

Information submitted via Top Hat Plan Statement Online Filing System to U. S.
Department of Labor under 29 CFR 2520.104-23

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Confirmation Number: 5580

Amended Confirmation Number:

Employer Information

Name: Citizens Financial Group, Inc.
Address: One Citizens Bank Way, Mail Code JCC111
City: Johnston
State: RI
Zip Code: 02919

Plan Administrator Information

Name: Joanne Swift, Citizens Financial Group, Inc.
Address: One Citizens Bank Way, Mail Code JCC111
City: Johnston
State: RI
Zip Code: 02919
Phone: 4012601678
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Plan Information

Employer maintains the plan or plans below primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

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|-------|------------|--|--------------------------|
| ID:1 | Plan Name: | CFG Directors Deferred Compensation Plan - Active NQ Plan Adopted 9/1/1994 | Number of Employees: 6 |
| ID:2 | Plan Name: | CFG Voluntary Executive Deferred Compensation Plan - Active NQ Adopted 1/1/2009 | Number of Employees: 112 |
| ID:3 | Plan Name: | CFG Excess Benefit Plan - Closed NQ Adopted 5/1/1990 | Number of Employees: 94 |
| ID:4 | Plan Name: | Charter One Bank Non-Stock Deferred Compensation Plan - legacy NQ Adopted 1/1/2002 | Number of Employees: 3 |
| ID:5 | Plan Name: | Charter One Excess SERP - legacy NQ Adopted 1/1/2002 | Number of Employees: 17 |
| ID:6 | Plan Name: | CFG Deferred Compensation Plan - legacy NQ Adopted 8/25/1998 | Number of Employees: 51 |
| ID:7 | Plan Name: | UST Corp Supplemental Retirement Benefits - legacy NQ Adopted 1/1/1983 | Number of Employees: 20 |
| ID:8 | Plan Name: | Rochester Community Executive Retirement - legacy NQ Adopted 1/1/1980 | Number of Employees: 2 |
| ID:9 | Plan Name: | Liberty Federal Supplemental Retirement Plan - legacy NQ Adopted 8/1/1990 | Number of Employees: 2 |
| ID:10 | Plan Name: | Farmers & Mechanics Supplemental Death - legacy NQ Adopted 10/1/1996 | Number of Employees: 4 |
| ID:11 | Plan Name: | Albank Director Deferred Compensation Plan - legacy NQ | Number of Employees: 2 |
| ID:12 | Plan Name: | Southwest Saving Supplemental Executive Plan - legacy NQ 10/1/1988 | Number of Employees: 1 |

Additional Information:

We are filing this statement on behalf of the plans listed above because we are unsure as to whether a top hat statement has been filed on behalf of such plans previously.



U. S. Department of Labor
Employee Benefits Security Administration
Washington, DC 20210

This message confirms that the Department of Labor's (DOL's) Employee Benefits Security Administration (EBSA) has received the filing of your Top Hat Plan Statement. The confirmation code for your filing is 5580. When correcting errors to your filing, please use this code in your amended statement. This communication does not mean that DOL has made a determination that you are eligible to file under DOL regulation 29 CFR 2520.104-23.