



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 January 29, 2019

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.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Income Statement								
Interest income								
Interest and fees on loans	\$ 438.0	\$ 417.4	\$ 415.5	\$ 400.9	\$ 401.2	\$ 1,671.8	\$ 1,638.1	\$ 1,779.6
Other interest and dividends	54.0	56.2	58.1	50.3	46.5	218.6	197.5	131.9
Total interest income	492.0	473.6	473.6	451.2	447.7	1,890.4	1,835.6	1,911.5
Net operating lease revenue								
Rental income on operating leases	229.8	264.3	261.3	253.6	252.6	1,009.0	1,007.4	1,031.6
Depreciation on operating lease equipment	79.5	78.0	77.2	76.4	74.3	311.1	296.3	261.1
Maintenance and other operating lease expenses	52.9	56.6	63.5	57.4	57.9	230.4	222.9	213.6
Net operating lease revenue	97.4	129.7	120.6	119.8	120.4	467.5	488.2	556.9
Interest expense								
Interest on borrowings	85.9	90.8	94.6	83.4	76.6	354.7	344.4	358.4
Interest on deposits	129.6	123.1	110.6	97.1	92.1	460.4	373.3	394.8
Total interest expense	215.5	213.9	205.2	180.5	168.7	815.1	717.7	753.2
Net finance revenue	373.9	389.4	389.0	390.5	399.4	1,542.8	1,606.1	1,715.2
Other non-interest income ⁽¹⁾	47.5	86.2	135.4	104.7	137.2	373.8	364.2	150.6
Non-interest expenses								
Operating expenses ⁽²⁾	257.9	263.3	267.5	281.3	304.0	1,070.0	1,188.5	1,283.5
Goodwill impairment	-	-	-	-	255.6	-	255.6	354.2
Loss on debt extinguishments and deposit redemption	15.7	3.5	19.3	0.1	1.7	38.6	220.0	12.5
Total non-interest expenses	273.6	266.8	286.8	281.4	561.3	1,108.6	1,664.1	1,650.2
Pre-provision net revenue	147.8	208.8	237.6	213.8	(24.7)	808.0	306.2	215.6
Provision for credit losses	31.2	38.1	32.9	68.8	30.4	171.0	114.6	194.7
Income (loss) from continuing operations before benefit (provision) for income taxes	116.6	170.7	204.7	145.0	(55.1)	637.0	191.6	20.9
Provision (benefit) for income taxes	24.9	41.3	57.4	41.3	27.7	164.9	(67.8)	203.5
Income (loss) from continuing operations	91.7	129.4	147.3	103.7	(82.8)	472.1	259.4	(182.6)
Discontinued operations								
Income (loss) from discontinued operations, net of taxes	0.1	2.1	(20.5)	(6.7)	(5.2)	(25.0)	208.8	(665.4)
Net income (loss)	91.8	131.5	126.8	97.0	(88.0)	447.1	468.2	(848.0)
Preferred Dividends	9.5	-	9.4	-	9.8	18.9	9.8	-
Net income (loss) applicable to common shareholders	\$ 82.3	\$ 131.5	\$ 117.4	\$ 97.0	\$ (97.8)	\$ 428.2	\$ 458.4	\$ (848.0)
Income (loss) from continuing operations, applicable to common shareholders	\$ 82.2	\$ 129.4	\$ 137.9	\$ 103.7	\$ (92.6)	\$ 453.2	\$ 249.6	\$ (182.6)
Basic income (loss) per common share								
Income (loss) from continuing operations	\$ 0.79	\$ 1.15	\$ 1.12	\$ 0.79	\$ (0.70)	\$ 3.85	\$ 1.54	\$ (0.90)
Income (loss) from discontinued operations	0.00	0.02	(0.17)	(0.05)	(0.04)	(0.21)	1.28	(3.30)
Basic income (loss) per common share	\$ 0.79	\$ 1.17	\$ 0.95	\$ 0.74	\$ (0.74)	\$ 3.64	\$ 2.82	\$ (4.20)
Diluted income (loss) per common share								
Income (loss) from continuing operations	\$ 0.78	\$ 1.13	\$ 1.11	\$ 0.79	\$ (0.70)	\$ 3.82	\$ 1.52	\$ (0.90)
Income (loss) from discontinued operations	0.00	0.02	(0.17)	(0.05)	(0.04)	(0.21)	1.28	(3.30)
Diluted income (loss) per common share	\$ 0.78	\$ 1.15	\$ 0.94	\$ 0.74	\$ (0.74)	\$ 3.61	\$ 2.80	\$ (4.20)
⁽¹⁾Other non-interest income								
Fee revenues	\$ 21.6	\$ 28.2	\$ 26.5	\$ 27.2	\$ 30.3	\$ 103.5	\$ 113.6	\$ 111.6
Factoring commissions	26.1	27.2	23.5	25.6	26.7	102.4	102.9	105.0
Gains on leasing equipment, net of impairments	18.0	13.6	14.4	13.5	9.1	59.5	43.1	30.1
Gains on investment securities, net of impairments	4.7	3.6	3.7	3.3	11.4	15.3	28.9	11.5
BOLI income	5.9	6.5	6.6	6.5	5.8	25.5	7.6	-
Other revenues	(28.8)	7.1	60.7	28.6	53.9	67.6	68.1	(107.6)
Total other non-interest income	\$ 47.5	\$ 86.2	\$ 135.4	\$ 104.7	\$ 137.2	\$ 373.8	\$ 364.2	\$ 150.6
⁽²⁾Operating expenses								
Compensation and benefits	\$ 130.1	\$ 137.3	\$ 143.2	\$ 147.8	\$ 138.6	\$ 558.4	\$ 566.3	\$ 585.5
Technology	34.1	32.3	32.7	32.4	30.7	131.5	127.9	133.7
Professional fees	19.5	16.7	20.7	25.8	28.8	82.7	132.3	175.8
Insurance	14.0	15.9	18.5	19.9	15.7	68.3	84.7	96.5
Net occupancy expense	17.3	16.1	16.0	16.2	16.7	65.6	67.8	71.9
Advertising and marketing	10.6	10.6	13.4	13.0	12.8	47.6	42.2	20.5
Other expenses	26.4	28.4	17.0	20.2	22.7	92.0	89.6	137.8
Operating expenses, excluding restructuring costs and intangible asset amortization	252.0	257.3	261.5	275.3	266.0	1,046.1	1,110.8	1,221.7
Restructuring costs	-	-	-	-	31.9	-	53.0	36.2
Intangible asset amortization	5.9	6.0	6.0	6.0	6.1	23.9	24.7	25.6
Total operating expenses	\$ 257.9	\$ 263.3	\$ 267.5	\$ 281.3	\$ 304.0	\$ 1,070.0	\$ 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.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Income Statement								
Interest income								
Interest and fees on loans	\$ 438.0	\$ 417.4	\$ 415.5	\$ 400.9	\$ 401.2	\$ 1,671.8	\$ 1,638.1	\$ 1,779.6
Other interest and dividends	54.0	56.2	58.1	50.3	46.5	218.6	188.4	131.9
Total interest income	492.0	473.6	473.6	451.2	447.7	1,890.4	1,826.5	1,911.5
Net operating lease revenue								
Rental income on operating leases	229.8	264.3	261.3	253.6	252.6	1,009.0	1,007.4	1,031.6
Depreciation on operating lease equipment	79.5	86.6	85.8	85.7	83.1	337.6	312.9	261.1
Maintenance and other operating lease expenses	52.9	56.6	63.5	57.4	57.9	230.4	222.9	213.6
Net operating lease revenue	97.4	121.1	112.0	110.5	111.6	441.0	471.6	556.9
Interest expense								
Interest on borrowings	85.9	90.8	94.6	83.4	76.6	354.7	321.0	358.4
Interest on deposits	129.6	123.1	110.6	97.1	92.1	460.4	373.3	394.8
Total interest expense	215.5	213.9	205.2	180.5	168.7	815.1	694.3	753.2
Net finance revenue	373.9	380.8	380.4	381.2	390.6	1,516.3	1,603.8	1,715.2
Other non-interest income ⁽¹⁾	91.9	96.8	106.1	104.7	107.8	399.5	369.7	357.1
Non-interest expenses								
Operating expenses ⁽²⁾	257.9	263.3	267.5	281.3	272.1	1,070.0	1,135.5	1,220.0
Loss on debt extinguishments and deposit redemption	0.0	0.2	0.2	0.1	1.7	0.5	1.7	12.5
Total non-interest expenses	257.9	263.5	267.7	281.4	273.8	1,070.5	1,137.2	1,232.5
Pre-provision net revenue	207.9	214.1	218.8	204.5	224.6	845.3	836.3	839.8
Provision for credit losses	31.2	38.1	32.9	68.8	30.4	171.0	99.1	194.7
Income from continuing operations before benefit for income taxes	176.7	176.0	185.9	135.7	194.2	674.3	737.2	645.1
Provision for income taxes	40.1	45.0	51.9	38.8	54.1	175.8	223.3	260.9
Income from continuing operations	136.6	131.0	134.0	96.9	140.1	498.5	513.9	384.2
Discontinued operations								
Income (loss) from discontinued operations, net of taxes	0.1	2.1	(6.7)	(6.7)	(5.2)	(11.2)	51.0	325.2
Net income	136.7	133.1	127.3	90.2	134.9	487.3	564.9	709.4
Less: preferred stock dividends	9.5	-	9.4	-	9.8	18.9	9.8	-
Net income applicable to common shareholders	\$ 127.2	\$ 133.1	\$ 117.9	\$ 90.2	\$ 125.1	\$ 468.4	\$ 555.1	\$ 709.4
Income from continuing operations, applicable to common shareholders	\$ 127.1	\$ 131.0	\$ 124.6	\$ 96.9	\$ 130.3	\$ 479.6	\$ 504.1	\$ 384.2
Basic income per common share								
Income from continuing operations	\$ 1.22	\$ 1.16	\$ 1.01	\$ 0.74	\$ 0.99	\$ 4.08	\$ 3.11	\$ 1.90
Income (loss) from discontinued operations	0.00	0.02	(0.06)	(0.05)	(0.04)	(0.10)	0.31	1.61
Basic income per common share	\$ 1.22	\$ 1.18	\$ 0.95	\$ 0.69	\$ 0.95	\$ 3.98	\$ 3.42	\$ 3.51
Diluted income per common share								
Income from continuing operations	\$ 1.21	\$ 1.15	\$ 1.00	\$ 0.74	\$ 0.99	\$ 4.04	\$ 3.07	\$ 1.90
Income (loss) from discontinued operations	0.00	0.02	(0.05)	(0.05)	(0.04)	(0.10)	0.32	1.61
Diluted income per common share	\$ 1.21	\$ 1.17	\$ 0.95	\$ 0.69	\$ 0.95	\$ 3.94	\$ 3.39	\$ 3.51
⁽¹⁾ Other non-interest income								
Fee revenues	\$ 21.6	\$ 28.2	\$ 26.5	\$ 27.2	\$ 30.3	\$ 103.5	\$ 113.6	\$ 111.6
Factoring commissions	26.1	27.2	23.5	25.6	26.7	102.4	102.9	105.0
Gains on leasing equipment, net of impairments	18.2	13.6	14.4	13.5	9.1	59.7	43.1	30.1
Gains on investment securities, net of impairments	4.7	3.6	3.7	3.3	11.4	15.3	28.9	11.5
BOLI income	5.9	6.5	6.6	6.5	5.8	25.5	7.6	-
Other revenues	15.4	17.7	31.4	28.6	24.5	93.1	73.6	98.9
Total other non-interest income	\$ 91.9	\$ 96.8	\$ 106.1	\$ 104.7	\$ 107.8	\$ 399.5	\$ 369.7	\$ 357.1
⁽²⁾ Operating expenses								
Compensation and benefits	\$ 130.1	\$ 137.3	\$ 143.2	\$ 147.8	\$ 138.6	\$ 558.4	\$ 566.3	\$ 585.5
Professional fees	19.5	16.7	20.7	25.8	28.8	82.7	132.3	175.8
Technology	34.1	32.3	32.7	32.4	30.7	131.5	127.9	133.7
Insurance	14.0	15.9	18.5	19.9	15.7	68.3	84.7	96.5
Net occupancy expense	17.3	16.1	16.0	16.2	16.7	65.6	67.8	71.9
Advertising and marketing	10.6	10.6	13.4	13.0	12.8	47.6	42.2	20.5
Other expenses	26.4	28.4	17.0	20.2	22.7	92.0	89.6	110.5
Operating expenses, excluding restructuring costs and intangible asset amortization	252.0	257.3	261.5	275.3	266.0	1,046.1	1,110.8	1,194.4
Restructuring costs	-	-	-	-	-	-	-	-
Intangible asset amortization	5.9	6.0	6.0	6.0	6.1	23.9	24.7	25.6
Total operating expenses	\$ 257.9	\$ 263.3	\$ 267.5	\$ 281.3	\$ 272.1	\$ 1,070.0	\$ 1,135.5	\$ 1,220.0

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

Certain balances may not sum due to rounding.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Assets								
Cash and interest bearing deposits	\$ 1,795.6	\$ 1,367.5	\$ 3,475.6	\$ 4,096.3	\$ 1,718.7	\$ 1,795.6	\$ 1,718.7	\$ 6,430.6
Securities purchased under agreement to resell	400.0	200.0	200.0	250.0	150.0	400.0	150.0	-
Investment securities	6,233.8	6,339.5	5,907.4	5,910.5	6,469.9	6,233.8	6,469.9	4,491.1
Assets held for sale	88.4	1,380.5	1,335.8	2,298.8	2,263.1	88.4	2,263.1	636.0
Loans	30,795.4	30,495.8	29,348.4	29,453.6	29,113.9	30,795.4	29,113.9	29,535.9
Allowance for loan losses	(489.7)	(477.4)	(467.3)	(447.6)	(431.1)	(489.7)	(431.1)	(432.6)
Total loans, net of allowance for loan losses	30,305.7	30,018.4	28,881.1	29,006.0	28,682.8	30,305.7	28,682.8	29,103.3
Operating lease equipment, net	6,970.6	6,888.7	6,833.9	6,774.9	6,738.9	6,970.6	6,738.9	7,486.1
Goodwill	369.9	369.9	369.9	369.9	369.9	369.9	369.9	685.4
Bank owned life insurance	814.1	808.2	801.7	795.1	788.6	814.1	788.6	-
Other assets ⁽¹⁾	1,309.5	1,562.0	1,667.2	1,577.9	1,595.5	1,309.5	1,595.5	2,117.0
Assets of discontinued operations	249.8	327.7	382.4	463.1	501.3	249.8	501.3	13,220.7
Total assets	<u>\$ 48,537.4</u>	<u>\$ 49,262.4</u>	<u>\$ 49,855.0</u>	<u>\$ 51,542.5</u>	<u>\$ 49,278.7</u>	<u>\$ 48,537.4</u>	<u>\$ 49,278.7</u>	<u>\$ 64,170.2</u>
Liabilities and Equity								
Deposits	\$ 31,239.5	\$ 30,825.0	\$ 31,181.2	\$ 30,593.9	\$ 29,569.3	\$ 31,239.5	\$ 29,569.3	\$ 32,304.3
Credit balances of factoring receivables	1,674.4	1,672.4	1,430.8	1,549.0	1,468.6	1,674.4	1,468.6	1,292.0
Other liabilities ⁽²⁾	1,261.1	1,461.9	1,506.8	1,338.9	1,437.1	1,261.1	1,437.1	1,897.6
Borrowings ⁽³⁾	8,118.8	8,674.2	8,859.6	10,437.3	8,974.4	8,118.8	8,974.4	14,935.5
Liabilities of discontinued operations	297.0	308.6	350.9	496.6	509.3	297.0	509.3	3,737.7
Total liabilities	<u>\$ 42,590.8</u>	<u>\$ 42,942.1</u>	<u>\$ 43,329.3</u>	<u>\$ 44,415.7</u>	<u>\$ 41,958.7</u>	<u>\$ 42,590.8</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	\$ 325.0	\$ -
Common stock	1.6	2.1	2.1	2.1	2.1	1.6	2.1	2.1
Paid-in capital	6,810.8	8,831.3	8,822.0	8,811.8	8,798.1	6,810.8	8,798.1	8,765.8
Retained earnings	1,924.4	2,182.3	2,079.4	1,982.7	1,906.5	1,924.4	1,906.5	1,553.0
Accumulated other comprehensive loss	(178.3)	(199.4)	(176.1)	(149.9)	(86.5)	(178.3)	(86.5)	(140.1)
Treasury stock, at cost	(2,936.9)	(4,821.0)	(4,526.7)	(3,844.9)	(3,625.2)	(2,936.9)	(3,625.2)	(178.1)
Total common stockholders' equity	5,621.6	5,995.3	6,200.7	6,801.8	6,995.0	5,621.6	6,995.0	10,002.7
Noncontrolling minority interests	-	-	-	-	-	-	-	0.4
Total equity	<u>\$ 5,946.6</u>	<u>\$ 6,320.3</u>	<u>\$ 6,525.7</u>	<u>\$ 7,126.8</u>	<u>\$ 7,320.0</u>	<u>\$ 5,946.6</u>	<u>\$ 7,320.0</u>	<u>\$ 10,003.1</u>
Total liabilities and equity	<u>\$ 48,537.4</u>	<u>\$ 49,262.4</u>	<u>\$ 49,855.0</u>	<u>\$ 51,542.5</u>	<u>\$ 49,278.7</u>	<u>\$ 48,537.4</u>	<u>\$ 49,278.7</u>	<u>\$ 64,170.2</u>
⁽¹⁾Other assets								
Tax credit investments and investments in unconsolidated subsidiaries	\$ 313.9	\$ 308.6	\$ 249.6	\$ 228.3	\$ 247.6	\$ 313.9	\$ 247.6	\$ 220.2
Counterparty receivables	57.0	202.0	195.0	203.6	241.3	57.0	241.3	437.3
Current and deferred federal and state tax assets	137.0	183.8	191.1	204.2	205.2	137.0	205.2	201.3
Property, furniture and fixtures	160.0	170.8	172.9	178.4	173.9	160.0	173.9	191.1
Indemnification assets	10.8	27.2	70.8	120.5	142.4	10.8	142.4	341.4
Intangible assets, net	89.2	95.0	101.0	107.0	113.0	89.2	113.0	140.7
Other	541.6	574.6	686.8	535.9	472.1	541.6	472.1	585.0
Total other assets	<u>\$ 1,309.5</u>	<u>\$ 1,562.0</u>	<u>\$ 1,667.2</u>	<u>\$ 1,577.9</u>	<u>\$ 1,595.5</u>	<u>\$ 1,309.5</u>	<u>\$ 1,595.5</u>	<u>\$ 2,117.0</u>
⁽²⁾Other liabilities								
Accrued expenses and accounts payable	\$ 561.5	\$ 576.4	\$ 594.6	\$ 538.4	\$ 584.8	\$ 561.5	\$ 584.8	\$ 580.4
Fair value of derivative financial instruments, and other	79.7	129.1	104.1	104.3	87.5	79.7	87.5	69.0
Accrued interest payable	91.7	59.4	94.9	66.5	86.6	91.7	86.6	181.2
Current and deferred taxes payable	106.9	229.5	216.5	215.1	204.3	106.9	204.3	250.6
Other	421.3	467.5	496.7	414.6	473.9	421.3	473.9	816.4
Total other liabilities	<u>\$ 1,261.1</u>	<u>\$ 1,461.9</u>	<u>\$ 1,506.8</u>	<u>\$ 1,338.9</u>	<u>\$ 1,437.1</u>	<u>\$ 1,261.1</u>	<u>\$ 1,437.1</u>	<u>\$ 1,897.6</u>
⁽³⁾Borrowings								
Senior unsecured	\$ 3,413.0	\$ 3,842.3	\$ 3,843.2	\$ 4,730.8	\$ 3,737.5	\$ 3,413.0	\$ 3,737.5	\$ 10,599.0
FHLB advances	3,600.0	3,150.0	3,300.0	3,894.5	3,695.5	3,600.0	3,695.5	2,410.8
Structured financings	710.4	1,286.6	1,321.2	1,416.1	1,541.4	710.4	1,541.4	1,925.7
Subordinated debt	395.4	395.3	395.2	395.9	-	395.4	-	-
Total borrowings	<u>\$ 8,118.8</u>	<u>\$ 8,674.2</u>	<u>\$ 8,859.6</u>	<u>\$ 10,437.3</u>	<u>\$ 8,974.4</u>	<u>\$ 8,118.8</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.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Assets								
Cash and interest bearing deposits	\$ 1,791.3	\$ 2,466.4	\$ 3,530.8	\$ 2,100.8	\$ 2,270.2	\$ 2,399.6	\$ 5,291.5	\$ 6,450.6
Securities purchased under agreements to resell	388.0	200.0	200.0	200.0	112.5	242.3	34.6	-
Investments	6,038.4	6,215.7	5,862.8	6,145.6	5,955.4	6,112.0	5,317.7	3,384.0
Loans (including held for sale)	28,954.3	28,408.7	28,553.9	28,753.5	28,225.3	28,644.8	28,281.6	30,233.0
Total interest earning assets	37,172.0	37,290.8	38,147.5	37,199.9	36,563.4	37,398.7	38,925.4	40,067.6
Operating lease equipment, net (including held for sale)	6,923.5	8,031.8	7,980.3	7,934.6	7,841.0	7,738.7	7,685.0	7,222.8
Indemnification assets	17.8	54.5	101.8	130.6	157.7	77.0	241.7	373.8
Total earning assets	44,113.3	45,377.1	46,229.6	45,265.1	44,562.1	45,214.4	46,852.1	47,664.2
Non-interest earning assets								
Cash and due from banks	171.6	172.7	215.9	246.8	403.4	203.9	587.1	882.1
Allowance for loan losses	(479.4)	(468.9)	(449.3)	(434.6)	(424.7)	(456.6)	(430.4)	(390.8)
All other non-interest bearing assets	2,594.9	2,717.2	2,734.7	2,683.0	2,793.5	2,646.8	2,398.0	4,048.3
Assets of discontinued operation	300.3	352.9	416.2	480.3	532.6	386.5	3,752.0	13,021.2
Total Average Assets	\$ 46,700.7	\$ 48,151.0	\$ 49,147.1	\$ 48,240.6	\$ 47,866.9	\$47,995.0	\$ 53,158.8	\$ 65,225.0
Liabilities and Stockholders' Equity								
Deposits	\$ 29,300.6	\$ 29,735.4	\$ 29,549.6	\$ 28,595.2	\$ 28,133.7	\$29,266.1	\$ 29,538.2	\$ 31,545.1
Borrowings	8,131.9	8,692.2	9,437.0	9,045.4	8,630.9	8,824.0	10,674.0	15,493.6
Total interest-bearing liabilities	37,432.5	38,427.6	38,986.6	37,640.6	36,764.6	38,090.1	40,212.2	47,038.7
Non-interest bearing deposits	1,563.6	1,503.2	1,414.5	1,456.1	1,501.3	1,493.3	1,450.0	1,177.5
Other non-interest bearing liabilities	1,337.8	1,473.6	1,401.4	1,406.0	1,618.3	1,397.5	1,645.0	1,689.2
Liabilities of discontinued operation	299.7	327.9	419.0	496.9	541.9	386.0	1,303.1	4,236.5
Noncontrolling interests	-	-	-	-	-	-	0.2	0.5
Stockholders' equity	6,067.1	6,418.7	6,925.6	7,241.0	7,440.8	6,628.1	8,548.3	11,082.6
Total Average Liabilities and Stockholders' Equity	\$ 46,700.7	\$ 48,151.0	\$ 49,147.1	\$ 48,240.6	\$ 47,866.9	\$47,995.0	\$ 53,158.8	\$ 65,225.0

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

Certain balances may not sum due to rounding.

	4Q18			3Q18			2Q18			1Q18			4Q17		
	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	\$ 1,791.3	\$ 7.6	1.70%	\$ 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%
Securities purchased under agreements to resell	388.0	2.4	2.47%	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	6,038.4	44.0	2.91%	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%
Loans (including held for sale)	28,954.3	440.7	6.09%	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%
Total interest earning assets	37,172.0	494.7	5.32%	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%
Operating lease equipment, net (including held for sale)	6,923.5	97.4	5.63%	8,031.8	129.7	6.46%	7,980.3	120.6	6.04%	7,934.6	119.8	6.04%	7,841.0	120.4	6.14%
Indemnification assets	17.8	(2.7)	-60.67%	54.5	(10.2)	-74.86%	101.8	(12.5)	-49.12%	130.6	(14.2)	-43.49%	157.7	(15.9)	-40.33%
Total earning assets	44,113.3	589.4	5.34%	45,377.1	603.3	5.32%	46,229.6	594.2	5.14%	45,265.1	571.0	5.05%	44,562.1	568.1	5.10%
Non-interest earning assets															
Cash and due from banks	171.6			172.7			215.9			246.8			403.4		
Allowance for loan losses	(479.4)			(468.9)			(449.3)			(434.6)			(424.7)		
All other non-interest bearing assets	2,594.9			2,717.2			2,734.7			2,683.0			2,793.5		
Assets of discontinued operation	300.3			352.9			416.2			480.3			532.6		
Total Average Assets	\$ 46,700.7			\$ 48,151.0			\$ 49,147.1			\$ 48,240.6			\$ 47,866.9		
Deposits	\$ 29,300.6	\$ 129.6	1.77%	\$ 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%
Borrowings	8,131.9	85.9	4.23%	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%
Total interest-bearing liabilities	37,432.5	215.5	2.30%	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%
Non-interest bearing deposits	1,563.6			1,503.2			1,414.5			1,456.1			1,501.3		
Other non-interest bearing liabilities	1,337.8			1,473.6			1,401.4			1,406.0			1,618.3		
Liabilities of discontinued operation	299.7			327.9			419.0			496.9			541.9		
Stockholders' equity	6,067.1			6,418.7			6,925.6			7,241.0			7,440.8		
Total Average Liabilities and Stockholders' Equity	\$ 46,700.7			\$ 48,151.0			\$ 49,147.1			\$ 48,240.6			\$ 47,866.9		

	2018			2017			2016		
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate
Interest bearing deposits	\$ 2,399.6	\$ 42.3	1.76%	\$ 5,291.5	\$ 57.7	1.09%	\$ 6,450.6	\$ 33.1	0.51%
Securities purchased under agreements to resell	242.3	5.6	2.31%	34.6	0.4	1.16%	-	-	-
Investments	6,112.0	170.7	2.79%	5,317.7	139.4	2.62%	3,384.0	98.8	2.92%
Loans (including held for sale)	28,644.8	1,711.4	5.97%	28,281.6	1,685.1	5.96%	30,233.0	1,803.8	5.97%
Total interest earning assets	37,398.7	1,930.0	5.16%	38,925.4	1,882.6	4.84%	40,067.6	1,935.7	4.83%
Operating lease equipment, net (including held for sale)	7,738.7	467.5	6.04%	7,685.0	488.2	6.35%	7,222.8	556.9	7.71%
Indemnification assets	77.0	(39.6)	-51.43%	241.7	(47.0)	-19.45%	373.8	(24.2)	-6.47%
Total earning assets	45,214.4	2,357.9	5.21%	46,852.1	2,323.8	4.96%	47,664.2	2,468.4	5.18%
Non-interest earning assets									
Cash and due from banks	203.9			587.1			882.1		
Allowance for loan losses	(456.6)			(430.4)			(390.8)		
All other non-interest bearing assets	2,646.8			2,398.0			4,048.3		
Assets of discontinued operation	386.5			3,752.0			13,021.2		
Total Average Assets	\$ 47,995.0			\$ 53,158.8			\$ 65,225.0		
Deposits	\$ 29,266.1	\$ 460.4	1.57%	\$ 29,538.2	\$ 373.3	1.26%	\$ 31,545.1	\$ 394.8	1.25%
Borrowings	8,824.0	354.7	4.02%	10,674.0	344.4	3.23%	15,493.6	358.4	2.31%
Total interest-bearing liabilities	38,090.1	815.1	2.14%	40,212.2	717.7	1.78%	47,038.7	753.2	1.60%
Non-interest bearing deposits	1,493.3			1,450.0			1,177.5		
Other non-interest bearing liabilities	1,397.5			1,645.0			1,689.2		
Liabilities of discontinued operation	386.0			1,303.1			4,236.5		
Noncontrolling interests	-			0.2			0.5		
Stockholders' equity	6,628.1			8,548.3			11,082.6		
Total Average Liabilities and Stockholders' Equity	\$ 47,995.0			\$ 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.

	4Q18			3Q18			2Q18			1Q18			4Q17		
	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	\$ 1,791.3	\$ 7.6	1.70%	\$ 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%
Securities purchased under agreements to resell	388.0	2.4	2.47%	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	6,038.4	44.0	2.91%	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%
Loans (including held for sale)	28,954.3	440.7	6.09%	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%
Total interest earning assets	37,172.0	494.7	5.32%	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%
Operating lease equipment, net (including held for sale)	6,923.5	97.4	5.63%	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%
Indemnification assets	17.8	(2.7)	-60.67%	54.5	(10.2)	-74.86%	101.8	(12.5)	-49.12%	130.6	(14.2)	-43.49%	157.7	(15.9)	-40.33%
Total earning assets	44,113.3	589.4	5.34%	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%
Non-interest earning assets															
Cash and due from banks	171.6			172.7			215.9			246.8			403.4		
Allowance for loan losses	(479.4)			(468.9)			(449.3)			(434.6)			(424.7)		
All other non-interest bearing assets	2,594.9			2,717.2			2,734.7			2,683.0			2,793.5		
Assets of discontinued operation	300.3			352.9			416.2			480.3			532.6		
Total Average Assets	\$ 46,700.7			\$ 48,151.0			\$ 49,147.1			\$ 48,240.6			\$ 47,866.9		
Deposits	\$ 29,300.6	\$ 129.6	1.77%	\$ 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%
Borrowings	8,131.9	85.9	4.23%	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%
Total interest-bearing liabilities	37,432.5	215.5	2.30%	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%
Non-interest bearing deposits	1,563.6			1,503.2			1,414.5			1,456.1			1,501.3		
Other non-interest bearing liabilities	1,337.8			1,473.6			1,401.4			1,406.0			1,618.3		
Liabilities of discontinued operation	299.7			327.9			419.0			496.9			541.9		
Stockholders' equity	6,067.1			6,418.7			6,925.6			7,241.0			7,440.8		
Total Average Liabilities and Stockholders' Equity	\$ 46,700.7			\$ 48,151.0			\$ 49,147.1			\$ 48,240.6			\$ 47,866.9		

	2018			2017			2016		
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate
Interest bearing deposits	\$ 2,399.6	\$ 42.3	1.76%	\$ 5,291.5	\$ 48.6	0.92%	\$ 6,450.6	\$ 33.1	0.51%
Securities purchased under agreements to resell	242.3	5.6	2.31%	34.6	0.4	1.16%	-	-	-
Investments	6,112.0	170.7	2.79%	5,317.7	139.4	2.62%	3,384.0	98.8	2.92%
Loans (including held for sale)	28,644.8	1,711.4	5.97%	28,281.6	1,685.1	5.96%	30,233.0	1,803.8	5.97%
Total interest earning assets	37,398.7	1,930.0	5.16%	38,925.4	1,873.5	4.81%	40,067.6	1,935.7	4.83%
Operating lease equipment, net (including held for sale)	7,738.7	441.0	5.70%	7,685.0	471.6	6.14%	7,222.8	556.9	7.71%
Indemnification assets	77.0	(39.6)	-51.43%	241.7	(47.0)	-19.45%	373.8	(24.2)	-6.47%
Total earning assets	45,214.4	2,331.4	5.16%	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	203.9			587.1			882.1		
Allowance for loan losses	(456.6)			(430.4)			(390.8)		
All other non-interest bearing assets	2,646.8			2,398.0			4,048.3		
Assets of discontinued operation	386.5			3,752.0			13,021.2		
Total Average Assets	\$ 47,995.0			\$ 53,158.8			\$ 65,225.0		
Deposits	\$ 29,266.1	\$ 460.4	1.57%	\$ 29,538.2	\$ 373.3	1.26%	\$ 31,545.1	\$ 394.8	1.25%
Borrowings	8,824.0	354.7	4.02%	10,674.0	321.0	3.01%	15,493.6	358.4	2.31%
Total interest-bearing liabilities	38,090.1	815.1	2.14%	40,212.2	694.3	1.73%	47,038.7	753.2	1.60%
Non-interest bearing deposits	1,493.3			1,450.0			1,177.5		
Other non-interest bearing liabilities	1,397.5			1,645.0			1,689.2		
Liabilities of discontinued operation	386.0			1,303.1			4,236.5		
Noncontrolling interests	-			0.2			0.5		
Stockholders' equity	6,628.1			8,548.3			11,082.6		
Total Average Liabilities and Stockholders' Equity	\$ 47,995.0			\$ 53,158.8			\$ 65,225.0		

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

	4Q18			3Q18			2Q18			1Q18			4Q17		
	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	\$ 14,173.0	2.09%	45.9%	\$ 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%
Interest bearing checking	1,650.2	0.56%	5.3%	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%
Savings and online money market accounts	8,580.1	1.75%	27.8%	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%
Other money market / sweeps	4,897.3	1.27%	15.9%	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%
Total interest bearing deposits	29,300.6	1.77%	94.9%	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%
Interest bearing deposits	29,300.6	1.77%	94.9%	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%
Non-interest bearing deposits	1,563.6	-	5.1%	1,503.2	-	4.8%	1,414.5	-	4.6%	1,456.1	-	4.8%	1,501.3	-	5.1%
Total deposits	30,864.2	1.68%	100.0%	31,238.6	1.58%	100.0%	30,964.1	1.43%	100.0%	30,051.3	1.29%	100.0%	29,635.0	1.24%	100.0%
Deposits by Channel															
Branch channel	\$ 11,472.1	1.21%	37.2%	\$ 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%
Online channel	14,540.4	1.96%	47.1%	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%
Brokered/Other channel	2,933.4	2.88%	9.5%	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%
Commercial channel	1,918.3	0.60%	6.2%	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%
Total deposits	30,864.2	1.68%	100.0%	31,238.6	1.58%	100.0%	30,964.1	1.43%	100.0%	30,051.3	1.29%	100.0%	29,635.0	1.24%	100.0%

CIT Group Inc.
Credit Metrics
(dollars in millions, % of Loans or average Loans)
Certain balances may not sum due to rounding.

	4Q18		3Q18		2Q18		1Q18		4Q17		2018		2017		2016	
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
Gross Charge-offs																
Commercial Banking	\$ 30.1	0.50%	\$ 29.4	0.50%	\$ 24.6	0.43%	\$ 54.6	0.94%	\$ 22.8	0.40%	\$ 138.7	0.59%	\$ 115.2	0.51%	\$ 133.8	0.58%
Consumer Banking	1.4	0.08%	1.4	0.09%	0.8	0.05%	0.5	0.03%	0.5	0.03%	4.1	0.07%	22.5	0.35%	2.8	0.04%
Total CIT (Continuing Operations)	<u>\$ 31.5</u>	<u>0.41%</u>	<u>\$ 30.8</u>	<u>0.41%</u>	<u>\$ 25.4</u>	<u>0.35%</u>	<u>\$ 55.1</u>	<u>0.75%</u>	<u>\$ 23.3</u>	<u>0.32%</u>	<u>\$ 142.8</u>	<u>0.48%</u>	<u>\$ 137.7</u>	<u>0.47%</u>	<u>\$ 136.6</u>	<u>0.45%</u>
Net Charge-offs																
Commercial Banking	\$ 22.9	0.38%	\$ 24.7	0.42%	\$ 14.7	0.25%	\$ 49.8	0.86%	\$ 18.0	0.32%	\$ 112.1	0.48%	\$ 94.1	0.41%	\$ 111.7	0.48%
Consumer Banking	1.3	0.08%	1.3	0.08%	0.6	0.04%	0.1	0.01%	0.3	0.02%	3.3	0.05%	21.1	0.32%	(0.3)	-
Non-Strategic Portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.1)	-
Total CIT (Continuing Operations)	<u>\$ 24.2</u>	<u>0.32%</u>	<u>\$ 26.0</u>	<u>0.35%</u>	<u>\$ 15.3</u>	<u>0.21%</u>	<u>\$ 49.9</u>	<u>0.68%</u>	<u>\$ 18.3</u>	<u>0.26%</u>	<u>\$ 115.4</u>	<u>0.39%</u>	<u>\$ 115.2</u>	<u>0.39%</u>	<u>\$ 111.3</u>	<u>0.37%</u>
Non-accrual Loans																
Commercial Banking	\$ 237.9	0.98%	\$ 274.7	1.14%	\$ 252.4	1.10%	\$ 198.8	0.85%	\$ 190.8	0.82%	\$ 237.9	0.98%	\$ 190.8	0.82%	\$ 250.9	1.11%
Consumer Banking	38.3	0.59%	35.1	0.55%	29.2	0.46%	25.5	0.42%	20.3	0.34%	38.3	0.59%	20.3	0.34%	17.4	0.25%
Non-Strategic Portfolios ⁽¹⁾	6.1	-	8.3	-	9.9	-	12.2	-	9.8	-	6.1	-	9.8	-	10.3	-
Total CIT (Continuing Operations)	<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>\$ 236.5</u>	<u>0.80%</u>	<u>\$ 220.9</u>	<u>0.76%</u>	<u>\$ 282.3</u>	<u>0.92%</u>	<u>\$ 220.9</u>	<u>0.76%</u>	<u>\$ 278.6</u>	<u>0.94%</u>

⁽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.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Average Balances:								
Average Loans (including held for sale)	\$ 28,954.3	\$ 28,408.7	\$ 28,553.9	\$ 28,753.5	\$ 28,225.3	\$ 28,644.8	\$ 28,281.6	\$ 30,233.0
Average Operating Leases (AOL) (including held for sale)	6,923.5	8,031.8	7,980.3	7,934.6	7,841.0	7,738.7	7,685.0	7,222.8
Average Credit Balances of Factoring Clients	(1,724.5)	(1,573.0)	(1,455.7)	(1,512.7)	(1,570.6)	1,570.1	(1,546.5)	(1,286.6)
Average Earning Assets (AEA) ⁽¹⁾	44,113.3	45,377.1	46,229.6	45,265.1	44,562.1	45,214.4	46,852.1	47,664.2
Average Earnings Assets (AEA), Adjusted	44,113.3	45,377.1	46,229.6	45,265.1	44,562.1	45,214.4	45,921.6	47,664.2
Average Common Stockholders' Equity	5,662.1	6,002.7	6,504.3	6,812.0	7,005.2	6,211.1	8,247.4	10,351.0
Average Common Stockholders' Equity (Adjusted)	5,662.1	6,002.7	6,504.3	6,812.0	7,005.2	6,211.1	7,080.7	7,376.0
Average Tangible Common Stockholders' Equity	5,200.1	5,534.8	6,030.4	6,332.1	6,327.5	5,740.1	7,486.6	9,172.3
Average Tangible Common Stockholders' Equity (Adjusted)	5,200.1	5,534.8	6,030.4	6,332.1	6,327.5	5,740.1	6,319.9	6,197.3
Average number of Common Shares - Basic (000's)	104,110	112,842	123,499	130,483	131,343	117,653	162,290	201,850
Average number of Common Shares - Diluted (000's)	105,149	114,007	124,686	131,588	131,343	118,777	163,950	201,850
Profitability Measures (continuing operations):								
Gross Yield ⁽²⁾	6.54%	6.50%	6.36%	6.23%	6.29%	6.41%	6.07%	6.17%
Net Yield ⁽³⁾	5.34%	5.32%	5.14%	5.05%	5.10%	5.21%	4.96%	5.18%
Net Finance Revenue as percentage of AEA (Net Finance Margin) ⁽¹⁾	3.39%	3.43%	3.37%	3.45%	3.59%	3.41%	3.43%	3.60%
SG&A as percentage of AEA ⁽⁴⁾	2.29%	2.27%	2.26%	2.43%	2.39%	2.31%	2.37%	2.56%
Net Efficiency Ratio ⁽⁵⁾	59.8%	54.1%	49.9%	55.6%	49.6%	54.6%	56.4%	65.5%
Return on Average Earning Assets applicable to common shareholders (ROA)	0.75%	1.14%	1.19%	0.92%	-0.83%	1.00%	0.53%	-0.38%
Return on Average Common Stockholders' Equity applicable to common shareholders (ROE)	5.81%	8.62%	8.48%	6.09%	-5.29%	7.30%	3.53%	-2.26%
ROATCE	6.67%	9.66%	9.44%	6.83%	8.42%	8.20%	7.72%	3.17%
ROATCE (Before Preferred Dividend)	7.40%	9.66%	10.06%	6.83%	9.04%	8.53%	7.88%	3.17%
Profitability Measures (continuing operations) Excluding Noteworthy Items:								
Gross Yield ⁽²⁾	6.54%	6.50%	6.36%	6.23%	6.29%	6.41%	6.17%	6.17%
Net Yield ⁽³⁾	5.34%	5.24%	5.07%	4.96%	5.02%	5.16%	5.00%	5.18%
Net Finance Revenue as percentage of AEA (Net Finance Margin) ⁽¹⁾	3.39%	3.36%	3.29%	3.37%	3.51%	3.35%	3.49%	3.60%
SG&A as percentage of AEA ⁽⁴⁾	2.29%	2.27%	2.26%	2.43%	2.39%	2.31%	2.42%	2.51%
Net Efficiency Ratio ⁽⁵⁾	54.1%	53.9%	53.8%	56.7%	53.4%	54.6%	56.3%	57.6%
Return on Average Earning Assets applicable to common shareholders (ROA)	1.15%	1.15%	1.08%	0.86%	1.17%	1.06%	1.10%	0.81%
Return on Average Common Stockholders' Equity applicable to common shareholders (ROE)	8.98%	8.73%	7.66%	5.69%	7.44%	7.72%	7.12%	5.42%
ROATCE ⁽⁶⁾	10.12%	9.78%	8.56%	6.40%	8.47%	8.66%	8.24%	6.71%
ROATCE (Before Preferred Dividend) ⁽⁶⁾	10.85%	9.78%	9.18%	6.40%	9.09%	8.99%	8.39%	6.71%
Capital & Leverage:								
Risk-weighted Assets	\$ 44,051.7	\$ 45,193.3	\$ 43,676.1	\$ 44,777.8	\$ 44,687.1	\$ 44,051.7	\$ 44,687.1	\$ 65,068.2
CET 1 Capital	5,278.2	5,590.6	5,755.4	6,321.5	6,440.7	5,278.2	6,440.7	9,003.7
Tier 1 Capital	5,592.7	5,904.7	6,072.3	6,637.7	6,757.1	5,592.7	6,757.1	9,003.7
Total Capital	6,519.3	6,824.2	6,979.6	7,528.2	7,232.7	6,519.3	7,232.7	9,480.0
CET 1 Capital Ratio	12.0%	12.4%	13.2%	14.1%	14.4%	12.0%	14.4%	13.8%
Tier 1 Capital Ratio	12.7%	13.1%	13.9%	14.8%	15.1%	12.7%	15.1%	13.8%
Total Capital Ratio	14.8%	15.1%	16.0%	16.8%	16.2%	14.8%	16.2%	14.6%
Tier 1 Leverage Ratio	11.7%	12.0%	12.1%	13.5%	13.8%	11.7%	13.8%	13.9%
Outstanding Common Shares - Basic (000's)	100,920	110,566	115,968	128,418	131,353	100,920	131,353	202,088
Book Value per Common Share	\$ 55.70	\$ 54.22	\$ 53.47	\$ 52.97	\$ 53.25	\$ 55.70	\$ 53.25	\$ 49.50
Tangible Book Value per Common Share	\$ 51.15	\$ 50.02	\$ 49.41	\$ 49.25	\$ 49.58	\$ 51.15	\$ 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 provision for severance and facility exiting activities.

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

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

CIT Group Inc.
Commercial Banking
(dollars in millions)

Certain balances may not sum due to rounding.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Income Statement								
Interest income	\$ 348.8	\$ 338.9	\$ 330.4	\$ 314.9	\$ 314.5	\$ 1,333.0	\$ 1,248.0	\$ 1,287.9
Rental income on operating lease equipment	229.8	264.3	261.3	253.6	252.6	1,009.0	1,007.4	1,020.0
Interest expense	192.7	190.3	177.0	156.3	138.8	716.3	517.7	519.1
Depreciation on operating lease equipment	79.5	78.0	77.2	76.4	74.3	311.1	296.3	261.1
Maintenance and other operating lease expenses	52.9	56.6	63.5	57.4	57.9	230.4	222.9	213.6
Net finance revenue	253.5	278.3	274.0	278.4	296.1	1,084.2	1,218.5	1,314.1
Other non-interest income	93.3	76.4	73.1	78.0	73.0	320.8	291.0	293.8
Provision for credit losses	27.7	39.0	33.2	67.2	28.6	167.1	88.7	183.1
Goodwill impairment	-	-	-	-	255.6	-	255.6	34.8
Operating expenses	166.1	172.3	171.4	183.1	167.9	692.9	691.7	761.6
Income (loss) from continuing operations before taxes	\$ 153.0	\$ 143.4	\$ 142.5	\$ 106.1	\$ (83.0)	\$ 545.0	\$ 473.5	\$ 628.4
Average Loans and Leases								
Commercial Finance	\$ 10,323.6	\$ 10,129.7	\$ 9,964.0	\$ 10,033.2	\$ 9,654.6	\$ 10,121.2	\$ 9,778.7	\$ 11,203.2
Real Estate Finance	5,483.9	5,398.5	5,469.2	5,616.2	5,615.0	5,491.7	5,606.2	5,453.7
Business Capital	7,084.6	6,880.9	6,678.2	6,529.1	6,507.9	6,791.0	6,269.8	5,713.0
Rail	6,486.9	7,640.3	7,592.9	7,569.7	7,483.7	7,345.0	7,369.8	6,988.8
Total	\$ 29,379.0	\$ 30,049.4	\$ 29,704.3	\$ 29,748.2	\$ 29,261.2	\$ 29,748.9	\$ 29,024.5	\$ 29,358.7
Average Earning Assets (AEA)								
Commercial Finance	\$ 10,402.3	\$ 10,230.6	\$ 10,068.7	\$ 10,132.5	\$ 9,748.6	\$ 10,217.1	\$ 9,867.0	\$ 11,289.3
Real Estate Finance	5,483.9	5,398.5	5,469.2	5,616.2	5,615.0	5,491.7	5,606.2	5,453.7
Business Capital	7,118.5	6,915.7	6,714.7	6,577.9	6,560.5	6,830.0	6,336.7	5,930.6
Rail	6,585.4	7,774.6	7,712.5	7,695.1	7,583.2	7,462.8	7,460.2	7,089.3
Total	\$ 29,590.1	\$ 30,319.4	\$ 29,965.1	\$ 30,021.7	\$ 29,507.3	\$ 30,001.6	\$ 29,270.1	\$ 29,762.9
Gross Yield⁽¹⁾								
Commercial Finance	5.82%	5.78%	5.66%	5.30%	5.61%	5.64%	5.47%	5.36%
Real Estate Finance	5.80%	5.60%	5.58%	5.36%	5.18%	5.59%	5.18%	5.25%
Business Capital	9.27%	9.04%	9.05%	8.94%	8.79%	9.08%	8.84%	8.52%
Rail	11.10%	11.51%	11.45%	11.02%	11.25%	11.24%	11.59%	12.86%
Gross Yield	7.82%	7.96%	7.90%	7.57%	7.69%	7.81%	7.71%	7.75%
Net Finance Margin								
Commercial Finance	3.23%	3.29%	3.31%	3.40%	3.94%	3.31%	3.95%	3.97%
Real Estate Finance	3.07%	2.98%	3.12%	3.33%	3.43%	3.13%	3.56%	3.85%
Business Capital	4.57%	4.41%	4.55%	4.60%	4.47%	4.53%	4.90%	5.17%
Rail	2.80%	4.00%	3.71%	3.64%	4.14%	3.55%	4.27%	4.94%
Net Finance Margin	3.43%	3.67%	3.66%	3.71%	4.01%	3.61%	4.16%	4.42%
Select Metric								
Pre-tax Income ROAEA	2.07%	1.89%	1.90%	1.41%	-1.13%	1.82%	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.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Income Statement								
Interest income	\$ 89.7	\$ 79.0	\$ 85.0	\$ 85.2	\$ 84.3	\$ 338.9	\$ 378.1	\$ 420.8
Interest (benefit) expense	(40.3)	(41.6)	(37.3)	(24.3)	(19.7)	(143.5)	(51.8)	10.2
Net finance revenue	130.0	120.6	122.3	109.5	104.0	482.4	429.9	410.6
Other non-interest income	4.1	(18.1)	37.5	11.5	13.2	35.0	4.1	40.0
Provision for credit losses	3.5	(0.9)	(0.3)	1.6	1.8	3.9	25.9	11.7
Goodwill impairment	-	-	-	-	-	-	-	319.4
Operating expenses	90.7	88.9	93.7	96.0	103.5	369.3	401.5	380.9
Income (loss) from continuing operations before taxes	\$ 39.9	\$ 14.5	\$ 66.4	\$ 23.4	\$ 11.9	\$ 144.2	\$ 6.6	\$ (261.4)
Average Loans and Leases								
Other Consumer Banking	\$ 3,622.8	\$ 3,382.9	\$ 3,090.2	\$ 2,747.0	\$ 2,452.7	\$ 3,207.1	\$ 2,266.1	\$ 1,968.2
Legacy Consumer Mortgages	2,849.4	2,981.0	3,696.5	4,131.8	4,275.2	3,388.2	4,546.2	5,185.3
Total	\$ 6,472.2	\$ 6,363.9	\$ 6,786.7	\$ 6,878.8	\$ 6,727.9	\$ 6,595.3	\$ 6,812.3	\$ 7,153.5
Average Earning Assets (AEA)								
Other Consumer Banking	\$ 3,633.5	\$ 3,397.7	\$ 3,098.6	\$ 2,747.0	\$ 2,452.7	\$ 3,215.5	\$ 2,266.1	\$ 1,968.6
Legacy Consumer Mortgages	2,867.2	3,035.5	3,798.3	4,262.4	4,432.9	3,465.2	4,787.9	5,558.8
Total	\$ 6,500.7	\$ 6,433.2	\$ 6,896.9	\$ 7,009.4	\$ 6,885.6	\$ 6,680.7	\$ 7,054.0	\$ 7,527.4
Gross Yield⁽¹⁾								
Other Consumer Banking	3.78%	3.66%	3.64%	3.53%	3.52%	3.66%	3.49%	3.65%
Legacy Consumer Mortgages	7.72%	6.31%	5.99%	5.73%	5.66%	6.38%	6.24%	6.28%
Gross Yield	5.52%	4.91%	4.93%	4.86%	4.90%	5.07%	5.36%	5.59%
Net Finance Margin								
Other Consumer Banking	10.03%	10.63%	11.31%	10.28%	10.18%	10.56%	9.70%	8.01%
Legacy Consumer Mortgages	5.43%	4.01%	3.65%	3.65%	3.75%	4.12%	4.39%	4.55%
Net Finance Margin	8.00%	7.50%	7.09%	6.25%	6.04%	7.22%	6.09%	5.45%
Select Metric								
Pre-tax Income ROAEA	2.46%	0.90%	3.85%	1.34%	0.69%	2.16%	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.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Non-Strategic Portfolios								
Interest income	\$ 1.1	\$ 1.4	\$ 1.9	\$ 2.4	\$ 5.1	\$ 6.8	\$ 22.9	\$ 80.8
Rental income on operating lease equipment	-	-	-	-	-	-	-	11.6
Interest expense	-	0.8	1.8	1.7	2.2	4.3	15.2	47.2
Net finance revenue	1.1	0.6	0.1	0.7	2.9	2.5	7.7	45.2
Other non-interest income	4.0	11.6	0.7	1.2	0.9	17.5	3.1	52.1
Provision for credit losses	-	-	-	-	-	-	-	0.1
Operating expenses	1.2	2.2	2.2	2.2	(0.3)	7.8	12.7	42.2
Income (loss) from continuing operations before taxes	\$ 3.9	\$ 10.0	\$ (1.4)	\$ (0.3)	\$ 4.1	\$ 12.2	\$ (1.9)	\$ 55.2
Average Loans and Leases								
Total	\$ 26.6	\$ 27.2	\$ 43.2	\$ 61.1	\$ 77.2	\$ 39.3	\$ 129.8	\$ 903.5
Average Earning Assets (AEA)								
Total	\$ 94.3	\$ 78.6	\$ 123.0	\$ 148.6	\$ 188.0	\$ 112.3	\$ 277.0	\$ 1,175.6
Gross Yield⁽¹⁾								
Total	4.67%	7.12%	6.18%	6.46%	10.85%	6.06%	8.27%	7.86%
Select Metrics								
Net Finance Margin	4.67%	3.05%	0.33%	1.88%	6.17%	2.23%	2.78%	3.84%
Pre-tax Income ROAEA	16.54%	50.89%	-4.55%	-0.81%	8.72%	10.86%	-0.69%	4.70%
Corporate and Other								
Interest income	\$ 52.4	\$ 54.3	\$ 56.3	\$ 48.7	\$ 43.8	\$ 211.7	\$ 186.6	\$ 122.0
Interest expense	63.1	64.4	63.7	46.8	47.4	238.0	236.6	176.7
Net finance revenue	(10.7)	(10.1)	(7.4)	1.9	(3.6)	(26.3)	(50.0)	(54.7)
Other non-interest income	(53.9)	16.3	24.1	14.0	50.1	0.5	66.0	(235.3)
Operating expenses - including loss on debt extinguishment	15.6	3.4	19.5	0.1	34.6	38.6	302.6	111.3
(Loss) income from continuing operations before taxes	\$ (80.2)	\$ 2.8	\$ (2.8)	\$ 15.8	\$ 11.9	\$ (64.4)	\$ (286.6)	\$ (401.3)
Average Earning Assets (AEA)								
Total	\$ 7,928.2	\$ 8,545.9	\$ 9,244.6	\$ 8,085.4	\$ 7,981.2	\$ 8,419.8	\$ 10,251.0	\$ 9,198.2
Gross Yield⁽¹⁾								
Total	2.64%	2.54%	2.44%	2.41%	2.20%	2.51%	1.82%	1.33%
Select Metrics								
Net Finance Margin	-0.54%	-0.47%	-0.32%	0.09%	-0.18%	-0.31%	-0.49%	-0.59%
Pre-tax Income ROAEA	-4.05%	0.13%	-0.12%	0.78%	0.60%	-0.76%	-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.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Commercial Banking								
Loans	\$ 24,263.4	\$ 24,095.7	\$ 23,039.7	\$ 23,345.9	\$ 23,159.3	\$ 24,263.4	\$ 23,159.3	\$ 22,562.3
Operating lease equipment, net	6,970.6	6,888.7	6,833.9	6,774.9	6,738.9	6,970.6	6,738.9	7,486.1
Assets held for sale	64.3	1,336.5	1,286.8	1,376.3	1,334.2	64.3	1,334.2	357.7
Total loans and leases	31,298.3	32,320.9	31,160.4	31,497.1	31,232.4	31,298.3	31,232.4	30,406.1
Interest bearing cash	119.8	184.0	159.7	151.7	182.4	119.8	182.4	179.8
Investment securities	77.1	79.4	107.6	93.9	92.8	77.1	92.8	109.2
Credit balances on factoring receivables	(1,674.4)	(1,672.4)	(1,430.8)	(1,549.0)	(1,468.6)	(1,674.4)	(1,468.6)	(1,292.0)
Total earning assets	\$ 29,820.8	\$ 30,911.9	\$ 29,996.9	\$ 30,193.7	\$ 30,039.0	\$ 29,820.8	\$ 30,039.0	\$ 29,403.1
Consumer Banking								
Loans	\$ 6,532.0	\$ 6,400.1	\$ 6,308.7	\$ 6,107.7	\$ 5,954.6	6,532.0	5,954.6	6,973.6
Assets held for sale	3.9	11.9	19.3	864.0	865.6	3.9	865.6	68.2
Total loans and leases	6,535.9	6,412.0	6,328.0	6,971.7	6,820.2	6,535.9	6,820.2	7,041.8
Indemnification assets	10.8	27.2	70.8	120.5	142.4	10.8	142.4	341.4
Investment securities	11.3	8.5	16.7	-	-	11.3	-	-
Total earning assets	\$ 6,558.0	\$ 6,447.7	\$ 6,415.5	\$ 7,092.2	\$ 6,962.6	6,558.0	6,962.6	7,383.2
Non-Strategic Portfolios								
Assets held for sale	20.2	32.1	29.7	58.5	63.3	20.2	63.3	210.1
Total loans and leases	20.2	32.1	29.7	58.5	63.3	20.2	63.3	210.1
Interest bearing cash	78.9	53.0	51.7	92.8	82.0	78.9	82.0	183.8
Investment securities	-	-	-	-	-	-	-	39.6
Total earning assets	\$ 99.1	\$ 85.1	\$ 81.4	\$ 151.3	\$ 145.3	\$ 99.1	\$ 145.3	\$ 433.5
Corporate & Other								
Interest bearing cash	\$ 1,398.1	\$ 962.9	\$ 3,055.6	\$ 3,650.9	\$ 1,175.7	\$ 1,398.1	\$ 1,175.7	\$ 5,244.9
Securities purchased under agreements to resell	400.0	200.0	200.0	250.0	150.0	400.0	150.0	-
Investment securities	6,145.4	6,251.6	5,783.1	5,816.6	6,377.1	6,145.4	6,377.1	4,342.3
Total earning assets	\$ 7,943.5	\$ 7,414.5	\$ 9,038.7	\$ 9,717.5	\$ 7,702.8	\$ 7,943.5	\$ 7,702.8	\$ 9,587.2
Total								
Loans	\$ 30,795.4	\$ 30,495.8	\$ 29,348.4	\$ 29,453.6	\$ 29,113.9	\$ 30,795.4	\$ 29,113.9	\$ 29,535.9
Operating lease equipment, net	6,970.6	6,888.7	6,833.9	6,774.9	6,738.9	6,970.6	6,738.9	7,486.1
Assets held for sale	88.4	1,380.5	1,335.8	2,298.8	2,263.1	88.4	2,263.1	636.0
Total loans and leases	37,854.4	38,765.0	37,518.1	38,527.3	38,115.9	37,854.4	38,115.9	37,658.0
Interest bearing cash	1,596.8	1,199.9	3,267.0	3,895.4	1,440.1	1,596.8	1,440.1	5,608.5
Securities purchased under agreements to resell	400.0	200.0	200.0	250.0	150.0	400.0	150.0	-
Investment securities	6,233.8	6,339.5	5,907.4	5,910.5	6,469.9	6,233.8	6,469.9	4,491.1
Indemnification assets	10.8	27.2	70.8	120.5	142.4	10.8	142.4	341.4
Credit balances on factoring receivables	(1,674.4)	(1,672.4)	(1,430.8)	(1,549.0)	(1,468.6)	(1,674.4)	(1,468.6)	(1,292.0)
Total earning assets	\$ 44,421.4	\$ 44,859.2	\$ 45,532.5	\$ 47,154.7	\$ 44,849.7	\$ 44,421.4	\$ 44,849.7	\$ 46,807.0
Funded New Business Volume (by Segment)								
Commercial Banking, excluding factoring	\$ 3,194.8	\$ 2,770.4	\$ 2,378.5	\$ 2,267.2	\$ 2,902.0	\$ 10,610.9	\$ 8,607.7	\$ 8,216.2
Consumer Banking	380.5	360.0	482.6	388.6	421.9	1,611.7	949.4	960.5
Non-Strategic Portfolios	-	-	-	-	-	-	-	151.1
New Business Volume, excluding factoring	\$ 3,575.3	\$ 3,130.4	\$ 2,861.1	\$ 2,655.8	\$ 3,323.9	\$ 12,222.6	\$ 9,557.1	\$ 9,327.8

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

Certain balances may not sum due to rounding.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017
Commercial Banking							
Commercial Finance							
Loans	\$ 10,478.5	\$ 10,176.4	\$ 9,899.9	\$ 9,926.1	\$ 9,928.8	\$ 10,478.5	\$ 9,928.8
Assets held for sale	9.7	65.7	70.4	88.1	123.5	9.7	123.5
Total loans and leases	10,488.2	10,242.1	9,970.3	10,014.2	10,052.3	10,488.2	10,052.3
Interest bearing cash	0.4	-	-	8.0	0.8	0.4	0.8
Investment securities	77.1	79.3	107.5	93.9	92.8	77.1	92.8
Earning assets	\$ 10,565.7	\$ 10,321.4	\$ 10,077.8	\$ 10,116.1	\$ 10,145.9	\$ 10,565.7	10,145.9
Real Estate Finance							
Loans	\$ 5,399.7	\$ 5,502.8	\$ 5,309.3	\$ 5,594.5	\$ 5,567.9	\$ 5,399.7	\$ 5,567.9
Assets held for sale	45.7	44.8	-	28.0	22.3	45.7	22.3
Total loans and leases	5,445.4	5,547.6	5,309.3	5,622.5	5,590.2	5,445.4	5,590.2
Earning assets	\$ 5,445.4	\$ 5,547.6	\$ 5,309.3	\$ 5,622.5	\$ 5,590.2	\$ 5,445.4	5,590.2
Business Capital							
Loans	\$ 8,301.5	\$ 8,327.1	\$ 7,749.6	\$ 7,743.8	\$ 7,579.8	\$ 8,301.5	7,579.8
Operating lease equipment, net	549.1	510.4	521.1	506.5	478.0	549.1	478.0
Assets held for sale	8.9	11.5	10.0	3.7	-	8.9	-
Total loans and leases	8,859.5	8,849.0	8,280.7	8,254.0	8,057.8	8,859.5	8,057.8
Interest bearing cash	33.9	38.2	30.7	39.7	47.7	33.9	47.7
Investment securities	-	0.1	0.1	-	-	-	-
Credit balances on factoring receivables	(1,674.4)	(1,672.4)	(1,430.8)	(1,549.0)	(1,468.6)	(1,674.4)	(1,468.6)
Earning assets	\$ 7,219.0	\$ 7,214.9	\$ 6,880.7	\$ 6,744.7	\$ 6,636.9	\$ 7,219.0	6,636.9
Rail							
Loans	\$ 83.7	\$ 89.4	\$ 80.9	\$ 81.5	\$ 82.8	\$ 83.7	82.8
Operating lease equipment, net	6,421.5	6,378.3	6,312.8	6,268.4	6,260.9	6,421.5	6,260.9
Assets held for sale	-	1,214.5	1,206.4	1,256.5	1,188.4	-	1,188.4
Total loans and leases	6,505.2	7,682.2	7,600.1	7,606.4	7,532.1	6,505.2	7,532.1
Interest bearing cash	85.5	145.8	129.0	104.0	133.9	85.5	133.9
Earning assets	\$ 6,590.7	\$ 7,828.0	\$ 7,729.1	\$ 7,710.4	\$ 7,666.0	\$ 6,590.7	7,666.0
Total Commercial Banking							
Loans	\$ 24,263.4	\$ 24,095.7	\$ 23,039.7	\$ 23,345.9	\$ 23,159.3	\$ 24,263.4	\$ 23,159.3
Operating lease equipment, net	6,970.6	6,888.7	6,833.9	6,774.9	6,738.9	6,970.6	6,738.9
Assets held for sale	64.3	1,336.5	1,286.8	1,376.3	1,334.2	64.3	1,334.2
Total loans and leases	31,298.3	32,320.9	31,160.4	31,497.1	31,232.4	31,298.3	31,232.4
Interest bearing cash	119.8	184.0	159.7	151.7	182.4	119.8	182.4
Investment securities	77.1	79.4	107.6	93.9	92.8	77.1	92.8
Credit balances on factoring receivables	(1,674.4)	(1,672.4)	(1,430.8)	(1,549.0)	(1,468.6)	(1,674.4)	(1,468.6)
Earning assets	\$ 29,820.8	\$ 30,911.9	\$ 29,996.9	\$ 30,193.7	\$ 30,039.0	\$ 29,820.8	\$ 30,039.0
Consumer Banking							
Legacy Consumer Mortgages							
Loans	\$ 2,787.5	\$ 2,914.3	\$ 3,054.3	\$ 3,203.0	\$ 3,331.1	\$ 2,787.5	\$ 3,331.1
Assets held for sale	-	-	-	860.5	861.0	-	861.0
Total loans and leases	2,787.5	2,914.3	3,054.3	4,063.5	4,192.1	2,787.5	4,192.1
Indemnification assets	10.8	27.2	70.8	120.5	142.4	10.8	142.4
Earning assets	\$ 2,798.3	\$ 2,941.5	\$ 3,125.1	\$ 4,184.0	\$ 4,334.5	\$ 2,798.3	\$ 4,334.5
Other Consumer Banking							
Loans	\$ 3,744.5	\$ 3,485.8	\$ 3,254.4	\$ 2,904.7	\$ 2,623.5	\$ 3,744.5	\$ 2,623.5
Assets held for sale	3.9	11.9	19.3	3.5	4.6	3.9	4.6
Investment securities	11.3	8.5	16.7	-	-	11.3	-
Total loans and leases	3,759.7	3,506.2	3,290.4	2,908.2	2,628.1	3,759.7	2,628.1
Total Consumer Banking							
Loans	\$ 6,532.0	\$ 6,400.1	\$ 6,308.7	\$ 6,107.7	\$ 5,954.6	\$ 6,532.0	\$ 5,954.6
Assets held for sale	3.9	11.9	19.3	864.0	865.6	3.9	865.6
Total loans and leases	6,535.9	6,412.0	6,328.0	6,971.7	6,820.2	6,535.9	6,820.2
Indemnification assets	10.8	27.2	70.8	120.5	142.4	10.8	142.4
Investment securities	11.3	8.5	16.7	-	-	11.3	-
Earning assets	\$ 6,558.0	\$ 6,447.7	\$ 6,415.5	\$ 7,092.2	\$ 6,962.6	\$ 6,558.0	\$ 6,962.6

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

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017
Commercial Banking							
Commercial Finance							
Loans	\$ 10,286.1	\$ 10,022.6	\$ 9,912.1	\$ 9,928.9	\$ 9,561.8	\$ 10,045.9	\$ 9,607.0
Assets held for sale	37.5	107.1	51.9	104.3	92.8	75.3	171.7
Total loans and leases	10,323.6	10,129.7	9,964.0	10,033.2	9,654.6	10,121.2	9,778.7
Interest bearing cash	0.2	-	6.0	6.2	0.8	3.3	0.7
Investment securities	78.5	100.9	98.7	93.1	93.2	92.6	87.6
Average earning assets	\$ 10,402.3	\$ 10,230.6	\$ 10,068.7	\$ 10,132.5	\$ 9,748.6	\$ 10,217.1	\$ 9,867.0
Real Estate Finance							
Loans	\$ 5,461.3	\$ 5,387.3	\$ 5,462.2	\$ 5,575.5	\$ 5,609.2	\$ 5,472.2	\$ 5,604.3
Assets held for sale	22.6	11.2	7.0	40.7	5.8	19.5	1.9
Total loans and leases	5,483.9	5,398.5	5,469.2	5,616.2	5,615.0	5,491.7	5,606.2
Average earning assets	\$ 5,483.9	\$ 5,398.5	\$ 5,469.2	\$ 5,616.2	\$ 5,615.0	\$ 5,491.7	\$ 5,606.2
Business Capital							
Loans	\$ 8,276.9	\$ 7,929.3	\$ 7,613.4	\$ 7,556.5	\$ 7,617.8	\$ 7,846.7	\$ 7,394.1
Operating lease equipment, net	521.8	513.8	510.2	484.4	460.7	506.4	419.9
Assets held for sale	10.4	10.8	10.3	0.9	-	8.0	2.3
Total loans and leases	8,809.1	8,453.9	8,133.9	8,041.8	8,078.5	8,361.1	7,816.3
Interest bearing cash	33.9	34.7	36.5	48.8	50.4	39.0	55.2
Investment securities	-	0.1	-	-	2.2	-	11.7
Credit balances on factoring receivables	(1,724.5)	(1,573.0)	(1,455.7)	(1,512.7)	(1,570.6)	(1,570.1)	(1,546.5)
Average earning assets	\$ 7,118.5	\$ 6,915.7	\$ 6,714.7	\$ 6,577.9	\$ 6,560.5	\$ 6,830.0	\$ 6,336.7
Rail							
Loans	\$ 85.2	\$ 83.5	\$ 81.7	\$ 82.1	\$ 81.5	\$ 82.9	\$ 93.1
Operating lease equipment, net	6,401.7	6,348.2	6,285.1	6,261.5	6,254.3	6,325.1	6,673.7
Assets held for sale	-	1,208.6	1,226.1	1,226.1	1,147.9	937.0	603.0
Total loans and leases	6,486.9	7,640.3	7,592.9	7,569.7	7,483.7	7,345.0	7,369.8
Interest bearing cash	98.5	134.3	119.6	125.4	99.5	117.8	90.4
Average earning assets	\$ 6,585.4	\$ 7,774.6	\$ 7,712.5	\$ 7,695.1	\$ 7,583.2	\$ 7,462.8	\$ 7,460.2
Total Commercial Banking							
Loans	\$ 24,109.5	\$ 23,422.7	\$ 23,069.4	\$ 23,143.0	\$ 22,870.3	\$ 23,447.7	\$ 22,698.5
Operating lease equipment, net	6,923.5	6,862.0	6,795.3	6,745.9	6,715.0	6,831.5	7,093.6
Assets held for sale	70.5	1,337.7	1,295.3	1,372.0	1,246.5	1,039.8	778.9
Total loans and leases	31,103.5	31,622.4	31,160.0	31,260.9	30,831.8	31,319.0	30,571.0
Interest bearing cash	132.6	169.0	162.1	180.4	150.7	160.1	146.3
Investment securities	78.5	101.0	98.7	93.1	95.4	92.6	99.3
Credit balances on factoring receivables	(1,724.5)	(1,573.0)	(1,455.7)	(1,512.7)	(1,570.6)	(1,570.1)	(1,546.5)
Average earning assets	\$ 29,590.1	\$ 30,319.4	\$ 29,965.1	\$ 30,021.7	\$ 29,507.3	\$ 30,001.6	\$ 29,270.1
Consumer Banking							
Legacy Consumer Mortgages							
Loans	\$ 2,849.4	\$ 2,981.0	\$ 3,126.9	\$ 3,268.6	\$ 3,414.5	\$ 3,056.3	\$ 4,250.3
Assets held for sale	-	-	569.6	863.2	860.7	331.9	295.9
Total loans	2,849.4	2,981.0	3,696.5	4,131.8	4,275.2	3,388.2	4,546.2
Indemnification assets	17.8	54.5	101.8	130.6	157.7	77.0	241.7
Average earning assets	\$ 2,867.2	\$ 3,035.5	\$ 3,798.3	\$ 4,262.4	\$ 4,432.9	\$ 3,465.2	\$ 4,787.9
Other Consumer Banking							
Loans	\$ 3,616.6	\$ 3,370.2	\$ 3,079.3	\$ 2,742.9	\$ 2,447.6	\$ 3,199.3	\$ 2,249.4
Assets held for sale	6.2	12.7	10.9	4.1	5.1	7.8	16.7
Total loans	3,622.8	3,382.9	3,090.2	2,747.0	2,452.7	3,207.1	2,266.1
Indemnification assets	-	-	-	-	-	-	-
Investment securities	10.7	14.8	8.4	-	-	8.4	-
Average earning assets	\$ 3,633.5	\$ 3,397.7	\$ 3,098.6	\$ 2,747.0	\$ 2,452.7	\$ 3,215.5	\$ 2,266.1
Total Consumer Banking							
Loans	\$ 6,466.0	\$ 6,351.2	\$ 6,206.2	\$ 6,011.5	\$ 5,862.1	\$ 6,255.6	\$ 6,499.7
Assets held for sale	6.2	12.7	580.5	867.3	865.8	339.7	312.6
Total loans and leases	6,472.2	6,363.9	6,786.7	6,878.8	6,727.9	6,595.3	6,812.3
Indemnification assets	17.8	54.5	101.8	130.6	157.7	77.0	241.7
Investment securities	10.7	14.8	8.4	-	-	8.4	-
Average earning assets	\$ 6,500.7	\$ 6,433.2	\$ 6,896.9	\$ 7,009.4	\$ 6,885.6	\$ 6,680.7	\$ 7,054.0
Non-Strategic Portfolio							
Assets held for sale	\$ 26.6	\$ 27.2	\$ 43.2	\$ 61.1	\$ 77.2	\$ 39.3	\$ 129.8
Total loans and leases	26.6	27.2	43.2	61.1	77.2	39.3	129.8
Interest bearing cash	67.7	51.4	79.8	87.5	81.2	73.0	110.9
Investment securities	-	-	-	-	29.6	-	36.3
Average earning assets	\$ 94.3	\$ 78.6	\$ 123.0	\$ 148.6	\$ 188.0	\$ 112.3	\$ 277.0
Corporate and Other							
Interest bearing cash	\$ 1,591.0	\$ 2,246.0	\$ 3,288.9	\$ 1,832.9	\$ 2,038.3	\$ 2,166.5	\$ 5,034.3
Securities purchased under agreements to resell	388.0	200.0	200.0	200.0	112.5	242.3	34.6
Investment securities	5,949.2	6,099.9	5,755.7	6,052.5	5,830.4	6,011.0	5,182.1
Average earning assets	\$ 7,928.2	\$ 8,545.9	\$ 9,244.6	\$ 8,085.4	\$ 7,981.2	\$ 8,419.8	\$ 10,251.0

CIT Bank
Select Financial Data
(dollars in millions)

Certain balances may not sum due to rounding.

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Balance Sheet								
Assets								
Cash and deposits with banks	\$ 1,412.9	\$ 944.5	\$ 2,919.0	\$ 3,395.4	\$ 961.8	\$ 1,412.9	\$ 961.8	\$ 4,647.2
Securities purchased under agreement to resell	300.0	200.0	200.0	150.0	-	300.0	-	-
Investment securities	6,222.6	6,327.2	5,887.7	5,897.4	6,455.9	6,222.6	6,455.9	4,035.6
Assets held for sale	122.4	244.5	228.3	1,138.3	1,170.5	122.4	1,170.5	927.3
Loans	27,992.5	27,429.5	26,711.2	26,636.2	26,427.9	27,992.5	26,427.9	27,246.2
Allowance for loan losses	(458.8)	(444.0)	(437.8)	(418.9)	(403.5)	(458.8)	(403.5)	(406.6)
Loans, net of allowances for loan losses	27,533.7	26,985.5	26,273.4	26,217.3	26,024.4	27,533.7	26,024.4	26,839.6
Operating lease equipment, net	4,326.7	3,897.7	3,855.0	3,803.3	3,765.5	4,326.7	3,765.5	3,575.8
Bank owned life insurance	814.1	808.2	801.7	795.1	788.6	814.1	788.6	-
Goodwill	323.1	323.1	323.1	323.1	323.1	323.1	323.1	490.9
Other assets	931.0	884.4	928.6	912.4	939.7	931.0	939.7	1,266.0
Discontinued assets	195.2	216.2	248.0	298.7	317.1	195.2	317.1	448.1
Total Assets	\$ 42,181.7	\$ 40,831.3	\$ 41,664.8	\$ 42,931.0	\$ 40,746.6	\$ 42,181.7	\$ 40,746.6	\$ 42,230.5
Liabilities & Equity								
Deposits	\$ 32,014.7	\$ 31,392.0	\$ 31,963.5	\$ 32,171.1	\$ 30,048.8	\$ 32,014.7	\$ 30,048.8	\$ 32,324.5
FHLB advances	3,600.0	3,150.0	3,300.0	3,894.5	3,695.5	3,600.0	3,695.5	2,410.8
Borrowings	-	-	-	-	73.5	-	73.5	241.4
Other liabilities	1,184.2	973.1	1,004.3	1,345.3	1,306.8	1,184.2	1,306.8	1,130.2
Discontinued liabilities	291.8	307.2	344.0	476.5	500.5	291.8	500.5	935.8
Total Liabilities	37,090.7	35,822.3	36,611.8	37,887.4	35,625.1	37,090.7	35,625.1	37,042.7
Stockholders' Equity	5,091.0	5,009.0	5,053.0	5,043.6	5,121.5	5,091.0	5,121.5	5,187.8
Total Liabilities and Equity	\$ 42,181.7	\$ 40,831.3	\$ 41,664.8	\$ 42,931.0	\$ 40,746.6	\$ 42,181.7	\$ 40,746.6	\$ 42,230.5
Loans and Leases by Segment								
Commercial Banking	\$ 25,905.7	\$ 25,159.7	\$ 24,466.5	\$ 24,606.1	\$ 24,543.7	\$ 25,905.7	\$ 24,543.7	\$ 24,707.5
Consumer Banking	6,535.9	6,412.0	6,328.0	6,971.7	6,820.2	6,535.9	6,820.2	7,041.8
Total	\$ 32,441.6	\$ 31,571.7	\$ 30,794.5	\$ 31,577.8	\$ 31,363.9	\$ 32,441.6	\$ 31,363.9	\$ 31,749.3
Select Data⁽¹⁾								
Tier 1 Capital to Average Assets (Leverage Ratio)	11.6%	11.6%	11.4%	11.6%	11.8%	11.6%	11.8%	10.8%
CET 1 Capital Ratio	13.4%	13.7%	13.9%	13.6%	13.7%	13.4%	13.7%	13.2%
Total Capital to Risk Weighed Assets	14.7%	15.0%	15.2%	14.9%	15.0%	14.7%	15.0%	14.4%
Income Statement								
Interest income								
Interest and fees on loans	\$ 415.5	\$ 394.8	\$ 394.0	\$ 380.6	\$ 378.3	\$ 1,584.9	\$ 1,549.1	\$ 1,666.7
Other interest and dividends	52.2	53.7	55.3	47.4	42.8	208.6	181.8	121.2
Total interest income	467.7	448.5	449.3	428.0	421.1	1,793.5	1,730.9	1,787.9
Interest expense								
Interest on deposits	129.6	123.1	110.6	97.1	92.1	460.4	373.3	394.8
Interest on borrowings	20.7	17.2	22.7	16.5	13.5	77.1	45.6	39.7
Interest expense with affiliated companies	6.0	3.5	5.8	6.5	4.6	21.8	19.2	4.8
Interest expense	156.3	143.8	139.1	120.1	110.2	559.3	438.1	439.3
Net interest revenue	311.4	304.7	310.2	307.9	310.9	1,234.2	1,292.8	1,348.6
Rental income on operating leases	126.2	119.8	116.9	114.0	112.0	476.9	443.5	391.9
Other income	62.0	41.9	104.2	71.1	118.5	279.2	308.3	309.3
Provision for credit losses	34.7	32.4	35.7	67.4	33.6	170.2	101.6	199.0
Goodwill impairment	-	-	-	-	167.8	-	167.8	319.4
Other expenses	307.7	292.8	306.5	299.1	331.9	1,206.1	1,230.0	1,277.5
Income before taxes	157.2	141.2	189.1	126.5	8.1	614.0	545.2	253.9
Provision for income taxes	27.1	38.9	51.3	33.5	64.1	150.8	234.1	203.8
Net income (loss) from continuing operations	130.1	102.3	137.8	93.0	(56.0)	463.2	311.1	50.1
(Loss) income from discontinued operations	(3.4)	0.4	(21.1)	(7.0)	(4.5)	(31.1)	(7.7)	(210.2)
Net income (loss)	\$ 126.7	\$ 102.7	\$ 116.7	\$ 86.0	\$ (60.5)	\$ 432.1	\$ 303.4	\$ (160.1)

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

	4Q18	3Q18	2Q18	1Q18	4Q17	2018	2017	2016
Earning assets⁽²⁾:								
Loans	\$ 30,795.4	\$ 30,495.8	\$ 29,348.4	\$ 29,453.6	\$ 29,113.9	\$ 30,795.4	\$ 29,113.9	\$ 29,535.9
Operating lease equipment, net	6,970.6	6,888.7	6,833.9	6,774.9	6,738.9	6,970.6	6,738.9	7,486.1
Assets held for sale	88.4	1,380.5	1,335.8	2,298.8	2,263.1	88.4	2,263.1	636.0
Interest bearing cash	1,596.8	1,199.9	3,267.0	3,895.4	1,440.1	1,596.8	1,440.1	5,608.5
Investment securities	6,233.8	6,339.5	5,907.4	5,910.5	6,469.9	6,233.8	6,469.9	4,491.1
Securities purchased under agreements to resell	400.0	200.0	200.0	250.0	150.0	400.0	150.0	-
Indemnification assets	10.8	27.2	70.8	120.5	142.4	10.8	142.4	341.4
Credit balances of factoring clients	(1,674.4)	(1,672.4)	(1,430.8)	(1,549.0)	(1,468.6)	(1,674.4)	(1,468.6)	(1,292.0)
Earning assets	\$ 44,421.4	\$ 44,859.2	\$ 45,532.5	\$ 47,154.7	\$ 44,849.7	\$ 44,421.4	\$ 44,849.7	\$ 46,807.0
Average Earning Assets (for the respective periods)	\$ 44,113.3	\$ 45,377.1	\$ 46,229.6	\$ 45,265.1	\$ 44,562.1	\$ 45,214.4	\$ 46,852.1	\$ 47,664.2
AEA adjustment for Commercial Air sale impacts	-	-	-	-	-	-	(930.5)	-
Adjusted AEA	\$ 44,113.3	\$ 45,377.1	\$ 46,229.6	\$ 45,265.1	\$ 44,562.1	\$ 45,214.4	\$ 45,921.6	\$ 47,664.2
Total Net Revenues⁽³⁾:								
Interest income	\$ 492.0	\$ 473.6	\$ 473.6	\$ 451.2	\$ 447.7	\$ 1,890.4	\$ 1,835.6	\$ 1,911.5
Rental income on operating leases	229.8	264.3	261.3	253.6	252.6	1,009.0	1,007.4	1,031.6
Finance revenue	721.8	737.9	734.9	704.8	700.3	2,899.4	2,843.0	2,943.1
Total Interest expense	215.5	213.9	205.2	160.5	168.7	815.1	717.7	753.2
Depreciation on operating lease equipment	79.5	78.0	77.2	76.4	74.3	311.1	296.3	261.1
Maintenance and other operating lease expenses	52.9	56.6	63.5	57.4	57.9	230.4	222.9	213.6
Net finance revenue (NFR)	373.9	389.4	389.0	390.5	399.4	1,542.8	1,606.1	1,715.2
Other non-interest income	47.5	86.2	135.4	104.7	137.2	373.8	364.2	150.6
Total net revenue	\$ 421.4	\$ 475.6	\$ 524.4	\$ 495.2	\$ 536.6	\$ 1,916.6	\$ 1,970.3	\$ 1,865.8
NFR	\$ 373.9	\$ 389.4	\$ 389.0	\$ 390.5	\$ 399.4	\$ 1,542.8	\$ 1,606.1	\$ 1,715.2
Suspended depreciation on Assets HFS	-	(8.6)	(8.6)	(9.3)	(8.8)	(26.5)	(16.6)	-
Excess interest costs over interest income from Commercial Air proceeds usage	-	-	-	-	-	-	23.4	-
Interest on excess cash	-	-	-	-	-	-	(9.1)	-
Adjusted NFR	\$ 373.9	\$ 380.8	\$ 380.4	\$ 381.2	\$ 390.6	\$ 1,516.3	\$ 1,603.8	\$ 1,715.2
NFR as a % of AEA	3.39%	3.43%	3.37%	3.45%	3.59%	3.41%	3.43%	3.60%
NFR as a % of AEA, adjusted for noteworthy items	3.39%	3.36%	3.29%	3.37%	3.51%	3.35%	3.49%	3.60%
Net Operating Lease Revenues⁽⁴⁾:								
Rental income on operating lease equipment	\$ 229.8	\$ 264.3	\$ 261.3	\$ 253.6	\$ 252.6	\$ 1,009.0	\$ 1,007.4	\$ 1,031.6
Depreciation on operating lease equipment	79.5	78.0	77.2	76.4	74.3	311.1	296.3	261.1
Maintenance and other operating lease expenses	52.9	56.6	63.5	57.4	57.9	230.4	222.9	213.6
Net operating lease revenue	\$ 97.4	\$ 129.7	\$ 120.6	\$ 119.8	\$ 120.4	\$ 467.5	\$ 488.2	\$ 556.9
Tangible book value								
Total common stockholders' equity	\$ 5,621.6	\$ 5,995.3	\$ 6,200.7	\$ 6,801.8	\$ 6,995.0	\$ 5,621.6	\$ 6,995.0	\$ 10,002.7
Less: goodwill and intangible assets, net	459.1	464.9	470.9	476.9	482.9	459.1	482.9	826.1
Tangible book value ⁽⁵⁾	5,162.5	5,530.4	5,729.8	6,324.9	6,512.1	5,162.5	6,512.1	9,176.6
Less: Disallowed deferred tax asset	64.6	89.9	93.7	98.9	104.8	64.6	104.8	213.7
Tangible common equity ⁽⁵⁾	\$ 5,097.9	\$ 5,440.5	\$ 5,636.1	\$ 6,226.0	\$ 6,407.3	\$ 5,097.9	\$ 6,407.3	\$ 8,962.9
Adjusted Operating Expenses								
Operating expenses	\$ 257.9	\$ 263.3	\$ 267.5	\$ 281.3	\$ 304.0	\$ 1,070.0	\$ 1,188.5	\$ 1,283.5
Intangible asset amortization	5.9	6.0	6.0	6.0	6.1	23.9	24.7	25.6
Restructuring costs	-	-	-	-	31.9	-	53.0	36.2
Operating expenses exclusive of restructuring costs and intangible assets amortization, and other noteworthy items ⁽⁶⁾	252.0	257.3	261.5	275.3	266.0	1,046.1	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 ⁽⁶⁾	\$ 252.0	\$ 257.3	\$ 261.5	\$ 275.3	\$ 266.0	\$ 1,046.1	\$ 1,110.8	\$ 1,194.4
Operating expenses (exclusive of restructuring costs and intangible assets amortization) and other noteworthy items as a % of AEA	2.29%	2.27%	2.26%	2.43%	2.39%	2.31%	2.42%	2.51%
Total Net Revenue	\$ 421.4	\$ 475.6	\$ 524.4	\$ 495.2	\$ 536.6	\$ 1,916.6	\$ 1,970.3	\$ 1,865.8
LIHTC Methodology Change	\$ -	\$ -	\$ -	\$ -	\$ (29.4)	\$ -	\$ (29.4)	\$ -
Financial Freedom Transaction Related Items ⁽²⁾	-	-	-	-	-	-	26.8	-
NACCO Suspended Depreciation	-	(8.6)	(8.6)	(9.3)	(8.8)	(26.5)	(16.6)	-
Net costs of excess liquidity	-	-	-	-	-	-	14.3	-
CTA Charge	-	-	-	-	-	-	8.1	3.0
Gain and other revenues from sale of reverse mortgage portfolio	-	-	(29.3)	-	-	(29.3)	-	-
Gain on sale - UK business	-	-	-	-	-	-	-	(23.5)
Asset Impairment	-	-	-	-	-	-	-	11.0
TRS Termination Charge	69.5	-	-	-	-	69.5	-	243.3
Canada Portfolio Sale Gain	-	-	-	-	-	-	-	(22.3)
Gain related to IndyMac venture	-	-	-	-	-	-	-	(5.0)
Impairment of LCM indemnification asset	-	21.2	-	-	-	21.2	-	-
Release of valuation reserve on AHFS	-	(10.6)	-	-	-	(10.6)	-	-
NACCO gain on sale	(25.1)	-	-	-	-	(25.1)	-	-
Total Adjusted Net Revenue	465.8	477.6	486.5	485.9	498.4	1,915.8	1,973.5	2,072.3
Net Efficiency Ratio ⁽⁵⁾	59.8%	54.1%	49.9%	55.6%	49.6%	54.6%	56.4%	65.5%
Net Efficiency Ratio Adjusted ⁽⁵⁾	54.1%	53.9%	53.8%	56.7%	53.4%	54.6%	56.3%	57.6%
Income excluding noteworthy items								
Income (loss) from continuing operations available to common shareholders	\$ 82.2	\$ 129.4	\$ 137.9	\$ 103.7	\$ (92.6)	\$ 453.2	\$ 249.6	\$ (182.6)
Adjustments - detailed on Noteworthy Items tab	44.9	1.6	(13.3)	(6.8)	222.9	26.4	254.5	566.8
Adjusted income from continuing operations available to common shareholders	\$ 127.1	\$ 131.0	\$ 124.6	\$ 96.9	\$ 130.3	\$ 479.6	\$ 504.1	\$ 384.2
Net income (loss)	\$ 82.3	\$ 131.5	\$ 117.4	\$ 97.0	\$ (97.8)	\$ 428.2	\$ 458.4	\$ (848.0)
Adjustments - detailed on Noteworthy Items tab	44.9	1.6	0.5	(6.8)	222.9	40.2	96.7	1,557.4
Adjusted net income	\$ 127.2	\$ 133.1	\$ 117.9	\$ 90.2	\$ 125.1	\$ 468.4	\$ 555.1	\$ 709.4

⁽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 may be 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 stockholders' 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
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
	Discontinued Operations	Corporate	Loss on Debt Redemption	Debt Extinguishment Costs	(\$19)	(\$14)	(\$0.11)
			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)

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.