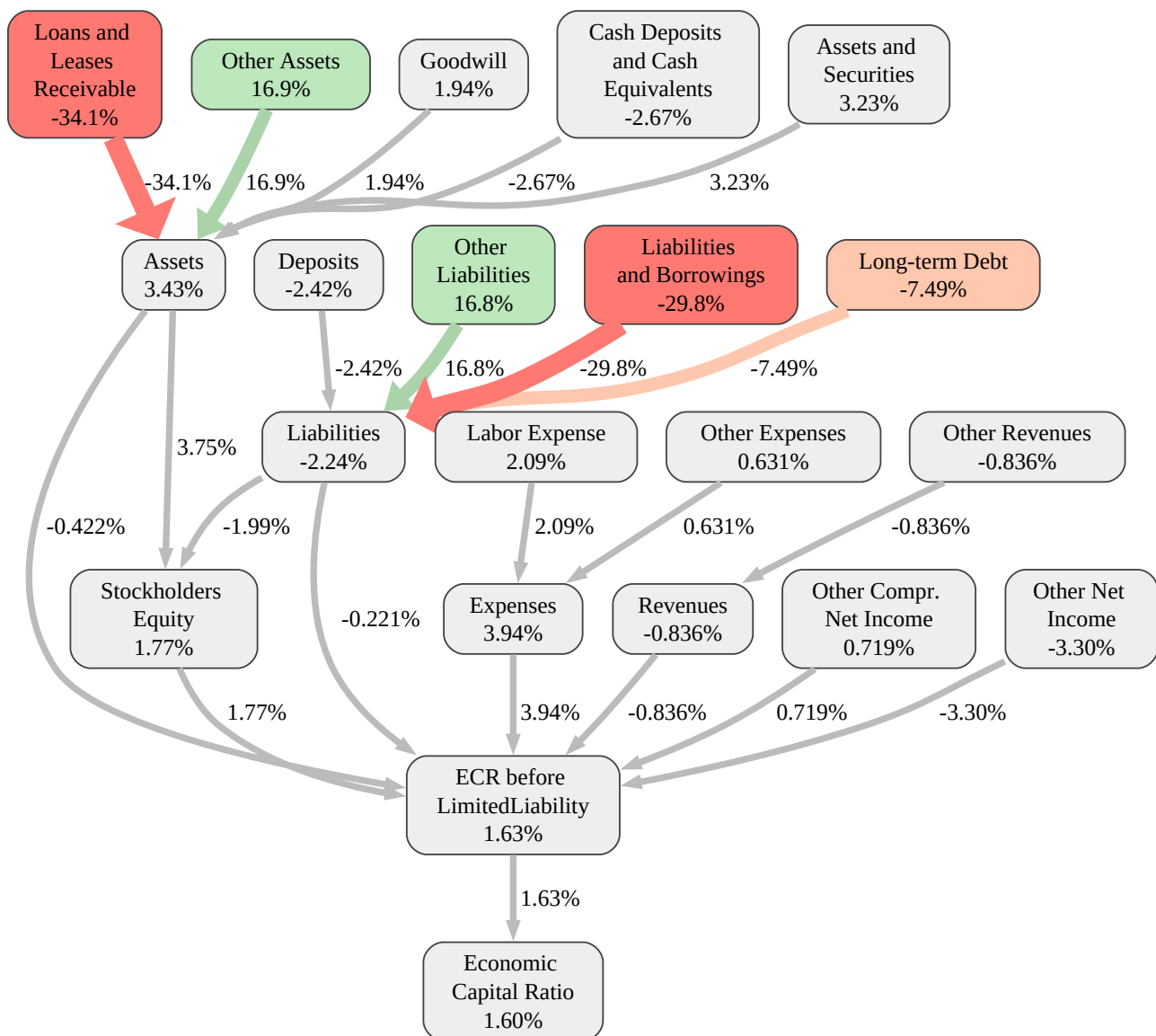




The relative strengths and weaknesses of Citizens Financial Group INC RI are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 17% points. The greatest weakness of Citizens Financial Group INC RI is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 1.6% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	26,491,000
Cash Deposits and Cash Equivalents	1,472,000
Deposits	125,313,000
Fees	0
Goodwill	7,044,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	99,257,000
Loans and Leases Receivable	1,946,000
Long-term Debt	14,047,000
Occupancy	0
Other Assets	128,019,000
Other Compr. Net Income	680,000
Other Expenses	460,000
Other Liabilities	-95,085,000
Other Net Income	2,251,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	761,000

Output Variable	Value in 1000 USD
Liabilities	143,532,000
Assets	165,733,000
Expenses	460,000
Revenues	0
Stockholders Equity	22,201,000
Net Income	1,791,000
Comprehensive Net Income	2,471,000
BaseVar	160,787,165
ECR before Limited Liability	17%
Economic Capital Ratio	17%