

Below in the Public Exhibit are the responses of Citizens Financial Group, Inc. (“CFG”) to the public follow-up questions received from the Federal Reserve Board (“FRB”) in a letter dated October 22, 2021 relating to CFG’s application under Sections 3(a)(3) and (5) of the Bank Holding Company Act of 1956, as submitted on September 2, 2021 (the “Application”), requesting prior approval for CFG to acquire Investors Bancorp, Inc. (“Investors”) and its wholly owned subsidiary bank, Investors Bank, a New Jersey state-chartered bank. The responses to the confidential questions included to such letter are included in a separate Confidential Appendix (the “Confidential Materials”). The FRB’s questions are repeated in each of the Public Appendix and Confidential Materials, in bold type, and the responsive information immediately follows each question. The information in the Public Appendix and in the Confidential Materials has been provided by CFG, and where relevant, Investors.

Confidential Treatment Request

Pursuant to the Freedom of Information Act, 5 U.S.C. § 552, and the regulations of the FRB, 12 C.F.R. Part 261, CFG hereby respectfully requests that the Confidential Materials be treated confidentially and not be made available for inspection or copying.

The Confidential Materials include nonpublic commercial or financial information that is privileged or confidential within the meaning of Section 261.15(a)(4) of the FRB’s regulations or information that is otherwise exempt from disclosure under Section 261.15(a) of the FRB’s regulations.¹ At this time, the Confidential Materials will not be publicly disclosed and are not required to be publicly disclosed. The information has been actually and customarily kept confidential by CFG and, where relevant, Investors, and their respective subsidiaries, and this information is being provided to the FRB under an expectation and implied assurance of privacy.² Disclosure of this information would reveal to competitors the internal strategies, transactions and competitive position of CFG and, where relevant, Investors and their respective subsidiaries and would place CFG, Investors and their respective subsidiaries at a competitive disadvantage with respect to competitors who do not publicly reveal such information.³ For

¹ Under 5 U.S.C. § 552(b)(4), information that a private party has provided to a government agency is exempt from disclosure if it consists of information that is “trade secrets and commercial or financial information obtained from a person and privileged or confidential.” *Accord* 12 C.F.R. § 261.15(a)(4). The United States Supreme Court recently clarified that commercial information submitted to the federal government qualifies as “confidential” under 5 U.S.C. § 552(b)(4) when, at a minimum, it is “actually” and “customarily” “kept private” and the federal government provides assurances to the submitter that the information will be maintained in confidence. *Food Mktg. Inst. v. Argus Leader Media*, 139 S. Ct. 2356, 2363 and 2366 (2019).

² *See* 85 Fed. Reg. 57,616, 57,620 (submitters of confidential information may rely on “express or implied” assurances of confidentiality when submitting commercial or financial information to an agency); U.S. Department of Justice, Office of Information Policy, *Step-by-Step Guide for Determining if Commercial or Financial Information Obtained From a Person is Confidential Under Exemption 4 of the FOIA*, <https://www.justice.gov/oip/step-step-guide-determining-if-commercial-or-financial-information-obtained-person-confidential> (last updated Oct. 7, 2019).

³ “A submitter’s request for confidentiality in reliance upon [the nonpublic commercial or financial information exemption] generally expires 10 years after the date of submission unless the submitter requests and provides justification for a longer designation period.” 12 C.F.R. § 261.17(b). CFG, on behalf of itself and its affiliates, requests that the Confidential Materials be accorded confidential treatment beyond 10 years after the date of submission of such Confidential Materials because the Confidential

these reasons, CFG believes that the Confidential Materials are privileged or confidential within the meaning of 12 C.F.R. § 261.15(a)(4).

In addition, CFG requests, pursuant to the Freedom of Information Act and the applicable Board regulations and for reasons including those set forth above, that any memoranda, notes or other writings of any kind whatsoever made by an employee, agent or any person under the control of the FRB or the Federal Reserve Bank of Boston (or any other Federal Reserve Bank or governmental agency) that incorporate, include or relate to any of the matters referred to in the Confidential Materials (1) furnished by CFG or its employees or agents to the FRB or the Federal Reserve Bank of Boston (or any other Federal Reserve Bank or governmental agency) or (2) referred to in any conference, meeting, telephone conversation or interview between (a) employees, former employees, representatives, agents or counsel of CFG and (b) employees, agents or any persons under the control of the FRB or the Federal Reserve Bank of Boston (or any other Federal Reserve Bank or governmental agency), be maintained in confidence, not be made part of any public record and not be disclosed to any person.

CFG also requests that, if the FRB or the Federal Reserve Bank of Boston should make a preliminary determination not to comply with the foregoing requests for confidential treatment, CFG be given notice thereof in ample time to permit it to make an appropriate submission as to why such information should be preserved in confidence. If the Confidential Materials or any of such memoranda, notes or writings are the subject of a Freedom of Information Act request or a request or demand for disclosure by any governmental agency, Congressional office or committee, court or grand jury, CFG requests, pursuant to the FRB's regulations, that you notify CFG prior to making such disclosure. CFG further asks that it be furnished with a copy of all written materials pertaining to such request (including but not limited to the request itself and any determination with respect to such request) and that CFG be given sufficient advance notice of any intended release so that it may, if deemed necessary or appropriate, pursue any available remedies.

If you have any questions with respect to any of the matters discussed in this submission, please contact Mitchell S. Eitel by phone at (212) 558-4960 or e-mail at eitelms@sullcrom.com, or Ana M. González at (212) 558-4335 or gonzaleza@sullcrom.com.

Materials relate to internal governance and business strategies of CFG and its affiliates and disclosure of this information, whether now or in the future, would place CFG and its affiliates at a competitive disadvantage with respect to competitors who do not publicly reveal this information.

Public Appendix

FINANCIAL AND MANAGERIAL

1. Provide pro forma loan portfolio concentration ratios (including owner/non-owner occupied commercial real estate) for CFG and Citizens Bank, NA, Providence, Rhode Island, in comparison to total capital based on financial data as of June 30, 2021.

The following tables provide the pro forma loan portfolio concentration ratios for CFG and Citizens Bank, N.A. (CBNA) for the period ended June 30, 2021:

CFG

(\$ in millions)	As of June 30, 2021								As a % Total Loans	Loans as % Total Capital
	Historical CFG	Historical Acquired HSBC Branches	Pro Forma Adjustments	Pro Forma Condensed Combined CFG and HSBC Branches	Historical Investors	Transaction Accounting Adjustments	Pro Forma Condensed Combined			
Commercial & industrial	\$ 41,407	\$ 100	\$ (2)	\$ 41,505	\$ 1,713	\$ 12	\$ 43,230	28.9%	193.7%	
Commercial real estate										
Owner-occupied	4,348	-	-	4,348	1,216	9	5,573	3.7%	25.0%	
Nonowner-occupied	7,373	-	-	7,373	5,299	37	12,709	8.5%	56.9%	
Construction	5,131	-	-	5,131	484	3	5,618	3.8%	25.2%	
Multi-family	983	-	-	983	7,563	53	8,599	5.7%	38.5%	
Lease	1,828	-	-	1,828	373	3	2,204	1.5%	9.9%	
Total commercial loans	61,070	100	(2)	61,168	16,648	117	77,933	52.1%	349.1%	
Residential real estate	20,638	1,501	(27)	22,112	4,053	28	26,193	17.5%	117.3%	
Home equity	11,249	-	-	11,249	196	1	11,446	7.6%	51.3%	
Automobile	11,507	-	-	11,507	-	-	11,507	7.7%	51.6%	
Other	18,203	311	(5)	18,509	459	4	18,972	12.7%	85.0%	
Total retail loans	61,597	1,812	(32)	63,377	4,708	33	68,118	45.5%	305.2%	
Loans held for sale										
Commercial & industrial	3,499	-	-	3,499	-	-	3,499	2.3%	15.7%	
Residential real estate	81	-	-	81	-	-	81	0.1%	0.4%	
Total loans	\$ 126,247	\$ 1,912	\$ (34)	\$ 128,125	\$ 21,356	\$ 150	\$ 149,631	100.0%	670.4%	

Total Capital \$ 22,321 (A)

(A) Reflect the net adjustments to total capital for the HSBC branch acquisition (\$201million) and Investors (\$624 million) as described in the Confidential Exhibits.

CBNA

As of June 30, 2021

(\$ in millions)	Historical CBNA	Historical Acquired HSBC Branches	Pro Forma Adjustments	Pro Forma Condensed Combined		Transaction Accounting Adjustments	Pro Forma Condensed Combined	As a % Total Loans	Loans as % Total Capital
				CBNA and HSBC Branches	Historical Investors Bank				
Commercial & industrial	\$ 41,407	\$ 100	\$ (2)	\$ 41,505	\$ 1,713	\$ 12	\$ 43,230	28.9%	201.6%
Commercial real estate									
Owner-occupied	4,348	-	-	4,348	1,216	9	5,573	3.7%	26.0%
Nonowner-occupied	7,373	-	-	7,373	5,299	37	12,709	8.5%	59.3%
Construction	5,131	-	-	5,131	484	3	5,618	3.8%	26.2%
Multi-family	983	-	-	983	7,563	53	8,599	5.7%	40.1%
Lease	1,828	-	-	1,828	373	3	2,204	1.5%	10.3%
Total commercial loans	61,070	100	(2)	61,168	16,648	117	77,933	52.1%	363.4%
Residential real estate	20,638	1,501	(27)	22,112	4,053	28	26,193	17.5%	122.1%
Home equity	11,249	-	-	11,249	196	1	11,446	7.6%	53.4%
Automobile	11,507	-	-	11,507	-	-	11,507	7.7%	53.7%
Other	18,203	311	(5)	18,509	459	4	18,972	12.7%	88.5%
Total retail loans	61,597	1,812	(32)	63,377	4,708	33	68,118	45.5%	317.6%
Loans held for sale									
Residential real estate	3,499	-	-	3,499	-	-	3,499	2.3%	16.3%
Other	81	-	-	81	-	-	81	0.1%	0.4%
Total loans	\$ 126,247	\$ 1,912	\$ (34)	\$ 128,125	\$ 21,356	\$ 150	\$ 149,631	100.0%	697.7%

Total Capital \$ 21,446 (A)

(A) Reflect the net adjustments to total capital for the HSBC branch acquisition (\$201million) and Investors (\$624 million) as described in the Confidential Exhibits.

LEGAL

- The Additional Information Response (October 8, 2021), provides a copy of the notice of the proposal published in the Providence Journal but does not provide an affidavit of publication. Provide an affidavit of publication from the Providence Journal providing notice of the proposal or explain why CFG is unable to provide an affidavit, if such is the case.**

Please refer to Public Exhibit A attached hereto, which is a letter from the Providence Journal confirming that the newspaper notices in respect of the Application were published in the Providence Journal on September 3, 2021 and September 24, 2021. The Providence Journal does not issue sworn affidavits, but rather provides electronic “tear-sheets” for publication verification in the ordinary course of its business.

PUBLIC EXHIBIT A

PROVIDENCE Journal

CONFIRMATION OF PUBLICATION

The Providence Journal

The Providence Sunday Journal

Published by Providence Journal

Providence, Rhode Island 02902

State of Rhode Island

City and County of Providence

On the days listed in the below references, the Citizen's Bank notices published in The Providence Journal newspaper, in the City of Providence, by The Providence Journal Company.

Note: The E-Tearsheets attached are proof of publication and validated with the date and timestamp of the publication. (currently, we are not supplying hard-copy affidavits.)

3rd of September, 2021

- Two notices published, of which were duly inserted in THE PROVIDENCE JOURNAL in the issue of: September 3, 2021. See E-Tearsheet for publication verification.

• *Form of Publication Notice - Notice of Application by Citizens Financial Group, Inc. for the Acquisition Investors Bancorp, Inc. and Notice of Application for Merger of Investors Bank with and into Citizens Bank, National Association Citizens Financial Group, Inc., One Citizens Plaza, Providence, Rhode Island 02903 ("CFG"), applied to the Federal Reserve Board on September 2, 2021 for permission to acquire another bank holding company, Investors Bancorp, Inc.*

• *Notice of Application for the Merger of Investors Bank Into Citizens Bank, National Association Notice is given that an application ("Application") has been submitted on September 2, 2021*

10th of September, 2021

- One notice published, of which was duly inserted in THE PROVIDENCE JOURNAL in the issue of: September 10, 2021. See E-Tearsheet for publication verification.

• *Notice of Application for the Merger of Investors Bank Into Citizens Bank, National Association Notice is given that an application ("Application") has been submitted on September 2, 2021.*

24th of September, 2021

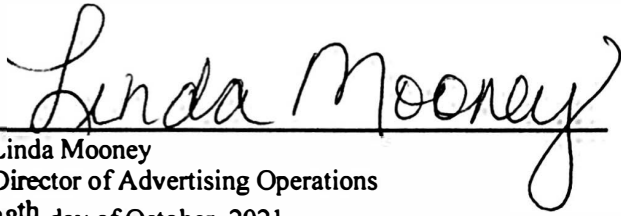
- One notice published, of which was duly inserted in THE PROVIDENCE JOURNAL in the issue of: September 24, 2021. See E-Tearsheet for publication verification.

• *Form of Publication Notice Notice of Application by Citizens Financial Group, Inc. for the Acquisition of Investors Bancorp, Inc. Citizens Financial Group, Inc., One Citizens Plaza, Providence, Rhode Island 02903 ("CFG"), applied to the Federal Reserve Board of September 2, 2021 for permission to acquire Investors Bancorp, Inc., 101 JFK Parkway, Short Hills, New Jersey 07078 ("Investors"), and thereby acquire control of Investors' subsidiary bank, Investors Bank, a New Jersey state-chartered bank, 101 JFK Parkway, Short Hills, New Jersey 07078.*

28th of September, 2021

- One notice published, of which was duly inserted in THE PROVIDENCE JOURNAL in the issue of: September 28, 2021. See E-Tearsheet for publication verification.

• *Notice of Application for the Merger of Investors Bank Into Citizens Bank, National Association Notice is given that an application ("Application") has been submitted on September 2, 2021.*

A handwritten signature in black ink that reads "Linda Mooney". The signature is written in a cursive style and is positioned above a horizontal line.

Linda Mooney
Director of Advertising Operations
28th day of October, 2021

LEGALS

NOTICE OF SEIZURE AND FORFEITURE

The following cases have been seized for forfeiture under R.I.G.L. § 21-28-4.01(A), THE UNIFORM CONTROLLED SUBSTANCE ACT:

F-203-21-2604
On April 30, 2021 at Radisson Hotel, 2081 Post Rd., Warwick, RI, Pawtucket Police Department seized Three Thousand Three Hundred Forty-Six Dollars in U.S. Currency. The appraised value of the property is \$3,346.00.

F-204-21-2639
On July 14, 2021 at 324 Providence St., West Warwick, RI, West Warwick Police Department seized One Thousand Nine Dollars in U.S. Currency. The appraised value of the property is \$1,009.00.

F-303-21-2627
On June 07, 2021 at Memorial Blvd West/Thomas St., Newport, RI, Newport Police Department seized One Thousand One Hundred Forty Dollars in U.S. Currency. The appraised value of the property is \$1,140.00.

F-412-21-2620
On June 08, 2021 at 202 Carnation St., 1st Floor, Pawtucket, RI, Pawtucket Police Department seized Thirty Thousand Four Hundred Fifty-Nine Dollars and 99 Cents in U.S. Currency and 2016 white Chevrolet Silverado MA reg. 71V524 (V I N 1GCVKRECSG2118736). The appraised value of the property is \$70,066.99.

F-408-21-2621
On June 14, 2021 at 131 Harrison St., Apt. 2, Pawtucket, RI, Pawtucket Police Department seized Five Hundred Seventy-Nine Dollars in U.S. Currency. The appraised value of the property is \$579.00.

F-408-21-2622
On June 10, 2021 at 181 Benefit St., Pawtucket, RI, Pawtucket Police Department seized Three Hundred Eighty Dollars in U.S. Currency. The appraised value of the property is \$380.00.

F-408-21-2623
On June 09, 2021 at 688 Weeden St., Apt. 2, Pawtucket, RI, Pawtucket Police Department seized One Thousand Four Hundred Twenty-One Dollars in U.S. Currency. The appraised value of the property is \$1,421.00.

F-408-21-2626
On June 11, 2021 at 200 Eastern Ave., Apt. 506, Pawtucket, RI, Pawtucket Police Department seized One Thousand Five Hundred Twenty-Five Dollars in U.S. Currency and 1 gold chain with large diamond pendant. The appraised value of the property is \$9,937.00.

F-408-21-2633
On June 25, 2021 at St. Francis Cemetery, 163 Smithfield Ave., Pawtucket, RI, Pawtucket Police Department seized One Thousand Three Hundred Thirty Dollars in U.S. Currency. The appraised value of the property is \$1,343.00.

F-408-21-2641
On July 26, 2021 at 110 Kenyon Ave., Apt 45/46, Pawtucket, RI, Pawtucket Police Department seized Three Hundred Eighteen Dollars in U.S. Currency. 2 Can-Fan Max 14 (top of scrubber), 2 Can Filter (bottom of scrubber), Phantom CMH reflector light, 11 Sunburst lights, 25 Phantom Light & Ballast combos and 6 Phantom Ballasts. The appraised value of the property is \$13,056.58.

F-409-21-2607
On May 20, 2021 at Wilson St./Elmwood Ave., Providence, RI, Providence Police Department seized Two Thousand Eight Hundred Forty-Three Dollars in U.S. Currency. The appraised value of the property is \$2,843.00.

F-409-21-2615
On June 05, 2021 at Eddy St./Thurbers Ave., Providence, RI, Providence Police Department seized Four Thousand Two Hundred Forty-Five Dollars in U.S. Currency. The appraised value of the property is \$4,245.00.

F-409-21-2618
On June 09, 2021 at 52 Greeley St., Providence, RI, Providence Police Department seized Eight Thousand Three Hundred Seventy-Nine Dollars in U.S. Currency. The appraised value of the property is \$8,379.00.

F-409-21-2629
On June 25, 2021 at 167 Wallace St., 3rd Floor, Providence, RI, Providence Police Department seized Three Thousand Six Hundred Nineteen Dollars in U.S. Currency. The appraised value of the property is \$3,619.00.

F-409-21-2630
On June 22, 2021 at Conduit St., Providence, RI, Providence Police Department seized Eight Thousand Twenty Dollars in U.S. Currency. The appraised value of the property is \$8,200.00.

F-409-21-2631
On June 21, 2021 at Pemberton St. At Dover St., Providence, RI, Providence Police Department seized One Thousand Thirty-Eight Dollars in U.S. Currency. The appraised value of the property is \$1,038.00.

F-409-21-2635
On July 07, 2021 at Smith St./Orms Street, Providence, RI, Providence Police Department seized Nine Thousand Five Hundred Sixty-Six Dollars in U.S. Currency and 2013 Chrysler 300C VIN #23C3CAEG8DH632329. The appraised value of the property is \$17,167.00.

F-412-21-2610
On May 25, 2021 at Gaul Ave., Woonsocket, RI, Woonsocket Police Department seized Eight Hundred Fifty-Eight Dollars in U.S. Currency. The appraised value of the property is \$858.00.

F-412-21-2619
On June 22, 2021 at 150

Mill St., Woonsocket, RI, Woonsocket Police Department seized Three Thousand Two Hundred Seventy-Nine Dollars in U.S. Currency. The appraised value of the property is \$3,279.00.

F-412-21-2636
On July 06, 2021 at 182 Cumberland St., Woonsocket, RI, Woonsocket Police Department seized Six Thousand Sixty-Four Dollars in U.S. Currency. The appraised value of the property is \$6,064.00.

F-412-21-2637
On July 11, 2021 at 28 Sunnyside Ave. At 268 Mason St., Woonsocket, RI, Woonsocket Police Department seized Five Thousand Four Hundred Eighty-Two Dollars in U.S. Currency. The appraised value of the property is \$6,482.00.

F-414-21-2613
On June 06, 2021 at Angells Collision, 274 Putnam Pike, Glocester, RI, Glocester Police Department seized Two Thousand Eight Hundred Thirty-Three Dollars in U.S. Currency. The appraised value of the property is \$2,833.00.

F-414-21-2628
On June 25, 2021 at 30 Sherwood St., Apt. 1fl, Providence, RI, Glocester Police Department seized Two Thousand Six Hundred Fifty-Eight Dollars in U.S. Currency and 2008 BMW X-3 VIN #WBXP93468WJ08448. The appraised value of the property is \$8,684.00.

F-400-21-2606
On April 14, 2021 at S/B Prior To Rt 116, Lincoln, RI, Rhode Island State Police Department seized Eleven Thousand Dollars in U.S. Currency. The appraised value of the property is \$11,000.00.

F-400-21-2609
On May 13, 2021 at 105 Alverson Ave., Apt 3fl, Providence, RI, Rhode Island State Police Department seized Four Thousand Two Hundred Sixty-Nine Dollars in U.S. Currency, BMX 14k yellow gold Cuban link chain (3.69 oz), BMX 14k yellow gold Cuban link bracelet (2.895 oz), Men's 14k yellow gold curb link chain set with cubic zirconia (1.505 oz), 14k yellow gold with cubic zirconia earring (0.105 oz), Silver 2018 Acura TLX (VIN: 19AUB1F50A000209) and Black 2005 Honda Odyssey (VIN: 5FNRL38605B055453). The appraised value of the property is \$46,167.00.

F-400-21-2611
On June 01, 2021 at N/South Of Savies Hill, Rte. 146, Lincoln, RI, Rhode Island State Police Department seized Two Thousand Six Hundred Ninety-Six Dollars in U.S. Currency and Maroon 2015 Kia Sorrento VIN #5XYKTXA68F646023. The appraised value of the property is \$10,944.00.

F-400-21-2624
On June 11, 2021 at 24 Russo St., Apt. 1fl, Providence, RI, Rhode Island State Police Department seized Ten Thousand Five Dollars in U.S. Currency and 2009 Honda Accord (VIN: 1HGCP26369A024074). The appraised value of the property is \$12,491.00.

F-400-21-2625
On June 10, 2021 at 1729 Smith St., North Providence, RI, Rhode Island State Police Department seized Seven Thousand Four Hundred Ninety-Seven Dollars in U.S. Currency. The appraised value of the property is \$7,497.00.

F-400-21-2632
On June 25, 2021 at 991 Lonsdale Ave., Central Falls, RI, Rhode Island State Police Department seized 2013 BMW 535xi VIN: WBAFU7C55DDU72379. The appraised value of the property is \$7,624.00.

F-400-21-2634
On June 24, 2021 at 89 Hall St. East Providence, RI, Rhode Island State Police Department seized Seven Hundred Sixty Dollars in U.S. Currency and 2017 Nissan Altima bearing RI 1BK319 VIN #1N4AL3APH1N322577. The appraised value of the property is \$12,301.00.

F-400-21-2638
On July 20, 2021 at 50 Alvin St., Providence, RI, Rhode Island State Police Department seized Eight Thousand Seven Hundred Twenty-Three Dollars in U.S. Currency. The appraised value of the property is \$8,723.00.

Persons who wish to contest the forfeiture of the seized property in court must file a claim of ownership and a cost bond with the Attorney General in the amount of ten percent (10%) of the appraised value of the property or in the penal sum of \$250.00. Submit the bond by the cashier's check payable to the state of Rhode Island Department of Attorney General, or present surety approved by the Attorney General.

Persons who want to request the remission or mitigation of the forfeiture must file a petition stating the facts and circumstances which justify remission or mitigation of the forfeiture and proof of an ownership interest in the property. Persons claiming an interest in the property as a result of this notice must file petitions for remission or mitigation of forfeiture or a claim and cost bond with Attorney General by October 4, 2021. THE PROPERTY WILL BE FORFEITED TO THE STATE IF A PETITION FOR REMISSION OR MITIGATION OR A CLAIM AND COST BOND HAS NOT BEEN TIMELY FILED.

THOMAS, NANCY V. - estate Guardians' third account; for hearing September 21, 2021.

ROACH, DANIEL - FULL AGE Appointment of guardian; for hearing September 21, 2021.

ROBINSON, MAXIMILLIAN R. - estate Granting of letters of administration; for hearing September 21, 2021.

THOMAS, NANCY V. - estate Guardians' third account; for hearing September 21, 2021.

THOMAS, NANCY V. - estate Guardians' third account; for hearing September 21, 2021.

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