

**NEWS RELEASE
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Citizens Financial Group launches video banking pilot in four states
Collaboration with Cisco and LongPen provides Citizens Bank and Charter One customers with on-demand expert advice and banking solutions in traditional and in-store branch locations

PROVIDENCE, R.I. – Continuing its commitment to make banking easier and more convenient, Citizens Financial Group, Inc. (CFG) today announced it is launching a video banking pilot in four states. The pilot provides customers in participating Citizens Bank and Charter One branches on-demand face-to-face interaction with bank specialists in different locations. CFG is able to provide real-time personalized solutions to fit customers' banking needs using Cisco's Remote Expert solution, a TelePresence and collaboration technology coupled with LongPen's signature solution.

"The video banking pilot is a further step forward in our commitment to providing customers with greater access to innovative products and solutions that help them bank when, where and how they want," said Vice Chairman Martin Bischoff, who heads Consumer and Business Banking at Citizens Financial Group. "Face-to-face interaction plays an important role in these communications. Video banking is an innovative banking solution that makes us more convenient than ever before in these markets by instantly connecting our customers with knowledgeable bank specialists and providing them with the tools to make financial decisions."

Customers can take advantage of a full range of mortgage and wealth management services through one-on-one video banking conversations. Customers who choose to use video banking will be able to complete these banking processes much more quickly. In the case of mortgage applications, video banking allows consumers to initiate the mortgage application process without having to wait for follow-up appointments or for document delivery for signatures. Eligible applicants could be provided a pre-approval letter.

The video banking pilot is now available at 16 branches in four retail markets — Illinois, Massachusetts, New York (Long Island), and Pennsylvania (Philadelphia) — to Citizens and Charter One customers seeking information, advice and solutions on mortgages, wealth management services and other products.

CFG is partnering with Cisco using its Remote Expert solution, which bridges the physical distance between customers and bank specialists by enabling face to face consultations over high definition video. The tight coupling of Cisco's TelePresence and other advanced collaboration software with banking processes enables CFG to deploy its banking experts more efficiently and effectively, resulting in more value for its customers.

Benefits to Citizens and Charter One customers include:

- Access to mortgage experts, or wealth management services on demand or through scheduled appointments with specialized professionals, wherever and whenever.
- Custom solutions from a mortgage professional for all borrowing needs such as purchasing or refinancing a home.

“We know that convenience and access to information is important to customers,” said Theresa McLaughlin, Group Executive Vice President and Chief Marketing Officer. “We believe this advanced video banking technology brings great value to our customers at participating branches, allowing them to instantly connect live with lending and wealth management specialists in other locations, putting our customers in control of when and how they bank.”

CFG is also able to eliminate the inconvenience and time delay of obtaining signed agreements when there is a physical distance between customers and bank specialists by using Syngrafii Corp.’s LongPen Signature Solution™ that integrates with Cisco’s technology. This highly secure electronic signing solution, which produces “wet” signatures, enables CFG to deliver greater accessibility while increasing efficiency to its customers.

“The power of video is in developing valuable solutions like Video Banking/Remote Expert to transform business models and ultimately create a differentiated customer experience” said OJ Winge, SVP and GM, Cisco TelePresence Technology Group. “This solution showcases how immersive Cisco TelePresence experience can play a major role in the future of retail banking by providing customers timely, personalized access to experts who can help them make solid financial decisions.”

This video banking pilot is the latest in a series of innovative solutions created to enhance ease, convenience and the overall banking experience for Citizens and Charter One customers. In November, CFG launched accessMOBILE, a free mobile banking application for commercial and business customers to manage their cash and payments.

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Citizens and Charter One traditional and in-store branches include:

Eastern Pennsylvania

- 2001 Market Street, Philadelphia, PA 19103
- 363 West Lancaster Ave., Wayne, PA 19087
- 1150 Welsh Road, Lansdale, PA 19446 (located inside Acme)
- 48 West Road, Newtown, PA 19446 (located inside Acme)

Long Island, NY

- 425 Portion Road, Lake Ronkonkoma, NY 17779 (located inside Stop & Shop)
- 50 Cherry Valley Ave., West Hempstead, NY 11552 (located inside Stop & Shop)

Boston, MA

- 196 East Main Street, Rt. 16, Milford, MA 01757 (located inside Stop & Shop)
- 40 Franklin Village Drive, Franklin, MA 02038 (located inside Stop & Shop)
- 250 Legacy Place, Dedham, MA 02026
- 73 Tremont Street, Boston, MA 02108
- 414 Washington Street, Brighton, MA 02135

Illinois

- 12690 S State Route 59, Plainfield, IL, 60544 (located inside Wal-Mart)
- 1555 N. Rand Road, Palatine, IL, 60074 (located inside Wal-Mart)
- 9401 S. Cicero Avenue, Oak Lawn, IL 60423

- 540 Lake Street, Addison, IL, 60101
- 71 South Wacker Drive, Chicago, IL 60606

About Citizens Financial Group, Inc.

Citizens Financial Group, Inc. is a \$132 billion commercial bank holding company. It is headquartered in Providence, R.I., and, through its subsidiaries, has more than 1,500 branches, approximately 3,800 ATMs and more than 21,100 employees. Its two bank subsidiaries are RBS Citizens, N.A. and Citizens Bank of Pennsylvania. They operate a 12-state branch network under the Citizens Bank brand in Connecticut, Delaware, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont, and the Charter One brand in Illinois, Michigan and Ohio. CFG has non-branch retail and commercial offices in more than 30 states. CFG is owned by RBS (The Royal Bank of Scotland Group plc). CFG's website is citizensbank.com.

About Cisco

Cisco, (NASDAQ: CSCO), is the worldwide leader in networking that transforms how people connect, communicate and collaborate. Information about Cisco can be found at <http://www.cisco.com>. For ongoing news, please go to <http://newsroom.cisco.com>.

About Syngrafii Corp – LongPen

Syngrafii, is an advanced technology company providing unique signature solutions for the online world. The Syngrafii Solution is the only digital document service which provides the ability to “**Go Back to Paper**” at any time. For more information, please go to www.syngrafii.com.

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