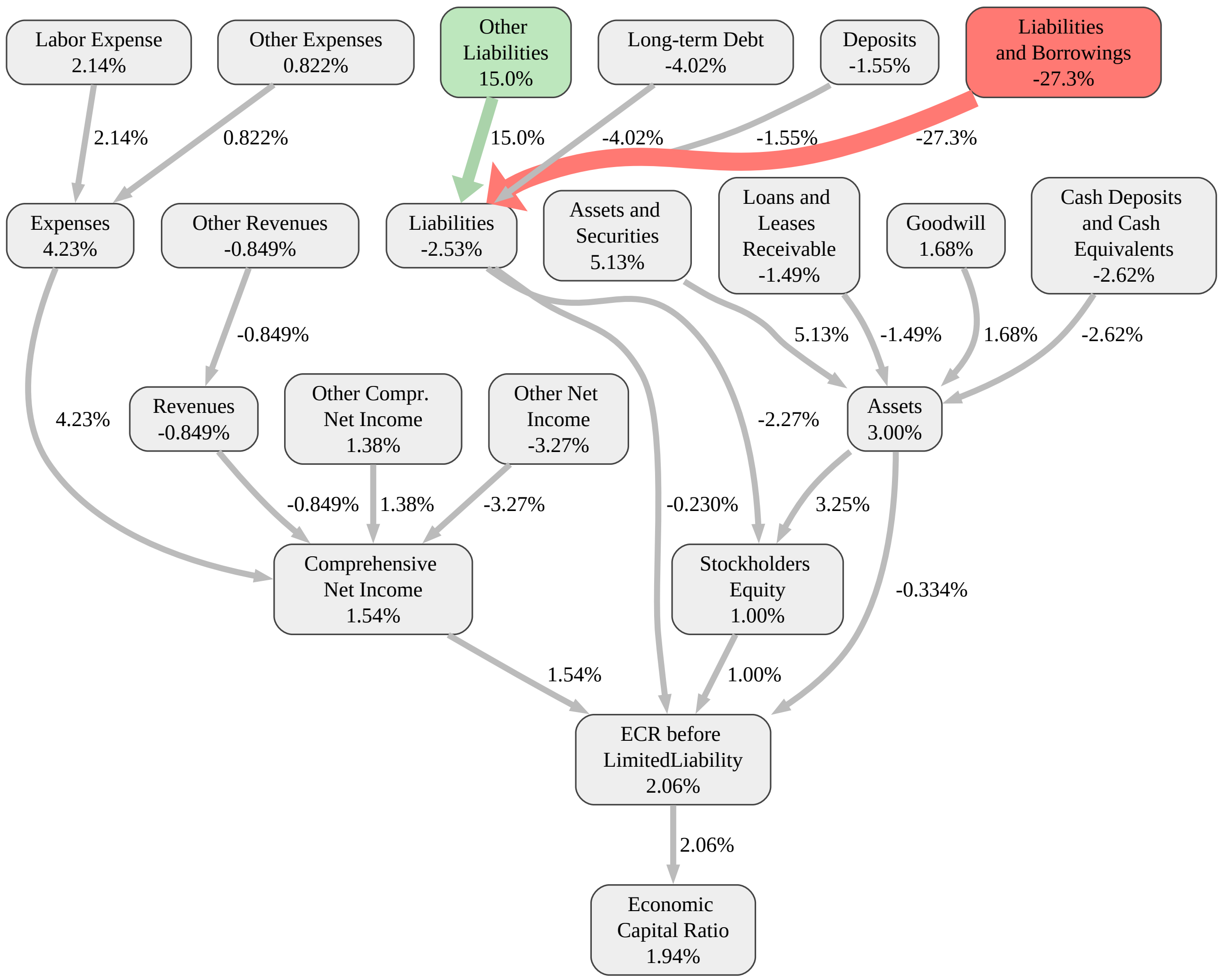
STATE BANKS 2026

Citizens Financial Group INC RI
Rank 25 of 87



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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 15% points.The greatest weakness of Citizens Financial Group INC RI is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.9% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	50,125,000
Cash Deposits and Cash Equivalents	2,425,000
Deposits	183,313,000
Fees	0
Goodwill	8,187,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	148,335,000
Loans and Leases Receivable	141,947,000
Long-term Debt	11,224,000
Occupancy	0
Other Assets	22,752,000
Other Compr. Net Income	1,625,000
Other Expenses	497,000
Other Liabilities	-142,838,000
Other Net Income	2,328,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	915,000

Output Variable	Value in 1000 USD
Liabilities	200,034,000
Assets	226,351,000
Expenses	497,000
Revenues	0
Stockholders Equity	26,317,000
Net Income	1,831,000
Comprehensive Net Income	3,456,000
BaseVar	221,269,250
ECR before LimitedLiability	15%
Economic Capital Ratio	15%