

Citizens Financial Group, Inc. (CFG)

Financial Services / Banks - Regional · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$63.36	\$26.7B	\$75.33	12.7	73.3%	9%	7/9	+32.1%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	9.4M	\$48.30	2.29	19.5%	5%	-0.4	+159.6%

Citizens Financial Group, Inc. (CFG) functions as the holding company for Citizens Bank, National Association, a major financial institution offering a comprehensive suite of retail and commercial banking solutions across the United States. It serves a broad spectrum of clients, from individual consumers and small enterprises to large corporations and various institutions. Its business is segmented into two primary divisions: Consumer Banking and Commercial Banking. The Consumer Banking division delivers a robust array of products, encompassing deposit accounts, mortgage and home equity lending, credit cards, and business loans for smaller entities. It also provides wealth management, investment services, and specialized financing for areas like auto, education, and point-of-sale purchases, alongside digital deposit solutions. Clients engage with this segment through contact centers and its advanced online and mobile banking platforms. Conversely, the Commercial Banking segment provides sophisticated financial solutions designed for corporate and institutional clients. These include a wide range of lending and leasing products, treasury and deposit management services, foreign exchange, and risk mitigation tools for interest rates and commodities. Additionally, it offers syndicated loans, corporate finance advice, merger and acquisition (M&A) assistance, and capital markets services for debt and equity. Its client roster spans numerous industries, such as government, non-profit, healthcare, technology, professional services, energy (oil and gas), asset and franchise finance, asset-based lending, commercial real estate, private equity, and sponsor finance. The company boasts a substantial physical presence, operating approximately 1,200 branches across 14 states and the District of Columbia. Complementing these are 114 non-branch retail and commercial offices in key national markets and a network of roughly 3,300 automated teller machines. Founded in 1828, Citizens Financial Group, Inc. is headquartered in Providence, Rhode Island. It adopted its current name in April 2014, having previously operated as RBS Citizens Financial Group, Inc.

SECTOR Financial Services INDUSTRY Banks - Regional EXCHANGE NYSE MARKET CAP \$26.7B EMPLOYEES 17,398 (SEC-filed) CEO Bruce Winfield Van Saun
IPO 2014-09-24 COUNTRY US
One Citizens Plaza, Providence, RI 02903 · Tel 203 900 6715 · citizensbank.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

55 / 100

Street mean **\$81.00** (10 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

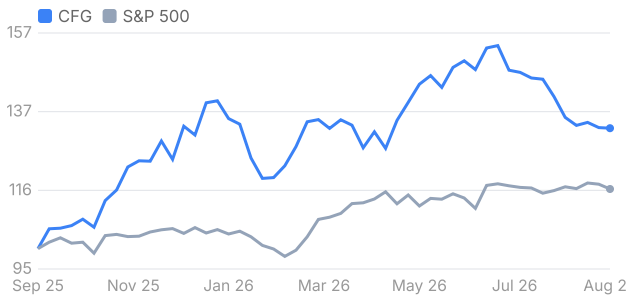
ROUTINE SELLING — LOW SIGNAL

\$10M sold / 6 mo, zero open-market buys

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · CFG +32.1% · S&P 500 +15.9% · spread +16.2pp



7 Years vs S&P 500 · CFG +159.6% · S&P 500 +189.9% · spread -30.2pp



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE live IS factor model

INSIDERSTREET
SCORE
55
OF 100

Score Breakdown

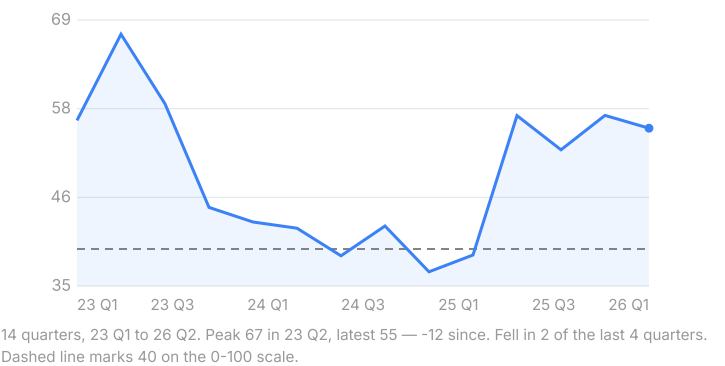
Profitability	56/100
Growth	52/100
Momentum	80/100
Quality	76/100
Earnings Quality	98/100
Balance Sheet	44/100
Value	88/100
Risk (safety)	50/100
Overall	55.2/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
FCNCA	50
RF	44
HBAN	59
MTB	56
KEY	44
EWBC	63
CFG	55

IS Score Trend — quarterly



4 TWO READINGS business vs price

BUSINESS QUALITY

55 / 100

IS Score 55.2 / 100 · -11.8 from peak of 67

Quarter	Business Quality
23 Q1	58
23 Q2	67
23 Q3	58
23 Q4	46
24 Q1	45
24 Q2	44
24 Q3	45
24 Q4	38
25 Q1	35
25 Q2	58
25 Q3	52
25 Q4	58
26 Q1	55

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BEARISH

Technical Score 31 / 100 · Power -38 · 7 of 22 indicator votes bullish

Date	Price Structure
07-23	71%
08-13	105%
09-03	38%
09-25	4%
10-16	4%

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

These two disagree — business quality 55, price structure 31 out of 100, so the business reads better than the price does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

5 WHAT WOULD CHANGE OUR MIND falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 55.2	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 57 → 52 → 57 → 55	the direction matters more than the level
Technical vote share back above 50%	now 9%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,105 → now 1,105	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

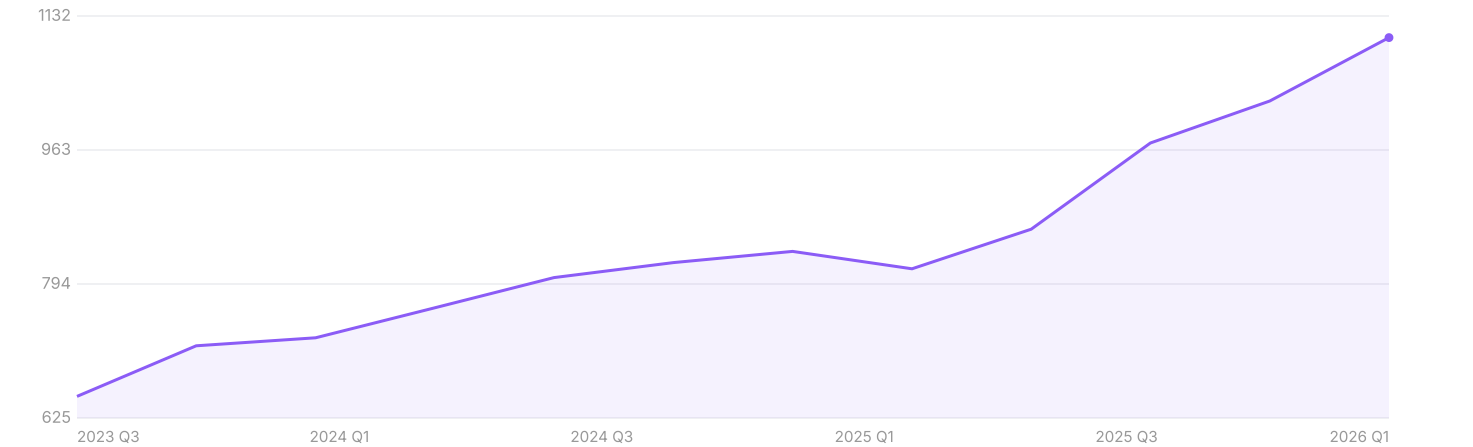
6 SMART MONEY CONFLUENCEEDGE · disclosure sources

SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-09-04	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1037 up / 891 down net +146 funds	INSTITUTIONS ADDED (13F) 80 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 1,105 · latest 1,105 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%	GUARD
2026 Q2	1,105	414.9M	\$28.3B	98.1%	
2026 Q1	1,025	397.8M	\$23.5B	94.1%	
2025 Q4	972	411.6M	\$23.8B	97.3%	
2025 Q3	863	403.1M	\$21.3B	95.3%	
2025 Q2	813	412.9M	\$18.4B	97.7%	
2025 Q1	835	413.1M	\$16.8B	97.7%	
2024 Q4	821	414.2M	\$18.0B	97.9%	
2024 Q3	802	417.5M	\$17.1B	98.7%	
2024 Q2	764	410.2M	\$14.6B	97.0%	
2024 Q1	726	425.9M	\$15.3B	100.7%	ex - outlier 87.3%
2023 Q4	716	435.0M	\$14.3B	102.9%	ex - outlier 89.7%
2023 Q3	652	442.3M	\$12.0B	104.6%	

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

Why 2024-03 reads 100.72%. Institutions cannot hold more of a company than exists. The reported 425.9M shares exceed the 422.9M outstanding, and a single filer accounts for the excess: **BlackRock Inc.** reports 56,623,419 shares against 55,805,288 the prior quarter, a 1x jump, which alone would be 13.4% of the company. Excluding that filing, ownership is 87.3%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

Why 2023-12 reads 102.86%. Institutions cannot hold more of a company than exists. The reported 435.0M shares exceed the 422.9M outstanding, and a single filer accounts for the excess: **BlackRock Inc.** reports 55,805,288 shares against 58,368,052 the prior quarter, a 1x jump, which alone would be 13.2% of the company. Excluding that filing, ownership is 89.7%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

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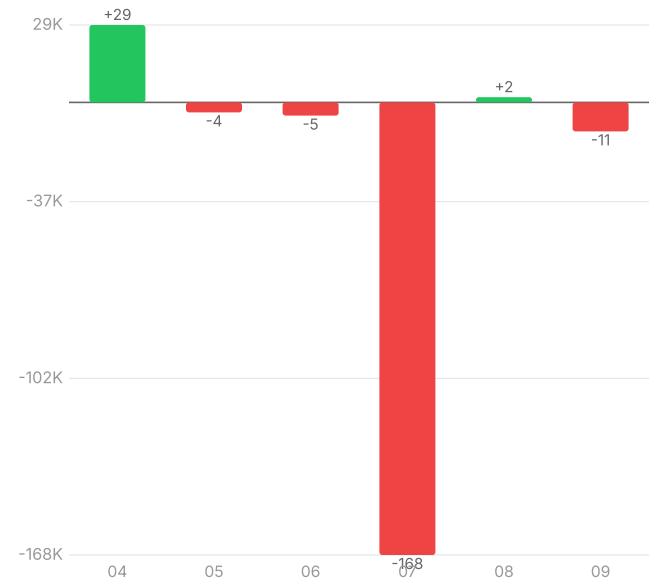
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Boss Matthew	Head of Consumer Banking	2026-09-01	TAX W/H	10,778	\$0.74M	73,824
Cumming Christine M	director	2026-08-13	A-Award	269	—	52,933
Siekerka Michele N	director	2026-08-13	A-Award	134	—	66,456
Leary Robert G	director	2026-08-13	A-Award	208	—	33,782
Kelly Edward J Iii	director	2026-08-13	A-Award	246	—	39,909
Swift Christopher	director	2026-08-13	A-Award	162	—	26,289
Zuraitis Marita	director	2026-08-13	A-Award	269	—	58,062
Wade Claude E.	director	2026-08-13	A-Award	47	—	7,654

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	3	148,677	\$10.5M	Counted
F — Tax withholding	11	210,510	\$12.8M	None — compensation
G — Gifts	2	38,350	—	None
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$10.5M 3 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-04	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2025-10-22	2025-11-14
Jefferson Shreve	House	SELL	\$15,001 - \$50,000	2025-04-07	2025-05-09
Tommy Tuberville	Senate	SELL	\$15,001 - \$50,000	2024-01-19	2024-02-14
Tommy Tuberville	Senate	SELL	\$15,001 - \$50,000	2024-01-19	2024-02-13
Thomas Hawley Tuberville	Senate	SELL	\$15,001 - \$50,000	2024-01-19	2024-02-13

HOUSE 12-MO 2 trades 2 purchases	SENATE 12-MO 0 trades None purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW live 13F data

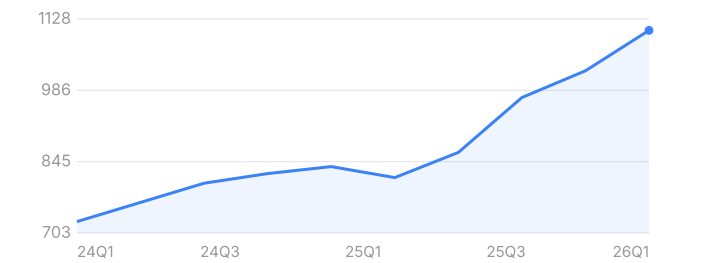
13F FILERS (LAST COMPLETE Q) 1,025	13F SHARES 398M 94.1% of shares out	NEW / CLOSED 146 / 74 positions, QoQ	INCREASED / REDUCED 436 / 308 positions, QoQ
PUT/CALL (13F) 0.80 option positions	FREE FLOAT 99.1% 417M sh		

2.8 • Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Ninety One Uk Ltd	6.1M	\$390M
Artemis Investment Management Llp	2.2M	\$143M
Assenagon Asset Management S.A.	1.7M	\$108M
Valley Wealth Managers, Inc.	445,140	\$28M
Sound Income Strategies, Llc	301,284	\$19M
Wealth Enhancement Advisory Servic	235,016	\$14M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

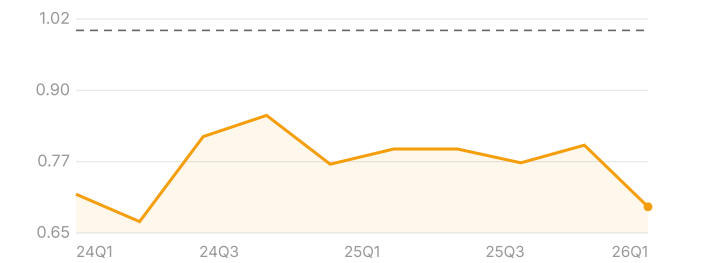
13F Filers Holding CFG — quarterly



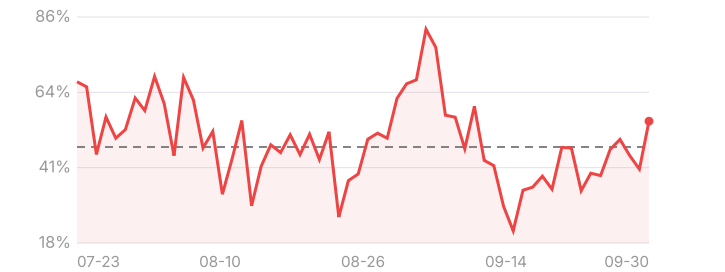
2.9 • Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$810M
VTSAX	0.0%	\$810M
VTI	0.0%	\$810M
VSMPX	0.0%	\$810M
VFIAX	0.0%	\$705M
VFFSX	0.0%	\$705M

Institutional Put/Call — quarterly



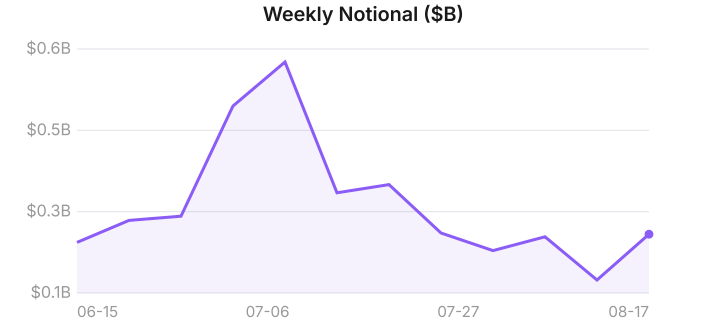
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 54.9% 2026-10-15	20-DAY AVG 41.2% 50-day 47.1%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 55% · N: 42% · B: 28% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data

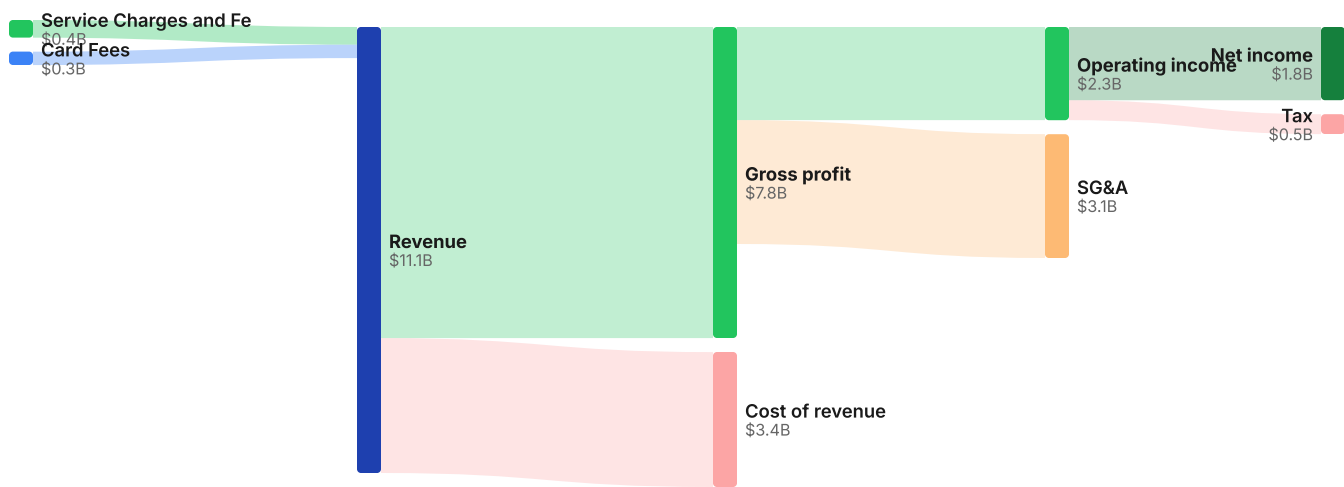


Where CFG Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	6.0M	63 sh
Ubsa Ubs Ats	4.2M	64 sh
Ebxl Level Ats	3.2M	39 sh
Sgmt Sigma X2	2.4M	68 sh
Mstx Ms Trajectory Cross (Ats-1)	2.4M	63 sh
Bids Bids Ats	2.1M	427 sh

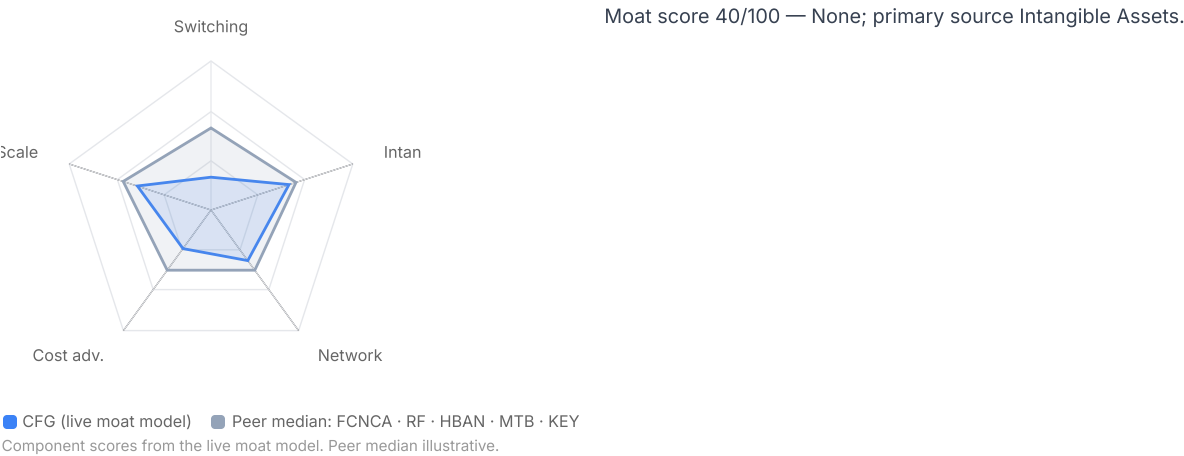
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14 REVENUE FLOW — FY2025 live segmentation + income data



Where a dollar of Citizens Financial Group, Inc. revenue goes. All values FY2025 filings, live.

15 MOAT & COMPETITIVE POSITION LIVE MODEL · 40/100 NONE



3.8 · Employees (SEC filings)



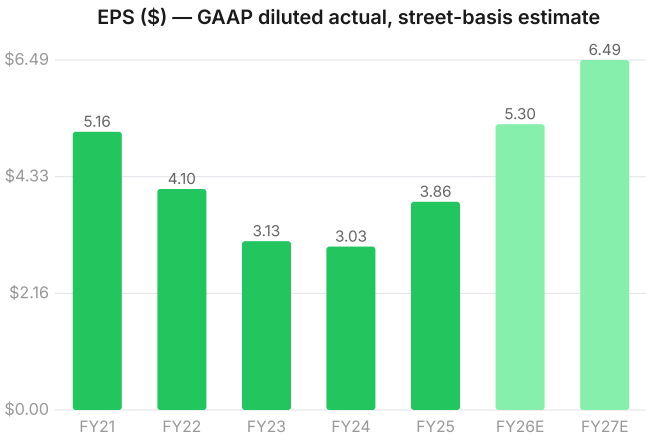
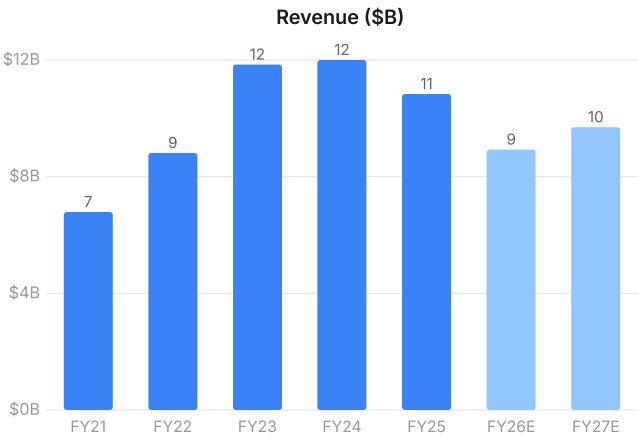
16 CORPORATE INFORMATION — KEY OFFICERS 17,398 employees

OFFICER	TITLE
Bruce Winfield Van Saun	Chief Executive Officer & Chairman of the Board
Theodore C. Swimmer	Executive VP & Head of Commercial Banking
Brendan Coughlin	President and Head of Consumer, Private Banking & Wealth
Aunoy Banerjee	Executive Vice President & Chief Financial Officer

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17 REVENUE & EPS — HISTORY AND ESTIMATES

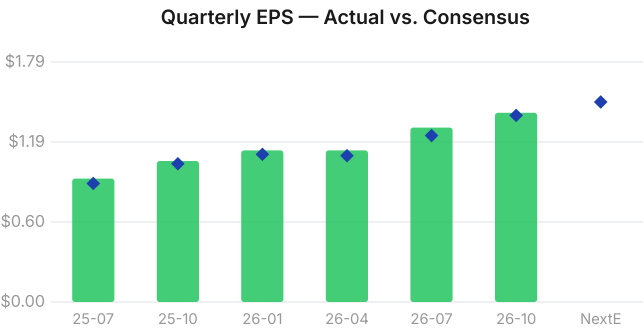
live consensus



Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

18 ESTIMATE VS. ACTUAL & SURPRISES

live data



BEATS (>2%)
4 of 6
recent quarters

AVG SURPRISE
+3.1%

NEXT REPORT
2027-01-21

INCOME QUALITY
1.18
OCF + net income

19 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

BEAT RATE
—%
0 of 0 quarters

CURRENT STREAK
0
longest 0

AVG EPS SURPRISE
—%
median —%

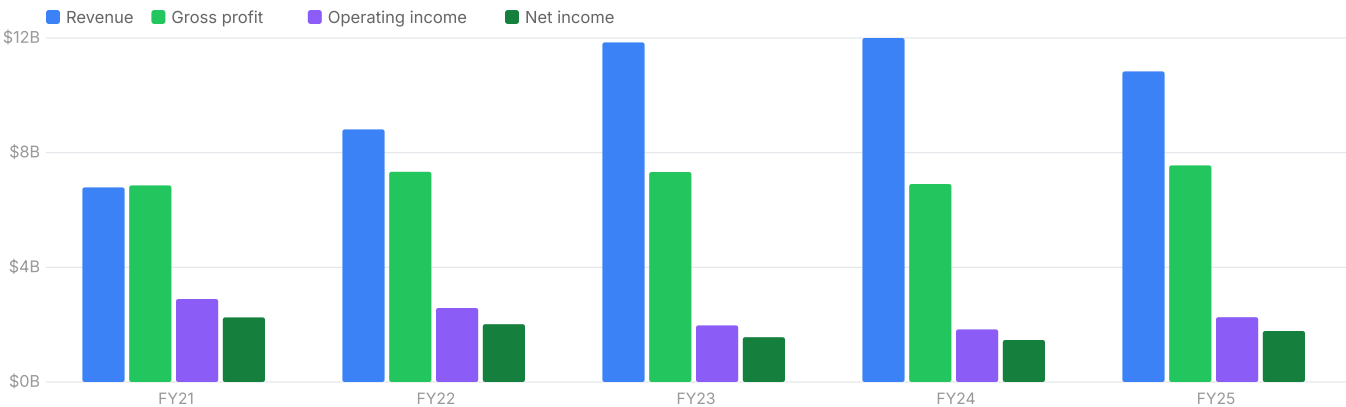
SURPRISE TREND
—
last 4 vs prior 4

PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

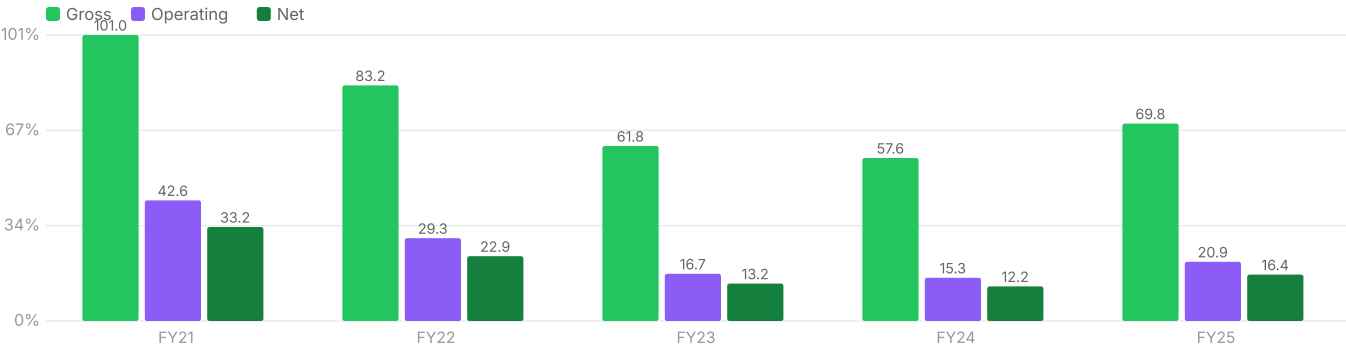
INCOME TRENDS — 5 YEAR

live financials

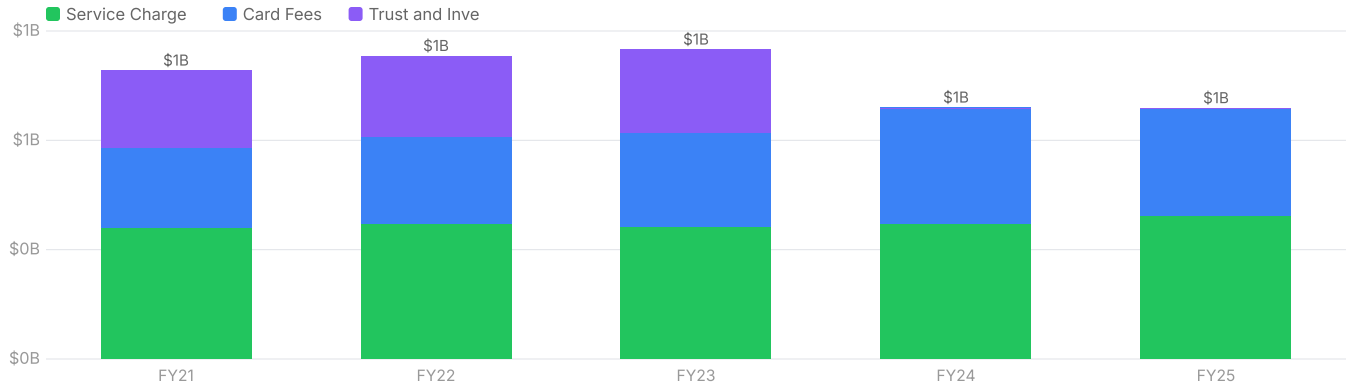


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Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

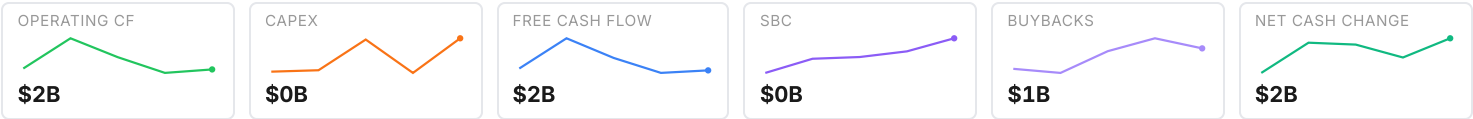
YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	-9.0%	+29.8%	+34.4%	+1.3%	-9.7%
Gross profit	+33.4%	+6.9%	-0.1%	-5.7%	+9.4%
Operating income	+129.4%	-10.8%	-23.5%	-7.0%	+23.3%
Net income	+119.4%	-10.6%	-22.4%	-6.2%	+21.3%

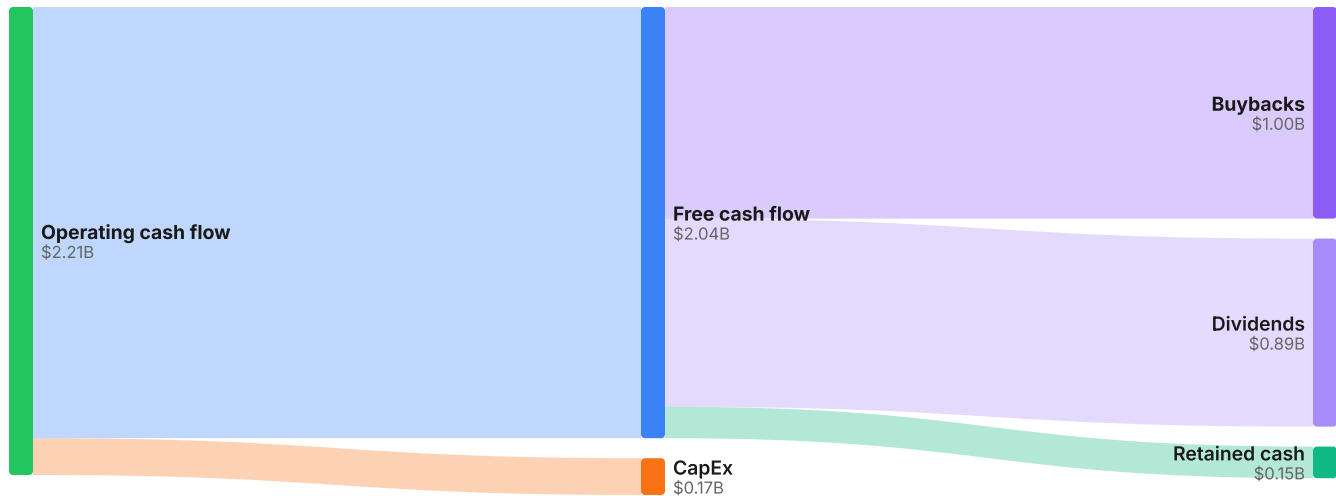
20 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	7.0	9.1	12.2	12.3	11.1	
Cost of revenue	-0.1	1.5	4.7	5.2	3.4	
Gross profit	7.1	7.5	7.5	7.1	7.8	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	2.3	2.8	3.0	3.0	3.1	
Operating income	3.0	2.7	2.0	1.9	2.3	
EBITDA	3.6	3.2	2.5	2.4	2.7	
D&A	0.6	0.6	0.5	0.5	0.4	
Pretax income	3.0	2.7	2.0	1.9	2.3	
Income tax	0.7	0.6	0.4	0.4	0.5	
Net income	2.3	2.1	1.6	1.5	1.8	
Diluted EPS (\$)	5.16	4.10	3.13	3.03	3.86	
Diluted shares (M)	427	478	477	454	435	

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CASH FLOW TRENDS live data



WHERE THE CASH WENT — FY2025 cash Sankey, live data



Balance Sheet — Full

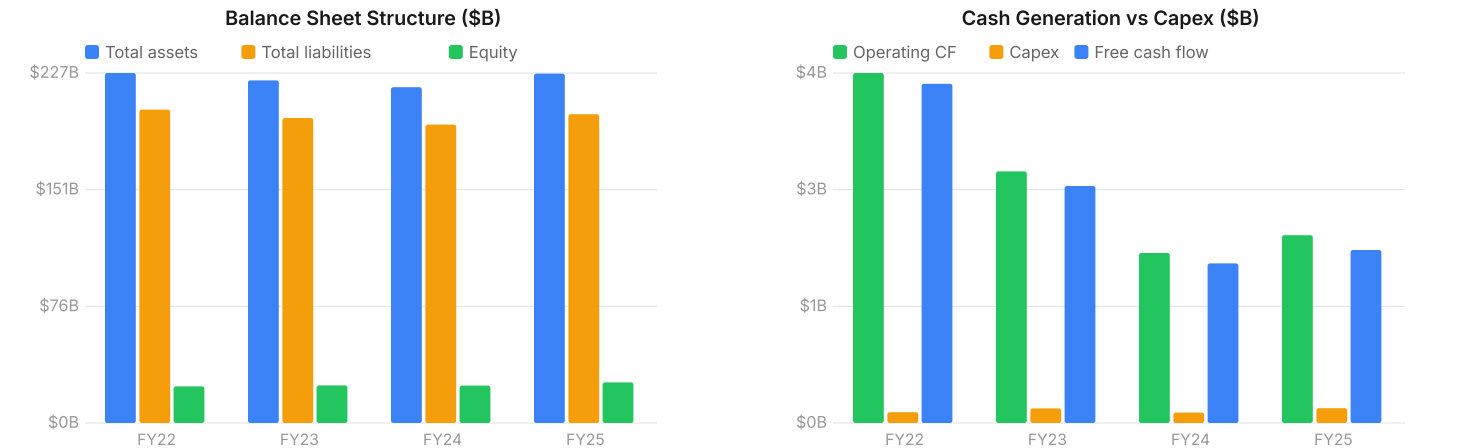
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	10.9	12.0	11.2	12.7	
ST investments	23.7	29.7	32.6	36.7	
Receivables (net)	1.5	1.1	1.0	141.9	
Total current assets	36.0	42.8	44.9	191.3	
PP&E (net)	0.8	0.9	0.9	0.9	
Goodwill + intangibles	8.4	8.3	8.3	8.3	
Total assets	226.7	222.0	217.5	226.4	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	0.0	0.5	2.0	0.1	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	180.7	177.8	176.8	183.4	
Long-term debt	15.9	13.5	10.4	11.2	
Total liabilities	203.0	197.6	193.3	200.0	
Shareholders' equity	23.7	24.3	24.3	26.3	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	2.1	1.6	1.5	1.8	
D&A	0.6	0.5	0.5	0.5	
Stock-based compensation	0.1	0.1	0.1	0.1	
Working capital change	(0.9)	0.3	(0.6)	(0.3)	
Operating cash flow	4.1	3.0	2.0	2.2	
Capital expenditures	(0.1)	(0.2)	(0.1)	(0.2)	
Investing cash flow	(12.6)	5.2	3.0	(6.0)	
Buybacks	(0.2)	(0.9)	(1.4)	(1.0)	
Dividends paid	(0.9)	(0.9)	(0.9)	(0.9)	
Debt issuance / (repay)	4.8	(1.9)	(1.6)	(1.2)	
Financing cash flow	9.9	(7.1)	(6.0)	5.9	
Free cash flow	4.0	2.8	1.9	2.0	

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21 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	10.1%	8.8%	6.7%	6.2%	7.2%	9%	
ROA	1.2%	1.0%	0.7%	0.7%	0.8%	1.0%	
ROIC	-51.8%	41.5%	-47.5%	-21.0%	-15.5%	4.6%	
Gross margin	101.0%	83.2%	61.8%	57.6%	69.8%	73.3%	
Operating margin	42.6%	29.3%	16.7%	15.3%	20.9%	24.8%	
Net margin	33.2%	22.9%	13.2%	12.2%	16.4%	19.5%	
EBITDA margin	51.6%	35.5%	20.6%	19.3%	24.2%	27.6%	
FCF margin	30.8%	44.0%	22.9%	15.2%	18.3%	—	
VALUATION							
P/E	7.29	8.20	8.89	12.42	13.89	12.7	
P/B	0.72	0.72	0.59	0.77	0.97	1.1	
P/S	2.42	1.87	1.17	1.52	2.28	2.29	
P/FCF	7.86	4.26	5.12	9.98	12.49	11.3	
EV/EBITDA	-3.05	-0.53	-5.36	-5.32	-4.51	9.6	
EV/Revenue	-1.57	-0.19	-1.10	-1.03	-1.14	2.7	
Earnings yield	13.7%	12.2%	11.3%	8.0%	7.2%	8.50%	
FCF yield	12.7%	23.5%	19.5%	10.0%	8.0%	8.82%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.24	0.20	0.24	0.25	1.04	0.32	
Quick ratio	0.24	0.20	0.24	0.25	1.04	0.32	
Debt / equity	0.30	0.67	0.57	0.51	0.43	0.71	
Debt / assets	3.7%	7.0%	6.3%	5.7%	5.0%	7.6%	
Net debt / EBITDA	-7.74	-5.81	-11.06	-13.18	-13.58	1.33	
Interest coverage	8.78	2.53	0.51	0.41	0.61	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.04	0.04	0.05	0.06	0.05	0.05	
Receivables turnover	4.04	6.05	9.36	11.36	0.16	0.1	
DSO (days)	90	60	39	32	2341	—	
DPO (days)	—	0	0	0	0	—	
Cash conversion cycle	—	60	39	32	2341	4648	
GROWTH (YoY)							
Revenue growth	-9.0%	29.8%	34.4%	1.3%	-9.7%	—	
Net income growth	119.4%	-10.6%	-22.4%	-6.2%	21.3%	—	
EPS growth	120.4%	-23.0%	-17.9%	-1.2%	23.9%	—	
FCF growth	30828.6%	85.6%	-30.2%	-32.6%	8.4%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	5.43	4.18	3.43	3.39	4.20	5.39	
Book value / share	54.86	47.81	52.00	54.52	60.43	59.75	
Revenue / share	16.37	18.30	26.03	27.76	25.60	27.65	
FCF / share	5.04	8.06	5.96	4.22	4.68	5.59	
Cash / share	81.76	69.81	89.07	98.57	113.41	137.45	
SHAREHOLDER RETURN & SCORES							
Buyback yield	3.2%	0.9%	6.3%	7.2%	3.9%	3.76%	
Altman Z-Score	-0.54	-0.58	-0.54	-0.52	0.27	-0.4	
Piotroski F-Score	6	4	7	8	8	7/9	
Beneish M-Score	-2.69	-2.13	-2.56	-2.59	174.11	-2.38	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	7 / 9	Strong		
Altman Z-Score	-0.4	Distress (<1.81)	Distress	
Income quality	1.18	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.38	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.78	Revenue stability	0.64
Interest burden		1.00	Earnings stability	0.03
Operating margin		23.6%	Earnings persistence	0.87
Asset turnover		0.05×	Revenue CAGR 3y	0.8%
Financial leverage		8.79×	EPS CAGR 3y	1.7%
= ROE		8%	FCF CAGR 3y	-24.9%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 3.76%	DIVIDEND YIELD 2.90%	TOTAL SHAREHOLDER RETURN 6.83% cash yield	SBC / REVENUE 1.1% dilution pressure
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24 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



25 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
FCNCA	\$24.0B	11.4	11%	18.6%	-1.3%	7/9	+29.7%
RF	\$23.4B	10.6	12%	24.0%	+0.5%	6/9	+18.7%
HBAN	\$30.9B	11.2	9%	17.4%	+18.5%	7/9	+0.2%
MTB	\$31.1B	11.2	11%	24.3%	-5.8%	7/9	+21.4%
KEY	\$21.6B	11.6	10%	24.7%	+13.5%	7/9	—
EWBC	\$17.4B	12.1	17%	30.9%	+4.7%	8/9	—
FITB	\$45.7B	17.0	8%	18.1%	+15.9%	6/9	—
PNFP	\$14.3B	11.6	8%	19.1%	+61.9%	5/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

26 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

38 Analysts



MEAN TARGET (QTR) \$81.00 10 targets	TARGET VS. PRICE +27.8% last-quarter mean	NEXT REPORT 2027-01-21 street \$1.49	
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$9.19B	\$9.22B / \$9.12B	\$5.30	\$5.35 / \$5.24	15
FY2027	\$9.98B	\$10.04B / \$9.87B	\$6.49	\$6.81 / \$6.26	14
FY2028	\$10.62B	\$10.88B / \$10.45B	\$7.55	\$8.19 / \$7.33	11

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27 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$79.33	+25.2%	6
Last Quarter	\$81.00	+27.8%	10
Last Year	\$75.26	+18.8%	34
All Time	\$61.81	-2.4%	77

Rolling mean of published targets vs. last close \$63.36. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

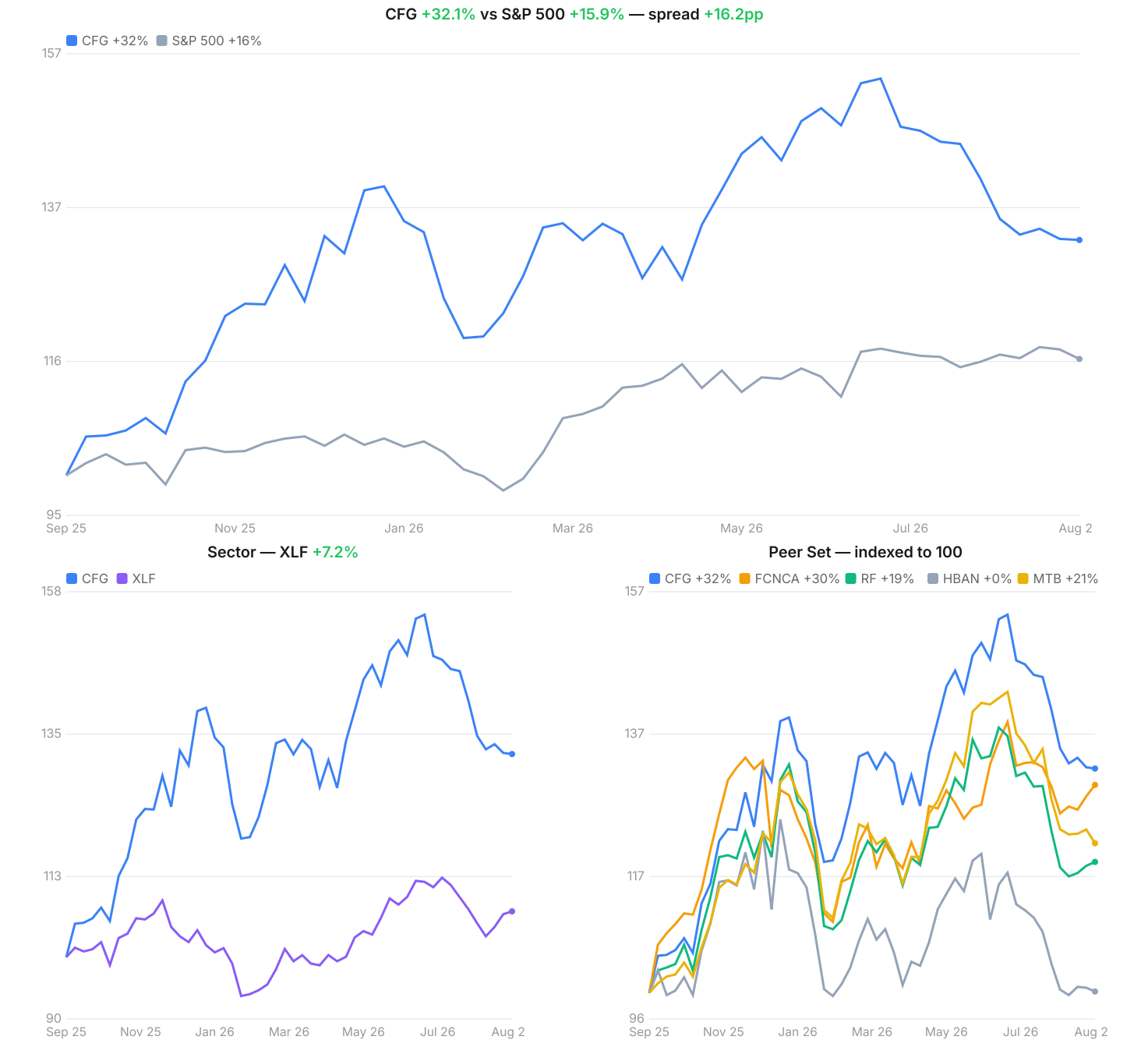
B+

DCF4/5ROE3/5ROA3/5DEBT/EQ3/5P/E3/5P/B3/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

28 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$64.19	-0.83	-1.29%	Below
SMA 50	\$68.07	-4.71	-6.92%	Below
SMA 200	\$65.28	-1.92	-2.94%	Below
EMA 9	\$63.56	-0.20	-0.31%	Below
EMA 21	\$64.66	-1.30	-2.01%	Below
EMA 50	\$66.66	-3.30	-4.95%	Below
EMA 200	\$64.22	-0.86	-1.34%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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29 TECHNICAL POWER SCORE

EDGE · site engine · 31/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -38

7 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

20

30

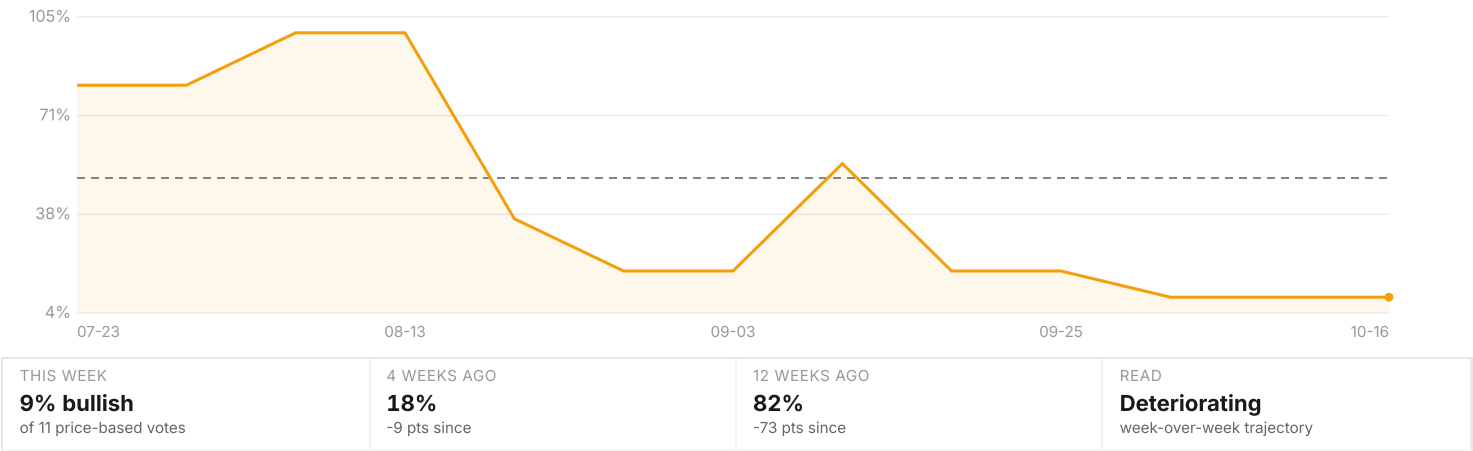
50

0

50

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



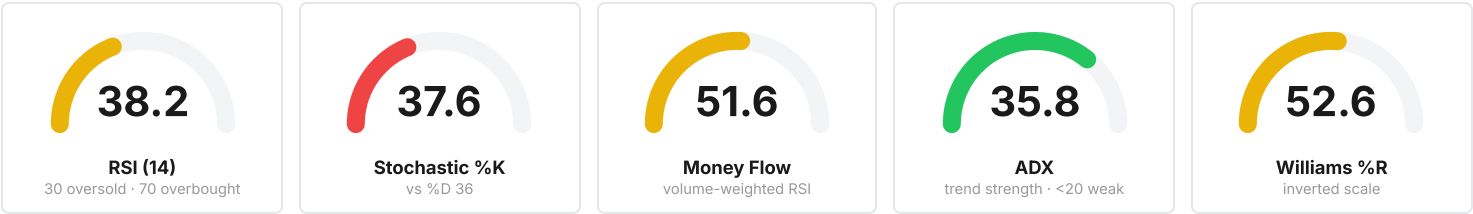
INDICATOR VOTE GRID

7 bull / 15 bear

● Price vs SMA 20	\$64.19	● Price vs SMA 50	\$68.07	● Price vs SMA 200	\$65.28
● EMA 9/21 Cross	63.6/64.7	● SMA 50/200	Golden	● ADX Direction	ADX 36
● Supertrend	\$66	● Parabolic SAR	\$62	● SMA Slope	-0.180
● RSI	38.2	● Stochastic K/D	38/36	● StochRSI K/D	76/70
● Williams %R	-53	● CCI	-39	● TSI vs Signal	-29.8
● CMO	-23.7	● ROC	-1.52%	● OBV Signal	Distrib
● Chaikin MF	-0.020	● MFI	52	● Force Index	-0M
● Elder Ray Bull	0.36				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$63.19 / \$64.12 / \$64.80	S1 / S2	\$62.51 / \$61.58
Bollinger (20,2)	\$62.13 - \$66.26	Squeeze	Off
52-wk range	\$47.53 - \$75.33	Off 52-wk high	-15.9%
ATR (14)	\$1.45 (2.3%)	Historical vol	18.0%

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31 SEASONALITY — 12-YEAR AVERAGES

live model · win rates shown

+2.2%
Jan
67%

-0.8%
Feb
42%

-9.1%
Mar
17%

+4.0%
Apr
73%

+1.1%
May
64%

-1.2%
Jun
55%

+5.4%
Jul
73%

+1.4%
Aug
55%

+0.7%
Sep
58%

+3.0%
Oct
67%

+8.8%
Nov
83%

+1.2%
Dec
67%

Sample: 12 years — treat short histories as suggestive, not statistical.

32 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	CFG	S&P 500
Weekly volatility (σ , 1y)	3.34%	1.83%
Best / worst week (1y)	+7.2% / -6.8%	—
Max drawdown (5y, monthly)	-56.2%	—
1-week VaR (95%)	-4.4%	—
Beta (5y)	1.00	1.00

33 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

CFG EQUITY WEATHER (LIVE)

RAINY · -37

Trend

Momentum

Volume

Volatility

Breadth

-50

-21

-26

-60

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

DOW THEORY

SPY / QQQ TSI

SECTOR STRENGTH

19.99

Confirmed Bearish

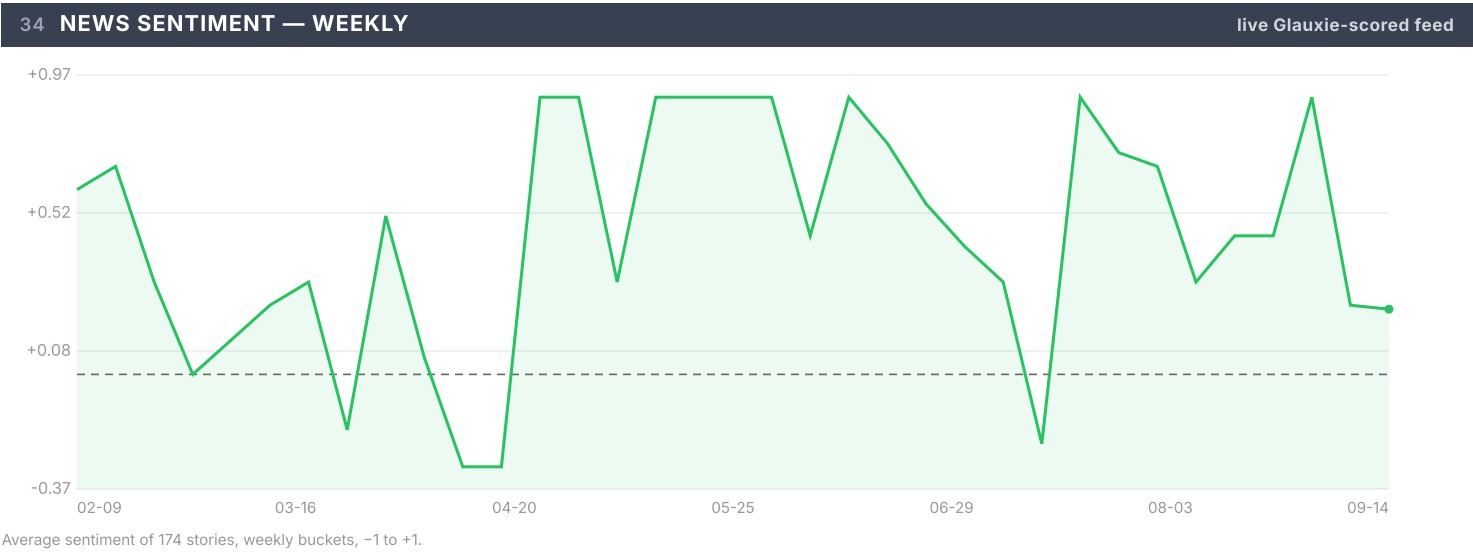
7.2 / 4.7

46/100

Normal

trend strength

breadth average



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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL -36.8 -14.0 vs industry		TREND -49.9 -25.9 vs industry	MOMENTUM -21.4 -7.3 vs industry	VOLUME -26.2 +8.4 vs industry
READING	CFG	BANKS - REGIONAL N=1,560	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-36.8	-22.8	-16.3	-20.5
Trend	-49.9	-24.0	-12.5	-21.3
Momentum	-21.4	-14.1	-4.4	-15.8
Volume	-26.2	-34.6	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

36 EXECUTIVE COMPENSATION

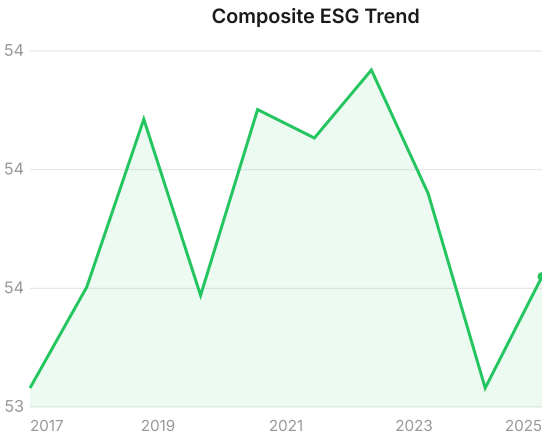
live proxy data · FY2014

EXECUTIVE	TOTAL COMP	STRUCTURE
Bruce Van Saun, Chairman & Chief Executive O	\$10.5M	79% equity+incentive
Robert D. Matthews, Jr., Head of Commercial	\$4.5M	70% equity+incentive
John J. Fawcett, Chief Financial Officer	\$3.4M	62% equity+incentive
Brad L. Conner, Head of Consumer Banking	\$3.3M	62% equity+incentive
Nancy L. Shanik, Chief Risk Officer	\$3.0M	64% equity+incentive

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	41
Social	70
Governance	50
Composite ESG	54



38 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

39 DISCLOSURES

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40 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2021-01-20 to 2026-10-16	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	48 rows · 2014 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-08-13 to 2026-09-01	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.