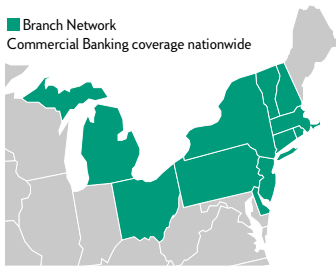


AT-A-GLANCE



Citizens Financial Group, Inc. (CFG) is one of the nation’s oldest and largest financial institutions, with \$165.7 billion in assets as of December 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 2,700 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 Numbers¹

| | | Rankings Among US Banks ² |
|-----------------|-----------------|--------------------------------------|
| Assets..... | \$165.7 billion | 15 th |
| Deposits..... | \$125.3 billion | 12 th |
| Colleagues..... | 18,000 | n/a |
| ATMs..... | 2,700 | 7 th |
| Branches..... | 1,100 | 12 th |

Ratings³

| | S&P | Moody's | Fitch |
|---------------------------------|------|---------|-------|
| Citizens Financial Group | | | |
| Long-term Credit Rating | BBB+ | - | BBB+ |
| Short-term Credit Rating | A-2 | - | F1 |
| Citizens Bank, N.A. | | | |
| 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 December 31, 2019 – Deposits exclude repurchase agreements. Colleague, ATM and branch totals are rounded.
2. Rankings of commercial bank holding companies as of September 30, 2019.
3. Credit ratings as of December 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.

| | December 31, 2019* | Regulatory well-capitalized minimum |
|------------------------------------|--------------------|-------------------------------------|
| Common equity tier 1 capital ratio | 10.0% | 6.5% |
| Total capital ratio | 13.0% | 10.0% |

CITIZENS HELPING CITIZENS

Citizens Helping Citizens is our community engagement platform through which we build partnerships to develop neighborhoods, transform lives and stimulate economic renewal. Our colleagues are ready to make a difference alongside our neighbors to build stronger communities.

In 2019, our colleagues requested more than \$1 million in matching gifts to nonprofit organizations throughout the enterprise and volunteered a record 144,436 hours in their communities, an 8% year-over-year increase and a 12% increase in colleagues who are volunteering.

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[®]
- 24/7 Contact Center

Citizens Access[™]

- 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[®] for Parents
- Citizens Bank Student Loan[®]
- Citizens Bank Student Loan[®] for Parents
- Citizens Bank Education Refinance Loan[®]

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

citizensbank.com • citizenscommercialbanking.com • citizensaccess.com
jobs.citizensbank.com • citizensbank.com/learning

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