

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 potentially exceeded.

CITIZENS AT A GLANCE						AS OF MARCH 31, 2025
\$220B in assets	\$178B in deposits	\$138B in loans	\$29B* in AUM	~1,000 branches	~3,100 ATMs	17,315 colleagues

CURRENT CREDIT RATINGS

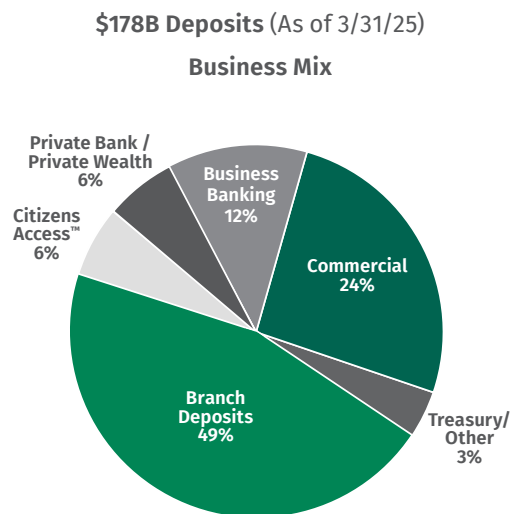
Citizens currently holds the below credit ratings from the top credit ratings agencies.

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

CITIZENS BANK, N.A.			
	S&P	Moody's	Fitch
Long-term issuer	A-	A3	BBB+
Short-term issuer	A-2	(P) P-2	F1
Long-term deposits	-	A1	A-
Short-term deposits	-	P-1	F1
Senior unsecured	A-	A3	BBB+
Subordinated debt	BBB+	A3	BBB

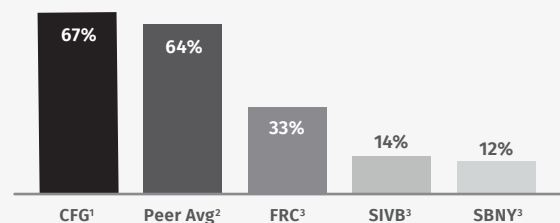
ROBUST CAPITAL, QUALITY DEPOSITS AND STRONG LIQUIDITY POSITION

In the first quarter, Citizens' CET1 Capital Ratio remained strong at 10.6%, with this ratio very strong relative to 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 Systematically Important Banks, with an estimated pro forma Category 1 Bank Liquidity Coverage Ratio of 122% at the end of the first quarter.



Unlike financial institutions placed into receivership in 2023, which had a majority of uninsured deposits, Citizens has 67% of its deposits insured by the FDIC or secured.¹

Total deposits insured/secured as of March 31, 2025



DISCLOSURES

*AUM as of 12/31/2024. As Assets Under Management referenced above represents aggregated AUM across our investment advisory affiliates.

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

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

³Fourth quarter 2022 Reports total deposit data used for the following banks: FRC, SIVB, and SBYN. Note: While it is difficult to make like-for-like comparisons given the differences in time, we believe the analysis shown in Total deposits table appropriately reflects the point of comparison.

Citizens is a brand name of Citizens Bank, N.A. Banking products and trust services offered by Citizens. For deposit products, Member FDIC.

**SECURITIES, INVESTMENTS AND INSURANCE PRODUCTS ARE SUBJECT TO RISK, INCLUDING PRINCIPAL AMOUNT INVESTED, AND ARE:
NOT FDIC INSURED · NOT BANK GUARANTEED · NOT A DEPOSIT · NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY · MAY LOSE VALUE**