

## Middle market financing for all stages of the business cycle

CIT Commercial & Industrial is a trusted financial partner delivering a broad range of innovative, cost effective debt solutions to middle market companies in all stages of the business cycle.

### Financial solutions

- Working capital
- Growth capital
- Acquisition financing
- Management buyouts
- Debt refinancing
- Recapitalizations
- Turnarounds
- Restructurings
- Leveraged acquisitions
- Debtor-in-possession financing
- Confirmation plan financing

### Companies turn to CIT Commercial & Industrial for:

- Asset-based loans
  - Senior revolving and term debt based on asset valuations
  - Revolving lines of credit based on valuation of fixed assets (including machinery, equipment and real estate)
  - Loans from \$20 million
- Enterprise value financing
  - Secured by a combination of accounts receivable, inventory, and fixed assets
  - May consider advances against intangible assets (trademarks, patents)
  - Greater reliance on a company's operating performance, management strength and competitive position
- Cash flow financing
  - Senior debt, which is based on a multiple of EBITDA
  - Lending decisions are based on a business valuation basis
- Junior secured loans
  - Agent and underwrite loans of \$5 million to \$100 million
  - Provided in conjunction with CIT senior debt



### Key Segments

- Manufacturers
- Wholesalers and distributors
- Financial services
- Consumer products
- Paper
- Service providers
- Chemicals
- Retailers
- Metals and automotive
- Plastics

### About CIT

CIT (OTC: CITGQ) is a bank holding company with more than \$60 billion in finance and leasing assets that provides financial products and advisory services to small and middle market businesses. Operating in more than 50 countries across 30 industries, CIT provides an unparalleled combination of relationship, intellectual and financial capital to its customers worldwide. CIT maintains leadership positions in small business and middle market lending, retail finance, aerospace, equipment and rail leasing, and vendor finance. Founded in 1908 and headquartered in New York City, CIT is a member of the Fortune 500.

[www.cit.com](http://www.cit.com)

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