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May 7, 2015

Federal Reserve Bank of New York,
33 Liberty Street,
New York, New York 10045.

Attention: Ivan J. Hurwitz
Vice President, Bank Applications

Re: CIT Group Inc. Proposed Acquisition of IMB Holdco LLC

Ladies and Gentlemen:

Reference is made to (a) the application (the "Application"), dated August 20, 2014, by our clients, CIT Group Inc. and Carbon Merger Sub LLC (together, the "Applicants"), to the Board of Governors of the Federal Reserve System (the "Board") in connection with the Applicants' proposed acquisition of IMB Holdco LLC and certain related transactions and (b) our letter, dated April 14, 2015 (the "April 14th Letter") enclosing the Applicants' response, dated April 14, 2015 (the "April 14th Response"), to the email, dated March 17, 2015, from the Board requesting additional information with respect to the Application. In the April 14th Letter, we requested, on behalf of the Applicants and pursuant to the Freedom of Information Act ("FOIA") and the Board's regulations, that the Confidential Exhibits to the April 14th Response (the "Confidential Exhibits") be treated confidentially and not be made available for inspection or copy.

The Applicants have determined to withdraw their request for confidential treatment for portions of certain Confidential Exhibits. Accordingly, enclosed with this letter is a volume containing a public version of Confidential Exhibit B to the April 14th Response and a revised public version of Confidential Exhibit D to the April 14th Response, which redact the information for which Applicants continue to seek confidential treatment (such redacted information, the "Confidential Material").

The Confidential Material is not publicly available and contains information that is exempt from disclosure under FOIA. We, therefore, renew, on behalf of the Applicants, our request in our April 14th letter that the Confidential Material be afforded the utmost confidential treatment and not be made available for public

inspection or copying. We also renew our request, on behalf of the Applicants, that, should the Board make a preliminary determination not to comply with our above request, we and the Applicants be given sufficient advance notice of such a determination in order to assert any rights the Applicants may have.

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If you have any questions with respect to any of the matters discussed in this letter or in the materials included herewith, please contact me at (212) 558-4998 (salleys@sullcrom.com).

Very truly yours,



Stephen M. Salley

(Enclosures)

cc: Philip Bae
(Federal Reserve Bank of New York)

Adam Cohen
Andrew Hartlage
Bau Nguyen
Amory R. Goldberg
(Board of Governors of the Federal Reserve System)

Elisa Johnson
(Federal Reserve Bank of San Francisco)

Kay E. Kowitt
(Office of the Comptroller of the Currency)

G. Edward Leary
(Utah Department of Financial Institutions)

Robert J. Ingato
(CIT Group Inc.)

Joseph Otting
(IMB Holdco LLC)

H. Rodgin Cohen
Camille L. Orme
(Sullivan & Cromwell LLP)

Commenters Listed on Schedule A

Schedule A

Commenters

Inner City Press/Fair Finance Watch
California Resources And Training
Anewamerica Community Corporation
Housing And Economic Rights Advocates
Renaissance Entrepreneurship Center
Strategic Actions For A Just Economy
Neighborhood Housing Services Of The Inland Empire
East LA Community Corporation
Community Legal Services In East Palo Alto
Neighborhood Housing Services Silicon Valley
National Community Reinvestment Coalition
Pacific Asian Consortium In Employment
Valley Economic Development Council
San Fernando Valley Small Business Development Corporation
Affordable Housing Clearinghouse
Housing Rights Center
Korean Churches For Community Development
California Reinvestment Coalition
Fair Housing Of Marin
Los Angeles LDC, Inc.
Consumers Union
Mission Economic Development Agency
Alliance Of Californians For Community Empowerment
National Housing Law Project
California Housing Partnership Corporation
Neighborhood Legal Services Of Los Angeles County
The Greenlining Institute
Asian Pacific Islander Small Business Program
CDC Small Business Finance
Sandy Jolley
Fair Housing Council Of The San Fernando Valley
Pathstone
East Bay Housing Organizations
Vermont Slauson Economic Development Corporation
Sacramento Housing Alliance
Advocates For Neighbors, Inc.
Neighborworks Orange County
Opportunity Fund
Multicultural Real Estate Alliance For Urban Change
Law Foundation Of Silicon Valley
Urban Strategies Council
Consumer Action
Neighborhood Housing Services Of Los Angeles County
Communities Actively Living Independent & Free

Black Business Association
Asian, Inc.
Asian Pacific Policy & Planning Council
Housing Leadership Council Of San Mateo County
Public Interest Law Project
Helen Kelly
Montebello Housing Development Corporation
East Palo Alto Community Alliance And Neighborhood Development Organization
California Coalition For Rural Housing
Community Housingworks
Teena Colebrook
Tod Lindner
Community Action Agency Of Butte County, Inc.
Orange County Community Housing Corporation
Carol Sheppard
Diane Bucy
Svetlana Tyshkevich
Bert Thompson
Lisa Marshall
Karen Nierhake
Mike Healey
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S Patrick
Allana Baroni
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Harold Good
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Elba Schildcrout
Geoffrey Stilwell
Randall Guerra
Djibril Djigal
Los Angeles Latino Chamber Of Commerce
Barbara Macri-Ortiz
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Bing Ison
Christian Ison
Caitlin Ison

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Marden De Castro
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Daughlet Ordinario
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Deiree Gatus
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Dolprema De Sahagun
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Fredovin Ballutay
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Eric Tam
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Elena Polanco
Elena Gaviola
Elenor Sabater
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Eleonore Damasco
Eleza Nooris
Pamela Saavedra
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Elmer Castro
Ello Tanciongco
Elmer Pascua
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Elvis Zuleta
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Emerita Cruz
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Eric Swenson
Erika Beltran
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Ditas Favis
Ermin Favis
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Erin Rothfuss
Ethel Mendoza
Ervin Caliboso
Erwin Ringor
Esperanza Samilin
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Alfredo Flores
Florette Arcenas
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Mauricio Quinlat
Lea Quinlat

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Francis Bulaon
Francisco Toxqui
Francisco Leslie
Frankie Masangcay
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Jasmine Frias
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Vanessa Ritz
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Gary Phillips
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Gemma Boado
Gena Garza
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Gersy Modesto
Guillaume Delaporte
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Cesar Orgeta
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Candyl Tacto
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Marian Sobretudo
Lorraine Sobretudo
Gina Sobretudo
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Ivan Gonzales
Ike Aldeguer
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Presnida Ibay
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Kevin Connelly
Karen Alix
Aaron Alix
Keaton Swan
Kelley McLaughlin
Kenneth Flewellyn
Kenneth Mesesan
Kenneth Reyes
Kate Reyes
Kevin Millare

Marichu Baraan
Ryan Elliott
Kenneth Jordan
Kevrette Johnson
Kalan Macginley
Kenneth Merchant
Jerold Cacho
Mark Asuncion
Kurt Reindl
Kurt Richard
Kristi Powers
Kristine Querol
Hafiz Rehman
Daniel Teranishi
Keith Tigue
Young Kwon
James Lacommare
Ladesa Nicolas
Ellen Sexion
Sheila Berrei
Richard Lantz
Lary Matteson
Laura Clark
Laura Lee
Laurence J Sabin
Lea Del Rosario
Matthew R. Lee
Lee De Leon
Dominic Garcia
Timmy Garcia
Abby Garcia
Lee Garcia
Lito Garcia
Rachel Aguirre
Leila Acevedo
Lemuel Miranda
Maria Elena Gestopa
Alexander Reyes
Leo Garcia
Leon Cook
Leticia Yalong
John Siquig
Leticia Carrillo
Leticia Ramos
Lexie Roque
Lawrence Gaussa
Lydia Borow

Libby Strobel
Mark Jeffrey Asuncion
Linda Bresnan
Linda Cotterman
Linda Roxas
Lirio Del Rosario
Lisa Owens
Lisa Klein
Manolito Gutierrez
Lito Domingo
Hipoliti Nadal
Elaine Valdez
Liza Soriano
Elizabeth Navarro
Chris Marino
Lino Lipinsky
Lloyd Pedersen
Lyka Adrales
Laurie Meoak
Divina Locquiao
Louie Rei Hernandez
Bande Hector
Long Nguyen
Donald Noren
Lori Mcmann
Romeo Del Castillo
Lorraine Canlas
Lorraine Wong
Louis Desser
Lou Swanson
Lou Guedes
Lou Trerotola
Juana Lozano
Lucy Liu
Luis Ramirez
Marianne Lundell
Lupe Rivera
Aita Linda Ebdane
Luther Ebdane
Lynne Garcia
Dwayne Wallace
Anabel Mabae
Maria Carmen Vazquez
Susana Macias
Madgee Baldovino
Madonna De Sahagun
Ricky Afuang

Mary Ann Kale
Marlene Link
Chell Abella
Amancio Canonizado
Lito De Leon
Manny Mamaril
Jun Matabang
Marcelo Manzano
Anjanette Maraya
Margaret Finlay
Andy Calvario
Margie Alinsub
Maria Malonzo
Marianne Soriano
Chantal De Leon
Rosemarie Calbalquinto
Marisa Sanchez Toro
Marites Reyes
Marjie Villarama
Marjorie Parrocha
Marjorie Beck
Mark Eggerman
Mark Jacobs
Mark Reveche
Mark Breves
Marlon De Leon
Ronald Rothman
Martin Aurelio
Mary Mohebbi
Matt Pope
Matt Cohen
Donnabelle Meehleib
May Oliva
Maya Bienenfeld
Marlon Baldovino
Bengt Ljunggren
Madonna Ycay
Mildred Canlas
William Mcarthur
Mike Cox
Mickey Siam
Mark Dellovo
Marissa Dennis
Michele Diaz
Joseph Toia
Doree Jones Karr
Guadalupe Medina

Medardo Amoyen
Mia Protacio
Megan Benary
Nancy Mehler
Josie Wright
Melodie Heitzinger
Lito Mallari
Michael Loboda
Mena Teburcio
Mario Mendez
Mae Myers
Michael Glenn Daos
Jesse Mercado
Rommel Espinosa
Mia Reyes
Eugene Pontillas
Philipn Salugao
Myra Salugao
Antonio Gandia
Maria Isabel Canlas
Michael Sanggalang
Shiela Asistin
Michelle Gagnon
Michelle Ninalga
Michelle Hollandez
Rachael Mcguinness
Miguela Magcanlas
Mike Stewart
Michael Dela Rosa
Michael Sandler
Mike Aquino
Michael Leelin
Mike Quinlat
Milan Page
Mizpah Cortez
Mimi Legaspi
Mimi Yu
Angela Domingo
William Sherrard
Maureen Miller
Maria Jozell Tenorio
Marlon Quiba
Mike Kagan
John Paul Mari Gandia
Mary Valenzuela
Leiza Lopez
Modesto Perez

Michael Ohayon
Molene Beltran
Ruth Lu
Ramon Gumapac
Monica Perkins
Ramon Montano
Pablo Morales
Aleitia Morales
Mordechai Stock
Patrcia Maristela
Matthew Dalany
Michael Petree
Mayda Andrada
Michelle Reed
Melissa Pineda
Ceddie Panolin
Jaime Jimenez
Jichelle Bandoquillo
Regina Rey
Matthew Toledo
Justine Hince
Maurice Krieger
Michael Anderson
Michael Wilson
Marvin Reshew
Jocelyn Reyes
Evelyn Esmele
Myles Esmele
Myra Sampang
Myrna Bennet
Myrna Capati
Myrna Barth
Michelle Miranda
Kiran Mohare
Nancy Narikawa
Nancy Lu
Bruce Fernandez
Fernando Espinoza
Geraldine Manalo
Ananias Cruz
Nani Perez
Mary Ann Kravitz
Kengo Nasu
Andres Nava
Eden Rivera
Neil Stower
Neil Elgin Publico

Nelia Paa
Nel Messersmith
Nenita Navidad
Ernesto Ricafort Jr
Jeanette Hernandez
Nia Tang
Nick Chounlamontry
Nico Reformina
Nicolas Garcia
Erwin Cruz
Nino Lim
Sheila Nix
Charlotte Goldstein
Norman Kravetz
Cristina Noblejas
Noe Nava
Noel David
Norman Golub
Norman Lagazon
Norma Ong
Beethoven Sinug
Merdita Ocampo
Olivia Estrada
Romulus Rodriguez
Edison Onrubia
Michael Opulentissima
Orange Dominguez
Paolo Orca
Robin Quiambao
Greenlining Institute
Omar Texca
Chris Estrada
Carlos Palacios
Julian Palomares
Pamela Light
Joan Rito Pamplona
Raquel Dominguez
Paola Orara
Pearl Parmelee
Pastor Daniel De Leon
Susan Ito
Patricia Ardigo
Patricia Hillman
Patricia Mancuso
Patrick Mcmanus
Patrick Relente
Patrick Limpin

Paul Crites
Paul Lamfranco
Paula Galvez
Paul Gabriel Domingo
William Rush
Daniel Hernandez
Michael San Juan
Paul Fernandez
David Jarvis
Crisologo Pepita
Margaret Setti
Percy Ayer
Claudia Perez
Perry Harends
Mavis And George Rasmussen
Pete Zackery
Peter Van Zandt
Peter Feitelberg
Peter Cabanero
Azeneth Cabanero
Paco Flores
Paul Glantz
Khamphian Vongkesone
Phil Chap
Felizian Paul
Phoebe Cruz
Annie Libenson
Phuong Tran
Phyll Valencia
Denise Pikoos
Al Pina
Don Angeles
Parimal Shah
Ralph Adrales
Alejandro Platon
Aaron Green
Pokey Thompson
Nanie Pontiveros
Trent Gisondi
Prince Carlos Espanola
Prisco Alva
Inciong Prix
Micko Protacio
Cherry Ann Padua
Inna Pulukchu
Peter Yakubek
Agnes Manglinong

Janet Rabaino
Conrado Gatus
Rahima Ziyarmel
Conchita De Jesus
Cesar De Jesus
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Robin Ramirez
Joseph Ramirez
Robert Couch
Ramzi Bedros
Randolph Imatong
Randy De Guzman
Raoul Ifurung
Raul Acevedo
Rowen Hormigas
Rodney Brown
Rosalie Duimsitra
Regina Teding
Benjamin Sabio
Reitzel Allyssa
Renato Maningas
Renee Imai
Renato Ordonio
Reniz Reyes
Raniel Atienza
Reno Plaza
Jose Luis Hernandez
Ryan Villarama
Rex Huigens
Rexie Losendo
Adelina Reyes
Rodulf Reyes
Glenn Reyes
Ramil Reyes
Anselmo Reyes
Kackelyn Reyes
Robert Finlay
Robert Franko
Roy Frogozo
Ronald Valenta
Raymond Canlas
Robert Hart
Randolph Heartfield
Ryan Howes
Salvatorica Sienczak
Richard Sulpizio
Richard Mcmillan

Jacinto Solon
Ricky Sison
Ricky Palad
Ricky Cheung
Daniel Lafferty
Romeo Abrigo
Dorin Laron
Enrique Ignacio
Rita Cote
Rizwan Vakil
Rebecca Crompton
Russel Jay Ilagan
Robert Price
Richard Kayne
Rob Keith
Rob Crompton
Robert Martinez
Robert Ruark
Robert Avedissian
Rick Roberts
Robert Villasenor
Paula Lopez
Robina Sequina
Robin Sateriale
Roderick Pagaduan
Rodolfo Mendoza
Rodrigo Casiano
Rogelio Nillo
Rogelio Nilio
Roger Hanawalt
Edgardo Rolando
Rommel Lu
Rommel Delos Reyes
Rommel Mendoza
Rommel Pasco
Ron Adachi
Jaypee Cabauag
Rong Zhou
Ron Laureano
Ainiel Roque
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Rosalie Villanueva
Rosita Ladroma
Rosemonde Accad
Rosauro Reyes
Roupen Yegavian
Rowena Ifurung

Romeo Quinto
Maria Deleon
Ruel Asino
David Ruger
Russel Gumapac
Rustan Domingo
Rochelle Ward
Richard Wolff
Ryan Fadera
Ryan Go
S S
Sonny Alhamba
Sanjay Kalantri
Marlyn Sabangan
Albert Sainz
Josefina Delacruz
Salvador Belisario li
Sam Koo
Sashya Amee
Sameer Bhandari
Jesse Sanches
Samia Badir
Hector Santos
Antonino Santos
Sarah Yunus
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Sophia Sancianggo
Timothy Saunders
Scott Herman
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Scott Nelson
Lawrence Briones
Jerrold Poole
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Jose Iii Bolos
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Serge Santos
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Sonny Gunawan
Sonny Macadangdang
Eliod Cruz
Leticia Spencer
Raymont Rili
Shelley Robertson
Marichu Sales
Ruben Sales
Selene Sowden
Jim Hernandez
Rolan Shorter
Stephani Casimiro
Steve Ferret
Steve Ferrer
Steven Myers
Steven Water
Fu Fu
Michele Stocker
Jhoi De Guzman
Francis Bautista
Sudhakar Perumal
Beth Antiporda
Susan Nikolic
Maria Susan Lopez
Susana Reeder
Yanchen Sun
Andy Sywak
Teofilo Pagaduan
Todd Walklett
Tina Amirgianian
Eric Tan

Jeff Tandaguen
John Tantay
Tanya Rebrova
Tara Inden
Terry Arnett
Sona Tatiyants
Sandra Klingbail
Ted John Mendoza
Elden Tejada
Rudolph Nadalet
Teresa Dulos
Tess Reyes
Lj Tullo
Jake Sireno
Tim Phelps
Gina Dendle
Timothy Tyson
Tiburcio Ferrer
Aurora Tijam
Timothy Port
Huy Nguyen
Tina Rochon
Tina Tran
Bettina Castro
Jr Chantengco
Terry Laughlin
Nelso Biagtan
Elizabeth Debartolo
Tom Mccutchan
Aniceto Casimiro
Antonio Jamero
Antonio Ramos
Antonio Velasquez
Lani Montero
Jack Erhard
Tracy Tan
Ma Teresita Borio
Roberto De Belen
Violeta Espiritu
Tammy Van Otten
Zaldy Ty
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Brian Lam
Ulises Valdez
Ricky Yau
Ulysses Dinglasan
Jose Umipig

Eli Shetrit
Vahe Antikadjian
Valerio Cervantes
Vanessa Raine Palad
Virgilio Flancia
Jomarie Velasco
Arlene Velasco
Gene Ventura
Vermont Dy
Ileana Perez
Veronica Cruz
Vic Garcia
Vic Montella Garcia
Vicky Cortez
Vicki Phillips
Victor Lacerna
Victor Chua
Victoria Carlos
Noel Dollentas
Joan Villahermosa
Joey Villanueva
Edda Villar
Vince Javier
Vincent Mendez
Vince Iva Palad
Vincent Mendoza
Frederick Leslie
Vipul Tandon
Vivian Pham
Vivien Wong
Vladimir Miletic
Vincent Liang
Vicky Mense
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Wayne Litwin
Warlito Cua
Cyan Panolin
Wayne Bradshaw
Wendy Garland
William Ernisse
Windy Anne Galapin
Elaine Quadra
Suzy White
Willie Tayag
William Cave
William Velasco
Leonard Hermoso

Wilson Dy
Gloria Tsang
Roberta Rivera
Winfred Battig
Scott McConnell
Kimberly Perry
Walt Warneke
Ram Wymore
Rodrigo Valdez
Matthew Deskins
Rhoderlyn Maniquiz
Xiao You Wang
Yale Kim
Constance Rush
Efrat Pomeranitz
William Young
Nagesh Malhotra
Raymundo Sagum
German Zamora
Zeny Ferrer
Zenaida Bungay Wijangco
Jorge Zetina
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Siegard Gottlieb
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Zoilo Handugan
Zyra Baniaga
National Diversity Coalition
Dalen Bogue
Seventeen Minority Coalition Leaders
Valley Economic Development Corporation
Vermont Slauson
Communities Actively Living Independent and Free
Advocates for Neighbors, Inc.
ASIAN, Inc.
Community Action Agency of Butte County, Inc.
Gary Maxfield
Jim Dill
Tim Allen
Helen Kelley
Cristina Clifford
Timothy and Kimberly Davis
Jose Vilavicencio
Don Corriea
Hope Hall
Rebecca Isaac
Marie Cresta

Tod Linder
Sean Patrick
Geoggrey Stilwell
Barbara Macri-Ortiz
Ira Dember
Michael Garcia
Asian Journal Publications
Carlos Cano
Johnny Ru
Anza Delarea
Templo Calvario CDC
King Chavez Neighborhood of Schools
Vietnamese/Laotian Economic Justice Alliance
COR Community Development Corporation
Vietnamese and Laotian Communities
Andrea Luquetta
Andrea Eftim
Peter Hainley
Channa Grace
Jose Muniz
Heidi Pickman
Roger Pritchard
Shiree Teng
Gabriela Orantes
Susan Bassein
Lucy Curran
Francis Neri
Dorothy Van
Carlos A Diaz
Sean Coffrey
Lorecil Velaso
Jhoana Reyes
Maria Gonzales
Maureen Miller
Megan Benary Leclairryan
Carlos Espanola
Catherine Quinlat
Xavier De Guman
Zenaida Bungay
Daniel De Leon
Elizabeth Ljungquist
Salvador Belisario
Mary Ann
William C. Montes-Pack
James Steffans
Sean and Lisa Salan
Al Pina

Carlos Guzman
John Taylor
Ben Jefferson
Robbie Jefferson
Denise Dunham
Kam M.
Robert Yale

**REVISED PUBLIC REDACTED VERSIONS OF
CONFIDENTIAL EXHIBITS
TO THE
RESPONSES TO THE REQUEST FOR ADDITIONAL INFORMATION
DATED MARCH 17, 2015
FROM THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
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**

May 7, 2015

Table of Public Redacted Versions of Confidential Exhibits

	Exhibit
Details Regarding Planned OneWest Branch Relocations.....	B
Pro Forma Financial and Related Information.....	D

PUBLIC VERSION OF

CONFIDENTIAL EXHIBIT B

Details Regarding Planned OneWest Branch Locations

Details Regarding Planned OneWest Branch Relocations (3 branches)
(subject to completing leases and regulatory approval(s))

	Original Branch Location	Relocating Branch Location
Branch Name	Camarillo	Camarillo
Address	2245-B Ventura Blvd. Camarillo, CA 93010	1727 E. Daily Drive, Suite A Camarillo, CA 93010
Income Census Tract	Middle	Moderate
Minority Population %	41.3%	54.3%
Relocation Date (expected)	May 2015	
Distance	0.4 miles	
Purpose		
Mitigation	None given short distance, no adverse impact to an LMI census tract and no adverse impact to a majority-minority census tract	

	Original Branch Location	Relocating Branch Location
Branch Name	Escondido	Escondido
Address	390 W. Valley Parkway Escondido, CA 92025	300 W. Grand Ave. Escondido, CA 92025
Income Census Tract	Low	Low
Minority Population %	84.1%	84.1%
Relocation Date	July 2015	
Distance	Less than 1,000 feet	
Purpose		
Mitigation	None given short distance, remaining in the same LMI census tract and remaining in the same majority-minority census tract	

	Original Branch Location	Relocating Branch Location
Branch Name		
Address		
Income Census Tract	Middle	Moderate
Minority Population %	37.4%	46.8%
Relocation Date		
Distance		
Purpose		
Mitigation	None given relatively short distance, no adverse impact to an LMI census tract and no adverse impact to a majority-minority census tract	

The Applicants note that in two out of the three planned branch relocations, the relocating branch location is in a lower income census tract with a higher minority population. In the third case, the census tract will remain the same, as the relocation is only a distance of 1000 feet.

**REVISED PUBLIC VERSION OF
CONFIDENTIAL EXHIBIT D**

Pro Forma Financial and Related Information

CIT Group (parent only)

			ADJUSTMENTS					Pro forma
source: Y9LP (in \$ millions)	CIT	IMB	Debt Issuance	PAA	Restructuring	Share Repurchase		
Assets								
Cash	473	171				(325)	j	
Securities	2,734	0				0		
Gross loans and leases (Intercompany Loans)	11,057	0				0		
Allowance for loan losses	0	0				0		
Net loans and leases	11,057	0				0		
Goodwill and other intangibles	335	0				0		
Investment in Subsidiaries	9,317	2,802				0		
Other assets	1,625	2				0		
Total assets	25,540	2,974				(325)		
Liabilities								
Deposits	0	0	0			0		
Borrowings	11,932	0	2,000	a		0		
Other liabilities	4,539	0	0			0		
Total liabilities	16,471	0	2,000			0		
Equity								
Common equity	9,069	2,974	0			(325)	j	
Non-controlling interest	0	0	0			0		
Total equity	9,069	2,974	0			(325)		
Total liabilities & equity	25,540	2,974	2,000			(325)		

Endnotes (in \$ million):

(a) Debt Issuance of \$2B



(j) To record CIT Scheduled Share Repurchases in Q1 '15

(325)



CIT Group Consolidated

source: Y9C (in \$ millions)

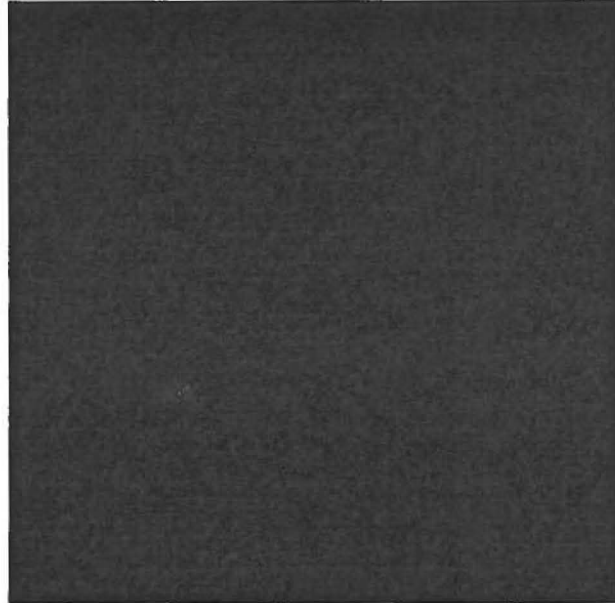
	CIT Group	IMB
Assets		
Cash	5,558	4,049
Securities	3,694	1,142
Gross loans and leases	35,894	15,196
Allowance for loan losses	(346)	(118)
Net loans and leases	35,547	15,078
Goodwill and other intangibles	597	129
Other assets	2,483	1,463
Total assets	47,880	21,861
Liabilities		
Deposits	15,912	14,455
Borrowings	18,456	3,833
Other liabilities	4,449	599
Total liabilities	38,817	18,887
Equity		
Common equity	9,069	2,974
Non-controlling interest	(5)	0
Total equity	9,063	2,974
Total liabilities & equity	47,880	21,861

ADJUSTMENTS

Debt Issuance	PAA	Restructuring	Share Repurchase	Elim OWB GW and Intangibles	Pro forma
			(325)		
			0		
			(325)		
0					
2,000	a				
0					
2,000					
0			(325)		
0					
0			(325)		
2,000			(325)		

Endnotes (in \$ million):

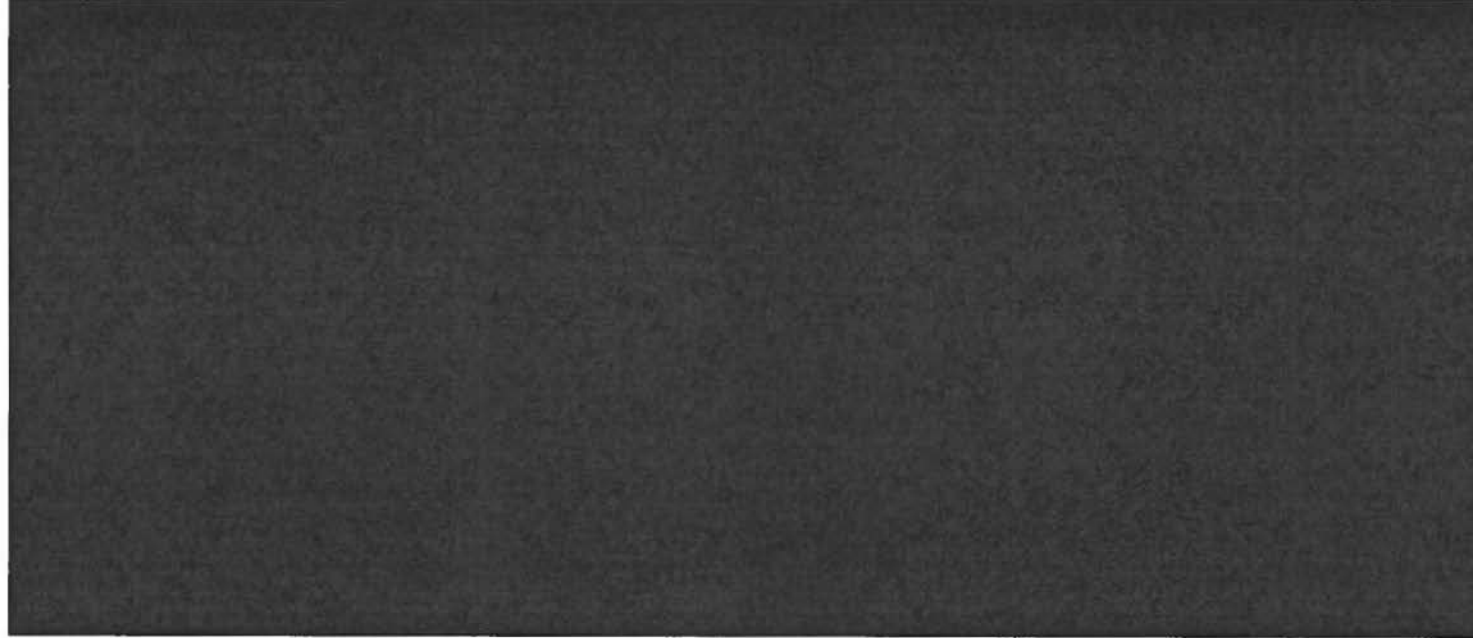
(a) Debt Issuance of \$2B



(l) To record CIT Scheduled Share Repurchases in Q1 '15

(325)





CIT Group Consolidated Capital and RWA
\$ in Millions

Risk Weighted Assets

	Asset Balance					Risk Weighted Asset Balance					Risk Weighting				
	CIT		Pro Forma CIT			CIT		Pro Forma CIT			CIT		Pro Forma CIT		
	Q2'14	Q4'14	Q4'15	Q4'16	Q4'17	Q2'14	Q4'14	Q4'15	Q4'16	Q4'17	Q2'14	Q4'14	Q4'15	Q4'16	Q4'17
Cash & Investments	7,160	9,253				1,679	1,999				23%	22%			
Loans / Leases - HFI	34,515	35,894				34,515	35,894				100%	100%			
Loans / Leases - HFS	1,102	780				1,102	780				100%	100%			
Allowance for Loan & Lease Loss	(341)	(346)				-	-				0%	0%			
Goodwill & Intangibles	423	597				-	-				0%	0%			
Other	1,293	1,703				566	522				44%	31%			
Total On-Balance Sheet	44,153	47,880				37,862	39,194				86%	82%			
Aircraft Purchase Commitments															
Rail Car Purchase Commitments															
Long-term Loan Commitments															
Financial LC's & Guarantees	1,918	2,246				1,888	2,223				98%	99%			
Other															
Total Off-Balance Sheet	14,789	18,209				13,140	16,287				89%	89%			
Total Risk Weighted Assets	58,942	66,089				51,002	55,481				87%	84%			

CIT CONSOLIDATED - CAPITAL

	CIT		Pro Forma CIT		
	Q2'14	Q4'14	Q4'15	Q4'16	Q4'17
Stockholders Equity	8,618	9,069			
Qualifying Minority Interest	12	(5)			
OCI Items excluded from Tier I	21	58			
Disallowed Deferred Tax Assets	(27)	(417)			
Investment in Subs (1st 50%)	(32)	(37)			
Goodwill & Intangibles	(423)	(597)			
All other	(6)	(4)			
Total Tier I Capital	8,162	8,067			
Allowance for Loan & Lease	372	382			
Less Investment in Subs	(32)	(37)			
Total Tier II Capital	340	345			
Total Capital	8,502	8,412			
Leverage Assets	44,620	46,327			
Ratios					
Tier I Capital	16.0%	14.5%			
Tier I Common	16.0%	14.5%			
Total Capital	16.7%	15.2%			
Leverage	18.3%	17.4%			

Resultant Bank Consolidated Capital

\$ in Millions

		Resultant Bank Capital			
	Q4'14	Q4'15	Q4'16	Q4'17	
Stockholders Equity	2,716				
Goodwill & Intangibles	(180)				
All other	0				
Total Tier 1 Capital	2,537				
Allowance for Loan & Lease	245				
Total Tier II Capital	245				
Total Capital	2,782				
Risk Weighted Assets	19,552				
Leverage Assets	20,861				
Ratios					
Tier I Capital	13.0%				
Tier 1 Common	13.0%				
Total Capital	14.2%				
Leverage	12.2%				

Certain Asset Quality Information - Bank Only

[illegible]

Certain Asset Quality Information - Bank Only

[illegible]

Certain Asset Quality Information - CIT Group Consolidated

[illegible]

Certain Asset Quality Information - CIT Group Consolidated

	Amounts in millions						Ratio to Total Loans					
	Non-Accrual Loans	Restructured Loans	OREO	Other Repossessed Assets	Total Non-Performing	90+ Past Due	Non-Accrual Loans	Restructured Loans	OREO	Other Repossessed Assets	Total Non-Performing	90+ Past Due
CIT Totals (as of Dec 2014)	\$ 161.8	\$ 4.2	\$ -	\$ 0.8	\$ 166.8	\$ 46.7						
OneWest Portfolio (as of Dec 2014)												
Not Covered by Loss Share												
Loss Share												
Other Covered												
OneWest Totals (as of June 2014)												
Pro-Forma (Pre-Adjustment)												
Not Covered by Loss Share												
Loss Share												
Other Covered												
Pro-Forma Totals												
Pro-Forma Portfolio (Post Merger - Adjustments)												
Not Covered by Loss Share												
Loss Share												
Other Covered												
Adjusted Pro-Forma Totals												
Notes/Assumptions												