



Citizens Financial Group, Inc. (CFG) is one of the nation's oldest and largest financial institutions, with \$161.3 billion in assets as of March 31, 2019. Headquartered in Providence, Rhode Island, Citizens offers a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations and institutions. Citizens helps its customers reach their potential by listening to them and by understanding their needs in order to offer tailored advice, ideas and solutions.

In Consumer Banking, Citizens provides an integrated experience that includes mobile and online banking, a 24/7 customer contact center and the convenience of approximately 2,900 ATMs and approximately 1,100 branches in 11 states in the New England, Mid-Atlantic and Midwest regions. Consumer Banking products and services include a full range of banking, lending, savings, wealth management and small business offerings.

In Commercial Banking, Citizens offers corporate, institutional and not-for-profit clients a full range of wholesale banking products and services, including lending and deposits, capital markets, treasury services, foreign exchange and interest rate products and asset finance.

## CFG Key Numbers<sup>1</sup>

		Rankings Among US Banks <sup>2</sup>
Assets.....	\$161.3 billion	13 <sup>th</sup>
Deposits.....	\$123.9 billion	11 <sup>th</sup>
Colleagues.....	18,100	n/a
ATMs.....	2,900	7 <sup>th</sup>
Branches.....	1,100	12 <sup>th</sup>

## Ratings<sup>3</sup>

	S&P	Moody's	Fitch
<b>Citizens Financial Group</b>			
Long-term Credit Rating	BBB+	-	BBB+
Short-term Credit Rating	A-2	-	F2
<b>Citizens Bank, N.A.</b>			
Long-term Issuer Rating	A-	Baa1	BBB+
Short-term Issuer Rating	A-2	-	F2
Long-term Deposits Rating	-	A1	A-
Short-term Deposits Rating	-	P-1	F2

1. As of March 31, 2019 – Deposits exclude repurchase agreements. Colleague, ATM and branch totals are rounded.  
 2. Ranking of commercial bank holding companies as of December 31, 2018.  
 3. Credit ratings as of March 31, 2019.

## Capital Strength

CFG has a strong common equity tier 1 capital ratio, a key measure of a bank's strength and capital adequacy. CFG's capital ratios exceed regulatory criteria governing well-capitalized minimums.

	March 31, 2019*	Regulatory well-capitalized minimum
Common equity tier 1 capital ratio	10.5%	6.5%
Total capital ratio	13.4%	10.0%

\*Capital ratios are preliminary until filed on Form FR Y-9C

## Citizens Helping Citizens

Citizenship is at the core of our identity, it always has been. Through our Citizens Helping Citizens initiatives, we build partnerships with public, private and community interests to develop neighborhoods, transform lives, and stimulate economic renewal.

We continue to expand our national partnerships with Feeding America, Junior Achievement & Local Initiatives Support Corporation (LISC) to support colleague volunteerism and provide philanthropy both within and beyond our retail banking footprint. Our colleagues have more than doubled volunteer hours over the last five years and we expect to reach 140,000 volunteer hours in 2019.

## Key Consumer Banking Products and Services

### Personal Banking

- Checking
- Savings
- Money Market Accounts
- Certificates of Deposit
- IRA Savings
- ATM Network
- Online Banking
- Mobile Banking
- YourPlace Banking<sup>®</sup>
- 24/7 Contact Center

### Citizens Access<sup>™</sup>

- Savings
- Certificates of Deposit

### Borrowing Options

- Mortgage
- Home Equity
- Credit Cards
- Indirect Auto Finance
- Personal Loan

### Student Banking and Borrowing

- Student Checking
- Citizens Bank Education Refinance Loan<sup>®</sup> for Parents
- Citizens Bank Student Loan<sup>®</sup>
- Citizens Bank Student Loan<sup>®</sup> for Parents
- Citizens Bank Education Refinance Loan<sup>®</sup>

### Business Banking

- Merchant and Treasury Services
- Business Checking
- Business Money Market Accounts
- Business Lending
- Business Credit Cards
- Payroll Services

### Wealth Management

- Investment Services

- Trust Services
- Premier Banking
- Private Banking

## Key Commercial Banking Products and Services

### Commercial Lending

- Capital Markets
- Syndications
- Private Placements
- Equity
- High-yield Bonds
- Loan Sales and Trading

### M&A Advisory

### Global Markets

- Interest-rate Risk Management
- Foreign Exchange
- Commodity Hedging
- Business Capital (asset-based lending)
- Asset Finance (including leasing)
- Commercial Real Estate Finance
- Specialized Industry Banking
- Healthcare Banking
- Technology Banking
- Restaurant Finance
- Convenience & Retail Fuel Finance
- Electronic Security Banking
- Professionals Banking (accounting and law firms)
- Oil & Gas Banking
- Not-For-Profit Banking
- Government Banking
- Private Equity and Sponsor Finance
- Aerospace, Defense & Government Contractors
- Foreign Corporate Banking

### Treasury Solutions

- Cash Management
- Trade Finance
- Commercial Cards

### Investment Management Services

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