



Citizens Financial Group, Inc. (CFG) is one of the nation's oldest and largest financial institutions, with \$160.5 billion in assets as of December 31, 2018. 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 Numbers¹

		Rankings Among US Banks ²
Assets.....	\$160.5 billion	13 th
Deposits.....	\$119.6 billion	11 th
Colleagues.....	18,140	n/a
ATMs.....	2,900	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	-	F2
Citizens Bank, N.A.			
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 December 31, 2018 – Deposits exclude repurchase agreements. Colleague, ATM and branch totals are rounded.
 2. Ranking of commercial bank holding companies as of September 30, 2018.
 3. Credit ratings as of December 31, 2018.

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, 2018*	Regulatory well-capitalized minimum
Common equity tier 1 capital ratio	10.6%	6.5%
Total capital ratio	13.3%	10.0%

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

Citizens Helping Citizens

Citizenship is at the heart of who we are, rooted in the belief that when people and communities reach their potential, we all thrive. Through our Citizens Helping Citizens initiatives, we partner with others, volunteer our time and expertise, and support initiatives to strengthen our communities.

We continue to broaden and increase our volunteer activity in our communities. In 2018, 4,981 of our colleagues logged a record breaking 133,588 hours, a 17% YOY increase in the number of volunteer hours and a 20% increase in the number of colleagues who logged hours.

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

Wealth Management

- Investment Services
- Trust Services

- Premier Banking
- Private Banking

Key Commercial Banking Products and Services

- Commercial Lending
- 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

Capital Markets

- Syndications
- Private Placements
- Equity
- Bonds
- Loan Sales and Trading
- M&A Advisory (through Western Reserve Partners)

Global Markets

- Interest-Rate Risk Management
- Commodity Solutions
- Foreign Exchange

Treasury Solutions

- Cash Management
- Trade Finance
- Commercial Cards

Investment Management Services

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