Growing Business Banking Relationships & Revenues:
Lessons from the Frontlines

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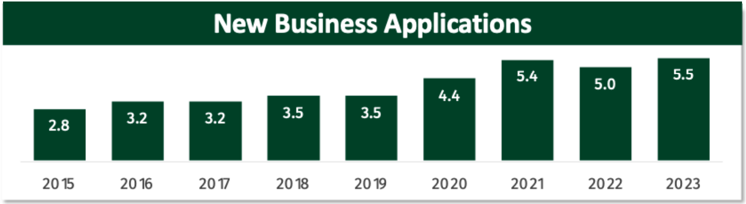
Citizens

New Business Growth & Opportunities

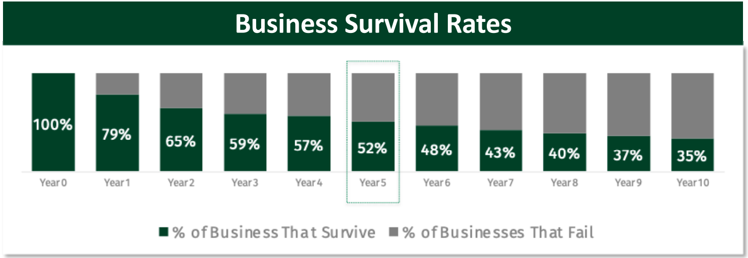
Growth Is Rewarding...



Consumer & New Businesses	Small Business	Business Banking	Middle Market
5,500,000 Business Started Each Year	**~65%** of BB Clients start in Consumer Banking	**~30%** of large BB Clients started as small clients	**>15%** of Middle Market relationships come from BB

Business Challenges & Needs

Achieving It Is Challenging...



Financial Pressures	• Liquidity Challenges • Debt Capital Needs • Personal Expenses
Operational Challenges	• Payroll • Supplier Chain • Daily Risk & Fraud

Need for Trusted Advice	• Experience • Market Intel • Empathy
Market Risk	• Tariffs • Conflict • Taxes

What do Business Owners Actually Want?

- **Delivered relevant and timely advice**
- Easy to do business with
- Gets things right the first time
- Values our business
- Responsive to my requests or questions
- Meets our credit needs
- Competitively priced services
- Competitive rates on loans and deposits
- Keeps up with innovation
- Conveniently located physical presence (maybe)

Advice from banks is expected, but not consistently delivered

82% of businesses agree it's important that their bank provides business advice

However, **34%** of younger small businesses get advice from their bank

What constitutes as providing advice?

✓ Deep understanding of their industry and business model
✓ Meaningful conversations tied to cash flow and growth
✓ Fast resolution when issues arise
✓ Solutions that solve problems and deliver clear value

Understanding The Realities of Bankers

Business owners don't always say what they are thinking…

> *You only show up when you need something*

> *I don't know all the things your bank can actually do*

…and bankers often fall short of expectations. Why?

- Generic conversations don't reflect the business' reality
- Leading with products instead of solving problems
- Slow follow-up and sequenced value positioning
- Failure to proactively understand long term needs and align colleague expertise

What I've Learned: My 20 Years On The Frontlines

Thought leadership & insights drive true distinction when properly paired with rate, term and conditions

Speed to market and rapid servicing / troubleshooting is our currency

Empowerment and confident decision making & minimizing decisions by committee drives customer advocacy

Bringing the full value of the bank to the customer beyond what's expected creates further distinction and loyalty

The Hybrid Approach: Why In-Person Still Wins but Digital Matters

- **Ability to assess the operations of the business**
- **Aligns to the 5 C's of credit**
  character, cash flow, capacity, collateral and conditions
- **Self-service and digital assets are complementary to human support**

Building Trust: Providing Valued Insights

Trust is earned when data, insight and expertise translate into growth outcomes

Creating a Trusted Growth Partnership

Gather Data & Analytics: What We See

- Client Data
- Usage Reporting
- Patterns & Trends
- Smart Signals

Translate Behavioral Insights: What It Means

- Cash Cycle
- Liquidity Needs
- Risk Signals
- Growth Triggers

Apply with Market Expertise: What We Bring

- Industry Knowledge
- Economic Awareness
- Practical Applicability

Lead with Growth Outcomes: What We Deliver

- Retention
- Deeper Relationships
- Long-term Value

Retaining Valued Customers

Retention isn't a program, it's the result of relevance, timing and action

Customers Stay When Bankers...

Understand What Matters Now ▷▷| **Bring Insights Early** ▷▷| **Make Progress Easy**

...Take Products & Turn Them Into Growth Outcomes

- Surface unconsidered needs clients aren't asking about
- Align solutions to business and cash-flow realities
- Make a clear case for why changes matter now
- Demonstrate meaningful differentiation, not feature parity

Three Ways Growth Partners Deliver Value

#1: Win Back Time and Earn Relevance

Respect client time	Be fast and easy to work with	Eliminate handoff friction	Focus on insight, not admin

#2: Lead With What Clients Value, Not What We Sell

Know the client's business	Lead with outcomes, not products	Use data to prioritize outreach	Bring ideas clients didn't know to ask for

#3: Drive Retention, Cross-Sell and LTV Through Growth Conversations

Make the case for change, status quo is your real competitor	Align solutions to growth and risk moments	Differentiate through timing and follow-through	Measure success by client growth

Q&A

Thank You For Your Engagement!