



Citizens Bank, Citizens Commercial Banking and Citizens One. Additional information about Citizens and its full line of products and services can be found at www.citizensbank.com.

CFG Key Numbers ¹	
Assets.....	\$140.1 billion
Deposits.....	\$102.6 billion
Colleagues.....	17,900
ATMs.....	3,200
Branches.....	1,200

Strong and invested in the communities we serve

LONG-TERM CREDIT RATINGS²

Standard & Poor's	BBB+
Moody's Investors Service.....	Baa1
Fitch Ratings.....	BBB+

RANKINGS AMONG U.S. BANKS³

13 th in assets	11 th in branches
13 th in deposits	7 th in ATMs

1. As of March 31, 2016 - Deposits exclude repurchase agreements. Colleague, ATM and branch totals are rounded. 2. Credit ratings for CFG (except Moody's, which is for CFG banking subsidiaries) accurate as of March 31, 2016. 3. Rankings of commercial bank holding companies as of December 31, 2015.

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

	March 31, 2016**	Regulatory well-capitalized minimum
Common equity tier 1 capital ratio	11.6%	6.5%
Total capital ratio	15.1%	10.0%

**March 31, 2016 capital ratios are preliminary.

Citizens Helping Citizens

WE STRENGTHEN THE COMMUNITIES WE SERVE

Citizens Helping Citizens is our name for the ways we leverage the strengths of our company to enhance our communities. We focus on efforts to fight hunger, provide shelter, teach money management and strengthen communities.

We're giving \$1.3 million in grants to 77 organizations throughout our footprint to provide financial education in our communities.

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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

Borrowing Options

- Mortgage
- Home Equity
- Credit Cards
- Indirect Auto Finance

Student Banking and Borrowing

- Student Checking
- TruFit Student Loan®
- Education Refinance Loan

Business Banking

- Transaction 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
- High-Yield Bonds
- Loan Sales and Trading

Global Markets

- Interest-Rate Risk Management
- Foreign Exchange

Treasury Solutions

- Cash Management
- Trade Finance
- Commercial Cards

Investment Management Services