Business Capital

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Dear Commercial Colleague:

I wanted to let you know that we have changed the name of our asset-based lending unit, operating previously as Citizens Business Capital and Charter One Business Capital, to **RBS Business Capital**.

Our national ABL group is one of the largest providers of secured asset-based loans in the United States, operating from eight regional offices in Atlanta, Boston, Cleveland, Chicago, Memphis, New York, Philadelphia and Pittsburgh.

We believe that as a national business line, this name change will signal our ABL group's significant size – and enable it to better leverage business opportunities both inside and beyond our primary footprint. It will also foster greater cooperation and partnership with RBS as warranted. **RBS Business Capital's** regional offices reinforce our ability to deliver ABL products and services locally.

RBS Business Capital has a terrific partnership with CFG's other Corporate and Commercial Banking colleagues. I expect that partnership will continue to grow – and reap great benefits – in the months and years ahead.

Sincerely,

Dan