## CITIZENS FINANCIAL GROUP INC

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



### **Company Profile**

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	221,964,000,000	221,964,000,000	226,733,000,000	226,733,000,000	189,817,000,000	189,817,000,000

Balance notes			
	2023	2022	2021
Accounting standard	US-GAAP	US-GAAP	US-GAAP

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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	