

CIT GROUP INC  
 Form 424B2  
 July 26, 2013

**Filed Pursuant to Rule 424(b)(2)  
 Registration No. 333-180015**

**Calculation of Registration Fee**

| Title of Each Class of Securities to be Registered | Amount to be Registered | Proposed Maximum Aggregate Offering Price | Amount of Registration Fee <sup>(1)</sup> |
|--|-------------------------|---|---|
| 5.00% Senior Unsecured Notes due 2023              | \$750,000,000           | \$750,000,000                             | \$102,300                                 |

<sup>(1)</sup> The registration fee, calculated in accordance with Rule 457(r), is being transmitted to the SEC on a deferred basis pursuant to Rule 456(b).

**PROSPECTUS SUPPLEMENT  
 (To the prospectus dated March 9, 2012)**

**\$750,000,000**

**CIT Group Inc.  
 5.00% SENIOR UNSECURED NOTES DUE 2023**

---

Interest payable on February 1 and August 1

---

The notes will mature on August 1, 2023. We may redeem some or all of the notes at any time or from time to time at a redemption price of 100% of the principal amount thereof plus accrued and unpaid interest, if any, to the redemption date, plus a make whole premium. If a Change of Control Triggering Event (as defined herein) occurs, we will be required to offer to purchase the notes from holders at 101% of the principal amount thereof plus accrued and unpaid interest, if any, to the purchase date. The notes will be general senior unsecured obligations and rank equally with our other senior unsecured indebtedness, including all of our other senior unsecured notes issued under the Base Indenture, our existing Series C Notes and the Revolving Credit Facility (each term as defined herein).

**Investing in the notes involves risks. See Risk Factors beginning on page S-7 of this prospectus supplement.**

---

PRICE: 99.031% AND ACCRUED INTEREST, IF ANY

---

**Price to Public<sup>(1)</sup>**

**Underwriting  
 Discounts and**

**Proceeds to  
 Company**

|                         |    | <b>Commissions</b> |    | <b>Before<br/>Expenses<sup>(1)</sup></b> |
|-------------------------|----|--------------------|----|--|
| Per Note <sup>(1)</sup> |    | 99.031 %           |    | 1.000 %                                  |
| Total for Notes         | \$ | 742,732,500        | \$ | 7,500,000                                |
|                         |    |                    | \$ | 735,232,500                              |

(1) Plus accrued interest from August 1, 2013, if settlement occurs after that date.

**Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved of these securities or determined if this prospectus supplement or the accompanying prospectus is truthful or complete. Any representation to the contrary is a criminal offense.**

The notes will be ready for delivery in book-entry form only through the facilities of The Depository Trust Company for the accounts of its participants, including Euroclear Bank S.A./N.V., as operator of the Euroclear System, and Clearstream Banking, société anonyme, on or about August 1, 2013.

*Joint Book-Running Managers*

**Barclays   Credit Suisse   J.P. Morgan   Morgan Stanley**  
*Co-Managers*

**Blaylock Robert Van, LLC**

**CastleOak Securities, L.P.**

**Drexel Hamilton**

**Mischler Financial Group, Inc.**

July 25, 2013

You should rely only on the information contained or incorporated by reference in this prospectus supplement, the prospectus and any applicable pricing supplement or documents to which we otherwise refer you in this prospectus supplement, the prospectus or any applicable pricing supplement. We and the underwriters have not authorized anyone else to provide you with different or additional information. We are not making an offer of these notes in any jurisdiction where the offer is not permitted. You should not assume that the information contained or incorporated by reference in this prospectus supplement, the prospectus or any applicable pricing supplement or any document referred to therein is accurate as of any date other than the date on the front of that document.

## TABLE OF CONTENTS

|  | <b>Page</b> |
|--|-------------|
| <u>About this Prospectus Supplement and the Pricing Supplement</u> | S-i         |
| <u>Non-GAAP Financial Measures</u>                                 | S-ii        |
| <u>Where You Can Find More Information</u>                         | S-iii       |
| <u>Forward-Looking Statements</u>                                  | S-iii       |
| <u>Prospectus Supplement Summary</u>                               | S-1         |
| <u>Risk Factors</u>  | S-7         |
| <u>Use of Proceeds</u>   | S-11        |
| <u>Capitalization</u>  | S-12        |
| <u>Description of Revolving Credit Facility</u>                    | S-14        |
| <u>Description of Notes</u>  | S-15        |
| <u>United States Taxation</u>                                      | S-23        |
| <u>Benefit Plan Investor Considerations</u>                        | S-24        |
| <u>Underwriting</u>  | S-26        |

## Prospectus

|  | <b>Page</b> |
|--|-------------|
| <u>About This Prospectus</u>               | 2           |
| <u>Where You Can Find More Information</u> | 3           |
| <u>Forward-Looking Statements</u>          | 4           |
| <u>Risk Factors</u>                        | 6           |
| <u>Use of Proceeds</u>                     | 7           |
| <u>Description of Debt Securities</u>      | 8           |
| <u>United States Taxation</u>              | 24          |
| <u>Plan of Distribution</u>                | 28          |
| <u>Validity of Securities</u>              | 31          |
| <u>Experts</u>                             | 31          |

**ABOUT THIS PROSPECTUS SUPPLEMENT AND THE PRICING SUPPLEMENT**

Except as the context otherwise requires, or as otherwise specified or used in this prospectus supplement or the accompanying prospectus or any pricing supplement, the terms we, our, us, the Company, CIT, CIT Group and Group Inc. refer only to CIT Group Inc. and not to any of its subsidiaries. References in this prospectus supplement to U.S. dollars or U.S. \$ or \$ are to the currency of the United States of America.

This prospectus supplement sets forth certain terms of the notes that we may offer. It supplements the description of the notes contained in the prospectus under Description of Debt Securities. If information in this prospectus supplement is inconsistent with the prospectus, this prospectus supplement will control and you should not rely on the information in the prospectus to that extent.

We will provide a pricing supplement to this prospectus supplement. Any such pricing supplement may add, update or change information in this prospectus supplement or the prospectus. Information in any such pricing supplement will replace any inconsistent information in this prospectus supplement or the prospectus.

You should not consider any information in this prospectus supplement, the prospectus or any applicable pricing supplement to be investment, legal or tax advice. You should consult your own counsel, accountant and other advisors for legal, tax, business, financial and related advice regarding the purchase of the notes. We are not making any representation to you regarding the legality of an investment in the notes by you under applicable investment or similar laws.

The distribution of this prospectus supplement, the prospectus or any applicable pricing supplement and the offer, sale and delivery of the notes may be restricted by law in some jurisdictions. If you receive this prospectus supplement, the prospectus or any applicable pricing supplement, you must inform yourself about, and observe, any such restrictions. This prospectus supplement, the prospectus or any applicable pricing supplement is not an offer to sell the notes and we are not soliciting an offer to buy the notes in any state where the offer or sale is not permitted.

Offers and sales of the notes are subject to restrictions including in relation to the United Kingdom, the European Economic Area, Switzerland and the Dubai International Finance Center, details of which are set out in Underwriting Notice to Prospective Investors in this prospectus supplement. The distribution of the prospectus, this prospectus supplement and any applicable pricing supplement and the offer, sale and delivery of the notes in other jurisdictions may be restricted by law. Persons who come into possession of the prospectus, this prospectus supplement and any applicable pricing supplement must inform themselves about and observe any applicable restrictions.

You should read and consider all information contained or incorporated by reference in this prospectus supplement, the prospectus and the pricing supplement before making your investment decision.

**NON-GAAP FINANCIAL MEASURES**

**This prospectus supplement contains or incorporates by reference certain financial measures that are not calculated in accordance with accounting principles generally accepted in the United States ( GAAP ). Non-GAAP financial measures are meant to provide additional information and insight regarding operating results and financial position of the business and in certain cases to provide financial information that is presented to rating agencies and other users of financial information. These measures are not in accordance with GAAP or a substitute for GAAP measures and may be different from or inconsistent with non-GAAP financial measures used by other companies.**

**Net finance revenues and average earning assets, as presented in this prospectus supplement, are supplemental measures of our performance that are not required by, or presented in accordance with, GAAP. They are not measurements of our financial performance under GAAP and should not be considered as alternatives to net income or any other performance measures derived in accordance with GAAP or as alternatives to cash flows from operating activities as measures of our liquidity. See the Non-GAAP Measurements section of our Annual Report on Form 10-K for the year ended December 31, 2012, filed on March 1, 2013 (the 2012 10-K ), and our Quarterly Report on Form 10-Q for the fiscal quarter ended March 31, 2013, filed on May 9, 2013 (the 2013 First Quarter 10-Q ), and our Current Report on Form 8-K, filed on July 23, 2013, which includes preliminary results for the fiscal quarter ended June 30, 2013, in each case, incorporated herein by reference, for a reconciliation of non-GAAP to GAAP financial information for such periods.**

**WHERE YOU CAN FIND MORE INFORMATION**

We file annual, quarterly and special reports, proxy statements and other information with the SEC. Our SEC filings are available to the public over the Internet at the SEC's website at <http://www.sec.gov>. You may also read and copy any document we file at the SEC's public reference room at 100 F Street, N.E., Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information on the public reference room. You can also find information about us by visiting our website at [www.cit.com](http://www.cit.com). We have included our website address as an inactive textual reference only. Information on our website is not incorporated by reference into and does not form a part of this prospectus supplement.

The SEC allows us to incorporate by reference into this prospectus supplement the information we file with the SEC, which means that we can disclose important information to you by referring you to those documents. The information incorporated by reference is considered to be part of this prospectus supplement, and information that we file later with the SEC will automatically update and supersede the previously filed information. We incorporate by reference the documents listed below and any future filings made with the SEC under Sections 13(a), 13(c), 14, or 15(d) of the Securities Exchange Act of 1934, as amended (the Exchange Act), other than any portions of the respective filings that were furnished, under applicable SEC rules, rather than filed, until we complete our offerings of the securities:

our Report on  
Form 10-K  
for the year  
ended  
December 31,  
2012, filed on  
March 1,  
2013;

our Proxy  
Statement on  
Schedule 14A  
for the 2013  
Annual  
Meeting of  
Stockholders,  
filed on  
April 4, 2013;

our Quarterly  
Report on  
Form 10-Q  
for the quarter  
ended March  
31, 2013,  
filed on May  
9, 2013; and

our Current  
Reports on  
Form 8-K  
filed with the

SEC on  
January 2,  
2013, May  
14, 2013,  
May 30,  
2013, May  
30, 2013,  
June 19, 2013  
and July 23,  
2013.

You may request a copy of these filings at no cost by writing or telephoning us at the following address or phone number:

Investor Relations Department  
11 West 42<sup>nd</sup> Street  
New York, NY 10036  
(866) 54-CITIR  
investor.relations@cit.com

### **FORWARD-LOOKING STATEMENTS**

This prospectus supplement, the accompanying prospectus, the documents incorporated by reference in this prospectus supplement and the accompanying prospectus and other written reports and oral statements made from time to time by the company may contain forward-looking statements within the meaning of the Securities Litigation Reform Act of 1995. Forward-looking statements relate to expectations or forecasts of future events. They use words such as anticipate, believe, could, estimate, expect, forecast, project, intend, plan, potential, terms of similar meaning in connection with a discussion of potential future events, circumstances or future operating or financial performance. You can also identify forward-looking statements by the fact that they do not relate strictly to historical or current facts. Any forward-looking statements contained in this prospectus supplement and the accompanying prospectus and the documents incorporated by reference in this prospectus supplement and the accompanying prospectus are subject to unknown risks, uncertainties and contingencies. Forward-looking statements are included, for example, in the discussions about:

our liquidity  
risk and  
capital  
management,  
including our  
capital plan,  
leverage,  
capital ratios  
and credit  
ratings, and  
our liquidity  
plan,

our plans to  
change our  
funding mix  
and to access

new sources  
of funding to  
broaden our  
use of deposit  
taking  
capabilities,

our credit risk  
management  
and credit  
quality,

our  
asset/liability  
risk  
management,

S-iii

---



accretion and  
amortization  
of fresh start  
accounting  
adjustments,

our funding,  
borrowing  
costs and net  
finance  
revenue,

our  
operational  
risks,  
including  
success of  
systems  
enhancements  
and expansion  
of risk  
management  
and control  
functions,

our mix of  
portfolio asset  
classes,  
including  
growth  
initiatives,  
acquisitions  
and  
divestitures,  
new products,  
new business  
and customer  
retention,

legal risks,

our growth  
rates,

our  
commitments  
to extend  
credit or  
purchase  
equipment,

and

how we may  
be affected by  
legal  
proceedings.

All forward-looking statements involve risks and uncertainties, many of which are beyond our control, which may cause actual results, performance or achievements to differ materially from anticipated results, performance or achievements. Also, forward-looking statements are based upon management's estimates of fair values and of future costs, using currently available information. Therefore, actual results may differ materially from those expressed or implied in those statements. Factors, in addition to those disclosed under the caption "Risk Factors" beginning on page S-7 and under the caption "Risk Factors" in our 2012 10-K, that could cause such differences include, but are not limited to:

capital markets  
liquidity,

risks of and/or  
actual  
economic  
slowdown,  
downturn or  
recession,

industry cycles  
and trends,

uncertainties  
associated with  
risk  
management,  
including  
credit,  
prepayment,  
asset/liability,  
interest rate  
and currency  
risks,

estimates and  
assumptions  
used to fair  
value the  
balance sheet  
in accordance  
with fresh start  
accounting and  
actual  
variation  
between the

estimated fair values and the realized values,

adequacy of reserves for credit losses,

risks inherent in changes in market interest rates and quality spreads,

funding opportunities, deposit taking capabilities and borrowing costs,

conditions and/or changes in funding markets and our access to such markets, including secured and unsecured term debt, credit facilities and the asset-backed securitization markets,

risks of implementing new processes, procedures, and systems,

risks associated with the value and recoverability of leased equipment and

lease residual  
values,

application of  
fair value  
accounting in  
volatile  
markets,

application of  
goodwill  
accounting in a  
recessionary  
economy,

changes in  
laws or  
regulations  
governing our  
business and  
operations,

changes in  
competitive  
factors,

demographic  
trends,

customer  
retention rates,

future  
acquisitions  
and  
dispositions of  
businesses or  
asset  
portfolios, and

regulatory  
changes and/or  
developments.

Any or all of our forward-looking statements here or in other publications may turn out to be wrong, and there are no guarantees about the performance of the Company. We do not assume the obligation to update any forward-looking statement for any reason.

**PROSPECTUS SUPPLEMENT SUMMARY**

**The Company**

Founded in 1908, CIT Group Inc., a Delaware corporation, is a bank holding company that, together with its subsidiaries (collectively we, CIT or the Company), provides primarily commercial financing and leasing products and other services to small and middle-market businesses across a wide variety of industries. CIT became a bank holding company in December 2008, and is regulated by the Board of Governors of the Federal Reserve System and the Federal Reserve Bank of New York under the U.S. Bank Holding Company Act of 1956, as amended.

CIT operates primarily in North America, with additional locations in Europe, South America and Asia. We are a commercial lender and lessor, providing financial solutions to small business and middle-market companies. Our clients operate in over 30 industries, including transportation, particularly aerospace and rail, manufacturing and retail. We originated over \$9 billion of funded new business volume during 2012 and had over \$35 billion of financing and leasing assets at March 31, 2013.

Each business has industry alignment and focuses on specific sectors, products and markets, with portfolios diversified by client and geography. Our principal product and service offerings include:

**Products and Services**

|   |  |
|---|--|
| Account receivables collection              | Factoring services                       |
| Acquisition and expansion financing         | Financial risk management                |
| Asset management and servicing              | Import and export financing              |
| Asset-based loans                           | Insurance services                       |
| Credit protection                           | Leases: operating, capital and leveraged |
| Debt restructuring                          | Letters of credit / trade acceptances    |
| Debt underwriting and syndication           | Merger and acquisition advisory services |
| Debtor-in-possession / turnaround financing | Secured lines of credit                  |
| Deposits                                    | Small business loans                     |
| Enterprise value and cash flow loans        | Vendor financing                         |

We source business through marketing efforts directly to borrowers, lessees, manufacturers, vendors and distributors, and through referral sources and other intermediaries. We also buy participations in syndications of finance receivables and lines of credit and periodically purchase finance receivables on a whole-loan basis.

We generate revenue by earning interest on loans we hold on our balance sheet, collecting rentals on equipment we lease, and earning fee and other income for the financial services we provide. In addition, we strive to syndicate and sell certain finance receivables and equipment to leverage our origination capabilities, reduce concentrations, manage our balance sheet and maintain liquidity.

We set underwriting standards for each business unit and employ portfolio risk management models to achieve desired portfolio demographics. Our collection and servicing operations are organized by business and geography in order to provide efficient client interfaces and uniform customer experiences.

As a bank holding company, we have bank and non-bank subsidiaries. Our primary bank subsidiary is CIT Bank, a state chartered bank located in Salt Lake City, Utah, that offers commercial financing and leasing products and services and online banking products. CIT Bank is subject to regulation and examination by the Federal Deposit Insurance Corporation ( FDIC ) and the Utah Department of Financial Institutions. As of March 31, 2013, nearly all of

the new U.S. business volume in Corporate Finance, Vendor Finance and Transportation Finance was being originated in CIT Bank.

We fund our non-bank business in the global capital markets, principally through asset-backed and other secured financing arrangements, various forms of unsecured debt and bank borrowings. CIT Bank funds itself via broker-originated deposits, retail certificates of deposit, retail savings accounts and various forms of secured funding. CIT relies on these diverse funding sources to maintain liquidity and manages interest rate, foreign currency and other market risks through disciplined matched-funding strategies.

S-1

---

**Recent Developments**

On July 23, 2013, we issued a press release announcing the financial results of CIT Group Inc. as of and for the quarter ended June 30, 2013, which was filed as an exhibit to a Current Report on Form 8-K filed with the SEC on July 23, 2013 and incorporated herein by reference. PricewaterhouseCoopers LLP, our independent registered public accounting firm, has not audited, reviewed, compiled or performed any procedures with respect to the financial information in the earnings release. Accordingly, PricewaterhouseCoopers LLP does not express an opinion or any other form of assurance with respect thereto. We are currently preparing our Quarterly Report on Form 10-Q for the quarter ended June 30, 2013 which will be reviewed by our independent registered public accounting firm. While we believe the financial information in the earnings release fairly presents, in all material respects, our results of operations and financial condition for and as of the end of such quarter, the preparation of our Quarterly Report on Form 10-Q and the review by our independent registered public accounting firm could result in changes to our reported financial information, and such changes may be material.

S-2

---

**The Offering**

*The following is a brief summary of some of the terms of this offering. For a more complete description of the terms of the notes, see Description of Notes. As used in this The Offering section, the terms CIT Group Inc., CIT, the Company, we, our, us and other similar references refer only to CIT Group Inc. and not to any of its subsidiaries.*

|               |  |
|---------------|--|
| Issuer        | CIT Group Inc.<br>( CIT )  |
| Notes Offered | \$750,000,000<br>aggregate principal<br>amount of 5.00%<br>senior unsecured<br>notes due August<br>1, 2023 (the<br>Notes ).  |
| Maturity Date | August 1, 2023.  |
| Interest      | Interest on the<br>Notes will accrue<br>at a rate of 5.00%<br>per annum,<br>payable<br>semi-annually in<br>cash in arrears on<br>February 1 and<br>August 1 of each<br>year, commencing<br>February 1, 2014.   |
| Ranking       | The Notes will<br>rank equally in<br>right of payment<br>with all existing<br>and future<br>unsubordinated<br>unsecured<br>indebtedness of<br>CIT, including all<br>of our other senior<br>unsecured notes<br>issued under the<br>Base Indenture,<br>our existing Series<br>C Notes and the<br>Revolving Credit<br>Facility, and will<br>be senior in right<br>of payment to any<br>future |



indebtedness of  
CIT that by its  
terms is expressly  
subordinated to the  
Notes.

The Notes will be  
effectively  
subordinated to  
any secured  
indebtedness of  
CIT to the extent  
of the value of the  
assets securing  
such indebtedness.

The Notes will be  
structurally  
subordinated to all  
existing and future  
indebtedness and  
other liabilities of  
our subsidiaries,  
including  
guarantees of the  
Revolving Credit  
Facility by certain  
of our subsidiaries.  
The Notes will not  
be guaranteed by  
any of our  
subsidiaries or any  
third party. See

Risk Factors Risks  
Relating to the  
Notes The Notes  
are the unsecured  
obligations of CIT  
and not obligations  
of our subsidiaries  
and will be  
effectively  
subordinated to the  
claims of our  
subsidiaries  
creditors.  
Structural  
subordination  
increases the risk  
that we will be  
unable to meet our  
obligations on the

Notes when they mature. Series C Notes refers to our outstanding Series C senior unsecured notes, which were originally issued as Series C Second-Priority Secured Notes, but became unsecured on March 9, 2012 pursuant to the terms thereof as a result of our Series A Second-Priority Secured Notes (the Series A Notes ) no longer being outstanding.

Optional Redemption

We may redeem the Notes at our option, at any time in whole or from time to time in part. The redemption price for the Notes to be redeemed on any redemption date will be equal to the greater of: (1) the principal amount of the Notes being redeemed plus accrued and unpaid interest to the redemption date; or (2) the sum of the present values of the principal amount of the Notes to be redeemed, together with the scheduled payments of interest (exclusive of interest to the redemption date) from the

redemption date to the maturity date, discounted to the redemption date on a semi-annual basis, at the Treasury Yield (as defined in the

Description of Notes Optional Redemption ), plus 50 basis points, plus accrued and unpaid interest on the principal amount of the Notes being redeemed to the redemption date.

Sinking Fund

None.

Change of Control Triggering Event

If we experience certain kinds of changes of control and certain ratings changes occur within a specified period after such change of control, we must offer to purchase the Notes at 101% of their principal amount, plus accrued and unpaid interest.

For more details, see Description of Notes Purchase at the Option of Holders Upon Change of Control Triggering Event.

- Certain Covenants The supplemental indenture contains a covenant that requires CIT to file reports with the Securities and Exchange Commission.  
The indenture contains covenants that limit CIT's ability to:  
    create liens; and  
    merge or consolidate, or sell, transfer, lease or dispose of all or substantially all of its assets.  
These covenants are subject to a number of important exceptions, qualifications and limitations. See "Description of Notes Reporting Covenant" in this prospectus supplement and "Description of Debt Securities Certain Covenants" in the accompanying prospectus.
- Use of Proceeds We intend to use the net proceeds from this offering for general corporate purposes.
- Risk Factors Potential investors in the Notes should carefully consider the matters set forth herein under the caption "Risk Factors" beginning on page S-7 and under the caption "Risk Factors" in our 2012 10-K, which is incorporated herein by reference, prior to making an investment decision with respect to the Notes.

**Summary Historical Financial Data**

The following tables set forth our summary historical financial data. CIT Group Inc. prior to its emergence from bankruptcy on December 10, 2009 is referred to as Predecessor CIT. The Company used an accounting convenience date of December 31, 2009. As such, Fresh Start Accounting ( FSA ) is reflected in the financial statements as of December 31, 2009. Accretion and amortization of certain FSA adjustments began in 2010. Data subsequent to the Company's adoption of FSA is not comparable to data in periods prior to emergence. CIT post emergence is referred to as CIT. All references to CIT in this Summary Historical Financial Data section include subsidiaries of Predecessor CIT or CIT, unless otherwise indicated or the context requires otherwise.

The balance sheet data for Predecessor CIT as of December 31, 2009 reflects the balance sheet inclusive of reorganization items and FSA adjustments. See Note 26 in our Annual Report on Form 10-K for the year ended December 31, 2011, filed on February 29, 2012, for more information on the reorganization items and FSA adjustments.

The below tables reflect certain revisions to our previously issued financial statements. For more information on the revisions, see Note 1 Business and Summary of Significant Accounting Policies Revisions and Note 27 Selected Quarterly Financial Data in our 2012 10-K, incorporated herein by reference.

| (\$ in millions)                     | Three Months Ended |          | CIT      |                                 |          | Predecessor |
|--------------------------------------|--------------------|----------|----------|---------------------------------|----------|-------------|
|                                      | 2013               | 2012     | 2012     | Fiscal Years Ended December 31, |          | Fiscal Year |
|                                      |                    |          |          | 2011                            | 2010     | 2009        |
| <b>Statement of Operations Data:</b> |                    |          |          |                                 |          |             |
| Total interest income                | \$ 356             | \$ 426   | \$ 1,569 | \$ 2,229                        | \$ 3,719 | \$ 2,362    |
| <b>Interest expense</b>              |                    |          |          |                                 |          |             |
| Interest on long-term borrowings     | (250 )             | (1,044 ) | (2,745 ) | (2,683 )                        | (2,992 ) | (2,514 )    |
| Interest on deposits                 | (42 )              | (36 )    | (152 )   | (111 )                          | (88 )    | (151 )      |
| Total interest expense               | (292 )             | (1,080 ) | (2,897 ) | (2,794 )                        | (3,080 ) | (2,665 )    |
| Provision for credit losses          | (20 )              | (43 )    | (52 )    | (270 )                          | (820 )   | (2,661 )    |

*Other  
income*

|  |     |     |       |       |       |        |
|--|-----|-----|-------|-------|-------|--------|
| Rental<br>income on<br>operating<br>leases | 445 | 441 | 1,785 | 1,667 | 1,648 | 1,902  |
| Other                                      | 70  | 255 | 653   | 953   | 1,005 | (335 ) |