

# CITIZENS FINANCIAL GROUP INC

ISIN: US1746101054 WKN: 174610105 Asset Class: Stock

## Company

2024/07/17 18:17:00



Price

**41.05**

USD

Difference

**3.66%**(1.45)



## Contact Details

CITIZENS FINANCIAL GROUP  
INC. (RHODE ISLAND)

Tel: +1-203-900-6715

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Fax: +

One Citizens Plaza

Web:

<http://www.citizensbank.com>

02903 Providence

E-mail: -

## 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 |