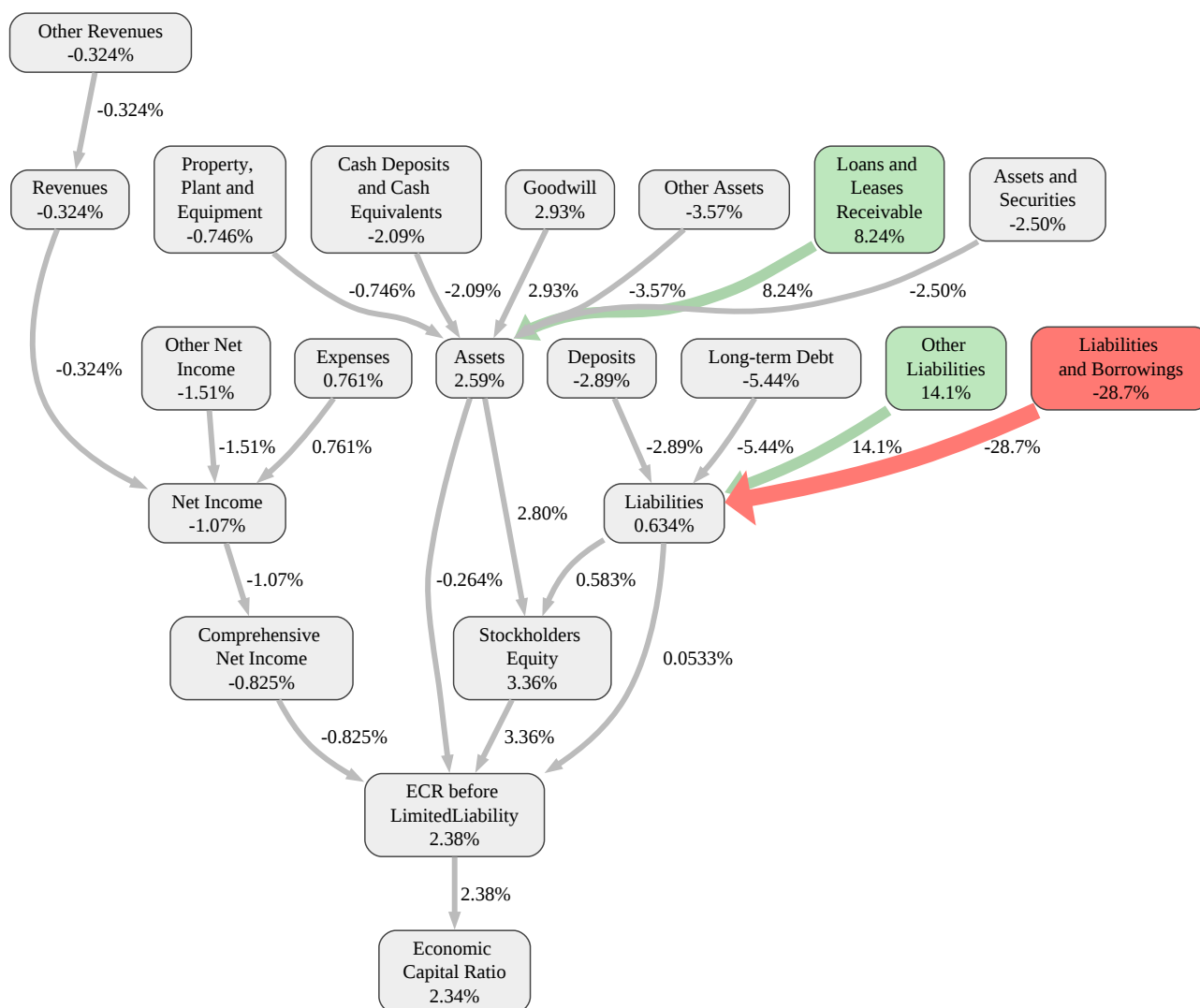




The relative strengths and weaknesses of Citizens Financial Group INC RI are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.3% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,841,000
Cash Deposits and Cash Equivalents	1,455,000
Deposits	102,539,000
Fees	0
Goodwill	6,876,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	77,182,000
Loans and Leases Receivable	98,151,000
Long-term Debt	9,886,000
Occupancy	0
Other Assets	28,290,000
Other Compr. Net Income	-15,000
Other Expenses	423,000
Other Liabilities	-71,045,000
Other Net Income	1,263,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	595,000

Output Variable	Value in 1000 USD
Liabilities	118,562,000
Assets	138,208,000
Expenses	423,000
Revenues	0
Stockholders Equity	19,646,000
Net Income	840,000
Comprehensive Net Income	825,000
BaseVar	131,472,315
ECR before Limited Liability	14%
Economic Capital Ratio	14%