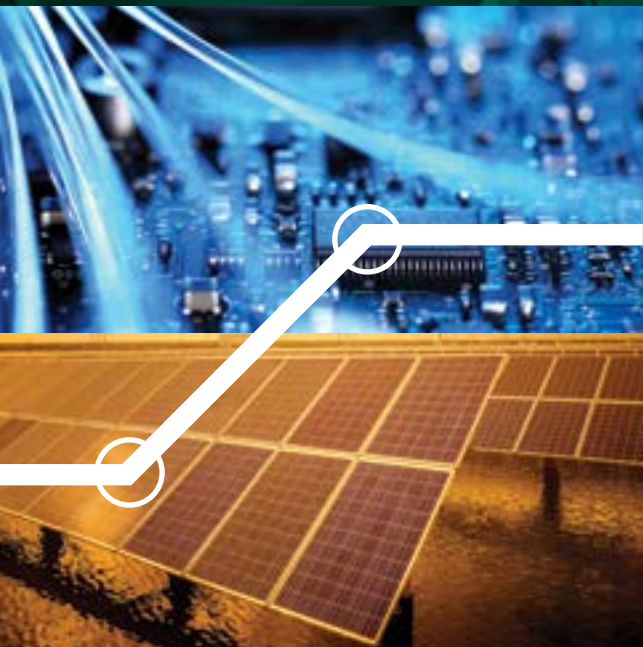




SOLUTIONS AND GUIDANCE TO HELP YOUR BUSINESS BE READY FOR WHAT'S NEXT



THE WORLD YOUR COMPANY FACES IS ALWAYS CHANGING

IN ORDER TO GROW, TO PROSPER — THE INPUTS THAT
DRIVE SUCCESS ARE DIFFERENT EVERY DAY.

You need a partner that can help you adapt, who understands not just your industry, but your history. A partner who can see where you're trying to go — and has the tools, the data and the strategic insights to help you get there.

At Citizens, we understand, and we were made to serve businesses like yours. We partner with the companies that are building, supplying and serving American industries and consumers — the game changers, the builders, the winners. We listen, and we're ready with the right questions, the insights and the ideas to help you unlock the pathway forward. We are ready to help you rise to the challenges you face today and in the future.

Our commercial banking capabilities span the full spectrum of financial tools you need. Here, you'll find resources for the earliest stages of growth, for the times when you're fighting to expand market share and for the stages when you're acquiring the competition. You'll also find the in-depth industry expertise to help you navigate the peaks and valleys. We're a lifecycle partner.



ALL THE RESOURCES YOU NEED

Our long history in commercial banking is a great advantage to our corporate and sponsor clients. That's because over decades of partnering with ever-evolving clients, we've built out a comprehensive lineup of services and products to serve businesses at every stage.

FINANCING

Companies turn to Citizens bankers for both traditional lending solutions and innovative financing options. Whether your business needs to underwrite growth, optimize liquidity, expand to new territories or manage balance sheet risks, you can expect your Citizens team to deliver a custom solution to help your business succeed.

CAPITAL MARKETS

From recapitalizations to divestitures, long-term financing to mergers and acquisitions, Citizens Capital Markets has a proven track record of service and execution. When your business is ready for the next step, our experts will work closely with your management teams to develop an effective strategy that suits the particular dynamics of the market cycle, your industry and your company's specific goals and challenges.

Our capital markets team has broad experience across all types of transactions:

- Debt and equity capital markets
- Public and private debt underwriting
- Loan syndications
- Bonds, convertibles and private placements
- Capital structure advisory services
- Sponsor finance

A leader in M&A advisory

Our M&A advisory resources have greatly expanded in recent years with the addition of an extensive team of talented and deeply experienced bankers. We help businesses with buy-side and sell-side advisory, capital raising, financial opinions, restructuring and bankruptcies, and valuation services.

With hundreds of completed transactions in their history across a broad range of industries, our M&A teams have the expertise to guide your company smoothly through the process.

TRANSACTIONS

120+ transactions since 2015

\$9B in transaction value





For your employees: Sophisticated investment management and other services

We partner with other divisions at Citizens to equip companies with the tools to manage employee compensation and benefits, 401(k), trust and custody services, and investment options including mutual funds, stocks and bonds.

Executives and partners can also access our sophisticated investment management services and financing options to buy into partnerships.

GLOBAL MARKETS

For businesses that need to hedge specific risks, our global markets team provides customized solutions. With commodity-hedging tools, foreign currency risk tools and expertise in interest rate risk management, you'll find comprehensive resources for mitigating the risks inherent in your operations or balance sheet.

BUSINESS CAPITAL

Financing that is secured by business assets, also known as asset-based lending (ABL), can often be designed with less-restrictive covenants than traditional commercial loans. Our Business Capital Specialists can work with your company to structure financing that precisely matches the value of a pledged asset or to combine ABL with a cash-flow term loan, allowing your business to borrow beyond the value of a pledged asset. The less-restrictive covenants of ABL can be particularly attractive for companies with volatile earnings, seasonality, cyclicity or tight margins.

ASSET FINANCE

For businesses that depend on capital-intensive equipment, we offer a full scope of financing options to lease or purchase. Tap into these tools to raise capital, take advantage of tax benefits and even manage equipment risk. Our tenured team averages more than 20 years of experience crafting customized solutions with essential-use and key-equipment industries, including business aviation, construction, rail and trucking.

TREASURY MANAGEMENT

Effective cash flow management is crucial to smooth operations. Our treasury management tools and services can help your company manage receivables and payables, optimize your working cash and protect against fraud. Our global trade finance services can help you expedite cross-border transactions with credit options and payment guarantees.

When it comes time to put these services into action, you'll also find all the support you need. Our dedicated Client Services Group and implementation teams have earned accolades for their exceptional responsiveness and expertise.



A FOOTPRINT IN YOUR INDUSTRY

We specialize in serving the middle market, large corporate and private equity firms, with a broad footprint across many industries. That history is what gives our local bankers the perspective to anticipate your needs and understand the nuances of your operating environment. We serve public and private sectors across a range of industries:

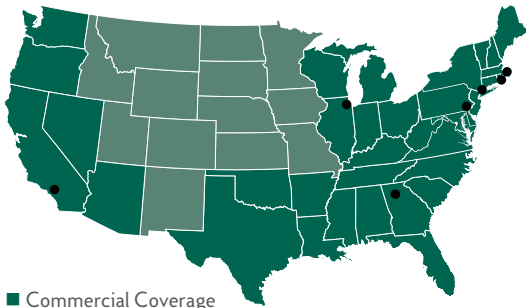
- Aerospace, Defense and Government Services
- Business Services
- Chemicals
- Commercial Real Estate
- Consumer
- Convenience & Retail Fuel Finance
- Electronic Security
- Financial Institutions
- Food & Beverage
- Foreign Corporate
- Gaming, Lodging & Commercial Real Estate
- Government & Municipal Banking
- Healthcare
- Industrials
- Insurance
- Manufacturing & Distribution
- Non-Profit
- Oil & Gas
- Private Equity & Sponsor Finance
- Professional Services
- Restaurant Finance
- Technology, Media & Communications
- Transportation, Logistics & Supply Chain

Insights from experience

If there's one thing we value in a banker, it's experience. Among our Relationship Managers, average professional experience is 20 years or more. That's why we're confident that our team has powerful insights to offer your business as you make strategic decisions.

Global resources, local bankers

Modern finance is a global business – lending facilities and capital market solutions depend on access to global markets. But an operating business always has some exposure to local conditions. That's why our bankers are local, with local relationships and regional expertise.



- Commercial Coverage
- Industry Vertical Coverage
- Regional Headquarters

WHERE YOU CAN FIND US

Our regional headquarters are the key to our local knowledge. Find us at a number of locations:

- One Citizens Plaza, Providence, RI 02903
- 28 State Street, Boston, MA 02109
- One Logan, 130 North 18th Street, Philadelphia, PA 19103
- 71 S. Wacker Drive, Chicago, IL 60606
- 437 Madison Ave., New York, NY 10022
- 3475 Piedmont Rd. NE, Atlanta, GA 30305
- 1875 Century Park East, Century City, CA 90067

SUCCESS THAT ENDURES

Your business environment may be ever-changing, but there is a simple key to finding the kind of success that endures: adaptability.

At Citizens, our bankers see themselves as your strategic partner in adapting. We serve businesses not with just banking products, but with advice. Your Citizens banker is always looking for ways to support and contribute to your success over the full lifecycle of your business.

**When you're ready to rise to the challenges of the day,
we're ready to help — to listen, to dig in, and to deliver the
exceptional insights and solutions you need.**



EVERY RELATIONSHIP STARTS WITH A CONVERSATION.

To find out what it's like to work with a bank that truly works for you, contact your local Relationship Manager or call 877-228-6155.

citizenscommercialbanking.com





Trust and custody services provided by Citizens Bank.

Securities, Insurance and Investment Advisory Services offered through Citizens Securities, Inc. ("CSI"), also referred to as Citizens Investment Services. CSI is an SEC registered investment adviser and Member FINRA and SIPC. 770 Legacy Place, MLP240, Dedham, MA 02026. 800-942-8300. CSI is an affiliate of Citizens Bank, N.A.

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- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY