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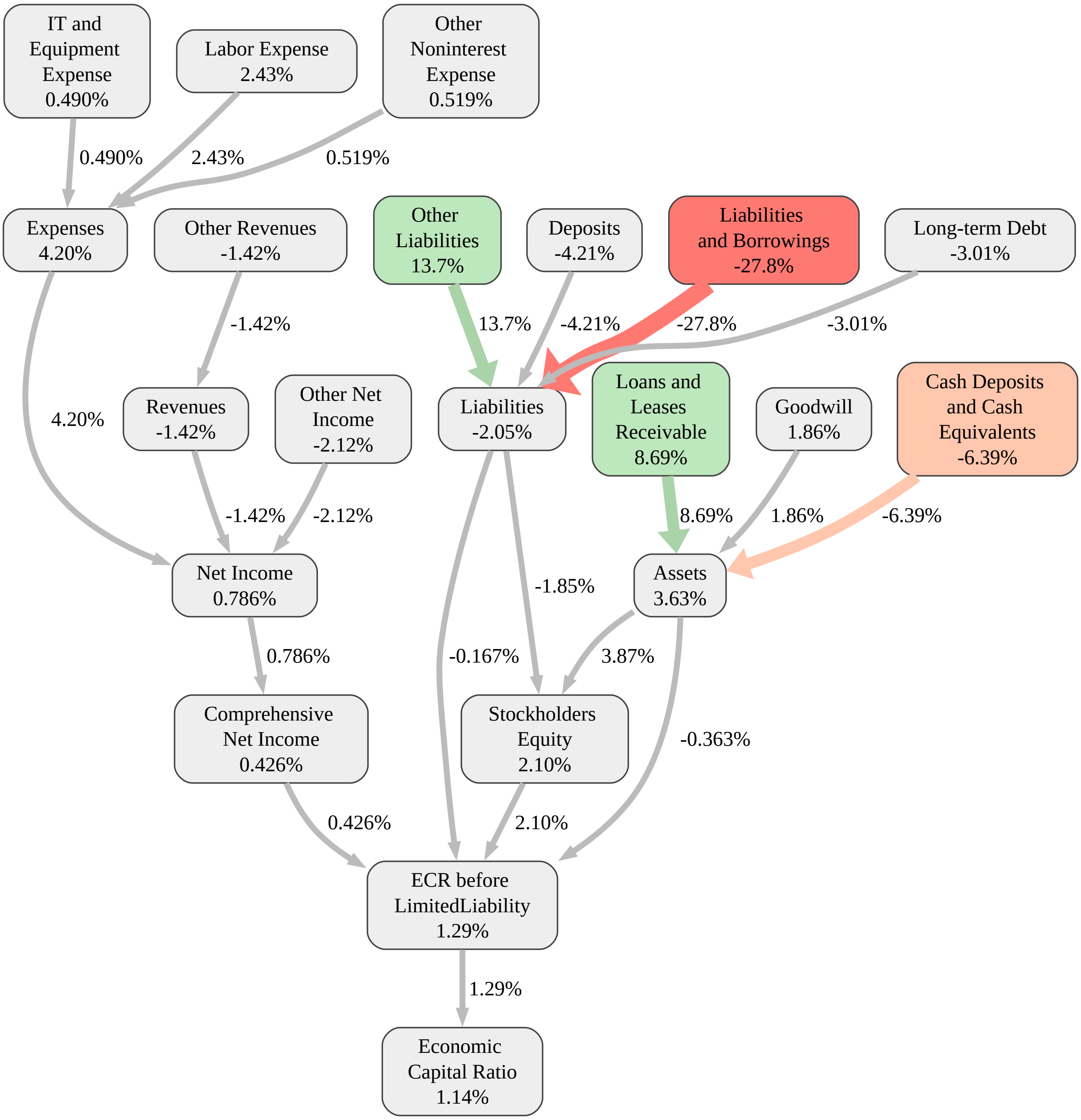
STATE BANKS 2022

Citizens Financial Group INC RI
Rank 38 of 152

Citizens



STATE BANKS 2022

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The relative strengths and weaknesses of Citizens Financial Group INC RI are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Citizens Financial Group INC RI compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points.The greatest weakness of Citizens Financial Group INC RI is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.1% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	34,877,000
Cash Deposits and Cash Equivalents	1,471,000
Deposits	154,361,000
Fees	0
Goodwill	7,116,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	108,343,000
Loans and Leases Receivable	130,896,000
Long-term Debt	6,932,000
Occupancy	0
Other Assets	13,281,000
Other Compr. Net Income	-605,000
Other Expenses	658,000
Other Liabilities	-104,647,000
Other Net Income	2,977,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	768,000

Output Variable	Value in 1000 USD
Liabilities	164,989,000
Assets	188,409,000
Expenses	658,000
Revenues	0
Stockholders Equity	23,420,000
Net Income	2,319,000
Comprehensive Net Income	1,714,000
BaseVar	184,394,600
ECR before LimitedLiability	14%
Economic Capital Ratio	14%