



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 October 26, 2018

CIT Group Inc.
Financial Data Package
Table of Contents

Item	Page
<u>Income Statement - Consolidated Data</u>	<u>3</u>
<u>Income Statement - Consolidated Data Adjusted for Noteworthy Items</u>	<u>4</u>
<u>Balance Sheet Data</u>	<u>5</u>
<u>Average Balance Sheet</u>	<u>6</u>
<u>Average Balance Sheet Rates</u>	<u>7</u>
<u>Average Balance Sheet Rates Adjusted for Noteworthy Items</u>	<u>8</u>
<u>Deposits</u>	<u>9</u>
<u>Credit Metrics</u>	<u>10</u>
<u>Select Data & Ratios</u>	<u>11</u>
<u>Commercial Banking</u>	<u>12</u>
<u>Consumer Banking</u>	<u>13</u>
<u>Non-Strategic Portfolios & Corporate</u>	<u>14</u>
<u>Earning Assets</u>	<u>15</u>
<u>Loans and Leases by Division</u>	<u>16</u>
<u>Average Earning Assets by Division</u>	<u>17</u>
<u>CIT Bank - Select Financial Data</u>	<u>18</u>
<u>Non-GAAP Disclosures</u>	<u>19</u>
<u>Noteworthy Items</u>	<u>20</u>
<u>Financial Terms</u>	<u>21</u>

CIT Group Inc.
Income Statement - Consolidated Data
(dollars in millions, except per share data)
Certain balances may not sum due to rounding.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Income Statement							
Interest Income							
Interest and fees on loans	\$ 417.4	\$ 415.5	\$ 400.9	\$ 401.2	\$ 403.5	\$ 1,638.1	\$ 1,779.6
Other interest and dividends	56.2	58.1	50.3	46.5	50.5	197.5	131.9
Total interest income	473.6	473.6	451.2	447.7	454.0	1,835.6	1,911.5
Net operating lease revenue							
Rental income on operating leases	264.3	261.3	253.6	252.6	252.3	1,007.4	1,031.6
Depreciation on operating lease equipment	78.0	77.2	76.4	74.3	71.1	296.3	261.1
Maintenance and other operating lease expenses	56.6	63.5	57.4	57.9	57.9	222.9	213.6
Net operating lease revenue	129.7	120.6	119.8	120.4	123.3	488.2	556.9
Interest expense							
Interest on borrowings	90.8	94.6	83.4	76.6	84.1	344.4	358.4
Interest on deposits	123.1	110.6	97.1	92.1	92.6	373.3	394.8
Total interest expense	213.9	205.2	180.5	168.7	176.7	717.7	753.2
Net finance revenue	389.4	389.0	390.5	399.4	400.6	1,606.1	1,715.2
Other non-interest income(1)	86.2	135.4	104.7	137.2	63.3	364.2	150.6
Non-interest expenses							
Operating expenses(2)	263.3	267.5	281.3	304.0	277.3	1,188.5	1,283.5
Goodwill impairment	-	-	-	255.6	-	255.6	354.2
Loss on debt extinguishments and deposit redemption	3.5	19.3	0.1	1.7	53.5	220.0	12.5
Total non-interest expenses	266.8	286.8	281.4	561.3	330.8	1,664.1	1,650.2
Pre-provision net revenue	208.8	237.6	213.8	(24.7)	133.1	306.2	215.6
Provision for credit losses	38.1	32.9	68.8	30.4	30.1	114.6	194.7
Income (loss) from continuing operations before benefit (provision) for income taxes	170.7	204.7	145.0	(55.1)	103.0	191.6	20.9
Benefit (provision) for income taxes	41.3	57.4	41.3	27.7	(119.8)	(67.8)	203.5
Income (loss) from continuing operations	129.4	147.3	103.7	(82.8)	222.8	259.4	(182.6)
Discontinued operations							
Income (loss) from discontinued operations, net of taxes	2.1	(20.5)	(6.7)	(5.2)	(3.2)	208.8	(665.4)
Net income (loss)	131.5	126.8	97.0	(88.0)	219.6	468.2	(848.0)
Preferred Dividends	-	9.4	-	9.8	-	9.8	-
Net income (loss) available to common shareholders	\$ 131.5	\$ 117.4	\$ 97.0	\$ (97.8)	\$ 219.6	\$ 458.4	\$ (848.0)
Income (loss) from continuing operations, available to common shareholders	\$ 129.4	\$ 137.9	\$ 103.7	\$ (92.6)	\$ 222.8	\$ 249.6	\$ (182.6)
Basic income (loss) per common share							
Income (loss) from continuing operations	\$ 1.15	\$ 1.12	\$ 0.79	\$ (0.70)	\$ 1.66	\$ 1.54	\$ (0.90)
Income (loss) from discontinued operation	0.02	(0.17)	(0.05)	(0.04)	(0.02)	1.28	(3.30)
Basic income (loss) per common share	\$ 1.17	\$ 0.95	\$ 0.74	\$ (0.74)	\$ 1.64	\$ 2.82	\$ (4.20)
Diluted income (loss) per common share							
Income (loss) from continuing operations	\$ 1.13	\$ 1.11	\$ 0.79	\$ (0.70)	\$ 1.64	\$ 1.52	\$ (0.90)
Income (loss) from discontinued operation	0.02	(0.17)	(0.05)	(0.04)	(0.03)	1.28	(3.30)
Diluted income (loss) per common share	\$ 1.15	\$ 0.94	\$ 0.74	\$ (0.74)	\$ 1.61	\$ 2.80	\$ (4.20)
(1) Other non-interest income							
Fee revenues	\$ 28.2	\$ 26.5	\$ 27.2	\$ 30.3	\$ 26.2	\$ 113.6	\$ 111.6
Factoring commissions	27.2	23.5	25.6	26.7	27.0	102.9	105.0
Gains on leasing equipment, net of impairments	13.6	14.4	13.5	9.1	12.2	43.1	30.1
Gains on investment securities, net of impairments	3.6	3.7	3.3	11.5	10.4	28.9	11.5
BOLI income	6.5	6.6	6.5	5.8	1.8	7.6	-
Other revenues	7.1	60.7	28.6	53.8	(14.3)	68.1	(107.6)
Total other non-interest income	\$ 86.2	\$ 135.4	\$ 104.7	\$ 137.2	\$ 63.3	\$ 364.2	\$ 150.6
(2) Operating expenses							
Compensation and benefits	\$ 137.3	\$ 143.2	\$ 147.8	\$ 138.6	\$ 139.0	\$ 566.3	\$ 585.5
Professional fees	16.7	20.7	25.8	28.8	32.1	132.3	175.8
Technology	32.3	32.7	32.4	30.7	30.6	127.9	133.7
Insurance	15.9	18.5	19.9	15.7	18.5	84.7	96.5
Net occupancy expense	16.1	16.0	16.2	16.7	16.1	67.8	71.9
Advertising and marketing	10.6	13.4	13.0	12.8	13.6	42.2	20.5
Other expenses	28.4	17.0	20.2	22.7	18.3	89.6	137.8
Operating Expenses, excluding restructuring costs and intangible asset amortization	257.3	261.5	275.3	266.0	268.2	1,110.8	1,221.7
Restructuring costs	-	-	-	31.9	2.9	53.0	36.2
Intangible asset amortization	6.0	6.0	6.0	6.1	6.2	24.7	25.6
Total Operating expenses	\$ 263.3	\$ 267.5	\$ 281.3	\$ 304.0	\$ 277.3	\$ 1,188.5	\$ 1,283.5

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.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Income Statement							
Interest Income							
Interest and fees on loans	\$ 417.4	\$ 415.5	\$ 400.9	\$ 401.2	\$ 403.5	\$ 1,638.1	\$ 1,779.6
Other interest and dividends	56.2	58.1	50.3	46.5	50.5	188.4	131.9
Total Interest Income	473.6	473.6	451.2	447.7	454.0	1,826.5	1,911.5
Net operating lease revenue							
Rental income on operating leases	264.3	261.3	253.6	252.6	252.3	1,007.4	1,031.6
Depreciation on operating lease equipment	86.6	85.8	85.7	83.1	78.9	312.9	261.1
Maintenance and other operating lease expenses	56.6	63.5	57.4	57.9	57.9	222.9	213.6
Net operating lease revenue	121.1	112.0	110.5	111.6	115.5	471.6	556.9
Interest expense							
Interest on borrowings	90.8	94.6	83.4	76.6	84.1	321.0	358.4
Interest on deposits	123.1	110.6	97.1	92.1	92.6	373.3	394.8
Total Interest expense	213.9	205.2	180.5	168.7	176.7	694.3	753.2
Net finance revenue	380.8	380.4	381.2	390.6	392.8	1,603.8	1,715.2
Other non-interest income(1)	96.8	106.1	104.7	107.8	90.1	369.7	357.1
Non-interest expenses							
Operating expenses(2)	263.3	267.5	281.3	272.1	274.4	1,135.5	1,220.0
Loss on debt extinguishments and deposit redemption	0.2	0.2	0.1	1.7	-	1.7	12.5
Total non-interest expenses	263.5	267.7	281.4	273.8	274.4	1,137.2	1,232.5
Pre-provision net revenue	214.1	218.8	204.5	224.6	208.5	836.3	839.8
Provision for credit losses	38.1	32.9	68.8	30.4	14.6	99.1	194.7
Income from continuing operations before provision for income taxes	176.0	185.9	135.7	194.2	193.9	737.2	645.1
Provision for income taxes	45.0	51.9	38.8	54.1	55.2	223.3	260.9
Income from continuing operations	131.0	134.0	96.9	140.1	138.7	513.9	384.2
Discontinued operations							
Income (loss) from discontinued operations, net of taxes	2.1	(6.7)	(6.7)	(5.2)	(0.9)	51.0	325.2
Net income	133.1	127.3	90.2	134.9	137.8	564.9	709.4
Less: preferred stock dividends	-	9.4	-	9.8	-	9.8	-
Net income available to common shareholders	\$ 133.1	\$ 117.9	\$ 90.2	\$ 125.1	\$ 137.8	\$ 555.1	\$ 709.4
Income from continuing operations, available to common shareholders	\$ 131.0	\$ 124.6	\$ 96.9	\$ 130.3	\$ 138.7	\$ 504.1	\$ 384.2
Basic income (loss) per common share							
Income (loss) from continuing operations	\$ 1.16	\$ 1.01	\$ 0.74	\$ 0.99	\$ 1.04	\$ 3.11	\$ 1.90
Income (loss) from discontinued operation	0.02	(0.06)	(0.05)	(0.04)	(0.01)	0.31	1.61
Basic income (loss) per common share	\$ 1.18	\$ 0.95	\$ 0.69	\$ 0.95	\$ 1.03	\$ 3.42	\$ 3.51
Diluted income (loss) per common share							
(Loss) income from continuing operations	\$ 1.15	\$ 1.00	\$ 0.74	\$ 0.99	\$ 1.02	\$ 3.07	\$ 1.90
Income (loss) from discontinued operation	0.02	(0.05)	(0.05)	(0.04)	(0.01)	0.32	1.61
Diluted income (loss) per common share	\$ 1.17	\$ 0.95	\$ 0.69	\$ 0.95	\$ 1.01	\$ 3.39	\$ 3.51
(1) Other non-interest income							
Fee revenues	\$ 28.2	\$ 26.5	\$ 27.2	\$ 30.3	\$ 26.2	\$ 113.6	\$ 111.6
Factoring commissions	27.2	23.5	25.6	26.7	27.0	102.9	105.0
Gains on leasing equipment, net of impairments	13.6	14.4	13.5	9.1	12.2	43.1	30.1
Gains on investment securities, net of impairments	3.6	3.7	3.3	11.5	10.4	28.9	11.5
BOLI income	6.5	6.6	6.5	5.8	1.8	7.6	-
Other revenues	17.7	31.4	28.6	24.4	12.5	73.6	98.9
Total Other Non-Interest Income	\$ 96.8	\$ 106.1	\$ 104.7	\$ 107.8	\$ 90.1	\$ 369.7	\$ 357.1
(2) Operating Expenses							
Compensation and benefits	\$ 137.3	\$ 143.2	\$ 147.8	\$ 138.6	\$ 139.0	\$ 566.3	\$ 585.5
Professional fees	16.7	20.7	25.8	28.8	32.1	132.3	175.8
Technology	32.3	32.7	32.4	30.7	30.6	127.9	133.7
Insurance	15.9	18.5	19.9	15.7	18.5	84.7	96.5
Net occupancy expense	16.1	16.0	16.2	16.7	16.1	67.8	71.9
Advertising and marketing	10.6	13.4	13.0	12.8	13.6	42.2	20.5
Other expenses	28.4	27.0	20.2	22.7	18.3	89.6	110.5
Operating expenses, excluding restructuring costs and intangible asset amortization	257.3	261.5	275.3	266.0	268.2	1,110.8	1,194.4
Restructuring costs	-	-	-	-	-	-	-
Intangible asset amortization	6.0	6.0	6.0	6.1	6.2	24.7	25.6
Total operating Expenses	\$ 263.3	\$ 267.5	\$ 281.3	\$ 272.1	\$ 274.4	\$ 1,135.5	\$ 1,220.0

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

Certain balances may not sum due to rounding.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Assets							
Cash and interest bearing deposits	\$ 1,367.5	\$ 3,475.6	\$ 4,096.3	\$ 1,718.7	\$ 3,112.3	\$ 1,718.7	\$ 6,430.6
Securities purchased under agreement to resell	200.0	200.0	250.0	150.0	-	150.0	-
Investment securities	6,339.5	5,907.4	5,910.5	6,469.9	5,744.8	6,469.9	4,491.1
Assets held for sale	1,380.5	1,335.8	2,298.8	2,263.1	2,162.0	2,263.1	636.0
Loans	30,495.8	29,348.4	29,453.6	29,113.9	28,505.3	29,113.9	29,535.9
Allowance for loan losses	(477.4)	(467.3)	(447.6)	(431.1)	(419.5)	(431.1)	(432.6)
Total loans, net of allowance for loan losses	30,018.4	28,881.1	29,006.0	28,682.8	28,085.8	28,682.8	29,103.3
Operating lease equipment, net	6,888.7	6,833.9	6,774.9	6,738.9	6,724.2	6,738.9	7,486.1
Goodwill	369.9	369.9	369.9	369.9	625.5	369.9	685.4
Bank owned life insurance	808.2	801.7	795.1	788.6	651.8	788.6	-
Other assets(1)	1,562.0	1,667.2	1,577.9	1,595.5	1,667.1	1,595.5	2,117.0
Assets of discontinued operations	327.7	382.4	463.1	501.3	562.0	501.3	13,220.7
Total assets	<u>\$ 49,262.4</u>	<u>\$ 49,855.0</u>	<u>\$ 51,542.5</u>	<u>\$ 49,278.7</u>	<u>\$ 49,335.5</u>	<u>\$ 49,278.7</u>	<u>\$ 64,170.2</u>
Liabilities							
Deposits	\$ 30,825.0	\$ 31,181.2	\$ 30,593.9	\$ 29,569.3	\$ 29,594.7	\$ 29,569.3	\$ 32,304.3
Credit balances of factoring receivables	1,672.4	1,430.8	1,549.0	1,468.6	1,698.5	1,468.6	1,292.0
Other liabilities(2)	1,461.9	1,506.8	1,338.9	1,437.1	1,496.1	1,437.1	1,897.6
Borrowings(3)	8,674.2	8,859.6	10,437.3	8,974.4	8,531.2	8,974.4	14,935.5
Liabilities of discontinued operations	308.6	350.9	496.6	509.3	563.7	509.3	3,737.7
Total Liabilities	<u>\$ 42,942.1</u>	<u>\$ 43,329.3</u>	<u>\$ 44,415.7</u>	<u>\$ 41,958.7</u>	<u>\$ 41,884.2</u>	<u>\$ 41,958.7</u>	<u>\$ 54,167.1</u>
Preferred stock	\$ 325.0	\$ 325.0	\$ 325.0	\$ 325.0	\$ 325.0	\$ 325.0	\$ -
Common stock	2.1	2.1	2.1	2.1	2.1	2.1	2.1
Paid-in capital	8,831.3	8,822.0	8,811.8	8,798.1	8,787.1	8,798.1	8,765.8
Retained earnings	2,182.3	2,079.4	1,982.7	1,906.5	2,025.8	1,906.5	1,553.0
Accumulated other comprehensive loss	(199.4)	(176.1)	(149.9)	(86.5)	(73.3)	(86.5)	(140.1)
Treasury stock, at cost	(4,821.0)	(4,526.7)	(3,844.9)	(3,625.2)	(3,615.4)	(3,625.2)	(178.1)
Total Common Stockholders' Equity	5,995.3	6,200.7	6,801.8	6,995.0	7,126.3	6,995.0	10,002.7
Noncontrolling minority interests	-	-	-	-	-	-	0.4
Total Equity	<u>\$ 6,320.3</u>	<u>\$ 6,525.7</u>	<u>\$ 7,126.8</u>	<u>\$ 7,320.0</u>	<u>\$ 7,451.3</u>	<u>\$ 7,320.0</u>	<u>\$ 10,003.1</u>
Total Liabilities and Equity	<u>\$ 49,262.4</u>	<u>\$ 49,855.0</u>	<u>\$ 51,542.5</u>	<u>\$ 49,278.7</u>	<u>\$ 49,335.5</u>	<u>\$ 49,278.7</u>	<u>\$ 64,170.2</u>
(1) Other assets							
Tax credit investments and investments in unconsolidated subsidiaries	\$ 308.6	\$ 249.6	\$ 228.3	\$ 247.6	\$ 265.6	\$ 247.6	\$ 220.2
Counterparty receivables	202.0	195.0	203.6	241.3	263.8	241.3	437.3
Current and deferred federal and state tax assets	183.8	191.1	204.2	205.2	195.4	205.2	201.3
Property, furniture and fixtures	170.8	172.9	178.4	173.9	178.9	173.9	191.1
Indemnification assets	27.2	70.8	120.5	142.4	171.8	142.4	341.4
Intangible assets, net	95.0	101.0	107.0	113.0	119.1	113.0	140.7
Other	574.6	686.8	535.9	472.1	472.5	472.1	585.0
Total other assets	<u>\$ 1,562.0</u>	<u>\$ 1,667.2</u>	<u>\$ 1,577.9</u>	<u>\$ 1,595.5</u>	<u>\$ 1,667.1</u>	<u>\$ 1,595.5</u>	<u>\$ 2,117.0</u>
(2) Other liabilities							
Accrued expenses and accounts payable	\$ 576.4	\$ 594.6	\$ 538.4	\$ 584.8	\$ 530.9	\$ 584.8	\$ 580.4
Fair value of derivative financial instruments, and other	129.1	104.1	104.3	87.5	80.2	87.5	69.0
Accrued interest payable	59.4	94.9	66.5	86.6	59.8	86.6	181.2
Current and deferred taxes payable	229.5	216.5	215.1	204.3	229.7	204.3	250.6
Other	467.5	496.7	414.6	473.9	595.5	473.9	816.4
Total other liabilities	<u>\$ 1,461.9</u>	<u>\$ 1,506.8</u>	<u>\$ 1,338.9</u>	<u>\$ 1,437.1</u>	<u>\$ 1,496.1</u>	<u>\$ 1,437.1</u>	<u>\$ 1,897.6</u>
(3) Borrowings							
Senior unsecured	\$ 3,842.3	\$ 3,843.2	\$ 4,730.8	\$ 3,737.5	\$ 3,748.0	\$ 3,737.5	\$ 10,599.0
FHLB advances	3,150.0	3,300.0	3,894.5	3,695.5	3,145.5	3,695.5	2,410.8
Structured financings	1,286.6	1,321.2	1,416.1	1,541.4	1,637.7	1,541.4	1,925.7
Subordinated debt	395.3	395.2	395.9	-	-	-	-
Total Borrowings	<u>\$ 8,674.2</u>	<u>\$ 8,859.6</u>	<u>\$ 10,437.3</u>	<u>\$ 8,974.4</u>	<u>\$ 8,531.2</u>	<u>\$ 8,974.4</u>	<u>\$ 14,935.5</u>

CIT Group Inc.
Average Balance Sheet - Balances
(dollars in millions)

Certain balances may not sum due to rounding.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Assets							
Cash and interest bearing deposits	\$ 2,466.4	\$ 3,530.8	\$ 2,100.8	\$ 2,270.2	\$ 3,873.9	\$ 5,291.5	\$ 6,450.6
Securities purchased under agreements to resell	200.0	200.0	200.0	112.5	-	34.6	-
Investments	6,215.7	5,862.8	6,145.6	5,955.4	5,796.3	5,317.7	3,384.0
Loans (including held for sale)	28,408.7	28,553.9	28,753.5	28,225.3	27,793.1	28,281.6	30,233.0
Total Interest Earning Assets	37,290.8	38,147.5	37,199.9	36,563.4	37,463.3	38,925.4	40,067.6
Operating lease equipment, net (including held for sale)	8,031.8	7,980.3	7,934.6	7,841.0	7,797.6	7,685.0	7,222.8
Indemnification assets	54.5	101.8	130.6	157.7	193.3	241.7	373.8
Total earning assets	45,377.1	46,229.6	45,265.1	44,562.1	45,454.2	46,852.1	47,664.2
Non-interest earning assets							
Cash and due from banks	172.7	215.9	246.8	403.4	522.5	587.1	882.1
Allowance for loan losses	(468.9)	(449.3)	(434.6)	(424.7)	(421.7)	(430.4)	(390.8)
All other non-interest bearing assets	2,717.2	2,734.7	2,683.0	2,793.5	2,330.5	2,398.0	4,048.3
Assets of discontinued operation	352.9	416.2	480.3	532.6	591.5	3,752.0	13,021.2
Total Average Assets	\$ 48,151.0	\$ 49,147.1	\$ 48,240.6	\$ 47,866.9	\$ 48,477.0	\$ 53,158.8	\$ 65,225.0
Liabilities and Stockholder Equity							
Deposits	\$ 29,735.4	\$ 29,549.6	\$ 28,595.2	\$ 28,133.7	\$ 28,820.2	\$ 29,538.2	\$ 31,545.1
Borrowings	8,692.2	9,437.0	9,045.4	8,630.9	8,591.6	10,674.0	15,493.6
Total interest-bearing liabilities	38,427.6	38,986.6	37,640.6	36,764.6	37,411.8	40,212.2	47,038.7
Non-interest bearing deposits	1,503.2	1,414.5	1,456.1	1,501.3	1,495.9	1,450.0	1,177.5
Other non-interest bearing liabilities	1,473.6	1,401.4	1,406.0	1,618.3	1,582.3	1,645.0	1,689.2
Liabilities of discontinued operation	327.9	419.0	496.9	541.9	579.6	1,303.1	4,236.5
Noncontrolling interests	-	-	-	-	0.2	0.2	0.5
Stockholders' equity	6,418.7	6,925.6	7,241.0	7,440.8	7,407.2	8,548.3	11,082.6
Total Average Liabilities and Stockholders' Equity	\$ 48,151.0	\$ 49,147.1	\$ 48,240.6	\$ 47,866.9	\$ 48,477.0	\$ 53,158.8	\$ 65,225.0

CIT Group Inc.
Average Balance Sheet - Yields/Rates excluding Noteworthy Items
(dollars in millions)

Certain balances may not sum due to rounding.

	3Q18			2Q18			1Q18			4Q17			3Q17		
	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	\$ 2,466.4	\$ 11.7	1.90%	\$ 3,530.8	\$ 16.0	1.81%	\$ 2,100.8	\$ 7.0	1.33%	\$ 2,270.2	\$ 8.9	1.57%	\$ 3,873.9	\$ 12.5	1.29%
Securities purchased under agreements to resell	200.0	1.3	2.60%	200.0	1.1	2.20%	200.0	0.8	1.60%	112.5	0.4	1.42%	-	-	-
Investments	6,215.7	43.2	2.78%	5,862.8	41.0	2.80%	6,145.6	42.5	2.77%	5,955.4	37.2	2.50%	5,796.3	38.0	2.62%
Loans (including held for sale)	28,408.7	427.6	6.02%	28,553.9	428.0	6.00%	28,753.5	415.1	5.77%	28,225.3	417.1	5.91%	27,793.1	417.1	6.00%
Total Interest Earning Assets	37,290.8	483.8	5.19%	38,147.5	486.1	5.10%	37,199.9	465.4	5.00%	36,563.4	463.6	5.07%	37,463.3	467.6	4.99%
Operating lease equipment, net (including held for sale)	8,031.8	121.1	6.03%	7,980.3	112.0	5.61%	7,934.6	110.5	5.57%	7,841.0	111.6	5.69%	7,797.6	115.5	5.92%
Indemnification assets	54.5	(10.2)	-74.86%	101.8	(12.5)	-49.12%	130.6	(14.2)	-43.49%	157.7	(15.9)	-40.33%	193.3	(13.6)	-28.14%
Total earning assets	45,377.1	594.7	5.24%	46,229.6	585.6	5.07%	45,265.1	561.7	4.96%	44,562.1	559.3	5.02%	45,454.2	569.5	5.01%
Non-interest earning assets															
Cash and due from banks	172.7			215.9			246.8			403.4			522.5		
Allowance for loan losses	(468.9)			(449.3)			(434.6)			(424.7)			(421.7)		
All other non-interest bearing assets	2,717.2			2,734.7			2,683.0			2,793.5			2,330.5		
Assets of discontinued operation	352.9			416.2			480.3			532.6			591.5		
Total Average Assets	\$ 48,151.0			\$ 49,147.1			\$ 48,240.6			\$ 47,866.9			\$ 48,477.0		
Deposits	\$ 29,735.4	\$ 123.1	1.65%	\$ 29,549.6	\$ 110.6	1.50%	\$ 28,595.2	\$ 97.1	1.36%	\$ 28,133.7	\$ 92.1	1.31%	\$ 28,820.2	\$ 92.6	1.29%
Borrowings	8,692.2	90.8	4.18%	9,437.0	94.6	4.01%	9,045.4	83.4	3.69%	8,630.9	76.6	3.55%	8,591.6	84.1	3.92%
Total interest-bearing liabilities	38,427.6	213.9	2.23%	38,986.6	205.2	2.11%	37,640.6	180.5	1.92%	36,764.6	168.7	1.84%	37,411.8	176.7	1.89%
Non-interest bearing deposits	1,503.2			1,414.5			1,456.1			1,501.3			1,495.9		
Other non-interest bearing liabilities	1,473.6			1,401.4			1,406.0			1,618.3			1,582.3		
Liabilities of discontinued operation	327.9			419.0			496.9			541.9			579.6		
Noncontrolling interests	-			-			-			-			0.2		
Stockholders' equity	6,418.7			6,925.6			7,241.0			7,440.8			7,407.2		
Total Average Liabilities and Stockholders' Equity	\$ 48,151.0			\$ 49,147.1			\$ 48,240.6			\$ 47,866.9			\$ 48,477.0		
	2017			2016											
	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%									
Securities purchased under agreements to resell	34.6	0.4	1.16%	-	-	-									
Investments	5,317.7	139.4	2.62%	3,384.0	98.8	2.92%									
Loans (including held for sale)	28,281.6	1,685.1	5.96%	30,233.0	1,803.8	5.97%									
Total Interest Earning Assets	38,925.4	1,873.5	4.81%	40,067.6	1,935.7	4.83%									
Operating lease equipment, net (including held for sale)	7,685.0	471.6	6.14%	7,222.8	556.9	7.71%									
Indemnification assets	241.7	(47.0)	-19.45%	373.8	(24.2)	-6.47%									
Total earning assets	46,852.1	2,298.1	4.91%	47,664.2	2,468.4	5.18%									
Non-interest earning assets															
Cash and due from banks	587.1			882.1											
Allowance for loan losses	(430.4)			(390.8)											
All other non-interest bearing assets	2,398.0			4,048.3											
Assets of discontinued operation	3,752.0			13,021.2											
Total Average Assets	\$ 53,158.8			\$ 65,225.0											
Deposits	\$ 29,538.2	\$ 373.3	1.26%	\$ 31,545.1	\$ 394.8	1.25%									
Borrowings	10,674.0	321.0	3.01%	15,493.6	358.4	2.31%									
Total interest-bearing liabilities	40,212.2	694.3	1.73%	47,038.7	753.2	1.60%									
Non-interest bearing deposits	1,450.0			1,177.5											
Other non-interest bearing liabilities	1,645.0			1,689.2											
Liabilities of discontinued operation	1,303.1			4,236.5											
Noncontrolling interests	0.2			0.5											
Stockholders' equity	8,548.3			11,082.6											
Total Average Liabilities and Stockholders' Equity	\$ 53,158.8			\$ 65,225.0											

CIT Group Inc.

Deposits

(dollars in millions)

Certain balances may not sum due to rounding.

	3Q18			2Q18			1Q18			4Q17			3Q17		
	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
Deposits by Type															
Interest Bearing Deposits															
Time Deposits	\$ 14,126.1	1.98%	45.2%	\$ 13,839.9	1.80%	44.7%	\$ 14,140.2	1.69%	47.1%	\$ 14,449.8	1.69%	48.8%	\$ 14,924.4	1.66%	49.2%
Interest Bearing Checking	1,918.3	0.58%	6.1%	2,339.4	0.62%	7.5%	2,658.7	0.62%	8.8%	2,637.8	0.56%	8.9%	2,775.6	0.56%	9.2%
Savings and Online Money Market Accounts	8,765.4	1.62%	28.1%	8,411.2	1.50%	27.2%	6,869.7	1.29%	21.7%	6,003.6	1.12%	20.3%	5,598.6	1.04%	18.5%
Other Money Market / Sweeps	4,925.6	1.21%	15.8%	4,959.1	1.06%	16.0%	4,926.6	0.89%	17.6%	5,042.5	0.82%	17.0%	5,521.6	0.87%	18.2%
Total Interest Bearing Deposits	<u>29,735.4</u>	<u>1.65%</u>	<u>95.2%</u>	<u>29,549.6</u>	<u>1.50%</u>	<u>95.4%</u>	<u>28,595.2</u>	<u>1.36%</u>	<u>95.2%</u>	<u>28,133.7</u>	<u>1.31%</u>	<u>94.9%</u>	<u>28,820.2</u>	<u>1.29%</u>	<u>95.1%</u>
Interest Bearing Deposits	29,735.4	1.65%	95.2%	29,549.6	1.50%	95.4%	28,595.2	1.36%	95.2%	28,133.7	1.31%	94.9%	28,820.2	1.29%	95.1%
Non-Interest Bearing Deposits	1,503.2	0.00%	4.8%	1,414.5	0.00%	4.6%	1,456.1	0.00%	4.8%	1,501.3	0.00%	5.1%	1,495.9	0.00%	4.9%
Total Deposits	<u>31,238.6</u>	<u>1.58%</u>	<u>100.0%</u>	<u>30,964.1</u>	<u>1.43%</u>	<u>100.0%</u>	<u>30,051.3</u>	<u>1.29%</u>	<u>100.0%</u>	<u>29,635.0</u>	<u>1.24%</u>	<u>100.0%</u>	<u>30,316.1</u>	<u>1.22%</u>	<u>100.0%</u>
Deposits by Channel															
Branch Channel	\$ 11,563.1	1.07%	37.0%	\$ 11,602.7	0.88%	37.4%	\$ 11,658.1	0.76%	38.8%	\$ 11,703.7	0.73%	39.5%	\$ 11,847.1	0.71%	39.1%
Online Channel	14,618.1	1.83%	46.8%	13,923.3	1.68%	45.0%	12,445.1	1.54%	41.4%	11,703.8	1.49%	39.5%	11,234.2	1.45%	37.1%
Brokered/Other Channel	3,156.9	2.84%	10.1%	3,340.5	2.71%	10.8%	3,526.2	2.54%	11.7%	3,708.6	2.49%	12.5%	4,466.4	2.35%	14.7%
Commercial Channel	1,900.5	0.67%	6.1%	2,097.6	0.74%	6.8%	2,421.9	0.73%	8.1%	2,518.9	0.67%	8.5%	2,768.4	0.68%	9.1%
Total Deposits	<u>31,238.6</u>	<u>1.58%</u>	<u>100.0%</u>	<u>30,964.1</u>	<u>1.43%</u>	<u>100.0%</u>	<u>30,051.3</u>	<u>1.29%</u>	<u>100.0%</u>	<u>29,635.0</u>	<u>1.24%</u>	<u>100.0%</u>	<u>30,316.1</u>	<u>1.22%</u>	<u>100.0%</u>

CIT Group Inc.
Credit Metrics
(dollars in millions, % of Loans or average Loans)

Certain balances may not sum due to rounding.

	3Q18		2Q18		1Q18		4Q17		3Q17		2017		2016	
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
Gross Charge-offs														
Commercial Banking	29.4	0.50%	24.6	0.43%	54.6	0.94%	22.8	0.40%	27.7	0.49%	115.2	0.51%	133.8	0.58%
Consumer Banking	1.4	0.09%	0.8	0.05%	0.5	0.03%	0.5	0.03%	20.5	1.27%	22.5	0.35%	2.8	0.04%
Total CIT (Continuing Operations)	<u>\$ 30.8</u>	0.41%	<u>\$ 25.4</u>	0.35%	<u>\$ 55.1</u>	0.75%	<u>\$ 23.3</u>	0.32%	<u>\$ 48.2</u>	0.67%	<u>\$ 137.7</u>	0.47%	<u>\$ 136.6</u>	0.45%
Net Charge-offs														
Commercial Banking	24.7	0.42%	14.7	0.25%	49.8	0.86%	18.0	0.32%	21.7	0.39%	94.1	0.41%	111.7	0.48%
Consumer Banking	1.3	0.08%	0.6	0.04%	0.1	0.01%	0.3	0.02%	20.0	1.24%	21.1	0.32%	(0.3)	-
Non-Strategic Portfolios	-	-	-	-	-	-	-	-	-	-	-	-	(0.1)	-
Total CIT (Continuing Operations)	<u>\$ 26.0</u>	0.35%	<u>\$ 15.3</u>	0.21%	<u>\$ 49.9</u>	0.68%	<u>\$ 18.3</u>	0.26%	<u>\$ 41.7</u>	0.58%	<u>\$ 115.2</u>	0.39%	<u>\$ 111.3</u>	0.37%
Non-accrual Loans														
Commercial Banking	274.7	1.14%	252.4	1.10%	198.8	0.85%	190.8	0.82%	240.5	1.06%	190.8	0.82%	250.9	1.11%
Consumer Banking	35.1	0.55%	29.2	0.46%	25.5	0.42%	20.3	0.34%	19.3	0.33%	20.3	0.34%	17.4	0.25%
Non-Strategic Portfolios ⁽¹⁾	8.3	-	9.9	-	12.2	-	9.8	-	4.8	-	9.8	-	10.3	-
Total CIT (Continuing Operations)	<u>\$ 318.1</u>	1.04%	<u>\$ 291.5</u>	0.99%	<u>\$ 236.5</u>	0.80%	<u>\$ 220.9</u>	0.76%	<u>\$ 264.6</u>	0.93%	<u>\$ 220.9</u>	0.76%	<u>\$ 278.6</u>	0.94%

⁽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.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Average Balances:							
Average Loans (including held for sale)	\$ 28,408.7	\$ 28,553.9	\$ 28,753.5	\$ 28,225.3	\$ 27,793.1	\$ 28,281.6	\$ 30,233.0
Average Operating Leases (AOL) (including held for sale)	8,031.8	7,980.3	7,934.6	7,841.0	7,797.6	7,685.0	7,222.8
Average Credit Balances of Factoring Clients	(1,573.0)	(1,455.7)	(1,512.7)	(1,570.6)	(1,550.6)	(1,546.5)	(1,286.6)
Average Earning Assets (AEA) ⁽¹⁾	45,377.1	46,229.6	45,265.1	44,562.1	45,454.2	46,852.1	47,664.2
Average Earnings Assets (AEA), Adjusted	45,377.1	46,229.6	45,265.1	44,562.1	45,454.2	45,921.6	47,664.2
Average Common Stockholders' Equity	6,002.7	6,504.3	6,812.0	7,005.2	6,997.2	8,247.4	10,351.0
Average Common Stockholders' Equity (Adjusted)	6,002.7	6,504.3	6,812.0	7,005.2	6,997.2	7,080.7	7,376.0
Average Tangible Common Stockholders' Equity	5,534.8	6,030.4	6,332.1	6,327.5	6,249.1	7,486.6	9,172.3
Average Tangible Common Stockholders' Equity (Adjusted)	5,534.8	6,030.4	6,332.1	6,327.5	6,249.1	6,319.9	6,197.3
Average number of Common Shares - Basic (000's)	112,842	123,499	130,483	131,343	133,916	162,290	201,850
Average number of Common Shares - Diluted (000's)	114,007	124,686	131,588	131,343	136,126	163,950	201,850
Profitability Measures (continuing operations):							
Gross Yield ⁽²⁾	6.50%	6.36%	6.23%	6.29%	6.22%	6.07%	6.17%
Net Yield ⁽³⁾	5.32%	5.14%	5.05%	5.10%	5.08%	4.96%	5.18%
Net Finance Revenue as percentage of AEA (Net Finance Margin) ⁽¹⁾	3.43%	3.37%	3.45%	3.59%	3.53%	3.43%	3.60%
SG&A as percentage of AEA ⁽⁴⁾	2.27%	2.26%	2.43%	2.39%	2.36%	2.37%	2.56%
Net Efficiency Ratio ⁽⁵⁾	54.1%	49.9%	55.6%	49.6%	57.8%	56.4%	65.5%
Return on Average Earning Assets applicable to common shareholders (ROA)	1.14%	1.19%	0.92%	-0.83%	1.96%	0.53%	-0.38%
Return on Average Common Stockholders' Equity applicable to common shareholders (ROE)	8.62%	8.48%	6.09%	-5.29%	12.74%	3.53%	-2.26%
ROATCE	9.66%	9.44%	6.83%	8.42%	14.58%	7.72%	3.17%
ROATCE (Before Preferred Dividend)	9.66%	10.06%	6.83%	9.04%	14.58%	7.88%	3.17%
Profitability Measures (continuing operations) Excluding Noteworthy Items:							
Gross Yield ⁽²⁾	6.50%	6.36%	6.23%	6.29%	6.22%	6.17%	6.17%
Net Yield ⁽³⁾	5.24%	5.07%	4.96%	5.02%	5.01%	5.00%	5.18%
Net Finance Revenue as percentage of AEA (Net Finance Margin) ⁽¹⁾	3.36%	3.29%	3.37%	3.51%	3.46%	3.49%	3.60%
SG&A as percentage of AEA ⁽⁴⁾	2.27%	2.26%	2.43%	2.39%	2.36%	2.42%	2.51%
Net Efficiency Ratio ⁽⁵⁾	53.9%	53.8%	56.7%	53.4%	55.5%	56.3%	57.6%
Return on Average Earning Assets applicable to common shareholders (ROA)	1.15%	1.08%	0.86%	1.17%	1.22%	1.10%	0.81%
Return on Average Common Stockholders' Equity applicable to common shareholders (ROE)	8.73%	7.66%	5.69%	7.44%	7.93%	7.12%	5.42%
ROATCE ⁽⁶⁾	9.78%	8.56%	6.40%	8.47%	9.20%	8.24%	6.71%
ROATCE (Before Preferred Dividend) ⁽⁶⁾	9.78%	9.18%	6.40%	9.09%	9.20%	8.39%	6.71%
Capital & Leverage:							
Risk-weighted Assets	\$ 45,295.5	\$ 43,676.1	\$ 44,777.8	\$ 44,687.1	\$ 45,123.5	\$ 44,687.1	\$ 65,068.2
CET 1 Capital	5,590.6	5,755.4	6,321.5	6,440.7	6,329.5	6,440.7	9,003.7
Tier 1 Capital	5,904.7	6,072.3	6,637.7	6,757.1	6,622.7	6,757.1	9,003.7
Total Capital	6,824.2	6,979.6	7,528.2	7,232.7	7,086.5	7,232.7	9,480.0
CET 1 Capital Ratio	12.3%	13.2%	14.1%	14.4%	14.0%	14.4%	13.8%
Tier 1 Capital Ratio	13.0%	13.9%	14.8%	15.1%	14.7%	15.1%	13.8%
Total Capital Ratio	15.1%	16.0%	16.8%	16.2%	15.7%	16.2%	14.6%
Tier 1 Leverage Ratio	12.0%	12.1%	13.5%	13.8%	13.4%	13.8%	13.9%
Outstanding Common Shares - Basic (000's)	110,566	115,968	128,418	131,353	131,371	131,353	202,088
Book Value per Common Share	\$ 54.22	\$ 53.47	\$ 52.97	\$ 53.25	\$ 54.25	\$ 53.25	\$ 49.50
Tangible Book Value per Common Share	\$ 50.02	\$ 49.41	\$ 49.25	\$ 49.58	\$ 48.58	\$ 49.58	\$ 45.41

⁽¹⁾See Non-GAAP Disclosures.

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

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

⁽⁴⁾Excludes restructuring costs and intangible asset amortization.

⁽⁵⁾Ratio of operating expenses (excluding restructuring costs and intangible asset amortization) to Total Net Revenues (see Non-GAAP disclosures).

⁽⁶⁾Return on average tangible common equity is adjusted to remove the impact of intangible asset 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 noteworthy 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.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Income Statement							
Interest income	\$ 338.9	\$ 330.4	\$ 314.9	\$ 314.5	\$ 309.4	\$ 1,248.0	\$ 1,287.9
Rental income on operating lease equipment	264.3	261.3	253.6	252.6	252.3	1,007.4	1,020.0
Interest expense	190.3	177.0	156.3	138.8	131.3	517.7	519.1
Depreciation on operating lease equipment	78.0	77.2	76.4	74.3	71.1	296.3	261.1
Maintenance and other operating lease expenses	56.6	63.5	57.4	57.9	57.9	222.9	213.6
Net finance revenue	278.3	274.0	278.4	296.1	301.4	1,218.5	1,314.1
Other non-interest income	76.4	73.1	78.0	73.0	70.9	291.0	293.8
Provision for credit losses	39.0	33.2	67.2	28.6	11.1	88.7	183.1
Goodwill impairment	-	-	-	255.6	-	255.6	34.8
Operating expenses	172.3	171.4	183.1	167.9	168.6	691.7	761.6
Income (loss) from continuing operations before taxes	\$ 143.4	\$ 142.5	\$ 106.1	\$ (83.0)	\$ 192.6	\$ 473.5	\$ 628.4
Average Loans and Leases							
Commercial Finance	\$ 10,129.7	\$ 9,964.0	\$ 10,033.2	\$ 9,654.6	\$ 9,450.2	\$ 9,778.7	\$ 11,203.2
Real Estate Finance	5,398.5	5,469.2	5,616.2	5,615.0	5,599.0	5,606.2	5,453.7
Business Capital	6,880.9	6,678.2	6,529.1	6,507.9	6,264.5	6,269.8	5,713.0
Rail	7,640.3	7,592.9	7,569.7	7,483.7	7,461.6	7,369.8	6,988.8
Total	\$ 30,049.4	\$ 29,704.3	\$ 29,748.2	\$ 29,261.2	\$ 28,775.3	\$ 29,024.5	\$ 29,358.7
Average Earning Assets (AEA)							
Commercial Finance	\$ 10,230.6	\$ 10,068.7	\$ 10,132.5	\$ 9,748.6	\$ 9,541.0	\$ 9,867.0	\$ 11,289.3
Real Estate Finance	5,398.5	5,469.2	5,616.2	5,615.0	5,599.0	5,606.2	5,453.7
Business Capital	6,915.7	6,714.7	6,577.9	6,560.5	6,328.4	6,336.7	5,930.6
Rail	7,774.6	7,712.5	7,695.1	7,583.2	7,542.7	7,460.2	7,089.3
Total	\$ 30,319.4	\$ 29,965.1	\$ 30,021.7	\$ 29,507.3	\$ 29,011.1	\$ 29,270.1	\$ 29,762.9
Gross Yield⁽¹⁾							
Commercial Finance	5.78%	5.66%	5.30%	5.61%	5.58%	5.47%	5.36%
Real Estate Finance	5.60%	5.58%	5.36%	5.18%	5.32%	5.18%	5.25%
Business Capital	9.04%	9.05%	8.94%	8.79%	8.75%	8.84%	8.52%
Rail	11.51%	11.45%	11.02%	11.25%	11.44%	11.59%	12.86%
Gross Yield	7.96%	7.90%	7.57%	7.69%	7.74%	7.71%	7.75%
Net Finance Margin							
Commercial Finance	3.29%	3.31%	3.40%	3.94%	3.97%	3.95%	3.97%
Real Estate Finance	2.98%	3.12%	3.33%	3.43%	3.62%	3.56%	3.85%
Business Capital	4.41%	4.55%	4.60%	4.47%	4.74%	4.90%	5.17%
Rail	4.00%	3.71%	3.64%	4.14%	4.29%	4.27%	4.94%
Net Finance Margin	3.67%	3.66%	3.71%	4.01%	4.16%	4.16%	4.42%
Select Metric							
Pre-tax Income ROAEA	1.89%	1.90%	1.41%	-1.13%	2.66%	1.62%	2.11%

⁽¹⁾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.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Income Statement							
Interest income	\$ 79.0	\$ 85.0	\$ 85.2	\$ 84.3	\$ 92.2	\$ 378.1	\$ 420.8
Interest (benefit) expense	(41.6)	(37.3)	(24.3)	(19.7)	(16.0)	(51.8)	10.2
Net finance revenue	120.6	122.3	109.5	104.0	108.2	429.9	410.6
Other non-interest income	(18.1)	37.5	11.5	13.2	(22.7)	4.1	40.0
Provision for credit losses	(0.9)	(0.3)	1.6	1.8	19.0	25.9	11.7
Goodwill impairment	-	-	-	-	-	-	319.4
Operating expenses	88.9	93.7	96.0	103.5	106.2	401.5	380.9
Income (loss) from continuing operations before taxes	\$ 14.5	\$ 66.4	\$ 23.4	\$ 11.9	\$ (39.7)	\$ 6.6	\$ (261.4)
Average Loans and Leases							
Other Consumer Banking	\$ 3,382.9	\$ 3,090.2	\$ 2,747.0	\$ 2,452.7	\$ 2,240.2	\$ 2,266.1	\$ 1,968.2
Legacy Consumer Mortgages	2,981.0	3,696.5	4,131.8	4,275.2	4,470.8	4,546.2	5,185.3
Total	\$ 6,363.9	\$ 6,786.7	\$ 6,878.8	\$ 6,727.9	\$ 6,711.0	\$ 6,812.3	\$ 7,153.5
Average Earning Assets (AEA)							
Other Consumer Banking	\$ 3,397.7	\$ 3,098.6	\$ 2,747.0	\$ 2,452.7	\$ 2,240.2	\$ 2,266.1	\$ 1,968.6
Legacy Consumer Mortgages	3,035.5	3,798.3	4,262.4	4,432.9	4,664.1	4,787.9	5,558.8
Total	\$ 6,433.2	\$ 6,896.9	\$ 7,009.4	\$ 6,885.6	\$ 6,904.3	\$ 7,054.0	\$ 7,527.4
Gross Yield⁽¹⁾							
Other Consumer Banking	3.66%	3.64%	3.53%	3.52%	3.49%	3.49%	3.65%
Legacy Consumer Mortgages	6.31%	5.99%	5.73%	5.66%	6.23%	6.24%	6.28%
Gross Yield	4.91%	4.93%	4.86%	4.90%	5.34%	5.36%	5.59%
Net Finance Margin							
Other Consumer Banking	10.63%	11.31%	10.28%	10.18%	10.43%	9.70%	8.01%
Legacy Consumer Mortgages	4.01%	3.65%	3.65%	3.75%	4.27%	4.39%	4.55%
Net Finance Margin	7.50%	7.09%	6.25%	6.04%	6.27%	6.09%	5.45%
Select Metric							
Pre-tax Income ROAEA	0.90%	3.85%	1.34%	0.69%	-2.30%	0.09%	-3.47%

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

CIT Group Inc.
Non-Strategic Portfolios & Corporate
(dollars in millions)

Certain balances may not sum due to rounding.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Non-Strategic Portfolios							
Interest income	\$ 1.4	\$ 1.9	\$ 2.4	\$ 5.1	\$ 4.6	\$ 22.9	\$ 80.8
Rental income on operating lease equipment	-	-	-	-	-	-	11.6
Interest expense	0.8	1.8	1.7	2.2	3.0	15.2	47.2
Net finance revenue	0.6	0.1	0.7	2.9	1.6	7.7	45.2
Other non-interest income	11.6	0.7	1.2	0.9	4.9	3.1	52.1
Provision for credit losses	-	-	-	-	-	-	0.1
Operating expenses	2.2	2.2	2.2	(0.3)	9.2	12.7	42.2
Income (Loss) from continuing operations before taxes	\$ 10.0	\$ (1.4)	\$ (0.3)	\$ 4.1	\$ (2.7)	\$ (1.9)	\$ 55.2
Average Loans and Leases							
Total	\$ 27.2	\$ 43.2	\$ 61.1	\$ 77.2	\$ 104.4	\$ 129.8	\$ 903.5
Average Earning Assets (AEA)							
Total	\$ 78.6	\$ 123.0	\$ 148.6	\$ 188.0	\$ 226.9	\$ 277.0	\$ 1,175.6
Gross Yield⁽¹⁾							
Total	7.12%	6.18%	6.46%	10.85%	8.11%	8.27%	7.86%
Select Metrics							
Net Finance Margin	3.05%	0.33%	1.88%	6.17%	2.82%	2.78%	3.84%
Pre-tax Income ROAEA	50.89%	-4.55%	-0.81%	8.72%	-4.76%	-0.69%	4.70%
Corporate and Other							
Interest income	\$ 54.3	\$ 56.3	\$ 48.7	\$ 43.8	\$ 47.8	\$ 186.6	\$ 122.0
Interest expense	64.4	63.7	46.8	47.4	58.4	236.6	176.7
Net finance revenue	(10.1)	(7.4)	1.9	(3.6)	(10.6)	(50.0)	(54.7)
Other non-interest income	16.3	24.1	14.0	50.1	10.2	66.0	(235.3)
Operating expenses - including gain / (loss) on debt extinguishment	3.4	19.5	0.1	34.6	46.8	302.6	111.3
Income (loss) from continuing operations before taxes	\$ 2.8	\$ (2.8)	\$ 15.8	\$ 11.9	\$ (47.2)	\$ (286.6)	\$ (401.3)
Average Earning Assets (AEA)							
Total	\$ 8,545.9	\$ 9,244.6	\$ 8,085.4	\$ 7,981.2	\$ 9,311.9	\$ 10,251.0	\$ 9,198.2
Gross Yield⁽¹⁾							
Total	2.54%	2.44%	2.41%	2.20%	2.05%	1.82%	1.33%
Select Metrics							
Net Finance Margin	-0.47%	-0.32%	0.09%	-0.18%	-0.46%	-0.49%	-0.59%
Pre-tax Income ROAEA	0.13%	-0.12%	0.78%	0.60%	-2.03%	-2.80%	-4.36%

⁽¹⁾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.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Commercial Banking							
Loans	\$ 24,095.7	\$ 23,039.7	\$ 23,345.9	\$ 23,159.3	\$ 22,692.6	\$ 23,159.3	\$ 22,562.3
Operating Lease Equipment, Net	6,888.7	6,833.9	6,774.9	6,738.9	6,724.2	6,738.9	7,486.1
Assets Held for Sale	1,336.5	1,286.8	1,376.3	1,334.2	1,208.3	1,334.2	357.7
Total Loans and Leases	32,320.9	31,160.4	31,497.1	31,232.4	30,625.1	31,232.4	30,406.1
Interest Bearing Cash	184.0	159.7	151.7	182.4	137.8	182.4	179.8
Investment Securities	79.4	107.6	93.9	92.8	98.9	92.8	109.2
Credit Balances on Factoring Receivables	(1,672.4)	(1,430.8)	(1,549.0)	(1,468.6)	(1,698.5)	(1,468.6)	(1,292.0)
Total Earning Assets	\$ 30,911.9	\$ 29,996.9	\$ 30,193.7	\$ 30,039.0	\$ 29,163.3	\$ 30,039.0	\$ 29,403.1
Consumer Banking							
Loans	\$ 6,400.1	\$ 6,308.7	\$ 6,107.7	\$ 5,954.6	\$ 5,812.7	5,954.6	6,973.6
Assets Held for Sale	11.9	19.3	864.0	865.6	865.9	865.6	68.2
Total Loans and Leases	6,412.0	6,328.0	6,971.7	6,820.2	6,678.6	6,820.2	7,041.8
Indemnification Assets	27.2	70.8	120.5	142.4	171.8	142.4	341.4
Investment Securities	8.5	16.7	-	-	-	-	-
Total Earning Assets	\$ 6,447.7	\$ 6,415.5	\$ 7,092.2	\$ 6,962.6	\$ 6,850.4	6,962.6	7,383.2
Non-Strategic Portfolios							
Assets Held for Sale	32.1	29.7	58.5	63.3	87.8	63.3	210.1
Total Loans and Leases	32.1	29.7	58.5	63.3	87.8	63.3	210.1
Interest Bearing Cash	53.0	51.7	92.8	82.0	100.9	82.0	183.8
Investment Securities	-	-	-	-	40.1	-	39.6
Total Earning Assets	\$ 85.1	\$ 81.4	\$ 151.3	\$ 145.3	\$ 228.8	\$ 145.3	\$ 433.5
Corporate & Other							
Interest Bearing Cash	\$ 962.9	\$ 3,055.6	\$ 3,650.9	\$ 1,175.7	\$ 2,420.2	\$ 1,175.7	\$ 5,244.9
Securities Purchased Under Agreements to Resell	200.0	200.0	250.0	150.0	-	150.0	-
Investment Securities	6,251.6	5,783.1	5,816.6	6,377.1	5,605.8	6,377.1	4,342.3
Total Earning Assets	\$ 7,414.5	\$ 9,038.7	\$ 9,717.5	\$ 7,702.8	\$ 8,026.0	\$ 7,702.8	\$ 9,587.2
Total							
Loans	\$ 30,495.8	\$ 29,348.4	\$ 29,453.6	\$ 29,113.9	\$ 28,505.3	\$ 29,113.9	\$ 29,535.9
Operating Lease Equipment, Net	6,888.7	6,833.9	6,774.9	6,738.9	6,724.2	6,738.9	7,486.1
Assets Held for Sale	1,380.5	1,335.8	2,298.8	2,263.1	2,162.0	2,263.1	636.0
Total Loans and Leases	38,765.0	37,518.1	38,527.3	38,115.9	37,391.5	38,115.9	37,658.0
Interest Bearing Cash	1,199.9	3,267.0	3,895.4	1,440.1	2,658.9	1,440.1	5,608.5
Securities Purchased Under Agreements to Resell	200.0	200.0	250.0	150.0	-	150.0	-
Investment Securities	6,339.5	5,907.4	5,910.5	6,469.9	5,744.8	6,469.9	4,491.1
Indemnification Assets	27.2	70.8	120.5	142.4	171.8	142.4	341.4
Credit Balances on Factoring Receivables	(1,672.4)	(1,430.8)	(1,549.0)	(1,468.6)	(1,698.5)	(1,468.6)	(1,292.0)
Total Earning Assets	\$ 44,859.2	\$ 45,532.5	\$ 47,154.7	\$ 44,849.7	\$ 44,268.5	\$ 44,849.7	\$ 46,807.0
Funded New Business Volume (by Segment)							
Commercial Banking, excluding factoring	\$ 2,770.4	\$ 2,378.5	\$ 2,267.2	\$ 2,902.0	\$ 2,044.0	\$ 8,607.7	\$ 8,216.2
Consumer Banking	360.0	482.6	388.6	421.9	223.2	949.4	960.5
Non-Strategic Portfolios	-	-	-	-	-	-	151.1
New Business Volume, excluding factoring	\$ 3,130.4	\$ 2,861.1	\$ 2,655.8	\$ 3,323.9	\$ 2,267.2	\$ 9,557.1	\$ 9,327.8

CIT Group Inc.
Earning Assets - by Division
(dollars in millions)
Certain balances may not sum due to rounding.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017
Commercial Banking						
Commercial Finance						
Loans	\$ 10,176.4	\$ 9,899.9	\$ 9,926.1	\$ 9,928.8	\$ 9,316.9	\$ 9,928.8
Assets Held for Sale	65.7	70.4	88.1	123.5	79.5	123.5
Total Loans and Leases	10,242.1	9,970.3	10,014.2	10,052.3	9,396.4	10,052.3
Interest Bearing Cash	-	-	8.0	0.8	0.8	0.8
Investment Securities	79.3	107.5	93.9	92.8	94.2	92.8
Earning Assets	\$ 10,321.4	\$ 10,077.8	\$ 10,116.1	\$ 10,145.9	\$ 9,491.5	10,145.9
Real Estate Finance						
Loans	\$ 5,502.8	\$ 5,309.3	\$ 5,594.5	\$ 5,567.9	\$ 5,563.2	\$ 5,567.9
Assets Held for Sale	44.8	-	28.0	22.3	0.8	22.3
Total Loans and Leases	5,547.6	5,309.3	5,622.5	5,590.2	5,564.0	5,590.2
Earning Assets	\$ 5,547.6	\$ 5,309.3	\$ 5,622.5	\$ 5,590.2	\$ 5,564.0	5,590.2
Business Capital						
Loans	\$ 8,327.1	\$ 7,749.6	\$ 7,743.8	\$ 7,579.8	\$ 7,730.6	7,579.8
Operating Lease Equipment, Net	510.4	521.1	506.5	478.0	456.8	478.0
Assets Held for Sale	11.5	10.0	3.7	-	-	-
Total Loans and Leases	8,849.0	8,280.7	8,254.0	8,057.8	8,187.4	8,057.8
Interest Bearing Cash	38.2	30.7	39.7	47.7	52.7	47.7
Investment Securities	0.1	0.1	-	-	4.8	-
Credit Balances on Factoring Receivables	(1,672.4)	(1,430.8)	(1,549.0)	(1,468.6)	(1,698.5)	(1,468.6)
Earning Assets	\$ 7,214.9	\$ 6,880.7	\$ 6,744.7	\$ 6,636.9	\$ 6,546.4	6,636.9
Rail						
Loans	\$ 89.4	\$ 80.9	\$ 81.5	\$ 82.8	\$ 81.9	82.8
Operating Lease Equipment, Net	6,378.3	6,312.8	6,268.4	6,260.9	6,267.4	6,260.9
Assets Held for Sale	1,214.5	1,206.4	1,256.5	1,188.4	1,128.0	1,188.4
Total Loans and Leases	7,682.2	7,600.1	7,606.4	7,532.1	7,477.3	7,532.1
Interest Bearing Cash	145.8	129.0	104.0	133.9	84.3	133.9
Earning Assets	\$ 7,828.0	\$ 7,729.1	\$ 7,710.4	\$ 7,666.0	\$ 7,561.6	7,666.0
Total Commercial Banking						
Loans	\$ 24,095.7	\$ 23,039.7	\$ 23,345.9	\$ 23,159.3	\$ 22,692.6	\$ 23,159.3
Operating Lease Equipment, Net	6,888.7	6,833.9	6,774.9	6,738.9	6,724.2	6,738.9
Assets Held for Sale	1,336.5	1,286.8	1,376.3	1,334.2	1,208.3	1,334.2
Total Loans and Leases	32,320.9	31,160.4	31,497.1	31,232.4	30,625.1	31,232.4
Interest Bearing Cash	184.0	159.7	151.7	182.4	137.8	182.4
Investment Securities	79.4	107.6	93.9	92.8	98.9	92.8
Credit Balances on Factoring Receivables	(1,672.4)	(1,430.8)	(1,549.0)	(1,468.6)	(1,698.5)	(1,468.6)
Earning Assets	\$ 30,911.9	\$ 29,996.9	\$ 30,193.7	\$ 30,039.0	\$ 29,163.3	\$ 30,039.0
Consumer Banking						
Legacy Consumer Mortgages						
Loans	\$ 2,914.3	\$ 3,054.3	\$ 3,203.0	\$ 3,331.1	\$ 3,503.1	\$ 3,331.1
Assets Held for Sale	-	-	860.5	861.0	862.1	861.0
Total Loans and Leases	2,914.3	3,054.3	4,063.5	4,192.1	4,365.2	4,192.1
Indemnification Assets	27.2	70.8	120.5	142.4	171.8	142.4
Earning Assets	\$ 2,941.5	\$ 3,125.1	\$ 4,184.0	\$ 4,334.5	\$ 4,537.0	\$ 4,334.5
Other Consumer Banking						
Loans	\$ 3,485.8	\$ 3,254.4	\$ 2,904.7	\$ 2,623.5	\$ 2,309.6	\$ 2,623.5
Assets Held for Sale	11.9	19.3	3.5	4.6	3.8	4.6
Total Loans and Leases	3,497.7	3,273.7	2,908.2	2,628.1	2,313.4	2,628.1
Investment Securities	8.5	16.7	-	-	-	-
Earning Assets	3,506.2	3,290.4	2,908.2	2,628.1	2,313.4	2,628.1
Total Consumer Banking						
Loans	\$ 6,400.1	\$ 6,308.7	\$ 6,107.7	\$ 5,954.6	\$ 5,812.7	\$ 5,954.6
Assets Held for Sale	11.9	19.3	864.0	865.6	865.9	865.6
Total Loans and Leases	6,412.0	6,328.0	6,971.7	6,820.2	6,678.6	6,820.2
Indemnification Assets	27.2	70.8	120.5	142.4	171.8	142.4
Investment Securities	8.5	16.7	-	-	-	-
Earning Assets	\$ 6,447.7	\$ 6,415.5	\$ 7,092.2	\$ 6,962.6	\$ 6,850.4	\$ 6,962.6

CIT Group Inc.
Average Earning Assets - by Division
(dollars in millions)
Certain balances may not sum due to rounding.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017
Commercial Banking						
Commercial Finance						
Loans	\$ 10,022.6	\$ 9,912.1	\$ 9,928.9	\$ 9,561.8	\$ 9,346.2	\$ 9,607.0
Assets Held for Sale	107.1	51.9	104.3	92.8	104.0	171.7
Total Loans and Leases	10,129.7	9,964.0	10,033.2	9,654.6	9,450.2	9,778.7
Interest Bearing Cash	-	6.0	6.2	0.8	0.7	0.7
Investment Securities	100.9	98.7	93.1	93.2	90.1	87.6
Average Earning Assets	\$ 10,230.6	\$ 10,068.7	\$ 10,132.5	\$ 9,748.6	\$ 9,541.0	\$ 9,867.0
Real Estate Finance						
Loans	\$ 5,387.3	\$ 5,462.2	\$ 5,575.5	\$ 5,609.2	\$ 5,598.4	\$ 5,604.3
Assets Held for Sale	11.2	7.0	40.7	5.8	0.6	1.9
Total Loans and Leases	5,398.5	5,469.2	5,616.2	5,615.0	5,599.0	5,606.2
Average Earning Assets	\$ 5,398.5	\$ 5,469.2	\$ 5,616.2	\$ 5,615.0	\$ 5,599.0	\$ 5,606.2
Business Capital						
Loans	\$ 7,929.3	\$ 7,613.4	\$ 7,556.5	\$ 7,617.8	\$ 7,372.9	\$ 7,394.1
Operating Lease Equipment, Net	513.8	510.2	484.4	460.7	441.2	419.9
Assets Held for Sale	10.8	10.3	0.9	-	1.0	2.3
Total Loans and Leases	8,453.9	8,133.9	8,041.8	8,078.5	7,815.1	7,816.3
Interest Bearing Cash	34.7	36.5	48.8	50.4	56.5	55.2
Investment Securities	0.1	-	-	2.2	7.4	11.7
Credit Balances on Factoring Receivables	(1,573.0)	(1,455.7)	(1,512.7)	(1,570.6)	(1,550.6)	(1,546.5)
Average Earning Assets	\$ 6,915.7	\$ 6,714.7	\$ 6,577.9	\$ 6,560.5	\$ 6,328.4	\$ 6,336.7
Rail						
Loans	\$ 83.5	\$ 81.7	\$ 82.1	\$ 81.5	\$ 83.9	\$ 93.1
Operating Lease Equipment, Net	6,348.2	6,285.1	6,261.5	6,254.3	6,284.3	6,673.7
Assets Held for Sale	1,208.6	1,226.1	1,226.1	1,147.9	1,093.4	603.0
Total Loans and Leases	7,640.3	7,592.9	7,569.7	7,483.7	7,461.6	7,369.8
Interest Bearing Cash	134.3	119.6	125.4	99.5	81.1	90.4
Average Earning Assets	\$ 7,774.6	\$ 7,712.5	\$ 7,695.1	\$ 7,583.2	\$ 7,542.7	\$ 7,460.2
Total Commercial Banking						
Loans	\$ 23,422.7	\$ 23,069.4	\$ 23,143.0	\$ 22,870.3	\$ 22,401.4	\$ 22,698.5
Operating Lease Equipment, Net	6,862.0	6,795.3	6,745.9	6,715.0	6,725.5	7,093.6
Assets Held for Sale	1,337.7	1,295.3	1,372.0	1,246.5	1,199.0	778.9
Total Loans and Leases	31,622.4	31,160.0	31,260.9	30,831.8	30,325.9	30,571.0
Interest Bearing Cash	169.0	162.1	180.4	150.7	138.3	146.3
Investment Securities	101.0	98.7	93.1	95.4	97.5	99.3
Credit Balances on Factoring Receivables	(1,573.0)	(1,455.7)	(1,512.7)	(1,570.6)	(1,550.6)	(1,546.5)
Average Earning Assets	\$ 30,319.4	\$ 29,965.1	\$ 30,021.7	\$ 29,507.3	\$ 29,011.1	\$ 29,270.1
Consumer Banking						
Legacy Consumer Mortgages						
Loans	\$ 2,981.0	\$ 3,126.9	\$ 3,268.6	\$ 3,414.5	\$ 4,214.6	\$ 4,250.3
Assets Held for Sale	-	569.6	863.2	860.7	256.2	295.9
Average Loans	2,981.0	3,696.5	4,131.8	4,275.2	4,470.8	4,546.2
Indemnification Assets	54.5	101.8	130.6	157.7	193.3	241.7
Average Earning Assets	\$ 3,035.5	\$ 3,798.3	\$ 4,262.4	\$ 4,432.9	\$ 4,664.1	\$ 4,787.9
Other Consumer Banking						
Loans	\$ 3,370.2	\$ 3,079.3	\$ 2,742.9	\$ 2,447.6	\$ 2,236.3	\$ 2,249.4
Assets Held for Sale	12.7	10.9	4.1	5.1	3.9	16.7
Average Earning Assets	3,382.9	3,090.2	2,747.0	2,452.7	2,240.2	2,266.1
Investment Securities	14.8	8.4	-	-	-	-
Average Earning Assets	\$ 3,397.7	\$ 3,098.6	\$ 2,747.0	\$ 2,452.7	\$ 2,240.2	\$ 2,266.1
Total Consumer Banking						
Loans	\$ 6,351.2	\$ 6,206.2	\$ 6,011.5	\$ 5,862.1	\$ 6,450.9	\$ 6,499.7
Assets Held for Sale	12.7	580.5	867.3	865.8	260.1	312.6
Total Loans and Leases	6,363.9	6,786.7	6,878.8	6,727.9	6,711.0	6,812.3
Indemnification Assets	54.5	101.8	130.6	157.7	193.3	241.7
Investment Securities	14.8	8.4	-	-	-	-
Average Earning Assets	\$ 6,433.2	\$ 6,896.9	\$ 7,009.4	\$ 6,885.6	\$ 6,904.3	\$ 7,054.0
Non-Strategic Portfolio						
Assets Held for Sale	\$ 27.2	\$ 43.2	\$ 61.1	\$ 77.2	\$ 104.4	\$ 129.8
Total Loans and Leases	27.2	43.2	61.1	77.2	104.4	129.8
Interest Bearing Cash	51.4	79.8	87.5	81.2	82.8	110.9
Investment Securities	-	-	-	29.6	39.7	36.3
Average Earning Assets	\$ 78.6	\$ 123.0	\$ 148.6	\$ 188.0	\$ 226.9	\$ 277.0
Corporate and Other						
Interest Bearing Cash	\$ 2,246.0	\$ 3,288.9	\$ 1,832.9	\$ 2,038.3	\$ 3,652.8	\$ 5,034.3
Securities Purchased Under Agreements to Resell	200.0	200.0	200.0	112.5	-	34.6
Investment Securities	6,099.9	5,755.7	6,052.5	5,830.4	5,659.1	5,182.1
Average Earning Assets	\$ 8,545.9	\$ 9,244.6	\$ 8,085.4	\$ 7,981.2	\$ 9,311.9	\$ 10,251.0

CIT Bank
Select Financial Data
(dollars in millions)

Certain balances may not sum due to rounding.

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Balance Sheet							
Assets							
Cash and deposits with banks	\$ 944.5	\$ 2,919.0	\$ 3,395.4	\$ 961.8	\$ 2,230.6	\$ 961.8	\$ 4,647.2
Securities purchased under agreement to resell	200.0	200.0	150.0	-	-	-	-
Investment securities	6,327.2	5,887.7	5,897.4	6,455.9	5,489.3	6,455.9	4,035.6
Assets held for sale	244.5	228.3	1,138.3	1,170.5	1,135.0	1,170.5	927.3
Loans	27,429.5	26,711.2	26,636.2	26,427.9	25,524.5	26,427.9	27,246.2
Allowance for loan losses	(444.0)	(437.8)	(418.9)	(403.5)	(389.6)	(403.5)	(406.6)
Loans, net of allowances for loan losses	26,985.5	26,273.4	26,217.3	26,024.4	25,134.9	26,024.4	26,839.6
Operating lease equipment, net	3,897.7	3,855.0	3,803.3	3,765.5	3,737.5	3,765.5	3,575.8
Bank Owned Life Insurance	808.2	801.7	795.1	788.6	651.8	788.6	-
Goodwill	323.1	323.1	323.1	323.1	490.9	323.1	490.9
Other assets	884.4	928.6	912.4	939.7	1,008.2	939.7	1,266.0
Discontinued Assets	216.2	248.0	298.7	317.1	346.7	317.1	448.1
Total Assets	\$ 40,831.3	\$ 41,664.8	\$ 42,931.0	\$ 40,746.6	\$ 40,224.9	\$ 40,746.6	\$ 42,230.5
Liabilities & Equity							
Deposits	\$ 31,392.0	\$ 31,963.5	\$ 32,171.1	\$ 30,048.8	\$ 29,793.9	\$ 30,048.8	\$ 32,324.5
FHLB Advances	3,150.0	3,300.0	3,894.5	3,695.5	3,145.5	3,695.5	2,410.8
Borrowings	-	-	-	73.5	102.0	73.5	241.4
Other liabilities	973.1	1,004.3	1,345.3	1,306.8	1,322.0	1,306.8	1,130.2
Discontinued Liabilities	307.2	344.0	476.5	500.5	554.4	500.5	935.8
Total Liabilities	35,822.3	36,611.8	37,887.4	35,625.1	34,917.8	35,625.1	37,042.7
Stockholders' Equity	5,009.0	5,053.0	5,043.6	5,121.5	5,307.1	5,121.5	5,187.8
Total Liabilities and Equity	\$ 40,831.3	\$ 41,664.8	\$ 42,931.0	\$ 40,746.6	\$ 40,224.9	\$ 40,746.6	\$ 42,230.5
Loans and Leases by Segment							
Commercial Banking	\$ 25,159.8	\$ 24,466.5	\$ 24,606.1	\$ 24,543.7	\$ 23,718.4	\$ 24,543.7	\$ 24,707.5
Consumer Banking	6,412.0	6,328.0	6,971.7	6,820.2	6,678.6	6,820.2	7,041.8
Total	\$ 31,571.8	\$ 30,794.5	\$ 31,577.8	\$ 31,363.9	\$ 30,397.0	\$ 31,363.9	\$ 31,749.3

Select Data⁽¹⁾

Tier 1 Capital to Average Assets (Leverage Ratio)	11.6%	11.4%	11.6%	11.8%	11.7%	11.8%	10.8%
CET 1 Capital Ratio	13.7%	13.9%	13.6%	13.7%	13.7%	13.7%	13.2%
Total Capital to Risk Weighed Assets	15.0%	15.2%	14.9%	15.0%	15.0%	15.0%	14.4%

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Income Statement							
Interest income							
Interest and fees on loans	\$ 394.8	\$ 394.0	\$ 380.6	\$ 378.3	\$ 382.1	\$ 1,549.1	\$ 1,666.7
Other interest and dividends	53.7	55.3	47.4	42.8	45.3	181.8	121.2
Total Interest Income	448.5	449.3	428.0	421.1	427.4	1,730.9	1,787.9
Interest on deposits	123.1	110.6	97.1	92.1	92.7	373.3	394.8
Interest on borrowings	17.2	22.7	16.5	13.5	11.2	45.6	39.7
Interest expense with affiliated companies	3.5	5.8	6.5	4.6	3.5	19.2	4.8
Interest expense	143.8	139.1	120.1	110.2	107.4	438.1	439.3
Net interest revenue	304.7	310.2	307.9	310.9	320.0	1,292.8	1,348.6
Rental income on operating leases	119.8	116.9	114.0	112.0	112.4	443.5	391.9
Other income	41.9	104.2	71.1	118.5	37.9	308.3	309.3
Provision for credit losses	32.4	35.7	67.4	33.6	30.6	101.6	199.0
Goodwill impairment	-	-	-	167.8	-	167.8	319.4
Other expenses	292.8	306.5	299.1	331.9	274.6	1,230.0	1,277.5
Income before taxes	141.2	189.1	126.5	8.1	165.1	545.2	253.9
Provision for income taxes	38.9	51.3	33.5	64.1	55.8	234.1	203.8
Net income (loss) from continuing operations	102.3	137.8	93.0	(56.0)	109.3	311.1	50.1
Income (loss) on discontinued operations	0.4	(21.1)	(7.0)	(4.5)	(4.4)	(7.7)	(210.1)
Net income (loss)	\$ 102.7	\$ 116.7	\$ 86.0	\$ (60.5)	\$ 104.9	\$ 303.4	\$ (160.0)

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

	3Q18	2Q18	1Q18	4Q17	3Q17	2017	2016
Earning assets⁽²⁾:							
Loans	\$ 30,495.8	\$ 29,348.4	\$ 29,453.6	\$ 29,113.9	\$ 28,505.3	\$ 29,113.9	\$ 29,535.9
Operating lease equipment, net	6,888.7	6,833.9	6,774.9	6,738.9	6,724.2	6,738.9	7,486.1
Assets held for sale	1,380.5	1,335.8	2,298.8	2,263.1	2,162.0	2,263.1	636.0
Interest Bearing Cash	1,199.9	3,267.0	3,895.4	1,440.1	2,658.9	1,440.1	5,608.5
Investment Securities	6,339.5	5,907.4	5,910.5	6,469.9	5,744.8	6,469.9	4,491.1
Securities Purchased Under Agreements to Resell	200.0	200.0	250.0	150.0	-	150.0	-
Indemnification Assets	27.2	70.8	120.5	142.4	171.8	142.4	341.4
Credit balances of factoring clients	(1,672.4)	(1,430.8)	(1,549.0)	(1,468.6)	(1,698.5)	(1,468.6)	(1,292.0)
Earning assets	<u>\$ 44,859.2</u>	<u>\$ 45,532.5</u>	<u>\$ 47,154.7</u>	<u>\$ 44,849.7</u>	<u>\$ 44,268.5</u>	<u>\$ 44,849.7</u>	<u>\$ 46,807.0</u>
Average Earning Assets (for the respective periods)	\$ 45,377.1	\$ 46,229.6	\$ 45,265.1	\$ 44,562.1	\$ 45,454.2	\$ 46,852.1	\$ 47,664.2
AEA adjustment for Commercial Air sale impacts	-	-	-	-	-	(930.5)	-
Adjusted AEA	<u>\$ 45,377.1</u>	<u>\$ 46,229.6</u>	<u>\$ 45,265.1</u>	<u>\$ 44,562.1</u>	<u>\$ 45,454.2</u>	<u>\$ 45,921.6</u>	<u>\$ 47,664.2</u>
Total Net Revenues⁽³⁾:							
Interest Income	\$ 473.6	\$ 473.6	\$ 451.2	\$ 447.7	\$ 454.0	\$ 1,835.6	\$ 1,911.5
Rental income on operating leases	264.3	261.3	253.6	252.6	252.3	1,007.4	1,031.6
Finance revenue	737.9	734.9	704.8	700.3	706.3	2,843.0	2,943.1
Total Interest expense	213.9	205.2	180.5	168.7	176.7	717.7	753.2
Depreciation on operating lease equipment	78.0	77.2	76.4	74.3	71.1	296.3	261.1
Maintenance and other operating lease expenses	56.6	63.5	57.4	57.9	57.9	222.9	213.6
Net finance revenue (NFR)	389.4	389.0	390.5	399.4	400.6	1,606.1	1,715.2
Other non-interest income	86.2	135.4	104.7	137.2	63.3	364.2	150.6
Total net revenue	<u>\$ 475.6</u>	<u>\$ 524.4</u>	<u>\$ 495.2</u>	<u>\$ 536.6</u>	<u>\$ 463.9</u>	<u>\$ 1,970.3</u>	<u>\$ 1,865.8</u>
NFR	\$ 389.4	\$ 389.0	\$ 390.5	\$ 399.4	\$ 400.6	\$ 1,606.1	\$ 1,715.2
Suspended Depreciation on Assets HFS	(8.6)	(8.6)	(9.3)	(8.8)	(7.8)	(16.6)	-
Excess interest costs over interest income from Commercial Air proceeds usage	-	-	-	-	-	23.4	-
Interest on excess cash	-	-	-	-	-	(9.1)	-
Adjusted NFR	<u>\$ 380.8</u>	<u>\$ 380.4</u>	<u>\$ 381.2</u>	<u>\$ 390.6</u>	<u>\$ 392.8</u>	<u>\$ 1,603.8</u>	<u>\$ 1,715.2</u>
NFR as a % of AEA	3.43%	3.37%	3.45%	3.59%	3.53%	3.43%	3.60%
NFR as a % of AEA, adjusted for noteworthy items	3.36%	3.29%	3.37%	3.51%	3.46%	3.49%	3.60%
Net Operating Lease Revenues⁽²⁾							
Rental income on operating lease equipment	\$ 264.3	\$ 261.3	\$ 253.6	\$ 252.6	\$ 252.3	\$ 1,007.4	\$ 1,031.6
Depreciation on operating lease equipment	78.0	77.2	76.4	74.3	71.1	296.3	261.1
Maintenance and other operating lease expenses	56.6	63.5	57.4	57.9	57.9	222.9	213.6
Net operating lease revenue	<u>\$ 129.7</u>	<u>\$ 120.6</u>	<u>\$ 119.8</u>	<u>\$ 120.4</u>	<u>\$ 123.3</u>	<u>\$ 488.2</u>	<u>\$ 556.9</u>
Tangible book value							
Total common stockholders' equity	\$ 5,995.3	\$ 6,200.7	\$ 6,801.8	\$ 6,995.0	\$ 7,126.3	\$ 6,995.0	\$ 10,002.7
Less: goodwill and intangible assets, net	464.9	470.9	476.9	482.9	744.6	482.9	826.1
Tangible book value ⁽⁴⁾	5,530.4	5,729.8	6,324.9	6,512.1	6,381.7	6,512.1	9,176.6
Less: Disallowed deferred tax asset	89.9	93.7	98.9	104.8	116.6	104.8	213.7
Adjusted Tangible common equity ⁽⁵⁾	<u>\$ 5,440.5</u>	<u>\$ 5,636.1</u>	<u>\$ 6,226.0</u>	<u>\$ 6,407.3</u>	<u>\$ 6,265.1</u>	<u>\$ 6,407.3</u>	<u>\$ 8,962.9</u>
Adjusted Operating Expenses							
Operating expenses	\$ 263.3	\$ 267.5	\$ 281.3	\$ 304.0	\$ 277.3	\$ 1,188.5	\$ 1,283.5
Intangible asset amortization	6.0	6.0	6.0	6.1	6.2	24.7	25.6
Restructuring Costs	-	-	-	31.9	2.9	53.0	36.2
Operating expenses exclusive of restructuring costs and intangible assets amortization, and other noteworthy items ⁽⁴⁾	257.3	261.5	275.3	266.0	268.2	1,110.8	1,221.7
Adjustments for Noteworthy Items	-	-	-	-	-	-	27.3
Operating expenses exclusive of restructuring costs and intangible assets amortization, and other noteworthy items excluding noteworthy items ⁽⁴⁾	<u>\$ 257.3</u>	<u>\$ 261.5</u>	<u>\$ 275.3</u>	<u>\$ 266.0</u>	<u>\$ 268.2</u>	<u>\$ 1,110.8</u>	<u>\$ 1,194.4</u>
Operating expenses (exclusive of restructuring costs and intangible assets amortization) and other noteworthy items as a % of AEA	2.27%	2.26%	2.43%	2.39%	2.36%	2.42%	2.51%
Total Net Revenue	\$ 475.6	\$ 524.4	\$ 495.2	\$ 536.6	\$ 463.9	1,970.3	1,865.8
LIHTC Methodology Change	\$ -	\$ -	\$ -	\$ (29.4)	\$ -	\$ (29.4)	\$ -
Financial Freedom Transaction Related Items ⁽²⁾	-	-	-	-	26.8	26.8	-
NACCO Suspended Depreciation	(8.6)	(8.6)	(9.3)	(8.8)	(7.8)	(16.6)	-
Net costs of excess liquidity	-	-	-	-	-	14.3	-
CTA Charge	-	-	-	-	-	8.1	-
Gain and other revenues from sale of reverse mortgage portfolio	-	(29.3)	-	-	-	-	-
Gain on sale - UK business	-	-	-	-	-	-	(23.5)
Asset Impairment	-	-	-	-	-	-	11.0
Liquidating Europe CTA	-	-	-	-	-	-	3.0
TRS Termination Charge	-	-	-	-	-	-	243.3
Canada Portfolio Sale Gain	-	-	-	-	-	-	(22.3)
Gain related to IndyMac venture	-	-	-	-	-	-	(5.0)
Impairment charge to reduce indemnification asset balance	21.2	-	-	-	-	-	-
Release of valuation reserve on AHFS	(10.6)	-	-	-	-	-	-
Total Adjusted Net Revenue	<u>477.6</u>	<u>486.5</u>	<u>485.9</u>	<u>498.4</u>	<u>482.9</u>	<u>1,973.5</u>	<u>2,072.3</u>
Net Efficiency Ratio ⁽⁵⁾	54.1%	49.9%	55.6%	49.6%	57.8%	56.4%	65.5%
Net Efficiency Ratio Adjusted ⁽⁵⁾	53.9%	53.8%	56.7%	53.4%	55.5%	56.3%	57.6%
Income excluding noteworthy items							
Income / (Loss) from continuing operations available to common shareholders	\$ 129.4	\$ 137.9	\$ 103.7	\$ (92.6)	\$ 222.8	\$ 249.6	\$ (182.6)
Adjustments - detailed on Noteworthy Items tab	1.6	(13.3)	(6.8)	222.9	(84.1)	254.5	566.8
Adjusted income / (loss) from continuing operations available to common shareholders	<u>\$ 131.0</u>	<u>\$ 124.6</u>	<u>\$ 96.9</u>	<u>\$ 130.3</u>	<u>\$ 138.7</u>	<u>\$ 504.1</u>	<u>\$ 384.2</u>
Net income (loss)	\$ 131.5	\$ 117.4	\$ 97.0	\$ (97.8)	\$ 219.6	\$ 458.4	\$ (848.0)
Adjustments - detailed on Noteworthy Items tab	1.6	0.5	(6.8)	222.9	(81.8)	96.7	1,557.4
Adjusted net income (loss)	<u>\$ 133.1</u>	<u>\$ 117.9</u>	<u>\$ 90.2</u>	<u>\$ 125.1</u>	<u>\$ 137.8</u>	<u>\$ 555.1</u>	<u>\$ 709.4</u>

⁽¹⁾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 information as measured by rating agencies and other users of financial information. These measures are not in accordance with, or a substitute for, GAAP and maybe different from, or inconsistent with, non-GAAP financial measures used by other companies.

⁽²⁾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 earned.

⁽³⁾Total net revenues are the combination of net finance revenues and other income.

⁽⁴⁾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 compute a per common share amount, which is used to evaluate our use of equity.

⁽⁵⁾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, while the average tangible equity is reduced for disallowed deferred tax assets. Return on tangible common equity is another metric used to evaluate our use of equity.

		(\$ in millions, except for per share data)		Segment	Item	Line Item	Pre-Tax	After-Tax	Per Share
3Q17	Continuing Operations	Corporate	Strategic Tax Item – Restructuring of an International Legal Entity		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 Sales	(\$5)	(\$3)	(\$0.02)	
		Consumer Banking	Financial Freedom Transaction – Impairment on Reverse Mortgage-Related Assets		Other Non-Interest Income – Impairment on Assets Held for Sale	(\$9)	(\$6)	(\$0.04)	
		Consumer Banking	Financial Freedom Transaction – Impairment on HFS HECMs		Other Non-Interest Income – Impairment on Assets Held for Sale	(\$12)	(\$8)	(\$0.06)	
		Consumer Banking	Financial Freedom Transaction – Impairment on HFI HECMs		Credit Provision/Charge-offs	(\$15)	(\$9)	(\$0.07)	
	Discontinued Operations		Financial Freedom Related Impairment			(\$4)	(\$2)	(\$0.02)	
4Q17	Continuing Operations	Corporate	LIHTC Methodology Change		Other Non-Interest Income – Other Revenue	\$29	\$29	\$0.22	
		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)	
1Q18	Continuing Operations	Commercial Banking	NACCO Suspended Depreciation		Depreciation on Operating Lease Equipment	\$9	\$7	\$0.05	
2Q18	Continuing Operations	Consumer Banking	Financial Freedom Transaction – Primarily Gain on Sale of Reverse Mortgage Portfolio		Other Non-Interest Income – Other Revenue	\$29	\$22	\$0.17	
		Commercial Banking	NACCO Suspended Depreciation		Depreciation on Operating Lease Equipment	\$9	\$6	\$0.05	
		Corporate	Debt Redemption		Debt Extinguishment Costs	(\$19)	(\$14)	(\$0.11)	
	Discontinued Operations		Net Loss on Financial Freedom Servicing Ops. – Primarily Reserve & Transaction Costs			(\$19)	(\$14)	(\$0.11)	
3Q18	Continuing Operations	Consumer Banking	Impairment of LCM Indemnification Asset		Other Non-Interest Income – Other Revenue	(\$21)	(\$16)	(\$0.14)	
		Non-Strategic Portfolios	Release of Valuation Reserve on AHFS		Other Non-Interest Income – Other Revenue	\$11	\$11	\$0.09	
		Commercial Banking	NACCO Suspended Depreciation		Depreciation on Operating Lease Equipment	\$9	\$6	\$0.05	
		Corporate	Loss on Debt Redemption		Debt Extinguishment Costs	(\$3)	(\$3)	(\$0.02)	

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, assets held 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 loans held for sale and 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 adjusted for noteworthy items.

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 loans 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.

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.