



CITIZENS COMMERCIAL BANKING

Ready to Help Move Your Business Forward



Citizens Commercial Banking® is a division of Citizens Financial Group, Inc. (NYSE CFG), one of the oldest and largest financial institutions in the United States. Our commercial banking division offers corporate, institutional and not-for-profit clients and sponsor-owned entities a full range of wholesale banking products and services.

Whether you're a privately held company or a Fortune 500 corporation, we are ready to listen. To offer tailored advice, ideas and solutions. To help your business stay the course, achieve your objectives and take on whatever challenges come next on your unique business journey.

CFG Key Numbers¹

		Rankings Among U.S. Banks ²
Assets	\$165.7 billion	15
Deposits	\$125.3 billion	11
Colleagues	18,000	N/A
ATMs	2,900	7
Branches	1,100	12

- As of December 31, 2019 - Deposits exclude repurchase agreements. Colleague, ATM and branch totals are rounded
- Ranking of commercial bank holding companies as of September 30, 2019

Ratings³

	S & P	Moody	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	-	F1
Long-Term Deposits Rating	-	A1	A-
Short-Term Deposits Rating	-	P-1	F1

- Credit ratings for CFG (except Moody's, which is for CFG bank subsidiaries) accurate 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 ⁴	Regulatory Well-Capitalized Minimum
Common Equity Tier 1 Capital Ratio	10.0%	6.5%
Total Capital Ratio	13.0%	10.0%

- Capital ratios are preliminary until filed on Form FRY-9C

Our National Reach



Products and Services

COMMERCIAL LENDING

- Long-Term Financing: Term Loans
- Short-Term Financing: Revolvers

CAPITAL MARKETS

- Equity
- High-Yield Bonds
- Loan Sales and Trading
- Private Placements
- Syndications

M&A ADVISORY

- Buy-Side and Sell-Side Advisory
- Capital Raising
- Financial Opinions
- Restructuring and Bankruptcy

GLOBAL MARKETS

- Commodity Hedging
- Foreign Exchange
- Interest Rate Risk Management

BUSINESS CAPITAL

- Asset-Based Lending

SPECIALIZED INDUSTRY BANKING

- Aerospace, Defense and Government Contractors
- Convenience and Retail Fuel Finance
- Electronic Security Banking
- Financial Institutions
- Foreign Corporate Banking
- Government Banking
- Healthcare Banking
- Not-For-Profit Banking
- Oil and Gas Banking
- Private Equity and Sponsor Finance
- Professionals Banking (accounting and law firms)
- Restaurant Finance
- Technology Banking

ASSET FINANCE

- Financing
- Leasing

COMMERCIAL REAL ESTATE

- Acquisition & Reposition Financing
- Commercial Mortgages
- Credit Lease Financing
- Development Financing
- REIT and Subscription Line Financing

TREASURY SOLUTIONS

- Cash Management
- Commercial Cards
- Trade Finance

INVESTMENT MANAGEMENT SERVICES

- Estate and Trust Planning
- Insurance and Asset Protection
- Investment and Financial Management
- Tax Planning and Preparation

To learn more visit us at citizensbank.com/commercial or contact us:

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Trust and custody services provided by Citizens Bank.

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