

Citizens Financial (CFG: \$39.0)

Citizens Financial climbs 2.4% on weak volume, hits 36-day high Thursday May 08, 2025 16:00 EDT

Citizens Financial Group, Inc.'s (NYSE: CFG \$38.99) stock price climbed 91.0c (2.4%) from its previous trading session to close at \$38.99.

Compared with the S&P 500 Index which rose 54.9 points (1%) in the day, the relative price increase was 1.4%.

There were 2,953,968 shares worth \$115.2 million traded today; the volume was 0.6 times the average daily trading volume of 4.8 million shares.

ANNUAL REPORT

Citizens Financial (NYSE:CFG) reported net profit for the year-ended 31 December 2024 [FY2024] of \$1.5b, down 6% from \$1.6b in the previous year.

CITIZENS FINANCIAL DIVIDENDS

The shares soared 5.7% in the 6 trading sessions since the ex-dividend date of April 30. The company paid a dividend of 42.0c per share. Based on dividends of \$1.68 per share for the trailing twelve months and the last price of \$38.99 the dividend yield is 4.3%.

Figure 1: Stock Summary

52-Week Range	\$31.54-\$48.28
Market Cap	\$17 billion
Shares Outstanding	437,140,000
Relative Strength (3 mo)	25

Fig 2: Technical Indicators

Name	Value	Comment
CCI	126.5	Buy
MFI	75.9	Neutral

Fig 3: Moving Averages

Name	Value	Comment
P/MAP10	1.0	Price/MAP10 above 1 and rising
P/MAP20	1.07	Price/MAP20 above 1 and rising

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.

Bullish Signals

Uptrend

Past Week:

- Citizens Financial is placed 612/2268 in BuySellSignals' ranking of NYSE performers in the past week, a percentile ranking of 73.
- In the past week, volume was 0.9 times average and the shares were up 4.6%. Thursday's close price is at a 1.2% premium to its 5-day Volume Weighted Average Price (VWAP) of \$38.54.

Past Month:

- The price been up 15.1% in the past month. The rise has been propped up by firm volume of 1.2 times average for the month.
- Compared with the S&P 500 Index which rose 13.7% for the month, this represented a relative price increase for Citizens Financial's stock of 1.4% for the month.
- The present value of \$1,000 (PV1000) invested one month ago in Citizens Financial is \$1,164, comprising a capital gain of \$151 and dividend reinvested of \$13.

PV\$1000	1-week	1-month	1-year
CFG.NYSE	1,046	1,164	1,175
S&P 500 Index	1,011	1,072	1,096

Fig 5: High Price Performance Indicators and rank of Citizens Financial in the NYSE market:

Description	CFG Value	Rank In Market
Today's Trading Turnover	\$150.9 million	In Top 18%
MCap	\$17 billion	In Top 21%

Undervaluation [compared with sector average]

Earnings Yield:

- Earnings yield of 7.8% is 1.8 times the 10-year bond yield of 4.3%.

Dividend Yield:

- The relative yield of CFG, defined by its yield of 4.3%, divided by average yield of dividend yielding stocks in the S&P 500 Index of 1.0% is 418.4%. This suggests Citizens Financial stock is undervalued in dividend yield terms.

Price to Book:

- Price to Book of 1.1 [1.9]. We estimate Citizens Financial stock is trading at a current year Price to Book of 1.1 and a forward year Price to Book of 1.

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



Stocks are scored on a set of technical parameters reflecting price performance and trading volumes. They are ranked according to the average values of those parameters. The highest ranking is 5 and the lowest ranking is 1.