



## ***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 July 23, 2019**

**CIT Group Inc.**  
**Financial Data Package**  
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**CIT Group Inc.**  
**Income Statement - Consolidated Data**  
(dollars in millions)  
*Certain balances may not sum due to rounding*

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Income Statement</b>							
Interest income							
Interest and fees on loans	\$ 457.0	\$ 451.3	\$ 438.0	\$ 417.4	\$ 415.5	\$ 1,671.8	\$ 1,638.1
Other interest and dividends	58.5	65.2	54.0	56.2	58.1	218.6	197.5
Total interest income	515.5	516.5	492.0	473.6	473.6	1,890.4	1,835.6
Net operating lease revenue							
Rental income on operating leases	213.0	217.7	229.8	264.3	261.3	1,009.0	1,007.4
Depreciation on operating lease equipment	76.8	79.4	79.5	78.0	77.2	311.1	296.3
Maintenance and other operating lease expenses	48.3	49.8	52.9	56.6	63.5	230.4	222.9
Total net operating lease revenue	87.9	88.5	97.4	129.7	120.6	467.5	488.2
Interest expense							
Interest on deposits	173.9	153.8	129.6	123.1	110.6	460.4	373.3
Interest on borrowings	68.8	81.8	85.9	90.8	94.6	354.7	344.4
Total interest expense	242.7	235.6	215.5	213.9	205.2	815.1	717.7
Net finance revenue	360.7	369.4	373.9	389.4	389.0	1,542.8	1,606.1
Other non-interest income <sup>(1)</sup>	106.1	96.8	47.5	86.2	135.4	373.8	364.2
Non-interest expenses							
Operating expenses <sup>(2)</sup>	267.8	276.1	257.9	263.3	267.5	1,070.0	1,188.5
Goodwill impairment	-	-	-	-	-	-	255.6
Loss on debt extinguishments and deposit redemption	0.2	0.1	15.7	3.5	19.3	38.6	220.0
Total non-interest expenses	268.0	276.2	273.6	266.8	286.8	1,108.6	1,664.1
Pre-provision net revenue	198.8	190.0	147.8	208.8	237.6	808.0	306.2
Provision for credit losses	28.6	33.0	31.2	38.1	32.9	171.0	114.6
Income from continuing operations before provision (benefit) for income taxes	170.2	157.0	116.6	170.7	204.7	637.0	191.6
Provision (benefit) for income taxes	33.4	37.8	24.9	41.3	57.4	164.9	(67.8)
Income from continuing operations	136.8	119.2	91.7	129.4	147.3	472.1	259.4
Discontinued operations							
Income (loss) from discontinued operations, net of taxes	0.8	(0.3)	0.1	2.1	(20.5)	(25.0)	208.8
Net income	137.6	118.9	91.8	131.5	126.8	447.1	468.2
Preferred Dividends	9.4	-	9.5	-	9.4	18.9	9.8
Net income applicable to common shareholders	\$ 128.2	\$ 118.9	\$ 82.3	\$ 131.5	\$ 117.4	\$ 428.2	\$ 458.4
Income from continuing operations, applicable to common shareholders	\$ 127.4	\$ 119.2	\$ 82.2	\$ 129.4	\$ 137.9	\$ 453.2	\$ 249.6

**Basic income per common share**

Income from continuing operations	\$ 1.32	\$ 1.19	\$ 0.79	\$ 1.15	\$ 1.12	\$ 3.85	\$ 1.54
Income (loss) from discontinued operations	0.01	(0.01)	-	0.02	(0.17)	(0.21)	1.28
Basic income per common share	\$ 1.33	\$ 1.18	\$ 0.79	\$ 1.17	\$ 0.95	\$ 3.64	\$ 2.82
Average number of common shares - basic (thousands)	96,173	100,420	104,110	112,842	123,499	117,653	162,290

**Diluted income per common share**

Income from continuing operations	\$ 1.32	\$ 1.18	\$ 0.78	\$ 1.13	\$ 1.11	\$ 3.82	\$ 1.52
Income (loss) from discontinued operations	0.01	-	-	0.02	(0.17)	(0.21)	1.28
Diluted income per common share	\$ 1.33	\$ 1.18	\$ 0.78	\$ 1.15	\$ 0.94	\$ 3.61	\$ 2.80
Average number of common shares - diluted (thousands)	96,483	101,096	105,149	114,007	124,686	118,777	163,950

**<sup>(1)</sup>Other Non-Interest Income**

Fee revenues	\$ 27.5	\$ 30.7	\$ 21.6	\$ 28.2	\$ 26.5	\$ 103.5	\$ 113.6
Factoring commissions	23.8	24.0	26.1	27.2	23.5	102.4	102.9
Gains on leasing equipment, net of impairments	17.0	16.6	18.0	13.6	14.4	59.5	43.1
BOLI income	7.2	6.4	5.9	6.5	6.6	25.5	7.6
Gains on investment securities, net of impairments	2.1	1.6	4.7	3.6	3.7	15.3	28.9
Property tax income	5.8	6.1	-	-	-	-	-
Other revenues	22.7	11.4	(28.8)	7.1	60.7	67.6	68.1
Total other non-interest income	\$ 106.1	\$ 96.8	\$ 47.5	\$ 86.2	\$ 135.4	\$ 373.8	\$ 364.2

**<sup>(2)</sup>Operating Expenses**

Compensation and benefits	\$ 141.1	\$ 146.2	\$ 130.1	\$ 137.3	\$ 143.2	\$ 558.4	\$ 566.3
Technology	34.5	32.5	34.1	32.3	32.7	131.5	127.9
Professional fees	16.6	18.6	19.5	16.7	20.7	82.7	132.3
Insurance	13.6	14.4	14.0	15.9	18.5	68.3	84.7
Net occupancy expense	15.0	15.9	17.3	16.1	16.0	65.6	67.8
Advertising and marketing	5.8	13.2	10.6	10.6	13.4	47.6	42.2
Property tax expense	5.9	6.3	-	-	-	-	-
Restructuring costs	-	-	-	-	-	-	53.0
Intangible asset amortization	5.8	5.8	5.9	6.0	6.0	23.9	24.7
Other expenses	29.5	23.2	26.4	28.4	17.0	92.0	89.6
Operating expenses	\$ 267.8	\$ 276.1	\$ 257.9	\$ 263.3	\$ 267.5	\$ 1,070.0	\$ 1,188.5
Restructuring costs	-	-	-	-	-	-	53.0
Intangible asset amortization	5.8	5.8	5.9	6.0	6.0	23.9	24.7
Operating expenses, excluding restructuring costs and intangible asset amortization	262.0	270.3	252.0	257.3	261.5	1,046.1	1,110.8

**CIT Group Inc.**  
**Income Statement - Consolidated Data, excluding Noteworthy Items**  
**(dollars in millions)**

*Certain balances may not sum due to rounding.*

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Income Statement</b>							
Interest income							
Interest and fees on loans	\$ 457.0	\$ 451.3	\$ 438.0	\$ 417.4	\$ 415.5	\$ 1,671.8	\$ 1,638.1
Other interest and dividends	58.5	65.2	54.0	56.2	58.1	218.6	188.4
Total interest income	515.5	516.5	492.0	473.6	473.6	1,890.4	1,826.5
Net operating lease revenue							
Rental income on operating leases	213.0	217.7	229.8	264.3	261.3	1,009.0	1,007.4
Depreciation on operating lease equipment	76.8	79.4	79.5	86.6	85.8	337.6	312.9
Maintenance and other operating lease expenses	48.3	49.8	52.9	56.6	63.5	230.4	222.9
Total net operating lease revenue	87.9	88.5	97.4	121.1	112.0	441.0	471.6
Interest expense							
Interest on deposits	173.9	153.8	129.6	123.1	110.6	460.4	373.3
Interest on borrowings	68.8	81.8	85.9	90.8	94.6	354.7	321.0
Total interest expense	242.7	235.6	215.5	213.9	205.2	815.1	694.3
Net finance revenue	360.7	369.4	373.9	380.8	380.4	1,516.3	1,603.8
Other non-interest income <sup>(1)</sup>	106.1	96.8	91.9	96.8	106.1	399.5	369.7
Non-interest expenses							
Operating expenses <sup>(2)</sup>	267.8	276.1	257.9	263.3	267.5	1,070.0	1,135.5
Loss on debt extinguishments and deposit redemption	0.2	-	-	0.2	0.2	0.5	1.7
Total non-interest expenses	268.0	276.2	257.9	263.5	267.7	1,070.5	1,137.2
Pre-provision net revenue	198.8	190.0	207.9	214.1	218.8	845.3	836.3
Provision for credit losses	28.6	33.0	31.2	38.1	32.9	171.0	99.1
Income from continuing operations before provision for income taxes	170.2	157.0	176.7	176.0	185.9	674.3	737.2
Provision for income taxes	33.4	37.8	40.1	45.0	51.9	175.8	223.3
Income from continuing operations	136.8	119.2	136.6	131.0	134.0	498.5	513.9
Discontinued operations							
Income (loss) from discontinued operations, net of taxes	0.8	(0.3)	0.1	2.1	(6.7)	(11.2)	51.0
Net income	137.6	118.9	136.7	133.1	127.3	487.3	564.9
Less: preferred stock dividends	9.4	-	9.5	-	9.4	18.9	9.8
Net income applicable to common shareholders	\$ 128.2	\$ 118.9	\$ 127.2	\$ 133.1	\$ 117.9	\$ 468.4	\$ 555.1
Income from continuing operations, applicable to common shareholders	\$ 127.4	\$ 119.2	\$ 127.1	\$ 131.0	\$ 124.6	\$ 479.6	\$ 504.1
<b>Basic income per common share</b>							
Income from continuing operations	\$ 1.32	\$ 1.19	\$ 1.22	\$ 1.16	\$ 1.01	\$ 4.08	\$ 3.11
Income (loss) from discontinued operations	0.01	(0.01)	-	0.02	(0.06)	(0.10)	0.31
Basic income per common share	\$ 1.33	\$ 1.18	\$ 1.22	\$ 1.18	\$ 0.95	\$ 3.98	\$ 3.42
Average number of common shares - basic (thousands)	96,173	100,420	104,110	112,842	123,499	117,653	162,290
<b>Diluted income per common share</b>							
Income from continuing operations	\$ 1.32	\$ 1.18	\$ 1.21	\$ 1.15	\$ 1.00	\$ 4.04	\$ 3.07
Income (loss) from discontinued operations	0.01	-	-	0.02	(0.05)	(0.10)	0.32
Diluted income per common share	\$ 1.33	\$ 1.18	\$ 1.21	\$ 1.17	\$ 0.95	\$ 3.94	\$ 3.39
Average number of common shares - diluted (thousands)	96,483	101,096	105,149	114,007	124,686	118,777	163,950
<b><sup>(1)</sup>Other Non-Interest Income</b>							
Fee revenues	\$ 27.5	\$ 30.7	\$ 21.6	\$ 28.2	\$ 26.5	\$ 103.5	\$ 113.6
Factoring commissions	23.8	24.0	26.1	27.2	23.5	102.4	102.9
Gains on leasing equipment, net of impairments	17.0	16.6	18.2	13.6	14.4	59.7	43.1
BOLI income	7.2	6.4	5.9	6.5	6.6	25.5	7.6
Gains on investment securities, net of impairments	2.1	1.6	4.7	3.6	3.7	15.3	28.9
Property tax income	5.8	6.1	-	-	-	-	-
Other revenues	22.7	11.4	15.4	17.7	31.4	93.1	73.6
Total other non-interest income	\$ 106.1	\$ 96.8	\$ 91.9	\$ 96.8	\$ 106.1	\$ 399.5	\$ 369.7
<b><sup>(2)</sup>Operating Expenses</b>							
Compensation and benefits	\$ 141.1	\$ 146.2	\$ 130.1	\$ 137.3	\$ 143.2	\$ 558.4	\$ 566.3
Technology	34.5	32.5	34.1	32.3	32.7	131.5	127.9
Professional fees	16.6	18.6	19.5	16.7	20.7	82.7	132.3
Insurance	13.6	14.4	14.0	15.9	18.5	68.3	84.7
Net occupancy expense	15.0	15.9	17.3	16.1	16.0	65.6	67.8
Advertising and marketing	5.8	13.2	10.6	10.6	13.4	47.6	42.2
Property tax expense	5.9	6.3	-	-	-	-	-
Restructuring costs	-	-	-	-	-	-	-
Intangible asset amortization	5.8	5.8	5.9	6.0	6.0	23.9	24.7
Other expenses	29.5	23.2	26.4	28.4	17.0	92.0	89.6
Operating expenses	\$ 267.8	\$ 276.1	\$ 257.9	\$ 263.3	\$ 267.5	\$ 1,070.0	\$ 1,135.5
Restructuring costs	-	-	-	-	-	-	-
Intangible asset amortization	5.8	5.8	5.9	6.0	6.0	23.9	24.7
Operating expenses, excluding restructuring costs and intangible asset amortization	262.0	270.3	252.0	257.3	261.5	1,046.1	1,110.8

CIT Group Inc.

Income Statement - Consolidated Data, excluding Noteworthy Items

(dollars in millions)

Certain balances may not sum due to rounding.

	2Q19				
	Commercial Banking	Consumer Banking	Non-Strategic Portfolios	Corporate and Other	Total
<b>Income Statement</b>					
Interest income					
Interest and fees on loans	\$ 362.8	\$ 93.6	\$ 0.6	\$ -	\$ 457.0
Other interest and dividends	2.2	0.2	0.4	55.7	58.5
Total interest income	365.0	93.8	1.0	55.7	515.5
Net operating lease revenue					
Rental income on operating leases	213.0	-	-	-	213.0
Depreciation on operating lease equipment	76.8	-	-	-	76.8
Maintenance and other operating lease expenses	48.3	-	-	-	48.3
Total net operating lease revenue	87.9	-	-	-	87.9
Interest expense					
Interest on deposits	3.3	149.5	-	21.1	173.9
Interest on borrowings	190.3	(184.4)	0.9	62.0	68.8
Total interest expense	193.6	(34.9)	0.9	83.1	242.7
Net finance revenue	259.3	128.7	0.1	(27.4)	360.7
Other non-interest income	85.1	6.9	2.7	11.4	106.1
Non-interest expenses					
Operating expenses	178.5	88.2	1.1	-	267.8
Loss on debt extinguishments and deposit redemption	-	-	-	0.2	0.2
Total non-interest expenses	178.5	88.2	1.1	0.2	268.0
Pre-provision net revenue	165.9	47.4	1.7	(16.2)	198.8
Provision (benefit) for credit losses	30.5	(1.9)	-	-	28.6
Income (loss) from continuing operations before provision (benefit) for income taxes	\$ 135.4	\$ 49.3	\$ 1.7	\$ (16.2)	\$ 170.2

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

*Certain balances may not sum due to rounding.*

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Assets</b>							
Total cash and deposits	\$ 1,672.4	\$ 1,320.2	\$ 1,795.6	\$ 1,367.5	\$ 3,475.6	\$ 1,795.6	\$ 1,718.7
Securities purchased under agreement to resell	850.0	600.0	400.0	200.0	200.0	400.0	150.0
Investment securities	6,571.7	7,844.1	6,233.8	6,339.5	5,907.4	6,233.8	6,469.9
Assets held for sale	190.8	79.4	88.4	1,380.5	1,335.8	88.4	2,263.1
Loans	31,322.8	31,247.0	30,795.4	30,495.8	29,348.4	30,795.4	29,113.9
Allowance for loan losses	(487.4)	(487.5)	(489.7)	(477.4)	(467.3)	(489.7)	(431.1)
Loans, net of allowance for loan losses	30,835.4	30,759.5	30,305.7	30,018.4	28,881.1	30,305.7	28,682.8
Operating lease equipment, net	7,056.1	6,989.5	6,970.6	6,888.7	6,833.9	6,970.6	6,738.9
Goodwill	369.9	369.9	369.9	369.9	369.9	369.9	369.9
Bank owned life insurance	1,027.7	975.5	814.1	808.2	801.7	814.1	788.6
Other assets <sup>(1)</sup>	1,828.2	1,635.2	1,309.5	1,562.0	1,667.2	1,309.5	1,595.5
Assets of discontinued operations	155.4	208.2	249.8	327.7	382.4	249.8	501.3
Total assets	\$ 50,557.6	\$ 50,781.5	\$ 48,537.4	\$ 49,262.4	\$ 49,855.0	\$ 48,537.4	\$ 49,278.7

<b>Liabilities</b>							
Deposits	\$ 35,324.4	\$ 34,949.0	\$ 31,239.5	\$ 30,825.0	\$ 31,181.2	\$ 31,239.5	\$ 29,569.3
Credit balances of factoring clients	1,175.8	1,651.3	1,674.4	1,672.4	1,430.8	1,674.4	1,468.6
Other liabilities <sup>(2)</sup>	1,562.6	1,427.0	1,261.1	1,461.9	1,506.8	1,261.1	1,437.1
Borrowings							
FHLB advances	1,900.0	2,050.0	3,600.0	3,150.0	3,300.0	3,600.0	3,695.5
Other secured and structured financings	610.7	710.5	710.4	1,286.6	1,321.2	710.4	1,541.4
Senior unsecured	3,420.1	3,414.9	3,413.0	3,842.3	3,843.2	3,413.0	3,737.5
Subordinated unsecured	395.6	395.5	395.4	395.3	395.2	395.4	-
Total borrowings	6,326.4	6,570.9	8,118.8	8,674.2	8,859.6	8,118.8	8,974.4
Liabilities of discontinued operations	252.4	273.8	297.0	308.6	350.9	297.0	509.3
Total liabilities	\$ 44,641.6	\$ 44,872.0	\$ 42,590.8	\$ 42,942.1	\$ 43,329.3	\$ 42,590.8	\$ 41,958.7

<b>Equity</b>							
Stockholders' equity							
Preferred stock	\$ 325.0	\$ 325.0	\$ 325.0	\$ 325.0	\$ 325.0	\$ 325.0	\$ 325.0
Common stock	1.6	1.6	1.6	2.1	2.1	1.6	2.1
Paid-in capital	6,836.2	6,825.2	6,810.8	8,831.3	8,822.0	6,810.8	8,798.1
Retained earnings	2,111.4	2,017.6	1,924.4	2,182.3	2,079.4	1,924.4	1,906.5
Accumulated other comprehensive loss	(65.1)	(125.2)	(178.3)	(199.4)	(176.1)	(178.3)	(86.5)
Treasury stock, at cost	(3,293.1)	(3,134.7)	(2,936.9)	(4,821.0)	(4,526.7)	(2,936.9)	(3,625.2)
Total common stockholders' equity	5,591.0	5,584.5	5,621.6	5,995.3	6,200.7	5,621.6	6,995.0
Total equity	\$ 5,916.0	\$ 5,909.5	\$ 5,946.6	\$ 6,320.3	\$ 6,525.7	\$ 5,946.6	\$ 7,320.0
Total liabilities and equity	\$ 50,557.6	\$ 50,781.5	\$ 48,537.4	\$ 49,262.4	\$ 49,855.0	\$ 48,537.4	\$ 49,278.7

<b>Book Value Per Common Share</b>							
Common stockholders' equity	\$ 5,591.0	\$ 5,584.5	\$ 5,621.6	\$ 5,995.3	\$ 6,200.7	\$ 5,621.6	\$ 6,995.0
Less: goodwill	369.9	369.9	369.9	369.9	369.9	369.9	369.9
Less: intangible assets	77.6	83.4	89.2	95.0	101.0	89.2	113.0
Tangible common equity	\$ 5,143.5	\$ 5,131.2	\$ 5,162.5	\$ 5,530.4	\$ 5,729.8	\$ 5,162.5	\$ 6,512.1
Book value per common share	59.01	57.05	55.70	54.22	53.47	55.70	53.25
Tangible book value per common share	54.29	52.42	51.15	50.02	49.41	51.15	49.58
Outstanding common shares (in thousands)	94,745	97,895	100,920	110,566	115,968	100,920	131,353

<b><sup>(1)</sup>Other Assets</b>							
Tax credit investments and investments in unconsolidated subsidiaries	\$ 361.3	\$ 325.4	\$ 313.9	\$ 308.6	\$ 249.6	\$ 313.9	\$ 247.6
Property, furniture and fixtures	194.4	189.2	160.0	170.8	172.9	160.0	173.9
Current and deferred federal and state tax assets	113.7	122.9	137.0	183.8	191.1	137.0	205.2
Intangible assets, net	77.6	83.4	89.2	95.0	101.0	89.2	113.0
Counterparty receivables	231.1	126.4	57.0	202.0	195.0	57.0	241.3
Indemnification assets	-	-	10.8	27.2	70.8	10.8	142.4
Right of use assets	195.3	202.0	-	-	-	-	-
Other	654.8	585.9	541.6	574.6	686.8	541.6	472.1
Total other assets	\$ 1,828.2	\$ 1,635.2	\$ 1,309.5	\$ 1,562.0	\$ 1,667.2	\$ 1,309.5	\$ 1,595.5

<b><sup>(2)</sup>Other Liabilities</b>							
Accrued expenses and accounts payable	\$ 490.6	\$ 478.1	\$ 561.5	\$ 576.4	\$ 594.6	\$ 561.5	\$ 584.8
Current and deferred taxes payable	155.9	139.0	106.9	229.5	216.5	106.9	204.3
Accrued interest payable	87.0	48.9	91.7	59.4	94.9	91.7	86.6
Fair value of derivative financial instruments	159.6	85.3	79.7	129.1	104.1	79.7	87.5
Lease liabilities	245.5	253.0	-	-	-	-	-
Other	424.0	422.7	421.3	467.5	496.7	421.3	473.9
Total other liabilities	\$ 1,562.6	\$ 1,427.0	\$ 1,261.1	\$ 1,461.9	\$ 1,506.8	\$ 1,261.1	\$ 1,437.1

**CIT Group Inc.**  
**Average Balance Sheet - Yields/Rates**  
(dollars in millions)  
*Certain balances may not sum due to rounding.*

	2Q19			1Q19			4Q18			3Q18			2Q18		
	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
<b>Assets</b>															
Interest-bearing cash	\$ 1,371.5	\$ 8.3	2.42%	\$ 2,622.9	\$ 14.5	2.21%	\$ 1,791.3	\$ 7.6	1.70%	\$ 2,466.4	\$ 11.7	1.90%	\$ 3,530.8	\$ 16.0	1.81%
Investment securities and securities purchased under agreements to resell	8,118.7	50.2	2.47%	7,178.3	50.7	2.82%	6,426.4	46.4	2.89%	6,415.7	44.5	2.77%	6,062.8	42.1	2.78%
Loans (including held for sale)	29,628.0	457.0	6.17%	29,377.7	448.8	6.11%	28,954.3	440.7	6.09%	28,408.7	427.6	6.02%	28,553.9	428.0	6.00%
Operating lease equipment, net (including held for sale)	7,029.6	87.9	5.00%	6,982.7	88.5	5.07%	6,923.5	97.4	5.63%	8,031.8	129.7	6.46%	7,980.3	120.6	6.04%
Indemnification assets	-	-	-	7.7	2.5	NM	17.8	(2.7)	-60.67%	54.5	(10.2)	-74.86%	101.8	(12.5)	-49.12%
Average earning assets	46,147.8	603.4	5.23%	46,169.3	605.0	5.24%	44,113.3	589.4	5.34%	45,377.1	603.3	5.32%	46,229.6	594.2	5.14%
Non-interest earning assets															
Cash and due from banks	148.7			129.8			171.6			172.7			215.9		
Allowance for loan losses	(487.4)			(493.0)			(479.4)			(468.9)			(449.3)		
All other non-interest bearing assets	3,055.6			2,840.0			2,594.9			2,717.2			2,734.7		
Assets of discontinued operation	182.1			230.1			300.3			352.9			416.2		
Total average assets	<u>\$ 49,046.8</u>			<u>\$ 48,876.2</u>			<u>\$ 46,700.7</u>			<u>\$ 48,151.0</u>			<u>\$ 49,147.1</u>		
<b>Liabilities</b>															
Deposits	\$ 33,697.7	\$ 173.9	2.06%	\$ 31,666.2	\$ 153.8	1.94%	\$ 29,300.6	\$ 129.6	1.77%	\$ 29,735.4	\$ 123.1	1.65%	\$ 29,549.6	\$ 110.6	1.50%
Borrowings	6,068.0	68.8	4.54%	7,802.7	81.8	4.19%	8,131.9	85.9	4.23%	8,692.2	90.8	4.18%	9,437.0	94.6	4.01%
Total interest-bearing liabilities	39,765.7	242.7	2.44%	39,468.9	235.6	2.39%	37,432.5	215.5	2.30%	38,427.6	213.9	2.23%	38,986.6	205.2	2.11%
Non-interest bearing deposits	1,622.4			1,611.3			1,563.6			1,503.2			1,414.5		
Other non-interest bearing liabilities	1,481.4			1,558.4			1,337.8			1,473.6			1,401.4		
Liabilities of discontinued operation	262.4			286.0			299.7			327.9			419.0		
Stockholders' equity	5,914.9			5,951.6			6,067.1			6,418.7			6,925.6		
Total average liabilities and stockholders' equity	<u>\$ 49,046.8</u>			<u>\$ 48,876.2</u>			<u>\$ 46,700.7</u>			<u>\$ 48,151.0</u>			<u>\$ 49,147.1</u>		
<b>2018</b>															
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate									
<b>Assets</b>															
Interest-bearing cash	\$ 2,399.6	\$ 42.3	1.76%	\$ 5,291.5	\$ 57.7	1.09%									
Investment securities and securities purchased under agreements to resell	6,354.3	176.3	2.77%	5,352.3	139.8	2.61%									
Loans (including held for sale)	28,644.8	1,711.4	5.97%	28,281.6	1,685.1	5.96%									
Operating lease equipment, net (including held for sale)	7,738.7	467.5	6.04%	7,685.0	488.2	6.35%									
Indemnification assets	77.0	(39.6)	-51.43%	241.7	(47.0)	-19.45%									
Average earning assets	45,214.4	2,357.9	5.21%	46,852.1	2,323.8	4.96%									
Non-interest earning assets															
Cash and due from banks	203.9			587.1											
Allowance for loan losses	(456.6)			(430.4)											
All other non-interest bearing assets	2,646.8			2,398.0											
Assets of discontinued operation	386.5			3,752.0											
Total average assets	<u>\$ 47,995.0</u>			<u>\$ 53,158.8</u>											
<b>Liabilities</b>															
Deposits	\$ 29,266.1	\$ 460.4	1.57%	\$ 29,538.2	\$ 373.3	1.26%									
Borrowings	8,824.0	354.7	4.02%	10,674.0	344.4	3.23%									
Total interest-bearing liabilities	38,090.1	815.1	2.14%	40,212.2	717.7	1.78%									
Non-interest bearing deposits	1,493.3			1,450.0											
Other non-interest bearing liabilities	1,397.5			1,645.0											
Liabilities of discontinued operation	386.0			1,303.1											
Noncontrolling interests	-			0.2											
Stockholders' equity	6,628.1			8,548.3											
Total average liabilities and stockholders' equity	<u>\$ 47,995.0</u>			<u>\$ 53,158.8</u>											
<b>2017</b>															
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate									

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

Certain balances may not sum due to rounding.

	2Q19			1Q19			4Q18			3Q18			2Q18		
	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
<b>Assets</b>															
Interest-bearing cash	\$ 1,371.5	\$ 8.3	2.42%	\$ 2,622.9	\$ 14.5	2.21%	\$ 1,791.3	\$ 7.6	1.70%	\$ 2,466.4	\$ 11.7	1.90%	\$ 3,530.8	\$ 16.0	1.81%
Investment securities and securities purchased under agreements to resell	8,118.7	50.2	2.47%	7,178.3	50.7	2.82%	6,426.4	46.4	2.89%	6,415.7	44.5	2.77%	6,062.8	42.1	2.78%
Loans (including held for sale)	29,628.0	457.0	6.17%	29,377.7	448.8	6.11%	28,954.3	440.7	6.09%	28,408.7	427.6	6.02%	28,553.9	428.0	6.00%
Operating lease equipment, net (including held for sale)	7,029.6	87.9	5.00%	6,982.7	88.5	5.07%	6,923.5	97.4	5.63%	8,031.8	121.1	6.03%	7,980.3	112.0	5.61%
Indemnification assets	-	-	-	7.7	2.5	NM	17.8	(2.7)	-60.67%	54.5	(10.2)	-74.86%	101.8	(12.5)	-49.12%
Average earning assets	46,147.8	603.4	5.23%	46,169.3	605.0	5.24%	44,113.3	589.4	5.34%	45,377.1	594.7	5.24%	46,229.6	585.6	5.07%
Non-interest earning assets															
Cash and due from banks	148.7			129.8			171.6			172.7			215.9		
Allowance for loan losses	(487.4)			(493.0)			(479.4)			(468.9)			(449.3)		
All other non-interest bearing assets	3,055.6			2,840.0			2,594.9			2,717.2			2,734.7		
Assets of discontinued operation	182.1			230.1			300.3			352.9			416.2		
Total average assets	<u>\$ 49,046.8</u>			<u>\$ 48,876.2</u>			<u>\$ 46,700.7</u>			<u>\$ 48,151.0</u>			<u>\$ 49,147.1</u>		
<b>Liabilities</b>															
Deposits	\$ 33,697.7	\$ 173.9	2.06%	\$ 31,666.2	\$ 153.8	1.94%	\$ 29,300.6	\$ 129.6	1.77%	\$ 29,735.4	\$ 123.1	1.65%	\$ 29,549.6	\$ 110.6	1.50%
Borrowings	6,068.0	68.8	4.54%	7,802.7	81.8	4.19%	8,131.9	85.9	4.23%	8,692.2	90.8	4.18%	9,437.0	94.6	4.01%
Total interest-bearing liabilities	39,765.7	242.7	2.44%	39,468.9	235.6	2.39%	37,432.5	215.5	2.30%	38,427.6	213.9	2.23%	38,986.6	205.2	2.11%
Non-interest bearing deposits	1,622.4			1,611.3			1,563.6			1,503.2			1,414.5		
Other non-interest bearing liabilities	1,481.4			1,558.4			1,337.8			1,473.6			1,401.4		
Liabilities of discontinued operation	262.4			286.0			299.7			327.9			419.0		
Stockholders' equity	5,914.9			5,951.6			6,067.1			6,418.7			6,925.6		
Total average liabilities and stockholders' equity	<u>\$ 49,046.8</u>			<u>\$ 48,876.2</u>			<u>\$ 46,700.7</u>			<u>\$ 48,151.0</u>			<u>\$ 49,147.1</u>		

	2018			2017		
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate
<b>Assets</b>						
Interest-bearing cash	\$ 2,399.6	\$ 42.3	1.76%	\$ 5,291.5	\$ 48.6	0.92%
Investment securities and securities purchased under agreements to resell	6,354.3	176.3	2.77%	5,352.3	139.8	2.61%
Loans (including held for sale)	28,644.8	1,711.4	5.97%	28,281.6	1,685.1	5.96%
Operating lease equipment, net (including held for sale)	7,738.7	441.0	5.70%	7,685.0	471.6	6.14%
Indemnification assets	77.0	(39.6)	-51.43%	241.7	(47.0)	-19.45%
Total earning assets	45,214.4	2,331.4	5.16%	46,852.1	2,298.1	4.91%
Non-interest earning assets						
Cash and due from banks	203.9			587.1		
Allowance for loan losses	(456.6)			(430.4)		
All other non-interest bearing assets	2,646.8			2,398.0		
Assets of discontinued operation	386.5			3,752.0		
Total average assets	<u>\$ 47,995.0</u>			<u>\$ 53,158.8</u>		
<b>Liabilities</b>						
Deposits	\$ 29,266.1	\$ 460.4	1.57%	\$ 29,538.2	\$ 373.3	1.26%
Borrowings	8,824.0	354.7	4.02%	10,674.0	321.0	3.01%
Total interest-bearing liabilities	38,090.1	815.1	2.14%	40,212.2	694.3	1.73%
Non-interest bearing deposits	1,493.3			1,450.0		
Other non-interest bearing liabilities	1,397.5			1,645.0		
Liabilities of discontinued operation	386.0			1,303.1		
Noncontrolling interests	-			0.2		
Stockholders' equity	6,628.1			8,548.3		
Total average liabilities and stockholders' equity	<u>\$ 47,995.0</u>			<u>\$ 53,158.8</u>		



**CIT Group Inc.**  
**Deposits and Borrowings**  
(dollars in millions)  
*Certain balances may not sum due to rounding*

	2Q19			1Q19			4Q18			3Q18			2Q18		
	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %
<b>Average Deposits by Type</b>															
Total interest-bearing deposits															
Interest-bearing checking	\$ 1,325.8	\$ 2.0	0.60%	\$ 1,462.0	\$ 2.0	0.54%	\$ 1,650.2	\$ 2.3	0.56%	\$ 1,918.3	\$ 2.8	0.58%	\$ 2,339.4	\$ 3.6	0.62%
Savings and money market	19,207.5	96.7	2.01%	16,290.0	76.3	1.87%	13,477.4	53.1	1.58%	13,691.0	50.3	1.47%	13,370.3	44.6	1.33%
Time deposits	13,164.4	75.2	2.28%	13,914.2	75.5	2.17%	14,173.0	74.2	2.09%	14,126.1	70.0	1.98%	13,839.9	62.4	1.80%
Non-interest bearing deposits	1,622.4	-	0.00%	1,611.3	-	0.00%	1,563.6	-	0.00%	1,503.2	-	0.00%	1,414.5	-	0.00%
Total deposits	<u>\$ 35,320.1</u>	<u>\$ 173.9</u>	<u>1.97%</u>	<u>\$ 33,277.5</u>	<u>\$ 153.8</u>	<u>1.85%</u>	<u>\$ 30,864.2</u>	<u>\$ 129.6</u>	<u>1.68%</u>	<u>\$ 31,238.6</u>	<u>\$ 123.1</u>	<u>1.58%</u>	<u>\$ 30,964.1</u>	<u>\$ 110.6</u>	<u>1.43%</u>

<b>Average Deposits by Channel</b>															
	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %
Online channel	\$ 19,115.3	\$ 107.7	2.25%	\$ 16,928.3	\$ 91.3	2.16%	\$ 14,540.4	\$ 71.1	1.96%	\$ 14,618.1	\$ 66.7	1.82%	\$ 13,923.3	\$ 58.5	1.68%
Branch channel	11,331.1	41.7	1.47%	11,337.7	37.3	1.31%	11,472.1	34.6	1.21%	11,563.1	30.8	1.06%	11,602.7	25.6	0.88%
Commercial channel	1,939.2	3.3	0.68%	1,911.1	2.9	0.61%	1,918.3	2.9	0.61%	1,900.5	3.2	0.68%	2,097.6	3.9	0.74%
Brokered/other channel	2,934.5	21.2	2.89%	3,100.4	22.3	2.88%	2,933.4	21.0	2.87%	3,156.9	22.4	2.84%	3,340.5	22.6	2.71%
Total deposits	<u>\$ 35,320.1</u>	<u>\$ 173.9</u>	<u>1.97%</u>	<u>\$ 33,277.5</u>	<u>\$ 153.8</u>	<u>1.85%</u>	<u>\$ 30,864.2</u>	<u>\$ 129.6</u>	<u>1.68%</u>	<u>\$ 31,238.6</u>	<u>\$ 123.1</u>	<u>1.58%</u>	<u>\$ 30,964.1</u>	<u>\$ 110.6</u>	<u>1.43%</u>

	2Q19			1Q19			4Q18			3Q18			2Q18		
	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %
<b>Average Borrowings</b>															
Deposits	\$ 35,320.1	\$ 173.9	1.97%	\$ 33,277.5	\$ 153.8	1.85%	\$ 30,864.2	\$ 129.6	1.68%	\$ 31,238.6	\$ 123.1	1.58%	\$ 30,964.1	\$ 110.6	1.43%
FHLB advances	1,707.4	11.5	2.69%	3,280.0	23.1	2.82%	3,204.1	20.3	2.53%	2,967.4	17.4	2.35%	3,711.0	20.5	2.21%
Other secured and structured financings	545.0	5.5	4.04%	713.8	7.0	3.92%	844.8	9.9	4.69%	1,302.4	14.0	4.30%	1,407.6	13.8	3.92%
Senior unsecured	3,420.1	43.5	5.09%	3,413.4	43.4	5.09%	3,687.6	47.0	5.10%	4,027.1	50.7	5.04%	3,923.2	49.2	5.02%
Subordinated unsecured	395.5	6.2	6.27%	395.5	6.2	6.27%	395.4	6.2	6.27%	395.3	6.2	6.27%	395.2	6.2	6.28%
Other credit facilities	-	2.1	-	-	2.1	-	-	2.5	-	-	2.5	-	-	4.9	-
Total borrowings	<u>\$ 41,388.1</u>	<u>\$ 242.7</u>	<u>2.35%</u>	<u>\$ 41,080.2</u>	<u>\$ 235.6</u>	<u>2.29%</u>	<u>\$ 38,996.1</u>	<u>\$ 215.5</u>	<u>2.21%</u>	<u>\$ 39,930.8</u>	<u>\$ 213.9</u>	<u>2.14%</u>	<u>\$ 40,401.1</u>	<u>\$ 205.2</u>	<u>2.03%</u>

	2Q19		1Q19		4Q18		3Q18		2Q18	
	Balance	% of Total Deposits	Balance	% of Total Deposits	Balance	% of Total Deposits	Balance	% of Total Deposits	Balance	% of Total Deposits
<b>Ending Balance Deposits by Type</b>										
Total interest bearing deposits										
Interest bearing checking	\$ 1,313.1	3.7%	\$ 1,328.0	3.8%	\$ 1,553.3	5.0%	\$ 1,767.7	5.7%	\$ 2,077.9	6.7%
Savings and money market	19,593.7	55.5%	18,306.5	52.4%	13,947.3	44.6%	13,062.4	42.4%	14,101.3	45.2%
Time deposits	12,863.6	36.4%	13,664.0	39.1%	14,065.7	45.0%	14,506.8	47.1%	13,536.8	43.4%
Non-interest bearing deposits	1,554.0	4.4%	1,650.5	4.7%	1,673.3	5.4%	1,488.1	4.8%	1,465.2	4.7%
Total deposits	<u>\$ 35,324.4</u>	<u>100.0%</u>	<u>\$ 34,949.0</u>	<u>100.0%</u>	<u>\$ 31,239.6</u>	<u>100.0%</u>	<u>\$ 30,825.0</u>	<u>100.0%</u>	<u>\$ 31,181.2</u>	<u>100.0%</u>

<b>Ending Balance Deposits by Channel</b>										
	Balance	% of Total Deposits	Balance	% of Total Deposits	Balance	% of Total Deposits	Balance	% of Total Deposits	Balance	% of Total Deposits
Online channel	\$ 19,221.0	54.4%	\$ 18,650.6	53.4%	\$ 14,688.4	47.0%	\$ 14,502.7	47.0%	\$ 14,475.8	46.4%
Branch channel	11,304.8	32.0%	11,384.1	32.6%	11,364.0	36.4%	11,545.4	37.5%	11,528.7	37.0%
Commercial channel	2,000.0	5.7%	1,848.9	5.3%	2,078.3	6.7%	1,824.1	5.9%	1,923.3	6.2%
Brokered/other channel	2,798.6	7.9%	3,065.3	8.8%	3,108.8	10.0%	2,952.8	9.6%	3,253.3	10.4%
Total deposits	<u>\$ 35,324.4</u>	<u>100.0%</u>	<u>\$ 34,949.0</u>	<u>100.0%</u>	<u>\$ 31,239.5</u>	<u>100.0%</u>	<u>\$ 30,825.0</u>	<u>100.0%</u>	<u>\$ 31,181.2</u>	<u>100.0%</u>

CIT Group Inc.

Charge-offs

(dollars in millions)

Certain balances may not sum due to rounding.

	2Q19		1Q19		4Q18		3Q18		2Q18		2018		2017	
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
<b>Gross Charge-offs</b>														
Commercial Finance	\$ 17.3	0.64%	\$ 16.4	0.61%	\$ 13.1	0.51%	\$ 14.6	0.58%	\$ 9.8	0.40%	\$ 77.5	0.77%	\$ 31.3	0.33%
Business Capital	21.7	1.07%	22.5	1.07%	17.0	0.82%	14.6	0.73%	14.8	0.77%	61.0	0.77%	79.6	1.07%
Real Estate Finance	1.3	0.10%	-	0.00%	-	0.00%	0.2	0.01%	-	0.00%	0.2	0.00%	4.3	0.08%
<b>Commercial Banking</b>	<b>40.3</b>	<b>0.66%</b>	<b>38.9</b>	<b>0.63%</b>	<b>30.1</b>	<b>0.50%</b>	<b>29.4</b>	<b>0.50%</b>	<b>24.6</b>	<b>0.43%</b>	<b>138.7</b>	<b>0.59%</b>	<b>115.2</b>	<b>0.51%</b>
Other Consumer Banking	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.2	0.00%
Legacy Consumer Mortgages	1.5	0.23%	0.7	0.11%	1.4	0.19%	1.4	0.20%	0.8	0.10%	4.1	0.13%	22.3	0.53%
<b>Consumer Banking</b>	<b>1.5</b>	<b>0.09%</b>	<b>0.7</b>	<b>0.05%</b>	<b>1.4</b>	<b>0.08%</b>	<b>1.4</b>	<b>0.09%</b>	<b>0.8</b>	<b>0.05%</b>	<b>4.1</b>	<b>0.07%</b>	<b>22.5</b>	<b>0.35%</b>
<b>Consolidated CIT Gross Charge-offs</b>	<b>\$ 41.8</b>	<b>0.54%</b>	<b>\$ 39.6</b>	<b>0.51%</b>	<b>\$ 31.5</b>	<b>0.41%</b>	<b>\$ 30.8</b>	<b>0.41%</b>	<b>\$ 25.4</b>	<b>0.35%</b>	<b>\$ 142.8</b>	<b>0.48%</b>	<b>\$ 137.7</b>	<b>0.47%</b>
<b>Net Charge-offs</b>														
Commercial Finance	\$ 13.2	0.49%	\$ 15.6	0.58%	\$ 10.9	0.42%	\$ 14.4	0.57%	\$ 7.8	0.32%	\$ 73.0	0.73%	\$ 30.2	0.31%
Business Capital	15.6	0.77%	17.6	0.84%	12.0	0.58%	10.1	0.51%	6.9	0.36%	38.9	0.49%	59.6	0.81%
Real Estate Finance	1.3	0.10%	-	0.00%	-	0.00%	0.2	0.01%	-	0.00%	0.2	0.00%	4.3	0.08%
<b>Commercial Banking</b>	<b>30.1</b>	<b>0.49%</b>	<b>33.2</b>	<b>0.54%</b>	<b>22.9</b>	<b>0.38%</b>	<b>24.7</b>	<b>0.42%</b>	<b>14.7</b>	<b>0.25%</b>	<b>112.1</b>	<b>0.48%</b>	<b>94.1</b>	<b>0.41%</b>
Other Consumer Banking	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.1	0.00%
Legacy Consumer Mortgages	0.6	0.09%	0.4	0.07%	1.3	0.17%	1.3	0.18%	0.6	0.08%	3.3	0.11%	21.0	0.49%
<b>Consumer Banking</b>	<b>0.6</b>	<b>0.03%</b>	<b>0.4</b>	<b>0.03%</b>	<b>1.3</b>	<b>0.08%</b>	<b>1.3</b>	<b>0.08%</b>	<b>0.6</b>	<b>0.04%</b>	<b>3.3</b>	<b>0.05%</b>	<b>21.1</b>	<b>0.32%</b>
<b>Consolidated CIT Net Chargeoffs</b>	<b>\$ 30.7</b>	<b>0.40%</b>	<b>\$ 33.6</b>	<b>0.43%</b>	<b>\$ 24.2</b>	<b>0.32%</b>	<b>\$ 26.0</b>	<b>0.35%</b>	<b>\$ 15.3</b>	<b>0.21%</b>	<b>\$ 115.4</b>	<b>0.39%</b>	<b>\$ 115.2</b>	<b>0.39%</b>
<b>Provision for Credit Losses</b>														
Specific allowance on impaired loans	\$ 9.0		\$ 5.5		\$ 3.7		\$ 6.9		\$ 11.5		\$ 21.4		\$ (3.3)	
Non-Specific allowance	19.6		27.5		27.5		31.2		21.4		149.6		117.9	
<b>Consolidated CIT Provision for Credit Losses</b>	<b>\$ 28.6</b>		<b>\$ 33.0</b>		<b>\$ 31.2</b>		<b>\$ 38.1</b>		<b>\$ 32.9</b>		<b>\$ 171.0</b>		<b>\$ 114.6</b>	
<b>Provision for Credit Losses</b>														
Commercial Banking	\$ 30.5		\$ 35.1		\$ 27.7		\$ 39.0		\$ 33.2		\$ 167.1		\$ 88.7	
Consumer Banking	(1.9)		(2.1)		3.5		(0.9)		(0.3)		3.9		25.9	
<b>Consolidated CIT Provision for Credit Losses</b>	<b>\$ 28.6</b>		<b>\$ 33.0</b>		<b>\$ 31.2</b>		<b>\$ 38.1</b>		<b>\$ 32.9</b>		<b>\$ 171.0</b>		<b>\$ 114.6</b>	

Percentages are based on average loans, excluding loans held for sale.

**CIT Group Inc.**  
**Credit Quality**  
**(dollars in millions)**

*Certain balances may not sum due to rounding.*

	2Q19		1Q19		4Q18		3Q18		2Q18		2018		2017	
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
<b>Non-Accruing Loans</b>														
Commercial Finance	\$ 185.0	1.70%	\$ 203.8	1.90%	\$ 190.0	1.81%	\$ 229.3	2.25%	\$ 201.3	2.03%	\$ 190.0	1.81%	\$ 134.8	1.36%
Business Capital	47.2	0.58%	46.9	0.55%	45.7	0.55%	43.1	0.52%	48.7	0.63%	45.7	0.55%	53.2	0.70%
Real Estate Finance	3.2	0.06%	5.7	0.11%	2.2	0.04%	2.3	0.04%	2.4	0.04%	2.2	0.04%	2.8	0.05%
<b>Commercial Banking</b>	<u>235.4</u>	<u>0.96%</u>	<u>256.4</u>	<u>1.04%</u>	<u>237.9</u>	<u>0.98%</u>	<u>274.7</u>	<u>1.14%</u>	<u>252.4</u>	<u>1.10%</u>	<u>237.9</u>	<u>0.98%</u>	<u>190.8</u>	<u>0.82%</u>
Other Consumer Banking	5.0	0.12%	4.2	0.11%	6.1	0.16%	5.7	0.16%	1.1	0.03%	6.1	0.16%	0.4	0.02%
Legacy Consumer Mortgages	28.6	1.12%	31.2	1.16%	32.2	1.15%	29.4	1.01%	28.1	0.92%	32.2	1.15%	19.9	0.60%
<b>Consumer Banking</b>	<u>33.6</u>	<u>0.50%</u>	<u>35.4</u>	<u>0.54%</u>	<u>38.3</u>	<u>0.59%</u>	<u>35.1</u>	<u>0.55%</u>	<u>29.2</u>	<u>0.46%</u>	<u>38.3</u>	<u>0.59%</u>	<u>20.3</u>	<u>0.34%</u>
<b>Non-Strategic Portfolios</b>	<u>1.9</u>	<u>NM</u>	<u>4.9</u>	<u>NM</u>	<u>6.1</u>	<u>NM</u>	<u>8.3</u>	<u>NM</u>	<u>9.9</u>	<u>NM</u>	<u>6.1</u>	<u>NM</u>	<u>9.8</u>	<u>NM</u>
<b>Consolidated CIT Non-Accruing Loans</b>	<u>\$ 270.9</u>	<u>0.86%</u>	<u>\$ 296.7</u>	<u>0.95%</u>	<u>\$ 282.3</u>	<u>0.92%</u>	<u>\$ 318.1</u>	<u>1.04%</u>	<u>\$ 291.5</u>	<u>0.99%</u>	<u>\$ 282.3</u>	<u>0.92%</u>	<u>\$ 220.9</u>	<u>0.76%</u>
<b>Allowance For Loan Losses</b>														
Specific reserves on impaired loans	\$ 61.8		\$ 52.9		\$ 47.4		\$ 43.7		\$ 36.8		\$ 47.4		\$ 26.0	
Non-Specific reserves	425.6		434.6		442.3		433.7		430.5		442.3		405.1	
<b>Consolidated CIT Allowance For Loan Losses</b>	<u>\$ 487.4</u>		<u>\$ 487.5</u>		<u>\$ 489.7</u>		<u>\$ 477.4</u>		<u>\$ 467.3</u>		<u>\$ 489.7</u>		<u>\$ 431.1</u>	
<b>Allowance For Loan Losses</b>														
Commercial Banking	\$ 463.6	1.89%	\$ 460.8	1.87%	\$ 460.2	1.90%	\$ 450.2	1.87%	\$ 437.8	1.90%	\$ 460.2	1.90%	\$ 402.2	1.74%
Consumer Banking	23.8	0.35%	26.7	0.40%	29.5	0.45%	27.2	0.43%	29.5	0.47%	29.5	0.45%	28.9	0.49%
<b>Consolidated CIT Allowance For Loan Losses</b>	<u>\$ 487.4</u>	<u>1.56%</u>	<u>\$ 487.5</u>	<u>1.56%</u>	<u>\$ 489.7</u>	<u>1.59%</u>	<u>\$ 477.4</u>	<u>1.57%</u>	<u>\$ 467.3</u>	<u>1.59%</u>	<u>\$ 489.7</u>	<u>1.59%</u>	<u>\$ 431.1</u>	<u>1.48%</u>

Percentages are based on end of period loans.

**CIT Group Inc.**  
**Selected Data & Ratios**  
(dollars in millions)

Certain balances may not sum due to rounding.

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Average Balances:</b>							
Average loans (including held for sale and net of credit balances of factoring clients)	\$ 29,628.0	\$ 29,377.7	\$ 28,954.3	\$ 28,408.7	\$ 28,553.9	\$ 28,644.8	\$ 28,281.6
Average operating leases (AOL) (including held for sale)	7,029.6	6,982.7	6,923.5	8,031.8	7,980.3	7,738.7	7,685.0
Average loans and leases	36,657.6	36,360.4	35,877.8	36,440.5	36,534.2	36,383.5	35,966.6
Average core loans and leases	34,014.1	33,601.9	33,001.8	32,223.7	31,568.4	32,019.0	30,277.8
Average earning assets (AEA) <sup>(1)</sup>	46,147.8	46,169.3	44,113.3	45,377.1	46,229.6	45,214.4	46,852.1
Average earnings assets (AEA), excluding noteworthy items	46,147.8	46,169.3	44,113.3	45,377.1	46,229.6	45,214.4	45,921.6
Average common stockholders' equity	5,589.9	5,626.6	5,662.1	6,002.7	6,504.3	6,211.1	8,247.4
Average common stockholders' equity (adjusted)	5,589.9	5,626.6	5,662.1	6,002.7	6,504.3	6,211.1	7,080.7
Average tangible common stockholders' equity	5,098.1	5,114.5	5,200.1	5,534.8	6,030.4	5,740.1	7,486.6
Average tangible common stockholders' equity (adjusted)	5,098.1	5,114.5	5,200.1	5,534.8	6,030.4	5,740.1	6,319.9

**Profitability Measures (continuing operations):**

Gross yield <sup>(2)</sup>	6.31%	6.36%	6.54%	6.50%	6.36%	6.41%	6.07%
Net yield <sup>(3)</sup>	5.23%	5.24%	5.34%	5.32%	5.14%	5.21%	4.96%
Net finance margin (net finance revenue as a percentage of AEA) <sup>(1)</sup>	3.13%	3.20%	3.39%	3.43%	3.37%	3.41%	3.43%
Net efficiency ratio <sup>(5)</sup>	56.1%	58.0%	59.8%	54.1%	49.9%	54.6%	56.4%
Return on average earning assets applicable to common shareholders (ROA)	1.10%	1.03%	0.75%	1.14%	1.19%	1.00%	0.53%
Return on average common stockholders' equity applicable to common shareholders (ROE)	9.12%	8.47%	5.81%	8.62%	8.48%	7.30%	3.53%
ROTCE <sup>(6)</sup>	10.34%	9.67%	6.67%	9.66%	9.44%	8.20%	7.72%
ROTCE (normalized for the preferred dividend) <sup>(7)</sup>	10.71%	9.30%	7.03%	9.33%	9.75%	8.20%	7.88%

**Profitability Measures (continuing operations) Excluding Noteworthy Items:**

Gross yield <sup>(2)</sup>	6.31%	6.36%	6.54%	6.50%	6.36%	6.41%	6.17%
Net yield <sup>(3)</sup>	5.23%	5.24%	5.34%	5.24%	5.07%	5.16%	5.00%
Net finance margin (net finance revenue as a percentage of AEA) <sup>(1)</sup>	3.13%	3.20%	3.39%	3.36%	3.29%	3.35%	3.49%
Net efficiency ratio <sup>(5)</sup>	56.1%	58.0%	54.1%	53.9%	53.8%	54.6%	56.3%
Return on average earning assets applicable to common shareholders (ROA)	1.10%	1.03%	1.15%	1.15%	1.08%	1.06%	1.10%
Return on average common stockholders' equity applicable to common shareholders (ROE)	9.12%	8.47%	8.98%	8.73%	7.66%	7.72%	7.12%
ROTCE <sup>(6)</sup>	10.34%	9.67%	10.12%	9.78%	8.56%	8.66%	8.24%
ROTCE (normalized for the preferred dividend) <sup>(7)</sup>	10.71%	9.30%	10.49%	9.44%	8.87%	8.66%	8.39%

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Capital &amp; Leverage:</b>							
Risk-weighted assets	\$ 44,782.9	\$ 43,600.2	\$ 44,051.7	\$ 45,193.3	\$ 43,676.1	\$ 44,051.7	\$ 44,687.1
CET1 capital	5,180.7	5,215.7	5,278.2	5,590.6	5,755.4	5,278.2	6,440.7
Tier 1 capital	5,498.0	5,532.3	5,592.7	5,904.7	6,072.3	5,592.7	6,757.1
Total capital	6,422.1	6,458.4	6,519.3	6,824.2	6,979.6	6,519.3	7,232.7
CET1 capital ratio	11.6%	12.0%	12.0%	12.4%	13.2%	12.0%	14.4%
Tier 1 capital ratio	12.3%	12.7%	12.7%	13.1%	13.9%	12.7%	15.1%
Total capital ratio	14.3%	14.8%	14.8%	15.1%	16.0%	14.8%	16.2%
Tier 1 leverage ratio	11.0%	11.0%	11.7%	12.0%	12.1%	11.7%	13.8%

<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 restructuring costs and intangible asset amortization.

<sup>(5)</sup> Ratio of operating expenses (excluding restructuring costs and intangible asset amortization) 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 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.

<sup>(7)</sup> ROTCE is adjusted to reflect the preferred dividend as if the impact is recorded quarterly, instead of semiannually, which may assist in the sequential comparison of results. In addition, 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.

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Income Statement</b>							
Interest income	\$ 365.0	\$ 356.6	\$ 348.8	\$ 338.9	\$ 330.4	\$ 1,333.0	\$ 1,248.0
Rental income on operating leases	213.0	217.7	229.8	264.3	261.3	1,009.0	1,007.4
Finance Revenue	578.0	574.3	578.6	603.2	591.7	2,342.0	2,255.4
Interest expense	193.6	199.4	192.7	190.3	177.0	716.3	517.7
Depreciation on operating lease equipment	76.8	79.4	79.5	78.0	77.2	311.1	296.3
Maintenance and other operating lease expenses	48.3	49.8	52.9	56.6	63.5	230.4	222.9
Net finance revenue	259.3	245.7	253.5	278.3	274.0	1,084.2	1,218.5
Provision for credit losses	30.5	35.1	27.7	39.0	33.2	167.1	88.7
Other non-interest income	85.1	77.6	93.3	76.4	73.1	320.8	291.0
Goodwill impairment	-	-	-	-	-	-	255.6
Operating expenses	178.5	180.7	166.1	172.3	171.4	692.9	691.7
Income from continuing operations before taxes	\$ 135.4	\$ 107.5	\$ 153.0	\$ 143.4	\$ 142.5	\$ 545.0	\$ 473.5
<b>Average Loans and Leases</b>							
Commercial Finance	\$ 10,930.0	\$ 10,754.7	\$ 10,323.6	\$ 10,129.7	\$ 9,964.0	\$ 10,121.2	\$ 9,778.7
Business Capital	7,213.3	7,127.9	7,084.6	6,880.9	6,678.2	6,791.0	6,269.8
Rail	6,515.3	6,477.0	6,486.9	7,640.3	7,592.9	7,345.0	7,369.8
Real Estate Finance	5,328.8	5,426.2	5,483.9	5,398.5	5,469.2	5,491.7	5,606.2
Commercial Banking Average Loans and Leases	\$ 29,987.4	\$ 29,785.8	\$ 29,379.0	\$ 30,049.4	\$ 29,704.3	\$ 29,748.9	\$ 29,024.5
<b>Average Earning Assets (AEA)</b>							
Commercial Finance	\$ 11,009.6	\$ 10,832.5	\$ 10,402.3	\$ 10,230.6	\$ 10,068.7	\$ 10,217.1	\$ 9,867.0
Business Capital	7,244.7	7,159.6	7,118.5	6,915.7	6,714.7	6,830.0	6,336.7
Rail	6,532.8	6,570.3	6,585.4	7,774.6	7,712.5	7,462.8	7,460.2
Real Estate Finance	5,328.8	5,426.2	5,483.9	5,398.5	5,469.2	5,491.7	5,606.2
Commercial Banking Average Earnings Assets	\$ 30,115.9	\$ 29,988.6	\$ 29,590.1	\$ 30,319.4	\$ 29,965.1	\$ 30,001.6	\$ 29,270.1
<b>Gross Yield<sup>(1)</sup></b>							
Commercial Finance	5.84%	5.79%	5.82%	5.78%	5.66%	5.64%	5.47%
Business Capital	9.34%	9.27%	9.27%	9.04%	9.05%	9.08%	8.84%
Rail	10.62%	10.66%	11.10%	11.51%	11.45%	11.24%	11.59%
Real Estate Finance	5.60%	5.65%	5.80%	5.60%	5.58%	5.59%	5.18%
Commercial Banking Gross Yield	7.68%	7.66%	7.82%	7.96%	7.90%	7.81%	7.71%
<b>Net Finance Margin</b>							
Commercial Finance	3.28%	3.18%	3.23%	3.29%	3.31%	3.31%	3.95%
Business Capital	4.81%	4.52%	4.57%	4.41%	4.55%	4.53%	4.90%
Rail	2.62%	2.47%	2.80%	4.00%	3.71%	3.55%	4.27%
Real Estate Finance	2.93%	2.82%	3.07%	2.98%	3.12%	3.13%	3.56%
Commercial Banking Net Finance Margin	3.44%	3.28%	3.43%	3.67%	3.66%	3.61%	4.16%
<b>Select Metric</b>							
Pre-tax Income ROAEA	1.80%	1.43%	2.07%	1.89%	1.90%	1.82%	1.62%

<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.*

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Income Statement</b>							
Interest income	\$ 93.8	\$ 95.5	\$ 89.7	\$ 79.0	\$ 85.0	\$ 338.9	\$ 378.1
Interest expense	(34.9)	(39.3)	(40.3)	(41.6)	(37.3)	(143.5)	(51.8)
Net finance revenue ("NFR")	128.7	134.8	130.0	120.6	122.3	482.4	429.9
Provision for credit losses	(1.9)	(2.1)	3.5	(0.9)	(0.3)	3.9	25.9
Other non-interest income	6.9	4.7	4.1	(18.1)	37.5	35.0	4.1
Operating expenses	88.2	93.8	90.7	88.9	93.7	369.3	401.5
Income from continuing operations before taxes	\$ 49.3	\$ 47.8	\$ 39.9	\$ 14.5	\$ 66.4	\$ 144.2	\$ 6.6
<b>Average Loans and Leases</b>							
Other Consumer Banking	\$ 4,026.7	\$ 3,816.0	\$ 3,622.8	\$ 3,382.9	\$ 3,090.2	\$ 3,207.1	\$ 2,266.1
Legacy Consumer Mortgages	2,627.7	2,739.5	2,849.4	2,981.0	3,696.5	3,388.2	4,546.2
Consumer Banking Average Loans and Leases	\$ 6,654.4	\$ 6,555.5	\$ 6,472.2	\$ 6,363.9	\$ 6,786.7	\$ 6,595.3	\$ 6,812.3
<b>Average Earning Assets (AEA)</b>							
Other Consumer Banking	\$ 4,043.5	\$ 3,827.5	\$ 3,633.5	\$ 3,397.7	\$ 3,098.6	\$ 3,215.5	\$ 2,266.1
Legacy Consumer Mortgages	2,627.7	2,747.2	2,867.2	3,035.5	3,798.3	3,465.2	4,787.9
Consumer Banking Average Loans and Leases	\$ 6,671.2	\$ 6,574.7	\$ 6,500.7	\$ 6,433.2	\$ 6,896.9	\$ 6,680.7	\$ 7,054.0
<b>Gross Yield<sup>(1)</sup></b>							
Other Consumer Banking	3.71%	3.77%	3.78%	3.66%	3.64%	3.66%	3.49%
Legacy Consumer Mortgages	8.57%	8.66%	7.72%	6.31%	5.99%	6.38%	6.24%
Consumer Banking Gross Yield	5.62%	5.81%	5.52%	4.91%	4.93%	5.07%	5.36%
<b>Net Finance Margin</b>							
Other Consumer Banking	8.52%	9.54%	10.03%	10.63%	11.31%	10.56%	9.70%
Legacy Consumer Mortgages	6.50%	6.34%	5.43%	4.01%	3.65%	4.12%	4.39%
Consumer Banking Net Finance Margin	7.72%	8.20%	8.00%	7.50%	7.09%	7.22%	6.09%
<b>Select Metric</b>							
Pre-tax Income ROAEA	2.96%	2.90%	2.46%	0.90%	3.85%	2.16%	0.09%

<sup>(1)</sup> 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.

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Income Statement</b>							
Interest income	\$ 1.0	\$ 1.1	\$ 1.1	\$ 1.4	\$ 1.9	\$ 6.8	\$ 22.9
Interest expense	0.9	0.8	-	0.8	1.8	4.3	15.2
Net finance revenue ("NFR")	0.1	0.3	1.1	0.6	0.1	2.5	7.7
Other non-interest income	2.7	5.6	4.0	11.6	0.7	17.5	3.1
Operating expenses	1.1	1.6	1.2	2.2	2.2	7.8	12.7
Income (loss) from continuing operations before taxes	\$ 1.7	\$ 4.3	\$ 3.9	\$ 10.0	\$ (1.4)	\$ 12.2	\$ (1.9)

<b>Select Metrics</b>							
Average Loans and Leases	\$ 15.8	\$ 19.1	\$ 26.6	\$ 27.2	\$ 43.2	\$ 39.3	\$ 129.8
Average Earning Assets (AEA)	\$ 77.5	\$ 99.4	\$ 94.3	\$ 78.6	\$ 123.0	\$ 112.3	\$ 277.0
Gross Yield <sup>(1)</sup>	5.16%	4.03%	4.67%	7.12%	6.18%	6.06%	8.27%
Net Finance Margin	1.03%	0.81%	4.67%	3.05%	0.33%	2.23%	2.78%
Pre-tax Income ROAEA	8.77%	17.31%	16.54%	50.89%	-4.55%	10.86%	-0.69%

<b>Corporate and Other</b>	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
Interest income	\$ 55.7	\$ 63.3	\$ 52.4	\$ 54.3	\$ 56.3	\$ 211.7	\$ 186.6
Interest expense	83.1	74.7	63.1	64.4	63.7	238.0	236.6
Net finance revenue ("NFR")	(27.4)	(11.4)	(10.7)	(10.1)	(7.4)	(26.3)	(50.0)
Other non-interest income	11.4	8.9	(53.9)	16.3	24.1	0.5	66.0
Operating expenses - including gain / (loss) on debt extinguishment	0.2	0.1	15.6	3.4	19.5	38.6	302.6
(Loss) income from continuing operations before taxes	\$ (16.2)	\$ (2.6)	\$ (80.2)	\$ 2.8	\$ (2.8)	\$ (64.4)	\$ (286.6)

<b>Select Metrics</b>							
Average Earning Assets (AEA)	\$ 9,283.2	\$ 9,506.6	\$ 7,928.2	\$ 8,545.9	\$ 9,244.6	\$ 8,419.8	\$ 10,251.0
Gross Yield <sup>(1)</sup>	2.40%	2.66%	2.64%	2.54%	2.44%	2.51%	1.82%
Net Finance Margin	-1.18%	-0.48%	-0.54%	-0.47%	-0.32%	-0.31%	-0.49%
Pre-tax Income ROAEA	-0.70%	-0.11%	-4.05%	0.13%	-0.12%	-0.76%	-2.80%

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

**CIT Group Inc.**  
**Earning Assets - by Division**  
(dollars in millions)

*Certain balances may not sum due to rounding.*

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Commercial Banking</b>							
<b>Commercial Finance</b>							
Loans	\$ 10,869.7	\$ 10,717.9	\$ 10,478.5	\$ 10,176.4	\$ 9,899.9	\$ 10,478.5	\$ 9,928.8
Assets held for sale	82.6	12.5	9.7	65.7	70.4	9.7	123.5
Total loans and leases	10,952.3	10,730.4	10,488.2	10,242.1	9,970.3	10,488.2	10,052.3
Interest bearing cash	-	0.4	0.4	-	-	0.4	0.8
Investment securities	79.1	79.4	77.1	79.3	107.5	77.1	92.8
Earning assets	\$ 11,031.4	\$ 10,810.2	\$ 10,565.7	\$ 10,321.4	\$ 10,077.8	\$ 10,565.7	\$ 10,145.9
<b>Business Capital</b>							
Loans	\$ 8,124.5	\$ 8,485.2	\$ 8,301.5	\$ 8,327.1	\$ 7,749.6	\$ 8,301.5	\$ 7,579.8
Operating lease equipment, net	569.6	571.8	549.1	510.4	521.1	549.1	478.0
Assets held for sale	35.3	23.6	8.9	11.5	10.0	8.9	-
Total loans and leases	8,729.4	9,080.6	8,859.5	8,849.0	8,280.7	8,859.5	8,057.8
Interest bearing cash	33.8	32.9	33.9	38.2	30.7	33.9	47.7
Investment securities	-	-	-	0.1	0.1	-	-
Credit balances on factoring receivables	(1,175.8)	(1,651.3)	(1,674.4)	(1,672.4)	(1,430.8)	(1,674.4)	(1,468.6)
Earning assets	\$ 7,587.4	\$ 7,462.2	\$ 7,219.0	\$ 7,214.9	\$ 6,880.7	\$ 7,219.0	\$ 6,636.9
<b>Rail</b>							
Loans	\$ 62.2	\$ 61.9	\$ 83.7	\$ 89.4	\$ 80.9	\$ 83.7	\$ 82.8
Operating lease equipment, net	6,486.5	6,417.7	6,421.5	6,378.3	6,312.8	6,421.5	6,260.9
Assets held for sale	-	-	-	1,214.5	1,206.4	-	1,188.4
Total loans and leases	6,548.7	6,479.6	6,505.2	7,682.2	7,600.1	6,505.2	7,532.1
Interest bearing cash	3.0	15.6	85.5	145.8	129.0	85.5	133.9
Earning assets	\$ 6,551.7	\$ 6,495.2	\$ 6,590.7	\$ 7,828.0	\$ 7,729.1	\$ 6,590.7	\$ 7,666.0
<b>Real Estate Finance</b>							
Loans	\$ 5,521.5	\$ 5,376.3	\$ 5,399.7	\$ 5,502.8	\$ 5,309.3	\$ 5,399.7	\$ 5,567.9
Assets held for sale	36.2	20.0	45.7	44.8	-	45.7	22.3
Total loans and leases	5,557.7	5,396.3	5,445.4	5,547.6	5,309.3	5,445.4	5,590.2
Earning assets	\$ 5,557.7	\$ 5,396.3	\$ 5,445.4	\$ 5,547.6	\$ 5,309.3	\$ 5,445.4	\$ 5,590.2
<b>Total Commercial Banking</b>							
Loans	\$ 24,577.9	\$ 24,641.3	\$ 24,263.4	\$ 24,095.7	\$ 23,039.7	\$ 24,263.4	\$ 23,159.3
Operating lease equipment, net	7,056.1	6,989.5	6,970.6	6,888.7	6,833.9	6,970.6	6,738.9
Assets held for sale	154.1	56.1	64.3	1,336.5	1,286.8	64.3	1,334.2
Total loans and leases	31,788.1	31,686.9	31,298.3	32,320.9	31,160.4	31,298.3	31,232.4
Interest bearing cash	36.8	48.9	119.8	184.0	159.7	119.8	182.4
Investment securities	79.1	79.4	77.1	79.4	107.6	77.1	92.8
Credit balances on factoring receivables	(1,175.8)	(1,651.3)	(1,674.4)	(1,672.4)	(1,430.8)	(1,674.4)	(1,468.6)
Earning assets	\$ 30,728.2	\$ 30,163.9	\$ 29,820.8	\$ 30,911.9	\$ 29,996.9	\$ 29,820.8	\$ 30,039.0
<b>Consumer Banking</b>							
<b>Other Consumer Banking</b>							
Loans	\$ 4,198.4	\$ 3,917.9	\$ 3,744.5	\$ 3,485.8	\$ 3,254.4	\$ 3,744.5	\$ 2,623.5
Assets held for sale	8.8	4.5	3.9	11.9	19.3	3.9	4.6
Total loans and leases	4,207.2	3,922.4	3,748.4	3,497.7	3,273.7	3,748.4	2,628.1
Investment securities	17.8	15.3	11.3	8.5	16.7	11.3	-
Earning assets	\$ 4,225.0	\$ 3,937.7	\$ 3,759.7	\$ 3,506.2	\$ 3,290.4	\$ 3,759.7	\$ 2,628.1
<b>Legacy Consumer Mortgages</b>							
Loans	\$ 2,546.5	\$ 2,687.8	\$ 2,787.5	\$ 2,914.3	\$ 3,054.3	\$ 2,787.5	\$ 3,331.1
Assets held for sale	20.0	-	-	-	-	-	861.0
Total loans and leases	2,566.5	2,687.8	2,787.5	2,914.3	3,054.3	2,787.5	4,192.1
Indemnification assets	-	-	10.8	27.2	70.8	10.8	142.4
Earning assets	\$ 2,566.5	\$ 2,687.8	\$ 2,798.3	\$ 2,941.5	\$ 3,125.1	\$ 2,798.3	\$ 4,334.5
<b>Total Consumer Banking</b>							
Loans	\$ 6,744.9	\$ 6,605.7	\$ 6,532.0	\$ 6,400.1	\$ 6,308.7	\$ 6,532.0	\$ 5,954.6
Assets held for sale	28.8	4.5	3.9	11.9	19.3	3.9	865.6
Total loans and leases	6,773.7	6,610.2	6,535.9	6,412.0	6,328.0	6,535.9	6,820.2
Indemnification assets	-	-	10.8	27.2	70.8	10.8	142.4
Investment securities	17.8	15.3	11.3	8.5	16.7	11.3	-
Earning assets	\$ 6,791.5	\$ 6,625.5	\$ 6,558.0	\$ 6,447.7	\$ 6,415.5	\$ 6,558.0	\$ 6,962.6
<b>Non-Strategic Portfolios</b>							
Assets held for sale	\$ 7.9	\$ 18.8	\$ 20.2	\$ 32.1	\$ 29.7	\$ 20.2	\$ 63.3
Total loans and leases	7.9	18.8	20.2	32.1	29.7	20.2	63.3
Interest bearing cash	46.7	61.0	78.9	53.0	51.7	78.9	82.0
Investment securities	-	-	-	-	-	-	-
Earning assets	\$ 54.6	\$ 79.8	\$ 99.1	\$ 85.1	\$ 81.4	\$ 99.1	\$ 145.3
<b>Corporate and Other</b>							
Interest bearing cash	\$ 1,472.1	\$ 1,080.2	\$ 1,398.1	\$ 962.9	\$ 3,055.6	\$ 1,398.1	\$ 1,175.7
Securities purchased under agreements to resell	850.0	600.0	400.0	200.0	200.0	400.0	150.0
Investment securities	6,474.8	7,749.4	6,145.4	6,251.6	5,783.1	6,145.4	6,377.1
Earning assets	\$ 8,796.9	\$ 9,429.6	\$ 7,943.5	\$ 7,414.5	\$ 9,038.7	\$ 7,943.5	\$ 7,702.8
<b>Total</b>							
Loans	\$ 31,322.8	\$ 31,247.0	\$ 30,795.4	\$ 30,495.8	\$ 29,348.4	\$ 30,795.4	\$ 29,113.9
Operating lease equipment, net	7,056.1	6,989.5	6,970.6	6,888.7	6,833.9	6,970.6	6,738.9
Assets held for sale	190.8	79.4	88.4	1,380.5	1,335.8	88.4	2,263.1
Total loans and leases	38,569.7	38,315.9	37,854.4	38,765.0	37,518.1	37,854.4	38,115.9
Interest bearing cash	1,555.6	1,190.1	1,596.8	1,199.9	3,267.0	1,596.8	1,440.1
Securities purchased under agreements to resell	850.0	600.0	400.0	200.0	200.0	400.0	150.0
Investment securities	6,571.7	7,844.1	6,233.8	6,339.5	5,907.4	6,233.8	6,469.9
Indemnification assets	-	-	10.8	27.2	70.8	10.8	142.4
Credit balances on factoring receivables	(1,175.8)	(1,651.3)	(1,674.4)	(1,672.4)	(1,430.8)	(1,674.4)	(1,468.6)
Earning assets	\$ 46,371.2	\$ 46,298.8	\$ 44,421.4	\$ 44,859.2	\$ 45,532.5	\$ 44,421.4	\$ 44,849.7



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

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Commercial Banking</b>							
<b>Commercial Finance</b>							
Loans	\$ 10,884.3	\$ 10,730.2	\$ 10,286.1	\$ 10,022.6	\$ 9,912.1	\$ 10,045.9	\$ 9,607.0
Assets held for sale	45.7	24.5	37.5	107.1	51.9	75.3	171.7
Total loans and leases	10,930.0	10,754.7	10,323.6	10,129.7	9,964.0	10,121.2	9,778.7
Interest bearing cash	-	0.4	0.2	-	6.0	3.3	0.7
Investment securities	79.6	77.4	78.5	100.9	98.7	92.6	87.6
Average earning assets	\$ 11,009.6	\$ 10,832.5	\$ 10,402.3	\$ 10,230.6	\$ 10,068.7	\$ 10,217.1	\$ 9,867.0
<b>Business Capital</b>							
Loans	\$ 8,121.2	\$ 8,359.0	\$ 8,276.9	\$ 7,929.3	\$ 7,613.4	\$ 7,846.7	\$ 7,394.1
Operating lease equipment, net	574.9	564.0	521.8	513.8	510.2	506.4	419.9
Assets held for sale	20.3	18.7	10.4	10.8	10.3	8.0	2.3
Total loans and leases	8,716.4	8,941.7	8,809.1	8,453.9	8,133.9	8,361.1	7,816.3
Interest bearing cash	31.4	31.7	33.9	34.7	36.5	39.0	55.2
Investment securities	-	-	-	0.1	-	-	11.7
Credit balances on factoring receivables	(1,503.1)	(1,813.8)	(1,724.5)	(1,573.0)	(1,455.7)	(1,570.1)	(1,546.5)
Average earning assets	\$ 7,244.7	\$ 7,159.6	\$ 7,118.5	\$ 6,915.7	\$ 6,714.7	\$ 6,830.0	\$ 6,336.7
<b>Rail</b>							
Loans	\$ 60.6	\$ 58.3	\$ 85.2	\$ 83.5	\$ 81.7	\$ 82.9	\$ 93.1
Operating lease equipment, net	6,454.7	6,418.7	6,401.7	6,348.2	6,285.1	6,325.1	6,673.7
Assets held for sale	-	-	-	1,208.6	1,226.1	937.0	603.0
Total loans and leases	6,515.3	6,477.0	6,486.9	7,640.3	7,592.9	7,345.0	7,369.8
Interest bearing cash	17.5	93.3	98.5	134.3	119.6	117.8	90.4
Average earning assets	\$ 6,532.8	\$ 6,570.3	\$ 6,585.4	\$ 7,774.6	\$ 7,712.5	\$ 7,462.8	\$ 7,460.2
<b>Real Estate Finance</b>							
Loans	\$ 5,301.1	\$ 5,370.5	\$ 5,461.3	\$ 5,387.3	\$ 5,462.2	\$ 5,472.2	\$ 5,604.3
Assets held for sale	27.7	55.7	22.6	11.2	7.0	19.5	1.9
Total loans and leases	5,328.8	5,426.2	5,483.9	5,398.5	5,469.2	5,491.7	5,606.2
Average earning assets	\$ 5,328.8	\$ 5,426.2	\$ 5,483.9	\$ 5,398.5	\$ 5,469.2	\$ 5,491.7	\$ 5,606.2
<b>Total Commercial Banking</b>							
Loans	\$ 24,367.2	\$ 24,518.0	\$ 24,109.5	\$ 23,422.7	\$ 23,069.4	\$ 23,447.7	\$ 22,698.5
Operating lease equipment, net	7,029.6	6,982.7	6,923.5	6,862.0	6,795.3	6,831.5	7,093.6
Assets held for sale	93.7	98.9	70.5	1,337.7	1,295.3	1,039.8	778.9
Total loans and leases	31,490.5	31,599.6	31,103.5	31,622.4	31,160.0	31,319.0	30,571.0
Interest bearing cash	48.9	125.4	132.6	169.0	162.1	160.1	146.3
Investment securities	79.6	77.4	78.5	101.0	98.7	92.6	99.3
Credit balances on factoring receivables	(1,503.1)	(1,813.8)	(1,724.5)	(1,573.0)	(1,455.7)	(1,570.1)	(1,546.5)
Average earning assets	\$ 30,115.9	\$ 29,988.6	\$ 29,590.1	\$ 30,319.4	\$ 29,965.1	\$ 30,001.6	\$ 29,270.1
<b>Consumer Banking</b>							
<b>Other Consumer Banking</b>							
Loans	\$ 4,019.1	\$ 3,810.2	\$ 3,616.6	\$ 3,370.2	\$ 3,079.3	\$ 3,199.3	\$ 2,249.4
Assets held for sale	7.6	5.8	6.2	12.7	10.9	7.8	16.7
Total loans and leases	4,026.7	3,816.0	3,622.8	3,382.9	3,090.2	3,207.1	2,266.1
Investment securities	16.8	11.5	10.7	14.8	8.4	8.4	-
Average earning assets	\$ 4,043.5	\$ 3,827.5	\$ 3,633.5	\$ 3,397.7	\$ 3,098.6	\$ 3,215.5	\$ 2,266.1
<b>Legacy Consumer Mortgages</b>							
Loans	\$ 2,619.9	\$ 2,739.1	\$ 2,849.4	\$ 2,981.0	\$ 3,126.9	\$ 3,056.3	\$ 4,250.3
Assets held for sale	7.8	0.4	-	-	569.6	331.9	295.9
Total loans and leases	2,627.7	2,739.5	2,849.4	2,981.0	3,696.5	3,388.2	4,546.2
Indemnification assets	-	7.7	17.8	54.5	101.8	77.0	241.7
Average earning assets	\$ 2,627.7	\$ 2,747.2	\$ 2,867.2	\$ 3,035.5	\$ 3,798.3	\$ 3,465.2	\$ 4,787.9
<b>Total Consumer Banking</b>							
Loans	\$ 6,639.0	\$ 6,549.3	\$ 6,466.0	\$ 6,351.2	\$ 6,206.2	\$ 6,255.6	\$ 6,499.7
Assets held for sale	15.4	6.2	6.2	12.7	580.5	339.7	312.6
Total loans and leases	6,654.4	6,555.5	6,472.2	6,363.9	6,786.7	6,595.3	6,812.3
Indemnification assets	-	7.7	17.8	54.5	101.8	77.0	241.7
Investment securities	16.8	11.5	10.7	14.8	8.4	8.4	-
Average earning assets	\$ 6,671.2	\$ 6,574.7	\$ 6,500.7	\$ 6,433.2	\$ 6,896.9	\$ 6,680.7	\$ 7,054.0
<b>Non-Strategic Portfolio</b>							
Assets held for sale	\$ 15.8	\$ 19.1	\$ 26.6	\$ 27.2	\$ 43.2	\$ 39.3	\$ 129.8
Total loans and leases	15.8	19.1	26.6	27.2	43.2	39.3	129.8
Interest bearing cash	61.7	80.3	67.7	51.4	79.8	73.0	110.9
Investment securities	-	-	-	-	-	-	36.3
Average earning assets	\$ 77.5	\$ 99.4	\$ 94.3	\$ 78.6	\$ 123.0	\$ 112.3	\$ 277.0
<b>Corporate and Other</b>							
Interest bearing cash	\$ 1,260.9	\$ 2,417.2	\$ 1,591.0	\$ 2,246.0	\$ 3,288.9	\$ 2,166.5	\$ 5,034.3
Securities purchased under agreements to resell	795.3	824.4	388.0	200.0	200.0	242.3	34.6
Investment securities	7,227.0	6,265.0	5,949.2	6,099.9	5,755.7	6,011.0	5,182.1
Average earning assets	\$ 9,283.2	\$ 9,506.6	\$ 7,928.2	\$ 8,545.9	\$ 9,244.6	\$ 8,419.8	\$ 10,251.0
<b>Total</b>							
Loans	\$ 31,005.2	\$ 31,067.3	\$ 30,575.5	\$ 29,773.9	\$ 29,275.6	\$ 29,703.3	\$ 29,198.2
Operating lease equipment, net	7,029.6	6,982.7	6,923.5	6,862.0	6,795.3	6,831.5	7,093.6
Assets held for sale	125.9	124.2	103.3	1,377.6	1,919.0	1,418.8	1,221.3
Total loans and leases	38,160.7	38,174.2	37,602.3	38,013.5	37,989.9	37,953.6	37,513.1
Interest bearing cash	1,371.5	2,622.9	1,791.3	2,466.4	3,530.8	2,399.6	5,291.5
Securities purchased under agreements to resell	795.3	824.4	388.0	200.0	200.0	242.3	34.6
Investment securities	7,323.4	6,353.9	6,038.4	6,215.7	5,862.8	6,112.0	5,317.7
Indemnification assets	-	7.7	17.8	54.5	101.8	77.0	241.7
Credit balances on factoring receivables	(1,503.1)	(1,813.8)	(1,724.5)	(1,573.0)	(1,455.7)	(1,570.1)	(1,546.5)
Average earning assets	\$ 46,147.8	\$ 46,169.3	\$ 44,113.3	\$ 45,377.1	\$ 46,229.6	\$ 45,214.4	\$ 46,852.1

**CIT Bank**  
**Select Financial Data**  
(dollars in millions)

*Certain balances may not sum due to rounding.*

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Balance Sheet</b>							
<b>Assets</b>							
Cash and deposits with banks	\$ 1,378.6	\$ 988.9	\$ 1,412.9	\$ 944.5	\$ 2,919.0	\$ 1,412.9	\$ 961.8
Securities purchased under agreement to resell	750.0	500.0	300.0	200.0	200.0	300.0	-
Investment securities	6,559.8	7,831.9	6,222.6	6,327.2	5,887.7	6,222.6	6,455.9
Assets held for sale	137.9	93.1	122.4	244.5	228.3	122.4	1,170.5
Loans	28,978.5	28,371.2	27,992.5	27,429.5	26,711.2	27,992.5	26,427.9
Allowance for loan losses	(459.4)	(455.3)	(458.8)	(444.0)	(437.8)	(458.8)	(403.5)
Loans, net of allowances for loan losses	28,519.1	27,915.9	27,533.7	26,985.5	26,273.4	27,533.7	26,024.4
Operating lease equipment, net	4,418.6	4,343.4	4,326.7	3,897.7	3,855.0	4,326.7	3,765.5
Bank owned life insurance	1,027.7	975.5	814.1	808.2	801.7	814.1	788.6
Goodwill	323.1	323.1	323.1	323.1	323.1	323.1	323.1
Other assets	1,377.7	1,169.3	931.0	884.4	928.6	931.0	939.7
Discontinued assets	152.7	174.7	195.2	216.2	248.0	195.2	317.1
Total assets	\$ 44,645.2	\$ 44,315.8	\$ 42,181.7	\$ 40,831.3	\$ 41,664.8	\$ 42,181.7	\$ 40,746.6
<b>Liabilities &amp; Equity</b>							
Deposits	\$ 36,004.3	\$ 35,561.7	\$ 32,014.7	\$ 31,392.0	\$ 31,963.5	\$ 32,014.7	\$ 30,048.8
FHLB advances	1,900.0	2,050.0	3,600.0	3,150.0	3,300.0	3,600.0	3,695.5
Borrowings	-	-	-	-	-	-	73.5
Other liabilities	1,298.9	1,319.4	1,184.2	973.1	1,004.3	1,184.2	1,306.8
Discontinued liabilities	251.0	271.9	291.8	307.2	344.0	291.8	500.5
Total liabilities	39,454.2	39,203.0	37,090.7	35,822.3	36,611.8	37,090.7	35,625.1
Stockholders' equity	5,191.0	5,112.8	5,091.0	5,009.0	5,053.0	5,091.0	5,121.5
Total liabilities and equity	\$ 44,645.2	\$ 44,315.8	\$ 42,181.7	\$ 40,831.3	\$ 41,664.8	\$ 42,181.7	\$ 40,746.6
<b>Loans and leases by segment</b>							
Commercial Banking	\$ 26,761.3	\$ 26,197.5	\$ 25,905.7	\$ 25,159.7	\$ 24,466.5	\$ 25,905.7	\$ 24,543.7
Consumer Banking	6,773.7	6,610.2	6,535.9	6,412.0	6,328.0	6,535.9	6,820.2
CIT Bank Total Loans and Leases	\$ 33,535.0	\$ 32,807.7	\$ 32,441.6	\$ 31,571.7	\$ 30,794.5	\$ 32,441.6	\$ 31,363.9
<b>Select data<sup>(1)</sup></b>							
Tier 1 capital to average assets (leverage ratio)	10.9%	10.9%	11.6%	11.6%	11.4%	11.6%	11.8%
CET1 capital ratio	12.9%	13.6%	13.4%	13.7%	13.9%	13.4%	13.7%
Total capital to risk weighed assets	14.1%	14.8%	14.7%	15.0%	15.2%	14.7%	15.0%
<b>Income Statement</b>							
<b>Interest income</b>							
Interest and fees on loans	\$ 434.9	\$ 428.0	\$ 415.5	\$ 394.8	\$ 394.0	\$ 1,584.9	\$ 1,549.1
Other interest and dividends	56.3	63.6	52.2	53.7	55.3	208.6	181.8
Total interest income	491.2	491.6	467.7	448.5	449.3	1,793.5	1,730.9
<b>Interest expense</b>							
Interest on deposits	173.9	153.8	129.6	123.1	110.6	460.4	373.3
Interest on borrowings	11.6	23.0	20.7	17.2	22.7	77.1	45.6
Interest expense with affiliated companies	4.7	7.0	6.0	3.5	5.8	21.8	19.2
Interest expense	190.2	183.8	156.3	143.8	139.1	559.3	438.1
Net interest revenue	301.0	307.8	311.4	304.7	310.2	1,234.2	1,292.8
Rental income on operating leases	118.8	122.7	126.2	119.8	116.9	476.9	443.5
Other income	72.0	70.0	62.0	41.9	104.2	279.2	308.3
Provision for credit losses	32.0	30.4	34.7	32.4	35.7	170.2	101.6
Goodwill impairment	-	-	-	-	-	-	167.8
Other expenses	300.0	329.4	307.7	292.8	306.5	1,206.1	1,230.0
Income before taxes	159.8	140.7	157.2	141.2	189.1	614.0	545.2
Provision for income taxes	32.6	36.6	27.1	38.9	51.3	150.8	234.1
Net income from continuing operations	127.2	104.1	130.1	102.3	137.8	463.2	311.1
(Loss) income from discontinued operations	(1.3)	(0.7)	(3.4)	0.4	(21.1)	(31.1)	(7.7)
Net income	\$ 125.9	\$ 103.4	\$ 126.7	\$ 102.7	\$ 116.7	\$ 432.1	\$ 303.4

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

	2Q19	1Q19	4Q18	3Q18	2Q18	2018	2017
<b>Earning Assets<sup>(2)</sup>:</b>							
Loans	\$ 31,322.8	\$ 31,247.0	\$ 30,795.4	\$ 30,495.8	\$ 29,348.4	\$ 30,795.4	\$ 29,113.9
Operating lease equipment, net	7,056.1	6,989.5	6,970.6	6,888.7	6,833.9	6,970.6	6,738.9
Assets held for sale	190.8	79.4	88.4	1,380.5	1,335.8	88.4	2,263.1
Interest-bearing cash	1,555.6	1,190.1	1,596.8	1,199.9	3,267.0	1,596.8	1,440.1
Investment securities and securities purchased under agreements to resell	7,421.7	8,444.1	6,633.8	6,539.5	6,107.4	6,633.8	6,619.9
Indemnification assets	-	-	10.8	27.2	70.8	10.8	142.4
Credit balances of factoring clients	(1,175.8)	(1,651.3)	(1,674.4)	(1,672.4)	(1,430.8)	(1,674.4)	(1,468.6)
Total earning assets (Non-GAAP)	\$ 46,371.2	\$ 46,298.8	\$ 44,421.4	\$ 44,859.2	\$ 45,532.5	\$ 44,421.4	\$ 44,849.7
Average earning assets (for the respective periods)(AEA)	\$ 46,147.8	\$ 46,169.3	\$ 44,113.3	\$ 45,377.1	\$ 46,229.6	\$ 45,214.4	\$ 46,852.1
AEA adjustment for Commercial Air sale impacts	-	-	-	-	-	-	(930.5)
Adjusted AEA	\$ 46,147.8	\$ 46,169.3	\$ 44,113.3	\$ 45,377.1	\$ 46,229.6	\$ 45,214.4	\$ 45,921.6
<b>Total Net Revenues<sup>(3)</sup>:</b>							
Interest income	\$ 515.5	\$ 516.5	\$ 492.0	\$ 473.6	\$ 473.6	\$ 1,890.4	\$ 1,835.6
Rental income on operating leases	213.0	217.7	229.8	264.3	261.3	1,009.0	1,007.4
Finance revenue (Non-GAAP)	728.5	734.2	721.8	737.9	734.9	2,899.4	2,843.0
Interest expense	242.7	235.6	215.5	213.9	205.2	815.1	717.7
Depreciation on operating lease equipment	76.8	79.4	79.5	78.0	77.2	311.1	296.3
Maintenance and other operating lease expenses	48.3	49.8	52.9	56.6	63.5	230.4	222.9
Net finance revenue (NFR) (Non-GAAP)	360.7	369.4	373.9	389.4	389.0	1,542.8	1,606.1
Other non-interest income	106.1	96.8	47.5	86.2	135.4	373.8	364.2
Total net revenues (Non-GAAP)	\$ 466.8	\$ 466.2	\$ 421.4	\$ 475.6	\$ 524.4	\$ 1,916.6	\$ 1,970.3
NFR (Non-GAAP)	\$ 360.7	\$ 369.4	\$ 373.9	\$ 389.4	\$ 389.0	\$ 1,542.8	\$ 1,606.1
Noteworthy items	-	-	-	(8.6)	(8.6)	(26.5)	(2.3)
Adjusted NFR (Non-GAAP)	\$ 360.7	\$ 369.4	\$ 373.9	\$ 380.8	\$ 380.4	\$ 1,516.3	\$ 1,603.8
Net finance margin (NFR as a % of AEA)(NFR)(Non-GAAP)	3.13%	3.20%	3.39%	3.43%	3.37%	3.41%	3.43%
NFR as a % of AEA, adjusted for noteworthy items (Non-GAAP)	3.13%	3.20%	3.39%	3.36%	3.29%	3.35%	3.49%
<b>Net operating lease revenues<sup>(2)</sup></b>							
Rental income on operating leases	\$ 213.0	\$ 217.7	\$ 229.8	\$ 264.3	\$ 261.3	\$ 1,009.0	\$ 1,007.4
Depreciation on operating lease equipment	76.8	79.4	79.5	78.0	77.2	311.1	296.3
Maintenance and other operating lease expenses	48.3	49.8	52.9	56.6	63.5	230.4	222.9
Net operating lease revenue (Non-GAAP)	\$ 87.9	\$ 88.5	\$ 97.4	\$ 129.7	\$ 120.6	\$ 467.5	\$ 488.2
<b>Tangible Book Value</b>							
Total common stockholders' equity	\$ 5,591.0	\$ 5,584.5	\$ 5,621.6	\$ 5,995.3	\$ 6,200.7	\$ 5,621.6	\$ 6,995.0
Less: goodwill and intangible assets, net	447.5	453.3	459.1	464.9	470.9	459.1	482.9
Tangible book value <sup>(4)</sup>	5,143.5	5,131.2	5,162.5	5,530.4	5,729.8	5,162.5	6,512.1
Less: disallowed deferred tax asset	(36.2)	45.3	64.6	89.9	93.7	64.6	104.8
Adjusted tangible common equity <sup>(4)</sup>	\$ 5,107.3	\$ 5,085.9	\$ 5,097.9	\$ 5,440.5	\$ 5,636.1	\$ 5,097.9	\$ 6,407.3
<b>Adjusted Operating Expenses</b>							
Operating expenses	\$ 267.8	\$ 276.1	\$ 257.9	\$ 263.3	\$ 267.5	\$ 1,070.0	\$ 1,188.5
Intangible asset amortization	5.8	5.8	5.9	6.0	6.0	23.9	24.7
Noteworthy items	-	-	-	-	-	-	53.0
Operating expenses exclusive of intangible assets amortization and noteworthy items <sup>(4)</sup>	\$ 262.0	\$ 270.3	\$ 252.0	\$ 257.3	\$ 261.5	\$ 1,046.1	\$ 1,110.8
Total net revenue	\$ 466.8	\$ 466.2	\$ 421.4	\$ 475.6	\$ 524.4	\$ 1,916.6	\$ 1,970.3
Noteworthy items	-	-	44.4	2.0	(37.9)	(0.8)	3.2
Total adjusted net revenue	\$ 466.8	\$ 466.2	\$ 465.8	\$ 477.6	\$ 486.5	\$ 1,915.8	\$ 1,973.5
Net efficiency ratio <sup>(5)</sup>	56.1%	58.0%	59.8%	54.1%	49.9%	54.6%	56.4%
Net efficiency ratio, adjusted <sup>(5)</sup>	56.1%	58.0%	54.1%	53.9%	53.8%	54.6%	56.3%
<b>Pre-provision Net Revenue</b>							
Income from continuing operations before provision (benefit) for income taxes	\$ 170.2	\$ 157.0	\$ 116.6	\$ 170.7	\$ 204.7	\$ 637.0	\$ 191.6
Provision for credit losses	28.6	33.0	31.2	38.1	32.9	171.0	114.6
Pre-provision net revenue (Non-GAAP)	\$ 198.8	\$ 190.0	\$ 147.8	\$ 208.8	\$ 237.6	\$ 808.0	\$ 306.2
<b>Income Excluding Noteworthy Items</b>							
Income from continuing operations, available to common shareholders	\$ 127.4	\$ 119.2	\$ 82.2	\$ 129.4	\$ 137.9	\$ 453.2	\$ 249.6
Noteworthy items - detailed on noteworthy items tab	-	-	44.9	1.6	(13.3)	26.4	254.5
Adjusted Income from continuing operations, available to common shareholders	\$ 127.4	\$ 119.2	\$ 127.1	\$ 131.0	\$ 124.6	\$ 479.6	\$ 504.1
Net income	\$ 128.2	\$ 118.9	\$ 82.3	\$ 131.5	\$ 117.4	\$ 428.2	\$ 458.4
Noteworthy items - detailed on noteworthy items tab	-	-	44.9	1.6	0.5	40.2	96.7
Adjusted net income	\$ 128.2	\$ 118.9	\$ 127.2	\$ 133.1	\$ 117.9	\$ 468.4	\$ 555.1

<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 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.

<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 earned.

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

(\$ in millions, except for per share data)		Segment	Item	Line Item	Pre-Tax	After-Tax	Per Share
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	Loss on 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)
4Q18	Continuing Operations	Commercial Banking	Gain on Sale of NACCO	Other Non-Interest Income – Other Revenue	\$25	\$19	\$0.18
		Corporate	Loss on Debt Redemption	Debt Extinguishment Costs	(\$16)	(\$12)	(\$0.11)
		Corporate	Net TRS Termination Charge	Other Non-Interest Income – Other Revenue	(\$69)	(\$52)	(\$0.50)
1Q19	There were no noteworthy items during the quarter						
2Q19	There were no noteworthy items during the quarter						

## **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.