



Citizens Financial Group, Inc. (CFG) is one of the nation's oldest and largest financial institutions, with \$158.6 billion in assets as of September 30, 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 1,150 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.....	\$158.6 billion	13 th
Deposits.....	\$117.1 billion	11 th
Colleagues.....	18,350	n/a
ATMs.....	2,900	7 th
Branches.....	1,150	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. and Citizens Bank of Pennsylvania			
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 September 30, 2018 – Deposits exclude repurchase agreements. Colleague, ATM and branch totals are rounded.
 2. Ranking of commercial bank holding companies as of June 30, 2018.
 3. Credit ratings for CFG (except Moody's, which is for CFG bank subsidiaries) accurate as of September 30, 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.

	September 30, 2018**	Regulatory well-capitalized minimum
Common equity tier 1 capital ratio	10.8%	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 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.

In September, we leveraged our partnership with Feeding America to promote Hunger Action Month to our customers and colleagues. For the first time, we offered a virtual food drive with a \$25K matching challenge, encouraged colleague participation by wearing orange to promote awareness on Hunger Action Day, and highlighted both the Bank's and our colleagues' commitment to fighting hunger in our communities.

Key Consumer Banking Products and Services

- Personal Banking**
- Checking
 - Savings
 - Personal Loan
 - 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

Student Banking and Borrowing

- Student Checking
- Citizens Bank Student Loan®
- Citizens Bank Student Loan® for Parents
- Citizens Bank Education Refinance Loan®

Business Banking

- Merchant and Cash Management Services
- 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
- Foreign Exchange

Treasury Solutions

- Cash Management
- Trade Finance
- Commercial Cards

Investment Management Services

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