

# FINANCIAL DATA PACKAGE

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

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

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

as of July 27, 2021

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no Statement		2Q21	1Q21	4Q20	3Q20	2Q20		2020	20
ne Statement									
Interest income		0557.0	0040	007.0	0050 0	447.0	•	4 007 0	
Interest and fees on loans	\$	355.7 \$	364.0 \$	387.2 \$	395.8 \$	417.2	\$	1,667.8 \$	1,
Other interest and dividends		17.4	24.1	28.0	27.5	29.7		131.2	
Total interest income		373.1	388.1	415.2	423.3	446.9		1,799.0	2
Net operating lease revenue									
Rental income on operating leases		188.2	194.7	198.9	201.3	200.9		810.9	
Depreciation on operating lease equipment		82.8	84.7	85.5	82.5	81.1		327.4	
Maintenance and other operating lease expenses		54.8	51.6	54.2	48.6	56.1		212.5	
Total net operating lease revenue		50.6	58.4	59.2	70.2	63.7		271.0	
Interest expense		30.0	30.4	33.2	10.2	05.7		271.0	
		50.7	04.0		100.0	100.0		475.0	
Interest on deposits		50.7	61.2	77.7	103.2	138.3		475.8	
Interest on borrowings		56.1	58.4	61.9	62.3	64.2		257.5	
Total interest expense		106.8	119.6	139.6	165.5	202.5		733.3	
Net finance revenue		316.9	326.9	334.8	328.0	308.1		1,336.7	1
Other non-interest income <sup>(1)</sup>		160.7	229.9	161.3	146.0	102.6		540.5	
Non-interest expenses		100.1	220.0	101.0		102.0		0.0.0	
		054.0	074.0	040.0	205.5	200.4		4 200 0	
Operating expenses <sup>(2)</sup>		251.2	274.0	319.6	295.5	360.4		1,309.9	1
Goodwill impairment		-	-	140.4	-	-		485.1	
(Gain) loss on debt extinguishments and deposit redemption		-	0.1	0.1	-	(14.8)		(14.7)	
Total non-interest expenses		251.2	274.1	460.1	295.5	345.6		1,780.3	1
Pre-provision net revenue		226.4	282.7	36.0	178.5	65.1		96.9	
Provision for credit losses		(72.2)	(117.4)	(0.5)	63.3	223.6		800.3	
Income (loss) from continuing operations before provision (benefit) for income taxes	_	298.6	400.1	36.5	115.2	(158.5)		(703.4)	
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Provision (benefit) for income taxes		71.7	96.3	27.9	29.5	(73.2)		(88.1)	
Income (loss) from continuing operations		226.9	303.8	8.6	85.7	(85.3)		(615.3)	
Discontinued operations									
Income from discontinued operations, net of taxes		-	-	-	-	-		-	
Net income (loss)		226.9	303.8	8.6	85.7	(85.3)		(615.3)	
Less: preferred stock dividends		12.3	2.8	12.2	2.8	12.3		31.1	
Net income (loss) available to common shareholders	\$	214.6 \$	301.0 \$	(3.6) \$	82.9 \$	(97.6)	\$	(646.4) \$	
Income (loss) from continuing operations, available to common shareholders	\$	214.6 \$	301.0 \$	(3.6) \$	82.9 \$	(97.6)	\$	(646.4) \$	
Income (loss) from discontinued operations Basic income (loss) per common share	\$	2.17 \$	3.05 \$	(0.04) \$	0.84 \$	(0.99)	\$	(6.57) \$	
Average number of common shares - basic (thousands)		99,110	98,812	98,569	98,523	98,438		98,405	9
ad income (loss) per common share									
	•	214 €	2.04 \$	(0.04) \$	0.94 €	(0.00)	¢	(6.57) ¢	
Income (loss) from continuing operations	\$	2.14 \$	3.04 \$	(0.04) \$	0.84 \$	(0.99)	\$	(6.57) \$	
Income (loss) from continuing operations Income (loss) from discontinued operations	\$	-	-	`-	-			· -	
Income (loss) from continuing operations	\$	2.14 \$ - 2.14 \$			0.84 \$ - 0.84 \$	(0.99)	\$	(6.57) \$ - (6.57) \$	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share	\$	-	-	`-	-			· -	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)	\$	2.14 \$	3.04 \$	(0.04) \$	0.84 \$	(0.99)		(6.57) \$	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income	\$	2.14 \$	3.04 \$	(0.04) \$	0.84 \$	(0.99)		(6.57) \$	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income	\$	2.14 \$ 100,340 36.2 \$	3.04 \$ 99,076	(0.04) \$ 98,569	0.84 \$ 98,556	(0.99) 98,438	\$	(6.57) \$ 98,405	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions	\$	2.14 \$ 100,340 36.2 \$ 26.6	3.04 \$ 99,076  29.5 \$ 23.9	(0.04) \$ 98,569 36.4 \$ 29.2	98,556 32.6 \$ 19.8	(0.99) 98,438 30.3 11.3	\$	(6.57) \$ 98,405  133.2 \$ 83.3	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1	3.04 \$ 99,076  29.5 \$ 23.9 28.0	(0.04) \$ 98,569  36.4 \$ 29.2 24.4	0.84 \$ 98,556  32.6 \$ 19.8 24.3	(0.99) 98,438 30.3 11.3 20.5	\$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  Income  Income Fee income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5	98,556 32.6 \$ 19.8 24.3 15.7	(0.99) 98,438 30.3 11.3 20.5 8.1	\$	98,405 98,405 133.2 \$ 83.3 92.5 39.9	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Feactoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4	98,556 32.6 \$ 19.8 24.3 15.7 8.3	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9	\$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  INCOME NON-Interest Income Fee income	\$	36.2 \$ 26.6 29.1 8.2 3.7 3.9	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5	98,556 32.6 \$ 19.8 24.3 15.7	(0.99) 98,438 30.3 11.3 20.5 8.1	\$	98,405 98,405 133.2 \$ 83.3 92.5 39.9	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4	98,556 32.6 \$ 19.8 24.3 15.7 8.3	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9	\$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  INCOME  THE NON-Interest Income Fee income Feactoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments	\$	36.2 \$ 26.6 29.1 8.2 3.7 3.9	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1	36.4 \$ 29.2 24.4 8.5 8.4 4.6	0.84 \$ 98,556 32.6 \$ 19.8 24.3 15.7 8.3 4.0	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7	\$	(6.57) \$ 98,405   133.2 \$ 83.3   92.5   39.9   38.1   17.9	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Feactoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income	\$	36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8	98,556 32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8	\$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  Per Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0 160.7 \$	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$	98,556 32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6	\$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6 540.5 \$	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  erating Expenses Compensation and benefits	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6	\$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6 540.5 \$	9
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  erating Expenses Compensation and benefits Technology	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$  148.6 \$ 33.4	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$ 155.0 \$ 33.4	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$	0.84 \$ 98,556 32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$ 148.6 \$ 39.4	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6	\$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6  540.5 \$	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  erating Expenses Compensation and benefits Technology	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6	\$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6 540.5 \$	•
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOL1 income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  serating Expenses Compensation and benefits Technology Professional fees	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$  148.6 \$ 33.4	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$ 155.0 \$ 33.4	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$	0.84 \$ 98,556 32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$ 148.6 \$ 39.4	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6	\$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6  540.5 \$	•
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  EF Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  Fotal other non-interest income  Fortal other non-interest income	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0 160.7 \$  148.6 \$ 33.4 21.2 14.1	3.04 \$ 99,076  29.5 \$ 23.9 \$ 28.0 8.1 \$ 104.7 \$ 4.1 \$ 31.6 \$ 229.9 \$  155.0 \$ 33.4 \$ 13.9 \$ 14.9	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$ 152.7 \$ 36.1 27.5 26.0	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$  148.6 \$ 39.4 22.2 25.3	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6 166.0 42.7 29.7 16.9	\$	(6.57) \$ 98,405   98,405   133.2 \$ 83.3   92.5   39.9   38.1   17.9   135.6   540.5 \$ 649.4 \$ 157.0   104.3   81.5	•
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  erating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0 160.7 \$  148.6 \$ 33.4 21.2 14.1 16.3	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$  155.0 \$ 33.4 13.9 14.9 17.7	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$  152.7 \$ 36.1 27.5 26.0 34.7	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$  148.6 \$ 39.4 22.2 25.3 19.7	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6 166.0 42.7 29.7 16.9 20.2	\$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6  540.5 \$  649.4 \$ 157.0 104.3 81.5 93.5	,
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Feactoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  erating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$  148.6 \$ 33.4 21.2 14.1 16.3 5.0	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$ 155.0 \$ 33.4 13.9 14.9 17.7 3.5	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$  152.7 \$ 36.1 27.5 26.0 34.7 3.8	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$  148.6 \$ 39.4 22.2 25.3 19.7 4.8	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6 166.0 42.7 29.7 16.9 20.2 8.9	\$	(6.57) \$ 98.405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6  540.5 \$ 649.4 \$ 157.0 104.3 81.5 93.5 34.1	•
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  ET Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  ET otal other non-interest income  ET otal other non-interest income  Total other income Total other non-interest income  ET other income Total other non-interest income  ET other income  Advertising and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing Property tax expense	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$  148.6 \$ 33.4 21.2 14.1 16.3 5.0 4.4	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$ 155.0 \$ 33.4 13.9 14.9 17.7 3.5 4.4	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$ 152.7 \$ 36.1 27.5 26.0 34.7 3.8 4.7	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$  148.6 \$ 39.4 22.2 25.3 19.7 4.8 4.8	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6 166.0 42.7 29.7 16.9 20.2 8.9 4.8	\$	(6.57) \$ 98,405 98,405 98,405 93.3 92.5 93.9 938.1 17.9 135.6 540.5 \$ 649.4 \$ 157.0 104.3 81.5 93.5 34.1 19.1	•
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  erating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing Property tax expense Restructuring costs	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$  148.6 \$ 33.4 21.2 14.1 16.3 5.0 4.4 (7.9)	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$  155.0 \$ 33.4 13.9 14.9 17.7 3.5 4.4 -	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$  152.7 \$ 36.1 27.5 26.0 34.7 3.8 4.7	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$ 148.6 \$ 39.4 22.2 25.3 19.7 4.8 4.8	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6 166.0 42.7 29.7 16.9 20.2 8.9 4.8 37.2	\$	(6.57) \$ 98,405  133.2 \$ 83.3 \$ 92.5 \$ 39.9 \$ 38.1 \$ 17.9 \$ 135.6 \$ 540.5 \$  649.4 \$ 157.0 \$ 104.3 \$ 81.5 \$ 93.5 \$ 34.1 \$ 19.1 \$ 37.2	•
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  erating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing Property tax expense Restructuring costs	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$  148.6 \$ 33.4 21.2 14.1 16.3 5.0 4.4	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$ 155.0 \$ 33.4 13.9 14.9 17.7 3.5 4.4	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$ 152.7 \$ 36.1 27.5 26.0 34.7 3.8 4.7	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$  148.6 \$ 39.4 22.2 25.3 19.7 4.8 4.8	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6 166.0 42.7 29.7 16.9 20.2 8.9 4.8	\$	(6.57) \$ 98,405 98,405 98,405 93.3 92.5 93.9 938.1 17.9 135.6 540.5 \$ 649.4 \$ 157.0 104.3 81.5 93.5 34.1 19.1	•
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  erating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing Property tax expense Restructuring costs	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$  148.6 \$ 33.4 21.2 14.1 16.3 5.0 4.4 (7.9)	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$  155.0 \$ 33.4 13.9 14.9 17.7 3.5 4.4 -	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$  152.7 \$ 36.1 27.5 26.0 34.7 3.8 4.7	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$ 148.6 \$ 39.4 22.2 25.3 19.7 4.8 4.8	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6 166.0 42.7 29.7 16.9 20.2 8.9 4.8 37.2	\$	(6.57) \$ 98,405  133.2 \$ 83.3 \$ 92.5 \$ 39.9 \$ 38.1 \$ 17.9 \$ 135.6 \$ 540.5 \$  649.4 \$ 157.0 \$ 104.3 \$ 81.5 \$ 93.5 \$ 34.1 \$ 19.1 \$ 37.2	•
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  serating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing Property tax expense Restructuring costs Intangible asset amortization Other expenses	\$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$  148.6 \$ 33.4 21.2 14.1 16.3 5.0 4.4 (7.9) 8.3 7.8	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$  155.0 \$ 33.4 13.9 14.9 17.7 3.5 4.4 - 8.4 22.8	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$ 152.7 \$ 36.1 27.5 26.0 34.7 3.8 4.7 - 8.4 25.7	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3  146.0 \$  148.6 \$ 39.4 22.2 25.3 19.7 4.8 4.8 - 8.5 22.2	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6 166.0 42.7 29.7 16.9 20.2 8.9 4.8 37.2 8.5 5.5	\$ \$	(6.57) \$ 98,405 98,405 98,405 93.3 92.5 39.9 38.1 17.9 135.6 540.5 \$ 649.4 \$ 157.0 104.3 81.5 93.5 34.1 19.1 37.2 33.9 99.9	
Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  erating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing Property tax expense Restructuring costs Intangible asset amortization Other expenses Operating expenses Operating expenses	\$ \$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0 160.7 \$  148.6 \$ 33.4 21.2 14.1 16.3 5.0 4.4 (7.9) 8.3 7.8	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$  155.0 \$ 33.4 13.9 14.9 17.7 3.5 4.4 - 8.4 22.8 274.0 \$	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$  152.7 \$ 36.1 27.5 26.0 34.7 3.8 4.7 - 8.4 25.7 319.6 \$	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3 146.0 \$  148.6 \$ 39.4 22.2 25.3 19.7 4.8 4.8 - 8.5 22.2 295.5 \$	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6 166.0 42.7 16.9 20.2 8.9 4.8 37.2 8.5 360.4	\$ \$	(6.57) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6 540.5 \$ 649.4 \$ 157.0 104.3 81.5 93.5 34.1 19.1 37.2 33.9 99.9 1,309.9 \$	
Income (loss) from discontinued operations Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  Ber Non-Interest Income Fee income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  Berating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing Property tax expense Restructuring costs Intangible asset amortization Other expenses	\$ \$	2.14 \$ 100,340  36.2 \$ 26.6 29.1 8.2 3.7 3.9 53.0  160.7 \$  148.6 \$ 33.4 21.2 14.1 16.3 5.0 4.4 (7.9) 8.3 7.8	3.04 \$ 99,076  29.5 \$ 23.9 28.0 8.1 104.7 4.1 31.6 229.9 \$  155.0 \$ 33.4 13.9 14.9 17.7 3.5 4.4 - 8.4 22.8	(0.04) \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$ 152.7 \$ 36.1 27.5 26.0 34.7 3.8 4.7 - 8.4 25.7	0.84 \$ 98,556  32.6 \$ 19.8 24.3 15.7 8.3 4.0 41.3  146.0 \$  148.6 \$ 39.4 22.2 25.3 19.7 4.8 4.8 - 8.5 22.2	(0.99) 98,438 30.3 11.3 20.5 8.1 7.9 4.7 19.8 102.6 166.0 42.7 29.7 16.9 20.2 8.9 4.8 37.2 8.5 5.5	\$ \$	(6.57) \$ 98,405 98,405 98,405 93.3 92.5 39.9 38.1 17.9 135.6 540.5 \$ 649.4 \$ 157.0 104.3 81.5 93.5 34.1 19.1 37.2 33.9 99.9	1

		2Q21	1Q21	4	4Q20	3Q20	2Q20		2020	2019
ne Statement										
Interest income										
Interest and fees on loans	\$	355.7	\$ 364.0	\$	387.2 \$	395.8	\$ 417.2	\$	1,667.8 \$	1,783
Other interest and dividends		17.4	24.1		28.0	27.5	29.7		131.2	233
Total interest income		373.1	388.1		415.2	423.3	446.9		1,799.0	2,016
Net operating lease revenue										
Rental income on operating leases		188.2	194.7		198.9	201.3	200.9		810.9	85
Depreciation on operating lease equipment		82.8	84.7		85.5	82.5	81.1		327.4	30
Maintenance and other operating lease expenses		54.8	51.6		54.2	48.6	56.1		212.5	180
Total net operating lease revenue		50.6	58.4		59.2	70.2	63.7		271.0	36
Interest expense										
Interest on deposits		50.7	61.2		77.7	103.2	138.3		475.8	66
Interest on borrowings		56.1	58.4		61.9	62.3	64.2		257.5	28
Total interest expense		106.8	119.6		139.6	165.5	202.5		733.3	95
Net finance revenue		316.9	326.9		334.8	328.0	308.1		1,336.7	1,43
Other non-interest income <sup>(1)</sup>		160.7	146.9		161.3	146.0	102.6		540.5	41
Non-interest expenses		100.7	140.5		101.5	140.0	102.0		340.3	7.
Operating expenses <sup>(2)</sup>		257.4	267.1		280.7	295.0	303.3		1 106 2	1,06
		257.4				295.0			1,196.3	
(Gain) loss on debt extinguishments and deposit redemption			0.1		0.1		(14.8)		(14.7)	
Total non-interest expenses		257.4	267.2		280.8	295.0	288.5		1,181.6	1,06
Pre-provision net revenue		220.2	206.6		215.3	179.0	122.2		695.6	77
Provision for credit losses		(72.2)	(117.4)	)	(0.5)	63.3	223.6		755.5	11
Income (loss) from continuing operations before provision (benefit) for income taxes		292.4	324.0		215.8	115.7	(101.4)		(59.9)	66
Provision (benefit) for income taxes		70.3	76.6		55.4	30.2	(52.3)		(22.1)	15
Income (loss) from continuing operations		222.1	247.4		160.4	85.5	(49.1)		(37.8)	50
									` '	
Discontinued operations										
Income from discontinued operations, net of taxes		-	-		-		-		-	
Net income (loss)	_	222.1	247.4		160.4	85.5	(49.1)		(37.8)	50
Less: preferred stock dividends		12.3	2.8		12.2	2.8	12.3		31.1	-
Net income (loss) available to common shareholders	\$	_	\$ 244.6	\$	148.2 \$	82.7	\$ (61.4)	\$	(68.9) \$	
Income (loss) from continuing operations, available to common shareholders	\$	209.8	<u> </u>		148.2 \$	82.7	. ,	\$	(68.9) \$	
ncome (loss) from continuing operations	\$	2 12	\$ 248	\$	1.50 \$	0.84	\$ (0.62)	\$	(0.70) \$	
ncome (loss) from discontinued operations	\$	2.12	-		1.50 \$ - 1.50 \$	0.84 - 0.84	- '-	\$	(0.70) \$	(
ncome (loss) from discontinued operations  Basic income (loss) per common share	\$	- 2.12	\$ 2.48	\$	1.50 \$	- 0.84	\$ (0.62)	\$	(0.70) \$	(
income (loss) from discontinued operations Basic income (loss) per common share		-	-	\$	-	-	- '-		`-	(
income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)		- 2.12	\$ 2.48	\$	1.50 \$	- 0.84	\$ (0.62)		(0.70) \$	;
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  Ind income (loss) per common share		- 2.12	\$ 2.48 98,812	\$	1.50 \$	- 0.84	\$ (0.62) 98,438		(0.70) \$	96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  Income (loss) per common share Income (loss) from continuing operations	\$	2.12 99,110	\$ 2.48 98,812	\$	1.50 \$ 98,569	0.84 98,523	\$ (0.62) 98,438	\$	(0.70) \$ 98,405	96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  Income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations	\$	2.12 99,110 2.09 9	\$ 2.48 98,812 \$ 2.47	\$	1.50 \$ 98,569 1.50 \$	0.84 98,523 0.84	\$ (0.62) 98,438 \$ (0.62)	\$	(0.70) \$ 98,405 (0.70) \$	96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  Income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share	\$	2.12 99,110	\$ 2.48 98,812 \$ 2.47	\$	1.50 \$ 98,569 1.50 \$	0.84 98,523 0.84 -	\$ (0.62) 98,438	\$	(0.70) \$ 98,405	96,
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations  Income (loss) from discontinued operations  Diluted income (loss) per common share	\$	2.12 : 99,110 : 2.09 : - 2.09 : -	\$ 2.48 98,812 \$ 2.47 - \$ 2.47	\$	1.50 \$ 98,569  1.50 \$ - 1.50 \$	0.84 98,523 0.84	\$ (0.62) 98,438 \$ (0.62) - \$ (0.62)	\$	(0.70) \$ 98,405 (0.70) \$ - (0.70) \$	96
Average number of common shares - basic (thousands)  ad income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)	\$ \$	2.12 : 99,110	\$ 2.48 98,812 \$ 2.47 \$ 2.47 99,076	\$ \$	1.50 \$ 98,569  1.50 \$ - 1.50 \$ 98,569	0.84 98,523 0.84 - 0.84 98,556	\$ (0.62) 98,438 \$ (0.62) - \$ (0.62) 98,438	\$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ (0.70) \$	96
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  ad income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  are Non-Interest Income Fee income	\$	2.12 : 99,110	\$ 2.48 98,812 \$ 2.47 \$ 2.47 99,076 \$ 29.5	\$ \$	1.50 \$ 98,569  1.50 \$ 1.50 \$ 98,569	0.84 98,523 0.84 - 0.84 98,556	\$ (0.62) 98,438 \$ (0.62) \$ (0.62) 98,438 \$ 30.3	\$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ 98,405	96
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  Ter Non-Interest Income  Fee income  Factoring commissions	\$ \$	2.12 : 99,110	\$ 2.48 98,812 \$ 2.47 \$ 2.47 99,076 \$ 29.5 23.9	\$ \$	1.50 \$ 98,569  1.50 \$	0.84 98,523 0.84 	\$ (0.62) 98,438 \$ (0.62) \$ (0.62) 98,438 \$ 30.3 11.3	\$	(0.70) \$ 98,405 (0.70) \$ (0.70) \$ 98,405 133.2 \$ 83.3	96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  ad income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  are Non-Interest Income Fee income	\$ \$	2.12 : 99,110	\$ 2.48 98,812 \$ 2.47 \$ 2.47 99,076 \$ 29.5	\$ \$	1.50 \$ 98,569  1.50 \$ 1.50 \$ 98,569	0.84 98,523 0.84 - 0.84 98,556	\$ (0.62) 98,438 \$ (0.62) \$ (0.62) 98,438 \$ 30.3	\$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ 98,405	96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  Ter Non-Interest Income  Fee income  Factoring commissions	\$ \$	2.12 : 99,110	\$ 2.48 98,812 \$ 2.47 \$ 2.47 99,076 \$ 29.5 23.9	\$ \$	1.50 \$ 98,569  1.50 \$	0.84 98,523 0.84 	\$ (0.62) 98,438 \$ (0.62) \$ (0.62) 98,438 \$ 30.3 11.3	\$	(0.70) \$ 98,405 (0.70) \$ (0.70) \$ 98,405 133.2 \$ 83.3	96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  ad income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Featoring commissions Gains on leasing equipment, net of impairments BOLI income	\$ \$	2.12 : 99,110	\$ 2.48 98,812 \$ 2.47 \$ 2.47 99,076 \$ 29.5 23.9 28.0	\$ \$	1.50 \$ 98,569  1.50 \$ 1.50 \$ 98,569  36.4 \$ 29.2 24.4	0.84 98,523 0.84 - 0.84 98,556 32.6 19.8 24.3	\$ (0.62) 98,438 \$ (0.62)  \$ (0.62) 98,438 \$ 30.3 11.3 20.5	\$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ 98,405  133.2 \$ 83.3 92.5	96,
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Fee income Factoring commissions Gains on leasing equipment, net of impairments  BOLI income Gains on investment securities, net of impairments	\$ \$	2.12 : 99,110	\$ 2.48 98,812 \$ 2.47 	\$ \$	1.50 \$ 98,569  1.50 \$ 1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5	0.84 98,523 0.84 - 0.84 98,556 32.6 19.8 24.3 15.7	\$ (0.62) 98,438 \$ (0.62) - \$ (0.62) 98,438 \$ 30.3 11.3 20.5 8.1	\$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ 98,405  133.2 \$ 83.3 92.5 39.9	96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  Income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  Income (loss) from discontinued operations  Fee income Fee income Feactoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income	\$ \$	2.12 : 99,110   2.09 : 2.09 : 100,340   36.2 : 26.6   29.1   8.2   3.7   3.9	\$ 2.48 98.812 \$ 2.47 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1	\$ \$	1.50 \$ 98,569  1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6	0.84 98,523 0.84 - 0.84 98,556 32.6 19.8 24.3 15.7 8.3 4.0	\$ (0.62) 98,438 \$ (0.62) \$ (0.62) 98,438 \$ 30.3 11.3 20.5 8.1 7.9 4.7	\$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ 98,405  133.2 \$ 83.3 \$ 92.5 \$ 39.9 \$ 38.1 \$ 17.9	96, 96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  ad income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  are Non-Interest Income Fee income Factoring commissions Gains on leasing equipment, net of impairments	\$ \$	2.12 : 99,110	\$ 2.48 98.812 \$ 2.47 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1 31.6	\$ \$	1.50 \$ 98,569   1.50 \$ 98,569   1.50 \$ 98,569   36.4 \$ 29.2   24.4   8.5   8.4	0.84 98,523 0.84 - 0.84 98,556 32.6 19.8 24.3 15.7 8.3	\$ (0.62) 98,438 \$ (0.62) 	\$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1	96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  Ter Non-Interest Income Fee income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income  Other income Total other non-interest income	\$ \$	2.12 : 99,110 2.09 : -2.09 : 100,340 36.2 : 26.6 29.1 8.2 3.7 3.9 53.0	\$ 2.48 98.812 \$ 2.47 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1 31.6	\$ \$	1.50 \$ 98,569  1.50 \$ 1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8	98,523 0.84 - 0.84 98,556 32.6 19.8 24.3 15.7 8.3 4.0 41.3	\$ (0.62) 98,438 \$ (0.62) 	\$ \$	(0.70) \$ 98,405  (0.70) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6	96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  Income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  Income (loss) from discontinued operations Average number of common shares - diluted (thousands)  Income (loss) from discontinued operations  Fee income Fee income Feactoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income	\$ \$	2.12 : 99,110   2.09 : 2.09 : 100,340   36.2 : 26.6   29.1   8.2   3.7   3.9   53.0   160.7 :	\$ 2.48 98.812 \$ 2.47 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1 31.6 \$ 146.9	\$ \$	1.50 \$ 98,569  1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8  161.3 \$	0.84 98,523 0.84 98,556 98,556 32,6 19,8 24,3 15,7 8,3 4,0 41,3 146,0	\$ (0.62) 98,438 \$ (0.62) 	\$ \$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ 98,405  133.2 \$ 83.3 \$ 92.5 \$ 39.9 \$ 38.1 \$ 17.9 \$ 135.6 \$ 540.5 \$	96, 96, 96, 96, 96, 96, 96, 96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  ad income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  are Non-Interest Income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  arating Expenses Compensation and benefits	\$ \$	2.12 : 99,110 2.09 : 2.09 : 100,340 36.2 : 26.6 29.1 8.2 3.7 3.9 53.0 160.7 : 148.6 : 148.6 : 2.12 :	\$ 2.48 98.812 \$ 2.47 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1 31.6 \$ 146.9	\$ \$	1.50 \$ 98,569  1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$	98,523 0.84 - 0.84 98,556 32.6 19.8 24.3 15.7 8.3 4.0 41.3 146.0	\$ (0.62) 98,438 \$ (0.62) \$ (0.62) 98,438 \$ 30.3 11.3 20.5 8.1 7.9 4.7 19.8 \$ 102.6	\$ \$	(0.70) \$ 98,405  (0.70) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6 540.5 \$	96.
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  ad income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Fee income Feactoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  Pratting Expenses Compensation and benefits Technology	\$ \$	2.12 : 99,110   2.09 : 2.09 : 100,340   36.2 : 26.6   29.1   8.2   3.7   3.9   53.0   160.7 : 148.6   31.8	\$ 2.48 98.812 \$ 2.47 	\$ \$	1.50 \$ 98,569  1.50 \$ 1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8  161.3 \$  150.2 \$ 34.8	0.84 98,523 0.84 - 0.84 98,556 32.6 19.8 24.3 15.7 8.3 4.0 41.3 146.0	\$ (0.62) 98,438 \$ (0.62)  \$ (0.62) 98,438 \$ 30.3 11.3 20.5 8.1 7.9 4.7 19.8 \$ 102.6 \$ 164.0 38.1	\$ \$	(0.70) \$ 98,405  (0.70) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6 540.5 \$  647.7 \$ 143.4	96, 96, 96, 96, 96, 96, 96, 96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  ad income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  er Non-Interest Income Fee income Fea income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  arting Expenses Compensation and benefits Technology Professional fees	\$ \$	2.12 : 99,110   2.09 : 2.09 : 100,340   36.2 : 26.6   29.1   8.2   3.7   3.9   53.0   160.7 : 148.6   31.8   21.1	\$ 2.48 96,812 \$ 2.47 	\$ \$	1.50 \$ 98,569  1.50 \$ 1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8  161.3 \$	0.84 98,523 0.84 - 0.84 98,556 32.6 19.8 24.3 15.7 8.3 4.0 41.3 146.0	\$ (0.62) 98,438 \$ (0.62)  \$ (0.62) 98,438 \$ 30.3 11.3 20.5 8.1 7.9 4.7 19.8 \$ 102.6 \$ 164.0 38.1 18.9	\$ \$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ 98,405  133.2 \$ 83.3 \$ 92.5 \$ 39.9 \$ 38.1 \$ 17.9 \$ 135.6 \$ 540.5 \$  647.7 \$ 143.4 \$ 66.9	96, 96, 96, 96, 96, 96, 96, 96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  Income (loss) per common share Income (loss) from continuing operations Income (loss) from continuing operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  Income (loss) from discontinued operations Average number of common shares - diluted (thousands)  Income (loss) from discontinued operations  Fee income Fee income Feactoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  Practing Expenses Compensation and benefits Technology Professional fees Insurance	\$ \$	2.12 : 99,110   2.09 : 2.09 : 100,340   36.2 : 26.6   29.1   8.2   3.7   3.9   53.0   160.7 : 148.6 : 31.8   21.1   14.1	\$ 2.48 98.812 \$ 2.47 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1 31.6 \$ 146.9 \$ 155.0 33.3 7.1 14.9	\$ \$	1.50 \$ 98,569  1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8  161.3 \$  150.2 \$ 34.8 11.1 26.0	0.84 98,523 0.84 98,556 98,556 32,6 19,8 24,3 15,7 8,3 4,0 41,3 146,0	\$ (0.62) 98,438 \$ (0.62) \$ (0.62) 98,438 \$ 30.3 11.3 20.5 8.1 7.9 4.7 19.8 \$ 102.6 \$ 164.0 38.1 18.9 16.9	\$ \$	(0.70) \$ 98,405  (0.70) \$ 98,405  (0.70) \$ 98,405  133.2 \$ 83.3 \$ 92.5 \$ 39.9 \$ 38.1 \$ 17.9 \$ 135.6 \$ 540.5 \$  647.7 \$ 143.4 \$ 66.9 \$ 81.5	96, 96, 96, 96, 96, 96, 96, 96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  are Non-Interest Income  Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Other income Total other non-interest income  Prating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense	\$ \$	2.12 : 99,110   2.09 : 2.09 : 100,340   36.2 : 26.6   29.1   8.2   3.7   3.9   53.0   160.7 : 148.6   31.8   21.1	\$ 2.48 96,812 \$ 2.47 	\$ \$	1.50 \$ 98,569  1.50 \$ 1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8  161.3 \$	0.84 98,523 0.84 - 0.84 98,556 32.6 19.8 24.3 15.7 8.3 4.0 41.3 146.0	\$ (0.62) 98,438 \$ (0.62)  \$ (0.62) 98,438 \$ 30.3 11.3 20.5 8.1 7.9 4.7 19.8 \$ 102.6 \$ 164.0 38.1 18.9	\$ \$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ 98,405  133.2 \$ 83.3 \$ 92.5 \$ 39.9 \$ 38.1 \$ 17.9 \$ 135.6 \$ 540.5 \$  647.7 \$ 143.4 \$ 66.9	96, 96, 96, 96, 96, 96, 96, 96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations  Income (loss) from discontinued operations  Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  are Non-Interest Income  Fee income  Fee income  Factoring commissions  Gains on leasing equipment, net of impairments  BOLI income  Gains on investment securities, net of impairments  Property tax income  Other income  Total other non-interest income  arating Expenses  Compensation and benefits  Technology  Professional fees Insurance	\$ \$	2.12 : 99,110   2.09 : 2.09 : 100,340   36.2 : 26.6   29.1   8.2   3.7   3.9   53.0   160.7 : 148.6 : 31.8   21.1   14.1	\$ 2.48 98.812 \$ 2.47 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1 31.6 \$ 146.9 \$ 155.0 33.3 7.1 14.9	\$ \$	1.50 \$ 98,569  1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8  161.3 \$  150.2 \$ 34.8 11.1 26.0	0.84 98,523 0.84 98,556 98,556 32,6 19,8 24,3 15,7 8,3 4,0 41,3 146,0	\$ (0.62) 98,438 \$ (0.62) \$ (0.62) 98,438 \$ 30.3 11.3 20.5 8.1 7.9 4.7 19.8 \$ 102.6 \$ 164.0 38.1 18.9 16.9	\$ \$	(0.70) \$ 98,405  (0.70) \$ 98,405  (0.70) \$ 98,405  133.2 \$ 83.3 \$ 92.5 \$ 39.9 \$ 38.1 \$ 17.9 \$ 135.6 \$ 540.5 \$  647.7 \$ 143.4 \$ 66.9 \$ 81.5	96
Income (loss) from discontinued operations Basic income (loss) per common share Average number of common shares - basic (thousands)  ad income (loss) per common share Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share Average number of common shares - diluted (thousands)  are Non-Interest Income Fee income Fee income Feactoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  Pratting Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing	\$ \$	2.12 : 99,110 2.09 : 2.09 : 100,340 36.2 : 26.6 29.1 8.2 3.7 3.9 53.0 160.7 : 148.6 31.8 21.1 14.1 16.3	\$ 2.48 98.812 \$ 2.47 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1 31.6 \$ 146.9 \$ 155.0 33.3 7.1 14.9 17.7	\$ \$	1.50 \$ 98,569  1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$ 150.2 \$ 34.8 11.1 26.0 18.4	0.84 98,523 0.84 - 98,556 32.6 19.8 24.3 15.7 8.3 4.0 41.3 146.0	\$ (0.62) 98,438 \$ (0.62) 	\$ \$	(0.70) \$ 98,405  (0.70) \$ 98,405  133.2 \$ 83.3 92.5 39.9 38.1 17.9 135.6 540.5 \$ 647.7 \$ 143.4 66.9 81.5 77.1	96.
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  are Non-Interest Income  Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Other income Total other non-interest income  Prating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense	\$ \$	2.12 : 99,110   2.09 :	\$ 2.48 96,812 \$ 2.47 99,076 \$ 29,5 23.9 28.0 8.1 21,7 4.1 31.6 \$ 146.9 \$ 155.0 33.3 7.1 14.9 17.7 3.5 4.4	\$ \$	1.50 \$ 98,569  1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 161.3 \$  150.2 \$ 34.8 11.1 26.0 18.4 4.0 4.7	32.6 198.556 32.6 198.3 15.7 8.3 4.0 41.3 146.0 155.9 34.8 18.9 25.3 19.7 4.9	\$ (0.62) 98,438 \$ (0.62) 	\$ \$	(0.70) \$ 98,405  (0.70) \$ (0.70) \$ 98,405  133.2 \$ 83.3 \$ 92.5 \$ 39.9 \$ 38.1 \$ 17.9 \$ 135.6 \$ 540.5 \$  647.7 \$ 143.4 \$ 66.9 \$ 81.5 \$ 77.1 \$ 29.8 \$ 19.1	(6) \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  are Non-Interest Income Fee income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  arating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing Property tax expense Intangible asset amortization	\$ \$	2.12 : 99,110   2.09 : 2.09 : 100,340   36.2 : 26.6   29.1   8.2   3.7   3.9   53.0   160.7 : 148.6 : 31.8   21.1   14.1   16.3   5.0   4.4   8.3	\$ 2.48 98.812 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1 31.6 \$ 146.9 \$ 155.0 33.3 7.1 14.9 17.7 3.5 4.4 8.4	\$ \$	1.50 \$ 98,569  1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$ 150.2 \$ 34.8 1.1.1 26.0 18.4 4.0 4.7 8.4	0.84 98,523 0.84 98,556 98,556 32.6 19.8 24.3 15.7 8.3 4.0 41.3 146.0 155.9 34.8 18.9 25.3 19.7 4.9 4.8 8.5	\$ (0.62) 98,438 \$ (0.62) \$ (0.62) 98,438 \$ 30.3 11.3 20.5 8.1 7.9 4.7 19.8 \$ 102.6 \$ 164.0 38.1 18.9 16.9 20.1 6.6 4.8 8.5	\$ \$	(0.70) \$ 98,405  (0.70) \$ 98,405  (0.70) \$ 98,405  133.2 \$ 83.3 92.5 \$ 39.9 38.1 17.9 135.6 540.5 \$  647.7 \$ 143.4 66.9 81.5 77.1 29.8 19.1 33.9	C
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  are Non-Interest Income  Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  Protal other non-interest income  Professional fees Insurance Net occupancy expense Advertising and marketing Property tax expense Intangible asset amortization Other expenses	\$ \$ \$	2.12 : 99,110   2.09 :	\$ 2.48 98.812 \$ 2.47 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1 31.6 \$ 146.9 \$ 155.0 33.3 7.1 14.9 17.7 3.5 4.4 4.4 22.8	\$ \$	1.50 \$ 98,569  1.50 \$ 1.50 \$ 98,569  36.4 \$ 29.2 \$ 24.4 \$ 8.5 \$ 8.4 \$ 4.6 \$ 49.8 \$ 161.3 \$  150.2 \$ 34.8 \$ 11.1 \$ 26.0 \$ 18.4 \$ 4.0 \$ 4.7 \$ 8.4 \$ 23.1	98,523 0.84 98,526 32.6 19.8 24.3 15.7 8.3 4.0 41.3 146.0 155.9 34.8 18.9 25.3 19.7 4.9 4.8 8.5 22.2	\$ (0.62) 98,438 \$ (0.62) 	\$ \$	(0.70) \$ 98,405  (0.70) \$ 98,405  (0.70) \$ 98,405  133.2 \$ 83.3 92.5 \$ 39.9 38.1 17.9 135.6 540.5 \$  647.7 \$ 143.4 66.9 81.5 77.1 29.8 19.1 33.9 96.9	96, 96, 96, 96, 96, 96, 96, 96, 96, 96,
Income (loss) from discontinued operations Basic income (loss) per common share  Average number of common shares - basic (thousands)  ad income (loss) per common share  Income (loss) from continuing operations Income (loss) from discontinued operations Diluted income (loss) per common share  Average number of common shares - diluted (thousands)  are Non-Interest Income Fee income Fee income Factoring commissions Gains on leasing equipment, net of impairments BOLI income Gains on investment securities, net of impairments Property tax income Other income Total other non-interest income  arating Expenses Compensation and benefits Technology Professional fees Insurance Net occupancy expense Advertising and marketing Property tax expense Intangible asset amortization	\$ \$	2.12 : 99,110   2.09 : 2.09 : 100,340   36.2 : 26.6   29.1   8.2   3.7   3.9   53.0   160.7 : 148.6 : 31.8   21.1   14.1   16.3   5.0   4.4   8.3	\$ 2.48 98.812 \$ 2.47 \$ 2.47 99.076 \$ 29.5 23.9 28.0 8.1 21.7 4.1 31.6 \$ 146.9 \$ 17.7 3.5 4.4 4.4 4.4 4.4 4.4 4.4 4.4 4	\$ \$	1.50 \$ 98,569  1.50 \$ 98,569  36.4 \$ 29.2 24.4 8.5 8.4 4.6 49.8 161.3 \$ 150.2 \$ 34.8 1.1.1 26.0 18.4 4.0 4.7 8.4	0.84 98,523 0.84 98,556 98,556 32.6 19.8 24.3 15.7 8.3 4.0 41.3 146.0 155.9 34.8 18.9 25.3 19.7 4.9 4.8 8.5	\$ (0.62) 98,438 \$ (0.62) \$ (0.62) 98,438 \$ 30.3 11.3 20.5 8.1 7.9 4.7 19.8 \$ 102.6 \$ 164.0 38.1 18.9 16.9 20.1 6.6 4.8 8.5	\$ \$	(0.70) \$ 98,405  (0.70) \$ 98,405  (0.70) \$ 98,405  133.2 \$ 83.3 92.5 \$ 39.9 38.1 17.9 135.6 540.5 \$  647.7 \$ 143.4 66.9 81.5 77.1 29.8 19.1 33.9	96,5 96,5 96,5 96,5 96,5 96,5 41

CIT Group Inc.

# Business Segment Income Statement, excluding Noteworthy Items (dollars in millions)

Come Statement Interest income Interest and fees on loans \$	Commercial	Consumer		
Interest income Interest and fees on loans \$				
Interest income Interest and fees on loans \$	Banking	Banking	Corporate	Total
Interest and fees on loans \$				
•				
Other interest and dividends	280.8	\$ 74.9	\$ - \$	355.7
Other interest and dividends	0.3	0.3	16.8	17.4
Total interest income	281.1	75.2	16.8	373.1
Net operating lease revenue				
Rental income on operating leases	188.2	-	-	188.2
Depreciation on operating lease equipment	82.8	-	-	82.8
Maintenance and other operating lease expenses	54.8	-	-	54.8
Total net operating lease revenue	50.6	-	-	50.6
Interest expense				
Interest on deposits	9.5	28.5	12.7	50.7
Interest (benefit) on borrowings	68.0	(51.3)	39.4	56.1
Total interest (benefit) expense	77.5	(22.8)	52.1	106.8
Net finance revenue	254.2	98.0	(35.3)	316.9
Other non-interest income	111.2	36.6	12.9	160.7
Non-interest expenses				
Operating expenses	183.0	93.1	(18.7)	257.4
Total non-interest expenses	183.0	93.1	(18.7)	257.4
Pre-provision net revenue	182.4	41.5	(3.7)	220.2
(Benefit) provision for credit losses	(66.8)	(5.4)	-	(72.2)
Income (loss) from continuing operations before provision (benefit) for income taxes \$	249.2	\$ 46.9	\$ (3.7) \$	292.4

Total cash and interest bearing cash Securities purchased under agreement to resell Investment securities Assets held for sale Loans Allowance for credit losses Loans, net of allowance for credit losses Operating lease equipment, net Goodwill	\$	2Q21		1Q21		4Q20		3Q20		2Q20		2020		2019
Securities purchased under agreement to resell Investment securities Assets held for sale Loans Allowance for credit losses Loans, net of allowance for credit losses Operating lease equipment, net	\$													
Investment securities Assets held for sale Loans Allowance for credit losses Loans, net of allowance for credit losses Operating lease equipment, net		5,280.7	\$	5,348.6	\$	4,011.7	\$	6,705.6	\$	8,080.3	\$	4,011.7	\$	2,6
Investment securities Assets held for sale Loans Allowance for credit losses Loans, net of allowance for credit losses Operating lease equipment, net		150.0		75.0		150.0		-		100.0		150.0		9
Assets held for sale Loans Allowance for credit losses Loans, net of allowance for credit losses Operating lease equipment, net		5,295.8		4,937.9		6,889.0		6,608.8		5,656.5		6,889.0		6,2
Loans Allowance for credit losses Loans, net of allowance for credit losses Operating lease equipment, net														0,2
Allowance for credit losses Loans, net of allowance for credit losses Operating lease equipment, net		51.5		757.4		721.2		56.7		82.7		721.2		
Loans, net of allowance for credit losses Operating lease equipment, net		33,711.1		34,957.5		36,144.6		37,319.6		37,518.3		36,144.6		30,9
Operating lease equipment, net		(850.6)	)	(942.3)		(1,063.8)		(1,206.2)		(1,202.7)		(1,063.8)		(4
Operating lease equipment, net		32,860.5		34,015.2		35,080.8		36,113.4		36,315.6		35,080.8		30,
Goodwill		7,781.8		7,733.4		7,836.6		7,799.3		7,778.1		7,836.6		7,
Goodwiii		-		-		-		140.4		146.8		-		
Bank-owned life insurance		1,185.2		1,176.9		1,168.8		1,160.4		1,158.9		1,168.8		1,0
Other assets <sup>(1)</sup>		2,098.2		2,004.7		2,248.5		2,280.4		2,383.5		2,248.5		1,0
		2,000.2		2,004.1		2,240.0		2,200.4		2,000.0		2,240.0		٠,٠
Assets of discontinued operations	_													
Total assets	\$	54,703.7	\$	56,049.1	\$	58,106.6	\$	60,865.0	\$	61,702.4	\$	58,106.6	\$	50,
ities														
Deposits	\$	41,271.0	\$	42,024.7	\$	43,071.6	\$		\$	45,815.2	\$	43,071.6	\$	35,
Credit balances of factoring clients		1,530.5		1,471.1		1,719.9		1,320.2		989.1		1,719.9		1,
Other liabilities <sup>(2)</sup>		1,622.3		1,897.9		1,754.9		1,789.9		1,560.9		1,754.9		1,
		1,022.0		1,007.0		1,701.0		1,7 00.0		1,000.0		1,101.0		٠,
Borrowings														
FHLB advances		-		600.0		1,100.0		2,550.0		2,850.0		1,100.0		1,0
Other secured and structured financings		10.3		7.6		6.1		3.1		15.8		6.1		:
Senior unsecured		3,738.6		3,737.1		4,236.3		4,236.9		4,237.5		4,236.3		3,
Subordinated unsecured		495.2		495.0		494.9		494.7		494.6		494.9		
Securities sold under agreement to repurchase		-		-		-		-		-		-		
Total borrowings		4.244.1		4,839.7		5,837.3		7,284.7		7.597.9		5,837.3		6,4
Liabilities of discontinued operations		.,1		.,500.1		5,501.0		.,204.1		.,001.0		5,551.0		Ο,
	_	- 10.007.0	_	-	_		•	-	_	-	_	-	_	
Total liabilities	\$	48,667.9	\$	50,233.4	\$	52,383.7	\$	55,101.0	\$	55,963.1	\$	52,383.7	\$	44,
у														
Stockholders' equity														
Preferred stock	\$	525.0	\$	525.0	\$	525.0	\$	525.0	\$	525.0	\$	525.0	\$	
Common stock		1.6		1.6		1.6		1.6		1.6		1.6		
Paid-in capital		6,922.5		6,914.3		6,892.0		6,882.1		6,885.5		6,892.0		6,
Retained earnings		1,873.7		1,694.5		1,428.3		1,467.1		1,419.4		1,428.3		2,
Accumulated other comprehensive income (loss)		(115.4)	)	(148.2)		35.7		46.4		65.8		35.7		
Treasury stock, at cost		(3,171.6)	)	(3,171.5)		(3,159.7)		(3,158.2)		(3,158.0)		(3,159.7)		(3,
Total common stockholders' equity	_	5,510.8		5,290.7		5,197.9		5,239.0		5,214.3	_	5,197.9		5,
	_						_		_		_		_	
Total equity	\$	6,035.8		5,815.7	\$	5,722.9	\$	5,764.0	\$	5,739.3	\$	5,722.9	\$	6,
Total liabilities and equity	\$	54,703.7	\$	56,049.1	\$	58,106.6	\$	60,865.0	\$	61,702.4	\$	58,106.6	\$	50,
Value Per Common Share														
Common stockholders' equity	\$	5,510.8	\$	5,290.7	\$	5,197.9	\$	5,239.0	\$	5,214.3	\$	5,197.9	\$	5,
Less: goodwill		_		_		_		140.4		146.8		_		
		- 440.4		100 5		-								
Less: intangible assets		118.1		126.5		134.9		143.4		151.8		134.9		
Tangible common equity	\$	5,392.7	\$	5,164.2	\$	5,063.0	\$	4,955.2	\$	4,915.7	\$	5,063.0	\$	5,
Book value per common share		55.58		53.41		52.71		53.17		52.97		52.71		-
Tangible book value per common share		54.39		52.13		51.34		50.29		49.93		51.34		
Outstanding common shares (in thousands)		99,143		99,066		98,609		98,526		98,447		98,609		9
	_	,		,000		,000		,020		,		,000		
er Assets														
Tax credit investments in unconsolidated entities	\$		\$		\$		\$		\$	415.4	\$	427.0	\$	
Property, furniture and fixtures		184.9		178.2		187.0		191.6		189.6		187.0		
Current and deferred federal and state tax assets		38.2		37.8		60.8		50.1		111.2		60.8		
Intangible assets, net		118.1		126.5		134.9		143.4		151.8		134.9		
		139.1		150.1		174.1		198.3		200.2		174.1		
Counterparty receivables				-				-		-				
		259.3		193.5		198.8		220.7		228.5		198.8		
Indemnification assets														
Indemnification assets Right of use assets		302.1		278.1		431.6		487.7		545.1		431.6		
Indemnification assets Right of use assets Fair value of derivative financial instruments		170.5		174.9		169.9		146.4		122.7		169.9		
Indemnification assets Right of use assets Fair value of derivative financial instruments		380.1		428.1		464.4		436.3		418.9		464.4		:
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses			\$	2,004.7	\$	2,248.5	\$	2,280.4	\$	2,383.5	\$	2,248.5	\$	1,0
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other	\$	2.098.2			*	_,0.0	7	_,_oo. r		_,,,,,,,,,		_,0.0	7	
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses	\$	2,098.2	Ψ								Ť			
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other	\$		Ψ								<u> </u>			
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other Total other assets	\$				\$	546.4	\$	509.6	\$	491.6	\$	546.4	\$	
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other Total other assets  er Liabilities Accrued expenses and accounts payable	\$	438.0		429.0	\$		\$		\$		\$		\$	
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other Total other assets  er Liabilities Accrued expenses and accounts payable Current and deferred taxes payable	\$	438.0 188.8		429.0 124.6	\$	122.1	\$	99.5	\$	73.7	\$	122.1	\$	
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other Total other assets  er Llabilities Accrued expenses and accounts payable Current and deferred taxes payable Accrued interest payable	\$	438.0 188.8 79.2		429.0 124.6 42.2	\$	122.1 88.2	\$	99.5 47.4	\$	73.7 90.0	\$	122.1 88.2	\$	
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other Total other assets  er Liabilities Accrued expenses and accounts payable Current and deferred taxes payable	\$	438.0 188.8		429.0 124.6	\$	122.1	\$	99.5	\$	73.7	\$	122.1	\$	
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other Total other assets  er Liabilities Accrued expenses and accounts payable Current and deferred taxes payable Accrued interest payable Fair value of derivative financial instruments	\$	438.0 188.8 79.2 71.7		429.0 124.6 42.2 99.9	\$	122.1 88.2 79.2	\$	99.5 47.4 86.3	\$	73.7 90.0 91.2	\$	122.1 88.2 79.2	\$	
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other Total other assets  er Liabilities Accrued expenses and accounts payable Current and deferred taxes payable Accrued interest payable Fair value of derivative financial instruments Lease liabilities	\$	438.0 188.8 79.2 71.7 296.4		429.0 124.6 42.2 99.9 241.8	\$	122.1 88.2 79.2 249.9	\$	99.5 47.4 86.3 267.5	\$	73.7 90.0 91.2 275.4	\$	122.1 88.2 79.2 249.9	\$	
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other Total other assets  er Liabilities Accrued expenses and accounts payable Current and deferred taxes payable Accrued interest payable Fair value of derivative financial instruments Lease liabilities Commitment to fund tax credit investments	\$	438.0 188.8 79.2 71.7 296.4 202.2		429.0 124.6 42.2 99.9 241.8 166.3	\$	122.1 88.2 79.2 249.9 167.7	\$	99.5 47.4 86.3 267.5 163.6	\$	73.7 90.0 91.2 275.4 141.4	\$	122.1 88.2 79.2 249.9 167.7	\$	
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other Total other assets  er Liabilities Accrued expenses and accounts payable Current and deferred taxes payable Accrued interest payable Fair value of derivative financial instruments Lease liabilities	\$	438.0 188.8 79.2 71.7 296.4		429.0 124.6 42.2 99.9 241.8	\$	122.1 88.2 79.2 249.9	\$	99.5 47.4 86.3 267.5	\$	73.7 90.0 91.2 275.4	\$	122.1 88.2 79.2 249.9	\$	
Indemnification assets Right of use assets Fair value of derivative financial instruments Prepaid expenses Other Total other assets  er Liabilities Accrued expenses and accounts payable Current and deferred taxes payable Accrued interest payable Fair value of derivative financial instruments Lease liabilities Commitment to fund tax credit investments	\$	438.0 188.8 79.2 71.7 296.4 202.2		429.0 124.6 42.2 99.9 241.8 166.3	\$	122.1 88.2 79.2 249.9 167.7	\$	99.5 47.4 86.3 267.5 163.6	\$	73.7 90.0 91.2 275.4 141.4	\$	122.1 88.2 79.2 249.9 167.7	\$	2

	Average	2Q21 Revenue /		Average	1Q21 Revenue /		Average	4Q20 Revenue /		Average	3Q20 Revenue /		Average	2Q20 Revenue /	
	Balance	Expense	Yield / Rate	Balance	Expense	Yield / Rate	Balance	Expense	Yield / Rate	Balance	Expense	Yield / Rate	Balance	Expense	Yield / Rate
Assets															
Interest bearing cash	\$ 5,583.1	\$ 1.5	0.11%	\$ 4,634.4	\$ 1.3	0.11%	\$ 6,243.6	\$ 1.6	0.10%	\$ 7,652.1	\$ 2.1	0.11%	\$ 7,110.7	\$ 1.8	0.109
Investment securities and securities purchased under agreements to resell	5,247.5	15.9	1.21%	6,144.3	22.8	1.48%	6,828.6	26.4	1.55%	5,989.9	25.4	1.70%	5,766.4	27.9	1.94%
Loans (including held for sale)	33,226.5	355.7	4.28%	34,592.3	364.0	4.21%	35,590.9	387.2	4.35%	36,301.6	395.8	4.36%	37,109.8	417.2	4.50%
Operating lease equipment, net (including held for sale)	7,754.0	50.6	2.61%	7,831.2	58.4	2.98%	7,845.3	59.2	3.02%	7,824.4	70.2	3.59%	7,602.1	63.7	3.35%
Average earning assets	51,811.1	423.7	3.27%	53,202.2	446.5	3.36%	56,508.4	474.4	3.36%	57,768.0	493.5	3.42%	57,589.0	510.6	3.55%
Non-interest earning assets															
Cash and due from banks	169.7			180.1			162.6			175.9			185.8		
Allowance for credit losses	(926.7)			(1,055.0)			(1,186.1)			(1,196.1)			(1,102.4)		
All other non-interest bearing assets	3,255.7			3,420.1			3,524.3			3,685.8			3,577.2		
Total average assets	\$ 54,309.8			\$ 55,747.4			\$ 59,009.2			\$ 60,433.6			\$ 60,249.6		
Liabilities															
Deposits	\$ 38,283.0	\$ 50.7	0.53%	\$ 39,300.8	\$ 61.2	0.62%	\$ 40,913.3	\$ 77.7	0.76%	\$ 42,320.5	\$ 103.2	0.98%	\$ 41,857.7	\$ 138.3	1.329
Borrowings	4,832.1	56.1	4.64%	5,453.6	58.4	4.28%	7,103.6	61.9	3.49%	7,557.5	62.3	3.30%	7,958.4	64.2	3.239
Total interest-bearing liabilities	43,115.1	106.8	0.99%	44,754.4	119.6	1.07%	48,016.9	139.6	1.16%	49,878.0	165.5	1.33%	49,816.1	202.5	1.639
Non-interest bearing deposits	3,360.9			3,385.9			3,258.7			3,073.4			3,019.6		
Other non-interest bearing liabilities	1,906.0			1,845.3			1,981.9			1,734.2			1,597.7		
Stockholders' equity	5,927.8			5,761.8			5,751.7			5,748.0			5,816.2		
Total average liabilities and stockholders' equity	\$ 54,309.8	-		\$ 55,747.4			\$ 59,009.2			\$ 60,433.6			\$ 60,249.6		
Assets	Average Balance	Expense	Yield / Rate	Balance	Expense	Yield / Rate									
Interest bearing cash	\$ 5,712,7	\$ 11.1	0.19%	\$ 1.689.8	\$ 37.1	2.20%									
Investment securities and securities purchased under agreements to resell	6.634.5	120.1	1.81%	7.724.4	196.4	2.54%									
Loans (including held for sale)	36,371.6	1,667.8	4.59%	29.775.5	1.780.8	5.98%									
Operating lease equipment, net (including held for sale)	7,672.9	271.0	3.53%	7,075.6	368.4	5.21%									
Indemnification assets	-	_	-	1.9	2.5	NM									
Average earning assets	56,391.7	2.070.0	3.67%	46,267.2	2.385.2	5.16%									
Non-interest earning assets	,	,		.,	,										
Cash and due from banks	188.0			138.7											
Allowance for credit losses	(1,062.8)			(488.1)											
All other non-interest bearing assets	3,584.8			3.094.2											
	3,584.8														
Assets of discontinued operation	3,584.8			108.6											
	- ,														
Assets of discontinued operation				108.6											
Assets of discontinued operation Total average assets		\$ 475.8	1.16%	108.6	\$ 664.9	2.00%									
Assets of discontinued operation Total average assets  Liabilities	\$ 59,101.7	\$ 475.8 257.5	1.16% 3.48%	108.6 \$ 49,120.6	\$ 664.9 287.1	2.00% 4.40%									
Assets of discontinued operation Total average assets  Liabilities Deposits	\$ 59,101.7 \$ 41,037.3			108.6 \$ 49,120.6 \$ 33,238.8											
Assets of discontinued operation Total average assets  Liabilities Deposits Borrowings	\$ 59,101.7 \$ 41,037.3 7,392.3	257.5	3.48%	108.6 \$ 49,120.6 \$ 33,238.8 6,519.0	287.1	4.40%									
Assets of discontinued operation Total average assets  Liabilities Deposits Borrowings Total interest-bearing liabilities	\$ 59,101.7 \$ 41,037.3 7,392.3 48,429.6	257.5	3.48%	\$ 49,120.6 \$ 33,238.8 6,519.0 39,757.8	287.1	4.40%									
Assets of discontinued operation Total average assets  Liabilities Deposits Borrowings Total interest-bearing liabilities Non-interest bearing deposits	\$ 59,101.7 \$ 41,037.3 7,392.3 48,429.6 3,003.3	257.5	3.48%	108.6 \$ 49,120.6 \$ 33,238.8 6,519.0 39,757.8 1,592.8	287.1	4.40%									
Assets of discontinued operation Total average assets  Liabilities Deposits Borrowings Total interest-bearing liabilities Non-interest bearing deposits Other non-interest bearing liabilities	\$ 59,101.7 \$ 41,037.3 7,392.3 48,429.6 3,003.3 1,729.1	257.5	3.48%	108.6 \$ 49,120.6 \$ 33,238.8 6,519.0 39,757.8 1,592.8 1,601.9	287.1	4.40%									

# Average Balance Sheet - Yields/Rates excluding Noteworthy Items (dollars in millions)

		2Q21			1Q21			4Q20			3Q20			2Q20	
	Average	Revenue /		Average	Revenue /		Average	Revenue /		Average	Revenue /		Average	Revenue /	
	Balance	Expense	Yield / Rate	Balance	Expense	Yield / Rate	Balance	Expense	Yield / Rate	Balance	Expense	Yield / Rate	Balance	Expense	Yield / Rate
Assets	_														
Interest bearing cash	\$ 5,583.1	\$ 1.5	0.11%	\$ 4,634.4	\$ 1.3	0.11%	\$ 6,243.6	\$ 1.6	0.10%	\$ 7,652.1	\$ 2.1	0.11%	\$ 7,110.7	\$ 1.8	0.10%
Investment securities and securities purchased under agreements to resell	5,247.5	15.9	1.21%	6,144.3	22.8	1.48%	6,828.6	26.4	1.55%	5,989.9	25.4	1.70%	5,766.4	27.9	1.94%
Loans (including held for sale)	33,226.5	355.7	4.28%	34,592.3	364.0	4.21%	35,590.9	387.2	4.35%	36,301.6	395.8	4.36%	37,109.8	417.2	4.50%
Operating lease equipment, net (including held for sale)	7,754.0	50.6	2.61%	7,831.2	58.4	2.98%	7,845.3	59.2	3.02%	7,824.4	70.2	3.59%	7,602.1	63.7	3.35%
Average earning assets	51,811.1	423.7	3.27%	53,202.2	446.5	3.36%	56,508.4	474.4	3.36%	57,768.0	493.5	3.42%	57,589.0	510.6	3.55%
Non-interest earning assets															
Cash and due from banks	169.7			180.1			162.6			175.9			185.8		
Allowance for credit losses	(926.7)			(1,055.0)			(1,186.1)			(1,196.1)			(1,102.4)		
All other non-interest bearing assets	3,255.7			3,420.1			3,524.3			3,685.8			3,577.2		
Total average assets	\$ 54,309.8			\$ 55,747.4			\$ 59,009.2			\$ 60,433.6			\$ 60,249.6		
Liabilities															
Deposits	\$ 38,283.0	\$ 50.7	0.53%	\$ 39,300.8	\$ 61.2	0.62%	\$ 40,913.3	\$ 77.7	0.76%	\$ 42,320.5	\$ 103.2	0.98%	\$ 41,857.7	\$ 138.3	1.32%
Borrowings	4,832.1	56.1	4.64%	5,453.6	58.4	4.28%	7,103.6	61.9	3.49%	7,557.5	62.3		7,958.4	64.2	3.23%
Total interest-bearing liabilities	43,115.1	106.8	0.99%	44,754.4	119.6	1.07%	48,016.9	139.6	1.16%	49,878.0	165.5	1.33%	49,816.1	202.5	1.63%
Non-interest bearing deposits	3,360.9			3.385.9			3,258.7			3,073.4			3,019.6		
Other non-interest bearing liabilities	1,906.0			1.845.3			1.981.9			1.734.2			1.597.7		
Stockholders' equity	5,927.8			5,761.8			5,751.7			5,748.0			5,816.2		
Total average liabilities and stockholders' equity	\$ 54,309.8			\$ 55,747.4			\$ 59,009.2			\$ 60,433.6			\$ 60,249.6		
Assets	Average Balance	Revenue / Expense	Yield / Rate	Average Balance	Revenue / Expense	Yield / Rate									
Interest bearing cash	\$ 5.712.7	\$ 11.1	0.19%	\$ 1,689.8	\$ 37.1	2.20%									
Investment securities and securities purchased under agreements to resell	6.634.5	120.1	1.81%	7,724.4	196.4	2.54%									
Loans (including held for sale)	36,371.6	1,667.8	4.59%	29,775.5	1,780.8	5.98%									
Operating lease equipment, net (including held for sale)	7.672.9	271.0	3.53%	7.075.6	368.4	5.21%									
Indemnification assets	7,072.9	-	3.3370	1.9	2.5										
Average earning assets	56.391.7	2.070.0	3.67%	46.267.2	2.385.2	5.16%									
Non-interest earning assets	00,001.1	2,010.0	0.01 70	40,201.2	2,000.2	0.1070									
Cash and due from banks	188.0			138.7											
Allowance for credit losses	(1,062.8)			(488.1)											
All other non-interest bearing assets	3,584.8			3.094.2											
Assets of discontinued operation	-			108.6											
Total average assets	\$ 59,101.7			\$ 49,120.6											
Liabilities															
Deposits	\$ 41.037.3	\$ 475.8	1.16%	\$ 33.238.8	\$ 664.9	2.00%									
Borrowings	7,392.3	257.5	3.48%	6,519.0	287.1	4.40%									
Total interest-bearing liabilities	48,429.6	733.3	1.51%	39,757.8	952.0	2.39%									
Non-interest bearing deposits	3,003.3			1,592.8											
Other non-interest bearing liabilities	1,729.1			1,601.9											
Liabilities of discontinued operation				162.4											
Stockholders' equity	5,939.7			6,005.7											
Total average liabilities and stockholders' equity	\$ 59,101.7			\$ 49,120.6											

	2Q21			1Q21			4Q20			3Q20			2Q20		
	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %	Balance	Expense	APY %
Average Deposits by Type												<u> </u>			
Total interest-bearing deposits															
Interest-bearing checking	\$ 3,491.7	\$ 2.5	0.29%	\$ 3,442.4	\$ 2.6	0.30%	\$ 3,239.9	\$ 2.6	0.32%	\$ 3,282.6	\$ 2.9	0.35%	\$ 3,163.3	\$ 3.0	0.38%
Savings and money market	26,253.3	23.8	0.36%	26,077.0	24.7	0.38%	26,798.5	30.8	0.46%	27,187.0	47.3	0.70%	26,143.4	75.6	1.16%
Time deposits	8,538.0	24.4	1.14%	9,781.4	33.9	1.39%	10,874.9	44.3	1.63%	11,850.9	53.0	1.79%	12,551.0	59.7	1.90%
Non-interest bearing deposits	3,360.9	-	-	3,385.9	-	-	3,258.7	-	-	3,073.4	-	-	3,019.6	-	-
Total deposits	\$ 41,643.9	\$ 50.7	0.49%	\$ 42,686.7	\$ 61.2	0.57%	\$ 44,172.0	\$ 77.7	0.70%	\$ 45,393.9	\$ 103.2	0.91%	\$ 44,877.3	\$ 138.3	1.23%
	_														
Average Deposits by Channel															
Online channel	\$ 17,048.4	\$ 20.1	0.47%	\$ 18,272.3	\$ 27.7	0.61%	\$ 19,509.0	\$ 36.1	0.74%	\$ 20,830.1	\$ 53.2	1.02%	\$ 20,891.3	\$ 81.0	1.55%
Branch channel	11,301.7	8.3	0.29%	11,392.0	10.6	0.37%	11,685.2	15.0	0.51%	11,923.4	21.8	0.73%	11,979.3	28.9	0.96%
Commercial channel	4,319.2	2.8	0.26%	4,306.0	3.0	0.28%	4,646.1	4.2	0.36%	4,419.3	5.2	0.47%	3,866.3	4.2	0.43%
Brokered/other channel	2,207.6	12.8	2.32%	2,377.7	13.5	2.27%	2,604.7	15.6	2.40%	2,668.7	16.2	2.43%	2,847.9	17.8	2.50%
Homeowners association	6,767.0	6.7	0.40%	6,338.7	6.4	0.40%	5,727.0	6.8	0.47%	5,552.4	6.8	0.49%	5,292.5	6.4	0.48%
Total deposits	\$ 41,643.9	\$ 50.7	0.49%	\$ 42,686.7	\$ 61.2	0.57%	\$ 44,172.0	\$ 77.7	0.70%	\$ 45,393.9	\$ 103.2	0.91%	\$ 44,877.3	\$ 138.3	1.23%

		2Q21			1Q21			4Q20			3Q20			2Q20	
	Balance	Expense	APY %	Balance	Expense	APY %									
Average Deposits and Borrowings															
Deposits	\$ 41,643.9	\$ 50.7	0.49%	\$ 42,686.7	\$ 61.2	0.57%	\$ 44,172.0	\$ 77.7	0.70%	\$ 45,393.9	\$ 103.2	0.91%	\$ 44,877.3	138.3	1.23%
FHLB advances	590.7	0.5	0.34%	998.6	1.9	0.76%	2,367.4	3.5	0.59%	2,809.8	4.1	0.58%	3,038.0	6.6	0.87%
Other secured and structured financings	8.7	0.1	NM	7.0	0.1	NM	4.7	0.1	NM	15.5	0.1	2.58%	448.8	2.5	2.23%
Senior unsecured	3,737.6	45.8	4.90%	3,953.1	47.0	4.76%	4,236.7	48.7	4.60%	4,237.5	48.7	4.60%	3,971.8	46.1	4.64%
Subordinated unsecured	495.1	7.3	5.90%	494.9	7.3	5.90%	494.8	7.3	5.90%	494.7	7.3	5.90%	494.5	7.4	5.99%
Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-	-	-	0.00%	5.3	-	-
Other credit facilities	-	2.5	-	-	2.1	-	-	2.3	-	-	2.1	-	-	1.6	-
Total deposits and borrowings	\$ 46,476.0	\$ 106.9	0.92%	\$ 48,140.3	\$ 119.6	0.99%	\$ 51,275.6	\$ 139.6	1.09%	\$ 52,951.4	\$ 165.5	1.25%	\$ 52,835.7	202.5	1.53%

	202	21	10	21	4Q	20	3Q	20	20	20
		% of Total								
	Balance	Deposits								
Ending Balance Deposits by Type		<u> </u>			<u> </u>		<u> </u>			
Total interest bearing deposits										
Interest bearing checking	\$ 3,355.7	8.1%	\$ 3,421.4	8.1%	\$ 3,247.6	7.5%	\$ 3,201.6	7.2%	\$ 3,256.4	7.1%
Savings and money market	26,134.3	63.3%	26,362.5	62.7%	26,019.1	60.4%	27,213.0	60.9%	27,068.9	59.1%
Time deposits	8,264.2	20.0%	8,904.5	21.2%	10,420.2	24.2%	11,269.5	25.2%	12,378.5	27.0%
Non-interest bearing deposits	3,516.8	8.5%	3,336.3	7.9%	3,384.7	7.9%	3,022.1	6.7%	3,111.4	6.8%
Total deposits	\$ 41,271.0	100.0%	\$ 42,024.7	100.0%	\$ 43,071.6	100.0%	\$ 44,706.2	100.0%	\$ 45,815.2	100.0%
inding Balance Deposits by Channel										
Online channel	\$ 16,670.9	40.4%	\$ 17,628.0	41.9%	\$ 18,864.6	43.8%	\$ 20,156.5	45.1%	\$ 21,490.0	46.9%
Branch channel	11,218.1	27.2%	11,395.4	27.1%	11,461.8	26.6%	11,813.9	26.4%	11,993.0	26.2%
Commercial channel	4,401.3	10.7%	4,215.4	10.0%	4,445.0	10.3%	4,510.4	10.1%	4,298.2	9.4%
Brokered/other channel	2,167.3	5.2%	2,251.0	5.4%	2,428.6	5.7%	2,658.4	5.9%	2,693.1	5.9%
Homeowners association	6,813.4	16.5%	6,534.9	15.6%	5,871.6	13.6%	5,567.0	12.5%	5,340.9	-%
Total deposits	\$ 41,271.0	100.0%	\$ 42,024.7	100.0%	\$ 43,071.6	100.0%	\$ 44,706.2	100.0%	\$ 45,815.2	100.0%

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

		2Q21	_		1Q2		4Q2	20		3Q2	0 _	2Q2	20	202	0 _		2019	9
		\$	%		\$	%	\$	%		\$	%	\$	%	\$	%		\$	%
Gross Charge-offs																		
Commercial Finance	\$	12.6	0.31%	\$	8.0	0.20%	\$ 131.0	3.11%	\$	48.2	1.17%	\$ 149.5	3.57%	\$ 362.2	2.18%	\$	68.6	0.48%
Business Capital		15.4	1.33%		17.8	1.52%	26.0	2.18%		29.0	2.37%	43.5	3.50%	125.8	2.56%		80.9	1.65%
Real Estate Finance		17.1	0.99%		-	0.00%	-	0.00%		-	0.00%	-	0.00%	-	0.00%		1.7	0.03%
Commercial Banking		45.1	0.65%		25.8	0.37%	157.0	2.14%		77.2	1.06%	193.0	2.63%	488.0	1.67%		151.2	0.62%
Consumer and Community Banking		0.3	0.03%		0.3	0.02%	0.4	0.02%		0.2	0.01%	-	0.00%	0.6	0.01%		0.2	0.00%
Legacy Consumer Mortgages		2.0	0.52%		2.8	0.70%	3.0	0.68%		8.0	0.17%	0.5	0.10%	6.5	0.33%		2.5	0.10%
Consumer Banking		2.3	0.13%		3.1	0.17%	3.4	0.17%		1.0	0.05%	0.5	0.02%	7.1	0.08%		2.7	0.04%
Consolidated CIT Gross Charge-offs	\$	47.4	0.55%	\$	28.9	0.33%	\$ 160.4	1.73%	\$	78.2	0.84%	\$ 193.5	2.04%	\$ 495.1	1.32%	\$	153.9	0.49%
Net Charge-offs																		
Commercial Finance	\$	1.5	0.04%	\$	0.1	0.00%	\$ 128.6	3.05%	\$	46.6	1.14%	\$ 136.4	3.26%	\$ 342.9	2.06%	\$	61.0	0.43%
Business Capital	*	6.2	0.53%	7	10.6	0.90%	6.2	0.52%	-	19.2	1.58%	33.5	2.70%	79.4	1.62%	*	59.6	1.22%
Real Estate Finance		17.1	0.99%		-	0.00%	-	0.00%		-	0.00%	-	0.00%	-	0.00%		1.5	0.03%
Commercial Banking		24.8	0.36%		10.7	0.15%	134.8	1.84%		65.8	0.91%	169.9	2.31%	422.3	1.44%		122.1	0.50%
Consumer and Community Banking		0.3	0.03%		0.3	0.02%	0.3	0.02%		0.2	0.01%	-	0.00%	0.5	0.01%		0.2	0.00%
Legacy Consumer Mortgages		1.0	0.28%		2.3	0.56%	2.5	0.56%		(0.0)	0.02%	(0.1)	(0.03%)	4.2	0.21%		_	0.00%
Consumer Banking	_	1.3	0.08%	_	2.6	0.14%	2.8	0.14%		0.2	0.01%	(0.1)	(0.01%)	4.7	0.06%	_	0.2	0.00%
Consolidated CIT Net Charge-offs	\$	26.1	0.30%	\$	13.3	0.15%	\$ 137.6	1.48%	\$	66.0	0.71%	\$ 169.8	1.79%	\$ 427.0	1.14%	\$	122.3	0.39%
Provision for Credit Losses				_						_							_	
Provision for loans individually reviewed	\$	1.6		\$	14.0		\$ (13.5)		\$	36.0		\$ 48.1		\$ 118.3		\$	107.4	
Provision for loans collectively reviewed	*	(73.8)		Ψ.	(131.4)		13.0		Ψ	27.3		175.5		682.0		Ψ	3.4	
Consolidated CIT Provision for Credit Losses	\$	(72.2)		\$	(117.4)		\$ (0.5)		\$	63.3		\$ 223.6		\$ 800.3		\$	110.8	
Provision for Credit Losses																		
Commercial Banking	\$	(66.8)		\$	(104.5)		\$ 22.7		\$	87.9		\$ 214.7		\$ 834.2		\$	117.3	
Consumer Banking	Ψ	(5.4)		Ψ	(12.9)		(23.2)		Ψ	(24.6)		8.9		(33.9)		Ψ	(6.5)	
Consolidated CIT Provision for Credit Losses	\$	(72.2)		\$	(12.9)		\$ (0.5)		\$	63.3		\$ 223.6		\$ 800.3		\$	110.8	
Consultated Cit Flovision for Credit Losses	φ	(12.2)		φ	(117.4)		ψ (0.5)		φ	00.0		ψ ΖΖΟ.Ο		ψ 000.3		φ	110.0	

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

CIT Group Inc. Credit Quality (dollars in millions)

	2Q21		1Q21		4Q20	)	3Q20		2Q20		2020		201	9
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
Non-Accruing Loans														
Commercial Finance	\$ 277.5	1.74%	\$ 300.2	1.87%	\$ 239.4	1.47%	\$ 357.4	2.15%	\$ 319.6	1.97%	\$ 239.4	1.47%	\$ 246.7	1.77%
Business Capital	60.2	1.29%	69.6	1.47%	72.8	1.52%	83.2	1.71%	78.8	1.57%	72.8	1.52%	60.9	1.21%
Real Estate Finance	79.3	1.21%	83.5	1.16%	83.2	1.10%	57.1	0.74%	52.3	0.68%	83.2	1.10%	0.4	0.01%
Commercial Banking	417.0	1.53%	453.3	1.61%	395.4	1.38%	497.7	1.70%	450.7	1.56%	395.4	1.38%	308.0	1.26%
Consumer and Community Banking	73.1	1.44%	72.0	1.35%	53.4	0.92%	22.0	0.36%	9.7	0.15%	53.4	0.92%	4.0	0.09%
Legacy Consumer Mortgages	 58.8	4.31%	 139.4	8.97%	 139.3	8.22%	126.8	6.78%	 96.0	4.75%	139.3	8.22%	14.3	0.69%
Consumer Banking	131.9	2.05%	211.4	3.07%	192.7	2.57%	148.8	1.84%	105.7	1.24%	192.7	2.57%	18.3	0.28%
Consolidated CIT Non-Accruing Loans	\$ 548.9	1.63%	\$ 664.7	1.90%	\$ 588.1	1.63%	\$ 646.5	1.73%	\$ 556.4	1.48%	\$ 588.1	1.63%	\$ 326.3	1.05%
Allowance For Credit Losses														
Allowance on loans individually reviewed	\$ 91.6		\$ 113.6		\$ 106.3		\$ 128.1		\$ 109.7		\$ 106.3		\$ 96.2	
Allowance on loans collectively reviewed	759.0		828.7		957.5		1,078.1		1,093.0		957.5		386.4	
Consolidated CIT Allowance For Credit Losses	\$ 850.6		\$ 942.3		\$ 1,063.8		\$ 1,206.2		\$ 1,202.7		\$ 1,063.8		\$ 482.6	
Allowance For Credit Losses														
Commercial Banking	\$ 743.4	2.73%	\$ 828.1	2.95%	\$ 933.7	3.26%	\$ 1,049.3	3.59%	\$ 1,020.1	3.52%	\$ 933.7	3.26%	\$ 460.4	1.89%
Consumer Banking	107.2	1.66%	114.2	1.66%	130.1	1.73%	156.9	1.94%	182.6	2.14%	130.1	1.73%	22.2	0.34%
Consolidated CIT Allowance For Credit Losses	\$ 850.6	2.52%	\$ 942.3	2.70%	\$ 1,063.8	2.94%	\$ 1,206.2	3.23%	\$ 1,202.7	3.21%	\$ 1,063.8	2.94%	\$ 482.6	1.56%

Percentages are based on end of period loans.

	2Q21	1Q21	4Q20	3Q20	2Q20	2020	2019
verage Balances:							
Average loans (including held for sale and net of credit balances of factoring clients)	\$ 33,226.5 \$	34,592.3 \$	35,590.9 \$	36,301.6 \$	37,109.8	\$ 36,371.6 \$	29,775.5
Average operating leases (AOL) (including held for sale)	7,754.0	7,831.2	7,845.3	7,824.4	7,602.1	7,672.9	7,075.6
Average loans and leases	40,980.5	42,423.5	43,436.2	44,126.0	44,711.9	44,044.5	36,851.1
Average core loans and leases	39,478.7	40,769.8	41,625.4	42,146.3	42,646.3	42,042.1	34,378.9
Average earning assets (AEA) <sup>(1)</sup>	51,811.1	53,202.2	56,508.4	57,768.0	57,589.0	56,391.7	46,267.2
Average common stockholders' equity	5,927.8	5,236.8	5,226.7	5,223.0	5,291.2	5,414.7	5,653.8
Average tangible common stockholders' equity	5,279.4	5,105.1	4,972.1	4,927.9	4,987.3	5,038.4	5,176.2
ofitability Measures (continuing operations):							
Gross yield <sup>(2)</sup>	4.33%	4.38%	4.35%	4.32%	4.50%	4.63%	6.21%
Net yield <sup>(3)</sup>	3.27%	3.36%	3.36%	3.42%	3.55%	3.67%	5.16%
Net finance margin (net finance revenue as a percentage of AEA) <sup>(1)</sup>	2.45%	2.46%	2.37%	2.27%	2.14%	2.37%	3.10%
Net efficiency ratio (4)(5)	52.5%	47.7%	62.7%	60.6%	76.6%	66.0%	58.2%
Return on average earning assets available to common shareholders (ROA)	1.66%	2.26%	NM	0.57%	NM	NM	1.10%
Return on average common stockholders' equity available to common shareholders (ROE)	14.48%	22.99%	NM	6.35%	NM	NM	9.03%
ROTCE <sup>(6)</sup>	16.73%	24.07%	8.37%	7.24%	NM	NM	10.20%
ROTCE (normalized for the preferred dividend) <sup>(7)</sup>	17.09%	23.70%	9.04%	6.86%	NM	NM	10.20%
ofitability Measures (continuing operations) Excluding Noteworthy Items:							
Gross yield <sup>(2)</sup>	 4.33%	4.38%	4.35%	4.32%	4.50%	4.63%	6.21%
Net yield <sup>(3)</sup>	3.27%	3.36%	3.36%	3.42%	3.55%	3.67%	5.16%
Net finance margin (net finance revenue as a percentage of AEA) <sup>(1)</sup>	2.45%	2.46%	2.37%	2.27%	2.14%	2.37%	3.10%
Net efficiency ratio <sup>(5)</sup>	52.2%	54.6%	54.9%	60.4%	71.8%	61.9%	56.6%
Return on average earning assets available to common shareholders (ROA)	1.62%	1.84%	1.05%	0.57%	NM	NM	1.06%
Return on average common stockholders' equity available to common shareholders (ROE)	14.16%	18.68%	11.34%	6.33%	NM	NM	8.67%
ROTCE <sup>(6)</sup>	16.37%	19.65%	12.41%	7.22%	NM	NM	9.81%
ROTCE (normalized for the preferred dividend) <sup>(7)</sup>	16.72%	19.28%	12.79%	6.84%	NM	NM	9.81%
	2Q21	1Q21	4Q20	3Q20	2Q20	2020	2019
pital & Leverage:							
Risk-weighted assets	\$ 48,365.1 \$	50,081.4 \$	51,847.0 \$	51,899.5 \$	50,730.3	\$ 51,847.0 \$	45,262.0
CET1 capital	5,623.5	5,443.6	5,192.8	5,120.2	5,051.4	5,192.8	5,444.4
Tier 1 capital	6,148.5	5,968.6	5,717.8	5,645.1	5,576.4	5,717.8	5,969.3
Total capital	7,249.3	7,091.2	6,863.2	6,792.1	6,708.4	6,863.2	6,983.3
CET1 capital ratio	11.6%	10.9%	10.0%	9.9%	10.0%	10.0%	12.0%
Tier 1 capital ratio	12.7%	11.9%	11.0%	10.9%	11.0%	11.0%	13.2%
Total capital ratio	15.0%	14.2%	13.2%	13.1%	13.2%	13.2%	15.4%
Tier 1 leverage ratio	11.0%	10.4%	9.5%	9.2%	9.2%	9.5%	11.9%

<sup>&</sup>lt;sup>(1)</sup>See Non-GAAP Disclosures.

<sup>&</sup>lt;sup>(2)</sup>Gross Yield includes Interest Income plus Rental Income as a % of AEA.

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

<sup>&</sup>lt;sup>(4)</sup>Excludes restructuring costs and intangible asset amortization.

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

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

<sup>(7)</sup> ROTCE is adjusted to reflect the preferred dividend as if the impact is recorded quarterly, instead of semiannually, which may assist in the sequential comparison of results. In addition, in order to assist in comparability to other quarters, we further adjusted the calculation due to noteworthy items. Return on average tangible common equity is another metric used to evaluate our use of equity and evaluate the performance of our business.

#### CIT Group Inc. Commercial Banking (dollars in millions)

	2Q21	1Q21	4Q20	3Q20	2Q20	2020	2019
ome Statement							
Interest income	\$ 281.1	\$ 291.1	\$ 300.3	\$ 306.7	\$ 324.5	\$ 1,299.4	\$ 1,425.7
Rental income on operating leases	188.2	194.7	198.9	201.3	200.9	810.9	857.7
Finance revenue	469.3	485.8	499.2	508.0	525.4	2,110.3	2,283.4
Interest expense	77.5	88.7	97.2	105.3	135.5	501.5	758.3
Depreciation on operating lease equipment	82.8	84.7	85.5	82.5	81.1	327.4	308.6
Maintenance and other operating lease expenses	54.8	51.6	54.2	48.6	56.1	212.5	180.7
Net finance revenue	254.2	260.8	262.3	271.6	252.7	1,068.9	1,035.8
Provision for credit losses	(66.8)	(104.5)	22.7	87.9	214.7	834.2	117.3
Other non-interest income	111.2	91.7	105.1	89.6	77.2	359.2	331.6
Goodwill impairment	-	-	135.5	-	-	437.0	-
Operating expenses	183.0	186.9	191.6	196.7	201.2	802.8	701.5
Income (loss) from continuing operations before taxes	\$ 249.2	\$ 270.1	\$ 17.6	\$ 76.6	\$ (86.0)	\$ (645.9)	\$ 548.6
erage Loans and Leases							
Commercial Finance	\$ 15,260.7	\$ 15,570.9	\$ 15,696.3	\$ 15,635.5	\$ 16,133.2	\$ 15,744.8	\$ 13,160.7
Business Capital	4,934.7	5,013.7	5,114.1	5,225.9	5,296.5	5,234.1	5,147.6
Rail	7,152.7	7,157.0	7,166.3	7,137.2	7,000.4	7,037.5	6,554.7
Real Estate Finance	6,890.3	7,412.1	7,616.6	7,728.4	7,652.0	7,652.2	5,352.2
Commercial Banking Average Loans and Leases	\$ 34,238.4	\$ 35,153.7	\$ 35,593.3	\$ 35,727.0	\$ 36,082.1	\$ 35,668.6	\$ 30,215.2
erage Earning Assets ("AEA")							
Commercial Finance	\$ 15,295.3	\$ 15,605.4	\$ 15,744.2	\$ 15,709.9	\$ 16,224.7	\$ 15,821.5	\$ 13,253.2
Business Capital	4,952.8	5,028.3	5,127.2	5,236.0	5,316.3	5,249.2	5,165.9
Rail	7,188.8	7,194.2	7,188.1	7,194.8	7,058.9	7,077.9	6,588.7
Real Estate Finance	6,890.3	7,412.1	7,616.6	7,728.4	7,652.0	7,652.2	5,352.2
Commercial Banking Average Earnings Assets	\$ 34,327.2	\$ 35,240.0	\$ 35,676.1	\$ 35,869.1	\$ 36,251.9	\$ 35,800.8	\$ 30,360.0
oss Yield <sup>(1)</sup>							
Commercial Finance	3.96%	4.00%	4.13%	4.14%	4.33%	4.45%	6.099
Business Capital	8.98%	9.22%	9.00%	9.11%	8.95%	9.07%	9.52
Rail	8.13%	8.29%	8.56%	8.68%	8.92%	8.97%	10.549
Real Estate Finance	3.52%	3.49%	3.55%	3.62%	3.84%	3.86%	5.419
Commercial Banking Gross Yield	5.47%	5.51%	5.60%	5.67%	5.80%	5.90%	7.529
t Finance Margin							
Commercial Finance	3.19%	3.08%	3.13%	3.10%	2.90%	3.12%	3.159
Business Capital	5.53%	5.60%	5.35%	5.45%	5.12%	5.31%	5.439
Rail	0.89%	1.10%	1.00%	1.39%	1.01%	1.29%	2.779
Real Estate Finance	2.78%	2.73%	2.77%	2.78%	2.58%	2.69%	2.889
Commercial Banking Net Finance Margin	2.96%	2.96%	2.94%	3.03%	2.79%	2.99%	3.419
lect Metric							
Net yield	3.87%	3.97%	4.03%	4.20%	4.28%	4.39%	5.919
Pre-tax Income ROAEA	2.90%	3.07%	0.20%	0.85%	NM	NM	1.81%

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

CIT Group Inc. Consumer Banking (dollars in millions)

	2Q21	1Q21	4Q20		3Q20	2Q20	2020	2019
Income Statement								
Interest income	\$ 75.2 \$	74.0	\$ 87	.9 \$	90.3	\$ 93.9	\$ 373.7	\$ 364.9
Interest expense	(22.8)	(19.7)	(18	.5)	(5.9)	5.5	(29.0)	(125.3)
Net finance revenue ("NFR")	98.0	93.7	106	.4	96.2	88.4	402.7	490.2
Provision for credit losses	(5.4)	(12.9)	(23	.2)	(24.6)	8.9	(33.9)	(6.5)
Other non-interest income	36.6	26.5	28	.5	30.9	2.7	76.1	33.8
Goodwill impairment	-	-	4	.9	-	-	48.1	-
Operating expenses	93.1	79.5	88	.2	94.9	101.4	386.6	345.0
Income (loss) from continuing operations before taxes	\$ 46.9 \$	53.6	\$ 65	.0 \$	56.8	\$ (19.2)	\$ 78.0	\$ 185.5
Average Loans and Leases								
Consumer and Community Banking	\$ 5,240.3 \$	5,616.1	\$ 6,032	.1 \$	6,419.3	\$ 6,564.2	\$ 6,373.5	\$ 4,163.7
Legacy Consumer Mortgages	1,501.8	1,653.7	1,810	.8	1,979.7	2,065.6	2,002.4	2,462.0
Consumer Banking Average Loans and Leases	\$ 6,742.1 \$	7,269.8	\$ 7,842	.9 \$	8,399.0	\$ 8,629.8	\$ 8,375.9	\$ 6,625.7
Average Earning Assets ("AEA")								
Consumer and Community Banking	\$ 5,308.4 \$	5,745.9	\$ 6,143	.1 \$	6,446.9	\$ 6,592.7	\$ 6,422.5	\$ 4,180.6
Legacy Consumer Mortgages	1,501.8	1,653.7	1,810	.8	1,979.7	2,065.6	2,002.4	2,463.9
Consumer Banking Average Earning Assets	\$ 6,810.2 \$	7,399.6	\$ 7,953	.9 \$	8,426.6	\$ 8,658.3	\$ 8,424.9	\$ 6,644.5
Gross Yield <sup>(1)</sup>								
Consumer and Community Banking	2.88%	2.75%	2.9	%	3.04%	3.18%	3.17%	3.63%
Legacy Consumer Mortgages	9.82%	8.34%	9.52	2%	8.32%	8.05%	8.49%	8.65%
Consumer Banking Gross Yield	4.41%	4.00%	4.42	2%	4.28%	4.34%	4.44%	5.49%
Net Finance Margin								
Consumer and Community Banking	4.93%	4.44%	4.44	<b>!</b> %	3.74%	3.24%	4.02%	7.82%
Legacy Consumer Mortgages	8.68%	7.22%	8.43	8%	7.25%	6.79%	7.23%	6.63%
Consumer Banking Net Finance Margin	5.76%	5.06%	5.35	5%	4.57%	4.09%	4.78%	7.38%
Select Metric								
Net yield	4.41%	4.00%	4.42	2%	4.28%	4.34%	4.44%	5.49%
Pre-tax Income ROAEA	2.75%	2.90%	3.26	6%	2.70%	NM	0.92%	2.79%

 $<sup>^{\</sup>mbox{\tiny (1)}}\mbox{Gross Yield includes Interest Income plus Rental Income as a <math display="inline">\%$  of AEA.

## CIT Group Inc.

#### Corporate

#### (dollars in millions)

	2Q21	1Q21	4	4Q20	3Q20	2Q20	2020	2019
Income Statement								
Interest income	\$ 16.8 \$	23.0	\$	27.0 \$	26.3 \$	28.5	\$ 125.9 \$	226.2
Interest expense	52.1	50.6		60.9	66.1	61.5	260.8	319.0
Net finance revenue ("NFR")	 (35.3)	(27.6)		(33.9)	(39.8)	(33.0)	(134.9)	(92.8)
Other non-interest income	12.9	111.7		27.7	25.5	22.7	105.2	49.8
Operating expenses - including (gain) loss on debt extinguishment	(24.9)	7.7		39.9	3.9	43.0	105.8	67.2
Income (loss) from continuing operations before taxes	\$ 2.5 \$	76.4	\$	(46.1) \$	(18.2) \$	(53.3)	\$ (135.5) \$	(110.2)
Select Metrics								
Average Loans and Leases	\$ - \$	-	\$	- \$	- \$	-	\$ - \$	10.2
Average Earning Assets ("AEA")	\$ 10,673.7 \$	10,562.6	\$	12,878.4 \$	13,472.3 \$	12,678.8	\$ 12,166.0 \$	9,262.7
Gross Yield <sup>(1)</sup>	0.63%	0.87%		0.84%	0.78%	0.89%	1.03%	2.44%
Net Finance Margin	(1.33%)	(1.04%)		(1.05%)	(1.18%)	(1.05%)	(1.11%)	(1.00%)
Pre-tax Income ROAEA	0.09%	2.89%		NM	NM	NM	NM	NM

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

Commercial Finance Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash Investment securities Credit balances on factoring receivables Earning assets  Business Capital Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash Earning assets	\$	15,969.9 369.9 32.5 16,372.3 9.7 28.6 (1,530.5) 14,880.1	\$	16,089.8 \$ 376.5 723.7 17,190.0 9.3 25.5 (1,471.1) 15,753.7 \$	16,243.9 395.6 702.1 17,341.6 7.7 26.9 (1,719.9) 15,656.3		16,644.5 \$ 390.9 35.4 17,070.8 6.6 55.1 (1,320.2)	3 16,194.3 401.4 48.1 16,643.8 9.0 68.2	\$	16,243.9 395.6 702.1 17,341.6	\$	13,912.8 332.8 6.8
Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash Investment securities Credit balances on factoring receivables Earning assets  Business Capital Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	\$	369.9 32.5 16,372.3 9.7 28.6 (1,530.5) 14,880.1	\$	376.5 723.7 17,190.0 9.3 25.5 (1,471.1)	395.6 702.1 17,341.6 7.7 26.9 (1,719.9)		390.9 35.4 17,070.8 6.6 55.1	401.4 48.1 16,643.8 9.0	\$	395.6 702.1	\$	332.8 6.8
Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash Investment securities Credit balances on factoring receivables Earning assets  Business Capital Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	\$	369.9 32.5 16,372.3 9.7 28.6 (1,530.5) 14,880.1	\$	376.5 723.7 17,190.0 9.3 25.5 (1,471.1)	395.6 702.1 17,341.6 7.7 26.9 (1,719.9)		390.9 35.4 17,070.8 6.6 55.1	401.4 48.1 16,643.8 9.0	\$	395.6 702.1	\$	332.8 6.8
Assets held for sale Total loans and leases Interest bearing cash Investment securities Credit balances on factoring receivables Earning assets  Business Capital Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	•	32.5 16,372.3 9.7 28.6 (1,530.5) 14,880.1	•	723.7 17,190.0 9.3 25.5 (1,471.1)	702.1 17,341.6 7.7 26.9 (1,719.9)		35.4 17,070.8 6.6 55.1	48.1 16,643.8 9.0	. <u>-</u>	702.1		6.8
Total loans and leases Interest bearing cash Investment securities Credit balances on factoring receivables Earning assets  Business Capital Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	•	16,372.3 9.7 28.6 (1,530.5) 14,880.1	•	17,190.0 9.3 25.5 (1,471.1)	17,341.6 7.7 26.9 (1,719.9)		17,070.8 6.6 55.1	16,643.8 9.0				
Interest bearing cash Investment securities Credit balances on factoring receivables Earning assets  Business Capital Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	•	9.7 28.6 (1,530.5) 14,880.1	•	9.3 25.5 (1,471.1)	7.7 26.9 (1,719.9)		6.6 55.1	9.0		17,341.6		
Investment securities Credit balances on factoring receivables Earning assets  Business Capital Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	•	28.6 (1,530.5) 14,880.1 4,660.8	•	25.5 (1,471.1)	26.9 (1,719.9)		55.1					14,252.4
Credit balances on factoring receivables Earning assets  Business Capital Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	•	(1,530.5) 14,880.1 4,660.8	•	(1,471.1)	(1,719.9)					7.7		11.1
Earning assets  Business Capital Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	•	14,880.1	•							26.9		79.0
Business Capital Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	•	4,660.8	•	15,753.7 \$	15,656.3	•		(989.1)	_	(1,719.9)	•	(1,176.2)
Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	\$		•			\$	15,812.3	15,731.9	\$	15,656.3	\$	13,166.3
Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	\$		Ф									
Assets held for sale Total loans and leases Interest bearing cash		292.8	Ψ	4,724.5 \$	4,777.8	\$	4,870.2	5,005.7	\$	4,777.8	\$	5,038.5
Total loans and leases Interest bearing cash				287.9	342.1		335.3	337.7		342.1		280.9
Interest bearing cash		0.7		0.2	-		-	-		-		-
<u> </u>		4,954.3		5,012.6	5,119.9		5,205.5	5,343.4		5,119.9		5,319.4
Farning assets		20.3		16.2	12.8		11.9	8.7		12.8		15.8
Laming associa	\$	4,974.6	\$	5,028.8 \$	5,132.7	\$	5,217.4	5,352.1	\$	5,132.7	\$	5,335.2
Rail	•	00.0	•	C4 F . C	00.7	•	00.7	50.5	•	00.7	•	F0.0
Loans	\$	62.6	\$	61.5 \$	60.7	\$	60.7		\$	60.7	\$	59.6
Operating lease equipment, net		7,119.1		7,069.0	7,098.9		7,073.1	7,039.0		7,098.9		6,706.0
Assets held for sale	_	7 404 7		0.5	7.150.0		7.133.9	7.009.6	_	7.150.0		0.4
Total loans and leases		7,181.7		7,131.0	7,159.9		,	7,098.6		7,159.9		6,766.0
Interest bearing cash Earning assets	\$	7,212.1	\$	39.1 7,170.1 \$	7,191.8	\$	32.0 7,165.9	62.8	\$	7,191.8	\$	25.8 6,791.8
Lailing assets	Ф	1,212.1	φ	7,170.1 \$	7,191.0	φ	7,100.9	, 1,101.4	Ф	1,181.0	φ	0,791.8
Real Estate Finance												
Loans	\$	6,572.6	\$	7,197.9 \$	7,554.1	\$	7,669.2	7,713.4	\$	7,554.1	\$	5,382.5
Assets held for sale					-			6.6				15.9
Total loans and leases		6,572.6		7,197.9	7,554.1		7,669.2	7,720.0		7,554.1		5,398.4
Earning assets	\$	6,572.6	\$	7,197.9 \$	7,554.1	\$	7,669.2	7,720.0	\$	7,554.1	\$	5,398.4
Total Communical Boulding												
Total Commercial Banking Loans	\$	27,265.9	\$	28,073.7 \$	28,636.5	\$	29,244.6	28,972.9	\$	28,636.5	\$	24,393.4
Operating lease equipment, net	φ	7,781.8	φ	7,733.4	7,836.6	φ	7,799.3	7,778.1	φ	7,836.6	φ	7,319.7
Assets held for sale		33.2		724.4	7,030.0		35.5	54.8		7,030.0		23.1
Total loans and leases		35,080.9		36,531.5	37,175.5		37,079.4	36,805.8		37,175.5		31,736.2
Interest bearing cash		60.4		64.6	52.4		50.5	80.5		52.4		52.7
Investment securities		28.6		25.5	26.9		55.1	68.2		26.9		79.0
Credit balances on factoring receivables		(1,530.5)		(1,471.1)	(1,719.9)		(1,320.2)	(989.1)		(1,719.9)		(1,176.2)
Earning assets	\$	33,639.4	\$	35,150.5 \$	35,534.9	\$	35,864.8		\$	35,534.9	\$	30,691.7
nsumer Banking												
Consumer and Community Banking												
Loans	\$	5,079.5	\$	5,330.4 \$	5,814.3	\$	6,205.3		\$	5,814.3	\$	4,524.0
Assets held for sale		18.3		27.2	13.9		17.0	24.1		13.9		7.4
Total loans and leases		5,097.8		5,357.6	5,828.2		6,222.3	6,546.9		5,828.2		4,531.4
Investment securities		69.1		65.2	137.3		26.5	29.3		137.3		26.0
Earning assets	\$	5,166.9	\$	5,422.8 \$	5,965.5	\$	6,248.8	6,576.2	\$	5,965.5	\$	4,557.4
Legacy Consumer Mortgages												
Loans	\$	1,365.7	\$	1,553.4 \$	1,693.8	\$	1,869.7	3 2,022.6	\$	1,693.8	\$	2,081.5
Assets held for sale	Ψ	-,000.1	Y	1,335.4 φ 5.8	4.9	Ψ	4.2	3.8	Ψ	4.9	¥	1.5
Total loans and leases		1,365.7		1,559.2	1,698.7		1,873.9	2,026.4		1,698.7		2,083.0
Earning assets	\$	1,365.7	\$	1,559.2 \$	1,698.7	\$	1,873.9		\$	1,698.7	\$	2,083.0
						_			_ •		_	
otal Consumer Banking												
Loans	\$	6,445.2	\$	6,883.8 \$	7,508.1	\$	8,075.0		\$	7,508.1	\$	6,605.5
Assets held for sale		18.3		33.0	18.8		21.2	27.9		18.8		8.9
Total loans and leases		6,463.5		6,916.8	7,526.9		8,096.2	8,573.3		7,526.9		6,614.4
Investment securities		69.1		65.2	137.3		26.5	29.3		137.3		26.0
	\$	6,532.6	\$	6,982.0 \$	7,664.2	\$	8,122.7	8,602.6	\$	7,664.2	\$	6,640.4
Earning assets												
Earning assets					-	•					0	0.1
Earning assets			Ф	*		\$	- \$		\$	2 704 7	\$	0.1
Earning assets  rporate  Total loans and leases	\$	- 5.072.7	\$	- \$				7,818.2		3,784.7 150.0		1,642.8 950.0
Earning assets  Porate  Total loans and leases Interest bearing cash	\$	5,073.7	\$	5,126.4	3,784.7		6,479.4	100.0		120.0		
Earning assets  rporate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell	\$	5,073.7 150.0	\$	5,126.4 75.0	3,784.7 150.0		-	100.0				
Earning assets  rporate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell Investment securities		5,073.7 150.0 5,198.1		5,126.4 75.0 4,847.2	3,784.7 150.0 6,724.8	\$	- 6,527.2	5,559.0	\$	6,724.8	\$	6,171.8
Earning assets  rporate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell	\$	5,073.7 150.0		5,126.4 75.0	3,784.7 150.0	\$	-	5,559.0	\$		\$	6,171.8
Earning assets  Porate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell Investment securities Total earning assets		5,073.7 150.0 5,198.1		5,126.4 75.0 4,847.2	3,784.7 150.0 6,724.8	\$	- 6,527.2	5,559.0	\$	6,724.8	\$	6,171.8
Earning assets  rporate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell Investment securities  Total earning assets		5,073.7 150.0 5,198.1	\$	5,126.4 75.0 4,847.2	3,784.7 150.0 6,724.8		- 6,527.2	5,559.0 5 13,477.2	\$	6,724.8		6,171.8 8,764.7
Earning assets  rporate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell Investment securities Total earning assets	\$	5,073.7 150.0 5,198.1 10,421.8	\$	5,126.4 75.0 4,847.2 10,048.6 \$	3,784.7 150.0 6,724.8 10,659.5		6,527.2 13,006.6	5,559.0 5 13,477.2		6,724.8 10,659.5		6,171.8 8,764.7 30,998.9
Earning assets  rporate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell Investment securities Total earning assets  al Loans	\$	5,073.7 150.0 5,198.1 10,421.8	\$	5,126.4 75.0 4,847.2 10,048.6 \$	3,784.7 150.0 6,724.8 10,659.5		6,527.2 13,006.6 37,319.6	5,559.0 3 13,477.2 3 37,518.3		6,724.8 10,659.5 36,144.6		6,171.8 8,764.7 30,998.9 7,319.7
Earning assets  rporate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell Investment securities Total earning assets  al Loans Operating lease equipment, net	\$	5,073.7 150.0 5,198.1 10,421.8 33,711.1 7,781.8	\$	5,126.4 75.0 4,847.2 10,048.6 \$ 34,957.5 \$ 7,733.4	3,784.7 150.0 6,724.8 10,659.5 36,144.6 7,836.6		- 6,527.2 13,006.6 37,319.6 7,799.3	5,559.0 6 13,477.2 6 37,518.3 7,778.1		6,724.8 10,659.5 36,144.6 7,836.6		6,171.8 8,764.7 30,998.9 7,319.7 32.1
Earning assets  rporate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell Investment securities Total earning assets  tal  Loans Operating lease equipment, net Assets held for sale	\$	5,073.7 150.0 5,198.1 10,421.8 33,711.1 7,781.8 51.5	\$	5,126.4 75.0 4,847.2 10,048.6 \$ 34,957.5 \$ 7,733.4 757.4	3,784.7 150.0 6,724.8 10,659.5 36,144.6 7,836.6 721.2		6,527.2 13,006.6 \$ 37,319.6 \$ 7,799.3 56.7	5,559.0 6 13,477.2 6 37,518.3 7,778.1 82.7		6,724.8 10,659.5 36,144.6 7,836.6 721.2		6,171.8 8,764.7 30,998.9 7,319.7 32.1 38,350.7
Earning assets  Troorate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell Investment securities Total earning assets  tal  Loans Operating lease equipment, net Assets held for sale Total loans and leases	\$	5,073.7 150.0 5,198.1 10,421.8 33,711.1 7,781.8 51.5 41,544.4	\$	5,126.4 75.0 4,847.2 10,048.6 \$ 34,957.5 \$ 7,733.4 757.4 43,448.3	3,784.7 150.0 6,724.8 10,659.5 36,144.6 7,836.6 721.2 44,702.4		37,319.6 \$ 7,799.3 56.7 45,175.6	5,559.0 6 13,477.2 6 37,518.3 7,778.1 82.7 45,379.1		6,724.8 10,659.5 36,144.6 7,836.6 721.2 44,702.4		6,171.8 8,764.7 30,998.9 7,319.7 32.1 38,350.7
Earning assets  Troorate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell Investment securities Total earning assets  tal  Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash	\$	5,073.7 150.0 5,198.1 10,421.8 33,711.1 7,781.8 51.5 41,544.4 5,134.1	\$	5,126.4 75.0 4,847.2 10,048.6 \$ 34,957.5 \$ 7,733.4 757.4 43,448.3 5,191.0	3,784.7 150.0 6,724.8 10,659.5 36,144.6 7,836.6 721.2 44,702.4 3,837.1		6,527.2 13,006.6 37,319.6 7,799.3 56.7 45,175.6 6,529.9	5,559.0 6 13,477.2 6 37,518.3 7,778.1 82.7 45,379.1 7,898.7		6,724.8 10,659.5 36,144.6 7,836.6 721.2 44,702.4 3,837.1		6,171.8 8,764.7 30,998.9 7,319.7 32.1 38,350.7 1,695.5 950.0
Earning assets  rporate  Total loans and leases Interest bearing cash Securities purchased under agreements to resell Investment securities Total earning assets  tal  Loans Operating lease equipment, net Assets held for sale Total loans and leases Interest bearing cash Securities purchased under agreements to resell	\$	5,073.7 150.0 5,198.1 10,421.8 33,711.1 7,781.8 51.5 41,544.4 5,134.1 150.0	\$	5,126.4 75.0 4,847.2 10,048.6 \$ 34,957.5 \$ 7,733.4 757.4 43,448.3 5,191.0 75.0	3,784.7 150.0 6,724.8 10,659.5 36,144.6 7,836.6 721.2 44,702.4 3,837.1 150.0	\$	6,527.2 13,006.6 37,319.6 7,799.3 56.7 45,175.6 6,529.9	5,559.0 37,518.3 7,778.1 82.7 45,379.1 7,898.7 100.0 5,656.5 (989.1)		6,724.8 10,659.5 36,144.6 7,836.6 721.2 44,702.4 3,837.1 150.0	\$	6,171.8 8,764.7 30,998.9 7,319.7 32.1 38,350.7 1,695.5

mercial Banking		2Q21		1Q21	4Q20		3Q20	2Q20		2020	2019
Commercial Finance											
Loans	\$	16,209.3	\$	16,091.9 \$	16,862.8	3 \$	16,430.5 \$	16,737.0	\$	16,641.7	\$ 14,274.2
Operating lease equipment, net		371.3		389.1	404.6	3	402.3	324.7		365.4	346.9
Assets held for sale		265.6		717.7	28.3	3	46.9	27.1		29.4	46.4
Total loans and leases		16,846.2		17,198.7	17,295.7	7	16,879.7	17,088.8		17,036.5	14,667.
Interest bearing cash		11.2		8.4	6.5	5	10.5	11.6		10.6	13.0
Investment securities		23.4		26.1	41.4	1	63.9	79.9		66.1	78.9
Credit balances on factoring receivables		(1,585.5)		(1,627.8)	(1,599.4	1)	(1,244.2)	(955.6)		(1,291.7)	(1,506.8
Average earning assets	\$	15,295.3	\$	15,605.4 \$	15,744.2	2 \$	15,709.9 \$	16,224.7	\$	15,821.5	\$ 13,253.2
Business Capital											
Loans	\$	4,644.1	\$	4,670.9 \$	4,778.3		4,887.0 \$	4,967.5	\$	4,909.4	
Operating lease equipment, net		289.9		341.9	335.8	3	338.9	329.0		324.7	230.
Assets held for sale		0.7		0.9			<del></del>	<del></del>		<del></del>	11.
Total loans and leases		4,934.7		5,013.7	5,114.1		5,225.9	5,296.5		5,234.1	5,147.
Interest bearing cash	\$	18.1	<b>ሰ</b>	14.6	13.1		10.1 5.236.0 \$	19.8	\$	15.1	18.
Average earning assets	Þ	4,952.8	\$	5,028.3 \$	5,127.2	2 Þ	5,236.0 \$	5,316.3	Ф	5,249.2	\$ 5,165.
Rail											
Loans	\$	59.9	\$	56.8 \$		1 \$	54.0 \$	52.0	\$	55.0	
Operating lease equipment, net		7,092.8		7,100.0	7,104.8		7,083.2	6,948.0		6,982.3	6,496.
Assets held for sale				0.2	0.1			0.4		0.2	0.
Total loans and leases		7,152.7		7,157.0	7,166.3		7,137.2	7,000.4		7,037.5	6,554.
Interest bearing cash	_	36.1	•	37.2	21.8		57.6	58.5	_	40.4	34.
Average earning assets	\$	7,188.8	\$	7,194.2 \$	7,188.	1 \$	7,194.8 \$	7,058.9	\$	7,077.9	\$ 6,588.
Real Estate Finance											
Loans	\$	6,886.5	\$	7,412.1 \$	7,616.6	5 \$	7,722.1 \$	7,639.6	\$	7,640.1	
Assets held for sale		3.8					6.3	12.4		12.1	29.
Total loans and leases		6,890.3	^	7,412.1	7,616.6		7,728.4	7,652.0		7,652.2	5,352.
Average earning assets	\$	6,890.3	\$	7,412.1 \$	7,616.6	3 \$	7,728.4 \$	7,652.0	\$	7,652.2	\$ 5,352.
otal Commercial Banking											
Loans	\$	27,799.8	\$	28,231.7 \$	29,319.1	1 \$	29,093.6 \$	29,396.1	\$	29,246.2	\$ 24,560.
Operating lease equipment, net		7,754.0		7,831.0	7,845.2	2	7,824.4	7,601.7		7,672.4	7,074.
Assets held for sale		270.1		718.8	28.4		53.2	39.9		41.7	87.
Total loans and leases		35,823.9		36,781.5	37,192.7		36,971.2	37,037.7		36,960.3	31,722.
Interest bearing cash		65.4		60.2	41.4		78.2	89.9		66.1	65.
Investment securities		23.4		26.1	41.4		63.9	79.9		66.1	78.
Credit balances on factoring receivables  Average earning assets	\$	(1,585.5)	\$	(1,627.8) 35,240.0 \$	(1,599.4 35,676.1	,	(1,244.2) 35,869.1 \$	(955.6) 36,251.9	\$	(1,291.7)	(1,506.) \$ 30,360.
sumer Banking  Consumer and Community Banking											
Loans	\$	5,215.1	\$	5,595.1 \$	6,013.3	3 \$	6,380.1 \$	6,538.3	\$	6,349.8	\$ 4,150.
Assets held for sale		25.2		21.0	18.8	3	39.2	25.9		23.7	12.
Total loans and leases		5,240.3		5,616.1	6,032.1	1	6,419.3	6,564.2		6,373.5	4,163.
Investment securities		68.1		129.8	111.0	)	27.6	28.5		49.0	16.
Average earning assets	\$	5,308.4	\$	5,745.9 \$	6,143.1	1 \$	6,446.9 \$	6,592.7	\$	6,422.5	\$ 4,180.
Legacy Consumer Mortgages											
Loans	\$	1,474.0	\$	1,633.3 \$	1,769.2	2 \$	1,958.8 \$	2,061.8	\$	1,981.8	\$ 2,451.
Assets held for sale	•	27.8	•	20.4	41.6		20.9	3.8	•	20.6	11.
Total loans and leases		1,501.8		1,653.7	1,810.8		1,979.7	2,065.6		2,002.4	2,462.
Indemnification assets		-		-	-		-	-		-	1.
Average earning assets	\$	1,501.8	\$	1,653.7 \$	1,810.8	3 \$	1,979.7 \$	2,065.6	\$	2,002.4	\$ 2,463.
otal Consumer Banking											
Loans	\$	6,689.1	\$	7,228.4 \$	7,782.5	5 \$	8,338.9 \$	8,600.1	\$	8,331.6	\$ 6,601
Assets held for sale		53.0		41.4	60.4	1	60.1	29.7		44.3	23.
Total loans and leases		6,742.1		7,269.8	7,842.9	9	8,399.0	8,629.8	,	8,375.9	6,625.
Indemnification assets		-		-	-		-	-		-	1.
Investment securities		68.1		129.8	111.0	)	27.6	28.5		49.0	16.
Average earning assets	\$	6,810.2	\$	7,399.6 \$	7,953.9	9 \$	8,426.6 \$	8,658.3	\$	8,424.9	\$ 6,644.
porate											
Total loans and leases	\$	-	\$	- \$	-	\$	- \$	-	\$	-	\$ 10.
Interest bearing cash		5,517.7		4,574.2	6,202.2	2	7,573.9	7,020.8		5,646.6	1,623.
Securities purchased under agreements to resell		109.3		52.9	52.2	2	82.6	56.0		234.6	1,174.
Investment securities		5,046.7		5,935.5	6,624.0		5,815.8	5,602.0		6,284.8	6,454.
Average earning assets	\$	10,673.7	\$	10,562.6 \$	12,878.4	1 \$	13,472.3 \$	12,678.8	\$	12,166.0	\$ 9,262.
ı											
Loans	\$	34,488.9	\$	35,460.1 \$	37,101.6	5 \$	37,432.5 \$	37,996.2	\$	37,577.8	\$ 31,161.
Operating lease equipment, net		7,754.0		7,831.0	7,845.2	2	7,824.4	7,601.7		7,672.4	7,074.
Assets held for sale		323.1		760.2	88.8		113.3	69.6	_	86.0	122.
Total loans and leases		42,566.0		44,051.3	45,035.6	3	45,370.2	45,667.5		45,336.2	38,357.
Interest bearing cash		5,583.1		4,634.4	6,243.6		7,652.1	7,110.7		5,712.7	1,689.
Securities purchased under agreements to resell		109.3		52.9	52.2	2	82.6	56.0		234.6	1,174.
Investment securities		5,138.2		6,091.4	6,776.4	1	5,907.3	5,710.4		6,399.9	6,550.
Indemnification assets		-		-	-		-	-		-	1.
Credit balances on factoring receivables  Average earning assets	\$	(1,585.5) 51,811.1		(1,627.8) 53,202.2 \$	(1,599.4 56,508.4	_	(1,244.2) 57,768.0 \$	(955.6) 57,589.0	\$	(1,291.7) 56,391.7	(1,506.) \$ 46,267.

		2Q21		1Q21	4Q20		3Q20	2Q20		2020		2019
nce Sheet												
Assets												
Cash and deposits with banks	\$	5,032.9	\$	5,140.3 \$	3,829.8	\$	6,488.5 \$	7,883.9	\$	3,829.8	\$	2,425.2
Securities purchased under agreement to resell		150.0		75.0	150.0		-	100.0		150.0		950.0
Investment securities		5,277.8		4,920.3	6,871.1		6,591.9	5,640.8		6,871.1		6,264.9
Assets held for sale		48.5		754.1	718.2		53.4	79.4		718.2		27.4
Loans		31,554.8		32,755.3	33,632.5		35,153.1	35,908.6		33,632.5		28,781.1
Allowance for credit losses		(834.7)		(911.6)	(1,024.6)		(1,162.7)	(1,168.5)		(1,024.6)		(455.2)
Loans, net of allowances for loan losses		30,720.1		31,843.7	32,607.9		33,990.4	34,740.1		32,607.9		28,325.9
Operating lease equipment, net		5,205.8		5,137.6	5,232.2		5,206.6	5,130.1		5,232.2		4,686.8
Bank-owned life insurance		1,185.2		1,176.9	1,168.8		1,160.4	1,158.9		1,168.8		1,043.2
Goodwill		-		-	-		115.1	121.5		-		323.1
Other assets		1,688.9		1,610.3	1,806.7		1,813.2	1,885.7		1,806.7		1,222.4
Discontinued assets		-		-	-		-			-		-
Total assets	\$	49,309.2	\$	50,658.2 \$	52,384.7	\$	55,419.5 \$	56,740.4	\$	52,384.7	\$	45,268.9
Liabilities & Equity												
Deposits	\$	42,183.3	\$	42,626.6 \$	44,202.9	\$	45,638.9 \$	47,268.8	\$	44,202.9	\$	35,822.9
FHLB advances		-		600.0	1,100.0		2,550.0	2,850.0		1,100.0		1,650.0
Borrowings		626.3		874.0	872.7		869.9	619.2		872.7		1,201.1
Other liabilities		1,221.0		1,523.0	1,266.1		1,435.0	1,176.5		1,266.1		1,328.6
Discontinued liabilities		-		-	-		-	-	_	-		-
Total liabilities	-	44,030.6		45,623.6	47,441.7		50,493.8	51,914.5		47,441.7		40,002.6
Stockholders' equity		5,278.6		5,034.6	4,943.0		4,925.7	4,825.9		4,943.0		5,266.3
Total liabilities and equity	\$	49,309.2	\$	50,658.2 \$	52,384.7	\$	55,419.5 \$	56,740.4	\$	52,384.7	\$	45,268.9
Loans and leases by segment												
Commercial Banking	\$	30,345.6	\$	31,730.2 \$	32,056.0	\$	32,316.9 \$	32,544.8	\$	32,056.0	\$	26.880.9
Consumer Banking		6,463.5		6,916.8	7,526.9	•	8,096.2	8,573.3		7,526.9		6,614.4
CIT Bank Total Loans and Leases	\$	36,809.1	\$	38,647.0 \$	39,582.9	\$	40,413.1 \$	41,118.1	\$		\$	33,495.3
Capital ratios												
Tier 1 capital to average assets (leverage ratio)		13.1%		12.1%	11.2%		8.5%	8.3%		11.2%		11.0%
CET1 capital ratio		13.1%		12.1%	11.2%		10.8%	10.4%		11.2%		13.1%
Total capital to risk weighed assets		15.1%		14.0%	13.1%		12.7%	12.3%		13.1%		15.2%
		2Q21		1Q21	4Q20		3Q20	2Q20		2020		2019
ne Statement												
Interest income		0.40	•	0500 +	.=.	_	0000	100.0	_	4.000.0	•	4.004.5
Interest and fees on loans	\$	342.4	\$	350.9 \$	373.1	\$	383.9 \$	403.3	\$	1,608.6	<b>5</b>	1,691.5
Other interest and dividends		17.1		23.7	27.7		27.2	29.2		129.4		227.2
Total interest income		359.5		374.6	400.8		411.1	432.5		1,738.0		1,918.7
Interest on deposits		50.7		61.2	77.7		103.2	138.3		475.8		664.9
Interest on borrowings		3.4		4.7	6.3		6.8	10.6		37.5		56.7
Interest expense with affiliated companies		4.5		4.5	4.5		3.4	3.2		15.5		19.0
Interest expense		58.6		70.4	88.5		113.4	152.1		528.8		740.6
Net interest revenue		300.9		304.2	312.3		297.7	280.4		1,209.2		1,178.1
Rental income on operating leases		117.2		120.4	125.6		126.8	119.1		496.0		486.5
Other income		130.1		200.5	105.8		116.5	87.3		410.3		274.1
Provision for credit losses		(53.1)		(98.4)	7.3		21.5	122.8		658.6		112.5
Goodwill impairment		-		-	115.1		-	-		438.2		-
(Gain) loss on debt extinguishment and deposit redemption		-		-	0.1		-	(15.4)		(15.3)		0.5
Other expenses		314.0		352.9	370.3		353.0	423.1		1,530.9		1,257.5
Income (loss) before taxes		287.3		370.6	50.9		166.5	(43.7)		(496.9)		568.2
Provision (benefit) for income taxes		75.7		94.9	19.0		46.5	4.7		(47.2)		131.8
Net income (loss) from continuing operations Income (loss) from discontinued operations		211.6		275.7	31.9		120.0	(48.4)		(449.7)		436.4 (2.0)
Net income (loss)	\$	211.6	\$	275.7 \$	31.9	\$	120.0 \$	(48.4)	\$	(449.7)	\$	434.4
, ,										•		

g Assets <sup>(2)</sup> : coans  perating lease equipment, net ssests held for sale nterest-bearing cash nvestment securities and securities purchased under agreements to resell credit balances of factoring clients Total earning assets (Non-GAAP)  average earning assets (for the respective periods)(AEA)  let Revenues <sup>(3)</sup> : nterest income leterat income on operating leases linance revenue (Non-GAAP) terest expense leppreciation on operating lease equipment laintenance and other operating lease expenses	\$ \$	33,711.1 \$ 7,781.8 51.5 5.134.1 5,445.8 (1,530.5) 50,593.8 \$ 51,811.1 \$ 373.1 \$ 188.2	7,733.4 757.4 5,191.0 5,012.9 (1,471.1) 52,181.1	\$ :	36,144.6 \$ 7,836.6 721.2 3,837.1 7,039.0 (1,719.9) 53,858.6 \$ 56,508.4 \$	37,319.6 7,799.3 56.7 6,529.9 6,608.8 (1,320.2) 56,994.1	7,778.1 82.7 7,898.7 5,756.5 (989.1) \$ 58,045.2	\$	36,144.6 \$ 7,836.6 721.2 3,837.1 7,039.0 (1,719.9) 53,858.6 \$	30,99 7,31 3,69 7,22 (1,17 46,09
oans  perating lease equipment, net ssests held for sale nterest-bearing cash nvestment securities and securities purchased under agreements to resell credit balances of factoring clients Total earning assets (Non-GAAP)  average earning assets (for the respective periods)(AEA)  let Revenues <sup>(9)</sup> : terest income tental income on operating leases inance revenue (Non-GAAP) terest expense bepreciation on operating lease equipment faintenance and other operating lease expenses	\$	7,781.8 51.5 5,134.1 5,445.8 (1,530.5) 50,593.8 \$ 51,811.1 \$	7,733.4 757.4 5,191.0 5,012.9 (1,471.1) 52,181.1	\$ 5	7,836.6 721.2 3,837.1 7,039.0 (1,719.9) 53,858.6 \$	7,799.3 56.7 6,529.9 6,608.8 (1,320.2) 56,994.1	7,778.1 82.7 7,898.7 5,756.5 (989.1) \$ 58,045.2	÷	7,836.6 721.2 3,837.1 7,039.0 (1,719.9) 53,858.6 \$	7,31 3,1,69 7,22 (1,17 46,09
Operating lease equipment, net ussets held for sale nterest-bearing cash nvestment securities and securities purchased under agreements to resell credit balances of factoring clients Total earning assets (Non-GAAP)  uverage earning assets (for the respective periods)(AEA)  let Revenues (1): therest income tental income on operating leases inance revenue (Non-GAAP) terest expense lepreciation on operating lease equipment daintenance and other operating lease expenses	\$	7,781.8 51.5 5,134.1 5,445.8 (1,530.5) 50,593.8 \$ 51,811.1 \$	7,733.4 757.4 5,191.0 5,012.9 (1,471.1) 52,181.1	\$ 5	7,836.6 721.2 3,837.1 7,039.0 (1,719.9) 53,858.6 \$	7,799.3 56.7 6,529.9 6,608.8 (1,320.2) 56,994.1	7,778.1 82.7 7,898.7 5,756.5 (989.1) \$ 58,045.2	÷	7,836.6 721.2 3,837.1 7,039.0 (1,719.9) 53,858.6 \$	7,31 3,1,69 7,22 (1,17 46,09
Iterest-bearing cash verset-bearing cash rest-bearing cash rest bearing cash rest bearing cash rest bearing cash rest bearing assets (Non-GAAP) redit balances of factoring clients Total earning assets (Non-GAAP)  redit Revenues (**):  Iterest income tental income on operating leases rinance revenue (Non-GAAP) terest expense  Pepreciation on operating lease equipment faintenance and other operating lease expenses	\$	51.5 5,134.1 5,445.8 (1,530.5) 50,593.8 \$ 51,811.1 \$	757.4 5,191.0 5,012.9 (1,471.1) 52,181.1 53,202.2	\$ :	721.2 3,837.1 7,039.0 (1,719.9) 53,858.6 \$	56.7 6,529.9 6,608.8 (1,320.2) 56,994.1	82.7 7,898.7 5,756.5 (989.1) \$ 58,045.2	÷	721.2 3,837.1 7,039.0 (1,719.9) 53,858.6 \$	1,69 7,22 (1,17 46,09
Interest-bearing cash Investment securities and securities purchased under agreements to resell Investment securities and securities purchased under agreements to resell Invertigit balances of factoring clients Interest income Interest income Interest income Interest income Interest income Interest income on operating leases Interior evenue (Non-GAAP) Interest expense Interest income on operating lease equipment Interest expense Interest expens	\$	5,134.1 5,445.8 (1,530.5) 50,593.8 \$ 51,811.1 \$	5,191.0 5,012.9 (1,471.1) 52,181.1 53,202.2	\$ :	3,837.1 7,039.0 (1,719.9) 53,858.6 \$	6,529.9 6,608.8 (1,320.2) 56,994.1	7,898.7 5,756.5 (989.1) \$ 58,045.2	÷	3,837.1 7,039.0 (1,719.9) 53,858.6 \$	1,69 7,22 (1,17 46,09
nvestment securities and securities purchased under agreements to resell redit balances of factoring clients Total earning assets (Non-GAAP)  nverage earning assets (for the respective periods)(AEA)  let Revenues <sup>(3)</sup> :  nterest income  cental income on operating leases  inance revenue (Non-GAAP)  nterest expense  let pereciation on operating lease equipment  faintenance and other operating lease expenses	\$	5,445.8 (1,530.5) 50,593.8 \$ 51,811.1 \$ 373.1 \$	5,012.9 (1,471.1) 52,181.1 53,202.2	\$ :	7,039.0 (1,719.9) 53,858.6 \$	6,608.8 (1,320.2) 56,994.1	5,756.5 (989.1) \$ 58,045.2	÷	7,039.0 (1,719.9) 53,858.6 \$	7,22 (1,17 46,09
Acedit balances of factoring clients Total earning assets (Non-GAAP)  Average earning assets (for the respective periods)(AEA)  Let Revenues (1): Let Revenues (2): Let Revenues (3): Let Revenues (3): Let Revenues (4): Let Revenues (5): Let Revenues (5): Let Revenues (7): Let Revenues (8): Let Revenues (8): Let Revenues (8): Let Revenue (9): Let Revenues (9	\$	(1,530.5) 50,593.8 \$ 51,811.1 \$ 373.1 \$	(1,471.1) 52,181.1 53,202.2	\$ :	(1,719.9) 53,858.6 \$	(1,320.2) 56,994.1	(989.1) \$ 58,045.2	÷	(1,719.9) 53,858.6 \$	(1,17 46,09
Total earning assets (Non-GAAP)  iverage earning assets (for the respective periods)(AEA)  let Revenues <sup>(9)</sup> :  tlerest income  tental income on operating leases  finance revenue (Non-GAAP)  tlerest expense  bepreciation on operating lease equipment  faintenance and other operating lease expenses	\$	50,593.8 \$ 51,811.1 \$ 373.1 \$	52,181.1 53,202.2	\$ :	53,858.6 \$	56,994.1	\$ 58,045.2	÷	53,858.6 \$	46,0
Total earning assets (Non-GAAP)  iverage earning assets (for the respective periods)(AEA)  let Revenues <sup>(9)</sup> :  tlerest income  tental income on operating leases  finance revenue (Non-GAAP)  tlerest expense  bepreciation on operating lease equipment  faintenance and other operating lease expenses	\$	50,593.8 \$ 51,811.1 \$ 373.1 \$	52,181.1 53,202.2	\$ :	53,858.6 \$	56,994.1	\$ 58,045.2	÷	53,858.6 \$	46,0
Iet Revenues <sup>©</sup> : Interest income Iental income on operating leases Inance revenue (Non-GAAP) Iterest expense Iepereciation on operating lease equipment Idaintenance and other operating lease expenses		373.1 \$		\$	56,508.4 \$	57,768.0	\$ 57,589.0	\$	56 301 7   ¢	
nterest income  tental income on operating leases  inance revenue (Non-GAAP)  terest expense  tepreciation on operating lease equipment  faintenance and other operating lease expenses	\$		202 (					-	30,331.7 ¥	46,2
nterest income  tental income on operating leases  inance revenue (Non-GAAP)  terest expense  tepreciation on operating lease equipment  faintenance and other operating lease expenses	\$		000 (							
Rental income on operating leases inance revenue (Non-GAAP) nterest expense perpeciation on operating lease equipment faintenance and other operating lease expenses	, 			\$	415.2 \$	423.3	\$ 446.9	\$	1,799.0 \$	2,0
inance revenue (Non-GAAP) Iterest expense bepreciation on operating lease equipment faintenance and other operating lease expenses	_	188.2		Ψ	198.9	201.3		Ψ		
nterest expense Depreciation on operating lease equipment Maintenance and other operating lease expenses			194.7				200.9	_	810.9	8
Depreciation on operating lease equipment  Maintenance and other operating lease expenses		561.3	582.8		614.1	624.6	647.8		2,609.9	2,8
Maintenance and other operating lease expenses		106.8	119.6		139.6	165.5	202.5		733.3	9
Maintenance and other operating lease expenses		82.8	84.7		85.5	82.5	81.1		327.4	3
		54.8	51.6		54.2	48.6	56.1		212.5	
		316.9	326.9		334.8	328.0	308.1	_	1,336.7	1,4
let finance revenue (NFR) (Non-GAAP)										
Other non-interest income		160.7	229.9	_	161.3	146.0	102.6	_	540.5	
Total net revenues (Non-GAAP)	\$	477.6 \$	556.8	\$	496.1 \$	474.0	\$ 410.7	\$	1,877.2 \$	1,
IFR (Non-GAAP)	\$	316.9 \$	326.9	\$	334.8 \$	328.0	\$ 308.1	\$	1,336.7 \$	1,
let finance margin (NFR as a % of AEA)(NFR)(Non-GAAP)		2.45%	2.46%		2.37%	2.27%	2.14%		2.37%	
(2)										
let operating lease revenues <sup>(2)</sup>										
Rental income on operating leases	\$	188.2 \$		\$	198.9 \$	201.3		\$	810.9 \$	
Depreciation on operating lease equipment		82.8	84.7		85.5	82.5	81.1		327.4	;
Maintenance and other operating lease expenses		54.8	51.6		54.2	48.6	56.1		212.5	
Net operating lease revenue (Non-GAAP)	\$	50.6 \$	58.4	\$	59.2 \$	70.2	\$ 63.7	\$	271.0 \$	
ile Book Value fotal common stockholders' equity ess: goodwill and intangible assets, net	\$	5,510.8 \$ 118.1	5,290.7 126.5	\$	5,197.9 \$ 134.9	5,239.0 283.8	\$ 5,214.3 298.6	\$	5,197.9 \$ 134.9	5,8
angible book value <sup>(**)</sup>	\$	5,392.7 \$		\$	5,063.0 \$		\$ 4,915.7	\$	5,063.0 \$	5,
ed Operating Expenses										
Operating expenses	\$	251.2 \$	274.0	\$	319.6 \$	295.5	\$ 360.4	\$	1,309.9 \$	1,
ntangible asset amortization		8.3	8.4		8.4	8.5	8.5		33.9	
Restructuring costs		(7.9)	-		-	-	37.2		37.2	
Operating expenses exclusive of restructuring costs and intangible assets amortization <sup>(4)</sup>		250.8	265.6		311.2	287.0	314.7		1,238.8	1,0
djustments for noteworthy items		(1.7)	(6.9)		(38.9)	(0.5)				1,
· ·		. ,	( /		(/	( /	(19.9)		(76.4)	
Operating expenses exclusive of intangible assets amortization and noteworthy items <sup>(4)</sup>	\$	249.1 \$	258.7	\$	272.3 \$	286.5	\$ 294.8	\$	1,162.4 \$	1,
otal net revenue	\$	477.6 \$	556.8	S	496.1 \$	474.0	\$ 410.7	\$	1,877.2 \$	1,
loteworthy items		-	(83.0)	_	-	-	-		-	
Total adjusted net revenue	\$	477.6 \$	473.8	\$	496.1 \$	474.0	\$ 410.7	\$	1,877.2 \$	1,
				<del>-</del>						
let efficiency ratio <sup>(5)</sup>		52.5%	47.7%		62.7%	60.6%	76.6%		66.0%	
let efficiency ratio, excluding noteworthy items <sup>(5)</sup>		52.2%	54.6%		54.9%	60.4%	71.8%		61.9%	
vision Net Revenue		298.6 \$	400.1	\$	36.5 \$	115.2	\$ (158.5)	\$	(703.4) \$	
ovision Net Revenue		200.0 ψ		Ų			,	Ψ	, , .	
ncome (loss) from continuing operations before provision (benefit) for income taxes	\$	(72.2)	(447 A)		(0.5)	63.3	223.6		800.3	
ncome (loss) from continuing operations before provision (benefit) for income taxes Provision for credit losses		(72.2)	(117.4)	_	. ,	470.5				
ncome (loss) from continuing operations before provision (benefit) for income taxes	\$	(72.2) 226.4 \$		\$	36.0 \$	178.5	\$ 65.1	\$	96.9 \$	
ncome (loss) from continuing operations before provision (benefit) for income taxes Provision for credit losses		. ,	. ,	\$	. ,	178.5	\$ 65.1	\$	96.9 \$	
ncome (loss) from continuing operations before provision (benefit) for income taxes rovision for credit losses Pre-provision net revenue (Non-GAAP)		. ,	282.7	<u> </u>	. ,		\$ 65.1 \$ (97.6)	\$ \$	96.9 \$ (646.4) \$	
ncome (loss) from continuing operations before provision (benefit) for income taxes Pre-provision net revenue (Non-GAAP)  Excluding Noteworthy Items Income (loss) from continuing operations, available to common shareholders	\$	226.4 \$	301.0	<u> </u>	36.0 \$	82.9	\$ (97.6)	\$	(646.4) \$	
ncome (loss) from continuing operations before provision (benefit) for income taxes rovision for credit losses Pre-provision net revenue (Non-GAAP)  Excluding Noteworthy Items ncome (loss) from continuing operations, available to common shareholders loteworthy Items - detailed on noteworthy Items tab	\$	226.4 \$ 214.6 \$ (4.8)	282.7 301.0 (56.4)	\$	36.0 \$ (3.6) \$ 151.8	82.9 (0.2)	\$ (97.6) 36.2	_	(646.4) \$ 577.5	
ncome (loss) from continuing operations before provision (benefit) for income taxes Pre-provision net revenue (Non-GAAP)  Excluding Noteworthy Items Income (loss) from continuing operations, available to common shareholders	\$	226.4 \$	301.0 (56.4)	<u> </u>	36.0 \$	82.9 (0.2)	\$ (97.6)	\$	(646.4) \$	
ncome (loss) from continuing operations before provision (benefit) for income taxes rovision for credit losses Pre-provision net revenue (Non-GAAP)  Excluding Noteworthy Items ncome (loss) from continuing operations, available to common shareholders loteworthy Items - detailed on noteworthy Items tab	\$	226.4 \$ 214.6 \$ (4.8)	282.7 301.0 (56.4)	\$	36.0 \$ (3.6) \$ 151.8	82.9 (0.2)	\$ (97.6) 36.2 \$ (61.4)	_	(646.4) \$ 577.5	
ncome (loss) from continuing operations before provision (benefit) for income taxes revision for credit losses Pre-provision net revenue (Non-GAAP)  Excluding Noteworthy Items ncome (loss) from continuing operations, available to common shareholders loteworthy items - detailed on noteworthy items tab Adjusted Income (loss) from continuing operations, available to common shareholders	\$	226.4 \$ 214.6 \$ (4.8) 209.8 \$	301.0 (56.4) 244.6	\$	36.0 \$ (3.6) \$ 151.8 148.2 \$	82.9 (0.2) 82.7	\$ (97.6) 36.2 \$ (61.4)	\$	(646.4) \$ 577.5 (68.9) \$	£

<sup>(1)</sup>Non-GAAP financial measures disclosed by management are meant to provide additional information and insight relative to trends in the business to investors and, in certain cases, to present financial information as measured by rating agencies and other users of financial information. These measures are not in accordance with, or a substitute for, GAAP and maybe different from, or inconsistent with, non-GAAP financial measures used by other companies.

<sup>(2)</sup> Earning assets are utilized in certain revenue and earnings ratios. Earning assets are net of credit balances of factoring clients. This net amount, which corresponds to amounts funded, is a basis for revenues earned.

<sup>(3)</sup>Total net revenues are the combination of net finance revenues and other income.

<sup>(4)</sup> Tangible book value is a non-GAAP measure, which represents an adjusted common shareholders' equity balance that has been reduced by goodwill and intangible assets. Tangible book value is used to compute a per common share amount, which is used to evaluate our use of equity.

<sup>(5)</sup>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 <sup>(1)</sup>
		Commercial Banking & Consumer Banking	Goodwill impairment	Goodwill impairment	(\$345)	(\$339)	(\$3.46)
1Q20	Continuing Operations	Commercial Banking & Consumer Banking	MOB Day 1 provision for credit losses	Provision for credit losses	(\$45)	(\$37)	(\$0.37)
		Corporate	MOB merger and integration costs	Operating expenses	(\$17)	(\$14)	(\$0.14)
2Q20	Continuing Operations	Corporate	Restructuring charges	Operating expenses	(\$37)	(\$24)	(\$0.24)
20,20	Continuing Operations	Corporate	MOB merger and integration costs	Operating expenses	(\$20)	(\$13)	(\$0.13)
3Q20	Continuing Operations	Corporate	MOB merger and integration costs	Operating expenses	\$13	\$9	\$0.09
3420	Continuing Operations	Corporate	Performance Stock Units expense reversal	Operating expenses	(\$12)	(\$9)	(\$0.09)
		Commercial Banking & Consumer Banking	Goodwill impairment	Goodwill impairment	\$140	\$102	\$1.03
		Corporate	Deferred tax asset adjustment	Provision for income taxes	-	\$21	\$0.22
4Q20	Continuing Operations	Corporate	Facilities impairment charges	Operating expenses	\$18	\$13	\$0.14
		Corporate	FCB merger costs	Operating expenses	\$11	\$9	\$0.09
		Corporate	MOB merger and integration costs	Operating expenses	\$10	\$7	\$0.07
1Q21	Continuing Operations	Corporate	Gains on sales of investment securities	Other non-interest income	(\$83)	(\$61)	(\$0.62)
TQZT	Continuing Operations	Corporate	FCB merger costs	Operating expenses	\$7	\$5	\$0.05
2Q21	Continuing Operations	Corporate	Reversal of prior restructuring costs	Operating expenses	(\$8)	(\$6)	(\$0.06)
20,21	Continuing Operations	Corporate	FCB merger costs	Operating expenses	\$2	\$1	\$0.01

(\$	in millions, except for per share data)	Segment	Item	Line Item	Pre-Tax	After-Tax	Per Share <sup>(1)</sup>
		Commercial Banking & Consumer Banking	MOB day 1 provision for credit losses	Provision for credit losses	\$45	\$37	\$0.37
		Corporate	MOB merger and integration costs	Operating expenses	\$59	\$43	\$0.43
	Continuing Operations	Corporate	Restructuring charges	Operating expenses	\$37	\$24	\$0.24
FY20		Corporate	Facilities impairment charges	Operating expenses	\$18	\$13	\$0.14
F120	Continuing Operations	Corporate	FCB merger costs	Operating expenses	\$11	\$9	\$0.09
		Corporate	Performance Stock Units expense reversal	Operating expenses	(\$12)	(\$9)	(\$0.09)
		Commercial Banking & Consumer Banking	Goodwill impairment	Goodwill impairment	\$485	\$441	\$4.45
		Corporate	Deferred tax asset adjustment	Provision for income taxes	-	\$21	\$0.21

### APPENDIX - Select Financial Terms

Average Earning Assets (AEA) is computed using daily balances for 2021 and 2020 periods, and month end balances for prior periods, 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 daily 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.

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 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 non-interest 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 non-interest 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.

Yield-related Fees are collected in connection with our assumption of underwriting risk in certain transactions in addition to interest income. We recognize yield-related fees, which include prepayment fees and certain origination fees, in Interest Income over the life of the lending transaction.