

**SUPPLEMENTAL INFORMATION**  
**IN CONNECTION WITH THE**  
**APPLICATION**  
**TO THE**  
**BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM**  
**RELATING TO THE PROPOSED ACQUISITION OF**  
**IMB HOLDCO LLC**  
**BY**  
**CIT GROUP INC.**  
**AND**  
**CARBON MERGER SUB LLC**

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November 7, 2014

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**Revised CIT Group Consolidated Cash Flow Projections**

**Contained in Confidential Exhibit 4**

\*Differences between the attached cash flow projections and the corresponding schedules in Confidential Exhibit 4 are highlighted.

**CIT Group Consolidated Cash Flow Projections**

(in \$ millions)

	CIT ONLY - 6 months		OneWest		CONSOLIDATED		
	6/30/2014	12/31/2014	12/31/2014	12/31/2014	12/31/2015	12/31/2016	12/31/2017
<b>Assets</b>							
Cash		5,337					
<b>Total Cash</b>		5,337					
<b>Change period to period</b>							
<b>Inflows</b>							
Corporate Inflows							
Secured Debt							
Unsecured Debt Issuance							
FHLB Advances							
Deposits							
Principal & Interest on Loans							
Asset Sales and Other Inflows							
\$2B Debt Issuance for OneWest Bank acquisition							
<b>INFLOWS</b>							
<b>Outflows</b>							
Corporate Outflows							
Unsecured debt Interest Payments							
Unsecured Debt Maturity							
FHLB Advance Maturities							
Interest paid on deposits and FHLB advances							
Share Repurchases							
Dividends							
Operational Expenses							
Other Outflows							
New Loan and Lease Volume							
\$2B Debt Issuance for OneWest Bank acquisition							
<b>OUTFLOWS</b>							
<b>NET CHANGE</b>							

**CIT Group Consolidated Cash Flow Projections**  
(in \$ millions)

**Supporting Schedule**

**a Inflows**

**Principal & Interest on Loans**

**12/31/2015 12/31/2016 12/31/2017**

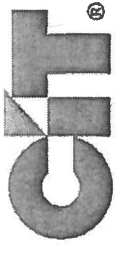
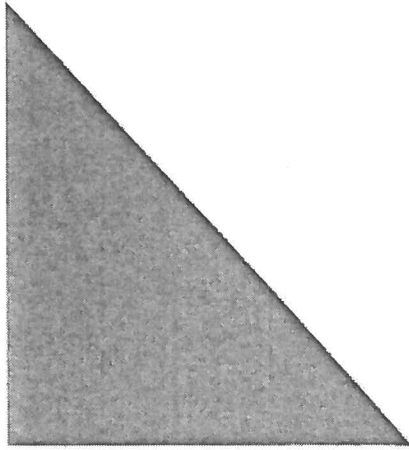
12/31/2015	12/31/2016	12/31/2017
[REDACTED]	[REDACTED]	[REDACTED]

**b Outflows**

**New Loan and Lease Volume**

12/31/2015	12/31/2016	12/31/2017
[REDACTED]	[REDACTED]	[REDACTED]

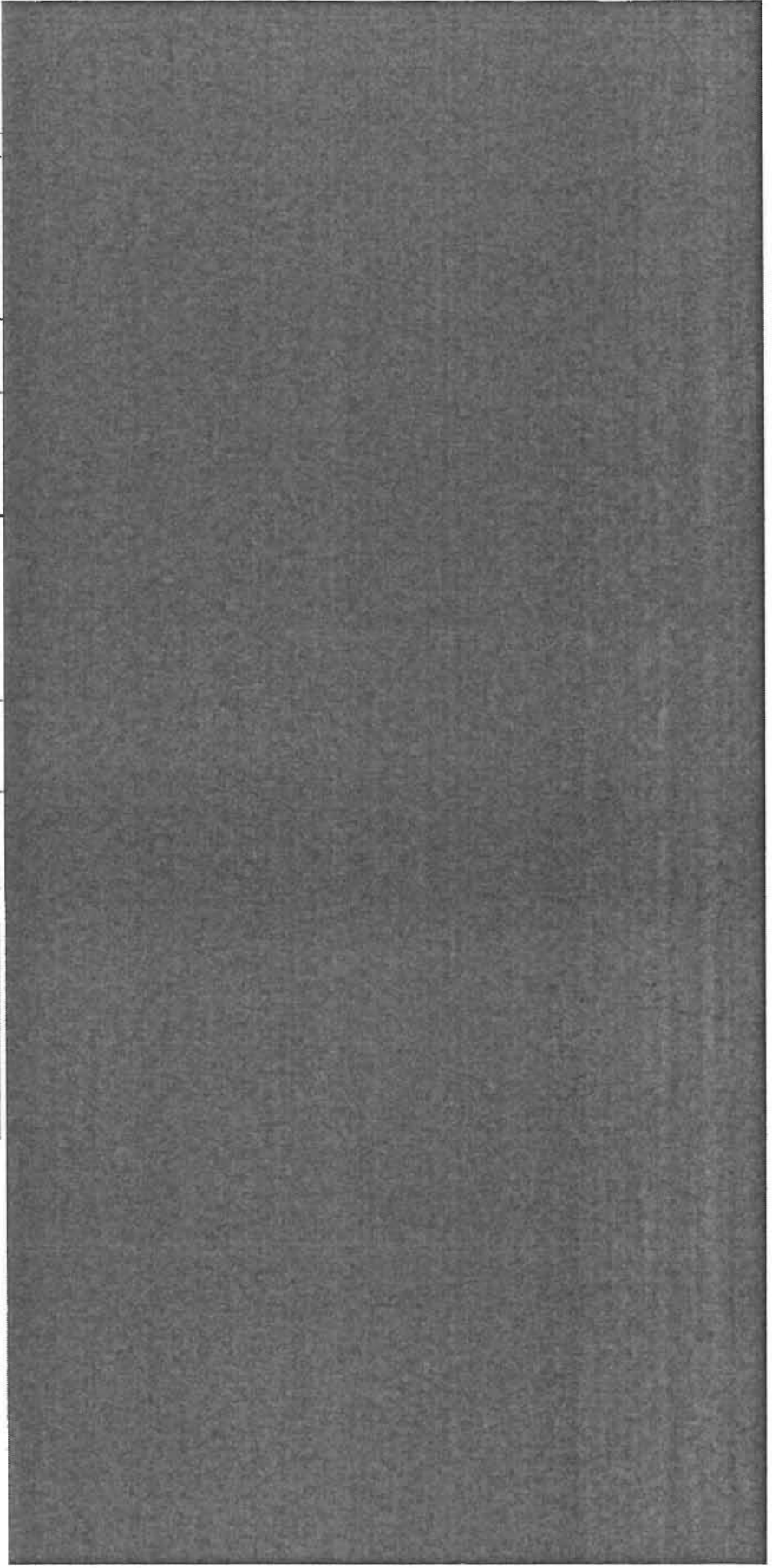
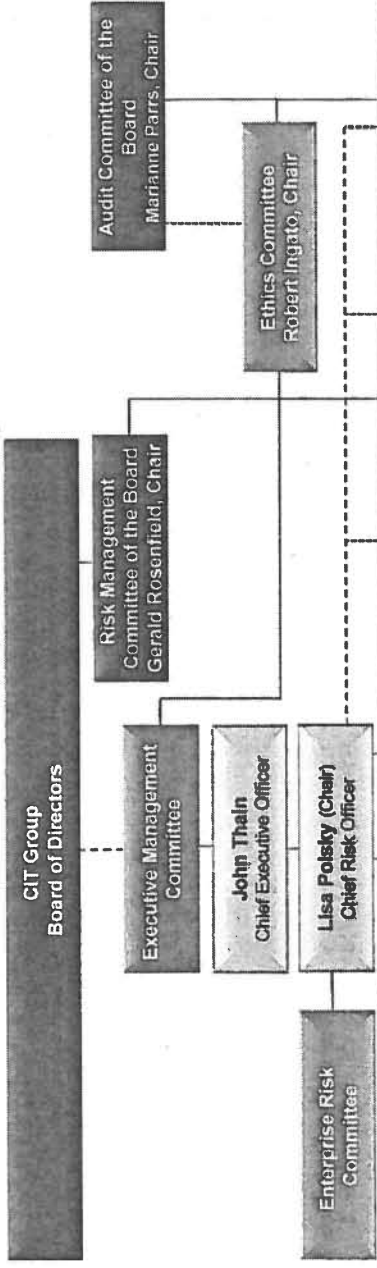
**Pro Forma Risk Management Organization Charts**  
**Response to Question 6 of the Request for Additional**  
**Information, dated September 24, 2014**



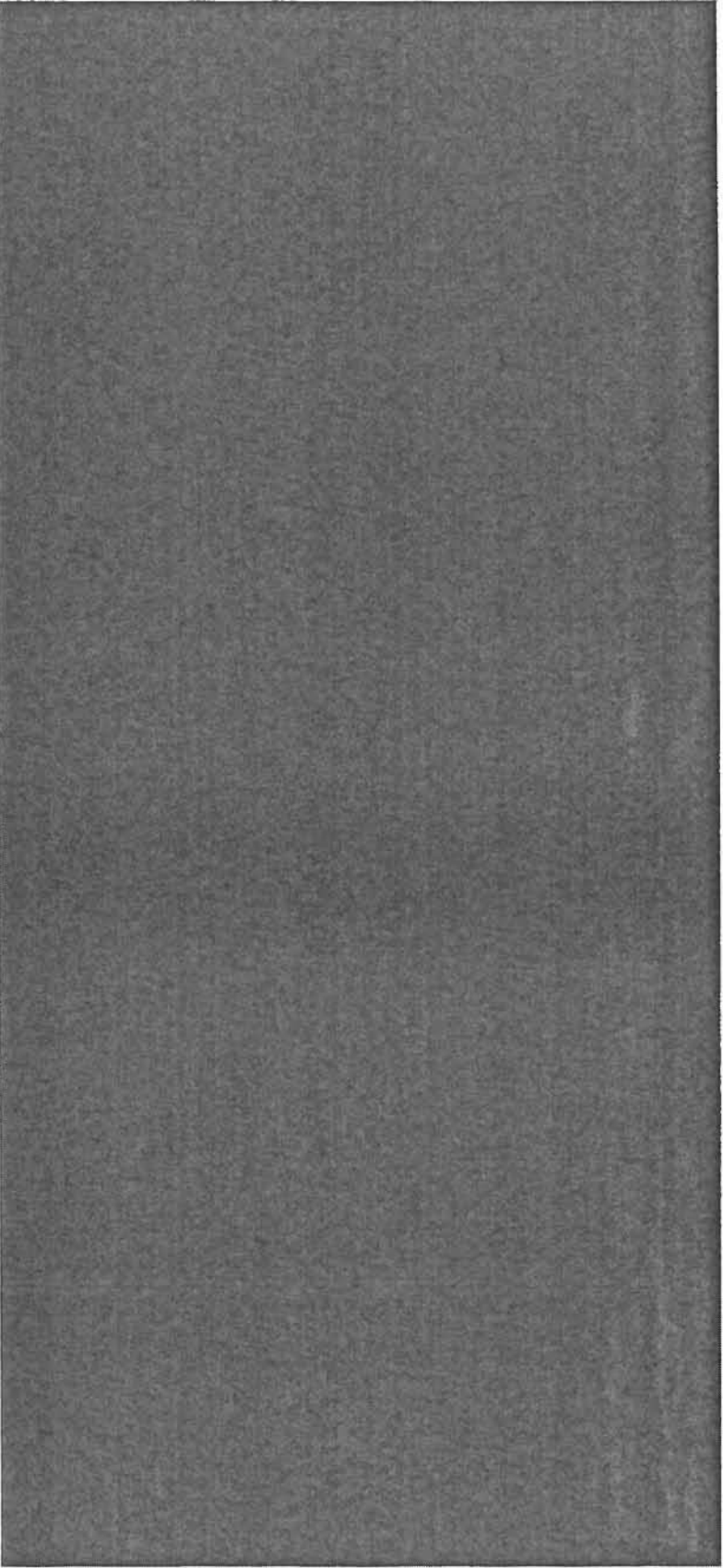
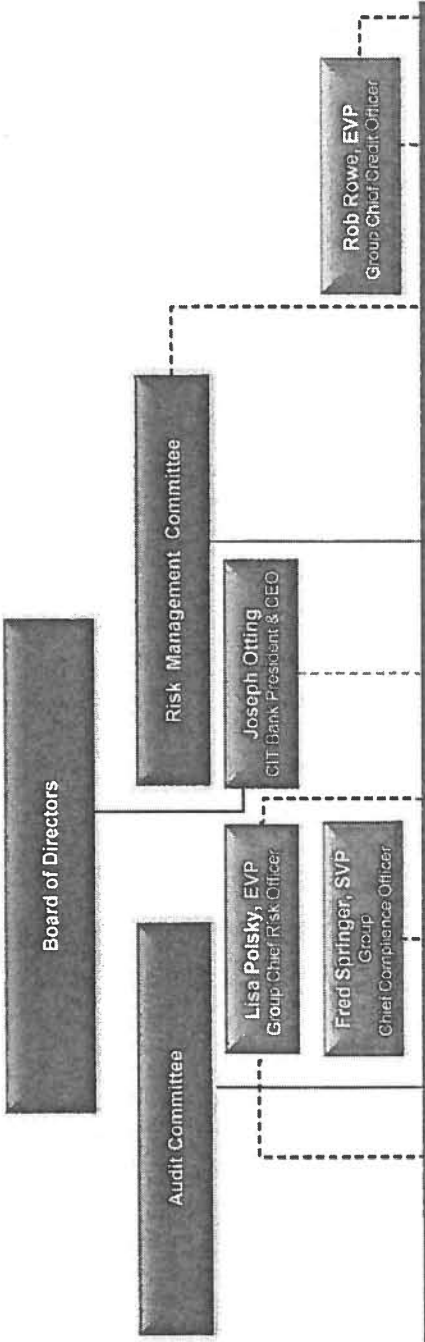
# Risk Management Organization

October 2014

# Indicative Pro Forma CIT Group Risk Management Organization



# Indicative Pro Forma CIT Bank NA Risk Management Organization





# CIT Bank NA Indicative Pro-Forma Board & Risk Management Cmts

