

Financial Solutions for Small and Middle Market Businesses

Overview

CIT (NYSE: CIT) is a bank holding company with more than \$60 billion in finance and leasing assets that provides financial products and advisory services to small and middle market businesses. Operating in more than 50 countries across 30 industries, CIT provides an unparalleled combination of relationship, intellectual and financial capital to its customers worldwide. CIT maintains leadership positions in small business and middle market lending, retail finance, aerospace, equipment and rail leasing, and vendor finance. Founded in 1908 and headquartered in New York City, CIT is a member of the S&P 500 and Fortune 500.

Regulatory Capital Ratios¹

	CIT	CIT Bank
Tier 1 Capital Ratio	9.2%	23.1%
Total Capital Ratio	13.1%	24.4%

¹ As of 3/31/09.

Financial Performance

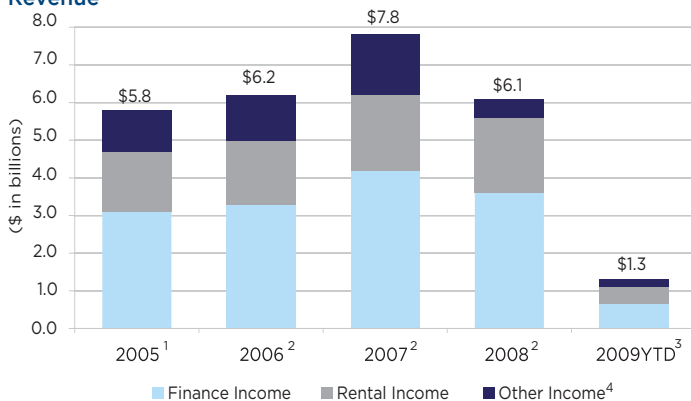
	2005 ¹	2006 ²	2007 ²	2008 ²	2009YTD ³
Net Income (loss)	\$936m	\$895m	\$762m	(\$698m)	(\$403.2m)
Diluted EPS	\$4.44	\$4.41	\$3.93	(\$2.69)	(\$1.04)
Cash Dividends Per Share	\$0.61	\$0.80	\$1.00	\$0.55	\$0.02
Return on Equity	15.1%	13.6%	12.9%	(12.1%)	(31.8%)

¹ Includes results from Home Lending, which was discontinued in June, 2008.

² Reflects results from continuing operations, after preferred dividends.

³ As of 3/31/09.

Revenue



¹ Includes results from Home Lending, which was discontinued in June, 2008.

² Reflects results from continuing operations, after preferred dividends.

³ As of 3/31/09.

⁴ Includes fees, commissions, asset gains and other income.

Contacts

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CIT International

CIT has offices in more than 50 locations throughout North America, Europe, Latin America and Asia Pacific.

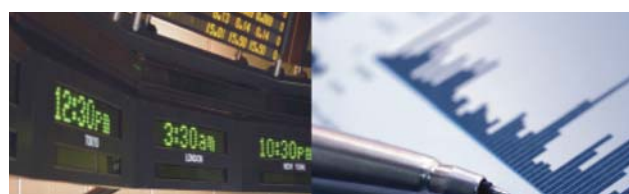


Debt Ratings¹

	Senior Unsecured Debt
DBRS	BBB (high)
Fitch Ratings	BB
Moody's Investors	Ba2
Standard & Poor's	BBB-

¹ As of 6/01/09.

The credit ratings stated above are not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal by the assigning rating organization. Each rating should be evaluated independently of any other rating.



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36 Monument Street
London EC3R 8LJ, UK
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86-21-6160-2288

Ireland:
CIT House
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Carysfort Avenue,
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Commercial Segments

Corporate Finance

Co-Heads Peter Connolly and Jim Hudak

Provides lending, leasing and other financial and advisory services to small and middle market companies, with a focus on specific industries, including healthcare, energy, communications, media and entertainment.

Trade Finance

John Daly, President

Provides factoring, lending, credit protection, receivables management and other trade finance services to companies that sell into retail channels of distribution.

Transportation Finance

Jeff Knittel, President

Provides lending, leasing and advisory services to the transportation industry, principally aerospace and rail.

Vendor Finance

Kris Snow, President

Provides innovative customer financing and leasing solutions that support global, regional and local manufacturers and distributors in technology, office products, diversified industries, telecommunications and healthcare.

Products

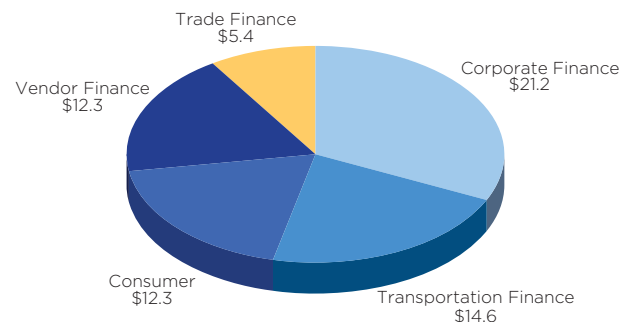
- Asset based loans
- Secured lines of credit
- Leases - operating, capital and leveraged
- Vendor finance programs
- Import and export financing
- Debtor-in-possession / turnaround financing
- Acquisition and expansion financing
- Project financing
- Small business loans
- Letters of credit / trade acceptances

Services

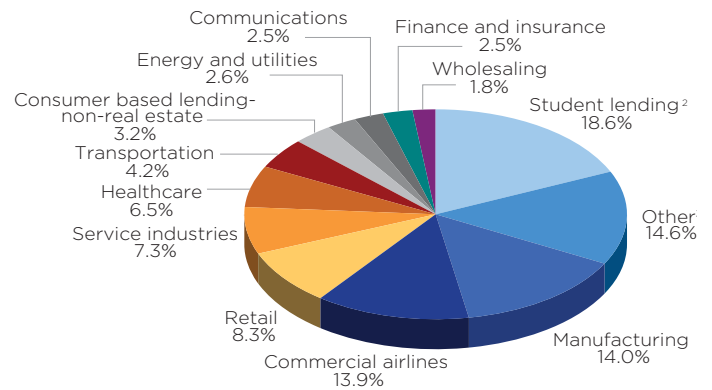
- Financial risk management
- Asset management and servicing
- Merger and acquisition advisory services
- Debt restructuring
- Credit protection
- Accounts receivable collection
- Debt underwriting and syndication
- Insurance
- Capital markets structuring

Asset Composition¹

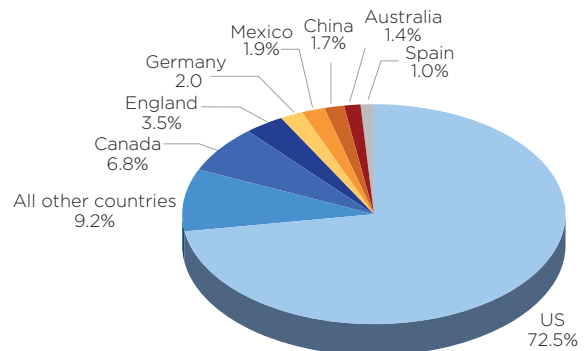
Finance and Leasing Assets by Segment (\$ in billions)



Portfolio Assets by Industry



Portfolio Assets by Geography



¹ As of 3/31/09.

² Ceased originating all student loans in April 2008.

³ No industry greater than 2%.

