Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)), sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a), and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Bruce Van Saun
Name of the Holding Company Director and Official
Chief Executive Officer & Chairman
Title of the Holding Company Director and Official
attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
3/12/19

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:
☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only
RSSID 1/3 2 4 9
C.I. 

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2018
Month / Day / Year
N/A

Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
Citizens Financial Group, Inc.

Legal Title of Holding Company

One Citizens Plaza
(Mailing Address of the Holding Company) Street / P.O. Box
Providence Rhode Island 02903
City State Zip Code

Same as above

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Kelley Piggott Vice President
Name Title
401-260-2197
Area Code / Phone Number / Extension
401-260-9751
Area Code / FAX Number
Kelley.M.Piggott@citizensbank.com
E-mail Address
www.citizensbank.com
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? [ ] No [ ] Yes

In accordance with the General Instructions for this report (Check only one).
1. a letter justifying this request is being provided along with the report.
2. a letter justifying this request has been provided separately...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "Confidential.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

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<th>Legal Title of Subsidiary Holding Company</th>
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CITIZENS BANK OF PENNSYLVANIA
December 31, 2018

Citizens Bank of Pennsylvania
BY4YH6F432NH28P2D57
One Logan Square,
130 North 18th St.
Philadelphia, PA 19103
(PA)
100% Owned

PA Investment Corp. I
One Citizens Plaza, Providence, RI 02903
(RI)
100% Owned

PA Investment Corp. II
One Citizens Plaza, Providence, RI 02903
(RI)
100% Owned

Thistle Group Holdings, Co.
2001 Market Street, Philadelphia, PA 19103
(PA)
100% Owned

PA Investment Corp. V
28 State Street, Boston, MA 02109
(DE)
100% Owned

Montgomery Service Corporation
2001 Market Street, Philadelphia, PA 19103
(PA)
100% Owned

Windsor Realty Corp.
28 State Street, Boston, MA 02109
(DE)
100% Owned

LEI not applicable unless otherwise noted
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For more details, please refer to the full document.
<p>| Data Action | Effective Date | Branch Servic Type | Branch | Popular Name | Street Address | City | Zip | State | Phone | Fax | Name | Title | EIN | NAIC | NAICS | Size | Service 2023 | Service 2024 | Service 2025 | Service 2026 | Service 2027 | Service 2028 | Service 2029 | Service 2030 |
|-------------|----------------|-------------------|--------|--------------|----------------|------|-----|-------|-------|-----|-------|--------|-----|------|-------|------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|</p>
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Note: The address is not provided for the Full Service branch in Oklahoma.
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Citizens Financial Group, Inc.
Providence, Rhode Island

**Report Item 3: Securities Holders**

Current securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending **12/31/2018**.

1. a) **Name, city, state, country**

   BlackRock Inc.
   55 East 52nd Street
   New York, NY 10055

   b) **Country of Incorporation**

   United States

   c) **Number and Percentage of Each Class of Voting Securities**

   9.0%
CITIZENS FINANCIAL GROUP, INC.
Providence, Rhode Island

Report Item 3: Securities Holders

Current securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2018.

1. a) Name, city, state, country

The Vanguard Group
100 Vanguard Blvd.
Malvern, PA 19355

b) Country of Incorporation

United States

c) Number and Percentage of Each Class of Voting Securities

10.95%
CITIZENS FINANCIAL GROUP, INC.
Providence, Rhode Island

Report Item 3: Securities Holders

Current securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2018.

1. a) Name, city, state, country

State Street Corporation
One Lincoln Street
Boston, MA 02111

b) Country of Incorporation

United States

c) Number and Percentage of Each Class of Voting Securities

5.00%
Report Item 4: Insiders

(1) Name, City, State, Country

Mary Ellen Baker
Providence, RI
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Head of Business Services

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Head of Business Services, Citizens Bank, N.A.
Head of Business Services, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Member, Board of Foster Forward
Member, Rhode Island Hospital Foundation

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
(List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

Mark Casady
Boston, MA
USA

(2) Principal Occupation, if other than with the Bank Holding Company

Venture Investor - General Partner of Vestigo Ventures

(3) Title and position

(a) Title and Position with the Bank Holding Company

Director

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Director, Citizens Bank, N.A.
Director, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

General Partner, Vestigo Ventures

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

Note

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.

(List names of companies and percentage of voting securities held.)

Vestigo Ventures, LLC - 50% voting securities held
Report Item 4: Insiders

(1) Name, City, State, Country

Brad Conner
Boston, MA
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Vice Chairman, Consumer Banking

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Vice Chairman, Head of Consumer Banking, Citizens Bank, N.A.
Vice Chairman, Head of Consumer Banking, Citizens Bank of Pennsylvania
President and Director of Citizens RI Investment Corp. IV

(c) Title and Position with Other Businesses (include names of other businesses)

Treasurer, Board of Trustees of the Dave Thomas Foundation for Adoption
Member, Consumer Bankers Association Board of Directors

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.

(List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders
(1) Name, City, State, Country

Brendan Coughlin
Dedham, MA
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position
   (a) Title and Position with the Bank Holding Company

President of Consumer Deposits and Lending

(b) Title and Position with Subsidiaries (include names of subsidiaries)

President of Consumer Deposits and Lending, Citizens Bank, N.A.
President of Consumer Deposits and Lending, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Member, uAspire Board

(4) Percentage of Voting Shares:
   (a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
   (List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

Christine M. Cumming
Brooklyn, NY
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Director

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Director, Citizens Bank, N.A.
Director, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Director and Head of Risk Committee, American Family
Director and Treasurer, Financial Accounting Foundation
Director, MIO Partners, Inc.

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.

(List names of companies and percentage of voting securities held.)

None
Report item 4: Insiders

(1) Name, City, State, Country

   Anthony Di Iorio
   Hilton Head, SC
   USA

(2) Principal Occupation, if other than with the Bank Holding Company

   None

(3) Title and position
   (a) Title and Position with the Bank Holding Company

       Director

   (b) Title and Position with Subsidiaries (include names of subsidiaries)

       Director, Citizens Bank, N.A.
       Director, Citizens Bank of Pennsylvania

   (c) Title and Position with Other Businesses (include names of other businesses)

       None

(4) Percentage of Voting Shares:

   (a) In the Bank Holding Company

       Less than one percent ownership interest in all classes of Citizens Financial Group’s voting securities.

   (b) In Subsidiaries (include names of subsidiaries)

       None

   (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
       (List names of companies and percentage of voting securities held.)

       None
Report Item 4: Insiders

(1) Name, City, State, Country

Robin Ellisowitz
Stamford, CT
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position
   (a) Title and Position with the Bank Holding Company

Corporate Secretary and Deputy General Counsel

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Corporate Secretary and Deputy General Counsel, Citizens Bank N.A.
Corporate Secretary and Deputy General Counsel, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

None

(4) Percentage of Voting Shares:
   (a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
   (List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

   Stephen Gannon
   Boston, MA
   USA

(2) Principal Occupation, if other than with the Bank Holding Company

   None

(3) Title and position

   (a) Title and Position with the Bank Holding Company

      Executive Vice President and General Counsel
      Chief Legal Officer

   (b) Title and Position with Subsidiaries (include names of subsidiaries)

      Executive Vice President, General Counsel and Chief Legal Officer, Citizens Bank N.A.
      Executive Vice President, General Counsel and Chief Legal Officer, Citizens Bank of Pennsylvania

   (c) Title and Position with Other Businesses (include names of other businesses)

      Member, Bank Policy Institute
      Member, Georgetown Law Corporate Counsel Institute.
      Vice-Chairman, The Clearing House Association

(4) Percentage of Voting Shares:

   (a) In the Bank Holding Company

      Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

   (b) In Subsidiaries (include names of subsidiaries)

      None

   (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.

      List names of companies and percentage of voting securities held.

      None
Report Item 4: Insiders

(1) Name, City, State, Country

Malcolm Griggs
Providence, RI
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Executive Vice President, Chief Risk Officer

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Executive Vice President, Chief Risk Officer, Citizens Bank N.A.
Executive Vice President, Chief Risk Officer, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Member, RI Philharmonic Orchestra and Music School
Director, RMA Foundation Board

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.

(List names of companies and percentage of voting securities held.)

None
Report item 4: Insiders

(1) Name, City, State, Country

William P. Hankowsky
Philadelphia, PA
USA

(2) Principal Occupation, if other than with the Bank Holding Company

Chairman, President and CEO - Liberty Property Trust

(3) Title and position

(a) Title and Position with the Bank Holding Company

Director

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Director, Citizens Bank, N.A.
Director, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Liberty Property Limited Partnership
Director, Aqua America, Inc
Director, Delaware River Waterfront Corporation
Director, Greater Philadelphia Chamber of Commerce
Director, Philadelphia Convention and Visitors Bureau
Director, Pennsylvania Academy of the Fine Arts
Director, Philadelphia Shipyard Development Corporation

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.

(List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

Howard W. Hanna, III
Pittsburgh, PA
USA

(2) Principal Occupation, if other than with the Bank Holding Company

Chairman and CEO, Hanna Holdings Inc

(3) Title and position

(a) Title and Position with the Bank Holding Company

Director

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Director, Citizens Bank, N.A.
Director, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Chair, Children’s Hospital of Pittsburgh Board of Trustees
Member, University of Pittsburgh Medical Center Board of Directors
Director, the Katz Graduate School of Business Board of Visitors
Director, the Diocese of Pittsburgh Finance Council
Director, YMCA of Greater Pittsburgh
Director, John Carroll University

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group’s voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
   (List names of companies and percentage of voting securities held.)

None
Report item 4: Insiders

(1) Name, City, State, Country

Leo I. Higdon, Jr.
Charleston, SC
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Director

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Director, Citizens Bank, N.A.
Director, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Lead Director, Eaton Vance Corporation
Chairman, HealthSouth Corporation

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
(List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

Elizabeth Johnson
Westwood, MA
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Executive Vice President and Chief Marketing Officer, Head of Virtual Channels

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Executive Vice President and Chief Marketing Officer/Head of Virtual Channels, Citizens Bank, N.A.
Executive Vice President and Chief Marketing Officer/Head of Virtual Channels, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

None

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.

(List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

Charles J. Koch
Cleveland, OH
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Director

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Director, Citizens Bank, N.A.
Director, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Director, Assurant Inc. (AIZ)
Director, Federal Home Loan Bank of Cincinnati
Trustee, Case Western Reserve University

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held. (List names of companies and percentage of voting securities held.)

None
CITIZENS FINANCIAL GROUP, INC.
Providence, Rhode Island

Report item 4: Insiders
(1) Name, City, State, Country

Susan LaMonica
Allendale, NJ
USA

(2) Principal Occupation, if other than with the Bank Holding Company
None

(3) Title and position
(a) Title and Position with the Bank Holding Company

Executive Vice President, Chief Human Resource Officer

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Executive Vice President, Chief Human Resource Officer, Citizens Bank N.A.
Executive Vice President, Chief Human Resource Officer, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)
None

(4) Percentage of Voting Shares:
(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)
None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
(List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

David Lindauer
Wellesley, MA
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Treasurer

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Treasurer, Citizens Bank N.A.
Treasurer, Citizens Bank of Pennsylvania
Director and Treasurer, Citizens One Community Development Corporation
Director, Citizens Ventures, Incorporated
Director and President, Court Street Holdings, Inc.
Director and Executive Vice President, CSB Investment Corp
Director and Executive Vice President, Mass Investment Corp
Director and Executive Vice President, Mlauteman Investment Corporation
Director and Executive Vice President, PA Investment Corp I
Director, PA Investment Corp II
Director and President, RI Realty Trust, Inc.
Director of Citizens Capital Markets, Inc.

(c) Title and Position with Other Businesses (include names of other businesses)

None

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.

(List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

Donald H. McCree
Boston, MA
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position
   (a) Title and Position with the Bank Holding Company

   Executive Vice President and Head of Commercial Banking

   (b) Title and Position with Subsidiaries (include names of subsidiaries)

   Executive Vice President, Head of Commercial Banking, Citizens Bank, N.A.
   Executive Vice President, Head of Commercial Banking, Citizens Bank of Pennsylvania
   Director, Citizens Capital Markets, Inc.

   (c) Title and Position with Other Businesses (include names of other businesses)

   Member, University of Vermont Board of Trustees
   Member, University of Vermont Foundation Board of Directors

(4) Percentage of Voting Shares:

   (a) In the Bank Holding Company

   Less than one percent ownership interest in all classes of Citizens Financial Group’s voting securities.

   (b) In Subsidiaries (include names of subsidiaries)

   None

   (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
   (List names of companies and percentage of voting securities held.)

   None
Report Item 4: Insiders

(1) Name, City, State, Country

Brian O’Connell
Johnston, RI
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Executive Vice President, Technology Services

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Executive Vice President, Technology Services, Citizens Bank N.A.
Executive Vice President, Technology Services, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

None

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group’s voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held. (List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

C. Jack Read
Johnston, RI
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Controller

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Controller, Citizens Bank, N.A.
Controller, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

None

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
(List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

Arthur F. Ryan
Vero Beach, FL
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Director

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Director, Citizens, N.A.
Director, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Director (Non-Executive) - Regeneron Pharmaceutical Inc

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (include partnerships) if 25% or more of voting securities are held.
(List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

           Shivam S. Subramaniam
           Providence, RI
           USA

(2) Principal Occupation, if other than with the Bank Holding Company

           None

(3) Title and position

           (a) Title and Position with the Bank Holding Company

               Director

           (b) Title and Position with Subsidiaries (include names of subsidiaries)

               Director, Citizens Bank, N.A.
               Director, Citizens Bank of Pennsylvania

           (c) Title and Position with Other Businesses (include names of other businesses)

               Director, Lifespan Corporation
               Director, Rhode Island Public Expenditure Council
               Director, LSC Communications Inc.

(4) Percentage of Voting Shares:

           (a) In the Bank holding Company

               Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

           (b) In Subsidiaries (include names of subsidiaries)

               None

           (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
               (List names of companies and percentage of voting securities held.)

               None
Report Item 4: Insiders

(1) Name, City, State, Country

Theodore Swimmer
Charlotte, NC
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position
   (a) Title and Position with the Bank Holding Company

   EVP, Head of Corporate Finance & Capital Markets

   (b) Title and Position with Subsidiaries (include names of subsidiaries)

   EVP, Head of Corporate Finance & Capital Markets, Citizens Bank of N.A.
   EVP, Head of Corporate Finance & Capital Markets, Citizens Bank of Pennsylvania
   President and CEO of Citizens Capital Markets

   (c) Title and Position with Other Businesses (include names of other businesses)

   None

(4) Percentage of Voting Shares:
   (a) In the Bank Holding Company

   Less than one percent ownership interest in all classes of Citizens Financial Group’s voting securities.

   (b) In Subsidiaries (include names of subsidiaries)

   None

   (c) List names of other companies (includes partnerships) if 2.5% or more of voting securities are held.
   (List names of companies and percentage of voting securities held.)

   None
Report Item 4: Insiders
   (1) Name, City, State, Country
       Jason Towne
       Providence, RI
       USA

   (2) Principal Occupation, if other than with the Bank Holding Company
       None

   (3) Title and position
       (a) Title and Position with the Bank Holding Company
           Executive Vice President, Chief Audit Officer

       (b) Title and Position with Subsidiaries (include names of subsidiaries)
           Executive Vice President, Chief Audit Officer, Citizens Bank, N.A.
           Executive Vice President, Chief Audit Officer, Citizens Bank of Pennsylvania

       (c) Title and Position with Other Businesses (include names of other businesses)
           None

(4) Percentage of Voting Shares:
   (a) In the Bank Holding Company
       Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

   (b) In Subsidiaries (include names of subsidiaries)
       None

   (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
       (List names of companies and percentage of voting securities held.)
       None
Report Item 4: Insiders

(1) Name, City, State, Country

Bruce Van Sann
Ridgewood, NJ
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Chairman and Chief Executive Officer

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Director and Chief Executive Officer, Citizens Bank, N.A.
Director and Chief Executive Officer, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Director, Moody's Corporation
Member, The Clearing House Supervisory Board
Director, Bank Policy Institute
Member, National Constitution Center (not for profit)

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group’s voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
   (List names of companies and percentage of voting securities held.)

None
CITIZENS FINANCIAL GROUP, INC. 
Providence, Rhode Island

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Report Item 4: Insiders 

(1) Name, City, State, Country 

Wendy A. Watson 
Boston, MA 
USA 

(2) Principal Occupation, if other than with the Bank Holding Company 

None 

(3) Title and position 

(a) Title and Position with the Bank Holding Company 

Director 

(b) Title and Position with Subsidiaries (include names of subsidiaries) 

Director, Citizens Bank, N.A. 
Director, Citizens Bank of Pennsylvania 

(c) Title and Position with Other Businesses (include names of other businesses) 

Director, Independent Order of the Foresters Life Insurance Company 
Director, MD Private Trust 
Board Member, Community Service Committee of Boston Children’s Hospital 
Board Member, Advisory Board of Crittenten Women’s Union 
Member of the Editorial Board of the “Intelligent Outsource” Journal 

(4) Percentage of Voting Shares: 

(a) In the Bank Holding Company 

Less than one percent ownership interest in all classes of Citizens Financial Group’s voting securities. 

(b) In Subsidiaries (include names of subsidiaries) 

None 

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held. (List names of companies and percentage of voting securities held.) 

None
Report Item 4: Insiders

(1) Name, City, State, Country

John Woods
Stamford, CT
USA

(2) Principal Occupation, if other than with the Bank Holding Company

None

(3) Title and position

(a) Title and Position with the Bank Holding Company

Chief Financial Officer

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Chief Financial Officer, Citizens Bank, N.A.
Chief Financial Officer, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

None

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.
(List names of companies and percentage of voting securities held.)

None
Report Item 4: Insiders

(1) Name, City, State, Country

Marita Zuraid
Springfield, IL
USA

(2) Principal Occupation, if other than with the Bank Holding Company

President & CEO, The Horace Mann Educators Corporation

(3) Title and position

(a) Title and Position with the Bank Holding Company

Director

(b) Title and Position with Subsidiaries (include names of subsidiaries)

Director, Citizens Bank, N.A.
Director, Citizens Bank of Pennsylvania

(c) Title and Position with Other Businesses (include names of other businesses)

Trustee - American Institute for Chartered Property and Casualty Underwriters

(4) Percentage of Voting Shares:

(a) In the Bank Holding Company

Less than one percent ownership interest in all classes of Citizens Financial Group's voting securities.

(b) In Subsidiaries (include names of subsidiaries)

None

(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held.

(List names of companies and percentage of voting securities held.)

None