



## ***FINANCIAL DATA PACKAGE***

The data provided herein has not been examined by independent accountants and may not be presented in accordance with generally accepted accounting principles ("GAAP"). As such, the data may vary from comparable data reported in CIT's Forms 10-K & 10-Q. Modifications include, but are not limited to, the presentation of revised and restated financials, the reclassification of certain prior period data to conform to the current period presentation and differences due to rounding.

Please refer to the Company's SEC filings on Forms 10-K and 10-Q for consolidated financial results prepared in accordance with GAAP.

Amounts shown are as of or for the period ending as applicable.

**as of February 26, 2018**



**CIT Group Inc.**  
**Financial Data Package**  
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**CIT Group Inc.**

**Income Statement - Consolidated Data**

(dollars in millions, except per share data)

Certain balances may not sum due to rounding.

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
<b>Interest income</b>								
Interest and fees on loans	\$ 401.2	\$ 403.5	\$ 421.3	\$ 412.1	\$ 436.2	\$ 1,638.1	\$ 1,779.6	\$ 1,374.0
Other interest and dividends	46.5	50.5	56.9	43.6	37.9	197.5	131.9	71.2
Total Interest income	447.7	454.0	478.2	455.7	474.1	1,835.6	1,911.5	1,445.2
<b>Net Operating Lease Revenue</b>								
Rental income on operating leases	252.6	252.3	251.2	251.3	252.2	1,007.4	1,031.6	1,018.1
Depreciation on operating lease equipment	74.3	71.1	77.4	73.5	69.8	296.3	261.1	229.2
Maintenance and other operating lease expenses	57.9	57.9	53.3	53.8	57.5	222.9	213.6	185.1
Net Operating Lease Revenue	120.4	123.3	120.5	124.0	124.9	488.2	556.9	603.8
<b>Interest expense</b>								
Interest on borrowings	76.6	84.1	114.6	69.1	81.9	344.4	358.4	401.3
Interest on deposits	92.1	92.6	94.6	94.0	96.4	373.3	394.8	330.1
Total Interest expense	168.7	176.7	209.2	163.1	178.4	717.7	753.2	731.4
Net Finance revenue	399.4	400.6	389.5	416.6	420.7	1,606.1	1,715.2	1,317.6
Other non-interest income (1)	137.2	63.3	84.6	79.1	(117.6)	364.2	150.6	149.6
<b>Non-interest expenses</b>								
Operating expenses (2)	304.0	277.3	295.6	311.6	341.3	1,188.5	1,283.5	1,121.1
Goodwill impairment	255.6	-	-	-	354.2	255.6	354.2	-
Loss on debt extinguishments and deposit redemption	1.7	53.5	164.8	-	3.3	220.0	12.5	1.5
Total non-interest expenses	561.3	330.8	460.4	311.6	698.8	1,664.1	1,650.2	1,122.6
Pre-Provision Net Revenue	(24.7)	133.1	13.7	184.1	(395.7)	306.2	215.6	344.6
Provision for credit losses	30.4	30.1	4.4	49.7	36.7	114.6	194.7	158.6
Income (loss) from continuing operations before benefit (provision) for income taxes	(55.1)	103.0	9.3	134.4	(432.4)	191.6	20.9	186.0
Provision (benefit) for income taxes	27.7	(119.8)	(31.9)	56.2	(6.6)	(67.8)	203.5	(538.0)
(Loss) income from continuing operations, before attribution of noncontrolling interests	(82.8)	222.8	41.2	78.2	(425.8)	259.4	(182.6)	724.0
Net loss (income) attributable to noncontrolling interests, after tax	-	-	-	-	-	-	-	0.1
(Loss) income from continuing operations	(82.8)	222.8	41.2	78.2	(425.8)	259.4	(182.6)	724.1
<b>Discontinued operations</b>								
Income (loss) from discontinued operations, net of taxes	(5.2)	(3.2)	115.5	101.7	(716.7)	208.8	(665.4)	310.0
Net income (loss)	(88.0)	219.6	156.7	179.9	(1,142.5)	468.2	(848.0)	1,034.1
Less: preferred stock dividends	9.8	-	-	-	-	9.8	-	-
Net income (loss) applicable to common shareholders	\$ (97.8)	\$ 219.6	\$ 156.7	\$ 179.9	\$ (1,142.5)	\$ 458.4	\$ (848.0)	\$ 1,034.1
Net (loss) Income from continuing operations applicable to common shareholders	\$ (92.6)	\$ 222.8	\$ 41.2	\$ 78.2	\$ (425.8)	\$ 249.6	\$ (182.6)	\$ 724.1
<b>Earnings / (Loss) per common share:</b>								
<b>Basic earnings per share</b>								
(Loss) income from continuing operations	\$ (0.70)	\$ 1.66	\$ 0.23	\$ 0.39	\$ (2.11)	\$ 1.54	\$ (0.90)	\$ 3.90
Income (loss) from discontinued operation, net of taxes	\$ (0.04)	\$ (0.02)	\$ 0.63	\$ 0.50	\$ (3.54)	\$ 1.28	\$ (3.30)	\$ 1.67
Basic (loss) income per share	\$ (0.74)	\$ 1.64	\$ 0.86	\$ 0.89	\$ (5.65)	\$ 2.82	\$ (4.20)	\$ 5.57
<b>Diluted earnings per share</b>								
(Loss) income from continuing operations	\$ (0.70)	\$ 1.64	\$ 0.22	\$ 0.38	\$ (2.11)	\$ 1.52	\$ (0.90)	\$ 3.89
Income (loss) from discontinued operation, net of taxes	\$ (0.04)	\$ (0.03)	\$ 0.63	\$ 0.50	\$ (3.54)	\$ 1.28	\$ (3.30)	\$ 1.66
Diluted (loss) income per share	\$ (0.74)	\$ 1.61	\$ 0.85	\$ 0.88	\$ (5.65)	\$ 2.80	\$ (4.20)	\$ 5.55
<b>(1) Other Non-Interest Income</b>								
Fee revenue	\$ 30.3	\$ 26.2	\$ 28.2	\$ 28.9	\$ 26.8	\$ 113.6	\$ 111.6	\$ 105.7
Factoring commissions	26.7	27.0	23.1	26.1	25.7	102.9	105.0	116.5
Gains on sales of leasing equipment	9.1	12.2	14.0	8.5	10.5	43.8	51.1	57.0
Gains on investments	12.4	10.0	4.7	4.1	22.0	31.2	34.6	0.9
Gains on loan and portfolio sales	7.1	3.6	7.4	4.8	22.8	22.9	34.2	(47.2)
(Losses) gains on OREO	4.6	(3.9)	2.3	1.3	1.4	4.3	10.2	(5.4)
Gains (losses) on derivatives & foreign exchange	6.8	0.9	(1.8)	(11.3)	52.0	(5.4)	55.9	(37.9)
Impairment on assets	(7.1)	(21.5)	(1.9)	(1.7)	-	(32.2)	(36.6)	(55.9)
Termination fees on Canadian total return swap	-	-	-	-	(280.8)	-	(280.8)	-
Other revenue	47.3	8.8	8.6	18.4	2.0	83.1	65.4	15.9
Total Other Non-Interest Income	\$ 137.2	\$ 63.3	\$ 84.6	\$ 79.1	\$ (117.6)	\$ 364.2	\$ 150.6	\$ 149.6
<b>(2) Operating Expenses</b>								
Compensation and benefits	\$ 138.6	\$ 139.0	\$ 145.4	\$ 143.3	\$ 133.4	\$ 566.3	\$ 585.5	\$ 549.6
Professional fees	28.8	32.1	31.6	39.8	58.6	132.3	175.8	135.0
Technology	30.7	30.6	33.9	32.7	40.0	127.9	133.7	109.2
Insurance	15.7	18.5	24.9	25.6	19.1	84.7	96.5	61.6
Net occupancy expense	16.7	16.1	15.1	19.9	19.5	67.8	71.9	49.1
Advertising and marketing	12.8	13.6	10.4	5.4	6.3	42.2	20.5	30.4
Other	22.7	18.3	24.7	23.9	54.1	89.6	137.8	114.6
Operating expenses, excluding restructuring costs and intangible asset amortization	266.0	268.2	286.0	290.6	331.0	1,110.8	1,221.7	1,049.5
Restructuring costs	31.9	2.9	3.4	14.8	3.9	53.0	36.2	58.3
Intangible amortization	6.1	6.2	6.2	6.2	6.4	24.7	25.6	13.3
Operating Expenses	\$ 304.0	\$ 277.3	\$ 295.6	\$ 311.6	\$ 341.3	\$ 1,188.5	\$ 1,283.5	\$ 1,121.1

**CIT Group Inc.**

**Income Statement - Consolidated Data, excluding Noteworthy Items**

(dollars in millions, except per share data)

*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
Interest income								
Interest and fees on loans	\$ 401.2	\$ 403.5	\$ 421.3	\$ 412.1	\$ 436.2	\$ 1,638.1	\$ 1,779.6	\$ 1,374.0
Other interest and dividends	46.5	50.5	47.8	43.6	37.9	188.4	131.9	71.2
Total Interest income	447.7	454.0	469.1	455.7	474.1	1,826.5	1,911.5	1,445.2
Net Operating Lease Revenue								
Rental income on operating leases	252.6	252.3	251.2	251.3	252.2	1,007.4	1,031.6	1,018.1
Depreciation on operating lease equipment	83.0	78.9	77.4	73.5	69.8	312.9	261.1	229.2
Maintenance and other operating lease expenses	57.9	57.9	53.3	53.8	57.5	222.9	213.6	185.1
Net Operating Lease Revenue	111.7	115.5	120.5	124.0	124.9	471.6	556.9	603.8
Interest expense								
Interest on borrowings	76.5	84.1	91.2	69.1	82.0	321.0	358.4	401.3
Interest on deposits	92.1	92.7	94.6	94.0	96.4	373.3	394.8	330.1
Total Interest expense	168.6	176.7	185.8	163.1	178.3	694.3	753.2	731.4
Net Finance revenue	390.8	392.8	403.8	416.6	420.7	1,603.8	1,715.2	1,317.6
Other non-interest income (1)	107.8	90.1	84.6	87.2	103.4	369.7	357.1	246.4
Non-interest expenses								
Operating expenses (2)	272.1	274.4	292.2	296.8	310.1	1,135.5	1,220.0	1,038.9
Loss on debt extinguishments and deposit redemption	1.7	-	-	-	3.3	1.7	12.5	1.5
Total non-interest expenses	273.8	274.4	292.2	296.8	313.4	1,137.2	1,232.5	1,040.4
Pre-Provision Net Revenue	224.6	208.5	196.2	207.0	210.7	836.3	839.8	523.6
Provision for credit losses	30.4	14.6	4.4	49.7	36.7	99.1	194.7	158.6
Income from continuing operations before provision for income taxes	194.2	193.9	191.8	157.3	174.0	737.2	645.1	365.0
Provision for income taxes	54.1	55.2	66.1	47.9	48.6	223.3	260.9	99.8
Income from continuing operations, before attribution of noncontrolling interests	140.1	138.7	125.7	109.4	125.4	513.9	384.2	265.2
Net loss (income) attributable to noncontrolling interests, after tax	-	-	-	-	-	-	-	0.1
Income from continuing operations	140.1	138.7	125.7	109.4	125.4	513.9	384.2	295.3
Discontinued operations								
Income (loss) from discontinued operations, net of taxes	(5.2)	(0.9)	3.4	53.7	85.0	51.0	325.2	310.0
Net income (loss)	134.9	137.8	129.1	163.1	210.4	564.7	709.4	575.3
Less: preferred stock dividends	9.8	-	-	-	-	9.8	-	-
Net income (loss) applicable to common shareholders	\$ 125.1	\$ 137.8	\$ 129.1	\$ 163.1	\$ 210.4	\$ 555.1	\$ 707.4	\$ 575.3
Income (loss) of continuing operations applicable to common shareholders	\$ 130.3	\$ 138.7	\$ 125.7	\$ 109.4	\$ 125.4	\$ 504.1	\$ 384.2	\$ 295.3
Earnings / (Loss) per common share:								
Basic earnings per share								
Income from continuing operations	\$ 0.99	\$ 1.04	\$ 0.69	\$ 0.54	\$ 0.62	\$ 3.11	\$ 1.90	\$ 1.43
Income (loss) from discontinued operation, net of taxes	(0.04)	(0.01)	0.02	0.26	0.42	0.31	1.61	1.67
Basic income per share	\$ 0.95	\$ 1.03	\$ 0.71	\$ 0.80	\$ 1.04	\$ 3.42	\$ 3.51	\$ 3.10
Diluted earnings per share								
(Loss) income from continuing operations	\$ 0.99	\$ 1.02	\$ 0.68	\$ 0.54	\$ 0.62	\$ 3.07	\$ 1.90	\$ 1.43
Income (loss) from discontinued operation, net of taxes	(0.04)	(0.01)	0.02	0.26	0.42	0.32	1.61	1.66
Diluted (loss) income per share	\$ 0.95	\$ 1.01	\$ 0.70	\$ 0.80	\$ 1.04	\$ 3.39	\$ 3.51	\$ 3.09
<b>(1) Other Non-Interest Income</b>								
Fee revenue	\$ 30.3	\$ 26.2	\$ 28.2	\$ 28.9	\$ 26.8	\$ 113.6	\$ 111.6	\$ 105.7
Factoring commissions	26.7	27.0	23.1	26.1	25.7	102.9	105.0	116.5
Gains on sales of leasing equipment	9.1	12.2	14.0	8.5	10.5	43.8	51.1	57.0
Gains on investments	12.4	10.0	4.7	4.1	22.0	31.2	29.6	0.9
Gains on loan and portfolio sales	7.1	3.6	7.4	4.8	0.6	22.9	(11.6)	(47.2)
(Losses) gains on OREO	4.6	1.4	2.3	1.3	1.5	9.6	10.2	(5.4)
Gains (losses) on derivatives & foreign exchange	6.8	0.9	(1.8)	(3.2)	14.5	2.7	21.4	35.1
Impairment on assets	(7.1)	-	(1.9)	(1.7)	-	(10.7)	(25.6)	(32.1)
Other revenue	17.9	8.8	8.6	18.4	1.8	53.7	65.4	15.9
Total Other Non-Interest Income	\$ 107.8	\$ 90.1	\$ 84.6	\$ 87.2	\$ 103.4	\$ 369.7	\$ 357.1	\$ 246.4
<b>(2) Operating Expenses</b>								
Compensation and benefits	\$ 138.6	\$ 139.0	\$ 145.4	\$ 143.3	\$ 133.4	\$ 566.3	\$ 585.5	\$ 549.6
Professional fees	28.8	32.1	31.6	39.8	58.6	132.3	175.8	135.0
Technology	30.7	30.6	33.9	32.7	40.0	127.9	133.7	109.2
Insurance	15.7	18.5	24.9	25.6	19.1	84.7	96.5	61.6
Net occupancy expense	16.7	16.1	15.1	19.9	19.5	67.8	71.9	49.1
Advertising and marketing	12.8	13.6	10.4	5.4	6.3	42.2	20.5	30.4
Other	22.7	18.3	24.7	23.9	26.8	89.6	110.5	90.8
Operating expenses, excluding restructuring costs and intangible asset amortization	266.0	268.2	286.0	290.6	303.7	1,110.8	1,194.4	1,025.6
Restructuring costs	-	-	-	-	-	-	-	-
Intangible amortization	6.1	6.2	6.2	6.2	6.4	24.7	25.6	13.3
Operating Expenses	\$ 272.1	\$ 274.4	\$ 292.2	\$ 296.8	\$ 310.1	\$ 1,135.5	\$ 1,220.0	\$ 1,038.9

**CIT Group Inc.**  
**Balance Sheet Data**  
(dollars in millions)

*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
<b>Assets</b>								
Cash and interest bearing deposits	\$ 1,718.7	\$ 3,112.3	\$ 5,337.9	\$ 6,156.9	\$ 6,430.6	\$ 1,718.7	\$ 6,430.6	\$ 7,652.4
Securities purchased under agreement to resell	150.0	-	-	-	-	150.0	-	-
Investment securities	6,469.9	5,744.8	5,530.0	4,476.3	4,491.1	6,469.9	4,491.1	2,953.7
Assets held for sale	2,263.1	2,162.0	1,324.8	562.6	636.0	2,263.1	636.0	2,057.7
Loans	29,113.9	28,505.3	29,031.7	29,691.4	29,535.9	29,113.9	29,535.9	30,518.7
Allowance for loan losses	(431.1)	(419.5)	(426.0)	(448.6)	(432.6)	(431.1)	(432.6)	(347.0)
Total loans, net of allowance for loan losses	28,682.8	28,085.8	28,605.7	29,242.8	29,103.3	28,682.8	29,103.3	30,171.7
Operating lease equipment, net	6,738.9	6,724.2	6,736.0	7,516.2	7,486.1	6,738.9	7,486.1	6,851.7
Goodwill	369.9	625.5	625.5	686.1	685.4	369.9	685.4	1,063.2
Bank owned life insurance	788.6	651.8	-	-	-	788.6	-	-
Other assets (1)	1,595.5	1,667.1	1,688.1	1,735.3	2,117.0	1,595.5	2,117.0	3,581.9
Assets of discontinued operations	501.3	562.0	630.9	12,718.2	13,220.7	501.3	13,220.7	13,059.6
Total Assets	\$ 49,278.7	\$ 49,335.5	\$ 50,478.9	\$ 63,094.4	\$ 64,170.2	\$ 49,278.7	\$ 64,170.2	\$ 67,391.9
<b>Liabilities</b>								
Deposits	\$ 29,569.3	\$ 29,594.7	\$ 30,925.0	\$ 32,336.2	\$ 32,304.3	\$ 29,569.3	\$ 32,304.3	\$ 32,761.4
Credit balances of factoring clients	1,468.6	1,698.5	1,405.3	1,547.1	1,292.0	1,468.6	1,292.0	1,344.0
Other liabilities (2)	1,437.1	1,496.1	1,567.9	1,577.4	1,897.6	1,437.1	1,897.6	1,689.0
Borrowings (3)	8,974.4	8,531.2	8,621.4	14,736.3	14,935.5	8,974.4	14,935.5	16,350.3
Liabilities of discontinued operations	509.3	563.7	607.8	2,731.9	3,737.7	509.3	3,737.7	4,302.0
Total Liabilities	\$ 41,958.7	\$ 41,884.2	\$ 43,127.4	\$ 52,928.9	\$ 54,167.1	\$ 41,958.7	\$ 54,167.1	\$ 56,446.7
Preferred stock	\$ 325.0	\$ 325.0	\$ 325.0	\$ -	\$ -	\$ 325.0	\$ -	\$ -
Common stock	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.0
Paid-in capital	8,798.1	8,787.1	8,711.8	8,782.6	8,765.8	8,798.1	8,765.8	8,718.1
Retained earnings	1,906.5	2,025.8	1,826.9	1,701.1	1,553.0	1,906.5	1,553.0	2,524.0
Accumulated other comprehensive loss	(86.5)	(73.3)	(88.4)	(123.7)	(140.1)	(86.5)	(140.1)	(142.1)
Treasury stock, at cost	(3,625.2)	(3,615.4)	(3,426.2)	(196.9)	(178.1)	(3,625.2)	(178.1)	(157.3)
Total Common Stockholders' Equity	6,995.0	7,126.3	7,026.2	10,165.2	10,002.7	6,995.0	10,002.7	10,944.7
Noncontrolling minority interests	-	-	0.3	0.3	0.4	-	0.4	0.5
Total Equity	\$ 7,320.0	\$ 7,451.3	\$ 7,351.5	\$ 10,165.5	\$ 10,003.1	\$ 7,320.0	\$ 10,003.1	\$ 10,945.2
Total Liabilities and Equity	\$ 49,278.7	\$ 49,335.5	\$ 50,478.9	\$ 63,094.4	\$ 64,170.2	\$ 49,278.7	\$ 64,170.2	\$ 67,391.9
<b>(1) Other Assets</b>								
Tax credit investments & investments in unconsolidated subsidiaries	\$ 247.6	\$ 265.6	\$ 265.8	\$ 213.4	\$ 220.2	\$ 247.6	\$ 220.2	\$ 174.6
Counterparty receivables	241.3	263.8	302.6	243.5	437.3	241.3	437.3	596.8
Current and deferred federal and state tax assets	205.2	195.4	68.5	101.1	201.3	205.2	201.3	1,212.4
Property, furniture and fixtures	173.9	178.9	184.6	188.2	191.1	173.9	191.1	196.3
Indemnification assets	142.4	171.8	208.5	313.1	341.4	142.4	341.4	409.1
Intangible assets, net	113.0	119.1	125.4	134.3	140.7	113.0	140.7	166.1
Other	472.1	472.5	532.7	541.7	585.0	472.1	585.0	826.6
Total Other Assets	\$ 1,595.5	\$ 1,667.1	\$ 1,688.1	\$ 1,735.3	\$ 2,117.0	\$ 1,595.5	\$ 2,117.0	\$ 3,581.9
<b>(2) Other Liabilities</b>								
Accrued expenses and accounts payable	\$ 584.8	\$ 530.9	\$ 500.3	\$ 483.1	\$ 580.4	\$ 584.8	\$ 580.4	\$ 608.9
Fair value of derivative financial instruments	87.5	80.2	115.2	53.3	69.0	87.5	69.0	102.6
Accrued interest payable	86.6	59.8	97.0	130.0	181.2	86.6	181.2	201.9
Current taxes payable and deferred taxes	204.3	229.7	248.8	265.4	250.6	204.3	250.6	214.6
Other	473.9	595.5	606.6	645.6	816.4	473.9	816.4	561.0
Total Other Liabilities	\$ 1,437.1	\$ 1,496.1	\$ 1,567.9	\$ 1,577.4	\$ 1,897.6	\$ 1,437.1	\$ 1,897.6	\$ 1,689.0
<b>(3) Borrowings</b>								
Senior unsecured	\$ 3,737.5	\$ 3,748.0	\$ 4,545.1	\$ 10,600.5	\$ 10,599.0	\$ 3,737.5	\$ 10,599.0	\$ 10,636.3
FHLB advances	3,695.5	3,145.5	2,395.5	2,410.7	2,410.8	3,695.5	2,410.8	3,117.6
Structured financings	1,541.4	1,637.7	1,680.8	1,725.1	1,925.7	1,541.4	1,925.7	2,596.4
Total Borrowings	\$ 8,974.4	\$ 8,531.2	\$ 8,621.4	\$ 14,736.3	\$ 14,935.5	\$ 8,974.4	\$ 14,935.5	\$ 16,350.3

\*Preliminary

**CIT Group Inc.**

**Average Balance Sheet - Balances**

**(dollars in millions)**

*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
Cash and interest bearing deposits	\$ 2,270.2	\$ 3,873.9	\$ 9,510.5	\$ 5,652.4	\$ 5,918.2	\$ 5,291.5	\$ 6,450.6	\$ 5,486.6
Securities purchased under agreements to resell	112.5	-	-	-	-	34.6	-	411.5
Investments	5,955.4	5,796.3	5,016.1	4,452.4	3,962.2	5,317.7	3,384.0	2,239.3
Loans (including held for sale)	28,225.3	27,793.1	28,257.0	28,705.3	29,295.0	28,281.6	30,233.0	23,334.1
<b>Total Interest Earning Assets</b>	<b>36,563.4</b>	<b>37,463.3</b>	<b>42,783.6</b>	<b>38,810.1</b>	<b>39,178.4</b>	<b>38,925.4</b>	<b>40,067.6</b>	<b>31,471.5</b>
Operating lease equipment, net (including held for sale)	7,841.0	7,797.6	7,612.2	7,500.9	7,438.1	7,685.0	7,222.8	6,359.6
Indemnification assets	157.7	193.3	280.0	327.9	351.3	241.7	373.8	188.6
<b>Total earning assets</b>	<b>44,562.1</b>	<b>45,454.2</b>	<b>50,675.8</b>	<b>46,638.9</b>	<b>46,964.8</b>	<b>46,852.1</b>	<b>47,664.2</b>	<b>38,019.7</b>
<b>Non-interest earning assets</b>								
Cash and due from banks	403.4	522.5	647.2	783.6	806.9	587.1	882.1	967.6
Allowance for loan losses	(424.7)	(421.7)	(439.9)	(436.0)	(418.5)	(430.4)	(390.8)	(333.0)
All other non-interest bearing assets	2,793.5	2,330.5	2,124.6	2,321.3	3,603.1	2,398.0	4,048.3	2,958.3
Assets of discontinued operation	532.6	591.5	1,108.1	12,969.7	13,140.4	3,752.0	13,021.2	12,333.1
<b>Total Average Assets</b>	<b>\$ 47,866.9</b>	<b>\$ 48,477.0</b>	<b>\$ 54,115.8</b>	<b>\$ 62,277.5</b>	<b>\$ 64,096.7</b>	<b>\$ 53,158.8</b>	<b>\$ 65,225.0</b>	<b>\$ 53,945.7</b>
Deposits	\$ 28,133.7	\$ 28,820.2	\$ 30,222.9	\$ 30,953.0	\$ 31,139.0	\$ 29,538.2	\$ 31,545.1	\$ 22,762.7
Borrowings	8,630.9	8,591.6	10,702.5	14,815.0	14,676.5	10,674.0	15,493.6	15,519.1
<b>Total interest-bearing liabilities</b>	<b>36,764.6</b>	<b>37,411.8</b>	<b>40,925.4</b>	<b>45,768.0</b>	<b>45,815.5</b>	<b>40,212.2</b>	<b>47,038.7</b>	<b>38,281.8</b>
Non-interest bearing deposits	1,501.3	1,495.9	1,411.2	1,387.3	1,295.0	1,450.0	1,177.5	503.6
Other non-interest bearing liabilities	1,618.3	1,582.3	1,609.1	1,778.8	1,822.7	1,645.0	1,689.2	1,541.0
Liabilities of discontinued operation	541.9	579.6	904.8	3,223.6	4,180.0	1,303.1	4,236.5	3,975.6
Noncontrolling interests	-	0.2	0.3	0.3	0.5	0.2	0.5	(0.9)
Stockholders' equity	7,440.8	7,407.2	9,265.0	10,119.5	10,983.0	8,548.3	11,082.6	9,644.6
<b>Total Average Liabilities and Stockholders' Equity</b>	<b>\$ 47,866.9</b>	<b>\$ 48,477.0</b>	<b>\$ 54,115.8</b>	<b>\$ 62,277.5</b>	<b>\$ 64,096.7</b>	<b>\$ 53,158.8</b>	<b>\$ 65,225.0</b>	<b>\$ 53,945.7</b>

CIT Group Inc.

Average Balance Sheet - Yields/Rates

(dollars in millions)

Certain balances may not sum due to rounding.

	4Q17			3Q17			2Q17			1Q17			4Q16		
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate
Interest bearing deposits	\$ 2,270.2	\$ 8.9	1.57%	\$ 3,873.9	\$ 12.5	1.29%	\$ 9,510.5	\$ 23.8	1.00%	\$ 5,652.4	\$ 12.5	0.88%	\$ 5,918.2	\$ 7.5	0.51%
Securities purchased under agreements to resell	112.5	0.4	1.42%	-	-	0.00%	-	-	0.00%	-	-	0.00%	-	-	0.00%
Investments	5,955.4	37.2	2.50%	5,796.3	38.0	2.62%	5,016.1	33.1	2.64%	4,452.4	31.1	2.79%	3,962.2	30.4	3.07%
Loans (including held for sale)	28,225.3	417.1	5.91%	27,793.1	417.1	6.00%	28,257.0	431.0	6.10%	28,705.3	419.9	5.85%	29,295.0	444.5	6.07%
Total Interest Earning Assets	36,563.4	463.6	5.07%	37,463.3	467.6	4.99%	42,783.6	487.9	4.56%	38,810.1	463.5	4.78%	39,178.4	482.4	4.93%
Operating lease equipment, net (including held for sale)	7,841.0	120.4	6.14%	7,797.6	123.3	6.33%	7,612.2	120.5	6.33%	7,500.9	124.0	6.61%	7,438.1	124.9	6.72%
Indemnification assets	157.7	(15.9)	(40.33%)	193.3	(13.6)	(28.14%)	280.0	(9.7)	(13.86%)	327.9	(7.8)	(9.50%)	351.3	(8.3)	(9.42%)
Total earning assets	44,562.1	568.1	5.10%	45,454.2	577.3	5.08%	50,675.8	598.7	4.73%	46,638.9	579.7	4.97%	46,964.8	599.0	5.10%
Non-interest earning assets															
Cash and due from banks	403.4			522.5			647.2			783.6			806.9		
Allowance for loan losses	(424.7)			(421.7)			(439.9)			(436.0)			(418.5)		
All other non-interest bearing assets	2,793.5			2,330.5			2,124.6			2,321.3			3,603.1		
Assets of discontinued operation	532.6			591.5			1,108.1			12,969.7			13,140.4		
<b>Total Average Assets</b>	<b>\$ 47,866.9</b>			<b>\$ 48,477.0</b>			<b>\$ 54,115.8</b>			<b>\$ 62,277.5</b>			<b>\$ 64,096.7</b>		
Deposits	\$ 28,133.7	\$ 92.1	1.31%	\$ 28,820.2	\$ 92.6	1.29%	\$ 30,222.9	\$ 94.6	1.25%	\$ 30,953.0	\$ 94.0	1.21%	\$ 31,139.0	\$ 96.4	1.24%
Borrowings	8,630.9	76.6	3.55%	8,591.6	84.1	3.92%	10,702.5	114.6	4.28%	14,815.0	69.1	1.87%	14,676.5	81.9	2.23%
Total interest-bearing liabilities	36,764.6	168.7	1.84%	37,411.8	176.7	1.89%	40,925.4	209.2	2.04%	45,768.0	163.1	1.43%	45,815.5	178.4	1.56%
Non-interest bearing deposits	1,501.3			1,495.9			1,411.2			1,387.3			1,295.0		
Other non-interest bearing liabilities	1,618.3			1,582.3			1,609.1			1,778.8			1,822.7		
Liabilities of discontinued operation	541.9			579.6			904.8			3,223.6			4,180.0		
Noncontrolling interests	-			0.2			0.3			0.3			0.5		
Stockholders' equity	7,440.8			7,407.2			9,265.0			10,119.5			10,983.0		
<b>Total Average Liabilities and Stockholders' Equity</b>	<b>\$ 47,866.9</b>			<b>\$ 48,477.0</b>			<b>\$ 54,115.8</b>			<b>\$ 62,277.5</b>			<b>\$ 64,096.7</b>		

	2017			2016			2015		
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate
Interest bearing deposits	\$ 5,291.5	\$ 57.7	1.09%	\$ 6,450.6	\$ 33.1	0.51%	\$ 5,486.6	\$ 17.1	0.31%
Securities purchased under agreements to resell	34.6	0.4	1.16%	-	-	0.00%	411.5	2.3	0.56%
Investments	5,317.7	139.4	2.62%	3,384.0	98.8	2.92%	2,239.3	51.8	2.31%
Loans (including held for sale)	28,281.6	1,685.1	5.96%	30,233.0	1,803.8	5.97%	23,334.1	1,374.5	5.89%
Total Interest Earning Assets	38,925.4	1,882.6	4.84%	40,067.6	1,935.7	4.83%	31,471.5	1,445.7	4.59%
Operating lease equipment, net (including held for sale)	7,685.0	488.2	6.35%	7,222.8	556.9	7.71%	6,359.6	603.8	9.49%
Indemnification assets	241.7	(47.0)	(19.45%)	373.8	(24.2)	(6.47%)	188.6	(0.5)	(0.27%)
Total earning assets	46,852.1	2,323.8	4.96%	47,664.2	2,468.4	5.18%	38,019.7	2,049.0	5.39%
Non-interest earning assets									
Cash and due from banks	587.1			882.1			967.6		
Allowance for loan losses	(430.4)			(390.8)			(333.0)		
All other non-interest bearing assets	2,398.0			4,048.3			2,958.3		
Assets of discontinued operation	3,752.0			13,021.2			12,333.1		
<b>Total Average Assets</b>	<b>\$ 53,158.8</b>			<b>\$ 65,225.0</b>			<b>\$ 53,945.7</b>		
Deposits	\$ 29,538.2	\$ 373.3	1.26%	\$ 31,545.1	\$ 394.8	1.25%	\$ 22,762.7	\$ 330.1	1.45%
Borrowings	10,674.0	344.4	3.23%	15,493.6	358.4	2.31%	15,519.1	401.3	2.59%
Total interest-bearing liabilities	40,212.2	717.7	1.78%	47,038.7	753.2	1.60%	38,281.8	731.4	1.91%
Non-interest bearing deposits	1,450.0			1,177.5			503.6		
Other non-interest bearing liabilities	1,645.0			1,689.2			1,541.0		
Liabilities of discontinued operation	1,303.1			4,236.5			3,975.6		
Noncontrolling interests	0.2			0.5			(0.9)		
Stockholders' equity	8,548.3			11,082.6			9,644.6		
<b>Total Average Liabilities and Stockholders' Equity</b>	<b>\$ 53,158.8</b>			<b>\$ 65,225.0</b>			<b>\$ 53,945.7</b>		

CIT Group Inc.

Average Balance Sheet - Yields/Rates excluding Noteworthy Items  
(dollars in millions)

Certain balances may not sum due to rounding.

	4Q17			3Q17			2Q17			1Q17			4Q16		
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate
Interest bearing deposits	\$ 2,270.2	\$ 8.9	1.57%	\$ 3,873.9	\$ 12.5	1.29%	\$ 9,510.5	\$ 14.7	1.00%	\$ 5,652.4	\$ 12.5	0.88%	\$ 5,918.2	\$ 7.5	0.51%
Securities purchased under agreements to resell	112.5	0.4	1.42%	-	-	0.00%	-	-	0.00%	-	-	0.00%	-	-	0.00%
Investments	5,955.4	37.2	2.50%	5,796.3	38.0	2.62%	5,016.1	33.1	2.64%	4,452.4	31.1	2.79%	3,962.2	30.4	3.07%
Loans (including held for sale)	28,225.3	417.1	5.91%	27,793.1	417.1	6.00%	28,257.0	431.0	6.10%	28,705.3	419.9	5.85%	29,295.0	444.5	6.07%
Total Interest Earning Assets	36,563.4	463.6	5.07%	37,463.3	467.6	4.99%	42,783.6	478.8	4.56%	38,810.1	463.5	4.78%	39,178.4	482.4	4.93%
Operating lease equipment, net (including held for sale)	7,841.0	111.6	5.69%	7,797.6	115.6	5.93%	7,612.2	120.5	6.34%	7,500.9	124.0	6.33%	7,438.1	124.9	6.61%
Indemnification assets	157.7	(15.9)	(40.33%)	193.3	(13.6)	(28.14%)	280.0	(9.7)	(13.86%)	327.9	(7.8)	(9.50%)	351.3	(8.3)	(9.42%)
Total earning assets	44,562.1	559.3	5.02%	45,454.2	569.6	5.01%	50,675.8	589.6	5.02%	46,638.9	579.7	4.97%	46,964.8	599.0	5.10%
Non-interest earning assets															
Cash and due from banks	403.4			522.5			647.2			783.6			806.9		
Allowance for loan losses	(424.7)			(421.7)			(439.9)			(436.0)			(418.5)		
All other non-interest bearing assets	2,793.5			2,330.5			2,124.6			2,321.3			3,603.1		
Assets of discontinued operation	532.6			591.5			1,108.1			12,969.7			13,140.4		
<b>Total Average Assets</b>	<b>\$ 47,866.9</b>			<b>\$ 48,477.0</b>			<b>\$ 54,115.8</b>			<b>\$ 62,277.5</b>			<b>\$ 64,096.7</b>		
Deposits	\$ 28,133.7	\$ 92.1	1.31%	\$ 28,820.2	\$ 92.6	1.29%	\$ 30,222.9	\$ 94.6	1.25%	\$ 30,953.0	\$ 94.0	1.21%	\$ 31,139.0	\$ 96.4	1.24%
Borrowings	8,630.9	76.5	3.55%	8,591.6	84.1	3.92%	10,702.5	91.2	4.07%	14,815.0	69.1	1.43%	14,676.5	82.0	2.23%
Total interest-bearing liabilities	36,764.6	168.6	1.83%	37,411.8	176.8	1.89%	40,925.4	185.8	1.90%	45,768.0	163.1	1.43%	45,815.5	178.3	1.56%
Non-interest bearing deposits	1,501.3			1,495.9			1,411.2			1,387.3			1,295.0		
Other non-interest bearing liabilities	1,618.3			1,582.3			1,609.1			1,778.8			1,822.7		
Liabilities of discontinued operation	541.9			579.6			904.8			3,223.6			4,180.0		
Noncontrolling interests	-			0.2			0.3			0.3			0.5		
Stockholders' equity	7,440.8			7,407.2			9,265.0			10,119.5			10,983.0		
<b>Total Average Liabilities and Stockholders' Equity</b>	<b>\$ 47,866.9</b>			<b>\$ 48,477.0</b>			<b>\$ 54,115.8</b>			<b>\$ 62,277.5</b>			<b>\$ 64,096.7</b>		

	2017			2016			2015		
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate
Interest bearing deposits	\$ 5,291.5	\$ 48.6	0.92%	\$ 6,450.6	\$ 33.1	0.51%	\$ 5,486.6	\$ 17.1	0.31%
Securities purchased under agreements to resell	34.6	0.4	1.16%	-	-	0.00%	411.5	2.3	0.56%
Investments	5,317.7	139.4	2.62%	3,384.0	98.8	2.92%	2,239.3	51.8	2.31%
Loans (including held for sale)	28,281.6	1,685.1	5.96%	30,233.0	1,803.8	5.97%	23,334.1	1,374.5	5.89%
Total Interest Earning Assets	38,925.4	1,873.5	4.84%	40,067.6	1,935.7	4.83%	31,471.5	1,445.7	4.59%
Operating lease equipment, net (including held for sale)	7,685.0	471.6	6.14%	7,222.8	556.9	7.71%	6,359.6	603.8	9.49%
Indemnification assets	241.7	(47.0)	(19.45%)	373.8	(24.2)	(6.47%)	188.6	(0.5)	(0.27%)
Total earning assets	46,852.1	2,298.1	4.91%	47,664.2	2,468.4	5.18%	38,019.7	2,049.0	5.39%
Non-interest earning assets									
Cash and due from banks	587.1			882.1			967.6		
Allowance for loan losses	(430.4)			(390.8)			(333.0)		
All other non-interest bearing assets	2,398.0			4,048.3			2,958.3		
Assets of discontinued operation	3,752.0			13,021.2			12,333.1		
<b>Total Average Assets</b>	<b>\$ 53,158.8</b>			<b>\$ 65,225.0</b>			<b>\$ 53,945.7</b>		
Deposits	\$ 29,538.2	\$ 373.3	1.26%	\$ 31,545.1	\$ 394.8	1.25%	\$ 22,762.7	\$ 330.1	1.45%
Borrowings	10,674.0	321.0	3.01%	15,493.6	358.4	2.31%	15,519.1	401.3	2.59%
Total interest-bearing liabilities	40,212.2	694.3	1.73%	47,038.7	753.2	1.60%	38,281.8	731.4	1.91%
Non-interest bearing deposits	1,450.0			1,177.5			503.6		
Other non-interest bearing liabilities	1,645.0			1,689.2			1,541.0		
Liabilities of discontinued operation	1,303.1			4,236.5			3,975.6		
Noncontrolling interests	0.2			0.5			(0.9)		
Stockholders' equity	8,548.3			11,082.6			9,644.6		
<b>Total Average Liabilities and Stockholders' Equity</b>	<b>\$ 53,158.8</b>			<b>\$ 65,225.0</b>			<b>\$ 53,945.7</b>		



**CIT Group Inc.**

**Deposits**

(dollars in millions)

*Certain balances may not sum due to rounding.*

	4Q17			3Q17			2Q17			1Q17			4Q16		
	Average Balance (mm)	APY %	% of Total Deposits	Average Balance (mm)	APY %	% of Total Deposits	Average Balance (mm)	APY %	% of Total Deposits	Average Balance (mm)	APY %	% of Total Deposits	Average Balance (mm)	APY %	% of Total Deposits
<b>Deposits by Type</b>															
Interest Bearing Deposits															
Time Deposits	\$ 14,449.8	1.7%	48.8%	\$ 14,924.4	1.7%	49.2%	\$ 15,787.0	1.6%	49.9%	\$ 16,454.2	1.6%	50.9%	\$ 17,250.7	1.6%	53.2%
Interest-Bearing Checking	2,637.8	0.6%	8.9%	2,775.6	0.6%	9.2%	2,934.8	0.6%	9.3%	3,197.0	0.5%	9.9%	3,101.0	0.6%	9.6%
Savings	6,003.6	1.1%	20.3%	5,598.6	1.0%	18.5%	4,920.4	1.0%	15.6%	4,499.7	1.0%	13.9%	4,301.9	0.9%	13.3%
Money Market / Sweeps	5,042.5	0.8%	17.0%	5,521.6	0.9%	18.2%	6,580.7	0.9%	20.8%	6,802.1	0.9%	21.0%	6,485.4	0.8%	20.0%
Total Interest Bearing Deposits	28,133.7	1.3%	94.9%	28,820.2	1.3%	95.1%	30,222.9	1.3%	95.5%	30,953.0	1.2%	95.7%	31,139.0	1.2%	96.0%
Interest Bearing Deposits	28,133.7	1.3%	94.9%	28,820.2	1.3%	95.1%	30,222.9	1.3%	95.5%	30,953.0	1.2%	95.7%	31,139.0	1.2%	96.0%
Non-Interest Bearing Deposits	1,501.3	-	5.1%	1,495.9	-	4.9%	1,411.2	-	4.5%	1,387.3	-	4.3%	1,295.0	-	4.0%
Total Deposits	29,635.0	1.2%	100.0%	30,316.1	1.2%	100.0%	31,634.1	1.2%	100.0%	32,340.3	1.2%	100.0%	32,434.0	1.2%	100.0%
<b>Deposits by Channel</b>															
Branch Channel	\$ 11,703.7	0.7%	39.5%	\$ 11,847.1	0.7%	39.1%	\$ 11,954.1	0.7%	37.8%	\$ 12,120.2	0.7%	37.5%	\$ 12,345.7	0.7%	38.1%
Online Channel	11,703.8	1.5%	39.5%	11,234.2	1.5%	37.1%	10,726.1	1.4%	33.9%	10,422.6	1.4%	32.2%	10,367.5	1.4%	32.0%
Brokered/Other Channel	3,708.6	2.5%	12.5%	4,466.4	2.3%	14.7%	5,406.6	2.1%	17.1%	5,738.0	2.0%	17.7%	6,074.2	2.1%	18.7%
Commercial Channel	2,518.9	0.7%	8.5%	2,768.4	0.7%	9.1%	3,547.3	0.8%	11.2%	4,059.5	0.7%	12.6%	3,646.6	0.7%	11.2%
Total Deposits	29,635.0	1.2%	100.0%	30,316.1	1.2%	100.0%	31,634.1	1.2%	100.0%	32,340.3	1.2%	100.0%	32,434.0	1.2%	100.0%

**CIT Group Inc.**

**Credit Metrics**

(dollars in millions, % of Loans or average Loans)

Certain balances may not sum due to rounding.

	4Q17		3Q17		2Q17		1Q17		4Q16		2017		2016		2015	
<b>Gross Charge-offs</b>																
Commercial Banking	22.7	0.40%	27.7	0.49%	32.3	0.57%	32.4	0.57%	\$ 32.0	0.56%	115.2	0.51%	133.8	0.58%	\$ 113.0	0.57%
Consumer Banking	0.5	0.03%	20.5	1.27%	0.9	0.05%	0.6	0.03%	0.9	0.05%	22.5	0.35%	2.8	0.04%	1.3	0.04%
Non-Strategic Portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50.8	5.17%
<b>Total CIT (Continuing Operations)</b>	<u>\$ 23.2</u>	0.32%	<u>\$ 48.2</u>	0.67%	<u>\$ 33.2</u>	0.45%	<u>\$ 33.0</u>	0.45%	<u>\$ 32.9</u>	0.44%	<u>\$ 137.7</u>	0.47%	<u>\$ 136.6</u>	0.45%	<u>\$ 165.1</u>	0.70%
<b>Net Charge-offs</b>																
Commercial Banking	18.0	0.32%	21.7	0.39%	27.0	0.48%	27.4	0.48%	\$ 23.4	0.41%	94.1	0.41%	111.7	0.48%	\$ 95.4	0.48%
Consumer Banking	0.3	0.02%	20.0	1.24%	0.7	0.04%	0.1	0.01%	0.3	0.02%	21.1	0.32%	(0.3)	-	0.2	0.01%
Non-Strategic Portfolios	-	-	-	-	-	-	-	-	-	-	-	-	(0.1)	-	41.1	4.19%
<b>Total CIT (Continuing Operations)</b>	<u>\$ 18.3</u>	0.26%	<u>\$ 41.7</u>	0.58%	<u>\$ 27.7</u>	0.38%	<u>\$ 27.5</u>	0.37%	<u>\$ 23.7</u>	0.32%	<u>\$ 115.2</u>	0.39%	<u>\$ 111.3</u>	0.37%	<u>\$ 136.7</u>	0.58%
<b>Non-accrual Loans</b>																
Commercial Banking	190.8	0.82%	\$ 240.5	1.06%	\$ 229.2	1.03%	\$ 233.9	1.02%	\$ 250.9	1.11%	\$ 190.8	0.82%	\$ 250.9	1.11%	\$ 191.1	0.82%
Consumer Banking	20.3	0.34%	19.3	0.33%	19.5	0.29%	16.2	0.24%	17.4	0.25%	\$ 20.3	0.34%	\$ 17.4	0.25%	5.2	0.07%
Non-Strategic Portfolios <sup>(1)</sup>	9.8	-	4.8	-	8.1	-	8.7	-	10.3	-	\$ 9.8	-	\$ 10.3	-	56.0	-
<b>Total CIT (Continuing Operations)</b>	<u>\$ 220.9</u>	0.76%	<u>\$ 264.6</u>	0.93%	<u>\$ 256.8</u>	0.88%	<u>\$ 258.8</u>	0.87%	<u>\$ 278.6</u>	0.94%	<u>\$ 220.9</u>	0.76%	<u>\$ 278.6</u>	0.94%	<u>\$ 252.3</u>	0.83%

(1) Non-accrual loans include loans held for sale. The amount reflected non-accrual loans held for sale; there were no portfolio loans, therefore no % is displayed.

**CIT Group Inc.**

**Selected Data & Ratios**

**(dollars in millions, except per share data)**

*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
<b>Average Balances:</b>								
Average Loans (including held for sale)	\$ 28,225.3	\$ 27,793.1	\$ 28,257.0	\$ 28,705.3	\$ 29,295.0	\$ 28,281.6	\$ 30,233.0	\$ 23,334.1
Average Operating Leases (AOL) (including held for sale)	7,841.0	7,797.6	7,841.0	7,500.9	7,438.1	7,685.0	7,222.8	6,359.6
Average Credit Balances of Factoring Clients	(1,570.6)	(1,550.6)	(1,566.9)	(1,500.6)	(1,296.3)	(1,570.6)	(1,286.6)	(1,492.4)
Average Earning Assets (AEA) <sup>(1)</sup>	44,562.1	45,454.2	50,675.8	46,638.9	46,964.7	46,852.1	47,664.2	38,019.7
Average Earnings Assets (AEA), Adjusted	44,562.1	45,454.2	46,989.8	46,638.9	46,964.7	45,921.6	47,664.2	38,019.7
Average Common Stockholders' Equity	7,115.8	7,082.2	9,180.2	10,119.5	10,983.0	8,302.1	11,082.6	9,644.6
Average Tangible Common Stockholders' Equity (Adjusted)	6,327.5	6,249.1	6,377.4	6,143.8	6,245.8	6,319.9	6,197.3	8,818.7
Average number of Common Shares - Basic (000's)	131,343	133,916	182,347	202,449	202,083	162,290	201,850	185,500
Average number of Common Shares - Diluted (000's)	131,343	136,126	183,796	203,348	202,083	163,950	201,850	186,388
<b>Profitability Measures (continuing operations):</b>								
Gross Yield <sup>(2)</sup>	6.29%	6.22%	5.76%	6.06%	6.19%	6.07%	6.17%	6.48%
Net Yield <sup>(3)</sup>	5.10%	5.08%	4.73%	4.97%	5.10%	4.96%	5.18%	5.39%
Net Finance Revenue as percentage of AEA (Net Finance Margin) <sup>(1)</sup>	3.59%	3.53%	3.07%	3.57%	3.58%	3.43%	3.60%	3.47%
SG&A as percentage of AEA <sup>(4)</sup>	2.39%	2.36%	2.26%	2.49%	2.82%	2.37%	2.56%	2.76%
Net Efficiency Ratio <sup>(5)</sup>	49.6%	57.8%	60.3%	58.6%	109.2%	56.4%	65.5%	71.5%
Return on Average Earning Assets (ROA)	(0.83%)	1.96%	0.33%	0.67%	(3.63%)	0.53%	(0.38%)	1.90%
Return on Average Common Stockholders' Equity (ROE)	(5.21%)	12.58%	1.80%	3.09%	(15.51%)	3.01%	(1.65%)	7.51%
ROATCE	8.42%	14.58%	2.84%	5.36%	NM	7.72%	3.17%	8.10%
ROATCE (Excluding Preferred Dividend)	9.04%	14.58%	2.84%	5.36%	NM	7.88%	3.17%	8.10%
<b>Profitability Measures (continuing operations) Excluding Noteworthy Items:</b>								
Gross Yield <sup>(2)</sup>	6.29%	6.22%	6.13%	6.06%	6.19%	6.05%	6.17%	6.48%
Net Yield <sup>(3)</sup>	5.02%	5.01%	5.02%	4.97%	5.10%	5.00%	5.18%	5.39%
Net Finance Revenue as percentage of AEA (Net Finance Margin) <sup>(1)</sup>	3.51%	3.46%	3.44%	3.57%	3.58%	3.49%	3.60%	3.47%
SG&A as percentage of AEA <sup>(4)</sup>	2.39%	2.36%	2.43%	2.49%	2.59%	2.42%	2.51%	2.70%
Net Efficiency Ratio <sup>(5)</sup>	53.4%	55.5%	58.6%	57.7%	58.0%	56.3%	57.6%	66.0%
Return on Average Earning Assets (ROA)	1.17%	1.22%	1.07%	0.94%	1.07%	1.10%	0.81%	0.70%
Return on Average Common Stockholders' Equity (ROE)	7.32%	7.83%	5.48%	4.32%	4.57%	6.07%	3.47%	3.07%
ROATCE <sup>(6)</sup>	8.47%	9.20%	8.14%	7.40%	8.37%	8.24%	6.71%	5.76%
ROATCE (Excluding Preferred Dividend) <sup>(6)</sup>	9.09%	9.20%	8.14%	7.40%	8.37%	8.39%	6.71%	5.76%
<b>Capital &amp; Leverage**:</b>								
Risk-weighted Assets	\$ 44,687.1	\$ 45,123.5	\$ 43,717.9	\$ 64,543.9	\$ 65,068.2	\$ 44,687.1	\$ 65,068.2	\$ 70,238.0
CET 1 Capital	6,440.7	6,329.5	6,292.7	9,238.2	9,003.7	6,440.7	9,003.7	8,848.4
Tier 1 Capital	6,757.1	6,622.7	6,594.8	9,238.2	9,003.7	6,757.1	9,003.7	8,848.4
Total Capital	7,232.7	7,086.5	7,069.8	9,736.8	9,480.0	7,232.7	9,480.0	9,251.7
CET 1 Capital Ratio	14.4%	14.0%	14.4%	14.3%	13.8%	14.4%	13.8%	12.6%
Tier 1 Capital Ratio	15.1%	14.7%	15.1%	14.3%	13.8%	15.1%	13.8%	12.6%
Total Capital Ratio	16.2%	15.7%	16.2%	15.1%	14.6%	16.2%	14.6%	13.0%
Tier 1 Leverage Ratio	13.8%	13.4%	12.1%	14.7%	13.9%	13.8%	13.9%	13.3%
Outstanding Common Shares - Basic (000's)	131,353	131,371	135,419	202,736	202,088	131,353	202,088	201,022
Book Value per Common Share	\$ 53.25	\$ 54.25	\$ 51.88	\$ 50.14	\$ 49.50	\$ 53.25	\$ 49.50	\$ 54.45
Tangible Book Value per Common Share	\$ 49.58	\$ 48.58	\$ 46.34	\$ 46.09	\$ 45.41	\$ 49.58	\$ 45.41	\$ 48.33

\*\*The Company is subject to various regulatory capital requirements. We compute capital ratios in accordance with Federal Reserve capital guidelines for assessing adequacy of capital. The 2016 and 2015 regulatory capital guidelines applicable to the Company were based on the Basel III Final Rule. The ratios presented in the above table for 2016 and 2015 are calculated under the current rules, on a fully phased-in basis. Prior to 2015, the regulatory capital guidelines that were applicable to the Company were based on the Capital Accord of the Basel Committee on Banking Supervision (Basel I). The ratios were not significantly impacted by the change.

<sup>(1)</sup> See Non-GAAP Disclosures.

<sup>(2)</sup> Gross Yield includes Interest Income plus Rental Income as a % of AEA.

<sup>(3)</sup> Net Yield includes Interest Income plus Rental Income less Depreciation and Maintenance & operating lease expenses as a % of AEA.

<sup>(4)</sup> Excludes provision for severance and facility exiting activities.

<sup>(5)</sup> Ratio of operating expenses (excluding amortization of intangibles and the provision for severance and facility exiting activities) to Total Net Revenues (see Non-GAAP disclosures).

<sup>(6)</sup> Return on average tangible common equity is adjusted to remove the impact of intangible amortization, goodwill impairment and the impact from valuation allowance reversals from income from continuing operations, while the average tangible common equity is reduced for disallowed deferred tax assets. In order to assist in comparability to other quarters, we further adjusted the calculation due to significant items. Return on average tangible common equity is another metric used to evaluate our use of equity and evaluate the performance of our business.

**CIT Group Inc.**  
**Commercial Banking**  
**(dollars in millions)**

*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
<b>Income Statement</b>								
Interest income	\$ 314.5	\$ 309.4	\$ 316.6	\$ 307.5	\$ 322.0	\$ 1,248.0	\$ 1,287.9	\$ 1,029.1
Rental income on operating leases	252.6	252.3	251.2	251.3	252.2	1,007.4	1,020.0	981.4
Interest expense	138.8	131.3	127.8	119.8	126.9	517.7	519.1	481.4
Depreciation on operating lease equipment	74.3	71.1	77.4	73.5	69.8	296.3	261.1	218.3
Maintenance and other operating lease expenses	57.9	57.9	53.3	53.8	57.5	222.9	213.6	185.1
Net finance revenue	296.1	301.4	309.3	311.7	320.0	1,218.5	1,314.1	1,125.7
Other non-interest income	73.0	70.9	74.8	72.3	91.6	291.0	293.8	302.6
Provision for credit losses	28.6	11.1	(0.2)	49.2	30.8	88.7	183.1	143.7
Goodwill impairment	255.6	-	-	-	34.8	255.6	34.8	-
Operating expenses	167.9	168.6	176.5	178.7	183.2	691.7	761.6	727.4
Income from continuing operations before taxes	\$ (83.0)	\$ 192.6	\$ 207.8	\$ 156.1	\$ 162.8	\$ 473.5	\$ 628.4	\$ 557.2
<b>Average Loans and Leases</b>								
Commercial Finance	\$ 9,654.6	\$ 9,450.1	\$ 9,773.0	\$ 10,133.4	\$ 10,563.7	\$ 9,778.7	\$ 11,203.2	\$ 9,939.3
Real Estate Finance	5,615.0	5,599.0	5,646.0	5,565.4	5,501.8	5,606.2	5,453.7	3,216.6
Business Capital	6,507.9	6,264.5	6,187.6	6,124.3	5,958.8	6,269.8	5,713.0	5,335.8
Rail	7,483.7	7,461.7	7,310.0	7,227.8	7,174.4	7,369.8	6,988.8	6,173.3
Total	\$ 29,261.2	\$ 28,775.3	\$ 28,916.6	\$ 29,050.9	\$ 29,198.9	\$ 29,024.5	\$ 29,358.7	\$ 24,663.8
<b>Average Earning Assets (AEA)</b>								
Commercial Finance	\$ 9,748.6	\$ 9,541.0	\$ 9,858.1	\$ 10,216.9	\$ 10,646.5	\$ 9,867.0	\$ 11,289.3	\$ 10,047.9
Real Estate Finance	5,615.0	5,599.0	5,646.0	5,565.4	5,501.8	5,606.2	5,453.7	3,216.6
Business Capital	6,560.5	6,328.4	6,261.2	6,202.4	6,069.6	6,336.7	5,930.6	5,829.6
Rail	7,583.2	7,542.7	7,393.3	7,320.0	7,286.7	7,460.2	7,089.3	6,245.5
Total	\$ 29,507.3	\$ 29,011.1	\$ 29,158.6	\$ 29,304.7	\$ 29,504.7	\$ 29,270.1	\$ 29,762.9	\$ 25,339.6
<b>Gross Yield <sup>(1)</sup></b>								
Commercial Finance	5.61%	5.58%	5.61%	5.16%	5.54%	5.47%	5.36%	4.87%
Real Estate Finance	5.18%	5.32%	5.34%	4.90%	5.24%	5.18%	5.25%	4.80%
Business Capital	8.79%	8.75%	8.80%	9.01%	8.71%	8.84%	8.52%	8.09%
Rail	11.25%	11.44%	11.70%	11.98%	12.22%	11.59%	12.86%	14.34%
Gross Yield	7.69%	7.74%	7.79%	7.63%	7.78%	7.71%	7.75%	7.93%
<b>Net Finance Margin</b>								
Commercial Finance	3.94%	3.97%	4.09%	3.83%	4.15%	3.95%	3.97%	3.37%
Real Estate Finance	3.43%	3.62%	3.71%	3.46%	3.80%	3.56%	3.85%	3.40%
Business Capital	4.47%	4.74%	5.02%	5.41%	5.23%	4.90%	5.17%	5.08%
Rail	4.14%	4.29%	4.20%	4.47%	4.29%	4.27%	4.94%	6.12%
Net Finance Margin	4.01%	4.16%	4.24%	4.25%	4.34%	4.16%	4.42%	4.44%
<b>Select Metric</b>								
Pre-tax Income ROAEA	(1.13%)	2.66%	2.85%	2.13%	2.21%	1.62%	2.11%	2.20%

<sup>(1)</sup> Gross Yield includes Interest Income plus Rental Income as a % of AEA.

**CIT Group Inc.**  
**Consumer Banking**  
(dollars in millions)

*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
<b>Income Statement</b>								
Interest income	\$ 84.3	\$ 92.2	\$ 101.6	\$ 100.0	\$ 106.9	\$ 378.1	\$ 420.8	\$ 176.1
Interest (benefit) expense	(19.7)	(16.0)	(9.6)	(6.5)	(3.6)	(51.8)	10.2	24.9
Net finance revenue	104.0	108.2	111.2	106.5	110.5	429.9	410.6	151.2
Other non-interest income	13.2	(22.7)	5.7	7.9	7.0	4.1	40.0	5.4
Provision for credit losses	1.8	19.0	4.6	0.5	5.9	25.9	11.7	8.7
Goodwill Impairment	-	-	-	-	319.4	-	319.4	-
Operating expenses	103.5	106.2	96.2	95.6	122.7	401.5	380.9	158.4
Income (loss) from continuing operations before taxes	\$ 11.9	\$ (39.7)	\$ 16.1	\$ 18.3	\$ (330.5)	\$ 6.6	\$ (261.4)	\$ (10.5)
<b>Average Loans and Leases</b>								
Other Consumer Banking	\$ 2,452.7	\$ 2,240.2	\$ 2,168.0	\$ 2,165.9	\$ 2,153.6	\$ 2,266.1	\$ 1,968.2	\$ 690.9
Legacy Consumer Mortgages	4,275.3	4,470.8	4,644.8	4,798.0	4,952.9	4,546.2	5,185.3	2,338.1
Total	\$ 6,728.0	\$ 6,711.0	\$ 6,812.8	\$ 6,963.9	\$ 7,106.5	\$ 6,812.3	\$ 7,153.5	\$ 3,029.0
<b>Average Earning Assets (AEA)</b>								
Other Consumer Banking	\$ 2,452.7	\$ 2,240.2	\$ 2,168.0	\$ 2,165.9	\$ 2,153.5	\$ 2,266.1	\$ 1,968.6	\$ 691.1
Legacy Consumer Mortgages	4,432.9	4,664.1	4,924.8	5,125.9	5,304.3	4,787.9	5,558.8	2,511.3
Total	\$ 6,885.6	\$ 6,904.3	\$ 7,092.8	\$ 7,291.8	\$ 7,457.8	\$ 7,054.0	\$ 7,527.4	\$ 3,202.4
<b>Gross Yield <sup>(1)</sup></b>								
Other Consumer Banking	3.52%	3.49%	3.56%	3.46%	3.70%	3.49%	3.65%	3.68%
Legacy Consumer Mortgages	5.66%	6.23%	6.68%	6.34%	6.56%	6.24%	6.28%	6.00%
Gross Yield	4.90%	5.34%	5.73%	5.49%	5.73%	5.36%	5.59%	5.50%
<b>Net Finance Margin</b>								
Other Consumer Banking	10.18%	10.43%	9.69%	8.61%	8.66%	9.70%	8.01%	6.02%
Legacy Consumer Mortgages	3.75%	4.27%	4.77%	4.67%	4.82%	4.39%	4.55%	4.36%
Gross Yield	6.04%	6.27%	6.27%	5.84%	5.93%	6.09%	5.45%	4.72%
<b>Select Metric</b>								
Pre-tax Income ROAEA	0.69%	(2.30%)	0.91%	1.00%	(17.73%)	0.09%	(3.47%)	(0.33%)

<sup>(1)</sup> Gross Yield includes Interest Income as a % of AEA.

**CIT Group Inc.**
**Non-Strategic Portfolios & Corporate**
**(dollars in millions)**
*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
<b>Non-Strategic Portfolios</b>								
Interest income	\$ 5.1	\$ 4.6	\$ 6.2	\$ 7.0	\$ 10.0	\$ 22.9	\$ 80.8	\$ 184.8
Rental income on operating leases	-	-	-	-	-	-	11.6	36.7
Interest expense	2.2	3.0	5.0	5.0	6.3	15.2	47.2	121.4
Depreciation on operating lease equipment	-	-	-	-	-	-	-	10.9
Net finance revenue	2.9	1.6	1.2	2.0	3.7	7.7	45.2	89.2
Other non-interest income	0.9	4.9	0.2	(2.9)	26.0	3.1	52.1	(96.8)
Provision for credit losses	-	-	-	-	-	-	0.1	6.2
Operating expenses	(0.3)	9.2	1.8	2.0	6.8	12.7	42.2	123.9
Income (Loss) from continuing operations before taxes	\$ 4.1	\$ (2.7)	\$ (0.4)	\$ (2.9)	\$ 22.9	\$ (1.9)	\$ 55.2	\$ (137.7)
<b>Average Loans and Leases</b>								
Total	77.2	104.4	139.8	191.5	431.2	129.8	903.5	1,937.0
<b>Average Earning Assets (AEA)</b>								
Total	188.0	226.9	319.5	367.5	625.6	277.0	1,175.6	2,375.7
<b>Gross Yield <sup>(1)</sup></b>								
Total	10.85%	8.11%	7.76%	7.62%	6.39%	8.27%	7.86%	9.32%
<b>Select Metrics</b>								
Net Finance Margin	6.17%	2.82%	1.50%	2.18%	2.37%	2.78%	3.84%	3.75%
Pre-tax Income ROAEA	8.72%	(4.76%)	(0.50%)	(3.16%)	14.64%	(0.69%)	4.70%	(5.80%)
<b>Corporate and Other</b>								
Interest income	\$ 43.8	\$ 47.8	\$ 53.8	\$ 41.2	\$ 35.2	\$ 186.6	\$ 122.0	\$ 55.2
Interest expense	47.4	58.4	86.0	44.8	48.7	236.6	176.7	103.7
Net finance revenue	(3.6)	(10.6)	(32.2)	(3.6)	(13.5)	(50.0)	(54.7)	(48.5)
Other non-interest income	50.1	10.2	3.9	1.8	(242.2)	66.0	(235.3)	(61.6)
Operating expenses - including gain / (loss) on debt extinguishment	34.6	46.8	185.9	35.3	31.9	302.6	111.3	112.9
Loss from continuing operations before taxes	\$ 11.9	\$ (47.2)	\$ (214.2)	\$ (37.1)	\$ (287.6)	\$ (286.6)	\$ (401.3)	\$ (223.0)
<b>Average Earning Assets (AEA)</b>								
Total	7,981.2	9,311.9	14,104.9	9,674.9	9,376.6	10,251.0	9,198.2	7,102.1
<b>Gross Yield <sup>(1)</sup></b>								
Total	2.20%	2.05%	1.53%	1.70%	1.50%	1.82%	1.33%	0.78%
<b>Select Metrics</b>								
Net Finance Margin	(0.18%)	(0.46%)	(0.91%)	(0.15%)	(0.58%)	(0.49%)	(0.59%)	(0.68%)
Pre-tax Income ROAEA	0.60%	(2.03%)	(6.07%)	(1.53%)	(12.27%)	(2.80%)	(4.36%)	(3.14%)

<sup>(1)</sup> Gross Yield includes Interest Income plus Rental Income as a % of AEA.

**CIT Group Inc.**

**Earning Assets**

(dollars in millions)

*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
<b>Commercial Banking</b>								
Loans	\$ 23,159.3	\$ 22,692.6	\$ 22,341.2	\$ 22,878.6	\$ 22,562.3	\$ 23,159.3	\$ 22,562.3	\$ 23,332.4
Operating Lease Equipment, Net	6,738.9	6,724.2	6,736.0	7,516.2	7,486.1	6,738.9	7,486.1	6,851.7
Assets Held for Sale	1,334.2	1,208.3	1,153.8	336.4	357.7	1,334.2	357.7	435.1
Total Loans and Leases	31,232.4	30,625.1	30,231.0	30,731.2	30,406.1	31,232.4	30,406.1	30,619.2
Interest Bearing Cash	182.3	137.8	141.3	141.6	179.8	182.3	179.8	261.2
Investment Securities	92.8	98.9	95.5	103.1	109.2	92.8	109.2	237.6
Credit Balances on Factoring Receivables	(1,468.6)	(1,698.5)	(1,405.3)	(1,547.1)	(1,292.0)	(1,468.6)	(1,292.0)	(1,344.0)
Total Earning Assets	\$ 30,039.0	\$ 29,163.3	\$ 29,062.5	\$ 29,428.8	\$ 29,403.1	\$ 30,039.0	\$ 29,403.1	\$ 29,774.0
<b>Consumer Banking</b>								
Loans	\$ 5,954.6	\$ 5,812.7	\$ 6,690.5	\$ 6,812.8	\$ 6,973.6	5,954.6	6,973.6	7,186.3
Assets Held for Sale	865.6	865.9	56.4	64.1	68.2	865.6	68.2	45.1
Total Loans and Leases	6,820.2	6,678.6	6,746.9	6,876.9	7,041.8	6,820.2	7,041.8	7,231.4
Indemnification Assets	142.4	171.8	208.5	313.1	341.4	142.4	341.4	409.1
Total Earning Assets	\$ 6,962.6	\$ 6,850.4	\$ 6,955.4	\$ 7,190.0	\$ 7,383.2	6,962.6	7,383.2	7,640.5
<b>Non-Strategic Portfolios</b>								
Assets Held for Sale	63.3	87.8	114.6	162.1	210.1	63.3	210.1	1,577.5
Total Loans and Leases	63.3	87.8	114.6	162.1	210.1	63.3	210.1	1,577.5
Interest Bearing Cash	82.1	100.9	76.8	146.1	183.8	82.1	183.8	177.5
Investment Securities	-	40.1	38.6	40.0	39.6	-	39.6	94.7
Total Earning Assets	\$ 145.4	\$ 228.8	\$ 230.0	\$ 348.2	\$ 433.5	\$ 145.3	\$ 433.5	\$ 1,849.7
<b>Corporate &amp; Other</b>								
Interest Bearing Cash	\$ 1,175.7	\$ 2,420.2	\$ 4,520.9	\$ 5,127.5	\$ 5,244.9	\$ 1,175.7	\$ 5,244.9	\$ 6,213.3
Securities Purchased Under Agreements to Resell	\$ 150.0	\$ -	\$ -	\$ -	\$ -	\$ 150.0	\$ -	\$ -
Investment Securities	6,377.1	5,605.8	5,395.9	4,333.2	4,342.3	6,377.1	4,342.3	2,621.4
Total Earning Assets	\$ 7,702.8	\$ 8,026.0	\$ 9,916.8	\$ 9,460.7	\$ 9,587.2	\$ 7,702.8	\$ 9,587.2	\$ 8,834.7
<b>Total</b>								
Loans	\$ 29,113.9	\$ 28,505.3	\$ 29,031.7	\$ 29,691.4	\$ 29,535.9	\$ 29,113.9	\$ 29,535.9	\$ 30,518.7
Operating Lease Equipment, Net	6,738.9	6,724.2	6,736.0	7,516.2	7,486.1	6,738.9	7,486.1	6,851.7
Assets Held for Sale	2,263.1	2,162.0	1,324.8	562.6	636.0	2,263.1	636.0	2,057.7
Total Loans and Leases	38,115.9	37,391.5	37,092.5	37,770.2	37,658.0	38,115.9	37,658.0	39,428.1
Interest Bearing Cash	1,440.1	2,658.9	4,739.0	5,415.2	5,608.5	1,440.1	5,608.5	6,652.0
Total Securities Purchased Under Agreements to Resell	150.0	-	-	-	-	150.0	-	-
Investment Securities	6,469.9	5,744.8	5,530.0	4,476.3	4,491.1	6,469.9	4,491.1	2,953.7
Indemnification Assets	142.4	171.8	208.5	313.1	341.4	142.4	341.4	409.1
Credit Balances on Factoring Receivables	(1,468.6)	(1,698.5)	(1,405.3)	(1,547.1)	(1,292.0)	(1,468.6)	(1,292.0)	(1,344.0)
Total Earning Assets	\$ 44,849.7	\$ 44,268.5	\$ 46,164.7	\$ 46,427.7	\$ 46,807.0	\$ 44,849.7	\$ 46,807.0	\$ 48,098.9
<b>Funded New Business Volume (by Segment)</b>								
Commercial Banking, excluding factoring	\$ 2,902.0	\$ 2,044.0	\$ 2,046.3	\$ 1,615.4	\$ 2,042.2	\$ 8,607.7	\$ 8,216.2	\$ 9,005.1
Consumer Banking	421.9	223.2	149.6	154.7	198.5	949.4	960.5	249.9
Non-Strategic Portfolios	-	-	-	-	-	-	151.1	768.2
New Business Volume, excluding factoring	\$ 3,323.9	\$ 2,267.2	\$ 2,195.9	\$ 1,770.1	\$ 2,240.7	\$ 9,557.1	\$ 9,327.8	\$ 10,023.2

CIT Group Inc.

Earning Assets - by Division  
(dollars in millions)

Certain balances may not sum due to rounding.

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016
<b>Commercial Banking</b>							
<b>Commercial Finance</b>							
Loans	\$ 9,928.8	\$ 9,316.9	\$ 9,440.5	\$ 9,638.0	\$ 9,923.9	\$ 9,928.8	\$ 9,923.9
Assets Held for Sale	123.5	79.5	114.4	332.1	351.4	123.5	351.4
Total Loans and Leases	10,052.3	9,396.4	9,554.9	9,970.1	10,275.3	10,052.3	10,275.3
Interest Bearing Cash	0.8	0.8	0.6	0.6	0.8	0.8	0.8
Investment Securities	92.8	94.2	85.2	84.3	82.7	92.8	82.7
Earning Assets	\$ 10,145.9	\$ 9,491.5	\$ 9,640.6	\$ 10,055.1	\$ 10,358.8	\$ 10,145.9	\$ 10,358.8
<b>Real Estate Finance</b>							
Loans	\$ 5,567.9	\$ 5,563.2	\$ 5,601.2	\$ 5,655.4	\$ 5,566.6	\$ 5,567.9	\$ 5,566.6
Assets Held for Sale	22.3	0.8	-	-	-	22.3	-
Total Loans and Leases	5,590.2	5,564.0	5,601.2	5,655.4	5,566.6	5,590.2	5,566.6
Earning Assets	\$ 5,590.2	\$ 5,564.0	\$ 5,601.2	\$ 5,655.4	\$ 5,566.6	\$ 5,590.2	\$ 5,566.6
<b>Business Capital</b>							
Loans	\$ 7,579.8	\$ 7,730.6	\$ 7,216.0	\$ 7,480.5	\$ 6,968.1	\$ 7,579.8	\$ 6,968.1
Operating Lease Equipment, Net	478.0	456.8	437.8	395.7	369.0	478.0	369.0
Assets Held for Sale	-	-	-	3.7	6.0	-	6.0
Total Loans and Leases	8,057.8	8,187.4	7,653.8	7,879.9	7,343.1	8,057.8	7,343.1
Interest Bearing Cash	47.7	52.7	58.6	57.8	51.7	47.7	51.7
Investment Securities	-	4.8	10.3	18.7	26.5	-	26.5
Credit Balances on Factoring Receivables	(1,468.6)	(1,698.5)	(1,405.3)	(1,547.1)	(1,292.0)	(1,468.6)	(1,292.0)
Earning Assets	\$ 6,637.0	\$ 6,546.4	\$ 6,317.4	\$ 6,409.3	\$ 6,129.3	\$ 6,637.0	\$ 6,129.3
<b>Rail</b>							
Loans	\$ 82.8	\$ 81.9	\$ 83.5	\$ 104.7	\$ 103.7	\$ 82.8	\$ 103.7
Operating Lease Equipment, Net	6,260.9	6,267.4	6,298.2	7,120.5	7,117.1	6,260.9	7,117.1
Assets Held for Sale	1,188.5	1,128.0	1,039.4	0.6	0.3	1,188.5	0.3
Total Loans and Leases	7,532.2	7,477.3	7,421.2	7,225.8	7,221.1	7,532.2	7,221.1
Interest Bearing Cash	133.8	84.3	82.1	83.2	127.3	133.8	127.3
Earning Assets	\$ 7,665.9	\$ 7,561.6	\$ 7,503.3	\$ 7,309.0	\$ 7,348.4	\$ 7,665.9	\$ 7,348.4
<b>Total Commercial Banking</b>							
Loans	\$ 23,159.3	\$ 22,692.6	\$ 22,341.2	\$ 22,878.6	\$ 22,562.3	\$ 23,159.3	\$ 22,562.3
Operating Lease Equipment, Net	6,738.9	6,724.2	6,736.0	7,516.2	7,486.1	6,738.9	7,486.1
Assets Held for Sale	1,334.2	1,208.3	1,153.8	336.4	357.7	1,334.2	357.7
Total Loans and Leases	31,232.4	30,625.1	30,231.0	30,731.2	30,406.1	31,232.4	30,406.1
Interest Bearing Cash	182.3	137.8	141.3	141.6	179.8	182.3	179.8
Investment Securities	92.8	98.9	95.5	103.1	109.2	92.8	109.2
Credit Balances on Factoring Receivables	(1,468.6)	(1,698.5)	(1,405.3)	(1,547.1)	(1,292.0)	(1,468.6)	(1,292.0)
Earning Assets	\$ 30,039.0	\$ 29,163.3	\$ 29,062.5	\$ 29,428.8	\$ 29,403.1	\$ 30,039.0	\$ 29,403.1
<b>Consumer Banking</b>							
<b>Legacy Consumer Mortgages</b>							
Loans	\$ 3,331.1	\$ 3,503.1	\$ 4,503.1	\$ 4,692.8	\$ 4,829.9	\$ 3,331.1	\$ 4,829.9
Assets Held for Sale	861.0	862.1	52.4	41.4	32.8	861.0	32.8
Total Loans and Leases	4,192.1	4,365.2	4,555.5	4,734.2	4,862.7	4,192.1	4,862.7
Indemnification Assets	142.4	171.8	208.5	313.1	341.4	142.4	341.4
Earning Assets	4,334.5	4,537.0	4,764.0	5,047.3	5,204.1	4,334.5	5,204.1
<b>Other Consumer Banking</b>							
Loans	\$ 2,623.5	\$ 2,309.6	\$ 2,187.4	\$ 2,120.0	\$ 2,143.7	\$ 2,623.5	\$ 2,143.7
Assets Held for Sale	4.6	3.8	4.0	22.7	35.4	4.6	35.4
Earning Assets	2,628.1	2,313.4	2,191.4	2,142.7	2,179.1	2,628.1	2,179.1
<b>Total Consumer Banking</b>							
Loans	\$ 5,954.6	\$ 5,812.7	\$ 6,690.5	\$ 6,812.8	\$ 6,973.6	\$ 5,954.6	\$ 6,973.6
Assets Held for Sale	865.6	865.9	56.4	64.1	68.2	865.6	68.2
Total Loans and Leases	6,820.2	6,678.6	6,746.9	6,876.9	7,041.8	6,820.2	7,041.8
Indemnification Assets	142.4	171.8	208.5	313.1	341.4	142.4	341.4
Earning Assets	\$ 6,962.6	\$ 6,850.4	\$ 6,955.4	\$ 7,190.0	\$ 7,383.2	\$ 6,962.6	\$ 7,383.2



**CIT Group Inc.**

**Average Earning Assets - by Division**

(dollars in millions)

*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016
<b>Commercial Banking</b>							
<b>Commercial Finance</b>							
Loans	\$ 9,561.8	\$ 9,346.2	\$ 9,577.5	\$ 9,836.2	\$ 10,237.2	\$ 9,607.0	\$ 10,883.3
Assets Held for Sale	92.8	104.0	195.5	297.2	326.5	171.7	319.9
Total Loans and Leases	9,654.6	9,450.1	9,773.0	10,133.4	10,563.7	9,778.7	11,203.2
Interest Bearing Cash	0.8	0.7	0.6	0.6	0.7	0.7	0.6
Investment Securities	93.2	90.2	84.5	82.9	82.2	87.6	85.5
Average Earning Assets	\$ 9,748.6	\$ 9,541.0	\$ 9,858.1	\$ 10,216.9	\$ 10,646.5	\$ 9,867.0	\$ 11,289.3
<b>Real Estate Finance</b>							
Loans	\$ 5,609.2	\$ 5,598.4	\$ 5,646.0	\$ 5,565.4	\$ 5,501.8	\$ 5,604.3	\$ 5,442.9
Assets Held for Sale	5.8	0.6	-	-	-	1.9	10.8
Total Loans and Leases	5,615.0	5,599.0	5,646.0	5,565.4	5,501.8	5,606.2	5,453.7
Average Earning Assets	\$ 5,615.0	\$ 5,599.0	\$ 5,646.0	\$ 5,565.4	\$ 5,501.8	\$ 5,606.2	\$ 5,453.7
<b>Business Capital</b>							
Loans	\$ 7,617.8	\$ 7,373.0	\$ 7,345.3	\$ 7,241.5	\$ 6,895.8	\$ 7,394.1	\$ 6,671.4
Operating Lease Equipment, Net	460.7	441.2	407.3	377.9	353.5	419.9	313.0
Assets Held for Sale	-	1.0	1.9	5.5	5.9	2.3	15.2
Total Loans and Leases	8,078.5	7,815.1	7,754.5	7,624.9	7,255.1	7,816.3	6,999.6
Interest Bearing Cash	50.4	56.5	59.4	55.4	64.2	55.2	117.7
Investment Securities	2.2	7.4	14.2	22.7	46.6	11.7	99.9
Credit Balances on Factoring Receivables	(1,570.6)	(1,550.6)	(1,566.9)	(1,500.6)	(1,296.3)	(1,546.5)	(1,286.6)
Average Earning Assets	\$ 6,560.5	\$ 6,328.4	\$ 6,261.2	\$ 6,202.4	\$ 6,069.6	\$ 6,336.7	\$ 5,930.6
<b>Rail</b>							
Loans	\$ 81.5	\$ 83.9	\$ 100.0	\$ 104.7	\$ 101.9	\$ 93.1	\$ 111.1
Operating Lease Equipment, Net	6,254.3	6,284.3	6,949.7	7,122.7	7,072.1	6,673.7	6,875.6
Assets Held for Sale	1,147.9	1,093.4	260.3	0.3	0.4	603.0	2.0
Total Loans and Leases	7,483.7	7,461.7	7,310.0	7,227.8	7,174.4	7,369.8	6,988.7
Interest Bearing Cash	99.5	81.0	83.3	92.2	112.3	90.4	100.4
Average Earning Assets	\$ 7,583.2	\$ 7,542.7	\$ 7,393.3	\$ 7,320.0	\$ 7,286.7	\$ 7,460.2	\$ 7,089.3
<b>Total Commercial Banking</b>							
Loans	\$ 22,870.4	\$ 22,401.4	\$ 22,668.8	\$ 22,747.8	\$ 22,736.7	\$ 22,698.6	\$ 23,108.7
Operating Lease Equipment, Net	6,715.0	6,725.5	7,357.0	7,500.7	7,425.6	7,093.5	7,188.6
Assets Held for Sale	1,246.5	1,199.0	457.7	302.9	332.8	778.9	348.0
Total Loans and Leases	30,831.9	30,325.9	30,483.5	30,551.4	30,495.1	30,571.0	30,645.3
Interest Bearing Cash	150.7	138.2	143.3	148.2	177.1	146.2	218.7
Investment Securities	95.4	97.6	98.7	105.6	128.7	99.3	185.4
Credit Balances on Factoring Receivables	(1,570.6)	(1,550.6)	(1,566.9)	(1,500.6)	(1,296.3)	(1,546.5)	(1,286.6)
Average Earning Assets	\$ 29,507.3	\$ 29,011.1	\$ 29,158.6	\$ 29,304.7	\$ 29,504.7	\$ 29,270.1	\$ 29,762.9
<b>Consumer Banking</b>							
<b>Legacy Consumer Mortgages</b>							
Loans	\$ 3,414.6	\$ 4,214.6	\$ 4,598.4	\$ 4,760.6	\$ 4,920.3	\$ 4,250.3	\$ 5,145.8
Assets Held for Sale	860.7	256.2	46.4	37.4	32.6	295.9	39.5
Average Loans	4,275.3	4,470.8	4,644.8	4,798.0	4,952.9	4,546.2	5,185.3
Indemnification Assets	157.7	193.3	280.0	327.9	351.4	241.7	373.5
Average Earning Assets	4,432.9	4,664.1	4,924.8	5,125.9	5,304.3	4,787.9	5,558.8
<b>Other Consumer Banking</b>							
Loans	\$ 2,447.6	\$ 2,236.3	\$ 2,152.9	\$ 2,128.1	\$ 2,132.4	\$ 2,249.5	\$ 1,959.3
Assets Held for Sale	5.1	3.9	15.1	37.8	21.2	16.7	8.9
Average Earning Assets	2,452.7	2,240.2	2,168.0	2,165.9	2,153.6	2,266.1	1,968.2
Indemnification Assets	-	-	-	-	-	-	0.3
Average Earning Assets	2,452.7	2,240.2	2,168.0	2,165.9	2,153.5	2,266.1	1,968.6
<b>Total Consumer Banking</b>							
Loans	\$ 5,862.2	\$ 6,450.9	\$ 6,751.3	\$ 6,888.7	\$ 7,052.7	6,499.7	7,105.1
Assets Held for Sale	865.8	260.1	61.5	75.2	53.8	312.6	48.4
Total Loans and Leases	6,728.0	6,711.0	6,812.8	6,963.9	7,106.5	6,812.3	7,153.5
Indemnification Assets	157.7	193.3	280.0	327.9	351.4	241.7	373.8
Average Earning Assets	\$ 6,885.6	\$ 6,904.3	\$ 7,092.8	\$ 7,291.8	\$ 7,457.8	7,054.0	7,527.4
<b>Non-Strategic Portfolio</b>							
Assets Held for Sale	\$ 77.2	\$ 104.4	\$ 139.8	\$ 191.5	\$ 427.7	\$ 129.8	\$ 943.5
Total Loans and Leases	77.2	104.4	139.8	191.5	427.7	129.8	943.5
Interest Bearing Cash	81.2	82.8	141.7	135.9	157.2	111.0	154.2
Investment Securities	29.6	39.7	38.0	40.1	39.4	36.3	77.9
Average Earning Assets	188.0	226.9	319.5	367.5	624.3	277.0	1,175.6
<b>Corporate and Other</b>							
Interest Bearing Cash	\$ 2,038.3	\$ 3,652.8	\$ 9,225.6	\$ 5,368.3	\$ 5,583.9	\$ 5,034.3	\$ 6,077.5
Securities Purchased Under Agreements to Resell	112.5	-	-	-	-	34.6	-
Investment Securities	5,830.4	5,659.1	4,879.3	4,306.8	3,792.7	5,182.1	3,120.7
Average Earning Assets	7,981.2	9,311.9	14,104.9	9,675.1	9,376.6	10,251.0	9,198.2

**CIT Bank**
**Select Financial Data**  
**(dollars in millions)**
*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
<b>Balance Sheet</b>								
<b>Assets</b>								
Cash and deposits with banks	\$ 961.8	\$ 2,230.6	\$ 4,124.4	\$ 4,706.9	\$ 4,647.2	\$ 961.8	\$ 4,647.2	\$ 6,073.5
Investment securities	6,455.9	5,489.3	4,826.4	4,419.4	4,035.6	6,455.9	4,035.6	2,577.4
Assets held for sale	1,170.5	1,135.0	386.2	694.7	927.3	1,170.5	927.3	444.2
Loans	26,427.9	25,524.5	26,559.9	26,915.3	27,246.2	26,427.9	27,246.2	29,346.6
Allowance for loan losses	(403.5)	(389.6)	(400.5)	(411.5)	(406.6)	(403.5)	(406.6)	(337.5)
Loans, net of allowances for loan losses	26,024.4	25,134.9	26,159.4	26,503.8	26,839.6	26,024.4	26,839.6	29,009.1
Operating lease equipment, net	3,765.5	3,737.5	3,728.7	3,630.3	3,575.8	3,765.5	3,575.8	2,777.8
Bank owned life insurance	788.6	651.8	-	-	-	788.6	341.4	409.1
Goodwill	323.1	490.9	490.9	490.9	490.9	323.1	490.9	830.8
Other assets	939.7	1,008.2	1,079.1	1,197.8	1,266.0	939.7	1,266.0	1,582.7
Discontinued Assets	317.1	346.7	386.0	421.4	448.1	317.1	448.1	500.5
Total Assets	\$ 40,746.6	\$ 40,224.9	\$ 41,181.1	\$ 42,065.2	\$ 42,230.5	\$ 40,746.6	\$ 42,230.5	\$ 43,796.0
<b>Liabilities &amp; Equity</b>								
Deposits	\$ 30,048.8	\$ 29,793.9	\$ 31,873.9	\$ 32,354.5	\$ 32,324.5	\$ 30,048.8	\$ 32,324.5	\$ 32,854.0
FHLB Advances	3,695.5	3,145.5	2,395.5	2,410.7	2,410.8	3,695.5	2,410.8	3,117.6
Borrowings	473.5	502.0	136.1	176.5	241.4	473.5	241.4	798.3
Other liabilities	906.8	922.0	833.2	916.1	1,130.2	906.8	1,130.2	738.9
Discontinued Liabilities	500.5	554.4	584.1	922.1	935.8	500.5	935.8	696.2
Total Liabilities	35,625.1	34,917.8	35,822.8	36,779.9	37,042.7	35,625.1	37,042.7	38,205.0
Stockholders' Equity	5,121.5	5,307.1	5,358.3	5,285.3	5,187.8	5,121.5	5,187.8	5,591.0
Total Liabilities and Equity	\$ 40,746.6	\$ 40,224.9	\$ 41,181.1	\$ 42,065.2	\$ 42,230.5	\$ 40,746.6	\$ 42,230.5	\$ 43,796.0
<b>Loans and Leases by Segment</b>								
Commercial Banking	\$ 24,543.7	\$ 23,718.4	\$ 23,927.9	\$ 24,363.4	\$ 24,707.5	\$ 24,543.7	\$ 24,707.5	\$ 25,337.2
Consumer Banking	6,820.2	6,678.6	6,746.9	6,876.9	7,041.8	6,820.2	7,041.8	7,231.4
Total	\$ 31,363.9	\$ 30,397.0	\$ 30,674.8	\$ 31,240.3	\$ 31,749.3	\$ 31,363.9	\$ 31,749.3	\$ 32,568.6
<b>Select Data<sup>(1)</sup></b>								
Tier 1 Capital to Average Assets (Leverage Ratio)	11.8%	11.7%	10.5%	11.2%	10.8%	11.8%	10.8%	10.7%
CET 1 Capital Ratio	13.7%	13.7%	14.0%	13.5%	13.2%	13.7%	13.2%	12.6%
Total Capital to Risk Weighted Assets*	15.0%	15.0%	15.2%	14.7%	14.4%	15.0%	14.4%	13.6%
<b>Income Statement</b>								
Interest income								
Interest and fees on loans	\$ 378.3	\$ 382.1	\$ 400.4	\$ 388.3	\$ 416.4	\$ 1,549.1	\$ 1,666.7	\$ 1,156.0
Other interest and dividends	42.9	45.3	52.9	40.7	34.5	181.8	121.2	58.1
Interest income	421.2	427.4	453.3	429.0	450.9	1,730.9	1,787.9	1,214.1
Interest expense								
Interest on deposits	92.1	92.7	94.6	93.9	96.4	373.3	394.8	323.5
Interest on borrowings	13.6	11.1	10.7	10.2	9.8	45.6	39.7	32.5
Interest expense with affiliated companies	4.6	3.5	10.1	1.0	1.0	19.2	4.8	2.7
Interest expense	110.3	107.3	115.4	105.1	107.2	438.1	439.3	358.7
Net interest revenue	310.9	320.0	338.0	323.9	343.7	1,292.8	1,348.6	855.4
Rental income on operating leases	112.0	112.4	110.8	108.3	104.0	443.5	391.9	299.5
Other income	118.5	37.9	74.8	77.1	62.0	308.3	309.3	125.0
Provision for credit losses	33.6	30.6	8.7	28.7	32.6	101.6	199.0	164.1
Goodwill impairment	167.8	-	-	-	319.4	167.8	319.4	-
Other expenses	331.9	274.6	308.3	315.2	350.3	1,230.0	1,277.5	828.2
Income (loss) before taxes	8.1	165.1	206.6	165.4	(192.6)	545.2	253.9	287.6
Provision for income taxes	64.1	55.8	53.3	60.9	45.1	234.1	203.8	87.0
Net income (loss) from continuing operations	(56.0)	109.3	153.3	104.5	(237.7)	311.1	50.1	200.6
Income (loss) on discontinued operations	(4.4)	(4.4)	10.4	(9.2)	(9.1)	(7.7)	(210.2)	(10.4)
Net income (loss)	\$ (60.5)	\$ 104.9	\$ 163.7	\$ 95.3	\$ (246.8)	\$ 303.4	\$ (160.1)	\$ 190.2

<sup>(1)</sup> The Company is subject to various regulatory capital requirements. We compute capital ratios in accordance with Federal Reserve capital guidelines for assessing adequacy of capital. The regulatory capital guidelines applicable to the Company were based on the Basel III Final Rule. The ratios presented in the above table are calculated under the current rules, on a fully phased-in basis.

**CIT Group Inc.**  
**Non-GAAP Disclosures <sup>(1)</sup>**  
**(dollars in millions)**  
*Certain balances may not sum due to rounding.*

	4Q17	3Q17	2Q17	1Q17	4Q16	2017	2016	2015
<b>Earning assets<sup>(2)</sup>:</b>								
Loans	\$ 29,113.9	\$ 28,505.3	\$ 29,031.7	\$ 29,691.4	\$ 29,535.9	\$ 29,113.9	\$ 29,535.9	\$ 30,518.7
Operating lease equipment, net	6,738.9	6,724.2	6,736.0	7,516.2	7,486.1	6,738.9	7,486.1	6,851.7
Assets held for sale	2,263.1	2,162.0	1,324.8	562.6	636.0	2,263.1	636.0	2,057.7
Interest Bearing Cash	1,440.1	2,658.9	4,739.0	5,415.2	5,608.5	1,440.1	5,608.5	6,652.0
Investment Securities	6,469.9	5,744.8	5,530.0	4,476.3	4,491.1	6,469.9	4,491.1	2,953.7
Securities Purchased Under Agreements to Resell	150.0	-	-	-	-	150.0	-	-
Indemnification Assets	142.4	171.8	208.5	313.1	341.4	142.4	341.4	409.1
Credit balances of factoring clients	(1,468.6)	(1,698.5)	(1,405.3)	(1,547.1)	(1,292.0)	(1,468.6)	(1,292.0)	(1,344.0)
Earning assets	\$ 44,849.6	\$ 44,268.5	\$ 46,164.7	\$ 46,427.7	\$ 46,807.0	\$ 44,849.7	\$ 46,807.0	\$ 48,098.9
Average Earning Assets (for the respective periods)	\$ 44,562.1	\$ 45,454.2	\$ 50,675.8	\$ 46,638.9	\$ 46,964.7	\$ 46,852.1	\$ 47,664.2	\$ 38,019.8
AEA adjustment for Commercial Air sale impacts	-	-	(3,686.00)	-	-	(930.5)	-	-
Adjusted AEA	\$ 44,562.1	\$ 45,454.2	\$ 46,989.8	\$ 46,638.9	\$ 46,964.7	\$ 45,921.6	\$ 47,664.2	\$ 38,019.8
<b>Total Net Revenues<sup>(3)</sup>:</b>								
Interest income	\$ 447.7	\$ 454.0	\$ 478.2	\$ 455.7	\$ 474.1	\$ 1,835.6	\$ 1,911.5	\$ 1,445.2
Rental income on operating leases	252.6	252.3	251.2	251.3	252.2	1,007.4	1,031.6	1,018.1
Finance revenue	700.3	706.3	729.4	707.0	726.3	2,843.0	2,943.1	2,463.3
Interest expense	168.7	176.7	209.2	163.1	178.3	717.7	753.2	731.4
Depreciation on operating lease equipment	74.3	71.1	77.4	73.5	69.8	296.3	261.1	229.2
Maintenance & other operating lease expenses	57.9	57.9	53.3	53.8	57.5	222.9	213.6	185.1
Net finance revenue (NFR)	399.4	400.6	389.5	416.6	420.7	1,606.1	1,715.2	1,317.6
Other non-interest income	137.2	63.3	84.6	79.1	(117.6)	364.2	150.6	149.6
Total net revenue	\$ 536.6	\$ 463.9	\$ 474.1	\$ 495.7	\$ 303.1	\$ 1,970.3	\$ 1,865.8	\$ 1,467.2
NFR	\$ 399.4	\$ 400.6	\$ 389.5	\$ 416.6	\$ 420.7	\$ 1,606.1	\$ 1,715.2	\$ 1,317.6
Suspended depreciation on Assets HFS	(8.8)	(7.8)	-	-	-	(16.6)	-	-
Excess interest costs over interest income from Commercial Air proceeds usage	-	-	23.4	-	-	23.4	-	-
Interest on excess cash	-	-	(9.1)	-	-	(9.1)	-	-
Adjusted NFR	390.6	392.8	403.8	416.6	420.7	1,603.8	1,715.2	1,317.6
NFR as a % of AEA	3.59%	3.53%	3.07%	3.57%	3.58%	3.43%	3.60%	3.47%
NFR as a % of AEA, adjusted for noteworthy items	3.51%	3.46%	3.44%	3.57%	3.58%	3.49%	3.60%	3.47%
<b>Net Operating Lease Revenues<sup>(2)</sup>:</b>								
Rental income on operating leases	252.6	252.3	251.2	251.3	252.2	1,007.4	1,031.6	1,018.1
Depreciation on operating lease equipment	74.3	71.1	77.4	73.5	69.8	296.3	261.1	229.2
Maintenance and other operating lease expenses	57.9	57.9	53.3	53.8	57.5	222.9	213.6	185.1
Net operating lease revenue	\$ 120.4	\$ 123.3	\$ 120.5	\$ 124.0	\$ 124.9	\$ 488.2	\$ 556.9	\$ 603.8
<b>Tangible book value</b>								
Total common stockholders' equity	\$ 6,995.0	\$ 7,126.3	\$ 7,026.2	\$ 10,165.2	\$ 10,002.7	\$ 6,995.0	\$ 10,002.7	\$ 10,944.7
Less: goodwill and intangible assets, net	482.9	744.6	750.9	820.4	826.1	482.9	826.1	1,229.3
Tangible book value <sup>(4)</sup>	6,512.1	6,381.7	6,275.3	9,344.8	9,176.6	6,512.1	9,176.6	9,715.4
Less: Disallowed deferred tax asset	104.8	116.6	53.5	140.6	213.7	104.8	213.7	908.3
Adjusted Tangible common equity <sup>(5)</sup>	\$ 6,407.3	\$ 6,265.1	\$ 6,221.8	\$ 9,204.2	\$ 8,962.9	\$ 6,407.3	\$ 8,962.9	\$ 8,807.1
<b>Adjusted Operating Expenses</b>								
Operating expenses	\$ 304.0	\$ 277.3	\$ 295.6	\$ 311.6	\$ 341.3	\$ 1,188.5	\$ 1,283.5	\$ 1,121.1
Intangible asset amortization	6.1	6.2	6.2	6.2	6.4	24.7	25.6	13.3
Restructuring Costs	31.9	2.9	3.4	14.8	3.9	53.0	36.2	58.3
Operating expenses exclusive of restructuring costs and intangible assets amortization, and other noteworthy items <sup>(4)</sup>	266.0	268.2	286.0	290.6	331.0	1,110.8	1,221.7	1,049.5
Adjustments for Noteworthy Items	-	-	-	-	27.3	-	27.3	23.9
Operating expenses exclusive of restructuring costs and intangible assets amortization, and other noteworthy items excluding noteworthy items <sup>(4)</sup>	266.0	268.2	286.0	290.6	303.7	1,110.8	1,194.4	1,025.5
Operating expenses (exclusive of restructuring costs and intangible assets amortization) as a % of AEA	2.39%	2.36%	2.43%	2.49%	2.59%	2.42%	2.51%	2.70%
Total Net Revenue	\$ 536.6	\$ 463.9	\$ 474.1	\$ 495.7	\$ 303.1	\$ 1,970.3	\$ 1,865.8	\$ 1,467.2
LIHTC Methodology Change	\$ (29.4)	\$ -	\$ -	\$ -	\$ -	\$ (29.4)	\$ -	\$ -
Financial Freedom Transaction Related Items <sup>(2)</sup>	-	26.8	-	-	-	26.8	-	-
NACCO Suspended Depreciation	(8.8)	(7.8)	-	-	-	(16.6)	-	-
Net costs of excess liquidity	-	-	14.3	-	-	14.3	-	-
CTA Charge	-	-	-	8.1	-	8.1	-	73.0
Gain on sale - UK business	-	-	-	-	-	-	(23.5)	-
Asset Impairment	-	-	-	-	-	-	11.0	23.8
Liquidating Europe CTA	-	-	-	-	-	-	3.0	-
TRS Termination Charge	-	-	-	-	243.3	-	243.3	-
Canada Portfolio Sale Gain	-	-	-	-	(22.3)	-	(22.3)	-
Gain related to IndyMac venture	-	-	-	-	-	-	(5.0)	-
Total Adjusted Net Revenue	498.4	482.9	488.4	503.8	524.1	1,973.5	2,072.3	1,564.0
Net Efficiency Ratio <sup>(5)</sup>	49.6%	57.8%	60.3%	58.6%	109.2%	56.4%	65.5%	71.5%
Net Efficiency Ratio Adjusted <sup>(5)</sup>	53.4%	55.5%	58.6%	57.7%	57.9%	56.3%	57.6%	65.6%
<b>Income excluding noteworthy items</b>								
<b>Income / (Loss) from continuing operations available to common shareholders</b>	\$ (92.6)	\$ 222.8	\$ 41.2	\$ 78.2	\$ (425.8)	\$ 249.6	\$ (182.6)	\$ 724.1
Adjustments - detailed on Noteworthy Items tab	222.9	(84.1)	84.5	31.2	550.9	254.5	566.8	(458.8)
Adjusted income / (loss) from continuing operations available to common shareholders	\$ 130.3	\$ 138.7	\$ 125.7	\$ 109.4	\$ 125.1	\$ 504.1	\$ 384.2	\$ 265.3
<b>Net income (loss)</b>	(97.8)	219.6	156.7	179.9	(1,142.5)	458.4	(848.0)	1,034.1
Adjustments - detailed on Noteworthy Items tab	222.9	(81.8)	(27.6)	(16.8)	1,352.6	96.7	1,557.4	(458.8)
Adjusted net income (loss)	\$ 125.1	\$ 137.8	\$ 129.1	\$ 163.1	\$ 210.1	\$ 555.1	\$ 709.4	\$ 575.3

<sup>(1)</sup> Non-GAAP financial measures disclosed by management are meant to provide additional information and insight relative to trends in the business to investors and, in certain cases, to present financial

<sup>(2)</sup> Earning assets are utilized in certain revenue and earnings ratios. Earning assets are net of credit balances of factoring clients. This net amount, which corresponds to amounts funded, is a basis for revenues

<sup>(3)</sup> Total net revenues are the combination of net finance revenues and other income.

<sup>(4)</sup> Tangible book value is a non-GAAP measure, which represents an adjusted common shareholders' equity balance that has been reduced by goodwill and intangible assets. Tangible book value is used to

<sup>(5)</sup> Return on tangible common equity is adjusted to remove the impact of intangible amortization, goodwill impairment and the impact from valuation allowance reversals from income from continuing operations

CIT Group Inc.  
Noteworthy Items

(\$ in millions, except for per share data)									
	Segment	Item	Line Item	Pre-Tax	After-Tax	Per Share <sup>(1)</sup>	Balance Sheet		
4Q16	Continuing Operations	Corporate	TRS Termination Charge	Other Income	(\$243)	(\$147)	(\$0.73)		
		Consumer Banking	Consumer Goodwill Impairment	Goodwill Impairment	(\$319)	(\$319)	(\$1.58)		
		Commercial Banking	Commercial Services Goodwill Impairment	Goodwill Impairment	(\$35)	(\$28)	(\$0.14)		
		NSP	Canadian Assertion Change	Tax Provision	-	(\$54)	(\$0.27)		
		NSP	Canada Portfolio Sale Gain	Other Income	\$22	\$16	\$0.08		
	Consumer Banking	Legacy OneWest Bank Matters	Operating Expenses	(\$27)	(\$17)	(\$0.08)			
	Corporate	Restructuring Expenses	Operating Expenses	(\$4)	(\$3)	(\$0.01)			
	Discontinued Operations		Commercial Air Tax Provision			(\$847)	(\$4.19)		
			Commercial Air Suspended Depreciation		\$106	\$66	\$0.33		
			Financial Freedom Reserve		(\$27)	(\$16)	(\$0.08)		
1Q17	Continuing Operations	Corporate	Entity Restructuring	Tax Provision	-	(\$14)	(\$0.07)		
		Corporate	Restructuring Expenses	Operating Expenses	(\$15)	(\$10)	(\$0.05)		
		NSP	Currency Translation Adjustments	Other Income	(\$8)	(\$7)	(\$0.03)		
			Commercial Air Suspended Depreciation		\$113	\$69	\$0.34		
			Commercial Air Secured Debt Expenses		(\$39)	(\$34)	(\$0.17)		
	Discontinued Operations		TC-CIT Joint Venture Gain		\$14	\$13	\$0.06		
			Business Air Impairment		(\$7)	(\$5)	(\$0.02)		
	2Q17	Continuing Operations	Corporate	Debt Extinguishment Costs	Debt Extinguishment Costs	(\$165)	(\$100)	(\$0.54)	
			Corporate	Excess Interest Cost <sup>(2)</sup>	Interest Expense	(\$23)	(\$15)	(\$0.08)	
			Corporate	Interest Income <sup>(2)</sup>	Interest Income	\$9	\$6	\$0.03	
Corporate			Commercial Air Asset Adjustment <sup>(2)</sup>	Average Earning Assets	-	-	-	(\$3.686)	
Corporate			Resolution of Legacy Tax Items	Tax Provision	\$0	\$19	\$0.11		
Corporate		NACCO DTA Recognition	Tax Provision	\$7	\$7	\$0.04			
Corporate		Restructuring Charges	Operating Expenses	(\$3)	(\$2)	(\$0.01)			
Discontinued Operations			Commercial Air Gain on Sale		\$135	\$100	\$0.54		
			Financial Freedom Net Settlement Items and Servicing Rights Impairment		\$20	\$12	\$0.07		
3Q17		Continuing Operations	Corporate	Strategic Tax Item - Restructuring of an International Legal Ent	Tax Provision	-	\$140	\$1.03	
	Corporate		Debt Redemption	Debt Extinguishment Costs	(\$54)	(\$33)	(\$0.24)		
	Corporate		Restructuring Charges	Operating Expenses	(\$3)	(\$2)	(\$0.02)		
	Commercial Banking		NACCO Suspended Depreciation	Depreciation on Operating Lease Equipment	\$8	\$5	\$0.04		
	Consumer Banking		Financial Freedom Transaction - Impairment on REO	Other Non-Interest Income - Gains on OREO Se	(\$5)	(\$3)	(\$0.02)		
	Consumer Banking	Financial Freedom Transaction - Impairment on Reverse Mort	Other Non-Interest Income - Impairment on Ass	(\$9)	(\$6)	(\$0.04)			
	Consumer Banking	Financial Freedom Transaction - Impairment on HECCMs-HFS	Other Non-Interest Income - Impairment on Ass	(\$12)	(\$8)	(\$0.06)			
	Consumer Banking	Financial Freedom Transaction - Impairment on HECCMs-HFI	Credit Provision/Charge-offs	(\$15)	(\$9)	(\$0.07)			
	Discontinued Operations		Financial Freedom Related Impairment		(\$4)	(\$2)	(\$0.02)		
			LIHTC Methodology Change	Other Income	\$29	\$29	\$0.22		
4Q17	Continuing Operations	Corporate	LIHTC Methodology Change	Tax Provision	-	(\$38)	(\$0.29)		
		Corporate	Impact of US Corporate Tax Reform	Tax Provision	-	\$12	\$0.09		
		Commercial Banking	NACCO Suspended Depreciation	Depreciation on Operating Lease Equipment	\$9	\$6	\$0.05		
		Commercial Banking	NACCO Related Tax Items	Tax Provision	-	\$10	\$0.08		
		Commercial Banking	Commercial Goodwill Impairment	Goodwill Impairment	(\$256)	(\$222)	(\$1.69)		
	Corporate	Restructuring Charges	Operating Expenses	(\$32)	(\$20)	(\$0.15)			

(\$ in millions, except for per share data)								
	Segment	Item	Line Item	Pre-Tax	After-Tax	Per Share <sup>(1)</sup>	Balance Sheet	
FY16	Continuing Operations	NSP	Gain on Sale - UK Business	Other Income	\$24	\$15	\$0.08	
		Corporate	Discrete Tax Benefit	Tax Provision	\$13	\$13	\$0.06	
		NSP	Impairments on AHFS and other	Other Income	(\$11)	(\$8)	(\$0.04)	
		NSP	Liquidating Europe CTA	Other Income	(\$3)	(\$3)	(\$0.01)	
		Corporate	China Tax Valuation Allowance	Tax Provision	-	(\$16)	(\$0.08)	
	Corporate	Canadian TRS Termination Charge	Other Income	(\$243)	(\$147)	(\$0.72)		
	Consumer Banking	Consumer Goodwill Impairment	Goodwill Impairment	(\$319)	(\$319)	(\$1.58)		
	Commercial Banking	Commercial Services Goodwill Impairment	Goodwill Impairment	(\$35)	(\$28)	(\$0.14)		
	NSP	Canadian Assertion Change	Tax Provision	-	(\$54)	(\$0.27)		
	NSP	Canada Portfolio Sale Gain	Other Income	\$22	\$16	\$0.08		
Consumer Banking	Legacy OneWest Bank Matters	Operating Expenses	(\$27)	(\$17)	(\$0.08)			
Consumer Banking	Gain related to IndyMac venture	Other Income	\$5	\$3	\$0.01			
Corporate	Restructuring Expenses	Operating Expenses	(\$36)	(\$23)	(\$0.11)			
Discontinued Operations		Financial Freedom Interest Curtailment Reserve		(\$249)	(\$175)	(\$0.87)		
		Business Air Impairment		(\$29)	(\$18)	(\$0.09)		
		Reverse Mortgage Servicing Rights Impairment		(\$27)	(\$16)	(\$0.08)		
		Commercial Air Tax Provision		-	(\$847)	(\$4.20)		
		Commercial Air Suspended Depreciation		\$106	\$66	\$0.33		
FY17	Continuing Operations	Corporate	Entity Restructuring	Tax Provision	-	(\$14)	(\$0.09)	
		NSP	Currency Translation Adjustments	Other Income	(\$8)	(\$7)	(\$0.04)	
		Corporate	Excess Interest Cost <sup>(2)</sup>	Interest Expense	(\$23)	(\$15)	(\$0.09)	
		Corporate	Interest Income <sup>(2)</sup>	Interest Income	\$9	\$6	\$0.03	
		Corporate	Commercial Air Asset Adjustment <sup>(2)</sup>	Average Earning Assets	-	-	-	(\$3.686)
	Corporate	Resolution of Legacy Tax Items	Tax Provision	\$0	\$19	\$0.12		
	Corporate	NACCO DTA Recognition	Tax Provision	\$7	\$7	\$0.04		
	Corporate	Strategic Tax Item - Restructuring of an International Legal Ent	Tax Provision	-	\$140	\$0.86		
	Consumer Banking	Financial Freedom Transaction - Impairment on REO	Other Non-Interest Income - Gains on OREO Se	(\$5)	(\$3)	(\$0.02)		
	Consumer Banking	Financial Freedom Transaction - Impairment on Reverse Mort	Other Non-Interest Income - Impairment on Ass	(\$9)	(\$6)	(\$0.05)		
Consumer Banking	Financial Freedom Transaction - Impairment on HECCMs-HFS	Other Non-Interest Income - Impairment on Ass	(\$12)	(\$8)	(\$0.05)			
Consumer Banking	Financial Freedom Transaction - Impairment on HECCMs-HFI	Credit Provision/Charge-offs	(\$15)	(\$10)	(\$0.06)			
Corporate	LIHTC Methodology Change	Other Income	\$29	\$29	\$0.18			
Corporate	LIHTC Methodology Change	Tax Provision	-	(\$38)	(\$0.23)			
Commercial Banking	Commercial Goodwill Impairment	Goodwill Impairment	(\$256)	(\$222)	(\$1.35)			
Commercial Banking	NACCO Related Tax Items	Tax Provision	-	\$10	\$0.06			
Corporate	Impact of US Corporate Tax Reform	Tax Provision	-	\$12	\$0.07			
Corporate	Restructuring Charges	Operating Expenses	(\$53)	(\$35)	(\$0.21)			
Corporate	Debt Extinguishment Costs	Debt Extinguishment Costs	(\$218)	(\$133)	(\$0.81)			
Commercial Banking	NACCO Suspended Depreciation	Depreciation on Operating Lease Equipment	\$17	\$11	\$0.07			
Discontinued Operations		Commercial Air Suspended Depreciation		\$113	\$69	\$0.42		
		Commercial Air Secured Debt Expenses		(\$39)	(\$34)	(\$0.21)		
		TC-CIT Joint Venture Gain		\$14	\$13	\$0.08		
		Commercial Air Gain on Sale		\$135	\$100	\$0.61		
		Financial Freedom Net Settlement Items and Servicing Rights		\$20	\$12	\$0.08		
	Financial Freedom Related Impairment		(\$4)	(\$2)	(\$0.01)			

(1) Per share data based on 136.1 million, 203.3 million, 202.1 million, 202.8 million and 202.3 million for 3Q17, 2Q17, 1Q17, 4Q16 and 3Q16 respectively; impacts are rounded.

(2) Excess interest cost and interest income and increase in average earning assets are the result of a timing difference between the receipt of the proceeds from the Commercial Air sale and the completion of the related debt and capital actions.

## APPENDIX - Select Financial Terms

Average Earning Assets (AEA) is computed using month end balances and is the average of Loans (defined below), operating lease equipment, assetsheld for sale, interest bearing cash, investment securities, indemnification assets and securities purchased under agreements to resell, less the credit balances of factoring clients. We use this average for certain key profitability ratios, including Gross Yield, Net Yield, Net Finance Margin and return on AEA.

Average loans is computed using month end balances and is the average of Loans (defined below). It excludes operating lease equipment. We use this average to measure the rate of net charge-offs for the period.

Book value per common share and tangible book value per common share are measurements of shareholder value.

Discontinued operations reflects (1) Aerospace and (2) Financial Freedom, a business acquired in the OneWest Bank acquisition in 2015 .

Net Efficiency Ratio is the percentage of operating expenses before intangible amortization and restructuring costs to Total Net Revenue (defined below). We use the efficiency ratio to measure the level of expenses in relation to revenue earned.

Loans include loans, capital lease receivables and factoring receivables.

Loans and Leases include Loans, operating lease equipment and assets held for sale.

Gross Yield includes interest income and rental income as a % of AEA.

Held for Sale describes assets that we intend to sell in the near-term. These are carried at the lower of cost or market.

Interest income includes interest and fees earned on finance receivables and interest and dividends on interest bearing deposits and investments.

Lease – operating is a lease in which we retain ownership of the asset, collect rental payments, recognize depreciation on the asset, and retain the risks of ownership, including obsolescence.

Net Finance Margin (NFM) reflects Net Finance Revenue divided by AEA.

Net Finance Margin (adjusted) (Adjusted NFM) is NFM increased by accelerated FSA net discount/(premium) on debt extinguishments and repurchases and debt related prepayment costs, reduced by accelerated OID accretion.

Net Finance Revenue reflects Net Interest Revenue (defined below) plus rental income on operating leases less depreciation on operating lease equipment and maintenance & operating lease expenses, which are direct costs of equipment ownership.

Net Interest Revenue reflects interest and fees on finance receivables and interest/dividends on investments less interest expense on deposits and long term borrowings.

Net Yield includes rental income and interest income, reduced by depreciation and maintenance and other operating lease expenses as a % of AEA.

Non-accruing Assets include loans placed on non-accrual status, typically after becoming 90 days delinquent or prior to that time due to doubt of collectability of principal and interest.

Other Income includes gains on equipment sales, factoring commissions, and fee revenue from activities such as loan servicing and loan syndications. Also included are gains on loan sales and investment sales. Other income combined with rental income on operating leases is defined as Non-interest income.

Return on Common Equity (ROE) is net income available to common stockholders, expressed as a percentage of average common equity, and is a key measurement of profitability.

Risk Weighted Assets (RWA) is the denominator to which Total Capital and Tier 1 Capital is compared to derive the respective ratios. RWA is comprised of both on-balance sheet assets and certain off-balance sheet items (for example loan commitments, purchase commitments or derivative contracts), all of which are adjusted by certain risk-weightings as defined by the regulators, which are based upon, among other things, the relative credit risk of the counterparty.

Common Tier 1 Capital ,Tier 1 Capital and Total Capital are regulatory capital as defined in the capital adequacy guidelines issued by the Federal Reserve. Common Tier 1 Capital is Total Stockholders Equity reduced by goodwill and intangibles and adjusted by elements of other comprehensive income and other items. Tier 1 Capital is Common Tier 1 Capital plus additional Tier 1 Capital instruments included among other things, non-cumulative preferred stock. Total Capital consists of Common Tier 1 Capital, additional Tier 1 and among other things, mandatory convertible debt, limited amounts of subordinated debt, other qualifying term debt, and allowance for credit losses up to 1.25% of risk weighted assets.

Total Net Revenue is the combination of net finance revenue and non-interest income. This amount excludes provision for credit losses from total revenue and is a measurement of our revenue growth.

Yield-related Fees are collected in connection with our assumption of underwriting risk in certain transactions in addition to interest income. We recognize yield-related fees, which include prepayment fees and certain origination fees, in Interest Income over the life of the lending transaction.