



Insider Transactions

CIT's directors and executive officers are required to promptly report to the U.S. Securities and Exchange Commission (SEC) any transactions by them in the securities of CIT Group Inc. These transactions include purchases and sales of CIT common stock and stock option exercises. Set forth in the table below is certain information regarding such transactions since January 1, 2007, to date.

This document also provides [a link to the section](#) of the SEC website that contains stock ownership reports filed by directors and executive officers of CIT Group Inc. and shareowners who own greater than 10% of CIT's stock. CIT does not maintain the site, makes no representations or warranties with respect to the information contained on the website, and takes no responsibility for supplementing, updating, or correcting any such information.

| Transaction Date | Filer | Transaction Type <small>(See key on last page of chart)</small> | Shares Traded <small>(Rounded to whole share)</small> | Price per Share | Total Shares Held <small>(Rounded to whole share)</small> |
|------------------|--------------------|--|--|-----------------|--|
| 02-Mar-10 | John A. Thain | Restricted Stock Unit Grant | 3,175 | N/A | 7,127 |
| 02-Mar-10 | John A. Thain | Restricted Stock Unit Grant | 2,645 | N/A | 3,952 |
| 16-Feb-10 | John A. Thain | Restricted Stock Unit Grant | 594 | N/A | 1,307 |
| 16-Feb-10 | John A. Thain | Restricted Stock Unit Grant | 713 | N/A | 713 |
| 12-Jan-10 | Michael J. Embler | Restricted Stock Grant | 50 | N/A | 2,551 |
| 18-Dec-09 | Michael J. Embler | Restricted Stock Grant | 2,501 | N/A | 2,501 |
| 18-Dec-09 | Michael J. Embler | Stock Option Grant | 7,506 | \$27.50 | 0 |
| 18-Dec-09 | Michael J. Embler | Initial Ownership | 0 | N/A | 0 |
| 20-Jan-10 | William M. Freeman | Restricted Stock Grant | 1,524 | N/A | 1,524 |
| 20-Jan-10 | William M. Freeman | Stock Option Grant | 4,558 | \$32.91 | 0 |
| 10-Dec-09 | William M. Freeman | Cancellation upon Emergence from Bankruptcy | (21,691) | 0 | 0 |



| Transaction Date | Filer | Transaction Type (See key on last page of chart) | Shares Traded (Rounded to whole share) | Price per Share | Total Shares Held (Rounded to whole share) |
|------------------|---------------------|---|---|-----------------|---|
| 06-May-08 | William M. Freeman | Restricted Stock Grant | 14,107 | N/A | 21,691 |
| 12-May-09 | William M. Freeman | Stock Option Grant | 51,887 | \$3.19 | 7,584 |
| 06-May-08 | William M. Freeman | Restricted Stock Grant | 3,428 | N/A | 7,584 |
| 06-May-08 | William M. Freeman | Stock Option Grant | 13,750 | \$13.13 | 4,156 |
| 17-Oct-07 | William M. Freeman | Acquisition in lieu of cash compensation | 129 | \$34.98 | 4,156 |
| 08-May-07 | William M. Freeman | Acquisition in lieu of cash compensation | 75 | \$60.22 | 4,027 |
| 08-May-07 | William M. Freeman | Restricted Stock Grant | 748 | \$60.22 | 3,953 |
| 08-May-07 | William M. Freeman | Stock Option Grant | 2,750 | \$60.22 | 3,204 |
| 28-Feb-07 | William M. Freeman | Automatic Dividend Reinvestment | 2 | N/A | 3,204 |
| | | | | | |
| 12-Jan-10 | Arthur B. Newman | Stock Option Grant | 299 | \$33.55 | 2,501 |
| 18-Dec-09 | Arthur B. Newman | Restricted Stock Grant | 2,501 | N/A | 2,501 |
| 18-Dec-09 | Arthur B. Newman | Stock Option Grant | 7,506 | \$27.50 | 0 |
| 18-Dec-09 | Arthur B. Newman | Initial Ownership | 0 | N/A | 0 |
| | | | | | |
| 12-Jan-10 | Daniel A. Ninivaggi | Stock Option Grant | 299 | \$33.55 | 2,501 |
| 18-Dec-09 | Daniel A. Ninivaggi | Restricted Stock Grant | 2,501 | N/A | 2,501 |
| 18-Dec-09 | Daniel A. Ninivaggi | Stock Option Grant | 7,506 | \$27.50 | 0 |
| 18-Dec-09 | Daniel A. Ninivaggi | Initial Ownership | 0 | N/A | 0 |
| | | | | | |
| 18-Dec-09 | R. Brad Oates | Restricted Stock Grant | 2,501 | N/A | 2,501 |
| 18-Dec-09 | R. Brad Oates | Stock Option Grant | 7,506 | \$27.50 | 0 |
| 18-Dec-09 | R. Brad Oates | Initial Ownership | 0 | N/A | 0 |
| | | | | | |
| 20-Jan-10 | Marianne M. Parrs | Restricted Stock Grant | 1,524 | N/A | 1,524 |
| 20-Jan-10 | Marianne M. Parrs | Stock Option Grant | 4,558 | \$32.91 | 0 |
| 10-Dec-09 | Marianne M. Parrs | Cancellation upon Emergence from Bankruptcy | (35,923) | 0 | 0 |
| 12-May-09 | Marianne M. Parrs | Restricted Stock Grant | 15,674 | N/A | 35,923 |
| 12-May-09 | Marianne M. Parrs | Stock Option Grant | 51,887 | \$3.19 | 20,249 |



| Transaction Date | Filer | Transaction Type (See key on last page of chart) | Shares Traded (Rounded to whole share) | Price per Share | Total Shares Held (Rounded to whole share) |
|------------------|-------------------|---|---|-----------------|---|
| 16-Oct-08 | Marianne M. Parrs | Acquisition in lieu of cash compensation | 5,155 | N/A | 20,249 |
| 06-May-08 | Marianne M. Parrs | Acquisition in lieu of cash compensation | 1,143 | N/A | 15,094 |
| 06-May-08 | Marianne M. Parrs | Restricted Stock Grant | 3,809 | N/A | 13,951 |
| 06-May-08 | Marianne M. Parrs | Stock Option Grant | 11,250 | \$13.13 | 10,142 |
| 17-Oct-07 | Marianne M. Parrs | Acquisition in lieu of cash compensation | 858 | \$34.98 | 10,142 |
| 08-May-07 | Marianne M. Parrs | Acquisition in lieu of cash compensation | 499 | \$60.22 | 9,284 |
| 08-May-07 | Marianne M. Parrs | Restricted Stock Grant | 831 | \$60.22 | 8,785 |
| 08-May-07 | Marianne M. Parrs | Stock Option Grant | 2,250 | \$60.22 | 7,954 |
| 28-Feb-07 | Marianne M. Parrs | Automatic Dividend Reinvestment | 5 | N/A | 7,953 |
| | | | | | |
| 12-Jan-10 | Gerald Rosenfeld | Restricted Stock Grant | 1,939 | N/A | 1,939 |
| 12-Jan-10 | Gerald Rosenfeld | Stock Option Grant | 6,113 | \$33.55 | 0 |
| 12-Jan-10 | Gerald Rosenfeld | Initial Ownership | 0 | N/A | 0 |
| | | | | | |
| 20-Jan-10 | John R. Ryan | Restricted Stock Grant | 1,524 | N/A | 1,524 |
| 20-Jan-10 | John R. Ryan | Stock Option Grant | 4,558 | \$32.91 | 0 |
| 10-Dec-09 | John R. Ryan | Cancellation upon Emergence from Bankruptcy | (35,625) | 0 | 0 |
| 12-May-09 | John R. Ryan | Acquisition in lieu of cash compensation | 2,822 | N/A | 35,625 |
| 12-May-09 | John R. Ryan | Restricted Stock Grant | 15,674 | N/A | 32803 |
| 12-May-09 | John R. Ryan | Stock Option Grant | 51,887 | \$3.19 | 17,129 |
| 16-Oct-08 | John R. Ryan | Acquisition in lieu of cash compensation | 7,732 | N/A | 17,129 |
| 06-May-08 | John R. Ryan | Acquisition in lieu of cash compensation | 1,143 | N/A | 9,397 |
| 06-May-08 | John R. Ryan | Restricted Stock Grant | 3,428 | N/A | 7,683 |
| 06-May-08 | John R. Ryan | Stock Option Grant | 11,250 | \$13.13 | 4,255 |
| 17-Oct-07 | John R. Ryan | Acquisition in lieu of cash compensation | 429 | \$34.98 | 4,255 |



| Transaction Date | Filer | Transaction Type (See key on last page of chart) | Shares Traded (Rounded to whole share) | Price per Share | Total Shares Held (Rounded to whole share) |
|------------------|-------------------|---|---|-----------------|---|
| 08-May-07 | John R. Ryan | Acquisition in lieu of cash compensation | 250 | \$60.22 | 3,826 |
| 08-May-07 | John R. Ryan | Restricted Stock Grant | 748 | \$60.22 | 3,576 |
| 08-May-07 | John R. Ryan | Stock Option Grant | 2,750 | \$60.22 | 2,828 |
| 28-Feb-07 | John R. Ryan | Automatic Dividend Reinvestment | 3 | N/A | 2,828 |
| | | | | | |
| 20-Jan-10 | Seymour Sternberg | Restricted Stock Grant | 1,524 | N/A | 1,524 |
| 20-Jan-10 | Seymour Sternberg | Stock Option Grant | 4,558 | \$32.91 | 0 |
| 10-Dec-09 | Seymour Sternberg | Cancellation upon Emergence from Bankruptcy | (24,838) | 0 | 0 |
| 12-May-09 | Seymour Sternberg | Restricted Stock Grant | 15,674 | N/A | 24,838 |
| 12-May-09 | Seymour Sternberg | Stock Option Grant | 42,453 | \$3.19 | 9,164 |
| 16-Oct-08 | Seymour Sternberg | Stock Option Grant in lieu of cash compensation | 15,000 | \$2.91 | 9,164 |
| 06-May-08 | Seymour Sternberg | Restricted Stock Grant | 3,809 | N/A | 9,164 |
| 06-May-08 | Seymour Sternberg | Stock Option Grant in lieu of cash compensation | 3,750 | \$13.13 | 5,355 |
| 06-May-08 | Seymour Sternberg | Stock Option Grant | 11,250 | \$13.13 | 5,355 |
| 17-Oct-07 | Seymour Sternberg | Acquisition in lieu of cash compensation | 429 | \$34.98 | 5,355 |
| 08-May-07 | Seymour Sternberg | Acquisition in lieu of cash compensation | 250 | \$60.22 | 4,926 |
| 08-May-07 | Seymour Sternberg | Restricted Stock Grant | 831 | \$60.22 | 4,676 |
| 08-May-07 | Seymour Sternberg | Stock Option Grant | 2,250 | \$60.22 | 3,845 |
| 28-Feb-07 | Seymour Sternberg | Automatic Dividend Reinvestment | 2 | N/A | 3,845 |
| | | | | | |
| 08-Feb-10 | Peter J. Tobin | Restricted Stock Grant | 1,634 | N/A | 1,634 |
| 08-Feb-10 | Peter J. Tobin | Stock Option Grant | 4,902 | \$30.61 | 0 |
| 10-Dec-09 | Peter J. Tobin | Cancellation upon Emergence from Bankruptcy | (29,875) | 0 | 0 |
| 12-May-09 | Peter J. Tobin | Restricted Stock Grant | 15,674 | N/A | 29,875 |



| Transaction Date | Filer | Transaction Type <small>(See key on last page of chart)</small> | Shares Traded <small>(Rounded to whole share)</small> | Price per Share | Total Shares Held <small>(Rounded to whole share)</small> |
|------------------|-----------------|--|--|-----------------|--|
| 12-May-09 | Peter J. Tobin | Stock Option Grant | 51,887 | \$3.19 | 14,201 |
| 16-Oct-08 | Peter J. Tobin | Acquisition in lieu of cash compensation | 5,155 | N/A | 14,201 |
| 06-May-08 | Peter J. Tobin | Acquisition in lieu of cash compensation | 1,143 | N/A | 9,046 |
| 06-May-08 | Peter J. Tobin | Restricted Stock Grant | 3,809 | N/A | 7,903 |
| 06-May-08 | Peter J. Tobin | Stock Option Grant | 13,750 | \$13.13 | 4,094 |
| 17-Oct-07 | Peter J. Tobin | Acquisition in lieu of cash compensation | 429 | \$34.98 | 4,094 |
| 08-May-07 | Peter J. Tobin | Acquisition in lieu of cash compensation | 250 | \$60.22 | 3,665 |
| 08-May-07 | Peter J. Tobin | Restricted Stock Grant | 831 | \$60.22 | 3,415 |
| 08-May-07 | Peter J. Tobin | Stock Option Grant | 2,750 | \$60.22 | 2,584 |
| | | | | | |
| 12-Jan-10 | Laura S. Unger | Restricted Stock Grant | 1,939 | N/A | 1,939 |
| 12-Jan-10 | Laura S. Unger | Stock Option Grant | 5,815 | \$33.55 | 0 |
| 12-Jan-10 | Laura S. Unger | Initial Ownership | 0 | N/A | 0 |
| | | | | | |
| 02-Mar-10 | Joseph M. Leone | Shares Withheld to Pay Tax | 289 | \$36.34 | 1,614 |
| 02-Mar-10 | Joseph M. Leone | Restricted Stock Grant | 688 | 0 | 1,903 |
| 16-Feb-10 | Joseph M. Leone | Shares Withheld to Pay Tax | 324 | \$32.38 | 1,215 |
| 16-Feb-10 | Joseph M. Leone | Restricted Stock Grant | 772 | 0 | 1,539 |
| 02-Feb-10 | Joseph M. Leone | Shares Withheld to Pay Tax | 368 | \$30.78 | 767 |
| 02-Feb-10 | Joseph M. Leone | Restricted Stock Grant | 812 | 0 | 1,135 |
| 19-Jan-10 | Joseph M. Leone | Shares Withheld to Pay Tax | 289 | \$32.64 | 323 |
| 19-Jan-10 | Joseph M. Leone | Restricted Stock Grant | 612 | 0 | 612 |
| 10-Dec-09 | Joseph M. Leone | Cancellation upon Emergence from Bankruptcy | (131,689) | 0 | 0 |
| 06-Mar-08 | Joseph M. Leone | Shares Withheld to Pay Tax | 10,035 | \$15.86 | 131,689 |
| 06-Mar-08 | Joseph M. Leone | Performance Share Unit Vest | 45,000 | N/A | 141,724 |



| Transaction Date | Filer | Transaction Type <small>(See key on last page of chart)</small> | Shares Traded <small>(Rounded to whole share)</small> | Price per Share | Total Shares Held <small>(Rounded to whole share)</small> |
|------------------|------------------|--|--|--|--|
| 31-Dec-07 | Joseph M. Leone | ESPP Dividend Reinvestment | 9 | \$55.82 | 96,724 |
| 02-Aug-07 | Joseph M. Leone | Sale (10b5-1) | 700 | \$40.21 <small>(average price per share)</small> | 96,715 |
| 02-Aug-07 | Joseph M. Leone | Stock Option Exercise | 700 | \$23.00 | 97,415 |
| 01-Aug-07 | Joseph M. Leone | Sale (10b5-1) | 33,800 | \$40.109 <small>(average price per share)</small> | 96,715 |
| 01-Aug-07 | Joseph M. Leone | Stock Option Exercise | 33,800 | \$23.00 | 130,505 |
| 18-Jul-07 | Joseph M. Leone | Stock Option Grant | 41,875 | \$49.17 | 96,715 |
| 03-May-07 | Joseph M. Leone | Sale (10b5-1) | 69,130 | \$59.299 <small>(average price per share)</small> | 96,715 |
| 03-May-07 | Joseph M. Leone | Stock Option Exercise | 69,130 | \$23.00 | 165,845 |
| 28-Feb-07 | Joseph M. Leone | Automatic Dividend Reinvestment | 245 | N/A | 96,715 |
| 31-Dec-06 | Joseph M. Leone | ESPP Dividend Reinvestment | 28 | Various | 96,470 |
| 02-Feb-07 | Joseph M. Leone | Shares Withheld to Pay Tax | 20,858 | \$60.47 | 96,442 |
| 02-Feb-07 | Joseph M. Leone | Performance Share Unit Vest | 45,000 | N/A | 117,300 |
| 1-Feb-07 | Joseph M. Leone | Sale (10b5-1) | 69,130 | \$58.561 <small>(average price per share)</small> | 72,300 |
| 1-Feb-07 | Joseph M. Leone | Stock Option Exercise | 69,130 | \$23.00 | 141,430 |
| 17-Jan-07 | Joseph M. Leone | Stock Option Grant | 37,223 | \$56.54 | 72,300 |
| | | | | | |
| 10-Dec-09 | Ron G. Arrington | Cancellation upon Emergence from Bankruptcy | (41,571) | 0 | 0 |
| 25-Aug-09 | Ron G. Arrington | Initial Ownership (options) | 115,342 | Various | 41,571 |
| 25-Aug-09 | Ron G. Arrington | Initial Ownership (stock) | 41,571 | N/A | 41,571 |
| | | | | | |
| 10-Dec-09 | John F. Daly | Cancellation upon Emergence from Bankruptcy | (41,663) | 0 | 0 |



| Transaction Date | Filer | Transaction Type <small>(See key on last page of chart)</small> | Shares Traded <small>(Rounded to whole share)</small> | Price per Share | Total Shares Held <small>(Rounded to whole share)</small> |
|------------------|--------------------|--|--|-----------------|--|
| 22-Jan-09 | John F. Daly | Stock Option Grant | 50,000 | \$2.29 | 41,663 |
| 17-Jul-08 | John F. Daly | Stock Option Grant | 35,000 | \$8.47 | 41,663 |
| 30-May-08 | John F. Daly | Automatic Dividend Reinvestment | 99 | \$10.52 | 41,663 |
| 17-Apr-08 | John F. Daly | Acquisition (restricted stock) | 16,800 | N/A | 41,564 |
| 06-Mar-08 | John F. Daly | Shares Withheld to Pay Tax | 5,577 | \$15.86 | 24,764 |
| 06-Mar-08 | John F. Daly | Performance Share Unit Vest | 16,500 | N/A | 30,341 |
| 17-Jan-08 | John F. Daly | Stock Option Grant | 10,000 | \$21.15 | 13,841 |
| 18-Jul-07 | John F. Daly | Stock Option Grant | 5,000 | \$49.17 | 13,841 |
| 08-May-07 | John F. Daly | Initial Ownership (options) | 127,305 | Various | 13,841 |
| 08-May-07 | John F. Daly | Initial Ownership (stock) | 13,841 | N/A | 13,841 |
| | | | | | |
| 10-Dec-09 | C. Jeffrey Knittel | Cancellation upon Emergence from Bankruptcy | (55,511) | 0 | 0 |
| 22-Jan-09 | C. Jeffrey Knittel | Stock Option Grant | 50,000 | \$2.29 | 55,511 |
| 17-Jul-08 | C. Jeffrey Knittel | Stock Option Grant | 59,970 | \$8.47 | 55,511 |
| 17-Apr-08 | C. Jeffrey Knittel | Acquisition (restricted stock) | 28,786 | N/A | 55,511 |
| 06-Mar-08 | C. Jeffrey Knittel | Shares Withheld to Pay Tax | 2,535 | \$15.86 | 26,725 |
| 06-Mar-08 | C. Jeffrey Knittel | Performance Share Unit Vest | 7,500 | N/A | 29,260 |
| 17-Jan-08 | C. Jeffrey Knittel | Stock Option Grant | 17,135 | \$21.15 | 21,760 |
| 17-Jan-08 | C. Jeffrey Knittel | Restricted Cash Unit | 47,282 | \$21.15 | 21,760 |
| 18-Jul-07 | C. Jeffrey Knittel | Stock Option Grant | 6,250 | \$49.17 | 21,760 |
| 08-May-07 | C. Jeffrey Knittel | Initial Ownership (options) | 133,204 | Various | 21,760 |
| 08-May-07 | C. Jeffrey Knittel | Initial Ownership (stock) | 21,760 | N/A | 21,760 |
| | | | | | |
| 10-Dec-09 | James J. Duffy | Cancellation upon Emergence from Bankruptcy | (59,135) | 0 | 0 |



| Transaction Date | Filer | Transaction Type <small>(See key on last page of chart)</small> | Shares Traded <small>(Rounded to whole share)</small> | Price per Share | Total Shares Held <small>(Rounded to whole share)</small> |
|------------------|------------------|--|--|---|--|
| 19-Apr-09 | James J. Duffy | Shares Withheld to Pay Tax | 860 | \$4.23 | 59,135 |
| 22-Jan-09 | James J. Duffy | Stock Option Grant | 89,821 | \$2.29 | 59,995 |
| 16-Dec-08 | James J. Duffy | Initial Ownership (options) | 199,350 | Various | 59,995 |
| 16-Dec-08 | James J. Duffy | Initial Ownership (stock) | 59,995 | N/A | 59,995 |
| | | | | | |
| 10-Dec-09 | Kelley J. Gipson | Cancellation upon Emergence from Bankruptcy | (32,842) | 0 | 0 |
| 22-Jan-09 | Kelley J. Gipson | Stock Option Grant | 25,030 | \$2.29 | 32,842 |
| 24-Dec-08 | Kelley J. Gipson | Sale | 55 | \$4.18 | 32,842 |
| 16-Dec-08 | Kelley J. Gipson | Initial Ownership (options) | 122,209 | Various | 32,897 |
| 16-Dec-08 | Kelley J. Gipson | Initial Ownership (stock) | 32,897 | N/A | 32,897 |
| | | | | | |
| 10-Dec-09 | Robert J. Ingato | Cancellation upon Emergence from Bankruptcy | (75,030) | 0 | 0 |
| 22-Jan-09 | Robert J. Ingato | Stock Option Grant | 75,030 | \$2.29 | 63,525 |
| 17-Jul-08 | Robert J. Ingato | Stock Option Grant | 69,670 | \$8.47 | 63,525 |
| 17-Apr-08 | Robert J. Ingato | Acquisition (restricted stock) | 33,442 | N/A | 63,525 |
| 06-Mar-08 | Robert J. Ingato | Shares Withheld to Pay Tax | 2,823 | \$15.86 | 30,083 |
| 06-Mar-08 | Robert J. Ingato | Performance Share Unit Vest | 8,438 | N/A | 32,906 |
| 31-Dec-07 | Robert J. Ingato | ESPP Dividend Reinvestment | 4 | \$55.82 | 24,468 |
| 17-Jan-08 | Robert J. Ingato | Stock Option Grant | 19,906 | \$21.15 | 24,464 |
| 17-Jan-08 | Robert J. Ingato | Restricted Cash Unit | 13,003 | \$21.15 | 24,464 |
| 18-Jul-07 | Robert J. Ingato | Stock Option Grant | 9,625 | \$49.17 | 24,464 |
| 3-May-07 | Robert J. Ingato | Sale (10b5-1) | 19,000 | \$59.4055 <small>(average price per share)</small> | 24,464 |
| 3-May-07 | Robert J. Ingato | Stock Option Exercise | 19,000 | \$23.00 | 43,464 |
| 28-Feb-07 | Robert J. Ingato | Automatic Dividend Reinvestment | 60 | N/A | 24,464 |

| Transaction Date | Filer | Transaction Type <small>(See key on last page of chart)</small> | Shares Traded <small>(Rounded to whole share)</small> | Price per Share | Total Shares Held <small>(Rounded to whole share)</small> |
|------------------|------------------|--|--|-----------------|--|
| 31-Dec-06 | Robert J. Ingato | ESPP Dividend Reinvestment | 13 | Various | 24,404 |
| 02-Feb-07 | Robert J. Ingato | Shares Withheld to Pay Tax | 3,302 | \$60.47 | 24,391 |
| 02-Feb-07 | Robert J. Ingato | Performance Share Unit Vest | 9,000 | N/A | 27,693 |
| 17-Jan-07 | Robert J. Ingato | Stock Option Grant | 8,556 | \$56.54 | 18,693 |

*** Transaction Type Key:**

- Acquisition in lieu of cash compensation = Election by filer to receive shares of restricted CIT common stock in lieu of cash compensation.
- Acquisition (restricted stock) = Award of restricted shares of CIT common stock.
- Cancellation upon Emergence from Bankruptcy = Pursuant to the Modified Second Amended Prepackaged Plan of Reorganization of CIT Group Inc. and CIT Group Funding Company of Delaware LLC, which was approved by the U.S. Bankruptcy Court for the Southern District of New York, the common stock, par value \$0.01 per share, of CIT Group Inc. was cancelled without value upon CIT's emergence from bankruptcy on December 10, 2009.
- ESPP Acquisition = Shares of CIT common stock acquired through the CIT Group Inc. Employee Stock Purchase Plan ("ESPP"), under which CIT employees are eligible to purchase shares quarterly through payroll deductions at 85% of the lower of the fair market value on either the first or last business day of the period. ESPP Acquisition also includes shares of CIT Common stock purchased with dividends paid on shares acquired by a participant under the ESPP. **NOTE:** When "Various" appears in Price Per Share column, the entry represents total shares acquired through the ESPP throughout the year at various prices, which are disclosed on filer's Form 5 annual report filed with the Securities and Exchange Commission..
- ESPP Dividend Reinvestment = Shares acquired only through reinvestment of dividends on securities purchased through the ESPP (described above). **NOTE:** When "Various" appears in Price Per Share column, the entry represents total shares acquired throughout the year at various prices, which are disclosed on filer's Form 5 annual report filed with the Securities and Exchange Commission.
- Initial Ownership = Number of shares of CIT stock held on the date the individual was designated a Section 16 filer as reported to the SEC on a Statement of Beneficial Ownership on Form 3.
- Performance Share Unit Vest = Award of shares of stock resulting from the vesting of performance share units and certification of the associated performance measures.
- Purchase = Open market purchase of shares of CIT common stock.
- Restricted Cash Unit = Each restricted cash unit ("RCU") is the economic equivalent of one share of CIT common stock based on the closing price of CIT stock on the grant date, which price is reflected in the Price Per Share column in

the table above. RCU's are subject to a vesting schedule and are payable in cash based on the closing price of CIT common stock on the vest date.

- Sale = Open market sale of shares of CIT common stock.
- Shares Withheld to Pay Tax = Shares withheld from vesting stock awards to pay associated tax.
- Stock Option Exercise = Acquisition through exercise of options previously granted to filer to purchase shares of CIT common stock.
- Stock Option Grant = Grant of options to purchase shares of CIT common stock. The "Shares Traded" column indicates the number of underlying shares the filer has been granted the option to purchase, and the "Price per Share" column indicates the strike price of such options. The grant of stock options does not change the total number of shares held by the filer until such options are exercised.
- Stock Option Grant in lieu of cash compensation = Election by filer to receive options to purchase shares of CIT common stock in lieu of cash compensation.
- Vesting Shares Withheld (tax) = Shares withheld pursuant to election by filer to pay tax liability arising from the vesting of restricted shares.