

Citizens Financial (CFG: \$40.06)

Citizens Financial decreases on below average volume

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Citizens Financial Group, Inc.'s (NYSE: CFG \$40.05) stock price decreased 30.50c (0.8%) from its previous trading session to close at \$40.05.

Compared with the S&P 500 Index which rose 18.1 points (0.3%) in the day, the relative price change was -1.1%.

There were 4,011,897 shares worth \$160.7 million traded today; the volume was 0.8 times the average daily trading volume of 4.8 million shares.

QUARTERLY REPORT

Citizens Financial (NYSE:CFG), announced net profit of \$373m for the quarter-ended 31 March 2025 [Q1/2025], down 7% from the previous quarter [Q4/2024] and up 12% from the year-earlier period [Q1/2024]. Quarterly Report (Q1 2025)

Quarter-ended	31 Mar [Q1/2025]	31 Dec [Q4/2024]	30 Sep [Q3/2024]
EPS, c	78	-	77
Net Profit, \$ million	373	401	382
Sequential growth in Net Profit %	-7.0	5.0	7.0

Compared with the Previous Corresponding Period [PCP; Q1/2024], year-over-year [y.o.y.] EPS was up 18.2% and Net Profit was up 11.7%.

Quarter-ended	31 Mar [Q1/2025]	31 Mar [Q1/2024]
EPS, c	78	66
PCP growth in EPS %	18	-34
Net Profit, \$ million	373	334
PCP growth in Net Profit %	11.7	-34.6

Figure 1: Stock Summary

52-Week Range	\$31.54-\$48.28
Market Cap	\$17.4 billion
EPS Growth % (y.o.y)	18.2
Shares Outstanding	433,650,000
Relative Strength (3 mo)	25

Fig 2: Technical Indicators

Name	Value	Comment
RSI	36.7	Neutral
William % R	-62.7	Neutral
MFI	42.5	Neutral

Fig 3: Moving Averages

Name	Value	Comment
P/MAP10	0.97	Price/MAP10 below 1 and falling
P/MAP20	1.0	Price/MAP20 below 1 and falling
P/MAP200	0.96	Price/MAP200 below 1 and falling

Fig 4: Financials Summary

Year ended Dec 31	FY2024	FY2023	FY2022
Pretax (\$ B)	1.9	2	2.7
Net (\$ B)	1.5	1.6	2.1
EPS (\$)	3.05	3.14	4.12

EPS down 2.9% to \$3.05 in FY2024 [y.e. 31 Dec 2024]

Net profit was down 6.2% from \$1.6 billion in FY2023 to \$1.5 billion in FY2024.

Earnings Per Share (EPS) was down 2.9% from \$3.14 in FY2023 to \$3.05 in FY2024.

Bearish Signals

Downtrend

Today's Volatility:

- Citizens Financial (CFG: \$40.05) drops on increasing volatility: Today its volatility (highest price minus lowest price/lowest price) of 2.0% was 0.7 times the average daily volatility of 2.7%, up from 1.7% on Friday and 1.5% on Thursday.

Price/Moving Average Price:

- The Price/MAP of 0.96 for CFG is lower than the Price/MAP for the S&P 500 Index of 1.05.

- The price to 200-day MAP ratio is 0.96. In the past 200 days this ratio has been under 0.96 27 times suggesting downside. The 50-day MAP of \$39.16 is lower than the 200-day MAP of \$41.59, a bearish indicator. The 200-day MAP has decreased to \$41.59. A decrease is another bearish indicator.

Relative Strength(6 months):

- In the NYSE market of 1,912 stocks and 37 units traded today, the stock has a 6-month relative strength of 38 which means it has underperformed 62.0% of the market.

Fig 5: Low Price Performance Indicator and rank of Citizens Financial in the NYSE market:

Description	CFG Value	Rank In Market
% Prem to Vol Wtd Price	0.1	In Bottom 2%

Fig 6: Short-Term Technical Ranking: 2 out of 5 [5 is best]

