

OUR STRENGTH

Standing strong for nearly two centuries, Citizens offers the stability and soundness of a well-run, well-capitalized, and well-regulated financial institution. As a federally regulated bank, Citizens adheres to strict capital and liquidity guidelines and undergoes rigorous stress testing to ensure these benchmarks are met and exceeded.

| CITIZENS AT A GLANCE | | | | | | AS OF JUNE 30, 2024 |
|----------------------------|------------------------------|---------------------------|------------------------|--------------------------|----------------------|-----------------------------|
| \$220B in assets | \$176B in deposits | \$142B in loans | \$27B in AUM | 1,000 branches | 3,300 ATMs | 17,510 colleagues |

STRONG CREDIT RATINGS

Citizens currently holds strong credit ratings from the top credit ratings agencies.

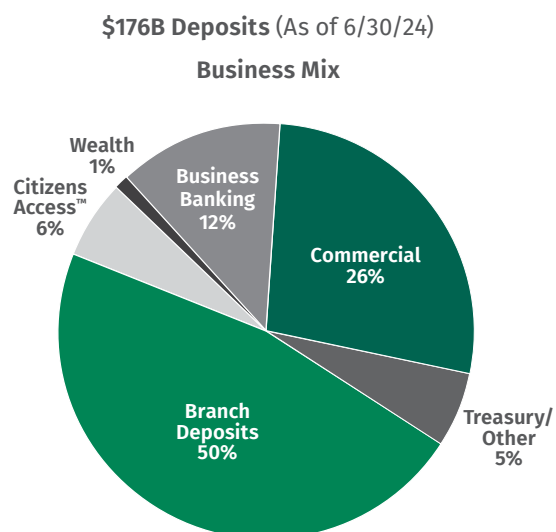
| CITIZENS FINANCIAL GROUP, INC. | | | |
|--------------------------------|------|---------|-------|
| | S&P | Moody's | Fitch |
| Long-term issuer | BBB+ | Baa1 | BBB+ |
| Short-term issuer | A-2 | NR | F1 |
| Subordinated debt | BBB | Baa1 | BBB |
| Preferred stock | BB+ | Baa3 | BB |

NR = not rated

| CITIZENS BANK, N.A. | | | |
|---------------------|------|---------|-------|
| | S&P | Moody's | Fitch |
| Long-term issuer | A- | Baa1 | BBB+ |
| Short-term issuer | A-2 | (P) P-2 | F1 |
| Long-term deposits | NR | A1 | A- |
| Short-term deposits | NR | P-1 | F1 |
| Senior unsecured | A- | Baa1 | BBB+ |
| Subordinated debt | BBB+ | Baa1 | BBB |

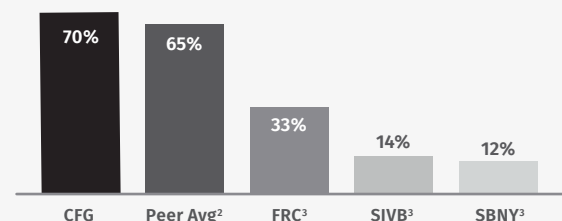
ROBUST CAPITAL, QUALITY DEPOSITS AND STRONG LIQUIDITY POSITION

In the second quarter, Citizens' CET1 Capital ratio remained strong at 10.7%, with this ratio consistently in the top quartile of its regional bank peer group. Total deposits were broadly stable, a reflection of strong client relationships and a highly-diversified, retail-oriented deposit base. Citizens also maintains a strong liquidity position, exceeding requirements for larger Global Systemically Important Banks, with an estimated pro forma Category 1 Bank Liquidity Coverage Ratio of 119% at the end of the second quarter.



Unlike financial institutions recently placed into receivership, which had a majority of uninsured deposits, Citizens has 70% of its deposits insured by the FDIC or secured.¹

Total deposits insured/secured as of June 30, 2024¹



Learn about Citizens Private Bank® at citizensbank.com/privatebank

¹Includes collateralized state and municipal balances and excludes bank and nonbank subsidiaries.

²Estimated based on available company disclosures. Data as of March 31, 2024.

³4Q22 total deposit data used for the following banks: FRC, SIVB, and SBNY.

For deposit products, Member FDIC.

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