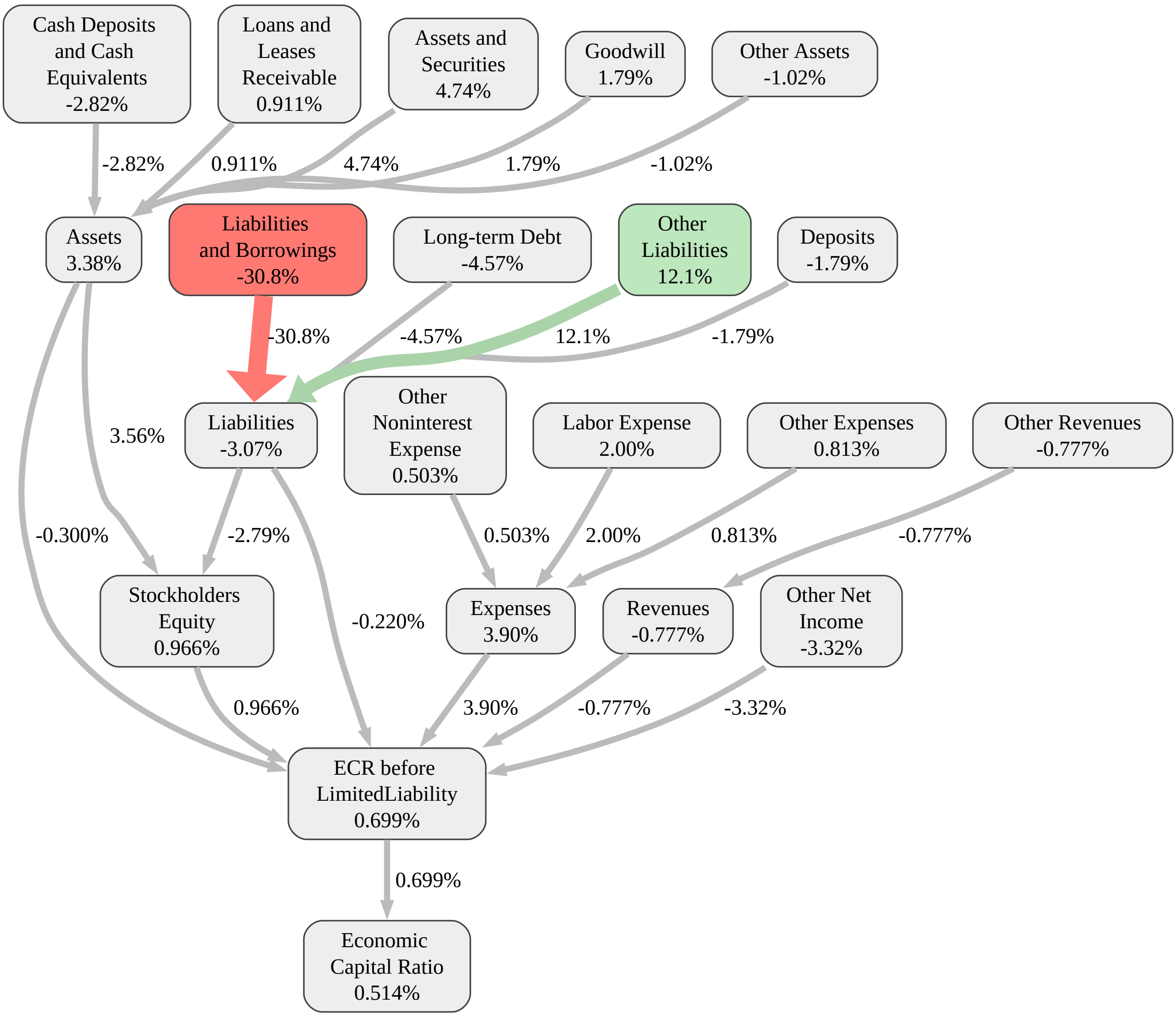
STATE BANKS 2025

Citizens Financial Group INC RI
Rank 39 of 96



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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 12% 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 12%, being 0.51% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	46,706,000
Cash Deposits and Cash Equivalents	2,044,000
Deposits	174,776,000
Fees	0
Goodwill	8,187,000
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	142,726,000
Loans and Leases Receivable	138,000,000
Long-term Debt	12,401,000
Occupancy	0
Other Assets	21,709,000
Other Compr. Net Income	163,000
Other Expenses	379,000
Other Liabilities	-136,636,000
Other Net Income	1,888,000
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	875,000

Output Variable	Value in 1000 USD
Liabilities	193,267,000
Assets	217,521,000
Expenses	379,000
Revenues	0
Stockholders Equity	24,254,000
Net Income	1,509,000
Comprehensive Net Income	1,672,000
BaseVar	209,804,450
ECR before LimitedLiability	12%
Economic Capital Ratio	12%