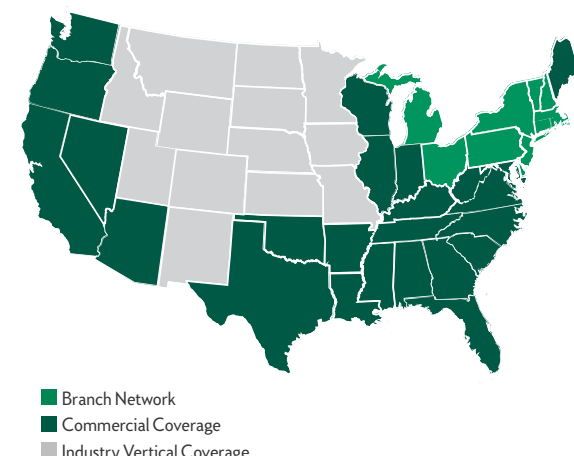


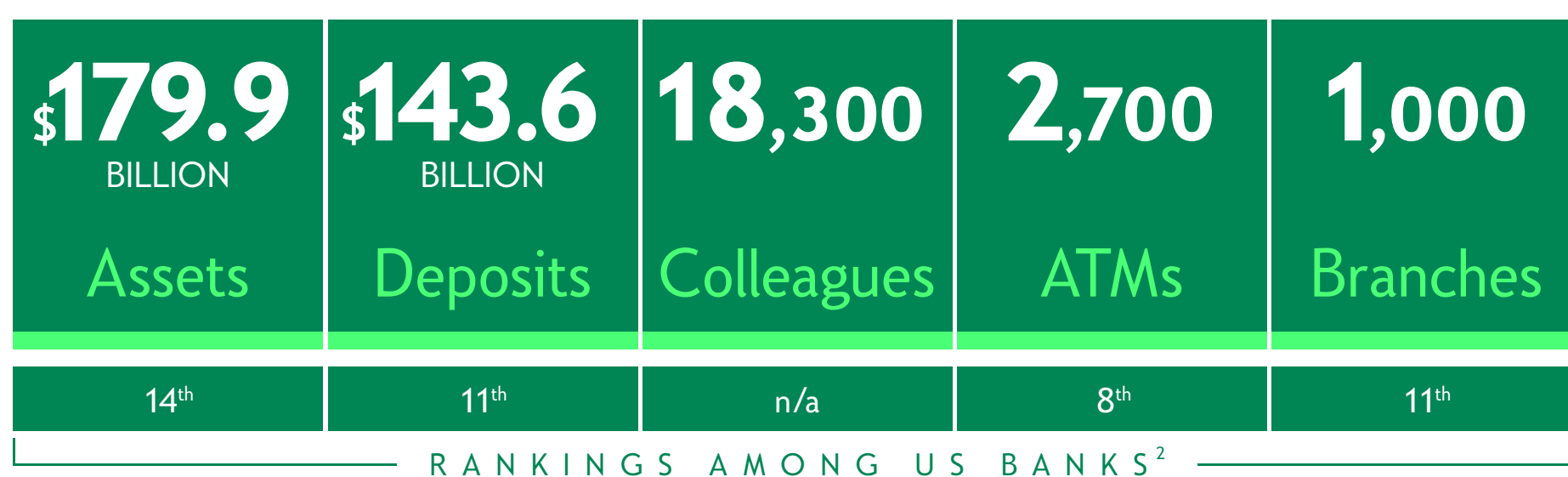
# At-A-Glance

Headquartered in Providence, RI, Citizens Financial Group Inc. (CFG) is one of the nation's oldest and largest financial institutions and has a long history of helping its customers reach their potential. From large corporations to a customer's first bank account, Citizens offers a broad range of services. Catering to the needs of diverse customers starts with listening and understanding so we can help them on their journey, at every milestone and every twist and turn.

With Citizens Helping Citizens, we help feed our neighbors, build stronger communities, and support the local economy. In response to COVID-19, we committed \$5 million to support nonprofits and small businesses across our footprint. We recently announced a multifaceted, multiyear \$10 million investment to help drive social equity and economic advancement in underserved communities which includes grants and charitable support, financing and capital, and opportunities for colleagues to make an impact. We are encouraging our colleagues to volunteer, offering virtual and remote opportunities to give back to our communities and continue living our Credo.



## CFG Key Numbers<sup>1</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	-	F1
<b>Citizens Bank, N.A.</b>			
Long-term Issuer Rating	A-	Baa1	BBB+
Short-term Issuer Rating	A-2	-	F1
Long-term Deposits Rating	-	A1	A-
Short-term Deposits Rating	-	P-1	F1

1. As of June 30, 2020 – Deposits exclude repurchase agreements. Colleague, ATM and branch totals are rounded.  
 2. Ranking of commercial bank holding companies as of March 20, 2020.  
 3. Credit ratings as of June 2020.

## 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.

	June 30, 2020*	Regulatory well-capitalized minimum
<b>Common equity tier 1 capital ratio</b>	9.6%	6.5%
<b>Total capital ratio</b>	13.1%	10.0%

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

To learn more about our products and services, please visit [www.citizensbank.com](http://www.citizensbank.com)