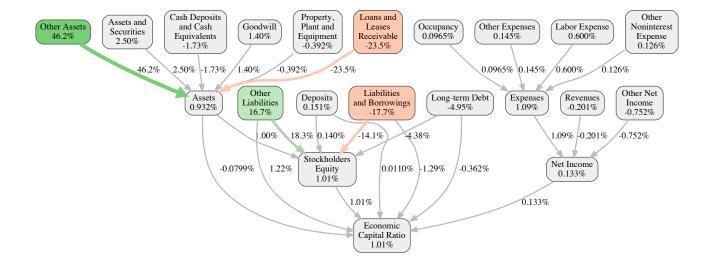


STATE BANKS 2019













STATE BANKS 2019





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 Assets, increasing the Economic Capital Ratio by 46% points. The greatest weakness of CITIZENS FINANCIAL GROUP INC RI is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 1.0% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	24,649,000
Cash Deposits and Cash Equivalents	1,229,000
Deposits	119,575,000
Fees	0
Goodwill	6,923,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	93,292,000
Loans and Leases Receivable	1,200,000
Long-term Debt	14,433,000
Occupancy	0
Other Assets	125,726,000
Other Compr. Net Income	-276,000
Other Expenses	462,000
Other Liabilities	-87,599,000
Other Net Income	2,183,000
Other Noninterest Expense	0
Property, Plant and Equipment	791,000
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	139,701,000
Assets	160,518,000
Expenses	462,000
Stockholders Equity	20,817,000
Net Income	1,721,000
Comprehensive Net Income	1,445,000
Economic Capital Ratio	7.9%

