulated by the Federal Deposit Insurance Corporation and the Utah Department of Financial Institutions. BankOnCIT.com

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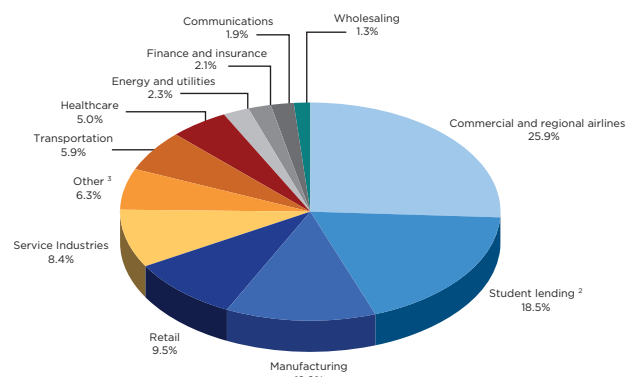
Products

- Asset-based loans
- Secured lines of credit
- Enterprise value and cash flow loans
- Leases: operating, finance and leveraged
- Factoring services
- Vendor financing
- Import and export financing
- Small business loans
- Acquisition and expansion financing
- Letters of credit/trade acceptances
- Debtor-in-possession / turnaround financing
- CIT Bank - Certificates of Deposit

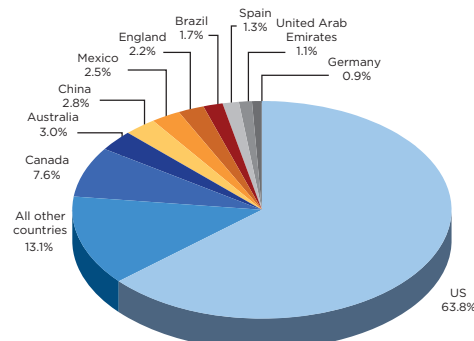
Services

- Financial risk management
- Asset management and servicing
- Debt restructuring
- Credit protection
- Account receivables collection
- Debt underwriting and syndication
- Mergers and Acquisitions advisory services
- Insurance services

Portfolio Assets¹ by Industry



Portfolio Assets¹ by Geography



¹ Portfolio assets as of December 31, 2011 include finance receivables (loans and leases), operating lease equipment and assets held for sale.

² Ceased originating all student loans by April 2008.

³ No industry greater than 2%.

