

Citizens' Sustainable Deposits Program

Quarterly Report – Q4 2025

Citizens' Sustainable Deposits Program allocates deposited dollars against a portfolio of Eligible Sustainable Loans and Investments (Eligible Loan Portfolio). The criteria effective through Q4 2025 is covered in the Program Framework and Eligibility Criteria developed by Citizens with the support of Morningstar Sustainability, a leading independent ESG and corporate governance research, ratings and analytics firm.

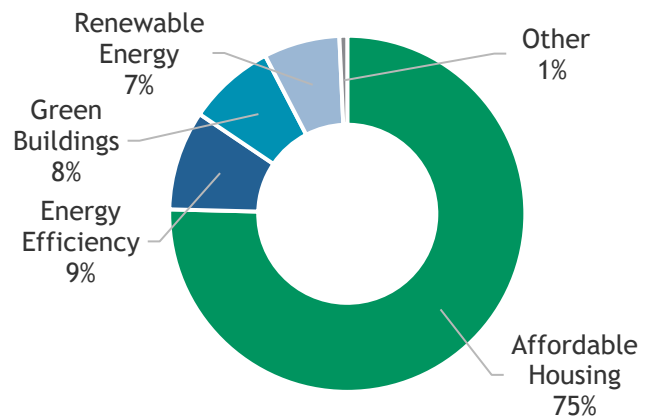
At all times during the quarter ending December 31, 2025, all Sustainable Deposits were earmarked to the Eligible Loan Portfolio and at no time were any Sustainable Deposits unallocated.

Sustainable Deposit Program balances and Eligible Portfolio Mix as of December 31, 2025, are outlined below:

Program Balances

Program Element	12/31/25
Eligible Loan Portfolio	\$2.91B
10% Buffer	\$0.29B
Sustainable Deposits Capacity	\$2.62B
Sustainable Deposits Balance	\$0.8B
Excess Capacity	\$1.82B

Eligible Loan Portfolio Mix



You can access the latest product information by visiting our webpage [Managing Liquidity: Corporate Finance - Commercial Banking | Citizens \(citizensbank.com\)](https://www.citizensbank.com).