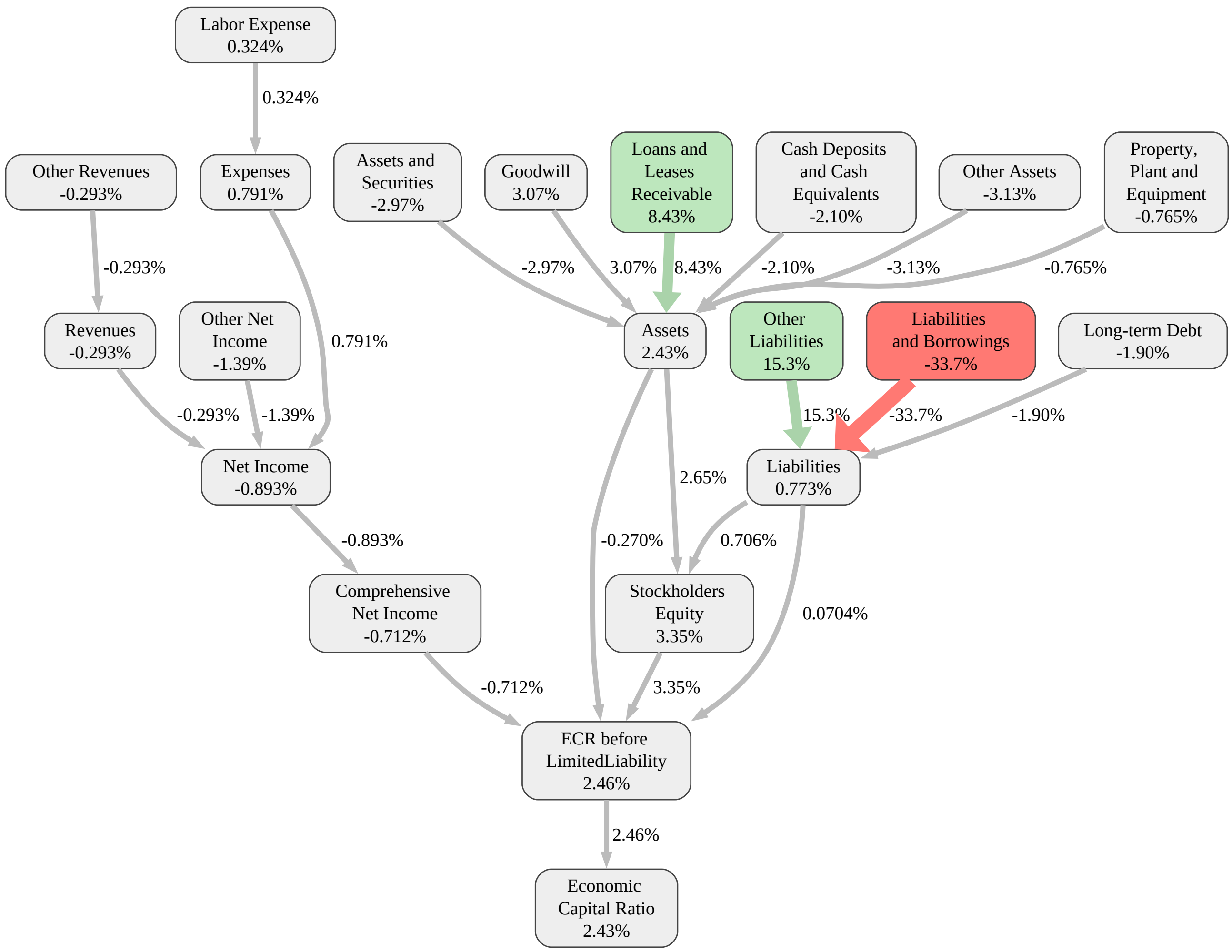
STATE BANKS 2015

Citizens Financial Group INC RI
Rank 14 of 93

Citizens



TOP RATED 2015

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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 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.4% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,412,000
Cash Deposits and Cash Equivalents	1,541,000
Deposits	95,707,000
Fees	0
Goodwill	6,876,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	75,503,000
Loans and Leases Receivable	92,471,000
Long-term Debt	4,642,000
Occupancy	0
Other Assets	28,962,000
Other Compr. Net Income	276,000
Other Expenses	403,000
Other Liabilities	-62,263,000
Other Net Income	1,268,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	595,000

Output Variable	Value in 1000 USD
Liabilities	113,589,000
Assets	132,857,000
Expenses	403,000
Revenues	0
Stockholders Equity	19,268,000
Net Income	865,000
Comprehensive Net Income	1,141,000
BaseVar	126,756,805
ECR before LimitedLiability	15%
Economic Capital Ratio	15%