



FINANCIAL DATA PACKAGE

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

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

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

as of October 31, 2019

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

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Income Statement							
Interest income							
Interest and fees on loans	\$ 446.8	\$ 457.0	\$ 451.3	\$ 438.0	\$ 417.4	\$ 1,671.8	\$ 1,638.1
Other interest and dividends	56.6	58.5	65.2	54.0	56.2	218.6	197.5
Total interest income	503.4	515.5	516.5	492.0	473.6	1,890.4	1,835.6
Net operating lease revenue							
Rental income on operating leases	211.7	213.0	217.7	229.8	264.3	1,009.0	1,007.4
Depreciation on operating lease equipment	76.0	76.8	79.4	79.5	78.0	311.1	296.3
Maintenance and other operating lease expenses	41.9	48.3	49.8	52.9	56.6	230.4	222.9
Total net operating lease revenue	93.8	87.9	88.5	97.4	129.7	467.5	488.2
Interest expense							
Interest on deposits	173.8	173.9	153.8	129.6	123.1	460.4	373.3
Interest on borrowings	70.1	68.8	81.8	85.9	90.8	354.7	344.4
Total interest expense	243.9	242.7	235.6	215.5	213.9	815.1	717.7
Net finance revenue	353.3	360.7	369.4	373.9	389.4	1,542.8	1,606.1
Other non-interest income ⁽¹⁾	101.0	106.1	96.8	47.5	86.2	373.8	364.2
Non-interest expenses							
Operating expenses ⁽²⁾	310.8	267.8	276.1	257.9	263.3	1,070.0	1,188.5
Goodwill impairment	-	-	-	-	-	-	255.6
Loss on debt extinguishments and deposit redemption	0.1	0.2	0.1	15.7	3.5	38.6	220.0
Total non-interest expenses	310.9	268.0	276.2	273.6	266.8	1,108.6	1,664.1
Pre-provision net revenue	143.4	198.8	190.0	147.8	208.8	808.0	306.2
Provision for credit losses	26.6	28.6	33.0	31.2	38.1	171.0	114.6
Income from continuing operations before (benefit) provision for income taxes	116.8	170.2	157.0	116.6	170.7	637.0	191.6
(Benefit) provision for income taxes	(26.0)	33.4	37.8	24.9	41.3	164.9	(67.8)
Income from continuing operations	142.8	136.8	119.2	91.7	129.4	472.1	259.4
Discontinued operations							
Income (loss) from discontinued operations, net of taxes	-	0.8	(0.3)	0.1	2.1	(25.0)	208.8
Net income	142.8	137.6	118.9	91.8	131.5	447.1	468.2
Preferred Dividends	-	9.4	-	9.5	-	18.9	9.8
Net income available to common shareholders	\$ 142.8	\$ 128.2	\$ 118.9	\$ 82.3	\$ 131.5	\$ 428.2	\$ 458.4
Income from continuing operations, available to common shareholders	\$ 142.8	\$ 127.4	\$ 119.2	\$ 82.2	\$ 129.4	\$ 453.2	\$ 249.6
Basic income per common share							
Income from continuing operations	\$ 1.51	\$ 1.32	\$ 1.19	\$ 0.79	\$ 1.15	\$ 3.85	\$ 1.54
Income (loss) from discontinued operations	-	0.01	(0.01)	-	0.02	(0.21)	1.28
Basic income per common share	\$ 1.51	\$ 1.33	\$ 1.18	\$ 0.79	\$ 1.17	\$ 3.64	\$ 2.82
Average number of common shares - basic (thousands)	94,732	96,173	100,420	104,110	112,842	117,653	162,290
Diluted income per common share							
Income from continuing operations	\$ 1.50	\$ 1.32	\$ 1.18	\$ 0.78	\$ 1.13	\$ 3.82	\$ 1.52
Income (loss) from discontinued operations	-	0.01	-	-	0.02	(0.21)	1.28
Diluted income per common share	\$ 1.50	\$ 1.33	\$ 1.18	\$ 0.78	\$ 1.15	\$ 3.61	\$ 2.80
Average number of common shares - diluted (thousands)	95,018	96,483	101,096	105,149	114,007	118,777	163,950
⁽¹⁾Other Non-Interest Income							
Fee revenues	\$ 29.2	\$ 27.5	\$ 30.7	\$ 21.6	\$ 28.2	\$ 103.5	\$ 113.6
Factoring commissions	25.2	23.8	24.0	26.1	27.2	102.4	102.9
Gains on leasing equipment, net of impairments	17.9	17.0	16.6	18.0	13.6	59.5	43.1
BOLI income	7.8	7.2	6.4	5.9	6.5	25.5	7.6
Gains on investment securities, net of impairments	1.6	2.1	1.6	4.7	3.6	15.3	28.9
Property tax income	5.1	5.8	6.1	-	-	-	-
Other revenues	14.2	22.7	11.4	(28.8)	7.1	67.6	68.1
Total other non-interest income	\$ 101.0	\$ 106.1	\$ 96.8	\$ 47.5	\$ 86.2	\$ 373.8	\$ 364.2
⁽²⁾Operating Expenses							
Compensation and benefits	\$ 137.5	\$ 141.1	\$ 146.2	\$ 130.1	\$ 137.3	\$ 558.4	\$ 566.3
Technology	34.3	34.5	32.5	34.1	32.3	131.5	127.9
Professional fees	21.0	16.6	18.6	19.5	16.7	82.7	132.3
Insurance	12.5	13.6	14.4	14.0	15.9	68.3	84.7
Net occupancy expense	44.5	15.0	15.9	17.3	16.1	65.6	67.8
Advertising and marketing	14.4	5.8	13.2	10.6	10.6	47.6	42.2
Property tax expense	5.9	5.9	6.3	-	-	-	-
Restructuring costs	15.1	-	-	-	-	-	53.0
Intangible asset amortization	5.8	5.8	5.8	5.9	6.0	23.9	24.7
Other expenses	19.8	29.5	23.2	26.4	28.4	92.0	89.6
Operating expenses	\$ 310.8	\$ 267.8	\$ 276.1	\$ 257.9	\$ 263.3	\$ 1,070.0	\$ 1,188.5
Noteworthy items	44.0	-	-	-	-	-	53.0
Intangible asset amortization	5.8	5.8	5.8	5.9	6.0	23.9	24.7
Operating expenses, excluding noteworthy items and intangible asset amortization	261.0	262.0	270.3	252.0	257.3	1,046.1	1,110.8

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

Certain balances may not sum due to rounding.

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Income Statement							
Interest income							
Interest and fees on loans	\$ 446.8	\$ 457.0	\$ 451.3	\$ 438.0	\$ 417.4	\$ 1,671.8	\$ 1,638.1
Other interest and dividends	56.6	58.5	65.2	54.0	56.2	218.6	188.4
Total interest income	503.4	515.5	516.5	492.0	473.6	1,890.4	1,826.5
Net operating lease revenue							
Rental income on operating leases	211.7	213.0	217.7	229.8	264.3	1,009.0	1,007.4
Depreciation on operating lease equipment	76.0	76.8	79.4	79.5	86.6	337.6	312.9
Maintenance and other operating lease expenses	41.9	48.3	49.8	52.9	56.6	230.4	222.9
Total net operating lease revenue	93.8	87.9	88.5	97.4	121.1	441.0	471.6
Interest expense							
Interest on deposits	173.8	173.9	153.8	129.6	123.1	460.4	373.3
Interest on borrowings	70.1	68.8	81.8	85.9	90.8	354.7	321.0
Total interest expense	243.9	242.7	235.6	215.5	213.9	815.1	694.3
Net finance revenue	353.3	360.7	369.4	373.9	380.8	1,516.3	1,603.8
Other non-interest income ⁽¹⁾	101.0	106.1	96.8	91.9	96.8	399.5	369.7
Non-interest expenses							
Operating expenses ⁽²⁾	266.8	267.8	276.1	257.9	263.3	1,070.0	1,135.5
Loss on debt extinguishments and deposit redemption	0.1	0.2	0.1	-	0.2	0.5	1.7
Total non-interest expenses	266.9	268.0	276.2	257.9	263.5	1,070.5	1,137.2
Pre-provision net revenue	187.4	198.8	190.0	207.9	214.1	845.3	836.3
Provision for credit losses	26.6	28.6	33.0	31.2	38.1	171.0	99.1
Income from continuing operations before provision for income taxes	160.8	170.2	157.0	176.7	176.0	674.3	737.2
Provision for income taxes	38.3	33.4	37.8	40.1	45.0	175.8	223.3
Income from continuing operations	122.5	136.8	119.2	136.6	131.0	498.5	513.9
Discontinued operations							
Income (loss) from discontinued operations, net of taxes	-	0.8	(0.3)	0.1	2.1	(11.2)	51.0
Net income	122.5	137.6	118.9	136.7	133.1	487.3	564.9
Less: preferred stock dividends	-	9.4	-	9.5	-	18.9	9.8
Net income available to common shareholders	\$ 122.5	\$ 128.2	\$ 118.9	\$ 127.2	\$ 133.1	\$ 468.4	\$ 555.1
Income from continuing operations, available to common shareholders	\$ 122.5	\$ 127.4	\$ 119.2	\$ 127.1	\$ 131.0	\$ 479.6	\$ 504.1
Basic income per common share							
Income from continuing operations	\$ 1.29	\$ 1.32	\$ 1.19	\$ 1.22	\$ 1.16	\$ 4.08	\$ 3.11
Income (loss) from discontinued operations	-	0.01	(0.01)	-	0.02	(0.10)	0.31
Basic income per common share	\$ 1.29	\$ 1.33	\$ 1.18	\$ 1.22	\$ 1.18	\$ 3.98	\$ 3.42
Average number of common shares - basic (thousands)	94,732	96,173	100,420	104,110	112,842	117,653	162,290
Diluted income per common share							
Income from continuing operations	\$ 1.29	\$ 1.32	\$ 1.18	\$ 1.21	\$ 1.15	\$ 4.04	\$ 3.07
Income (loss) from discontinued operations	-	0.01	-	-	0.02	(0.10)	0.32
Diluted income per common share	\$ 1.29	\$ 1.33	\$ 1.18	\$ 1.21	\$ 1.17	\$ 3.94	\$ 3.39
Average number of common shares - diluted (thousands)	95,018	96,483	101,096	105,149	114,007	118,777	163,950
⁽¹⁾Other Non-Interest Income							
Fee revenues	\$ 29.2	\$ 27.5	\$ 30.7	\$ 21.6	\$ 28.2	\$ 103.5	\$ 113.6
Factoring commissions	25.2	23.8	24.0	26.1	27.2	102.4	102.9
Gains on leasing equipment, net of impairments	17.9	17.0	16.6	18.2	13.6	59.7	43.1
BOLI income	7.8	7.2	6.4	5.9	6.5	25.5	7.6
Gains on investment securities, net of impairments	1.6	2.1	1.6	4.7	3.6	15.3	28.9
Property tax income	5.1	5.8	6.1	-	-	-	-
Other revenues	14.2	22.7	11.4	15.4	17.7	93.1	73.6
Total other non-interest income	\$ 101.0	\$ 106.1	\$ 96.8	\$ 91.9	\$ 96.8	\$ 399.5	\$ 369.7
⁽²⁾Operating Expenses							
Compensation and benefits	\$ 137.5	\$ 141.1	\$ 146.2	\$ 130.1	\$ 137.3	\$ 558.4	\$ 566.3
Technology	34.3	34.5	32.5	34.1	32.3	131.5	127.9
Professional fees	21.0	16.6	18.6	19.5	16.7	82.7	132.3
Insurance	12.5	13.6	14.4	14.0	15.9	68.3	84.7
Net occupancy expense	15.6	15.0	15.9	17.3	16.1	65.6	67.8
Advertising and marketing	14.4	5.8	13.2	10.6	10.6	47.6	42.2
Property tax expense	5.9	5.9	6.3	-	-	-	-
Restructuring costs	-	-	-	-	-	-	-
Intangible asset amortization	5.8	5.8	5.8	5.9	6.0	23.9	24.7
Other expenses	19.8	29.5	23.2	26.4	28.4	92.0	89.6
Operating expenses	\$ 266.8	\$ 267.8	\$ 276.1	\$ 257.9	\$ 263.3	\$ 1,070.0	\$ 1,135.5
Noteworthy items	-	-	-	-	-	-	-
Intangible asset amortization	5.8	5.8	5.8	5.9	6.0	23.9	24.7
Operating expenses, excluding noteworthy items and intangible asset amortization	261.0	262.0	270.3	252.0	257.3	1,046.1	1,110.8

CIT Group Inc.

Business Segment Income Statement, excluding Noteworthy Items

(dollars in millions)

Certain balances may not sum due to rounding.

	3Q19				
	Commercial Banking	Consumer Banking	Non-Strategic Portfolios	Corporate and Other	Total
Income Statement					
Interest income					
Interest and fees on loans	\$ 355.6	\$ 90.3	\$ 0.9	\$ -	\$ 446.8
Other interest and dividends	2.9	0.2	0.0	53.5	56.6
Total interest income	358.5	90.5	0.9	53.5	503.4
Net operating lease revenue					
Rental income on operating leases	211.7	-	-	-	211.7
Depreciation on operating lease equipment	76.0	-	-	-	76.0
Maintenance and other operating lease expenses	41.9	-	-	-	41.9
Total net operating lease revenue	93.8	-	-	-	93.8
Interest expense					
Interest on deposits	4.0	149.3	-	20.5	173.8
Interest (benefit) on borrowings	185.0	(175.0)	0.4	59.7	70.1
Total interest (benefit) expense	189.0	(25.7)	0.4	80.2	243.9
Net finance revenue	263.3	116.2	0.5	(26.7)	353.3
Other non-interest income	80.3	6.3	2.7	11.7	101.0
Non-interest expenses					
Operating expenses	172.0	83.8	0.6	10.4	266.8
Loss on debt extinguishments and deposit redemption	-	-	-	0.1	0.1
Total non-interest expenses	172.0	83.8	0.6	10.5	266.9
Pre-provision net revenue	171.6	38.7	2.6	(25.5)	187.4
Provision (benefit) for credit losses	27.1	(0.5)	-	-	26.6
Income (loss) from continuing operations before provision (benefit) for income taxes	\$ 144.5	\$ 39.2	\$ 2.6	\$ (25.5)	\$ 160.8

CIT Group Inc.
Balance Sheet
(dollars in millions)

Certain balances may not sum due to rounding.

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Assets							
Total cash and deposits	\$ 1,824.6	\$ 1,672.4	\$ 1,320.2	\$ 1,795.6	\$ 1,367.5	\$ 1,795.6	\$ 1,718.7
Securities purchased under agreement to resell	2,000.0	850.0	600.0	400.0	200.0	400.0	150.0
Investment securities	6,109.7	6,571.7	7,844.1	6,233.8	6,339.5	6,233.8	6,469.9
Assets held for sale	169.2	190.8	79.4	88.4	1,380.5	88.4	2,263.1
Loans	31,345.5	31,322.8	31,247.0	30,795.4	30,495.8	30,795.4	29,113.9
Allowance for loan losses	(486.2)	(487.4)	(487.5)	(489.7)	(477.4)	(489.7)	(431.1)
Loans, net of allowance for loan losses	30,859.3	30,835.4	30,759.5	30,305.7	30,018.4	30,305.7	28,682.8
Operating lease equipment, net	7,099.9	7,056.1	6,989.5	6,970.6	6,888.7	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	1,035.5	1,027.7	975.5	814.1	808.2	814.1	788.6
Other assets ⁽¹⁾	1,935.0	1,828.2	1,635.2	1,309.5	1,562.0	1,309.5	1,595.5
Assets of discontinued operations	-	155.4	208.2	249.8	327.7	249.8	501.3
Total assets	\$ 51,403.1	\$ 50,557.6	\$ 50,781.5	\$ 48,537.4	\$ 49,262.4	\$ 48,537.4	\$ 49,278.7
Liabilities							
Deposits	\$ 35,910.0	\$ 35,324.4	\$ 34,949.0	\$ 31,239.5	\$ 30,825.0	\$ 31,239.5	\$ 29,569.3
Credit balances of factoring clients	1,238.4	1,175.8	1,651.3	1,674.4	1,672.4	1,674.4	1,468.6
Other liabilities ⁽²⁾	1,798.0	1,562.6	1,427.0	1,261.1	1,461.9	1,261.1	1,437.1
Borrowings							
FHLB advances	1,350.0	1,900.0	2,050.0	3,600.0	3,150.0	3,600.0	3,695.5
Other secured and structured financings	710.9	610.7	710.5	710.4	1,286.6	710.4	1,541.4
Senior unsecured	3,966.6	3,420.1	3,414.9	3,413.0	3,842.3	3,413.0	3,737.5
Subordinated unsecured	395.7	395.6	395.5	395.4	395.3	395.4	-
Total borrowings	6,423.2	6,326.4	6,570.9	8,118.8	8,674.2	8,118.8	8,974.4
Liabilities of discontinued operations	-	252.4	273.8	297.0	308.6	297.0	509.3
Total liabilities	\$ 45,369.6	\$ 44,641.6	\$ 44,872.0	\$ 42,590.8	\$ 42,942.1	\$ 42,590.8	\$ 41,958.7
Equity							
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	1.6	2.1	1.6	2.1
Paid-in capital	6,847.8	6,836.2	6,825.2	6,810.8	8,831.3	6,810.8	8,798.1
Retained earnings	2,220.3	2,111.4	2,017.6	1,924.4	2,182.3	1,924.4	1,906.5
Accumulated other comprehensive loss	(64.5)	(65.1)	(125.2)	(178.3)	(199.4)	(178.3)	(86.5)
Treasury stock, at cost	(3,296.7)	(3,293.1)	(3,134.7)	(2,936.9)	(4,821.0)	(2,936.9)	(3,625.2)
Total common stockholders' equity	5,708.5	5,591.0	5,584.5	5,621.6	5,995.3	5,621.6	6,995.0
Total equity	\$ 6,033.5	\$ 5,916.0	\$ 5,909.5	\$ 5,946.6	\$ 6,320.3	\$ 5,946.6	\$ 7,320.0
Total liabilities and equity	\$ 51,403.1	\$ 50,557.6	\$ 50,781.5	\$ 48,537.4	\$ 49,262.4	\$ 48,537.4	\$ 49,278.7
Book Value Per Common Share							
Common stockholders' equity	\$ 5,708.5	\$ 5,591.0	\$ 5,584.5	\$ 5,621.6	\$ 5,995.3	\$ 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	71.8	77.6	83.4	89.2	95.0	89.2	113.0
Tangible common equity	\$ 5,266.8	\$ 5,143.5	\$ 5,131.2	\$ 5,162.5	\$ 5,530.4	\$ 5,162.5	\$ 6,512.1
Book value per common share	60.27	59.01	57.05	55.70	54.22	55.70	53.25
Tangible book value per common share	55.60	54.29	52.42	51.15	50.02	51.15	49.58
Outstanding common shares (in thousands)	94,720	94,745	97,895	100,920	110,566	100,920	131,353
⁽¹⁾Other Assets							
Tax credit investments and investments in unconsolidated subsidiaries	\$ 356.3	\$ 361.3	\$ 325.4	\$ 313.9	\$ 308.6	\$ 313.9	\$ 247.6
Property, furniture and fixtures	165.2	194.4	189.2	160.0	170.8	160.0	173.9
Current and deferred federal and state tax assets	125.9	113.7	122.9	137.0	183.8	137.0	205.2
Intangible assets, net	71.8	77.6	83.4	89.2	95.0	89.2	113.0
Counterparty receivables	311.3	231.1	126.4	57.0	202.0	57.0	241.3
Indemnification assets	-	-	-	10.8	27.2	10.8	142.4
Right of use assets	192.5	195.3	202.0	-	-	-	-
Other	712.0	654.8	585.9	541.6	574.6	541.6	472.1
Total other assets	\$ 1,935.0	\$ 1,828.2	\$ 1,635.2	\$ 1,309.5	\$ 1,562.0	\$ 1,309.5	\$ 1,595.5
⁽²⁾Other Liabilities							
Accrued expenses and accounts payable	\$ 522.8	\$ 490.6	\$ 478.1	\$ 561.5	\$ 576.4	\$ 561.5	\$ 584.8
Current and deferred taxes payable	136.3	155.9	139.0	106.9	229.5	106.9	204.3
Accrued interest payable	46.0	87.0	48.9	91.7	59.4	91.7	86.6
Fair value of derivative financial instruments	219.1	159.6	85.3	79.7	129.1	79.7	87.5
Lease liabilities	241.1	245.5	253.0	-	-	-	-
Other	632.7	424.0	422.7	421.3	467.5	421.3	473.9
Total other liabilities	\$ 1,798.0	\$ 1,562.6	\$ 1,427.0	\$ 1,261.1	\$ 1,461.9	\$ 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.

	3Q19			2Q19			1Q19			4Q18			3Q18		
	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
Assets															
Interest bearing cash	\$ 1,378.2	\$ 7.8	2.26%	\$ 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%
Investment securities and securities purchased under agreements to resell	7,733.3	48.8	2.52%	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%
Loans (including held for sale)	30,071.2	446.8	5.94%	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%
Operating lease equipment, net (including held for sale)	7,062.1	93.8	5.31%	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%
Indemnification assets	-	-	-	-	-	-	7.7	2.5	NM	17.8	(2.7)	-60.67%	54.5	(10.2)	-74.86%
Average earning assets	46,244.8	597.2	5.17%	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%
Non-interest earning assets															
Cash and due from banks	125.6			148.7			129.8			171.6			172.7		
Allowance for loan losses	(484.7)			(487.4)			(493.0)			(479.4)			(468.9)		
All other non-interest bearing assets	3,316.0			3,055.6			2,840.0			2,594.9			2,717.2		
Assets of discontinued operation	25.5			182.1			230.1			300.3			352.9		
Total average assets	<u>\$ 49,227.2</u>			<u>\$ 49,046.8</u>			<u>\$ 48,876.2</u>			<u>\$ 46,700.7</u>			<u>\$ 48,151.0</u>		
Liabilities															
Deposits	\$ 33,577.6	\$ 173.8	2.07%	\$ 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%
Borrowings	6,364.0	70.1	4.41%	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%
Total interest-bearing liabilities	39,941.6	243.9	2.44%	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%
Non-interest bearing deposits	1,533.2			1,622.4			1,611.3			1,563.6			1,503.2		
Other non-interest bearing liabilities	1,692.1			1,481.4			1,558.4			1,337.8			1,473.6		
Liabilities of discontinued operation	104.9			262.4			286.0			299.7			327.9		
Stockholders' equity	5,955.4			5,914.9			5,951.6			6,067.1			6,418.7		
Total average liabilities and stockholders' equity	<u>\$ 49,227.2</u>			<u>\$ 49,046.8</u>			<u>\$ 48,876.2</u>			<u>\$ 46,700.7</u>			<u>\$ 48,151.0</u>		

	2018			2017		
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate
Assets						
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>		
Liabilities						
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>		

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

Certain balances may not sum due to rounding.

	3Q19			2Q19			1Q19			4Q18			3Q18		
	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
Assets															
Interest bearing cash	\$ 1,378.2	\$ 7.8	2.26%	\$ 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%
Investment securities and securities purchased under agreements to resell	7,733.3	48.8	2.52%	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%
Loans (including held for sale)	30,071.2	446.8	5.94%	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%
Operating lease equipment, net (including held for sale)	7,062.1	93.8	5.31%	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%
Indemnification assets	-	-	-	-	-	-	7.7	2.5	NM	17.8	(2.7)	-60.67%	54.5	(10.2)	-74.86%
Average earning assets	46,244.8	597.2	5.17%	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%
Non-interest earning assets															
Cash and due from banks	125.6			148.7			129.8			171.6			172.7		
Allowance for loan losses	(484.7)			(487.4)			(493.0)			(479.4)			(468.9)		
All other non-interest bearing assets	3,316.0			3,055.6			2,840.0			2,594.9			2,717.2		
Assets of discontinued operation	25.5			182.1			230.1			300.3			352.9		
Total average assets	<u>\$ 49,227.2</u>			<u>\$ 49,046.8</u>			<u>\$ 48,876.2</u>			<u>\$ 46,700.7</u>			<u>\$ 48,151.0</u>		
Liabilities															
Deposits	\$ 33,577.6	\$ 173.8	2.07%	\$ 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%
Borrowings	6,364.0	70.1	4.41%	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%
Total interest-bearing liabilities	39,941.6	243.9	2.44%	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%
Non-interest bearing deposits	1,533.2			1,622.4			1,611.3			1,563.6			1,503.2		
Other non-interest bearing liabilities	1,692.1			1,481.4			1,558.4			1,337.8			1,473.6		
Liabilities of discontinued operation	104.9			262.4			286.0			299.7			327.9		
Stockholders' equity	5,955.4			5,914.9			5,951.6			6,067.1			6,418.7		
Total average liabilities and stockholders' equity	<u>\$ 49,227.2</u>			<u>\$ 49,046.8</u>			<u>\$ 48,876.2</u>			<u>\$ 46,700.7</u>			<u>\$ 48,151.0</u>		
2018															
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate									
Assets															
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%									
Average 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>											
Liabilities															
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>											
2017															
	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate									

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

	3Q19			2Q19			1Q19			4Q18			3Q18		
	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %
Average Deposits by Type															
Total interest-bearing deposits															
Interest-bearing checking	\$ 1,246.0	\$ 2.0	0.64%	\$ 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%
Savings and money market	19,868.4	98.7	1.99%	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%
Time deposits	12,463.2	73.1	2.35%	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%
Non-interest bearing deposits	1,533.2	-	-	1,622.4	-	-	1,611.3	-	-	1,563.6	-	-	1,503.2	-	-
Total deposits	<u>\$ 35,110.8</u>	<u>\$ 173.8</u>	<u>1.98%</u>	<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>

Average Deposits by Channel															
Online channel	\$ 18,890.0	\$ 104.2	2.21%	\$ 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%
Branch channel	11,504.8	45.1	1.57%	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%
Commercial channel	1,866.0	4.0	0.86%	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%
Brokered/other channel	2,850.0	20.5	2.88%	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%
Total deposits	<u>\$ 35,110.8</u>	<u>\$ 173.8</u>	<u>1.98%</u>	<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>

	3Q19			2Q19			1Q19			4Q18			3Q18		
	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %
Average Borrowings															
Deposits	\$ 35,110.8	\$ 173.8	1.98%	\$ 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%
FHLB advances	1,907.6	11.7	2.45%	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%
Other secured and structured financings	615.1	6.4	4.16%	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%
Senior unsecured	3,445.7	43.4	5.04%	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%
Subordinated unsecured	395.6	6.3	6.37%	395.5	6.2	6.27%	395.5	6.2	6.27%	395.4	6.2	6.27%	395.3	6.2	6.27%
Other credit facilities	-	2.3	-	-	2.1	-	-	2.1	-	-	2.5	-	-	2.5	-
Total borrowings	<u>\$ 41,474.8</u>	<u>\$ 243.9</u>	<u>2.35%</u>	<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>

	3Q19		2Q19		1Q19		4Q18		3Q18	
	Balance	% of Total Deposits	Balance	% of Total Deposits	Balance	% of Total Deposits	Balance	% of Total Deposits	Balance	% of Total Deposits
Ending Balance Deposits by Type										
Total interest bearing deposits										
Interest bearing checking	\$ 1,166.7	3.2%	\$ 1,313.1	3.7%	\$ 1,328.0	3.8%	\$ 1,553.3	5.0%	\$ 1,767.7	5.7%
Savings and money market	20,544.6	57.2%	19,593.7	55.5%	18,306.5	52.4%	13,947.3	44.6%	13,062.4	42.4%
Time deposits	12,550.7	35.0%	12,863.6	36.4%	13,664.0	39.1%	14,065.7	45.0%	14,506.8	47.1%
Non-interest bearing deposits	1,648.0	4.6%	1,554.0	4.4%	1,650.5	4.7%	1,673.3	5.4%	1,488.1	4.8%
Total deposits	<u>\$ 35,910.0</u>	<u>100.0%</u>	<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>

Ending Balance Deposits by Channel										
Online channel	\$ 19,207.9	53.5%	\$ 19,221.0	54.4%	\$ 18,650.6	53.4%	\$ 14,688.4	47.0%	\$ 14,502.7	47.0%
Branch channel	11,612.0	32.3%	11,304.8	32.0%	11,384.1	32.6%	11,364.0	36.4%	11,545.4	37.5%
Commercial channel	2,047.0	5.7%	2,000.0	5.7%	1,848.9	5.3%	2,078.3	6.7%	1,824.1	5.9%
Brokered/other channel	3,043.1	8.5%	2,798.6	7.9%	3,065.3	8.8%	3,108.8	10.0%	2,952.8	9.6%
Total deposits	<u>\$ 35,910.0</u>	<u>100.0%</u>	<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>

CIT Group Inc.
Charge-offs and Credit Provision
(dollars in millions)

Certain balances may not sum due to rounding.

	3Q19		2Q19		1Q19		4Q18		3Q18		2018		2017	
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
Gross Charge-offs														
Commercial Finance	\$ 12.7	0.46%	\$ 17.3	0.64%	\$ 16.4	0.61%	\$ 13.1	0.51%	\$ 14.6	0.58%	\$ 77.5	0.77%	\$ 31.3	0.33%
Business Capital	19.3	0.94%	21.7	1.07%	22.5	1.07%	17.0	0.82%	14.6	0.73%	61.0	0.77%	79.6	1.07%
Real Estate Finance	0.4	0.03%	1.3	0.10%	-	0.00%	-	0.00%	0.2	0.01%	0.2	0.00%	4.3	0.08%
Commercial Banking	32.4	0.53%	40.3	0.66%	38.9	0.63%	30.1	0.50%	29.4	0.50%	138.7	0.59%	115.2	0.51%
Other Consumer Banking	0.2	0.02%	-	-	-	-	-	-	-	-	-	-	0.2	-
Legacy Consumer Mortgages	0.2	0.04%	1.5	0.23%	0.7	0.11%	1.4	0.19%	1.4	0.20%	4.1	0.13%	22.3	0.53%
Consumer Banking	0.4	0.02%	1.5	0.09%	0.7	0.05%	1.4	0.08%	1.4	0.09%	4.1	0.07%	22.5	0.35%
Consolidated CIT Gross Charge-offs	\$ 32.8	0.42%	\$ 41.8	0.54%	\$ 39.6	0.51%	\$ 31.5	0.41%	\$ 30.8	0.41%	\$ 142.8	0.48%	\$ 137.7	0.47%
Net Charge-offs														
Commercial Finance	\$ 12.6	0.46%	\$ 13.2	0.49%	\$ 15.6	0.58%	\$ 10.9	0.42%	\$ 14.4	0.57%	\$ 73.0	0.73%	\$ 30.2	0.31%
Business Capital	13.6	0.66%	15.6	0.77%	17.6	0.84%	12.0	0.58%	10.1	0.51%	38.9	0.49%	59.6	0.81%
Real Estate Finance	0.4	0.03%	1.3	0.10%	-	0.00%	-	0.00%	0.2	0.01%	0.2	0.00%	4.3	0.08%
Commercial Banking	26.6	0.43%	30.1	0.49%	33.2	0.54%	22.9	0.38%	24.7	0.42%	112.1	0.48%	94.1	0.41%
Other Consumer Banking	0.2	0.02%	-	-	-	-	-	-	-	-	-	-	0.1	-
Legacy Consumer Mortgages	(0.4)	-0.08%	0.6	0.09%	0.4	0.07%	1.3	0.17%	1.3	0.18%	3.3	0.11%	21.0	0.49%
Consumer Banking	(0.2)	-0.02%	0.6	0.03%	0.4	0.03%	1.3	0.08%	1.3	0.08%	3.3	0.05%	21.1	0.32%
Consolidated CIT Net Charge-offs	\$ 26.4	0.34%	\$ 30.7	0.40%	\$ 33.6	0.43%	\$ 24.2	0.32%	\$ 26.0	0.35%	\$ 115.4	0.39%	\$ 115.2	0.39%
Provision for Credit Losses														
Specific allowance on impaired loans	\$ 7.8		\$ 9.0		\$ 5.5		\$ 3.7		\$ 6.9		\$ 21.4		\$ (3.3)	
Non-Specific allowance	18.8		19.6		27.5		27.5		31.2		149.6		117.9	
Consolidated CIT Provision for Credit Losses	\$ 26.6		\$ 28.6		\$ 33.0		\$ 31.2		\$ 38.1		\$ 171.0		\$ 114.6	
Provision for Credit Losses														
Commercial Banking	\$ 27.1		\$ 30.5		\$ 35.1		\$ 27.7		\$ 39.0		\$ 167.1		\$ 88.7	
Consumer Banking	(0.5)		(1.9)		(2.1)		3.5		(0.9)		3.9		25.9	
Consolidated CIT Provision for Credit Losses	\$ 26.6		\$ 28.6		\$ 33.0		\$ 31.2		\$ 38.1		\$ 171.0		\$ 114.6	

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.

	3Q19		2Q19		1Q19		4Q18		3Q18		2018		2017	
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
Non-Accruing Loans														
Commercial Finance	\$ 211.3	1.90%	\$ 185.0	1.70%	\$ 203.8	1.90%	\$ 190.0	1.81%	\$ 229.3	2.25%	\$ 190.0	1.81%	\$ 134.8	1.36%
Business Capital	60.3	0.72%	47.2	0.58%	46.9	0.55%	45.7	0.55%	43.1	0.52%	45.7	0.55%	53.2	0.70%
Real Estate Finance	4.5	0.09%	3.2	0.06%	5.7	0.11%	2.2	0.04%	2.3	0.04%	2.2	0.04%	2.8	0.05%
Commercial Banking	<u>276.1</u>	<u>1.11%</u>	<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>237.9</u>	<u>0.98%</u>	<u>190.8</u>	<u>0.82%</u>
Other Consumer Banking	7.9	0.18%	5.0	0.12%	4.2	0.11%	6.1	0.16%	5.7	0.16%	6.1	0.16%	0.4	0.02%
Legacy Consumer Mortgages	13.5	0.62%	28.6	1.12%	31.2	1.16%	32.2	1.15%	29.4	1.01%	32.2	1.15%	19.9	0.60%
Consumer Banking	<u>21.4</u>	<u>0.33%</u>	<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>38.3</u>	<u>0.59%</u>	<u>20.3</u>	<u>0.34%</u>
Non-Strategic Portfolios	-	-	1.9	NM	4.9	NM	6.1	NM	8.3	NM	6.1	NM	9.8	NM
Consolidated CIT Non-Accruing Loans	<u>\$ 297.5</u>	<u>0.95%</u>	<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>\$ 282.3</u>	<u>0.92%</u>	<u>\$ 220.9</u>	<u>0.76%</u>
Allowance For Loan Losses														
Specific reserves on impaired loans	\$ 69.6		\$ 61.8		\$ 52.9		\$ 47.4		\$ 43.7		\$ 47.4		\$ 26.0	
Non-Specific reserves	416.6		425.6		434.6		442.3		433.7		442.3		405.1	
Consolidated CIT Allowance For Loan Losses	<u>\$ 486.2</u>		<u>\$ 487.4</u>		<u>\$ 487.5</u>		<u>\$ 489.7</u>		<u>\$ 477.4</u>		<u>\$ 489.7</u>		<u>\$ 431.1</u>	
Allowance For Loan Losses														
Commercial Banking	\$ 462.7	1.87%	\$ 463.6	1.89%	\$ 460.8	1.87%	\$ 460.2	1.90%	\$ 450.2	1.87%	\$ 460.2	1.90%	\$ 402.2	1.74%
Consumer Banking	23.5	0.36%	23.8	0.35%	26.7	0.40%	29.5	0.45%	27.2	0.43%	29.5	0.45%	28.9	0.49%
Consolidated CIT Allowance For Loan Losses	<u>\$ 486.2</u>	<u>1.55%</u>	<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>\$ 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.

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Average Balances:							
Average loans (including held for sale and net of credit balances of factoring clients)	\$ 30,071.2	\$ 29,628.0	\$ 29,377.7	\$ 28,954.3	\$ 28,408.7	\$ 28,644.8	\$ 28,281.6
Average operating leases (AOL) (including held for sale)	7,062.1	7,029.6	6,982.7	6,923.5	8,031.8	7,738.7	7,685.0
Average loans and leases	37,133.3	36,657.6	36,360.4	35,877.8	36,440.5	36,383.5	35,966.6
Average core loans and leases	34,797.5	34,014.1	33,601.9	33,001.8	32,223.7	32,019.0	30,277.8
Average earning assets (AEA) ⁽¹⁾	46,244.8	46,147.8	46,169.3	44,113.3	45,377.1	45,214.4	46,852.1
Average earnings assets (AEA), excluding noteworthy items	46,244.8	46,147.8	46,169.3	44,113.3	45,377.1	45,214.4	45,921.6
Average common stockholders' equity	5,630.4	5,589.9	5,626.6	5,662.1	6,002.7	6,211.1	8,247.4
Average common stockholders' equity (adjusted)	5,630.4	5,589.9	5,626.6	5,662.1	6,002.7	6,211.1	7,080.7
Average tangible common stockholders' equity	5,167.0	5,098.1	5,114.5	5,200.1	5,534.8	5,740.1	7,486.6
Average tangible common stockholders' equity (adjusted)	5,167.0	5,098.1	5,114.5	5,200.1	5,534.8	5,740.1	6,319.9

Profitability Measures (continuing operations):

Gross yield ⁽²⁾	6.19%	6.31%	6.36%	6.54%	6.50%	6.41%	6.07%
Net yield ⁽³⁾	5.17%	5.23%	5.24%	5.34%	5.32%	5.21%	4.96%
Net finance margin (net finance revenue as a percentage of AEA) ⁽¹⁾	3.06%	3.13%	3.20%	3.39%	3.43%	3.41%	3.43%
Net efficiency ratio ⁽⁴⁾⁽⁵⁾	63.8%	56.1%	58.0%	59.8%	54.1%	54.6%	56.4%
Return on average earning assets available to common shareholders (ROA)	1.24%	1.10%	1.03%	0.75%	1.14%	1.00%	0.53%
Return on average common stockholders' equity available to common shareholders (ROE)	10.14%	9.12%	8.47%	5.81%	8.62%	7.30%	3.53%
ROTCE ⁽⁶⁾	11.39%	10.34%	9.67%	6.67%	9.66%	8.20%	7.72%
ROTCE (normalized for the preferred dividend) ⁽⁷⁾	11.03%	10.71%	9.30%	7.03%	9.33%	8.20%	7.88%

Profitability Measures (continuing operations) Excluding Noteworthy Items:

Gross yield ⁽²⁾	6.19%	6.31%	6.36%	6.54%	6.50%	6.41%	6.17%
Net yield ⁽³⁾	5.17%	5.23%	5.24%	5.34%	5.24%	5.16%	5.00%
Net finance margin (net finance revenue as a percentage of AEA) ⁽¹⁾	3.06%	3.13%	3.20%	3.39%	3.36%	3.35%	3.49%
Net efficiency ratio ⁽⁵⁾	57.5%	56.1%	58.0%	54.1%	53.9%	54.6%	56.3%
Return on average earning assets available to common shareholders (ROA)	1.06%	1.10%	1.03%	1.15%	1.15%	1.06%	1.10%
Return on average common stockholders' equity available to common shareholders (ROE)	8.70%	9.12%	8.47%	8.98%	8.73%	7.72%	7.12%
ROTCE ⁽⁶⁾	9.82%	10.34%	9.67%	10.12%	9.78%	8.66%	8.24%
ROTCE (normalized for the preferred dividend) ⁽⁷⁾	9.46%	10.71%	9.30%	10.49%	9.44%	8.66%	8.39%

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Capital & Leverage:							
Risk-weighted assets	\$ 46,102.8	\$ 44,782.9	\$ 43,600.2	\$ 44,051.7	\$ 45,193.3	\$ 44,051.7	\$ 44,687.1
CET1 capital	5,342.9	5,180.7	5,215.7	5,278.2	5,590.6	5,278.2	6,440.7
Tier 1 capital	5,660.4	5,498.0	5,532.3	5,592.7	5,904.7	5,592.7	6,757.1
Total capital	6,584.7	6,422.1	6,458.4	6,519.3	6,824.2	6,519.3	7,232.7
CET1 capital ratio	11.6%	11.6%	12.0%	12.0%	12.4%	12.0%	14.4%
Tier 1 capital ratio	12.3%	12.3%	12.7%	12.7%	13.1%	12.7%	15.1%
Total capital ratio	14.3%	14.3%	14.8%	14.8%	15.1%	14.8%	16.2%
Tier 1 leverage ratio	11.3%	11.0%	11.0%	11.7%	12.0%	11.7%	13.8%

⁽¹⁾ See Non-GAAP Disclosures.

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

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

⁽⁴⁾ Excludes restructuring costs and intangible asset amortization.

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

⁽⁶⁾ Return on average tangible common equity is adjusted to remove the impact of intangible asset amortization, goodwill impairment and the impact from valuation allowance reversals from income from continuing operations, while the average tangible common equity is reduced for disallowed deferred tax assets.

⁽⁷⁾ 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.

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Income Statement							
Interest income	\$ 358.5	\$ 365.0	\$ 356.6	\$ 348.8	\$ 338.9	\$ 1,333.0	\$ 1,248.0
Rental income on operating leases	211.7	213.0	217.7	229.8	264.3	1,009.0	1,007.4
Finance Revenue	570.2	578.0	574.3	578.6	603.2	2,342.0	2,255.4
Interest expense	189.0	193.6	199.4	192.7	190.3	716.3	517.7
Depreciation on operating lease equipment	76.0	76.8	79.4	79.5	78.0	311.1	296.3
Maintenance and other operating lease expenses	41.9	48.3	49.8	52.9	56.6	230.4	222.9
Net finance revenue	263.3	259.3	245.7	253.5	278.3	1,084.2	1,218.5
Provision for credit losses	27.1	30.5	35.1	27.7	39.0	167.1	88.7
Other non-interest income	80.3	85.1	77.6	93.3	76.4	320.8	291.0
Goodwill impairment	-	-	-	-	-	-	255.6
Operating expenses	172.0	178.5	180.7	166.1	172.3	692.9	691.7
Income from continuing operations before taxes	\$ 144.5	\$ 135.4	\$ 107.5	\$ 153.0	\$ 143.4	\$ 545.0	\$ 473.5
Average Loans and Leases							
Commercial Finance	\$ 11,140.3	\$ 10,930.0	\$ 10,754.7	\$ 10,323.6	\$ 10,129.7	\$ 10,121.2	\$ 9,778.7
Business Capital	7,443.5	7,213.3	7,127.9	7,084.6	6,880.9	6,791.0	6,269.8
Rail	6,548.5	6,515.3	6,477.0	6,486.9	7,640.3	7,345.0	7,369.8
Real Estate Finance	5,351.1	5,328.8	5,426.2	5,483.9	5,398.5	5,491.7	5,606.2
Commercial Banking Average Loans and Leases	\$ 30,483.4	\$ 29,987.4	\$ 29,785.8	\$ 29,379.0	\$ 30,049.4	\$ 29,748.9	\$ 29,024.5
Average Earning Assets ("AEA")							
Commercial Finance	\$ 11,223.4	\$ 11,009.6	\$ 10,832.5	\$ 10,402.3	\$ 10,230.6	\$ 10,217.1	\$ 9,867.0
Business Capital	7,476.4	7,244.7	7,159.6	7,118.5	6,915.7	6,830.0	6,336.7
Rail	6,557.3	6,532.8	6,570.3	6,585.4	7,774.6	7,462.8	7,460.2
Real Estate Finance	5,351.1	5,328.8	5,426.2	5,483.9	5,398.5	5,491.7	5,606.2
Commercial Banking Average Earnings Assets	\$ 30,608.2	\$ 30,115.9	\$ 29,988.6	\$ 29,590.1	\$ 30,319.4	\$ 30,001.6	\$ 29,270.1
Gross Yield⁽¹⁾							
Commercial Finance	5.62%	5.84%	5.79%	5.82%	5.78%	5.64%	5.47%
Business Capital	9.06%	9.34%	9.27%	9.27%	9.04%	9.08%	8.84%
Rail	10.47%	10.62%	10.66%	11.10%	11.51%	11.24%	11.59%
Real Estate Finance	5.36%	5.60%	5.65%	5.80%	5.60%	5.59%	5.18%
Commercial Banking Gross Yield	7.45%	7.68%	7.66%	7.82%	7.96%	7.81%	7.71%
Net Finance Margin							
Commercial Finance	3.16%	3.28%	3.18%	3.23%	3.29%	3.31%	3.95%
Business Capital	4.67%	4.81%	4.52%	4.57%	4.41%	4.53%	4.90%
Rail	2.94%	2.62%	2.47%	2.80%	4.00%	3.55%	4.27%
Real Estate Finance	2.93%	2.93%	2.82%	3.07%	2.98%	3.13%	3.56%
Commercial Banking Net Finance Margin	3.44%	3.44%	3.28%	3.43%	3.67%	3.61%	4.16%
Select Metric							
Pre-tax Income ROAEA	1.89%	1.80%	1.43%	2.07%	1.89%	1.82%	1.62%

⁽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.

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Income Statement							
Interest income	\$ 90.5	\$ 93.8	\$ 95.5	\$ 89.7	\$ 79.0	\$ 338.9	\$ 378.1
Interest expense	(25.7)	(34.9)	(39.3)	(40.3)	(41.6)	(143.5)	(51.8)
Net finance revenue ("NFR")	116.2	128.7	134.8	130.0	120.6	482.4	429.9
Provision for credit losses	(0.5)	(1.9)	(2.1)	3.5	(0.9)	3.9	25.9
Other non-interest income	6.3	6.9	4.7	4.1	(18.1)	35.0	4.1
Operating expenses	83.8	88.2	93.8	90.7	88.9	369.3	401.5
Income from continuing operations before taxes	\$ 39.2	\$ 49.3	\$ 47.8	\$ 39.9	\$ 14.5	\$ 144.2	\$ 6.6
Average Loans and Leases							
Other Consumer Banking	\$ 4,314.1	\$ 4,026.7	\$ 3,816.0	\$ 3,622.8	\$ 3,382.9	\$ 3,207.1	\$ 2,266.1
Legacy Consumer Mortgages	2,330.1	2,627.7	2,739.5	2,849.4	2,981.0	3,388.2	4,546.2
Consumer Banking Average Loans and Leases	\$ 6,644.2	\$ 6,654.4	\$ 6,555.5	\$ 6,472.2	\$ 6,363.9	\$ 6,595.3	\$ 6,812.3
Average Earning Assets ("AEA")							
Other Consumer Banking	\$ 4,332.1	\$ 4,043.5	\$ 3,827.5	\$ 3,633.5	\$ 3,397.7	\$ 3,215.5	\$ 2,266.1
Legacy Consumer Mortgages	2,330.1	2,627.7	2,747.2	2,867.2	3,035.5	3,465.2	4,787.9
Consumer Banking Average Loans and Leases	\$ 6,662.2	\$ 6,671.2	\$ 6,574.7	\$ 6,500.7	\$ 6,433.2	\$ 6,680.7	\$ 7,054.0
Gross Yield⁽¹⁾							
Other Consumer Banking	3.63%	3.71%	3.77%	3.78%	3.66%	3.66%	3.49%
Legacy Consumer Mortgages	8.78%	8.57%	8.66%	7.72%	6.31%	6.38%	6.24%
Consumer Banking Gross Yield	5.43%	5.62%	5.81%	5.52%	4.91%	5.07%	5.36%
Net Finance Margin							
Other Consumer Banking	7.00%	8.52%	9.54%	10.03%	10.63%	10.56%	9.70%
Legacy Consumer Mortgages	6.91%	6.50%	6.34%	5.43%	4.01%	4.12%	4.39%
Consumer Banking Net Finance Margin	6.97%	7.72%	8.20%	8.00%	7.50%	7.22%	6.09%
Select Metric							
Pre-tax Income ROAEA	2.35%	2.96%	2.90%	2.46%	0.90%	2.16%	0.09%

⁽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.

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Income Statement							
Interest income	\$ 0.9	\$ 1.0	\$ 1.1	\$ 1.1	\$ 1.4	\$ 6.8	\$ 22.9
Interest expense	0.4	0.9	0.8	-	0.8	4.3	15.2
Net finance revenue ("NFR")	0.5	0.1	0.3	1.1	0.6	2.5	7.7
Other non-interest income	2.7	2.7	5.6	4.0	11.6	17.5	3.1
Operating expenses	0.6	1.1	1.6	1.2	2.2	7.8	12.7
Income (loss) from continuing operations before taxes	\$ 2.6	\$ 1.7	\$ 4.3	\$ 3.9	\$ 10.0	\$ 12.2	\$ (1.9)

Select Metrics							
Average Loans and Leases	\$ 5.7	\$ 15.8	\$ 19.1	\$ 26.6	\$ 27.2	\$ 39.3	\$ 129.8
Average Earning Assets ("AEA")	\$ 52.8	\$ 77.5	\$ 99.4	\$ 94.3	\$ 78.6	\$ 112.3	\$ 277.0
Gross Yield ⁽¹⁾	7.58%	5.16%	4.03%	4.67%	7.12%	6.06%	8.27%
Net Finance Margin	3.79%	1.03%	0.81%	4.67%	3.05%	2.23%	2.78%
Pre-tax Income ROAEA	18.95%	8.77%	17.31%	16.54%	50.89%	10.86%	-0.69%

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Corporate and Other							
Interest income	\$ 53.5	\$ 55.7	\$ 63.3	\$ 52.4	\$ 54.3	\$ 211.7	\$ 186.6
Interest expense	80.2	83.1	74.7	63.1	64.4	238.0	236.6
Net finance revenue ("NFR")	(26.7)	(27.4)	(11.4)	(10.7)	(10.1)	(26.3)	(50.0)
Other non-interest income	11.7	11.4	8.9	(53.9)	16.3	0.5	66.0
Operating expenses - including gain / (loss) on debt extinguishment	54.5	0.2	0.1	15.6	3.4	38.6	302.6
(Loss) income from continuing operations before taxes	\$ (69.5)	\$ (16.2)	\$ (2.6)	\$ (80.2)	\$ 2.8	\$ (64.4)	\$ (286.6)

Select Metrics							
Average Earning Assets ("AEA")	\$ 8,921.6	\$ 9,283.2	\$ 9,506.6	\$ 7,928.2	\$ 8,545.9	\$ 8,419.8	\$ 10,251.0
Gross Yield ⁽¹⁾	2.40%	2.40%	2.66%	2.64%	2.54%	2.51%	1.82%
Net Finance Margin	-1.20%	-1.18%	-0.48%	-0.54%	-0.47%	-0.31%	-0.49%
Pre-tax Income ROAEA	-3.11%	-0.70%	-0.11%	-4.05%	0.13%	-0.76%	-2.80%

⁽¹⁾ 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.

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Commercial Banking							
Commercial Finance							
Loans	\$ 11,113.9	\$ 10,869.7	\$ 10,717.9	\$ 10,478.5	\$ 10,176.4	\$ 10,478.5	\$ 9,928.8
Assets held for sale	67.7	82.6	12.5	9.7	65.7	9.7	123.5
Total loans and leases	11,181.6	10,952.3	10,730.4	10,488.2	10,242.1	10,488.2	10,052.3
Interest bearing cash	1.3	-	0.4	0.4	-	0.4	0.8
Investment securities	78.9	79.1	79.4	77.1	79.3	77.1	92.8
Earning assets	\$ 11,261.8	\$ 11,031.4	\$ 10,810.2	\$ 10,565.7	\$ 10,321.4	\$ 10,565.7	\$ 10,145.9
Business Capital							
Loans	\$ 8,313.9	\$ 8,124.5	\$ 8,485.2	\$ 8,301.5	\$ 8,327.1	\$ 8,301.5	\$ 7,579.8
Operating lease equipment, net	574.3	569.6	571.8	549.1	510.4	549.1	478.0
Assets held for sale	7.6	35.3	23.6	8.9	11.5	8.9	-
Total loans and leases	8,895.8	8,729.4	9,080.6	8,859.5	8,849.0	8,859.5	8,057.8
Interest bearing cash	35.0	33.8	32.9	33.9	38.2	33.9	47.7
Investment securities	-	-	-	-	0.1	-	-
Credit balances on factoring receivables	(1,238.4)	(1,175.8)	(1,651.3)	(1,674.4)	(1,672.4)	(1,674.4)	(1,468.6)
Earning assets	\$ 7,692.4	\$ 7,587.4	\$ 7,462.2	\$ 7,219.0	\$ 7,214.9	\$ 7,219.0	\$ 6,636.9
Rail							
Loans	\$ 63.2	\$ 62.2	\$ 61.9	\$ 83.7	\$ 89.4	\$ 83.7	\$ 82.8
Operating lease equipment, net	6,525.6	6,486.5	6,417.7	6,421.5	6,378.3	6,421.5	6,260.9
Assets held for sale	1.9	-	-	-	1,214.5	-	1,188.4
Total loans and leases	6,590.7	6,548.7	6,479.6	6,505.2	7,682.2	6,505.2	7,532.1
Interest bearing cash	16.0	3.0	15.6	85.5	145.8	85.5	133.9
Earning assets	\$ 6,606.7	\$ 6,551.7	\$ 6,495.2	\$ 6,590.7	\$ 7,828.0	\$ 6,590.7	\$ 7,666.0
Real Estate Finance							
Loans	\$ 5,267.8	\$ 5,521.5	\$ 5,376.3	\$ 5,399.7	\$ 5,502.8	\$ 5,399.7	\$ 5,567.9
Assets held for sale	16.4	36.2	20.0	45.7	44.8	45.7	22.3
Total loans and leases	5,284.2	5,557.7	5,396.3	5,445.4	5,547.6	5,445.4	5,590.2
Earning assets	\$ 5,284.2	\$ 5,557.7	\$ 5,396.3	\$ 5,445.4	\$ 5,547.6	\$ 5,445.4	\$ 5,590.2
Total Commercial Banking							
Loans	\$ 24,758.8	\$ 24,577.9	\$ 24,641.3	\$ 24,263.4	\$ 24,095.7	\$ 24,263.4	\$ 23,159.3
Operating lease equipment, net	7,099.9	7,056.1	6,989.5	6,970.6	6,888.7	6,970.6	6,738.9
Assets held for sale	93.6	154.1	56.1	64.3	1,336.5	64.3	1,334.2
Total loans and leases	31,952.3	31,788.1	31,686.9	31,298.3	32,320.9	31,298.3	31,232.4
Interest bearing cash	52.3	36.8	48.9	119.8	184.0	119.8	182.4
Investment securities	78.9	79.1	79.4	77.1	79.4	77.1	92.8
Credit balances on factoring receivables	(1,238.4)	(1,175.8)	(1,651.3)	(1,674.4)	(1,672.4)	(1,674.4)	(1,468.6)
Earning assets	\$ 30,845.1	\$ 30,728.2	\$ 30,163.9	\$ 29,820.8	\$ 30,911.9	\$ 29,820.8	\$ 30,039.0
Consumer Banking							
Other Consumer Banking							
Loans	\$ 4,407.7	\$ 4,198.4	\$ 3,917.9	\$ 3,744.5	\$ 3,485.8	\$ 3,744.5	\$ 2,623.5
Assets held for sale	18.7	8.8	4.5	3.9	11.9	3.9	4.6
Total loans and leases	4,426.4	4,207.2	3,922.4	3,748.4	3,497.7	3,748.4	2,628.1
Investment securities	18.5	17.8	15.3	11.3	8.5	11.3	-
Earning assets	\$ 4,444.9	\$ 4,225.0	\$ 3,937.7	\$ 3,759.7	\$ 3,506.2	\$ 3,759.7	\$ 2,628.1
Legacy Consumer Mortgages							
Loans	\$ 2,179.0	\$ 2,546.5	\$ 2,687.8	\$ 2,787.5	\$ 2,914.3	\$ 2,787.5	\$ 3,331.1
Assets held for sale	53.4	20.0	-	-	-	-	861.0
Total loans and leases	2,232.4	2,566.5	2,687.8	2,787.5	2,914.3	2,787.5	4,192.1
Indemnification assets	-	-	-	10.8	27.2	10.8	142.4
Earning assets	\$ 2,232.4	\$ 2,566.5	\$ 2,687.8	\$ 2,798.3	\$ 2,941.5	\$ 2,798.3	\$ 4,334.5
Total Consumer Banking							
Loans	\$ 6,586.7	\$ 6,744.9	\$ 6,605.7	\$ 6,532.0	\$ 6,400.1	\$ 6,532.0	\$ 5,954.6
Assets held for sale	72.1	28.8	4.5	3.9	11.9	3.9	865.6
Total loans and leases	6,658.8	6,773.7	6,610.2	6,535.9	6,412.0	6,535.9	6,820.2
Indemnification assets	-	-	-	10.8	27.2	10.8	142.4
Investment securities	18.5	17.8	15.3	11.3	8.5	11.3	-
Earning assets	\$ 6,677.3	\$ 6,791.5	\$ 6,625.5	\$ 6,558.0	\$ 6,447.7	\$ 6,558.0	\$ 6,962.6
Non-Strategic Portfolios							
Assets held for sale	\$ 3.5	\$ 7.9	\$ 18.8	\$ 20.2	\$ 32.1	\$ 20.2	\$ 63.3
Total loans and leases	3.5	7.9	18.8	20.2	32.1	20.2	63.3
Interest bearing cash	49.3	46.7	61.0	78.9	53.0	78.9	82.0
Earning assets	\$ 52.8	\$ 54.6	\$ 79.8	\$ 99.1	\$ 85.1	\$ 99.1	\$ 145.3
Corporate and Other							
Interest bearing cash	\$ 1,515.7	\$ 1,472.1	\$ 1,080.2	\$ 1,398.1	\$ 962.9	\$ 1,398.1	\$ 1,175.7
Securities purchased under agreements to resell	2,000.0	850.0	600.0	400.0	200.0	400.0	150.0
Investment securities	6,012.3	6,474.8	7,749.4	6,145.4	6,251.6	6,145.4	6,377.1
Earning assets	\$ 9,528.0	\$ 8,796.9	\$ 9,429.6	\$ 7,943.5	\$ 7,414.5	\$ 7,943.5	\$ 7,702.8
Total							
Loans	\$ 31,345.5	\$ 31,322.8	\$ 31,247.0	\$ 30,795.4	\$ 30,495.8	\$ 30,795.4	\$ 29,113.9
Operating lease equipment, net	7,099.9	7,056.1	6,989.5	6,970.6	6,888.7	6,970.6	6,738.9
Assets held for sale	169.2	190.8	79.4	88.4	1,380.5	88.4	2,263.1
Total loans and leases	38,614.6	38,569.7	38,315.9	37,854.4	38,765.0	37,854.4	38,115.9
Interest bearing cash	1,617.3	1,555.6	1,190.1	1,596.8	1,199.9	1,596.8	1,440.1
Securities purchased under agreements to resell	2,000.0	850.0	600.0	400.0	200.0	400.0	150.0
Investment securities	6,109.7	6,571.7	7,844.1	6,233.8	6,339.5	6,233.8	6,469.9
Indemnification assets	-	-	-	10.8	27.2	10.8	142.4
Credit balances on factoring receivables	(1,238.4)	(1,175.8)	(1,651.3)	(1,674.4)	(1,672.4)	(1,674.4)	(1,468.6)
Earning assets	\$ 47,103.2	\$ 46,371.2	\$ 46,298.8	\$ 44,421.4	\$ 44,859.2	\$ 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.

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Commercial Banking							
Commercial Finance							
Loans	\$ 11,076.5	\$ 10,884.3	\$ 10,730.2	\$ 10,286.1	\$ 10,022.6	\$ 10,045.9	\$ 9,607.0
Assets held for sale	63.8	45.7	24.5	37.5	107.1	75.3	171.7
Total loans and leases	11,140.3	10,930.0	10,754.7	10,323.6	10,129.7	10,121.2	9,778.7
Interest bearing cash	3.9	-	0.4	0.2	-	3.3	0.7
Investment securities	79.2	79.6	77.4	78.5	100.9	92.6	87.6
Average earning assets	\$ 11,223.4	\$ 11,009.6	\$ 10,832.5	\$ 10,402.3	\$ 10,230.6	\$ 10,217.1	\$ 9,867.0
Business Capital							
Loans	\$ 8,202.9	\$ 8,121.2	\$ 8,359.0	\$ 8,276.9	\$ 7,929.3	\$ 7,846.7	\$ 7,394.1
Operating lease equipment, net	569.5	574.9	564.0	521.8	513.8	506.4	419.9
Assets held for sale	10.6	20.3	18.7	10.4	10.8	8.0	2.3
Total loans and leases	8,783.0	8,716.4	8,941.7	8,809.1	8,453.9	8,361.1	7,816.3
Interest bearing cash	32.9	31.4	31.7	33.9	34.7	39.0	55.2
Investment securities	-	-	-	-	0.1	-	11.7
Credit balances on factoring receivables	(1,339.5)	(1,503.1)	(1,813.8)	(1,724.5)	(1,573.0)	(1,570.1)	(1,546.5)
Average earning assets	\$ 7,476.4	\$ 7,244.7	\$ 7,159.6	\$ 7,118.5	\$ 6,915.7	\$ 6,830.0	\$ 6,336.7
Rail							
Loans	\$ 57.6	\$ 60.6	\$ 58.3	\$ 85.2	\$ 83.5	\$ 82.9	\$ 93.1
Operating lease equipment, net	6,490.9	6,454.7	6,418.7	6,401.7	6,348.2	6,325.1	6,673.7
Assets held for sale	-	-	-	-	1,208.6	937.0	603.0
Total loans and leases	6,548.5	6,515.3	6,477.0	6,486.9	7,640.3	7,345.0	7,369.8
Interest bearing cash	8.8	17.5	93.3	98.5	134.3	117.8	90.4
Average earning assets	\$ 6,557.3	\$ 6,532.8	\$ 6,570.3	\$ 6,585.4	\$ 7,774.6	\$ 7,462.8	\$ 7,460.2
Real Estate Finance							
Loans	\$ 5,331.5	\$ 5,301.1	\$ 5,370.5	\$ 5,461.3	\$ 5,387.3	\$ 5,472.2	\$ 5,604.3
Assets held for sale	19.6	27.7	55.7	22.6	11.2	19.5	1.9
Total loans and leases	5,351.1	5,328.8	5,426.2	5,483.9	5,398.5	5,491.7	5,606.2
Average earning assets	\$ 5,351.1	\$ 5,328.8	\$ 5,426.2	\$ 5,483.9	\$ 5,398.5	\$ 5,491.7	\$ 5,606.2
Total Commercial Banking							
Loans	\$ 24,668.5	\$ 24,367.2	\$ 24,518.0	\$ 24,109.5	\$ 23,422.7	\$ 23,447.7	\$ 22,698.5
Operating lease equipment, net	7,060.4	7,029.6	6,982.7	6,923.5	6,862.0	6,831.5	7,093.6
Assets held for sale	94.0	93.7	98.9	70.5	1,337.7	1,039.8	778.9
Total loans and leases	31,822.9	31,490.5	31,599.6	31,103.5	31,622.4	31,319.0	30,571.0
Interest bearing cash	45.6	48.9	125.4	132.6	169.0	160.1	146.3
Investment securities	79.2	79.6	77.4	78.5	101.0	92.6	99.3
Credit balances on factoring receivables	(1,339.5)	(1,503.1)	(1,813.8)	(1,724.5)	(1,573.0)	(1,570.1)	(1,546.5)
Average earning assets	\$ 30,608.2	\$ 30,115.9	\$ 29,988.6	\$ 29,590.1	\$ 30,319.4	\$ 30,001.6	\$ 29,270.1
Consumer Banking							
Other Consumer Banking							
Loans	\$ 4,302.3	\$ 4,019.1	\$ 3,810.2	\$ 3,616.6	\$ 3,370.2	\$ 3,199.3	\$ 2,249.4
Assets held for sale	11.8	7.6	5.8	6.2	12.7	7.8	16.7
Total loans and leases	4,314.1	4,026.7	3,816.0	3,622.8	3,382.9	3,207.1	2,266.1
Investment securities	18.0	16.8	11.5	10.7	14.8	8.4	-
Average earning assets	\$ 4,332.1	\$ 4,043.5	\$ 3,827.5	\$ 3,633.5	\$ 3,397.7	\$ 3,215.5	\$ 2,266.1
Legacy Consumer Mortgages							
Loans	\$ 2,323.3	\$ 2,619.9	\$ 2,739.1	\$ 2,849.4	\$ 2,981.0	\$ 3,056.3	\$ 4,250.3
Assets held for sale	6.8	7.8	0.4	-	-	331.9	295.9
Total loans and leases	2,330.1	2,627.7	2,739.5	2,849.4	2,981.0	3,388.2	4,546.2
Indemnification assets	-	-	7.7	17.8	54.5	77.0	241.7
Average earning assets	\$ 2,330.1	\$ 2,627.7	\$ 2,747.2	\$ 2,867.2	\$ 3,035.5	\$ 3,465.2	\$ 4,787.9
Total Consumer Banking							
Loans	\$ 6,625.6	\$ 6,639.0	\$ 6,549.3	\$ 6,466.0	\$ 6,351.2	\$ 6,255.6	\$ 6,499.7
Assets held for sale	18.6	15.4	6.2	6.2	12.7	339.7	312.6
Total loans and leases	6,644.2	6,654.4	6,555.5	6,472.2	6,363.9	6,595.3	6,812.3
Indemnification assets	-	-	7.7	17.8	54.5	77.0	241.7
Investment securities	18.0	16.8	11.5	10.7	14.8	8.4	-
Average earning assets	\$ 6,662.2	\$ 6,671.2	\$ 6,574.7	\$ 6,500.7	\$ 6,433.2	\$ 6,680.7	\$ 7,054.0
Non-Strategic Portfolios							
Assets held for sale	\$ 5.7	\$ 15.8	\$ 19.1	\$ 26.6	\$ 27.2	\$ 39.3	\$ 129.8
Total loans and leases	5.7	15.8	19.1	26.6	27.2	39.3	129.8
Interest bearing cash	47.1	61.7	80.3	67.7	51.4	73.0	110.9
Investment securities	-	-	-	-	-	-	36.3
Average earning assets	\$ 52.8	\$ 77.5	\$ 99.4	\$ 94.3	\$ 78.6	\$ 112.3	\$ 277.0
Corporate and Other							
Interest bearing cash	\$ 1,285.5	\$ 1,260.9	\$ 2,417.2	\$ 1,591.0	\$ 2,246.0	\$ 2,166.5	\$ 5,034.3
Securities purchased under agreements to resell	1,363.0	795.3	824.4	388.0	200.0	242.3	34.6
Investment securities	6,273.1	7,227.0	6,265.0	5,949.2	6,099.9	6,011.0	5,182.1
Average earning assets	\$ 8,921.6	\$ 9,283.2	\$ 9,506.6	\$ 7,928.2	\$ 8,545.9	\$ 8,419.8	\$ 10,251.0
Total							
Loans	\$ 31,294.1	\$ 31,005.2	\$ 31,067.3	\$ 30,575.5	\$ 29,773.9	\$ 29,703.3	\$ 29,198.2
Operating lease equipment, net	7,060.4	7,029.6	6,982.7	6,923.5	6,862.0	6,831.5	7,093.6
Assets held for sale	118.3	125.9	124.2	103.3	1,377.6	1,418.8	1,221.3
Total loans and leases	38,472.8	38,160.7	38,174.2	37,602.3	38,013.5	37,953.6	37,513.1
Interest bearing cash	1,378.2	1,371.5	2,622.9	1,791.3	2,466.4	2,399.6	5,291.5
Securities purchased under agreements to resell	1,363.0	795.3	824.4	388.0	200.0	242.3	34.6
Investment securities	6,370.3	7,323.4	6,353.9	6,038.4	6,215.7	6,112.0	5,317.7
Indemnification assets	-	-	7.7	17.8	54.5	77.0	241.7
Credit balances on factoring receivables	(1,339.5)	(1,503.1)	(1,813.8)	(1,724.5)	(1,573.0)	(1,570.1)	(1,546.5)
Average earning assets	\$ 46,244.8	\$ 46,147.8	\$ 46,169.3	\$ 44,113.3	\$ 45,377.1	\$ 45,214.4	\$ 46,852.1

CIT Bank
Select Financial Data
(dollars in millions)

Certain balances may not sum due to rounding.

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Balance Sheet							
Assets							
Cash and deposits with banks	\$ 1,460.1	\$ 1,378.6	\$ 988.9	\$ 1,412.9	\$ 944.5	\$ 1,412.9	\$ 961.8
Securities purchased under agreement to resell	2,000.0	750.0	500.0	300.0	200.0	300.0	-
Investment securities	6,097.8	6,559.8	7,831.9	6,222.6	6,327.2	6,222.6	6,455.9
Assets held for sale	139.5	137.9	93.1	122.4	244.5	122.4	1,170.5
Loans	28,836.0	28,978.5	28,371.2	27,992.5	27,429.5	27,992.5	26,427.9
Allowance for loan losses	(455.4)	(459.4)	(455.3)	(458.8)	(444.0)	(458.8)	(403.5)
Loans, net of allowances for loan losses	28,380.6	28,519.1	27,915.9	27,533.7	26,985.5	27,533.7	26,024.4
Operating lease equipment, net	4,478.0	4,418.6	4,343.4	4,326.7	3,897.7	4,326.7	3,765.5
Bank owned life insurance	1,035.5	1,027.7	975.5	814.1	808.2	814.1	788.6
Goodwill	323.1	323.1	323.1	323.1	323.1	323.1	323.1
Other assets	1,466.3	1,377.7	1,169.3	931.0	884.4	931.0	939.7
Discontinued assets	-	152.7	174.7	195.2	216.2	195.2	317.1
Total assets	\$ 45,380.9	\$ 44,645.2	\$ 44,315.8	\$ 42,181.7	\$ 40,831.3	\$ 42,181.7	\$ 40,746.6
Liabilities & Equity							
Deposits	\$ 36,764.3	\$ 36,004.3	\$ 35,561.7	\$ 32,014.7	\$ 31,392.0	\$ 32,014.7	\$ 30,048.8
FHLB advances	1,350.0	1,900.0	2,050.0	3,600.0	3,150.0	3,600.0	3,695.5
Borrowings	650.8	105.1	302.4	309.2	9.3	309.2	504.6
Other liabilities	1,451.8	1,193.8	1,017.0	875.0	963.8	875.0	875.7
Discontinued liabilities	-	251.0	271.9	291.8	307.2	291.8	500.5
Total liabilities	40,216.9	39,454.2	39,203.0	37,090.7	35,822.3	37,090.7	35,625.1
Stockholders' equity	5,164.0	5,191.0	5,112.8	5,091.0	5,009.0	5,091.0	5,121.5
Total liabilities and equity	\$ 45,380.9	\$ 44,645.2	\$ 44,315.8	\$ 42,181.7	\$ 40,831.3	\$ 42,181.7	\$ 40,746.6
Loans and leases by segment							
Commercial Banking	\$ 26,794.7	\$ 26,761.3	\$ 26,197.5	\$ 25,905.7	\$ 25,159.7	\$ 25,905.7	\$ 24,543.7
Consumer Banking	6,658.8	6,773.7	6,610.2	6,535.9	6,412.0	6,535.9	6,820.2
CIT Bank Total Loans and Leases	\$ 33,453.5	\$ 33,535.0	\$ 32,807.7	\$ 32,441.6	\$ 31,571.7	\$ 32,441.6	\$ 31,363.9
Capital ratios							
Tier 1 capital to average assets (leverage ratio)	10.8%	10.9%	10.9%	11.6%	11.6%	11.6%	11.8%
CET1 capital ratio	12.8%	12.9%	13.6%	13.4%	13.7%	13.4%	13.7%
Total capital to risk weighed assets	14.0%	14.1%	14.8%	14.7%	15.0%	14.7%	15.0%
Income Statement							
Interest income							
Interest and fees on loans	\$ 423.5	\$ 434.9	\$ 428.0	\$ 415.5	\$ 394.8	\$ 1,584.9	\$ 1,549.1
Other interest and dividends	55.2	56.3	63.6	52.2	53.7	208.6	181.8
Total interest income	478.7	491.2	491.6	467.7	448.5	1,793.5	1,730.9
Interest expense							
Interest on deposits	173.8	173.9	153.8	129.6	123.1	460.4	373.3
Interest on borrowings	12.2	11.6	23.0	20.7	17.2	77.1	45.6
Interest expense with affiliated companies	4.1	4.7	7.0	6.0	3.5	21.8	19.2
Interest expense	190.1	190.2	183.8	156.3	143.8	559.3	438.1
Net interest revenue	288.6	301.0	307.8	311.4	304.7	1,234.2	1,292.8
Rental income on operating leases	119.8	118.8	122.7	126.2	119.8	476.9	443.5
Other income	69.8	72.0	70.0	62.0	41.9	279.2	308.3
Provision for credit losses	21.9	32.0	30.4	34.7	32.4	170.2	101.6
Goodwill impairment	-	-	-	-	-	-	167.8
Other expenses	329.5	300.0	329.4	307.7	292.8	1,206.1	1,230.0
Income before taxes	126.8	159.8	140.7	157.2	141.2	614.0	545.2
Provision for income taxes	31.2	32.6	36.6	27.1	38.9	150.8	234.1
Net income from continuing operations	95.6	127.2	104.1	130.1	102.3	463.2	311.1
Income (loss) from discontinued operations	-	(1.3)	(0.7)	(3.4)	0.4	(31.1)	(7.7)
Net income	\$ 95.6	\$ 125.9	\$ 103.4	\$ 126.7	\$ 102.7	\$ 432.1	\$ 303.4

CIT Group Inc.
Non-GAAP Disclosures⁽¹⁾
(dollars in millions)

Certain balances may not sum due to rounding.

	3Q19	2Q19	1Q19	4Q18	3Q18	2018	2017
Earning Assets⁽²⁾:							
Loans	\$ 31,345.5	\$ 31,322.8	\$ 31,247.0	\$ 30,795.4	\$ 30,495.8	\$ 30,795.4	\$ 29,113.9
Operating lease equipment, net	7,099.9	7,056.1	6,989.5	6,970.6	6,888.7	6,970.6	6,738.9
Assets held for sale	169.2	190.8	79.4	88.4	1,380.5	88.4	2,263.1
Interest-bearing cash	1,617.3	1,555.6	1,190.1	1,596.8	1,199.9	1,596.8	1,440.1
Investment securities and securities purchased under agreements to resell	8,109.7	7,421.7	8,444.1	6,633.8	6,539.5	6,633.8	6,619.9
Indemnification assets	-	-	-	10.8	27.2	10.8	142.4
Credit balances of factoring clients	(1,238.4)	(1,175.8)	(1,651.3)	(1,674.4)	(1,672.4)	(1,674.4)	(1,468.6)
Total earning assets (Non-GAAP)	\$ 47,103.2	\$ 46,371.2	\$ 46,298.8	\$ 44,421.4	\$ 44,859.2	\$ 44,421.4	\$ 44,849.7
Average earning assets (for the respective periods)(AEA)	\$ 46,244.8	\$ 46,147.8	\$ 46,169.3	\$ 44,113.3	\$ 45,377.1	\$ 45,214.4	\$ 46,852.1
AEA adjustment for Commercial Air sale impacts	-	-	-	-	-	-	(930.5)
Adjusted AEA	\$ 46,244.8	\$ 46,147.8	\$ 46,169.3	\$ 44,113.3	\$ 45,377.1	\$ 45,214.4	\$ 45,921.6
Total Net Revenues⁽³⁾:							
Interest income	\$ 503.4	\$ 515.5	\$ 516.5	\$ 492.0	\$ 473.6	\$ 1,890.4	\$ 1,835.6
Rental income on operating leases	211.7	213.0	217.7	229.8	264.3	1,009.0	1,007.4
Finance revenue (Non-GAAP)	715.1	728.5	734.2	721.8	737.9	2,899.4	2,843.0
Interest expense	243.9	242.7	235.6	215.5	213.9	815.1	717.7
Depreciation on operating lease equipment	76.0	76.8	79.4	79.5	78.0	311.1	296.3
Maintenance and other operating lease expenses	41.9	48.3	49.8	52.9	56.6	230.4	222.9
Net finance revenue (NFR) (Non-GAAP)	353.3	360.7	369.4	373.9	389.4	1,542.8	1,606.1
Other non-interest income	101.0	106.1	96.8	47.5	86.2	373.8	364.2
Total net revenues (Non-GAAP)	\$ 454.3	\$ 466.8	\$ 466.2	\$ 421.4	\$ 475.6	\$ 1,916.6	\$ 1,970.3
NFR (Non-GAAP)	\$ 353.3	\$ 360.7	\$ 369.4	\$ 373.9	\$ 389.4	\$ 1,542.8	\$ 1,606.1
Noteworthy items	-	-	-	-	(8.6)	(26.5)	(2.3)
Adjusted NFR (Non-GAAP)	\$ 353.3	\$ 360.7	\$ 369.4	\$ 373.9	\$ 380.8	\$ 1,516.3	\$ 1,603.8
Net finance margin (NFR as a % of AEA)(NFR)(Non-GAAP)	3.06%	3.13%	3.20%	3.39%	3.43%	3.41%	3.43%
NFR as a % of AEA, adjusted for noteworthy items (Non-GAAP)	3.06%	3.13%	3.20%	3.39%	3.36%	3.35%	3.49%
Net operating lease revenues⁽²⁾:							
Rental income on operating leases	\$ 211.7	\$ 213.0	\$ 217.7	\$ 229.8	\$ 264.3	\$ 1,009.0	\$ 1,007.4
Depreciation on operating lease equipment	76.0	76.8	79.4	79.5	78.0	311.1	296.3
Maintenance and other operating lease expenses	41.9	48.3	49.8	52.9	56.6	230.4	222.9
Net operating lease revenue (Non-GAAP)	\$ 93.8	\$ 87.9	\$ 88.5	\$ 97.4	\$ 129.7	\$ 467.5	\$ 488.2
Tangible Book Value							
Total common stockholders' equity	\$ 5,708.5	\$ 5,591.0	\$ 5,584.5	\$ 5,621.6	\$ 5,995.3	\$ 5,621.6	\$ 6,995.0
Less: goodwill and intangible assets, net	441.7	447.5	453.3	459.1	464.9	459.1	482.9
Tangible book value ⁽⁴⁾	5,266.8	5,143.5	5,131.2	5,162.5	5,530.4	5,162.5	6,512.1
Less: disallowed deferred tax asset	-	(36.2)	45.3	64.6	89.9	64.6	104.8
Adjusted tangible common equity	\$ 5,266.8	\$ 5,107.3	\$ 5,085.9	\$ 5,097.9	\$ 5,440.5	\$ 5,097.9	\$ 6,407.3
Adjusted Operating Expenses							
Operating expenses	\$ 310.8	\$ 267.8	\$ 276.1	\$ 257.9	\$ 263.3	\$ 1,070.0	\$ 1,188.5
Intangible asset amortization	5.8	5.8	5.8	5.9	6.0	23.9	24.7
Restructuring costs	15.1	-	-	-	-	-	53.0
Operating expenses exclusive of restructuring costs and intangible assets amortization ⁽⁴⁾	289.9	262.0	252.0	257.3	261.5	1,046.1	1,110.8
Adjustments for noteworthy items	(28.9)	-	-	-	-	-	-
Operating expenses exclusive of intangible assets amortization and noteworthy items ⁽⁴⁾	\$ 261.0	\$ 262.0	\$ 270.3	\$ 252.0	\$ 257.3	\$ 1,046.1	\$ 1,110.8
Total net revenue	\$ 454.3	\$ 466.8	\$ 466.2	\$ 421.4	\$ 475.6	\$ 1,916.6	\$ 1,970.3
Noteworthy items	-	-	-	44.4	2.0	(0.8)	3.2
Total adjusted net revenue	\$ 454.3	\$ 466.8	\$ 466.2	\$ 465.8	\$ 477.6	\$ 1,915.8	\$ 1,973.5
Net efficiency ratio ⁽⁵⁾	63.8%	56.1%	58.0%	59.8%	54.1%	54.6%	56.4%
Net efficiency ratio, excluding noteworthy items ⁽⁵⁾	57.5%	56.1%	58.0%	54.1%	53.9%	54.6%	56.3%
Pre-provision Net Revenue							
Income from continuing operations before (benefit) provision for income taxes	\$ 116.8	\$ 170.2	\$ 157.0	\$ 116.6	\$ 170.7	\$ 637.0	\$ 191.6
Provision for credit losses	26.6	28.6	33.0	31.2	38.1	171.0	114.6
Pre-provision net revenue (Non-GAAP)	\$ 143.4	\$ 198.8	\$ 190.0	\$ 147.8	\$ 208.8	\$ 808.0	\$ 306.2
Income Excluding Noteworthy Items							
Income from continuing operations, available to common shareholders	\$ 142.8	\$ 127.4	\$ 119.2	\$ 82.2	\$ 129.4	\$ 453.2	\$ 249.6
Noteworthy items - detailed on noteworthy items tab	(20.3)	-	-	44.9	1.6	26.4	254.5
Adjusted Income from continuing operations, available to common shareholders	\$ 122.5	\$ 127.4	\$ 119.2	\$ 127.1	\$ 131.0	\$ 479.6	\$ 504.1
Net income	\$ 142.8	\$ 128.2	\$ 118.9	\$ 82.3	\$ 131.5	\$ 428.2	\$ 458.4
Noteworthy items - detailed on noteworthy items tab	(20.3)	-	-	44.9	1.6	40.2	96.7
Adjusted net income	\$ 122.5	\$ 128.2	\$ 118.9	\$ 127.2	\$ 133.1	\$ 468.4	\$ 555.1

⁽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 shareholders' equity balance that has been reduced by goodwill and intangible assets. Tangible book value is used to compute a per common share amount, which is used to evaluate our use of equity.

⁽⁵⁾Net efficiency ratio is a non-GAAP measurement used by management to measure operating expenses (before intangible asset amortization and restructuring charges) to the level of total net revenues. In order to assist in comparability to other quarters, we further adjusted the calculation due to other noteworthy items.

(\$ 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						
3Q19	Continuing Operations	Corporate	Change in indefinite reinvestment tax assertion	(Benefit) provision for income taxes	-	\$53	\$0.56
		Corporate	Restructuring charge	Operating expenses	(\$15)	(\$11)	(\$0.12)
		Corporate	Building impairment charge	Operating expenses	(\$29)	(\$22)	(\$0.23)

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.