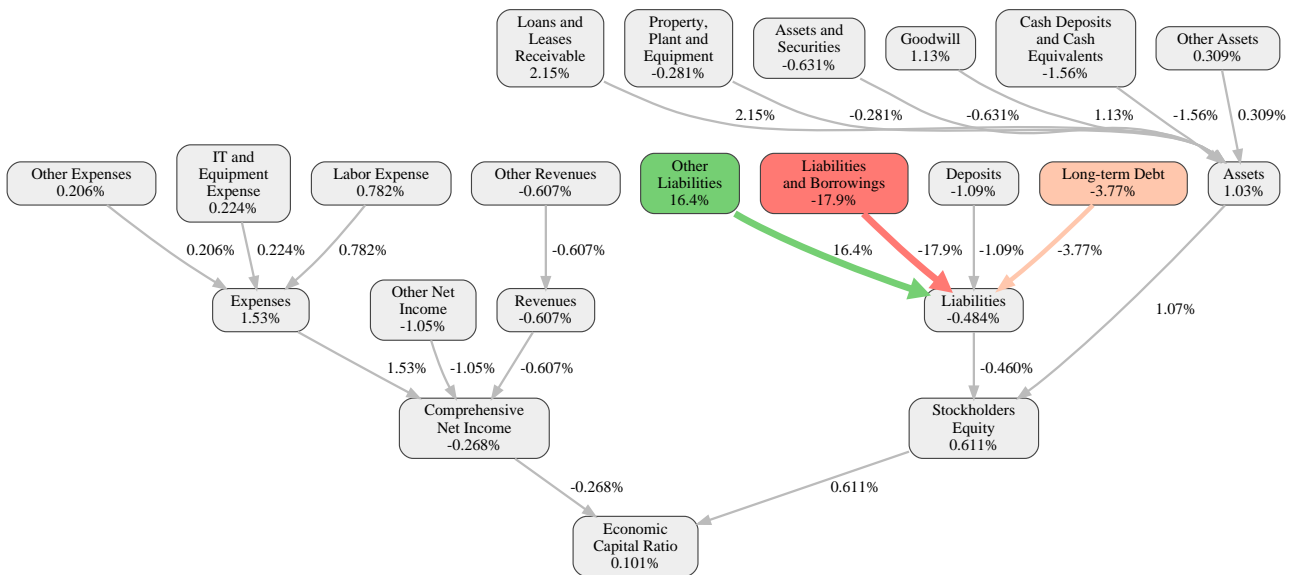




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The relative strengths and weaknesses of Citizens Financial Group INC RI are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 16% points. The greatest weakness of Citizens Financial Group INC RI is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 0.10% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	37,096,000
Cash Deposits and Cash Equivalents	1,792,000
Deposits	180,724,000
Fees	0
Goodwill	8,173,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	135,961,000
Loans and Leases Receivable	155,453,000
Long-term Debt	15,887,000
Occupancy	0
Other Assets	23,375,000
Other Compr. Net Income	-3,895,000
Other Expenses	582,000
Other Liabilities	-129,529,000
Other Net Income	2,655,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	844,000

Output Variable	Value in 1000 USD
Liabilities	203,043,000
Assets	226,733,000
Expenses	582,000
Revenues	0
Stockholders Equity	23,690,000
Net Income	2,073,000
Comprehensive Net Income	-1,822,000
Economic Capital Ratio	4.7%