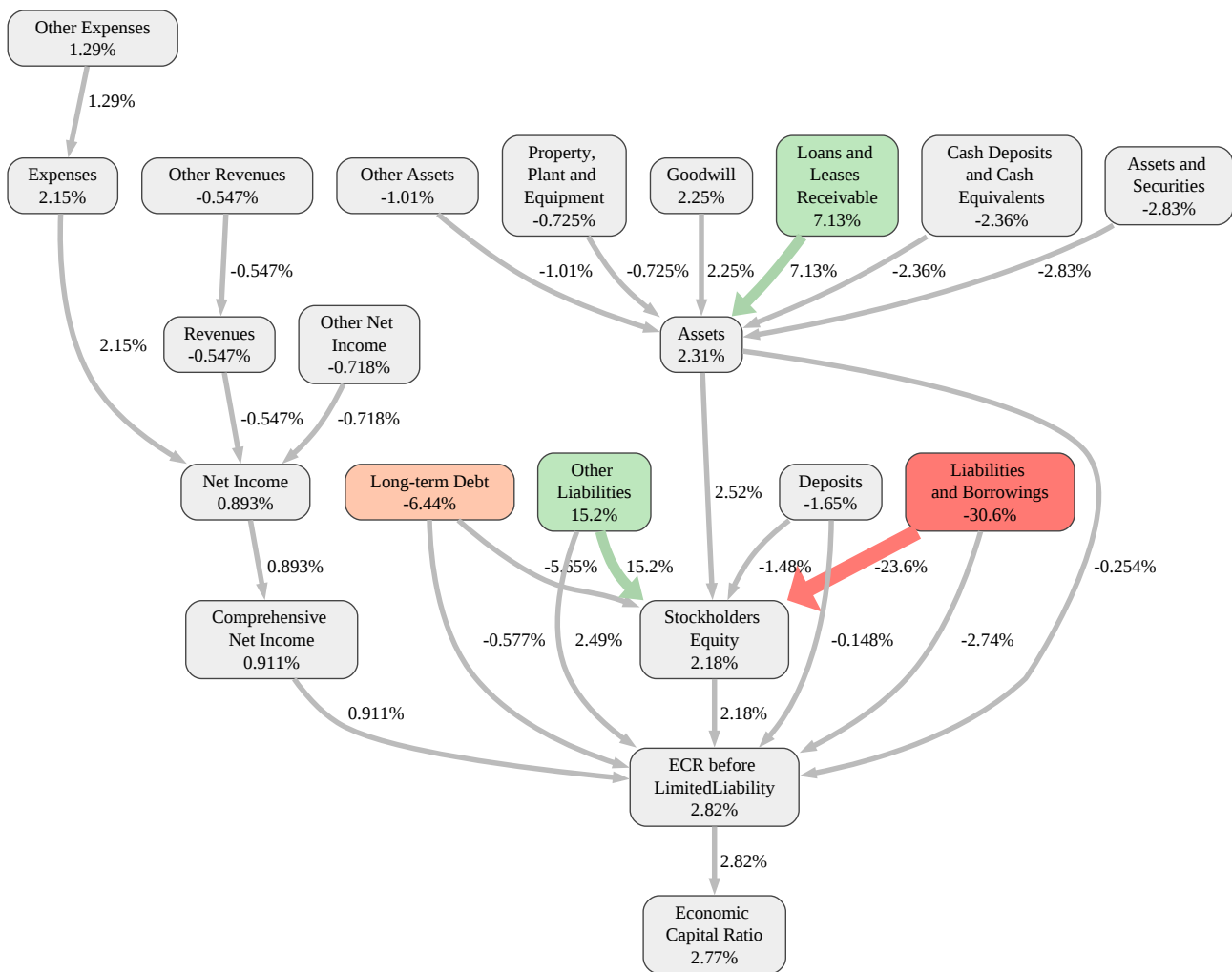




The relative strengths and weaknesses of Citizens Financial Group INC RI are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.8% points above the market average of 12%.

| Input Variable                     | Value in<br>1000 USD | Output Variable              | Value in<br>1000 USD |
|------------------------------------|----------------------|------------------------------|----------------------|
| Assets and Securities              | 3,429,000            | Liabilities                  | 132,066,000          |
| Cash Deposits and Cash Equivalents | 1,179,000            | Assets                       | 152,336,000          |
| Deposits                           | 115,089,000          | Expenses                     | 260,000              |
| Fees                               | 0                    | Revenues                     | 0                    |
| Goodwill                           | 6,887,000            | Stockholders Equity          | 20,270,000           |
| IT and Equipment Expense           | 0                    | Net Income                   | 1,652,000            |
| Labor Expense                      | 0                    | Comprehensive Net Income     | 1,645,000            |
| Liabilities and Borrowings         | 88,285,000           | BaseVar                      | 146,155,885          |
| Loans and Leases Receivable        | 109,878,000          | ECR before Limited Liability | 15%                  |
| Long-term Debt                     | 11,765,000           | Economic Capital Ratio       | 15%                  |
| Occupancy                          | 0                    |                              |                      |
| Other Assets                       | 30,278,000           |                              |                      |
| Other Compr. Net Income            | -7,000               |                              |                      |
| Other Expenses                     | 260,000              |                              |                      |
| Other Liabilities                  | -83,073,000          |                              |                      |
| Other Net Income                   | 1,912,000            |                              |                      |
| Other Noninterest Expense          | 0                    |                              |                      |
| Other Revenues                     | 0                    |                              |                      |
| Property, Plant and Equipment      | 685,000              |                              |                      |