

# CITIZENS FINANCIAL GROUP INC

ISIN: US1746101054 WKN: 174610105 Asset Class: Stock

## Company

2024/06/28 22:00:02



Price

**36.03**

USD

Difference



4.04%(1.40)



## Contact Details

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## 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.

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

## Board of Directors

## Members of Management Board

Christine Cumming	Member of Board of Directors
Christopher Swift	Member of Board of Directors
Donald McCree	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