

CIT GROUP INC.

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1036967	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$3,498	\$9,146	161.4%	
Loans	\$2,018	\$6,613	227.8%	
Construction & development	\$0	\$0		
Closed-end 1-4 family residential	\$0	\$0		
Home equity	\$0	\$0		
Credit card	\$0	\$1	40.7%	
Other consumer	\$296	\$5,077	1613.6%	
Commercial & Industrial	\$1,656	\$1,500	-9.4%	
Commercial real estate	\$0	\$0		
Unused commitments	\$53,594	\$2,394	-95.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$44	66.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$572	\$251	-56.0%	
Cash & balances due	\$817	\$1,705	108.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,965	\$7,588	155.9%	
Deposits	\$2,625	\$5,235	99.4%	
Total other borrowings	\$287	\$2,091	628.5%	
FHLB advances	\$273	\$153	-44.0%	
Equity				
Equity capital at quarter end	\$534	\$1,558	192.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$28	\$970	NA	
Performance Ratios				
Tier 1 leverage ratio	15.8%	16.3%	--	
Tier 1 risk based capital ratio	22.2%	44.7%	--	
Total risk based capital ratio	23.5%	44.7%	--	
Return on equity ¹	3.0%	20.5%	--	
Return on assets ¹	0.5%	3.7%	--	
Net interest margin ¹	2.4%	1.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	757.2%	0.0%	--	
Loss provision to net charge-offs (qtr)	127.2%	139.4%	--	
Net charge-offs to average loans and leases ¹	2.6%	-0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.1%	5.4%	3.6%	0.2%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.3%	4.1%	0.7%	0.1%