CITIZENS FINANCIAL GROUP INC

ISIN: **US1746101054** WKN: 174610105 Asset Class: Stock



Company Profile

Balance notes

Citizens Financial Group, Inc. engages in the provision of commercial banking services. It operates through the Consumer Banking and Commercial Banking segments. The Consumer Banking segment includes deposit products, mortgage and home equity lending, student loans, auto financing, credit cards, business loans, and wealth management and investment services. The Commercial Banking segment offers lending and leasing, trade financing, deposit and treasury management, foreign exchange and interest rate risk management, corporate finance and debt, and equity capital markets. The company was founded in 1828 and is headquartered in Providence, RI.

Financial figures, Fiscal year: from 01.01. to 31.12. 2023 2022 2021 **Financial figures** Assets Liabilities and equity Assets Liabilities and equity Assets Liabilities and equity Cash and cash equivalents 1,794,000,000 1,489,000,000 1,155,000,000 **Bonds** 54,219,000,000 48,841,000,000 44,452,000,000 Receivables **Accrued liabilities** 1,025,000,000 1,046,000,000 927,000,000 Liabilities 197,622,000,000 203,043,000,000 166,397,000,000 Liabilities to financial institutions Common stock capital 6.000.000 6.000.000 6.000.000 Equity capital of a company 24,342,000,000 23,690,000.000 23,420,000,000 Total assets 189,817,000,000

221,964,000,000

226,733,000,000

226,733,000,000

189,817,000,000

221,964,000,000

	2023	2022	2021
Accounting standard	US-GAAP	US-GAAP	US-GAAP
Employees	17,570	18,889	17,463
Equity ratio	10.97%	10.45%	12.34%
Debt-equity ratio	811.86%	857.08%	710.49%

Others			
	2023	2022	2021
Tax Expense Rate	20.79%	21.92%	22.10%

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Income statement			
	2023	2022	2021
Net income	1,608,000,000	2,073,000,000	2,319,000,000
Net commission surplus	1,563,000,000	1,850,000,000	1,654,000,000
Net trading	-	-	-
Operating income before taxes	2,030,000,000	2,655,000,000	2,977,000,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	422,000,000	582,000,000	658,000,000
Result from investments in subsidaries, associates and other	0	0	0

Board of Directors

Members of Management Board	
Christine Cumming	Member of Board of Directors
Christopher Swift	Member of Board of Directors
Edward Kelly	Member of Board of Directors
Kevin Cummings	Member of Board of Directors
Lee Alexander	Member of Board of Directors
Marita Zuraitis	Member of Board of Directors
Michele Siekerka	Member of Board of Directors
Robert Leary	Member of Board of Directors
Terrance Lillis	Member of Board of Directors
Tracy Atkinson	Member of Board of Directors
Wendy Watson	Member of Board of Directors
William Hankowsky	Member of Board of Directors
Bruce van Saun	Chairman of Managing Board
Beth Johnson	Member of Executive Committee
John F. Woods	Member of Executive Committee
Michael Ruttledge	Member of Executive Committee
Polly Klane	Member of Executive Committee
Richard Stein	Member of Executive Committee
Susan LaMonica	Member of Executive Committee