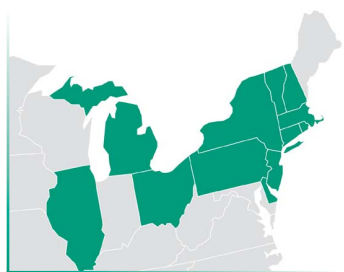


# CITIZENS FINANCIAL GROUP AT-A-GLANCE



Citizens Bank | Charter One | RBS Citizens



**CITIZENS FINANCIAL GROUP, INC.** is a \$131 billion commercial bank holding company. It is headquartered in Providence, R.I., and through its subsidiaries has more than 1,500 branches, approximately 3,900 ATMs and more than 20,000 colleagues. It operates its branch network in 12 states and has non-branch retail and commercial offices in more than 30 states.

## CFG KEY NUMBERS<sup>1</sup>

Assets	\$131 billion
Deposits	\$92 billion
Colleagues	20,467
ATMs	3,922
Total Branches	1,516

## STRONG AND INVESTED IN THE COMMUNITIES WE SERVE

### LONG-TERM CREDIT RATINGS<sup>2</sup>

Standard & Poor's	A
Moody's Investors Service	A2
Fitch Ratings	A-
DBRS	A

### RANKINGS AMONG U.S. BANKS<sup>3</sup>

12th in assets	9th in branches
13th in deposits	2nd in in-store banking by deposits
7th in ATMs	

<sup>1</sup> Numbers as of September 30, 2011. Deposits exclude repurchase agreements. <sup>2</sup> Ratings as of November 29, 2011. <sup>3</sup> Rankings of commercial bank holding companies as of June 30, 2011.

## SUBSIDIARIES AND DIVISIONS

RBS Citizens, N.A.	Citizens Bank of Pennsylvania
Citizens Automobile Finance	CCO Investment Services Corp.
RBS Card Services	RBS Citizens Asset Finance, Inc.
RBS Citizens Business Capital	

## RECOGNITION OF CFG

### SOCIAL RESPONSIBILITY

CFG Chairman and CEO Ellen Alemany received the 2011 Foreign Policy Association's Corporate Social Responsibility Award. The award highlights Alemany's leadership and the way community service and social responsibility are fundamental to CFG. It also spotlights CFG's philanthropic approach to creating unique partnerships with nonprofits.

### VISIONARY APPLICATION

CFG has been named a Laureate in the 2011 *Computerworld* Honors Program for accessMOBILE™, our breakthrough corporate mobile-banking application. The honor underscores CFG's commitment to technology that improves the customer experience. *Computerworld* honored CFG in its Business Responsiveness award category. The accessMOBILE app enables cash management and commercial customers to approve pending transactions, see account history and transaction details, perform funds transfers and receive alerts securely on their mobile devices.

### BEST NEW PRODUCT

CFG was recognized by the American Business Awards for best new product or service of the year for GoalTrack Savings<sup>SM</sup>. The organization's Stevie® Awards honor excellence in the American workplace and outstanding business achievements in the United States.

## KEY CORPORATE AND INSTITUTIONAL SERVICES

- **Asset-Based Lending**
- **Asset Finance** (including Leasing)
- **Capital Markets:**
  - › Syndications
  - › Private Placements
  - › Equity
  - › High-Yield Bonds
  - › Loan Sales & Trading
- **Commercial Lending**
- **Commercial Real Estate Lending**
- **Corporate Risk Solutions:**
  - › Interest-Rate Risk Management
  - › Foreign Exchange
- **Global Transaction Services:**
  - › Cash Management
  - › Trade Services
  - › Commercial Cards
- **Investment Management Services**
- **Specialized Industry Lending:**
  - › Healthcare Banking
  - › Technology Banking
  - › Franchise Finance
  - › Security Alarm Finance
  - › Professionals Banking
  - › Not-For-Profit Banking
  - › Government Banking
  - › Energy & Fuel Distribution Finance
  - › Private Equity & Sponsor Finance

## KEY CONSUMER BANKING PRODUCTS AND SERVICES

- **Personal banking**
  - › Checking
  - › Savings
  - › Money Market Accounts
  - › Certificates of Deposit
  - › IRA Savings
  - › ATM Network
  - › Online Banking
  - › Mobile Banking
  - › 24 x 7 Contact Center
- **Borrowing options**
  - › Mortgage
  - › Home Equity
  - › Credit Cards
- **Student Banking and Borrowing**
- **Business Banking**
  - › Transaction and Cash Management Services
  - › Business Lending
  - › Business Credit Cards
- **Wealth Management**
  - › Investment Services
  - › Trust Services
  - › Premier Banking
  - › Private Banking

# OUR CREDO

## CUSTOMERS

We work for them. If they like us, if they trust us, if they believe in us, if they think we are a good bank and a trusted advisor, we all grow and prosper.

## COLLEAGUES

We want to be a rewarding place to work. We believe a highly engaged, diverse team of colleagues will deliver an exceptional experience for our customers.

## COMMUNITY

When the community prospers, we all prosper. We invest in places and people we know. We give back. We encourage community involvement and volunteerism.

## CAPITAL STRENGTH

CFG has a strong Tier 1 capital ratio, the key measure of a bank's strength and capital adequacy.

### CFG'S TIER 1 CAPITAL RATIO EXCEEDS REGULATORY CRITERIA GOVERNING WELL-CAPITALIZED MINIMUMS

	CFG Sept. 2011 <i>(Estimated United States Regulatory Filing FR Y-9C)</i>	Regulatory well-capitalized minimum
Tier 1 capital ratio	13.8%	6.0%
Tier 1 leverage ratio	11.4%	5.0%
Total risk-based capital ratio	15.1%	10.0%

### CFG'S FINANCIAL PERFORMANCE COMPARED TO PEER BANKS\*

- Net interest margin of 2.99%, decreased 4 basis points compared to the previous quarter; peer bank average was down 3 basis points to 3.55%.\*\*
- Expenses to earning assets remain among the lowest in the peer group at 2.99%, compared to the peer average of 3.77%.
- Asset quality is strong with the ratio on nonperforming loans to total loans at 2.59%, well below the peer average of 3.48%.\*\*\*
- We continue to maintain a strong capital position compared to peer banks, including the highest Tier 1 common capital ratio of the peer group at 13.3%.

\*Our peer banks are major institutions that have the same relative scope and offer the same level of products and services in their footprints across the United States. They are BB&T, Comerica, Fifth Third, KeyCorp, M&T Bank, PNC Financial, Regions Financial, SunTrust and U.S. Bancorp. \*\* Reflects Comerica purchase of Sterling Bancshares. \*\*\* As of June 30, 2011. Q3 peer data not yet available.

## CITIZENS FINANCIAL GROUP

Citizens has a long and successful history in its home state. It was established as Citizens Savings Bank in 1871 by its parent, High Street Bank, on Hoyle Square in Providence, R.I., then the city's busy market center. Through prudent management Citizens weathered the Great Depression, eventually acquiring a controlling interest in High Street Bank and renaming it Citizens Trust Company. In 1986, Citizens Financial Group (CFG) was established as a holding company.

In 1988, CFG became a wholly owned subsidiary of the Royal Bank of Scotland Group plc (RBS), an international banking and financial services company headquartered in Edinburgh and serving more than 30 million customers. CFG is part of RBS Americas, the parent bank's operating units in North and South America.

RBS Group's ownership gave Citizens the stability and support of an international financial services company - and a partner with capital for growth. CFG's 26 strategic bank acquisitions, beginning in 1988, greatly expanded its reach and its customer base throughout New England and into the Mid-Atlantic and the Midwest. This rapid growth transformed Citizens from a local retail bank to one of the largest commercial bank holding companies in the United States.

Today Citizens is focused on providing its customers the best and most secure banking experience possible. CFG delivers good value supported by banking practices that emphasize accountability, community, innovation, and accessibility - the four pillars of the Citizens brand.

## CFG'S COMMITMENT TO THE COMMUNITY

In 2010, we invested more than \$18 million through charitable giving and community sponsorships to support more than 2,000 nonprofit organizations. These numbers illustrate the collaborative role that our resources and colleagues have played in improving the lives and stability of our neighbors. Our giving is focused in three major areas: human services, affordable housing and economic development. Our commitment is rooted in the belief that when the community prospers, we all prosper.



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