

0000759944-25-00001310-K CITIZENS FINANCIAL GROUP INC/RI 2025021320250213160358160400160400 0 0000759944-25-000013 10-K 187 20241231 20250213 20250213 CITIZENS FINANCIAL GROUP INC/RI 0000759944 6022 050412693 DE 1231 10-K 34-001-36636 25620078 1 CITIZENS PLAZA PROVIDENCE RI 02903 2039006715 1 CITIZENS PLAZA PROVIDENCE RI 02903 10-K 1 cfg-20241231.htm 10-K cfg-202412310000759944false2024FYCITIZENS FINANCIAL GROUP INC/RI/3Yhttp://fasb.org/us-gaap/2024#OtherAssetshttp://fasb.org/us-gaap/2024#OtherAssetshttp://fasb.org/us-gaap/2024#OtherLiabilitieshttp://fasb.org/us-gaap/2024#OtherLiabilitieshttp://fasb.org/us-gaap/2024#FeesAndCommissionsMortgageBankingAndServicing http://www.citizensbank.com/20241231#ForeignExchangeandTradeFinanceFeeshttp://fasb.org/us-gaap/2024#FeesAndCommissionsMortgageBankingAndServicing http://www.citizensbank.com/20241231#ForeignExchangeandTradeFinanceFeeshttp://fasb.org/us-gaap/2024#FeesAndCommissionsMortgageBankingAndServicing http://www.citizensbank.com/20241231#ForeignExchangeandTradeFinanceFeeshttp://fasb.org/us-gaap/2024#OtherNoninterestExpensehttp://fasb.org/us-gaap/2024#OtherNoninterestExpensehttp://fasb.org/us-gaap/2024#OtherNoninterestExpensehttp://fasb.org/us-gaap/2024#OtherNoninterestExpensehttp://fasb.org/us-gaap/2024#OtherNoninterestExpense0.0250.0250.025iso4217:USDxhrl:sharesiso4217:USDxhrl:sharescfg:branchxhrl:purecfg:reportingUnitcfg:segment00007599442024-01-012024-12-310000759944us-gaap:CommonStockMember2024-01-012024-12-310000759944us-gaap:SeriesEPreferredStockMember2024-01-012024-12-3100007599442024-06-3000007599442025-02-0400007599442024-12-3100007599442023-12-310000759944us-gaap:AssetPledgedAsCollateralMember2024-12-310000759944us-gaap:AssetPledgedAsCollateralMember2023-12-3100007599442023-01-012023-12-3100007599442022-01-012022-12-310000759944us-gaap:PreferredStockMember2021-12-310000759944us-gaap:CommonStockMember2021-12-310000759944us-gaap:AdditionalPaidInCapitalMember2021-12-310000759944us-gaap:RetainedEarningsMember2021-12-310000759944us-gaap:TreasuryStockCommonMember2021-12-310000759944us-gaap:AccumulatedOtherComprehensiveIncomeMember2021-12-3100007599442021-12-310000759944us-gaap:RetainedEarningsMember2022-01-012022-12-310000759944us-gaap:CommonStockMember2022-01-012022-12-310000759944us-gaap:AdditionalPaidInCapitalMember2022-01-012022-12-310000759944us-gaap:AccumulatedOtherComprehensiveIncomeMember2022-01-012022-12-310000759944us-gaap:PreferredStockMember2022-12-310000759944us-gaap:CommonStockMember2022-12-310000759944us-gaap:AdditionalPaidInCapitalMember2022-12-310000759944us-gaap:RetainedEarningsMember2022-12-310000759944us-gaap:TreasuryStockCommonMember2022-12-310000759944us-gaap:AccumulatedOtherComprehensiveIncomeMember2022-12-310000759944us-gaap:AdditionalPaidInCapitalMember2023-01-012023-12-310000759944srt:CumulativeEffectPeriodOfAdoptionAdjustmentMemberus-gaap:RetainedEarningsMember2022-12-310000759944srt:CumulativeEffectPeriodOfAdoptionAdjustmentMember2022-12-310000759944us-gaap:AccumulatedOtherComprehensiveIncomeMember2023-01-012023-12-310000759944us-gaap:PreferredStockMember2023-12-310000759944us-gaap:CommonStockMember2023-12-310000759944us-gaap:AdditionalPaidInCapitalMember2023-12-310000759944us-gaap:RetainedEarningsMember2023-12-310000759944us-gaap:TreasuryStockCommonMember2023-12-310000759944us-gaap:AccumulatedOtherComprehensiveIncomeMember2023-12-310000759944us-gaap:RetainedEarningsMember2024-01-012024-12-310000759944us-gaap:PreferredStockMember2024-01-012024-12-310000759944us-gaap:CommonStockMember2024-01-012024-12-310000759944us-gaap:TreasuryStockCommonMember2024-01-012024-12-310000759944us-gaap:AdditionalPaidInCapitalMember2024-01-012024-12-310000759944us-gaap:AccumulatedOtherComprehensiveIncomeMember2024-01-012024-12-310000759944us-gaap:PreferredStockMember2024-12-310000759944us-gaap:CommonStockMember2024-12-310000759944us-gaap:AdditionalPaidInCapitalMember2024-12-310000759944us-gaap:RetainedEarningsMember2024-12-310000759944us-gaap:TreasuryStockCommonMember2024-12-310000759944us-gaap:AccumulatedOtherComprehensiveIncomeMember2024-12-310000759944cfg:InvestorsAcquisitionMember2024-12-310000759944cfg:InvestorsAcquisitionMember2023-01-012023-12-310000759944cfg:InvestorsAcquisitionMember2023-12-310000759944us-gaap:OnlineDepositBusinessAnd80EastCoastBranchesOfHSBCBankMember2023-01-012023-12-310000759944cfg:DHCapitalLLCMember2023-01-012023-12-310000759944cfg:NewYorkCityMetroMembercfg:OnlineDepositBusinessAnd80EastCoastBranchesOfHSBCBankMember2022-02-180000759944cfg:MidAtlanticWashingtonDCMembercfg:OnlineDepositBusinessAnd80EastCoastBranchesOfHSBCBankMember2022-02-180000759944cfg:SoutheastFloridaMembercfg:OnlineDepositBusinessAnd80EastCoastBranchesOfHSBCBankMember2022-02-180000759944cfg:InvestorsAcquisitionMember2022-04-060000759944cfg:InvestorsAcquisitionMember2022-04-060000759944us-gaap:RestrictedStockMembercfg:InvestorsAcquisitionMember2022-04-062022-04-060000759944us-gaap:USTreasuryAndGovernmentMember2024-12-310000759944us-gaap:USTreasuryAndGovernmentMember2023-12-310000759944us-gaap:USStatesAndPoliticalSubdivisionsMember2024-12-310000759944us-gaap:USStatesAndPoliticalSubdivisionsMember2023-12-310000759944us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember2024-12-310000759944us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember2023-12-310000759944us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember2024-12-310000759944us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember2023-12-310000759944us-gaap:MortgageBackedSecuritiesMember2024-12-310000759944us-gaap:CollateralizedDebtObligationsMember2024-12-310000759944us-gaap:CollateralizedDebtObligationsMember2023-12-310000759944us-gaap:DebtSecuritiesMember2024-12-310000759944us-gaap:DebtSecuritiesMember2023-12-310000759944us-gaap:AssetBackedSecuritiesMember2024-12-310000759944us-gaap:AssetBackedSecuritiesMember2023-12-310000759944us-gaap:OtherDebtSecuritiesMember2024-12-310000759944us-gaap:OtherDebtSecuritiesMember2023-12-310000759944us-gaap:FederalHomeLoanBankAdvancesMember2024-12-310000759944us-gaap:FederalHomeLoanBankAdvancesMember2023-12-310000759944us-gaap:SecuritiesSoldUnderAgreementsToRepurchaseMember2024-12-310000759944us-gaap:SecuritiesSoldUnderAgreementsToRepurchaseMember2023-12-310000759944us-gaap:MortgageBackedSecuritiesMember2024-01-012024-12-310000759944us-gaap:MortgageBackedSecuritiesMember2023-01-012023-12-310000759944us-gaap:CollateralizedLoanObligationsMember2024-12-310000759944us-gaap:CollateralizedLoanObligationsMember2023-12-310000759944us-gaap:CommercialLoanMemberus-gaap:CommercialPortfolioSegmentMember2024-12-310000759944us-gaap:CommercialLoanMemberus-gaap:CommercialPortfolioSegmentMember2023-12-310000759944us-gaap:CommercialRealEstateMemberus-gaap:CommercialPortfolioSegmentMember2024-12-310000759944us-gaap:CommercialRealEstateMemberus-gaap:CommercialPortfolioSegmentMember2023-12-310000759944us-gaap:CommercialPortfolioSegmentMember2024-12-310000759944us-gaap:CommercialPortfolioSegmentMember2023-12-310000759944us-gaap:ResidentialMortgageMemberus-gaap:ConsumerPortfolioSegmentMember2024-12-310000759944us-gaap:ResidentialMortgageMemberus-gaap:ConsumerPortfolioSegmentMember2023-12-310000759944cfg:HomeEquityLoanAndLineOfCreditMemberus-gaap:ConsumerPortfolioSegmentMember2024-12-310000759944us-gaap:ConsumerPortfolioSegmentMember2023-12-310000759944us-gaap:AutomobileLoanMemberus-gaap:ConsumerPortfolioSegmentMember2024-12-310000759944us-gaap:AutomobileLoanMemberus-gaap:ConsumerPortfolioSegmentMember2023-12-310000759944us-gaap:StudentLoanMemberus-gaap:ConsumerPortfolioSegmentMember2024-12-310000759944us-gaap:StudentLoanMemberus-gaap:ConsumerPortfolioSegmentMember2023-12-3100007599

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Corporation and Office of the Comptroller of the CurrencyFFIECFederal Financial Institutions Examination CouncilFHAFederal Housing AdministrationFHCFinancial Holding CompanyFHLBFederal Home Loan BankFICOFair Isaac Corporation (credit rating)FINRAFinancial Industry Regulation AuthorityFRB or Federal ReserveBoard of Governors of the Federal Reserve System and, as applicable, Federal Reserve Bank(s)Freddie Mac (FHLMC)Federal Home Loan Mortgage CorporationFTEFully Taxable EquivalentPTTFunds Transfer PricingGAAPAccounting Principles Generally Accepted in the United States of AmericaGDPGross Domestic ProductGLBAGramm-Leach-Bliley Act of 1999Ginnie Mae (GNMA)Government National Mortgage AssociationGSEGovernment Sponsored EntityHSBCHSBC Bank U.S.A., N.A.HSBC transactionAcquisition of HSBC East Coast branches and national online deposit businessHTMHeld To MaturityIDInsured Depository InstitutionInvestorsInvestors Bancorp., Inc. and its subsidiaries]MPJMP Group LLCILHFSLoans Held for SaleLGDLoss Given DefaultLIHTCLow Income Housing Tax CreditLTVLoan to ValueM&AMerger and AcquisitionMD&AManagementâ€™s Discussion and Analysis of Financial Condition and Results of OperationsMid-Atlantic District of Columbia, Delaware, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia MidwestIllinois, Indiana, Michigan, and OhioModified AACL transitionThe Day-1 CECL adoption entry booked to ACL plus 25% of subsequent CECL ACL reserve buildModified CECL transitionThe Day-1 CECL adoption entry booked to retained earnings plus 25% of subsequent CECL ACL reserve buildMSRSMortgage Servicing RightsNew EnglandConnecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and VermontNMNot meaningfulNMTCNew Markets Tax CreditNSFRNet Stable Funding RatioOCCOffice of the Comptroller of the CurrencyOCIOther Comprehensive Income (Loss)OFACU.S. Treasury Department Office of Foreign Assets ControlCitizens Financial Group, Inc. | 3Operating LeveragePeriod-over-period percent change in total revenue, less the period-over-period percent change in noninterest expenseOTCover the CounterParent CompanyCitizens Financial Group, Inc. (the Parent Company of Citizens Bank, National Association and other subsidiaries)PCDPurchased Credit DeterioratedPDPProbability of Defaultpeers or peer regional banksComerica, Fifth Third, Huntington, KeyCorp, M&T, PNC, Regions, Truist and U.S. BancorpREITReal estate investment trustROTCEReturn on Average Tangible Common EquityRPARisk Participation AgreementRWARisk-Weighted AssetsSBAUnited States Small Business AdministrationSCBSTress Capital BufferSECUnited States Securities and Exchange CommissionSOFRSecured Overnight Financing RateSVaRStressed Value at RiskTBAsTo-Be-Announced Mortgage SecuritiesTier 1 capital ratioTier 1 capital, which includes Common Equity Tier 1 capital plus non-cumulative perpetual preferred equity that qualifies as additional tier 1 capital, divided by total risk-weighted assets as defined under the U.S. Basel III Standardized approachTier 1 leverage ratioTier 1 capital, which includes Common Equity Tier 1 capital plus non-cumulative perpetual preferred equity that qualifies as additional tier 1 capital, divided by quarterly adjusted average assets as defined under the U.S. Basel III Standardized approachTOTapping Our PotentialTotal capital ratioTotal capital, which includes Common Equity Tier 1 capital, tier 1 capital, and allowance for credit losses and qualifying subordinated debt that qualifies as tier 2 capital, divided by total risk-weighted assets as defined under the U.S. Basel III Standardized approachUSDAUnited States Department of AgricultureVAUnited States Department of Veterans AffairsVaRValue at RiskVIEVariable Interest EntityCitizens Financial Group, Inc. | 4FORWARD-LOOKING STATEMENTSÂ Â This document contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Any statement that does not describe historical or current facts is a forward-looking statement. These statements often include the words “we believe,” “we expect,” “we anticipate,” “we estimate,” “we intend,” “we plan,” “we are aiming,” “we target,” “we initiate,” “we potentially,” “we probably,” “we are looking,” “we are confident,” “we are optimistic,” or similar expressions or future conditional verbs such as “may,” “will,” “likely,” “should,” “could,” “and” and “could.”Â Â A Forward-looking statements are based upon the current beliefs and expectations of management, and on information currently available to management. Our statements speak as of the date hereof, and we do not assume any obligation to update these statements or to update the reasons why actual results could differ from those contained in such statements in light of new information or future events. We caution you, therefore, against relying on any of these forward-looking statements. They are neither statements of historical fact nor guarantees or assurances of future performance. While there is no assurance that any list of risks and uncertainties or risk factors is complete, important factors that could cause actual results to differ materially from those in the forward-looking statements include the following, without limitation: “Negative economic, business and political conditions, including as a result of the interest rate environment, supply chain disruptions, inflationary pressures and labor shortages, that adversely affect the general economy, housing prices, the job market, consumer confidence and spending habits;” “The general state of the economy and employment, as well as general business and economic conditions, and changes in the competitive environment;” “Our capital and liquidity requirements under regulatory standards and our ability to generate capital and liquidity on favorable terms;” “The effect of changes in our credit ratings on our cost of funding, access to capital markets, ability to market our securities, and overall liquidity position;” “The effect of changes in the level of commercial and consumer deposits on our funding costs and net interest margin;” “Our ability to execute on our strategic business initiatives and achieve our financial performance goals across our Consumer and Commercial businesses, including our Private Bank;” “The effects of geopolitical instability, including the wars in Ukraine and the Middle East, on economic and market conditions, inflationary pressures and the interest rate environment, commodity price and foreign exchange rate volatility, and heightened cybersecurity risks;” “Our ability to comply with heightened supervisory requirements and expectations as well as new or amended regulations;” “Liabilities and business restrictions resulting from litigation and regulatory investigations;” “The effect of changes in interest rates on our net interest income, net interest margin and our mortgage originations, mortgage servicing rights and mortgages held for sale;” “Changes in interest rates and market liquidity, as well as the magnitude of such changes, which may reduce interest margins, impact funding sources and affect the ability to originate and distribute financial products in the primary and secondary markets;” “Financial services reform and other current, pending or future legislation or regulation that could have a negative effect on our revenue and businesses;” “Environmental risks, such as physical or transition risks associated with climate change, and social and governance risks, that could adversely affect our reputation, operations, business, and customers;” “A failure in or breach of our compliance with laws, as well as operational or security systems or infrastructure, or those of our third-party vendors or other service providers, including as a result of cyberattacks; and” “Management’s ability to identify and manage these and other risks. Citizens Financial Group, Inc. | 5Â Â In addition to the above factors, we also caution that the actual amounts and timing of any future common stock dividends or share repurchases will be subject to various factors, including our capital position, financial performance, capital impacts of strategic initiatives, market conditions, and regulatory considerations, as well as any other factors that our Board of Directors deems relevant in making such a determination. Therefore, there can be no assurance that we will repurchase shares from or pay any dividends to holders of our common stock, or as to the amount of any such repurchases or dividends.Â Â A More information about factors that could cause actual results to differ materially from those described in the forward-looking statements can be found under Item 1A “Risk Factors.”PART IITEM 1. BUSINESSCitizens Financial Group, Inc. is headquartered in Providence, Rhode Island. We offer a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations and institutions. Our products and services are offered through more than 1,000 branches in 14 states and the District of Columbia and 97 retail and commercial non-branch offices, though certain lines of business serve national markets. At December 31, 2024, we had total assets of \$217.5A billion, total deposits of \$174.8A billion and total stockholders’ equity of \$24.3A billion. We are a BHC incorporated under Delaware state law in 1984 and our primary federal regulator is the FRB. CBNA is our banking subsidiary, whose primary federal regulator is the OCC.Business SegmentsWe manage our business through two primary business segments: Consumer Banking and Commercial Banking. Our activities outside these segments are classified as Non-Core or Other. Non-Core includes our indirect auto and certain purchased consumer loan portfolios that we discontinued the origination of in 2023 as part of our balance sheet optimization strategy. Other includes treasury activities, wholesale funding, the securities portfolio, community development assets, and other unallocated assets, liabilities, capital, revenues, provision (benefit) for credit losses and expenses, including income tax expense. For additional information regarding our business segments see the “Business Operating Segments” section of Item 7 and Note 26 in Item 8.Consumer Banking Segment Consumer Banking serves consumer customers and small businesses, with products and services that include deposits, mortgage and home equity lending, credit cards, small business loans, and wealth management and investment services largely across our 14-state traditional banking footprint. We also offer education and point-of-sale finance loans in addition to select digital deposit products nationwide. Citizens Private Bank integrates wealth management and banking services to serve high- and ultra-high-net-worth individuals and families, as well as businesses.Consumer Banking operates a multi-channel distribution network with a workforce of approximately 5,000 branch colleagues, 1,000 branches, including 143 in-store locations, and 3,100 ATMs. Our network includes approximately 1,000 specialists covering lending, savings and investment needs as well as a broad range of small business products and services. We serve customers on a national basis through telephone service centers and our online and mobile platforms where we offer customers the convenience of depositing funds, paying bills and transferring money between accounts and from person to person, as well as a host of other everyday transactions.Commercial Banking Segment Commercial Banking primarily serves companies and institutions and strives to be a trusted advisor to our clients and preferred provider for their banking needs. We offer a broad complement of financial products and solutions, including lending and leasing, deposit and treasury management services, foreign exchange, interest rate and commodity risk management solutions, as well as syndicated loans, corporate finance, mergers and acquisitions, and debt and equity capital markets capabilities.Commercial Banking is organized around client segments and their banking needs. Corporate Banking, Commercial Real Estate, Capital Markets and Advisory, and Treasury Solutions work together to understand client needs and provide comprehensive solutions to meet those needs. We acquire new clients through a coordinated approach to the market, leveraging deep industry knowledge in specialized banking groups and a geographic coverage model.Citizens Financial Group, Inc. | 6Corporate Banking serves commercial and industrial clients and corporate clients in the United States. In several areas, such as Aerospace, Defense and Government Services, Communications, Transportation and Logistics, Food and Restaurants, Human Capital Management, and Gaming we offer a more dedicated and tailored approach to better meet the unique needs of these client segments. Commercial Real Estate provides customized debt capital solutions for middle-market operators, institutional developers, investors, and REITs. Commercial Real Estate provides financing for projects primarily in the multi-family, office, industrial, retail, healthcare and hospitality sectors.Capital Markets and Advisory serves clients through key product groups including Corporate Finance, Capital Markets, and Global Markets. Corporate Finance provides advisory services to middle-market and mid-corporate clients, including mergers and acquisitions and capital structure advice. The team works closely with industry-sector specialists within capital markets to advise our clients. Corporate Finance also provides acquisition and follow-on financing for new and recapitalized portfolio companies of key sponsors, with services meeting the unique and time-sensitive needs of private equity firms, management companies and funds, and underwriting and portfolio management expertise for leveraged transactions and relationships. Capital Markets originates, structures and underwrites credit and equity facilities targeting middle-market, mid-corporate and private equity sponsors. They focus on offering value-added ideas to optimize their capital structures, including advising on and facilitating mergers and acquisitions, valuations, tender offers, financial restructurings, bond and equity underwriting, asset sales, divestitures and other corporate reorganizations and business combinations. Capital Markets also provides sales and trading across loan, fixed income and equity products, as well as other brokerage services including equity research. Global Markets provides foreign exchange, interest rate and commodities risk management services.The Treasury Solutions product group supports Commercial Banking and certain small business clients with treasury management solutions, including domestic and international products and services related to receivables, payables, information reporting and liquidity management, as well as commercial credit cards and trade finance.Business StrategyOur mission is to help our customers, colleagues and communities reach their potential, and our vision is to become a top-performing bank distinguished by our customer-centric culture, mindset of continuous improvement, product innovation, and excellent capabilities. We strive to understand customer and client needs so we can tailor advice and solutions to help make them more successful. Our business strategy is designed to maximize the full potential of our business, drive sustainable growth and enhance profitability. Our success rests on our ability to distinguish ourselves as follows:Maintain a high-performing, customer-centric organization: We continually strive to enhance our “customer-first” culture by emphasizing the “voice of the customer” to deliver the best possible banking experience. We seek to deepen relationships with our customers by offering a full suite of products designed to meet their unique needs. In addition, we are taking talent management to the next level, with a goal of attracting, developing and retaining great people, while ensuring strong leadership, teamwork, and a sense of empowerment, accountability and urgency. Develop differentiated value propositions to acquire, deepen, and retain core customer segments: Our focus is on select customer segments where we believe we are well positioned to compete. In Consumer Banking, we focus on serving mass affluent and affluent customers, small businesses and high-net-worth individuals. Our Private Bank serves high- and ultra-high-net-worth individuals, family offices, private equity/venture capital firms, and business clients through integrated wealth management and banking services. In Commercial Banking, we focus on serving customers in the middle-market, mid-corporate, and select industry verticals. By developing differentiated and targeted value propositions, building our fee-based businesses and developing innovative product solutions, we believe we can attract new customers, deepen relationships with existing customers and deliver an enhanced customer experience. Citizens Financial Group, Inc. | 7Build excellent capabilities designed to help us stand out from competitors: We strive to deliver seamless, omni-channel experiences that allow customers to interact with us when, where and how they choose. We are enhancing capabilities in key areas including technology, payments, data and analytics, private bank and wealth, collections and fraud, and digital (mobile/online banking and omni-channel servicing). We are on a multi-year digital transformation journey across our Consumer and Commercial organizations to digitize end-to-end customer experiences and transform our marketing to drive consumer-direct acquisition in order to satisfy rapidly changing customer preferences. We strive to use advanced data analytics and artificial intelligence for personalization and to provide timely, insight-driven, tailored advice in order to deliver solutions to consumer and commercial customers throughout their lifecycles.Operate with financial discipline and a mindset of continuous improvement to self-fund investments: We believe that continued focus on operational efficiency is critical to our future profitability and ability to continue to reinvest to drive future growth. We launched the first Tapping Our Potential (“TOP”) initiative in 2014 and have launched additional programs in subsequent years. These programs are designed to transform how we operate and to improve the effectiveness, efficiency, and competitiveness of our franchise. Our TOP 9 program was completed in 2024, and we launched a TOP 10 program in 2025 to allow us to continue to self-fund investments. Prudently grow and optimize our balance sheet: We operate with a strong balance sheet with regard to capital and liquidity, coupled with a well-defined and prudent risk appetite. We continue to focus on thoughtfully growing our balance sheet by actively managing capital and resource allocations towards relationships-oriented growth to generate attractive risk-adjusted returns. Our goal is to be good stewards of our resources and continue to rigorously evaluate our execution.Modernize our technology and operational models to improve delivery, organizational agility and speed to market: We are continuing to modernize our technology environment by strengthening our infrastructure and migrating applications to the cloud. We have deployed and scaled an agile operating model to improve our speed-to-market, deliver innovative products and services and strengthen collaboration across teams. We also continue to actively incubate new innovative ideas and harness external innovation through FinTech partnerships and access to venture capital firms to help deliver differentiated value-added experiences for our customers. We continue to experiment with and deploy transformative technologies like Machine Learning (ML) and Artificial Intelligence (AI/Gen AI) across our customer-facing businesses and functions to drive value-add impact and improved experiences for our colleagues and customers.Embed risk management within our culture and operations: Given that the quality of our risk management program directly affects our ability to execute our strategy, we continue to work to further strengthen our risk management culture. Moreover, we are committed to continuously enhancing our processes and talent, and to making improvements in the platform including ongoing investments in risk technology and frameworks. These actions are designed to support and enhance our risk management capabilities and regulatory profile.CompetitionThe financial services industry is highly competitive. Our branch footprint is predominantly in the New England, Mid-Atlantic and Midwest regions, though certain lines of business serve national markets. Within these markets, we face competition from community banks, super-regional and national financial institutions, credit unions, savings and loan associations, mortgage banking firms, consumer finance companies, securities brokerage firms, insurance companies, money market funds, hedge funds and private equity firms. Some of our larger competitors may make available to their customers a broader array of products, pricing and structure alternatives while some smaller competitors may have more liberal lending policies and processes. In addition, some of our competitors may not be subject to the same regulatory requirements as we are and, therefore, may have lower costs they can pass on to customers. Competition among providers of financial products and services continues to increase, with consumers and businesses having the opportunity to select from a growing variety of traditional and nontraditional alternatives, such as Private Credit/Direct lenders. The ability of non-banking financial institutions, including FinTech companies, to provide services previously limited to commercial banks has also intensified competition.Citizens Financial Group, Inc. | 8In Consumer Banking, the industry has become increasingly dependent on and oriented toward technology-driven delivery systems, permitting

transactions to be conducted through online and mobile channels. In addition, technology has lowered barriers to entry and made it possible for non-bank institutions to attract funds and provide lending and other financial products and services. The emergence of digital-only banking models has increased and we expect this trend to continue. Given their lower cost structure, these models are typically able to offer higher rates on deposit products than traditional retail banking institutions. The primary factors driving competition for loans and deposits are interest rates, fees charged, tailored value propositions to different customer segments, customer service levels, convenience, including branch locations and hours of operation, and the range of products and services offered. In Commercial Banking, we face competition in all our client segments from a variety of industry participants including traditional banking institutions, particularly large regional banks, as well as commercial finance companies, leasing companies, other non-bank lenders, and institutional investors, including collateralized loan obligation managers, hedge funds and private equity firms. Some larger competitors, including certain national banks that compete in our market area, may offer a broader array of products and be in a position to hold more exposure on their balance sheet due to their asset size. We compete on a number of factors including providing innovative corporate finance solutions, quality of customer service and execution, range of products offered, price and reputation. Human Capital Management We believe that our long-term success depends on our ability to attract, develop, and retain a high-performing workforce. Our goal is to create an environment where colleagues can thrive personally and professionally and can maximize their potential. As of December 31, 2024, Citizens had 17,287 full-time equivalent employees, primarily across New England and the Mid-Atlantic. Our Board of Directors and its Compensation and Human Resources Committee are responsible for overseeing our human capital management strategy, with senior management providing regular updates to facilitate that oversight. Leadership, Talent Development, and Talent Acquisition and Internal Mobility We are on a multi-year journey to build bold leaders at every level and to foster a culture of learning and innovation. We facilitate programs aimed at developing leadership capabilities and building capabilities to ensure colleagues excel in their current roles and are valuable contributors in the future. Citizens Talent Matters, launched in 2024, is a talent marketplace that creates personalized experiences to support skill-building and career advancement for colleagues. We have also expanded educational assistance and educational pathways for emerging and critical skills through our academies, which focus on areas such as Innovation, Agile, Next Gen Tech, Banking and Credit, and Data & Analytics. Continuous learning and a growth mindset are essential for colleagues to thrive as part of our organization and to feel a sense of accomplishment and purpose. Attracting and retaining talent with the skills and experience necessary to drive our long-term priorities remains integral to achieving our strategic plan. We evaluate candidates on their holistic portfolio of skills and experiences. Ongoing competition for talent in high-volume roles and emerging skill areas persists, and we have implemented new processes to improve the efficiency of the hiring process. Talent selection will continue to have broad impacts on culture, leadership, and productivity at all levels and focus remains on expanding capabilities to attract, select, and retain talent. Employee Engagement Listening to our colleagues' voices and experiences is important to us and is instrumental in helping management evolve company culture to best support our business strategy. Colleague feedback is used to refine our focus, address gaps, and strengthen efforts to improve our organizational effectiveness and colleague experience. We have enhanced our colleague listening efforts to include multiple channels and more frequent touch points, including our annual organizational health survey as well as an interim pulse survey and five life-cycle surveys measuring colleague sentiment at different stages. Citizens Financial Group, Inc. | 9 Culture of Inclusion We aim to foster a culture where all stakeholders feel respected, valued, and heard. Development programs are designed to build a strong pipeline of emerging talent and have been effective in increasing the development of our colleague base. We also partner with external organizations to offer additional resources for reskilling and upskilling colleagues as we build the workforce of the future. An area of focus is the development of partnerships with businesses and community organizations to help identify candidates with diverse backgrounds and perspectives. Information regarding our workforce demographics can be found in our Environmental Social Governance Report and on our website, which includes a link to our most recently filed EEO-1 report. Various resources are used by management to understand what drives a sense of inclusion and belonging. Analytics are used to help prioritize initiatives, including responses to our Organizational Health Survey, which we segment by various colleague populations to provide additional insights. In addition, we have seven business resource groups (BRGs), which we believe are important to enhancing our culture while supporting our enterprise inclusion strategy. They also help to identify and support initiatives that are most important to customers, colleagues, and the community. Our BRGs, which are open to all employees, include Citizens WIN (Women's Impact Network), Citizens Elev8 (Rising Professionals), Prism (Multicultural), Citizens Pride (LGBTQ+), Citizens Veterans, Citizens Awake (Disability Awareness), and Caring for Citizens (Caregivers). Each BRG is sponsored by a member of the executive team and approximately 3,700 colleagues belonged to at least one BRG as of December 31, 2024. Health, Well-Being, and Flexibility We prioritize the health and well-being of our colleagues and their loved ones, offering benefit programs and other resources that support colleagues in all aspects of their lives. We review our offerings on a regular basis and have expanded resources in recent years, with a particular focus on colleague well-being. In 2024, we launched a colleague podcast that explores well-being from the perspectives of different company leaders and colleagues, and began curating monthly content on our intranet aimed at encouraging colleagues to make their well-being a priority. In addition, we introduced Citizens CARES, a colleague emergency assistance program designed to provide financial assistance to team members navigating personal hardships. In recognition of the continued impact of inflation on colleagues, we have absorbed most of the increase to medical plan premiums and kept colleague deductibles and out-of-pocket maximums flat for all medical plans/tiers for 2025. We embrace flexibility and manage our hybrid workforce in a manner that ensures colleagues are working in ways that best support our customers, foster engagement and innovation, and maintain our company culture. Fair and Equitable Compensation We strive to compensate our colleagues fairly based on market data, experience, and performance, and we compare our compensation to other companies in our peer group as well as others in the financial services industry. Part of our commitment to building and fostering a diverse, inclusive, high-performing culture includes ensuring our compensation and benefits are fair and competitive for all colleagues. We engage an independent third-party expert firm to conduct an annual pay equity analysis, accounting for factors that appropriately explain differences in pay such as role, performance, and experience. Additional information about this analysis, including our most recent results, can be found in our Environmental Social Governance Report and on our website. Sustainability Our integrated, enterprise-wide Sustainability & Impact strategy helps us build a better future for all those we serve and, led by robust corporate governance, helps guide the decisions we make. Our strategy means serving our customers and clients, engaging shareholders, monitoring our environmental impact and empowering our colleagues and communities to thrive. Our four focus areas include robust corporate governance, positive climate impact, the workforce of the future, and fostering strong communities, which speak to what we believe are the strengths of our company and how we are driving growth and having a positive impact on our business, society, and the planet. In 2023, we announced a \$50 billion Sustainable Finance Target, including \$5 billion in green financing, by 2030. As part of this announcement, we committed to engage corporate clients in high-emitting sectors on climate-related topics and to achieving operational carbon neutrality by 2035. Citizens Financial Group, Inc. | 10 For more details regarding our sustainability efforts, go to our website. Regulation and Supervision Our operations are subject to extensive regulation, supervision and examination under federal and state laws and regulations. These laws and regulations cover all aspects of our business, including lending practices, deposit insurance, customer privacy and cybersecurity, capital adequacy and planning, liquidity, safety and soundness, consumer protection and disclosure, permissible activities and investments, and certain transactions with affiliates. These laws and regulations are intended primarily for the protection of customers, depositors, the DIF and the banking system as a whole and not for the protection of shareholders or other investors. The discussion below outlines the material elements of selected laws and regulations applicable to us and our subsidiaries, but do not summarize all possible or proposed changes in laws or regulations. Changes in applicable law or regulation, and in their interpretation and application by regulatory agencies and other governmental authorities, cannot be predicted, but may have a material effect on our business, financial condition or results of operations. We are subject to examinations by federal banking regulators, as well as the SEC, FINRA, CFTC and various state insurance and securities regulators. In some cases, regulatory agencies may take supervisory actions that may not be publicly disclosed, and such actions may restrict or limit our activities or activities of our subsidiaries. As part of our regular examination process, regulators may advise us to operate under various restrictions as a prudential matter. We have periodically received requests for information from regulatory authorities at the federal and state level, including from banking, securities and insurance regulators, state attorneys general, federal agencies or law enforcement authorities, and other regulatory authorities, concerning our business practices. Such requests are considered incidental to the normal conduct of business. For a further discussion of how regulatory actions may impact our business, see Item 1A Risk Factors. For additional information regarding regulatory matters, see Note 25 in Item 8. Overview We are a BHC under the Bank Holding Company Act and have elected to be treated as a FHC under amendments to this Act as effected by GLBA. As such, we are subject to the supervision, examination and reporting requirements of the Bank Holding Company Act and the regulations of the FRB, including through the Federal Reserve Bank of Boston. Under the system of functional regulation established under the Bank Holding Company Act, the FRB serves as the primary regulator of our consolidated organization. The OCC serves as the primary regulator for CBNA, and the SEC and FINRA serve as the primary regulators of our broker-dealer subsidiaries. The federal banking regulators have authority to approve or disapprove mergers, acquisitions, consolidations, the establishment of branches and similar corporate actions. These banking regulators also have the power to prevent the continuance or development of unsafe or unsound banking practices or other violations of law. Federal law governs the activities in which CBNA engages, including the investments it makes and the aggregate amount of available credit that it may grant to one borrower. Various consumer and compliance laws and regulations also affect its operations. The actions the FRB takes to implement monetary policy also affect us. In addition, CBNA is subject to regulation, supervision and examination by the CFPB with respect to consumer protection laws and regulations. The CFPB has broad authority to regulate the offering and provision of consumer financial products by depository institutions, such as CBNA, with more than \$10 billion in total assets. The CFPB may promulgate rules under a variety of consumer financial protection statutes, including the Truth in Lending Act, the Equal Credit Opportunity Act, the Electronic Funds Transfer Act and the Real Estate Settlement Procedures Act. In 2024, CBNA registered as a swap dealer with the CFTC and became a member of the National Futures Association, the self-regulatory organization for participants in the U.S. derivatives industry, to accommodate growth in its hedging business. For more information see Regulation of Derivatives below. Enhanced Prudential Standards and Regulatory Tailoring Rules As a BHC with over \$100 billion in total consolidated assets, we are currently subject to enhanced prudential standards and associated capital and liquidity rules (Tailoring Rules). The Tailoring Rules assign each BHC, including its bank subsidiaries, to one of four categories based on its size and certain risk-based indicators. CFG and CBNA are each subject to Category IV standards, the least restrictive of the requirements under the Tailoring Rules. Citizens Financial Group, Inc. | 11 Bank and Financial Holding Company Regulation As a FHC, we may engage in a broader range of activities than a BHC that is not also a FHC. These activities include securities underwriting and dealing, insurance underwriting and brokerage, merchant banking and other activities that are determined by the FRB, in coordination with the Treasury Department, to be financial in nature or incidental thereto or that the FRB determines unilaterally to be complementary to financial activities. In addition, a FHC may commence new permissible financial activities or acquire non-bank financial companies engaged in such activities, in either case, with after-the-fact notice to the FRB. To maintain FHC status, a BHC and all of its depository institution subsidiaries must remain well capitalized and well managed, as described below under Federal Deposit Insurance Act. If a BHC fails to meet these regulatory standards, the FRB could place limitations on its ability to conduct the broader financial activities permissible for FHCs or impose limitations or conditions on the conduct or activities of the BHC or its affiliates. If the deficiencies persisted, the FRB could order the BHC to divest any subsidiary bank or to cease engaging in any activities permissible for FHCs that are not permissible for BHCs, or the BHC could elect to conform its non-banking activities to those permissible for a BHC that is not also a FHC. In addition, the CRA requires U.S. banks to help serve the needs of their communities. If a depository institution subsidiary of a BHC were to receive a CRA rating of less than satisfactory, the BHC would be prohibited from engaging in certain activities or acquisitions (see Community Reinvestment Act below). Federal and state laws impose notice and approval requirements for mergers and acquisitions of other depository institutions or BHCs. As noted above, FRB approval is generally not required for BHCs to acquire a company engaged in activities that are financial in nature or incidental to activities that are financial in nature, as determined by the FRB. Prior regulatory approval is required, however, before a BHC may acquire or control more than 5% of any class of voting shares or substantially all of the assets of a BHC, including a FHC, or a bank. In considering applications for approval of acquisitions, the banking regulators may take several factors into account, including the competitive effects of the transaction in the relevant geographic markets; the financial and managerial resources and future prospects of companies involved in the transaction; the effect of the transaction on the financial stability of the U.S. banking or financial system; the companies' compliance with anti-money laundering laws and regulations; the convenience and needs of the communities to be served; and the performance record of the IDs involved in the transaction under the CRA. Capital and Stress Testing Requirements We are required to comply with the U.S. Basel III rules, which establish risk-based and leverage capital requirements. The risk-based requirements are based on a banking organization's RWA, which is inclusive of the organization's on- and off-balance sheet exposures. We calculate RWA using the standardized approach and have made the AOCI opt-out election, permitting us to exclude components of AOCI from regulatory capital. The leverage requirements are based on a banking organization's average consolidated on-balance sheet assets. Under the U.S. Basel III rules, the minimum capital ratios are: CET1 capital ratio of 4.5%; Tier 1 capital ratio of 6.0%; Total capital ratio of 8.0%; and Tier 1 leverage ratio of 4.0%. For BHCs with \$100 billion or more in assets, such as us, the FRB's capital rules impose an institution-specific SCB on top of each of the three minimum risk-based capital ratios listed above. Banking institutions that fail to meet the effective minimum ratios including the SCB will be subject to constraints on capital distributions, including dividends and share repurchases, and certain discretionary executive compensation. The severity of the constraints depends on the amount of the shortfall and the institution's eligible retained income, defined as the greater of four quarter trailing net income net of distributions and tax effects not reflected in net income, or the average four quarter trailing net income. In response to the COVID disruption, the federal banking regulators adopted a final rule relative to regulatory capital treatment of the ACL under CECL. This rule allowed electing banking organizations to delay the estimated impact of CECL on regulatory capital for a two-year period ending December 31, 2021, followed by a three-year transition period ending December 31, 2024. The three-year transition period phased-in the reversal of the aggregate amount of the capital benefit provided during the initial two-year delay. Citizens Financial Group, Inc. | 12 As a Category IV firm under the Tailoring Rules, we are subject to biennial supervisory stress testing and are exempt from company-run stress testing and related disclosure requirements. The FRB supervises Category IV firms on an ongoing basis, including evaluating the capital adequacy and capital planning processes of firms during off-cycle years. We are required to develop, maintain and submit an annual capital plan for review and approval by our Board of Directors, or one of its committees, as well as FR Y-14 reporting requirements. In July 2023, the federal banking regulators issued a proposal to implement the final components of the Basel III capital framework. The proposal, commonly referred to as Basel III Endgame, would significantly revise the capital requirements applicable to large banking organizations with total assets of \$100 billion or more, including the Company and CBNA as Category IV firms. Under the proposal, the Company and CBNA would become subject to the same capital treatment regarding the inclusion of AOCI, deductions, and rules for minority interest as Category I and II firms. The proposal would also replace the existing models-based approaches for credit and operational risk, which currently apply to only Category I and II firms, with two new approaches applicable to Category I through IV firms. The first approach would use the existing standardized approach and a proposed revised market risk capital rule, and the second approach would use a new expanded risk-based approach, consisting of new non-models-based approaches for credit, operational, and credit valuation adjustment risk, as well as the proposed revised market risk capital rule. The approach resulting in the lower ratio would establish the binding ratio for purposes of satisfying regulatory capital requirements and buffers, including the SCB. The Company and CBNA would also be required to calculate counterparty credit exposure relating to derivative transactions using the standardized approach for counterparty credit risk and would become subject to the supplementary leverage ratio and the countercyclical capital buffer. As of December 31, 2024, the Company and CBNA expect to remain above the current minimum capital and buffer requirements if the proposal were adopted in its current form. The FRB has indicated that it expects to work with the other federal banking regulators in 2025 on a revised proposal. We are also subject to the FRB's risk-based capital requirements for market risk. See the Market Risk section of Item 7 for additional details. For more details regarding our regulatory capital and SCB, and the AOCI impact of the Basel III Endgame proposal on our regulatory capital, see the Capital and Regulatory Matters section of Item 7. Liquidity Requirements The liquidity coverage ratio (LCR) is designed to ensure that a covered bank or BHC maintains an adequate level of unencumbered high-quality liquid assets to cover expected net cash outflows over a 30-day time horizon under an acute liquidity stress scenario. The NSFR is designed to promote more medium- and long-term funding of the assets and activities of banking organizations over a one-year time horizon. Under the Tailoring Rules, Category IV firms with less than \$50 billion in weighted short-term wholesale funding, such as us, are not subject to any LCR or NSFR requirement. We are subject to certain liquidity

requirements under the Tailoring Rules including liquidity buffer, stress testing, risk management and reporting requirements. In addition, as a Category IV firm, we are required to calculate collateral positions monthly, establish a set of liquidity risk limits, and monitor certain elements of intraday liquidity risk exposures. Resolution Planning Category IV firms such as CFG are no longer required to submit resolution plans under section 165(d) of the Dodd-Frank Act. However, CBNA is required to periodically file an IDI resolution plan with the FDIC. This plan enables the FDIC, as receiver, to resolve the institution under applicable receivership provisions of the FDIA in a manner that ensures that depositors receive access to their insured deposits within one business day of the institution's failure, maximizes the net present value return from the sale or disposition of the institution's assets and minimizes the amount of any loss to the institution's creditors. CBNA submitted its most recent resolution plan to the FDIC on December 1, 2022 in accordance with the FDIC's Statement on Resolution Plans for IDIs issued in 2021.

Citizens Financial Group, Inc. | 13 On June 20, 2024, the FDIC adopted a final rule that requires IDIs with \$100 billion or more in average total assets that are not affiliates of U.S. global systemically important banking organizations, including CBNA, to submit full resolution plans triennially that include a comprehensive strategy from the point of failure to liquidation or return of the institution to the private sector. The identified strategy must ensure timely access to insured deposits, maximize value from the sale or disposition of assets, minimize losses realized by creditors, and address potential risks of adverse effects on U.S. economic conditions or financial stability. In addition, the resolution strategy must utilize the formation and stabilization of a bridge depository institution that continues operation through the completion of the resolution and exit from the bridge depository institution, unless the IDI determines and demonstrates why another strategy would be more appropriate, could be executed across a range of likely failure scenarios, and best addresses the credibility criteria. The final rule also includes criteria for the FDIC to assess the credibility of resolution plans and expands expectations regarding capabilities testing.

CBNA's initial resolution plan submission under the final rule is due on or before July 1, 2025.

Long-Term Debt Requirements In August 2023, the federal banking regulators issued a proposal that would require large bank holding companies and IDIs with total assets of \$100 billion or more, such as CFG and CBNA, to maintain a minimum amount of long-term debt. The joint agency proposal aims to increase the resolvability and resiliency of large banking organizations by mandating a long-term debt requirement to provide the regulatory agencies additional resources to resolve failed banking organizations, foster depositor confidence, and decrease costs to the DIF in the event of a large banking organization failure. Under the proposal, large bank holding companies and IDIs would each be required to maintain a minimum amount of eligible long-term debt equal to the greater of 6 percent of RWA, 3.5 percent of average total consolidated assets, and 2.5 percent of total leverage exposure for those banks subject to the supplementary leverage ratio. The proposal also prohibits large banking organizations from engaging in certain activities that could complicate their resolution and discourages them from holding long-term debt issued by other banks to reduce interconnectedness. The proposal provides for a three-year transition period, with 25 percent of the long-term debt requirement to be met one year after the rule is finalized, 50 percent after two years, and 100 percent after three years.

Standards for Safety and Soundness The FDIA requires the federal banking regulators to prescribe operational and managerial standards for all IDIs, including CBNA. Regulations and interagency guidelines adopted by these agencies set forth the safety and soundness standards used to identify and address problems at IDIs before capital becomes impaired. If an agency determines that a bank fails to satisfy any standard, it may require the bank to submit an acceptable plan to achieve compliance, consistent with deadlines for the submission and review of such safety and soundness compliance plans. If, after being notified to submit a compliance plan, an institution fails to submit an acceptable compliance plan or fails in any material respect to implement an acceptable compliance plan, the agency must issue an order directing action to correct the deficiency and may issue an order directing other types of actions that an undercapitalized institution is subject to under the FDIA as discussed in the Federal Deposit Insurance Act below. If an institution fails to comply with such an order, the agency may seek to enforce such order in judicial proceedings and to impose civil money penalties.

Federal Deposit Insurance Act The FDIA requires, among other things, that federal banking regulators take prompt corrective action with respect to IDIs that do not meet minimum capital requirements, as described above in the Capital and Stress Testing Requirements. The FDIA sets forth the following five capital categories: well-capitalized, adequately capitalized, undercapitalized, significantly undercapitalized, and critically undercapitalized. An IDI's capital category is determined based on how its capital levels compare with various relevant capital measures and certain other factors that are established by regulation. The federal banking regulators must take certain mandatory supervisory actions, and are authorized to take other discretionary actions, with respect to institutions that are undercapitalized, significantly undercapitalized or critically undercapitalized, with the actions becoming more restrictive and punitive the lower the institution's capital category. Under existing rules, an IDI that is not an advanced approaches institution, such as CBNA, is deemed to be well-capitalized if it has a CET1 ratio of at least 6.5%, a tier 1 capital ratio of at least 8%, a total capital ratio of at least 10%, and a tier 1 leverage ratio of at least 5%.

Citizens Financial Group, Inc. | 14 The FRB's regulations which are applicable to BHCs, such as the Parent Company, separately define well-capitalized as having a tier 1 capital ratio of at least 6% and a total capital ratio of at least 10%. As described above under Bank and Financial Holding Company Regulation, a FHC that is not well-capitalized and well-managed (or whose bank subsidiaries are not well-capitalized and well-managed) under applicable prompt corrective action standards may be restricted in certain of its activities and ultimately may lose FHC status. As of December 31, 2024, both the Parent Company and CBNA were well-capitalized. The FDIA prohibits insured banks from accepting brokered deposits or offering interest rates on any deposits significantly higher than the prevailing rate in the bank's normal market area or nationally, depending upon where the deposits are solicited, unless it is well-capitalized, or it is adequately capitalized and receives a waiver from the FDIC. A bank that is adequately capitalized and accepts brokered deposits under a waiver from the FDIC may not pay an interest rate on any deposit in excess of 75 basis points over certain prevailing market rates. The FDIA imposes no such restrictions on a bank that is well-capitalized. Deposit Insurance The DIF provides insurance coverage for certain deposits, up to a standard maximum deposit insurance amount of \$250,000 per depositor based on ownership right and capacity category codes and is funded through assessments on IDIs based on the risk each institution poses to the DIF. CBNA accepts customer deposits insured by the DIF and, therefore, must pay insurance premiums. The FDIC may increase CBNA's insurance premiums based on various factors, including the FDIC's assessment of its risk profile. The FDIC also requires large depository institutions, including CBNA, to maintain enhanced deposit account recordkeeping and related information technology system capabilities to facilitate prompt calculation of insured deposits if such an institution was taken into FDIC receivership. The FDIC, as required under the FDIA, established a plan in September 2020 to restore the DIF reserve ratio, 1.25% as of September 30, 2024, to meet or exceed the statutory minimum of 1.35% within eight years. This plan did not include an increase in the deposit insurance assessment rate. During 2022, the FDIC determined that the DIF reserve ratio was at risk of not reaching the statutory minimum by the statutory deadline of September 30, 2028, absent an increase in assessment rates. In October 2022, the FDIC adopted a final rule to increase initial base deposit insurance assessment rates by 2 basis points, beginning with the first quarterly assessment period of 2023. This increase in assessment rates was intended to improve the likelihood that the DIF reserve ratio will reach the required minimum by the statutory deadline of September 30, 2028. In November 2023, the FDIC approved a final rule to impose special assessments to recover the loss to the DIF arising from the protection of uninsured depositors in connection with the systemic risk determination announced on March 12, 2023, following the closures of Silicon Valley Bank and Signature Bank, as required by the FDIA. Under the final rule, the special assessment was levied on an IDI's estimated uninsured deposits as reported on its December 31, 2022 Call Report, excluding the first \$5 billion in estimated uninsured deposits. The special assessment was imposed at an annual rate of approximately 13.4 basis points to be collected over eight quarterly assessment periods beginning with the first quarter of 2024. The FDIC's current estimate of the loss attributable to this systemic risk determination is \$18.9 billion. This estimate will be periodically adjusted as assets are sold, liabilities are satisfied, and receivership expenses are incurred. The FDIC would cease collection of special assessments before the end of the initial eight-quarter collection period if they expect the loss to be less than expected assessment collections. The FDIC also reserves the right to impose an extended special assessment collection period after the initial eight-quarter period to collect the difference between losses and amounts collected, and impose a one-time final shortfall special assessment after both receiverships terminate. As of September 30, 2024, the FDIC projects that the special assessment will be collected for an additional two quarters beyond the initial eight-quarter collection period, at an estimated quarterly rate of 1.69 basis points. Based on the final rule and related accounting guidance, CBNA's special assessment is approximately \$256 million, with \$31 million and \$225 million, respectively, recognized in other operating expense in the Company's Consolidated Statements of Operations for the years ended December 31, 2024 and 2023. CBNA's special assessment is subject to change if the eventual loss to the DIF differs from the FDIC's current estimate.

Dividends Various federal statutory provisions and regulations, as well as regulatory expectations, limit the amount of dividends that we and our subsidiaries may pay. Citizens Financial Group, Inc. | 15 Our payment of dividends to our stockholders is subject to oversight by the FRB. In particular, the FRB reviews the dividend policies and share repurchases of a large BHC based on capital plans submitted as part of the CCAR process and the results of stress tests, as discussed under Capital and Stress Testing Requirements above. In addition to other limitations, our ability to make any capital distributions, including dividends and share repurchases, is subject to the prior approval of the FRB if we are required to resubmit our capital plan. Dividends payable by CBNA, as a national bank subsidiary, are limited to the lesser of the amount calculated under the recent earnings test and an undivided profits test. Under the recent earnings test, a dividend may not be paid if the total of all dividends declared during any calendar year exceeds the sum of current year net income and retained net income of the two preceding years, less any required transfers to surplus, unless the national bank obtains the approval of the OCC. Under the undivided profits test, a dividend may not be paid in excess of the entity's undivided profits (generally accumulated net profits that have not been paid out as dividends or transferred to surplus). Federal banking regulatory agencies have issued policy statements that provide that FDIC-insured depository institutions and their holding companies should generally pay dividends only out of current operating earnings. Support of Subsidiary Bank The Parent Company is required to serve as a source of financial and managerial strength to CBNA and, under appropriate conditions, to commit resources to support CBNA. This support may be required by the FRB at times when the Parent Company may not have the financial resources to do so, or when doing so may not serve our interests or those of our shareholders or creditors. In addition, any capital loans by a BHC to a subsidiary bank are subordinate in right of payment to deposits and certain other indebtedness of such subsidiary bank. In the event of a BHC's bankruptcy, any commitment by the BHC to a federal bank regulatory agency to maintain the capital of a subsidiary bank will be assumed by the bankruptcy trustee and entitled to a priority of payment. Transactions with Affiliates and Insiders Sections 23A and 23B of the Federal Reserve Act and the FRB's Regulation W establish certain quantitative limits and other prudential requirements for loans, purchases of assets, and certain other transactions between a member bank, including CBNA, or its subsidiaries and its affiliates. Section 23A prohibits a bank from entering a covered transaction with an affiliate if, after the transaction, the aggregate amount of the bank's covered transactions with that affiliate would exceed 10% of the bank's capital stock and surplus, or the aggregate amount of the bank's covered transactions with all of its affiliates would exceed 20% of the bank's capital stock and surplus. Covered transactions include loans and other extensions of credit to an affiliate, investments in the securities of an affiliate, purchases of assets from an affiliate, and certain other transactions that expose the bank to the credit risks of its affiliates. Section 23B requires that transactions, including all covered transactions, be on terms substantially the same, or at least as favorable to the bank, as those prevailing at the time for comparable transactions with non-affiliates (the Market Terms Requirement). In addition to covered transactions, the Market Terms Requirement applies to certain other transactions between CBNA and its affiliates, including services between CBNA and the Parent Company and loans to CBNA from the Parent Company. Under sections 22(g) and (h) of the Federal Reserve Act and the FRB's Regulation O, we are also subject to quantitative restrictions on extensions of credit to executive officers, directors, principal stockholders and their related interests. These extensions of credit may not exceed certain quantitative limits, must be made on substantially the same terms as those currently prevailing in the market for comparable transactions with third parties, and must not involve more than the normal risk of repayment or present other unfavorable features. Certain extensions of credit also require the approval of our Board.

Volcker Rule The Dodd-Frank Act prohibits banks and their affiliates from engaging in proprietary trading and investing in, sponsoring and having certain relationships with private funds such as certain hedge funds or private equity funds. This statutory provision is commonly called the Volcker Rule. Under this rule, we are viewed as having moderate trading assets and liabilities, which subjects us to a simplified compliance program requirement that is appropriate for our activities, size, scope, and complexity. This rule does not have a material impact on Citizens. Citizens Financial Group, Inc. | 16 Regulation of Derivatives Title VII of the Dodd-Frank Act establishes a regulatory framework with respect to OTC derivatives, including swaps and security-based swaps. This framework requires registration of certain market participants as swap dealers and security-based swap dealers, and central clearing and trade execution of certain swaps and security-based swaps on regulated exchanges or execution facilities. CBNA has registered as a swap dealer with the CFTC and is subject to the CFTC's regulatory regime, including business conduct standards, recordkeeping, and transaction and financial reporting requirements. CBNA also is subject to regulation by the National Futures Association, a self-regulatory organization. In addition, CBNA is subject to the OCC's rules that mandate the exchange of initial margin and variation margin for swaps and security-based swaps between CBNA and specified counterparties that are not centrally cleared through a regulated clearing house. The amount of margin required varies based on the relative risk of the associated swap.

Consumer Financial Protection Regulations The retail activities of banks are subject to a variety of statutes and regulations designed to protect consumers and promote lending to various sectors of the economy and population. These laws include, but are not limited to, the Equal Credit Opportunity Act, the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, the Truth in Lending Act, the Home Mortgage Disclosure Act, the Service Members Civil Relief Act, the Expedited Funds Availability Act, the Right to Financial Privacy Act, the Truth in Savings Act, the Electronic Funds Transfer Act, and their respective federal regulations and state law counterparts. In addition to these federal laws and regulations, the guidance and interpretations of the various federal agencies charged with the responsibility of implementing such regulations also influence loan and deposit operations. The CFPB has broad rulemaking, supervisory, examination and enforcement authority over various consumer financial protection laws, including those referenced above, fair lending laws and certain other statutes. The CFPB also has examination and primary enforcement authority with respect to depository institutions with \$10 billion or more in assets, such as CBNA, including the authority to prevent unfair, deceptive or abusive acts or practices in connection with the offering of consumer financial products. Under the Dodd-Frank Act, the Federal Reserve adopted rules applicable to banks with \$10 billion or more in assets, such as CBNA, that establish standards for debit card interchange fees and prohibit network exclusivity and routing restrictions. These rules establish a maximum permissible interchange fee that banks may charge for many types of debit card transactions. In October 2023, the Federal Reserve proposed amendments to these rules that would reduce this maximum permissible interchange fee and establish automatic updates to the fee every other year based on a survey of debit card issuers. We will continue to monitor the proposed changes to these rules. The Dodd-Frank Act permits states to adopt stricter consumer protection laws and standards than those adopted at the federal level, and in certain circumstances allows state attorneys general to enforce compliance with both the state and federal laws and regulations on banks like us.

Protection of Customer Personal Information and Cybersecurity The privacy provisions of GLBA generally prohibit financial institutions, including us, from disclosing nonpublic personal information of consumer customers to third parties for certain purposes unless customers have the opportunity to opt out of the disclosure. The Fair Credit Reporting Act restricts information sharing among affiliates for marketing purposes. Both the Fair Credit Reporting Act and Regulation V, which are issued by the FRB, govern the use and provision of information to consumer reporting agencies. In October 2024, the CFPB adopted a rule regarding personal financial data rights that applies to financial institutions that offer consumer deposit accounts, such as CBNA. Covered financial institutions are required to provide consumers electronic access to 24 months of transaction data and certain account information and are prohibited from imposing any fees or charges for maintaining or providing access to such data. The rule also imposes data accuracy, retention and other obligations. For banks with total assets between \$10 billion and \$250 billion, compliance with the rule is required by April 1, 2027.

Citizens Financial Group, Inc. | 17 The federal banking regulators regularly issue guidance regarding cybersecurity intended to enhance cyber risk management standards among financial institutions. Financial institutions are expected to design multiple layers of security controls to establish lines of defense and to ensure that their risk management processes also address the risk posed by compromised customer credentials, including security measures to reliably authenticate customers when accessing internet-based services of the financial institution. Further, a financial institution's management is expected to maintain sufficient business continuity planning processes to ensure the rapid recovery, resumption and maintenance of the institution's operations after a cyber-attack involving destructive malware or other compromise of customer data and/or systems. A financial institution is also expected to develop appropriate processes to enable recovery of data and business operations and address rebuilding network capabilities and restoring data if the institution or its critical service providers fall victim to this type of cyber-attack or compromise. If we fail to observe the regulatory guidance, we could be subject to various regulatory sanctions, including financial penalties.

For further discussion of risks related to cybersecurity, see Item 1A – Risk Factors. A financial institution is also required to notify its primary banking regulator within 36 hours of computer-security incidents that have materially disrupted or degraded, or is reasonably likely to materially disrupt or degrade its ability to carry out banking operations, activities, or processes, or deliver banking products and services to a material portion of its customer base; business lines, including associated operations, services, functions, and support, that upon failure would result in a material loss of revenue, profit, or franchise value; operations, including associated services, functions, and support, the failure or discontinuance of which would pose a threat to the financial stability of the United States. In addition, the SEC requires registrants to disclose material cybersecurity incidents on Form 8-K, which must describe the material aspects of the nature, scope and timing of the incident, as well as the impact of the incident on the registrant. In Form 10-K filings, registrants are required to describe their processes for assessing, identifying and managing material risks from cybersecurity threats and whether such risks have materially affected the registrant. Registrants must also describe Board oversight of risks from cybersecurity threats and management’s role and expertise in assessing and managing material risks from such threats. See Item 1C – Cybersecurity for more information. State regulators have also been active in implementing privacy and cybersecurity standards and regulations. Several states have adopted laws and regulations requiring certain financial institutions to implement cybersecurity programs and provide details with respect to these programs. In addition, many states have implemented or modified their data breach notification and data privacy requirements. We expect this trend of state-level activity to continue and are continually monitoring developments in the states in which we operate. Climate-Related Laws and Regulations On March 6, 2024, the SEC adopted a final rule to require registrants to disclose certain climate-related information in their registration statements and annual reports. On April 4, 2024, the SEC issued an order staying its final rule pending completion of the judicial review of certain petitions challenging the rule. Several states in which we operate have also enacted or proposed statutes or regulations addressing climate-related issues. For example, California has enacted laws that impose climate-related disclosure requirements on certain companies doing business in California, while some states have enacted, or proposed to enact, divergent or sometimes conflicting statutes, including those that prohibit financial institutions from denying or canceling products or services on the basis of social credit scores and certain other factors. We will continue to monitor developments on these laws and regulations. Citizens Financial Group, Inc. | 18 Community Reinvestment Act The CRA requires CBNA’s primary federal bank regulatory agency, the OCC, to evaluate the bank’s record in meeting the credit needs of the communities it serves, including low- and moderate-income neighborhoods and individuals. Institutions are assigned one of four ratings: Outstanding, Satisfactory, Needs to Improve, or Substantial Noncompliance. A bank’s CRA record is considered by regulatory agencies in evaluating mergers, acquisitions and applications to open a branch or facility. In addition, the CRA record of a subsidiary bank of a FHC is considered if a FHC wishes to commence certain new financial activities or to acquire a company engaged in such activities, which requires a rating of at least satisfactory. CBNA received an Outstanding rating on its most recent CRA evaluation. In October 2023, the federal banking regulators issued a joint final rule that revises the agencies’ CRA regulations. The primary provisions of the final rule, along with the most significant changes from the existing CRA regulatory framework, are outlined below: a tiered evaluation framework is established based on a bank’s asset size, similar to the existing CRA regulatory framework; the geographic area in which banks may be evaluated for performance is expanded to include areas outside of where they have physical locations in order to capture the varied activities a bank conducts, such as online and mobile banking, and the communities in which it operates; bank retail lending and community development financing will be evaluated using a new metrics-based approach; and clarifies eligible CRA activities, such as affordable housing. The final rule took effect on April 1, 2024, with most of its requirements effective January 1, 2026, and certain reporting requirements effective January 1, 2027. A court has issued a preliminary injunction enjoining the federal banking regulators from enforcing the revised regulations pending resolution of the lawsuit challenging the regulations. We will continue to monitor the outcome of this preliminary injunction. Compensation Our compensation practices are subject to oversight by the federal banking regulators. Guidance issued jointly by the federal banking regulators is designed to ensure that incentive compensation arrangements take into account risk and are consistent with safe and sound practices. The guidance sets forth the following three key principles with respect to incentive compensation arrangements: the arrangements should provide employees with incentives that appropriately balance risk and financial results in a manner that does not encourage employees to expose their organizations to imprudent risk; the arrangements should be compatible with effective controls and risk management; and the arrangements should be supported by strong corporate governance. The U.S. financial regulators, including the FRB, the OCC and the SEC, jointly proposed regulations in 2011 and again in 2016 to implement the incentive compensation requirements of Section 956 of the Dodd-Frank Act. Regulations implementing the requirements of Section 956 of the Dodd-Frank Act have not been finalized and future implementation remains uncertain. Citizens Financial Group, Inc. | 19 Anti-Money Laundering The Bank Secrecy Act (BSA) and the Patriot Act contain anti-money laundering (AML) and financial transparency provisions intended to detect and prevent the use of the U.S. financial system for money laundering and terrorist financing activities. The BSA, as amended by the Patriot Act, requires depository institutions and their holding companies to maintain an AML program, verify the identity of customers and certain beneficial owners for legal entity customers, monitor for and report suspicious transactions, report on cash transactions exceeding specified thresholds, and respond to requests for information by regulatory authorities and law enforcement agencies. We are also required to provide our employees with AML training, designate an AML compliance officer, and undergo an annual, independent audit to assess the effectiveness of our AML program. We have implemented policies, procedures, and internal controls that are designed to comply with these AML requirements. Financial services regulators are focusing their examinations on AML compliance, and we continue to monitor and augment, where necessary, our AML compliance programs. The federal banking agencies are required, when reviewing bank and bank holding company acquisition or merger applications, to take into account the effectiveness of the AML activities of the applicants. The Anti-Money Laundering Act of 2020 (AMLA), enacted in 2021 as part of the National Defense Authorization Act, requires the U.S. Treasury Department to issue National Anti-Money Laundering and Countering the Financing of Terrorism Priorities and conduct studies and issue regulations that may, over the next few years, significantly alter some of the due diligence, recordkeeping and reporting requirements that the BSA and the Patriot Act impose on financial institutions. The AMLA also increases penalties for violations of the BSA and significantly expands a whistleblower award program both of which could increase the prospect of regulatory enforcement. In 2021, the Financial Crimes Enforcement Network (FinCEN), a bureau of the U.S. Treasury Department, issued the priorities for AML and countering the financing of terrorism policy, as required under the AMLA. These priorities include corruption, cybercrime, terrorist financing, fraud, transnational crime, drug trafficking, human trafficking and proliferation financing. Office of Foreign Assets Control Regulation The U.S. has imposed economic sanctions that affect transactions with designated foreign countries, nationals and others, that are administered by OFAC. OFAC-administered sanctions targeting countries take many different forms and generally contain one or more of the following elements: restrictions on trade with or investment in a sanctioned country, including prohibitions against direct or indirect imports from and exports to a sanctioned country and prohibitions on U.S. persons engaging in financial transactions relating to, making investments in, or providing investment-related advice or assistance to, a sanctioned country; and a blocking of assets in which the government or specially designated nationals of the sanctioned country have an interest, by prohibiting transfers of property subject to U.S. jurisdiction, including property in the possession or control of U.S. persons. Blocked assets (e.g., property and bank deposits) cannot be paid out, withdrawn, set off or transferred in any manner without a license from OFAC. Lists including the names of individuals and organizations suspected of aiding, harboring or engaging in terrorist acts, including the Specially Designated Nationals and Blocked Persons, is published and routinely updated by OFAC. We are responsible for, among other things, blocking accounts of, and transactions with, such targets and countries, prohibiting unlicensed trade and financial transactions with them and reporting blocked transactions after they occur. If we identify a name on any transaction, account or wire transfer that is on an OFAC list we must freeze the associated account, file a suspicious activity report and notify the appropriate authorities. Failure to comply with these sanctions could have serious legal and reputational consequences. Regulation of Broker-Dealers Our subsidiaries, Citizens Securities, Inc., and Citizens JMP Securities, LLC are registered broker-dealers with the SEC and subject to regulation and examination by the SEC as well as FINRA and other self-regulatory organizations. These regulations cover a broad range of matters, including capital requirements; sales and trading practices; use of client funds and securities; the conduct of directors, officers and employees; record-keeping and recording; supervisory procedures to prevent improper trading on material nonpublic information; qualification and licensing of sales personnel; and limitations on the extension of credit in securities transactions. In addition to federal registration, state securities commissions require the registration of certain broker-dealers. Citizens Financial Group, Inc. | 20 Heightened Risk Governance Standards CBNA is subject to OCC guidelines that impose heightened risk governance standards on large national banks with average total consolidated assets of \$50 billion or more. The guidelines set forth minimum standards for the design and implementation of a bank’s risk governance framework and its associated oversight by a bank’s board of directors. The guidelines are intended to protect the safety and soundness of covered banks and improve the ability of bank examiners to assess compliance with the OCC’s expectations. Under the guidelines, a bank may use the risk governance framework of its parent company if it meets the minimum standards and the risk profiles of the parent company and the covered bank are substantially the same, along with certain other conditions. CBNA has elected to use the Parent Company’s risk governance framework. A bank’s board of directors is required to have two members who are independent of bank and parent company management, ensure that the risk governance framework meets the appropriate standards, provide active oversight and a credible challenge to management’s recommendations and decisions, and ensure that decisions made by the parent company do not jeopardize the safety and soundness of the bank. Intellectual Property In the highly competitive banking industry in which we operate, trademarks, service marks and logos are important to the success of our business. We own and license a variety of trademarks, service marks, and logos and are developing resources to enhance our stand-alone brands. Website Access to Citizens’ Filings with the SEC and Corporate Governance Information Our annual reports on Form 10-K, quarterly reports on Form 10-Q and current reports on Form 8-K are available on our website, free of charge, at investor.citizensbank.com, along with amendments to such reports that are filed or furnished to the SEC pursuant to the Exchange Act of 1934. These documents are made available on our website as soon as reasonably practicable after they are electronically filed with or furnished to the SEC. The SEC also maintains a website (www.sec.gov) that contains reports, proxy and information statements, and other information regarding issuers that file electronically with the SEC. Information about our Board and its committees and corporate governance, including our Code of Business Conduct and Ethics, is available on our website at investor.citizensbank.com/about-us/investor-relations/corporate-governance. Except as specifically incorporated by reference into this Annual Report on Form 10-K, information on the aforementioned websites is not part of this report. ITEM 1A. RISK FACTORS We are subject to a number of risks potentially impacting our business, financial condition, results of operations and cash flows. As a financial services organization, certain elements of risk are inherent in what we do and the decisions we make. Therefore, we encounter risk as part of the normal course of our business and design risk management processes to help manage these risks. See the Risk Governance section in Item 7 for a discussion of our risk management framework and the primary risks we face. You should carefully consider the following risk factors that may affect our business, financial condition, results of operations or cash flows. However, the risk factors described below are not the only ones we face and should not be considered a complete list of risks that we may encounter. Additional risks not presently known to us or that we believe to be immaterial may also adversely affect our business. See the Forward-Looking Statements section above for other factors that could affect us. Risks Related to Our Business We may not be able to successfully execute our business strategy. Our business strategy is designed to maximize the full potential of our business, drive sustainable growth and enhance profitability, with our success resting on our ability to distinguish ourselves. Our future success and the value of our stock depends, in part, on our ability to effectively implement our business strategy and achieve our financial performance goals across our Consumer and Commercial businesses, including our Private Bank. There are risks and uncertainties, many of which are not within our control, associated with each element of our strategy. If we are not able to successfully execute our business strategy, we may not achieve our financial performance goals and any shortfall may be material. See the Business Strategy section in Item 1 for further information. Citizens Financial Group, Inc. | 21 Supervisory requirements and expectations on us as a financial holding company and a bank holding company and any regulator-imposed limits on our activities could adversely affect our ability to implement our strategic plan, expand our business, continue to improve our financial performance and make capital distributions to our stockholders. Our operations are subject to extensive regulation, supervision and examination by the federal banking regulators, as well as the CFPB. As part of the supervisory and examination process, if we are unsuccessful in meeting the regulatory requirements and supervisory expectations that apply to us, regulatory agencies may from time to time take supervisory actions against us, including actions that may not be publicly disclosed. Such actions may include restrictions on our activities or the activities of our subsidiaries, informal (nonpublic) or formal (public) supervisory actions or public enforcement actions, including the payment of civil money penalties, which could increase our costs and limit our ability to implement our strategic plans and expand our business, and as a result could have a material adverse effect on our business, financial condition or results of operations. See the Regulation and Supervision section in Item 1 for further information. Inflationary pressures could have an adverse effect on our business, financial position and results of operations. Volatility and uncertainty related to inflation and the effects of inflation may enhance or contribute to some of the risks of our business by negatively impacting our costs and expenses, including increasing funding costs and expenses related to talent acquisition and retention, and negatively impacting consumer demand and client purchasing power for our products and services, as well as the ability of borrowers to repay their obligations. These inflationary pressures would likely have an adverse impact on our business, financial position and results of operations. Our ability to meet our obligations, and the cost of funds to do so, depend on our ability to access identified sources of liquidity at a reasonable cost. Liquidity risk is the risk arising from the inability to meet our obligations when they come due. We must maintain adequate funding to meet current and future obligations, including customer loan requests, deposit maturities and withdrawals, debt service, leases, and other cash commitments, under both normal operating conditions and periods of company-specific and/or market stress. We rely on customer deposits to be our primary stable and low-cost source of funding. Our funding sources also include our ability to securitize loans in secondary markets, raise funds in the debt and equity capital markets, pledge loans and/or securities for borrowing from the FHLB, pledge securities as collateral for borrowing under repurchase agreements, and sell AFS securities. Our ability to meet our obligations and support our operations could be materially affected by a variety of conditions, including market-wide illiquidity or disruption, a loss of market or customer confidence in the financial services industry generally or in the Company specifically, or reductions in one or more of our credit ratings. This could limit our ability to retain our deposits, securitize or sell assets, access the debt or equity capital markets, or otherwise borrow money at a reasonable cost. Additionally, these conditions, among others, if severe enough, could create unanticipated material outflows of cash due to, among other factors, draws on unfunded commitments or deposit attrition, which could have significant adverse impact on our liquidity. Further, changes to the FHLB’s or the FRB’s underwriting guidelines for wholesale borrowings or lending policies may limit or restrict our ability to borrow, and therefore could have a significant adverse impact on our liquidity. Changes in interest rates may have an adverse effect on our liquidity and profitability. Changes in interest rates can have a material impact on the value of our securities portfolio, the primary objective of which is to provide a readily available source of liquidity. An increase in rates could lower the collateral value of these securities, reducing the amount we could borrow, and lead to losses in the event of their sale. Since our earning assets are primarily in the form of loans and debt securities, changes in interest rates can have a material impact on our net interest income, net interest margin, fee income, and credit costs. Our asset yields and funding costs may not rise or fall in parallel in response to changes in interest rates, causing our net interest income to increase or decrease and our net interest margin to expand or contract. If our funding costs rise faster than our asset yields, or if our asset yields fall faster than our funding costs, our net interest income could decrease, and our net interest margin could contract. Citizens Financial Group, Inc. | 22 An increase in interest rates could cause lower demand for loans by customers, reducing our net interest income due to lower loan balances and origination-related fee income due to lower production volume, and could also have an adverse impact on our credit costs, as borrowers may have difficulty in making higher interest payments. Additionally, an increase in rates could cause the recognition of losses on our AFS securities portfolio if the securities needed to be sold. Similarly, a decrease in interest rates could reduce our net interest income, net interest margin and fee income. A prolonged period of low interest rates may result in us holding lower yielding loans and securities should rates rise rapidly after the period of low interest rates. Changes in the spread between short-term and long-term interest rates (i.e., the yield curve) can also have a material impact on our net interest income and net interest margin. If the yield curve, typically upward sloping with short-term rates lower than long-term rates, were to flatten or invert, our net interest income and net interest margin may decrease if the cost of our short-term funding increases relative to the yield we can earn on our long-term assets. Interest rates and the yield curve are highly sensitive to many factors that are beyond our control, including general economic conditions and the policies of various governmental and regulatory agencies and, in particular, the Federal Open Market

Committee. Although we have policies and procedures designed to manage our interest rate risk, as further discussed in the “Risk Governance” section in Item 7, there can be no assurance that these policies and procedures will be effective in avoiding material adverse effects on our profitability. We could fail to attract, retain or motivate highly-skilled and qualified personnel, including our senior management, other key employees or members of our Board, which could impair our ability to successfully execute our strategic plan and otherwise adversely affect our business. Our ability to implement our strategic plan and our future success depends on our ability to attract, retain and motivate highly-skilled and qualified personnel, including our senior management and other key employees and directors. The marketplace for skilled personnel continues to be competitive, which means the cost of hiring, incentivizing and retaining skilled personnel may continue to rise. The failure to attract and retain highly-skilled and qualified personnel could place us at a significant competitive disadvantage and impair our ability to implement our strategic plan successfully and achieve our performance targets, which could have a material adverse effect on our business, financial condition and results of operations. Limitations on the manner in which regulated financial institutions, such as us, can compensate their officers and employees, including those contained in pending rule proposals implementing the requirements of Section 956 of the Dodd-Frank Act, may make it more difficult for such institutions to compete for talent with financial institutions and other companies not subject to these or similar limitations. If we are unable to compete effectively, our business, financial condition and results of operations could be adversely affected, perhaps materially. A reduction in our credit ratings could have a material adverse effect on our business, financial condition and results of operations. Credit ratings affect the cost and associated terms upon which we are able to obtain funding. Rating agencies regularly evaluate us, with their ratings based on a number of factors, including our financial strength and conditions affecting the financial services industry generally. Any downgrade in our ratings would likely increase our borrowing costs and could limit our access to capital markets, which would adversely affect our business. For example, a ratings downgrade could adversely affect our ability to sell or market our securities, including long-term debt, engage in certain longer-term derivative transactions and retain customers, who may require a minimum credit rating in order to place funds with us. In addition, under the terms of our derivatives contracts, we may be required to maintain a minimum credit rating, post additional collateral or terminate such contracts. Any of these impacts of a ratings downgrade could increase our cost of funding, reduce our liquidity and have adverse effects on our business, financial condition and results of operations. For more information regarding our credit ratings, see the “Liquidity” section in Item 7. Citizens Financial Group, Inc. | 23 Our financial performance may be adversely affected by deterioration in borrower credit quality. Risks arising from actual or perceived changes in credit quality and uncertainty over the recoverability of amounts due from borrowers is inherent in our businesses. If the economic environment were to deteriorate, more of our borrowers may have difficulty in repaying their loans which could result in higher credit losses and increased loan loss provision expense. Further, our credit risk and credit losses may increase to the extent our loans are concentrated by loan type, industry segment, collateral type, borrower type, or location of the collateral or borrower. A significant portion of our earnings assets are in the form of loans to borrowers across the U.S., primarily for residential, commercial and industrial, commercial real estate, education, and other retail purposes. A deterioration in economic conditions or changes in consumer or business behavior that negatively impacts home or commercial property values could, in event of the borrower’s default, result in materially higher credit losses. Similarly, elevated unemployment levels and higher interest rates can adversely affect our customers’ ability to repay their loans, which can negatively impact our credit performance. The credit quality of our borrowers may deteriorate for a number of reasons that are outside our control, including prevailing economic and market conditions and collateral valuations. The trends and risks affecting borrower credit quality have caused, and in the future may cause, us to experience credit losses, impairment charges, increased repurchase demands, higher recovery costs, and an inability to engage in routine funding transactions, which could have a material adverse effect on our business, financial condition and results of operations. Our framework for managing risks may not be effective in mitigating risk and loss. Our risk management framework is made up of various processes and strategies to manage our risk exposure. The framework to manage risk, including the framework’s underlying assumptions, may not be effective under all conditions and circumstances. If the risk management framework proves ineffective, we could suffer unexpected losses and could be materially adversely affected. One of the main types of risks inherent in our business is credit risk. An important feature of our credit risk management system is to employ an internal credit risk control system through which we identify, measure, monitor and mitigate the existing and emerging credit risk of our customers. This process involves a detailed analysis of the customer or credit risk, taking into account both quantitative and qualitative factors, and is inherently subject to human error. In exercising their judgment, our employees may not always be able to assign an accurate credit rating to a customer or credit risk, which may result in our exposure to higher credit risks than indicated by our risk rating system. In addition, we have undertaken certain actions to enhance our credit policies and guidelines to address potential risks associated with particular industries or types of customers. However, we may not be able to effectively implement these initiatives, or consistently follow and refine our credit risk management system, which may result in an increase in the level of nonaccrual loans and a higher risk exposure for us, which could have a material adverse effect on us. Changes in our accounting policies or standards could materially affect how we report our financial results and condition. The FASB and SEC periodically change financial accounting and reporting standards that govern accounting for our financial results and preparation of our consolidated financial statements. These changes can be hard to predict and can materially impact how we record and report our financial condition and results of operations. In some cases, we could be required to apply a new or revised standard retroactively, which would result in the recasting of our prior period financial statements. Citizens Financial Group, Inc. | 24 Our financial and accounting estimates and risk management framework rely on analytical forecasting and models. The processes we use to estimate loan losses, measure the fair value of financial instruments and estimate the effects of changing interest rates and other market measures on our financial condition and results of operations are reliant upon the use of analytical and forecasting models. Some of our tools and metrics for managing risk are based on observed historical market behavior, and we rely on quantitative models to measure risks and to estimate certain financial values. Models may be used in processes such as determining the pricing of various products, grading loans and extending credit, measuring interest rate and other market risks, predicting losses, assessing capital adequacy and calculating regulatory capital levels, as well as estimating the value of financial instruments and balance sheet items, including goodwill. Poorly designed or implemented models could adversely affect our business decisions if the information is inadequate. In addition, our models may fail to predict future risk exposures if the information used is inaccurate, obsolete or not sufficiently comparable to actual events as they occur. We seek to incorporate appropriate historical data in our models, but the range of market values and behaviors reflected in any period of historical data is not always predictive of future developments in any particular period and the period of data we incorporate into our models may turn out to be inappropriate for the future period being modeled. In these instances, our ability to manage risk would be limited and our risk exposure and losses could be significantly greater than our models indicated, which could harm our reputation and adversely affect our revenues and profits. Finally, information provided to our regulators based on poorly designed or implemented models could be inaccurate or insufficient, which could adversely affect some of the decisions that our regulators make, including those related to capital distributions to our stockholders, and subject us to supervisory criticism and costs relating to remediation. The preparation of our financial statements requires us to make subjective determinations and use estimates that may vary from actual results and materially impact our financial condition and results of operations. The preparation of consolidated financial statements in conformity with GAAP requires management to make significant estimates that affect the financial statements. Our accounting policies and methods are fundamental to how we record and report our financial condition and results of operations and, at times, require management to exercise judgment in their application so as to report our financial condition and results of operations in the most appropriate manner. Certain accounting policies are critical because they require management to make difficult, subjective or complex judgments about matters that are inherently uncertain and the likelihood that materially different estimates would result under different conditions or through the utilization of different assumptions. Our critical accounting estimates include the ACL, fair value measurements and the evaluation and measurement of goodwill for impairment. If our estimates are inaccurate or need to be adjusted periodically, our financial condition and results of operations could be materially impacted. For more information regarding our use of estimates in the preparation of our consolidated financial statements, see Note 1 in Item 8 and the “Critical Accounting Estimates” section in Item 7. Operational risks are inherent in our businesses. Our operations depend on our ability to process a very large number of transactions efficiently and accurately while complying with applicable laws and regulations. Operational risk and losses can result from internal and external fraud; improper conduct or errors by employees or third parties; failure to document transactions properly or to obtain proper authorization; failure to comply with applicable legal and regulatory requirements and business conduct rules; equipment failures, including those caused by natural disasters or by electrical, telecommunications or other essential utility outages; business continuity and data security system failures, including those caused by computer viruses, cyber-attacks against us or our vendors, coding errors, or unforeseen problems encountered while implementing new computer systems or upgrades to existing systems; or the inadequacy or failure of systems and controls, including those of our suppliers or counterparties. Although we implement risk controls and loss mitigation actions and devote substantial resources to developing efficient procedures, identifying and rectifying weaknesses in existing procedures and training staff, it is not possible to be certain that such actions have been or will be effective in controlling each of the operational risks we face. Any weakness in these systems or controls, or any breaches or alleged breaches of such laws or regulations, could result in increased regulatory supervision, enforcement actions and other disciplinary action, especially in light of heightened regulatory expectations around information security, and have an adverse impact on our business, applicable authorizations and licenses, reputation and results of operations. Citizens Financial Group, Inc. | 25 The financial services industry, including the banking sector, continues to make technological enhancements to meet customer preferences, as well as meet legal and regulatory requirements, and we may not be able to compete effectively as a result of these changes. Technology within the financial services industry continues to evolve and new, unexpected technological changes, including those related to artificial intelligence, could have a transformative effect on the way banks offer products and services. We believe our success depends, to a great extent, on our ability to utilize technology to offer products and services that address the needs of our customers and to create efficiencies in our operations. However, we may not be able to, among other things, keep up with the rapid pace of technological changes, effectively implement new technology-driven products and services, or be successful in marketing these products and services to our customers. As a result, our ability to compete effectively to attract or retain business may be impaired, and our business, financial condition or results of operations may be adversely affected. In addition, changes in the legal and regulatory framework under which we operate require us to update our information systems to ensure compliance. Our need to review and evaluate the impact of ongoing rule proposals, final rules and implementation guidance from regulators further complicates the development and implementation of new information systems for our business. Regulatory guidance continues to be focused on the need for financial institutions to perform appropriate due diligence and ongoing monitoring of third-party vendor relationships, thus increasing the scope of management involvement and decreasing the efficiency otherwise resulting from our relationships with third-party technology providers. Given the significant number of ongoing regulatory reform initiatives, it is possible that we incur higher than expected information technology costs in order to comply with current and impending regulations. Also, see “Supervisory requirements and expectations on us as a financial holding company and a bank holding company and any regulator-imposed limits on our activities could adversely affect our ability to implement our strategic plan, expand our business, continue to improve our financial performance and make capital distributions to our stockholders.” We are subject to a variety of cybersecurity risks that, if realized, could adversely affect how we conduct our business. Evolving technologies, including the introduction of Generative Artificial Intelligence and Large Language Models, and the increased sophistication and activities of organized crime, hackers, terrorists, nation-states, activists and other external parties present a significant information security risk to large financial institutions such as us. Third parties with whom we or our customers do business also present operational and information security risks to us, including security breaches or failures of their own systems. Risks related to cyber-attacks on our vendors and other third parties, including supply chain attacks affecting our software and information technology service providers, are on the rise as such attacks become more frequent and severe. Employee error, failure to follow security procedures, or malfeasance also present these risks. Our operations rely on the secure processing, transmission and storage of confidential information in our computer systems and networks as well as in the third-party computer systems and networks used to provide products and services on our behalf. Although we believe that we have appropriate information security procedures and controls based on our adherence to applicable laws and regulations and industry standards, our technologies, systems, and networks may be the target of cyber-attacks or information security breaches that could result in the unauthorized release, gathering, monitoring, misuse, theft, sale or loss or destruction of the confidential and/or proprietary information of CFG, and our customers, vendors, counterparties, or employees. We and our third-party vendors are under continuous threat of loss or network degradation due to cyber-attacks, such as computer viruses, malicious or destructive code, phishing attacks, ransomware, and Distributed Denial of Service (“DDoS”) attacks (collectively, “fraudulent schemes”). Also, our customers are routinely the target of fraudulent schemes. This is especially true as we continue to expand customer capabilities to utilize the Internet and other remote channels to transact business. Two of the most significant cyber-attack risks that we face as a result of these fraudulent schemes are potential loss of funds resulting from customers falling victim to cybercriminal communications directed to them or unauthorized access to sensitive customer data. Cybercriminals can use fraudulent schemes directly targeting our customers or our own systems to compromise and directly extract funds from a customer’s account or access sensitive customer data. Certain technology protections such as Customer Profiling and Step-Up Authentications have been implemented, but there can be no assurance that these protections will be effective. Citizens Financial Group, Inc. | 26 As cyber threats continue to evolve, we may be required to expend significant additional resources to continue to modify or enhance our layers of defense, to investigate and remediate any information security vulnerabilities internally, to assess and mitigate issues associated with customers that have fallen victim to fraudulent schemes, and perform additional due diligence with respect to our third-party vendors. System enhancements and updates may also create risks associated with implementing new systems and integrating them with existing ones. Due to the complexity and interconnectedness of information technology systems, the process of enhancing our layers of defense can itself create a risk of system disruptions and security issues. In addition, addressing certain information security vulnerabilities, such as hardware-based vulnerabilities, may affect the performance of our information technology systems. The ability of our hardware and software providers to deliver patches and updates to mitigate vulnerabilities in a timely manner can introduce additional risks, particularly when a vulnerability is being actively exploited by threat actors. Cyber-attacks against the patches themselves have also proven to be a significant risk that companies will have to address going forward. Despite our efforts to prevent a cyber-attack, a successful cyber-attack could persist for an extended period of time before being detected, and, following detection, could take considerable time for us to obtain full and reliable information about the cybersecurity incident and the extent, amount and type of information compromised. During the course of an investigation, we may not necessarily know the full effects of the incident or how to remediate it, and actions and decisions that are taken or made in an effort to mitigate risk may further increase the costs and other negative consequences of the incident. Moreover, existing regulations may require us to disclose information about a cybersecurity event before it has been resolved or fully investigated. The techniques used by cyber criminals change frequently, may not be recognized until launched and can be initiated from a variety of sources, including terrorist organizations and hostile foreign governments. These actors may attempt to fraudulently induce employees, customers or other third-party users of our systems to disclose sensitive information in order to gain access to data or our systems. In the event that a cyber-attack is successful, our business, financial condition or results of operations may be adversely affected. We rely heavily on communications and information systems to conduct our business. Any failure, interruption or breach in the security of our communication and information systems, including due to cyber-attacks or our failure to adequately maintain and manage our systems or implement system changes and upgrades, could result in failures or disruptions in our customer relationship management, general ledger, deposit, loan and other systems. Although our policies and procedures are designed to prevent or limit the effect of the possible failure, interruption or security breach of our information systems, there can be no assurance that these policies and procedures will be successful and that any such failure, interruption or security breach will not occur or, if they do occur, that they will be adequately addressed. The occurrence of any failure, interruption or security breach of our information systems could require us to devote substantial resources to recovery and response efforts, damage our reputation, result in a loss of customer business, subject us to additional regulatory scrutiny or expose us to civil litigation and possible financial liability. Although we maintain insurance coverage for information security events, we may incur losses as a result of such events that are not insured against or not fully covered by our insurance. We rely on third parties for the performance of a significant portion of our information technology. Third parties perform a significant portion of our information technology functions and the provision of information technology and business process services including, but not limited to, the operation of our data communications networks, hosted services, and a wide range of other support services. The success of our business depends in part on the continuing ability of third parties to perform these functions and services in a timely and satisfactory manner, which performance could be disrupted or otherwise adversely affected due to

failures or other information security events originating at the third parties or at the third partiesâ€™ suppliers or vendors (so-called “fourth party risk”). We may not be able to effectively monitor or mitigate third or fourth-party risk, in particular as it relates to the use of common suppliers or vendors by the third parties that perform functions and services for us. If we experience a disruption in the provision of any functions or services performed by third parties, we may have difficulty in finding alternate providers on terms favorable to us and in reasonable time frames. If these services are not performed in a satisfactory manner, we would not be able to adequately serve our customers. In either situation, our business could incur significant costs and be adversely affected.

Citizens Financial Group, Inc. | 27We are exposed to reputational risk and the risk of damage to our brands and the brands of our affiliates. Our success and results depend on our reputation and the strength of our brands. We are vulnerable to adverse market perception as we operate in an industry where integrity, customer trust and confidence are paramount. We are exposed to the risk that litigation, employee misconduct, operational failures, the outcome of regulatory or other investigations or actions, press speculation and negative publicity, and perception of our environmental, social and governance practices and disclosures, among other factors, could damage our brands or reputation. Our brands and reputation could also be harmed if we sell products or services that do not perform as expected or customersâ€™ expectations for the product are not satisfied. Unpredictable catastrophic events could have an adverse effect on our business, financial position and results of operations. The occurrence of catastrophic events, including pandemics, terrorists attacks, extreme weather events, such as hurricanes, tropical storms, or tornadoes, and other large-scale catastrophes could adversely affect our business, financial condition or results of operations. Such events could affect the stability of our deposit base, impair the ability of our borrowers to repay outstanding loans, impair the value of collateral securing loans, and cause significant property damage or operational disruptions, resulting in loss of revenue or causing us to incur additional expenses. Furthermore, although we maintain both business continuity and disaster recovery plans, if a catastrophic event rendered our production and recovery data unusable, there can be no assurance that these plans and related capabilities will adequately protect us from such an event, and our business, financial condition or results of operations could be adversely affected. The effects of geopolitical instability may adversely affect us and create significant risks and uncertainties for our business, with the ultimate impact dependent on future developments, which are highly uncertain and unpredictable. Ongoing geopolitical instability, such as the wars in Ukraine and the Middle East, has negatively impacted, and could in the future negatively impact, the global and U.S. economies, including by causing supply chain disruptions, rising prices for oil and other commodities, volatility in capital markets and foreign currency exchange rates, rising interest rates and heightened cybersecurity risks. The extent to which such geopolitical instability adversely affects our business, financial condition and results of operations, as well as our liquidity and capital profile, will depend on future developments, which are highly uncertain and unpredictable, including the extent and duration of the wars and the associated immeasurable humanitarian toll inflicted as a result. If geopolitical instability adversely affects us, it may also have the effect of heightening other risks related to our business.

Risks Related to Our IndustryAny deterioration in national economic conditions could have a material adverse effect on our business, financial condition and results of operations. Our business is affected by national economic conditions, as well as perceptions of those conditions and future economic prospects. Changes in such economic conditions are not predictable and cannot be controlled. Adverse economic conditions, such as recent inflationary pressures, could require us to charge off a higher percentage of loans and increase the provision for credit losses, which would reduce our net income and otherwise have a material adverse effect on our business, financial condition and results of operations. We operate in an industry that is highly competitive, which could result in losing business or margin declines and have a material adverse effect on our business, financial condition and results of operations. We operate in a highly competitive industry, which could become even more competitive as a result of legislative, regulatory and technological changes, as well as continued consolidation. We face aggressive competition from other domestic and foreign lending institutions and from numerous other providers of financial services, including non-banking financial institutions that are not subject to the same regulatory restrictions as banks and BHCs, securities firms and insurance companies, and competitors that may have greater financial resources.

Citizens Financial Group, Inc. | 28With respect to non-banking financial institutions, technology and other changes have lowered barriers to entry and made it possible for non-banks to offer products and services traditionally provided by banks. For example, consumers can maintain funds that would have historically been held as bank deposits in brokerage accounts or mutual funds and can also complete transactions such as paying bills and/or transferring funds directly without the assistance of banks. In addition, the emergence, adoption and evolution of new technologies that do not require intermediation, including distributed ledgers such as digital assets and blockchain, as well as advances in automation, artificial intelligence and robotics, could significantly affect the competition for financial services. The process of eliminating banks as intermediaries, known as “disintermediation,” could result in the loss of fee income, as well as the loss of customer deposits and the related income generated from those deposits. Some of our non-bank competitors are not subject to the same extensive regulations we are and, therefore, may have greater flexibility in competing for business. As a result of these and other sources of competition, we could lose business to competitors or be forced to price products and services on less advantageous terms to retain or attract clients, either of which would adversely affect our profitability. Climate change manifesting as physical or transition risks could adversely affect our operations, businesses and customers. There is global concern over the risks of climate change and related environmental sustainability matters. The physical risks of climate change include discrete events, such as flooding and wildfires, and longer-term shifts in climate patterns, such as extreme heat, sea level rise, and more frequent and prolonged droughts. Such events could disrupt our operations or those of our clients, customers, or service providers, including through direct damage to assets and indirect impacts from supply chain disruption and market volatility. We are also exposed to risks associated with the transition to a lower-carbon economy in response to concerns around climate change. Such risks may result from changes in policies, laws and regulations, technologies, or market preferences that are intended to address climate change. These changes could adversely impact our or our customersâ€™ business, results of operations, financial condition and reputation. This could occur as a result of our or our customersâ€™ involvement in, or decision not to participate in, certain industries or projects associated with exacerbating climate change, as well as any decisions we make to continue to conduct or change our activities in response to considerations related to climate change. For example, a number of states in which we operate have enacted or proposed statutes and regulations addressing climate change and sustainability issues, while certain other states have enacted, or have proposed to enact, divergent or sometimes conflicting statutes, regulations or policies. Ongoing legislative or regulatory uncertainties and changes regarding climate risk management and practices may result in higher regulatory, compliance, credit and reputational risks and costs. The conditions of other financial institutions or of the financial services industry could adversely affect our operations and financial condition. Financial services institutions are typically interconnected as a result of trading, investment, liquidity, clearing, counterparty and other relationships. Within the financial services industry, the default by any one institution could lead to defaults by other institutions. Concerns about, or a default by, one institution could lead to significant market and customer perception of the risk of similar problems at other institutions. This perception of risk could, in and of itself, lead to adverse impacts on liquidity, as the financial soundness of financial institutions is closely related as a result of these credit, trading, clearing and other relationships. Even the perceived lack of creditworthiness of, or questions about, a counterparty may lead to market-wide liquidity problems and losses or defaults by various institutions. This systemic risk may adversely affect financial intermediaries, such as clearing agencies, banks and exchanges with which we interact on a daily basis, or key funding providers such as the FHLBs, any of which could have a material adverse effect on our access to liquidity or otherwise have a material adverse effect on our business, financial condition and results of operations.

Citizens Financial Group, Inc. | 29**Risks Related to Regulations Governing Our Industry**As a financial holding company and a bank holding company, we are subject to comprehensive regulation that could have a material adverse effect on our business and results of operations. As a FHC and a BHC, we are subject to comprehensive regulation, supervision and examination by the FRB. In addition, CBNA is subject to comprehensive regulation, supervision and examination by the OCC. Our regulators supervise us through regular examinations and other means that allow them to gauge managementâ€™s ability to identify, assess and control risk in all areas of operations in a safe and sound manner and to ensure compliance with laws and regulations. In the course of their supervision and examinations, our regulators may require improvements in various areas. We may be required to devote substantial resources to meet supervisory expectations or remediate supervisory findings. In addition, the failure to meet supervisory expectations can result in practical limitations on the ability of a bank, BHC or FHC to engage in new activities, pursue growth opportunities, engage in acquisitions, return capital to shareholders through repurchases or dividends, or continue to conduct existing activities. If we are unable to implement and maintain any required actions in a timely and effective manner, we could become subject to informal (nonpublic) or formal (public) supervisory actions and public enforcement orders that could lead to significant restrictions on our existing business or on our ability to engage in any new business. Such forms of supervisory action could include, without limitation, written agreements, cease and desist orders, and consent orders and may, among other things, result in restrictions on our ability to pay dividends, requirements to increase capital, restrictions on our activities, the imposition of civil monetary penalties, and enforcement of such actions through injunctions or restraining orders. We could also be required to dispose of certain assets and liabilities within a prescribed period. The terms of any such supervisory or enforcement action could have a material adverse effect on our business, financial condition and results of operations. We are a BHC that has elected to become a FHC pursuant to the Bank Holding Company Act. FHCs are allowed to engage in certain financial activities in which a BHC is not otherwise permitted to engage. However, to maintain FHC status, a BHC and all of its depository institution subsidiaries must be “well capitalized” and “well managed.” If a BHC ceases to meet these capital and management requirements, there are many penalties it would be faced with, including the imposition of limitations or conditions on the conduct of its activities by the FRB, as well as the inability to undertake any of the broader financial activities permissible for FHCs or to acquire a company engaged in such financial activities without prior approval of the FRB. If a company does not return to compliance within 180 days, which period may be extended, the FRB may require divestiture of the companyâ€™s depository institutions. If we fail to meet FHC requirements and remediate deficiencies in a timely manner, there could be a material adverse effect on our business, financial condition and results of operations. Our regulators may impose restrictions or limitations on our operations. From time to time, bank regulatory agencies take supervisory actions that restrict or limit a financial institutionâ€™s activities and lead it to raise capital or subject it to other requirements. In addition, as part of our regular examination process, our regulators may advise us to conduct significant remediation activities or operate under various restrictions as a prudential matter. Any such actions or restrictions, if and in whatever manner imposed, could adversely affect our costs and revenues. Moreover, efforts to comply with any such nonpublic supervisory actions or restrictions may require material investments in additional resources and systems, as well as a significant commitment of managerial time and attention. As a result, such supervisory actions or restrictions, if and in whatever manner imposed, could have a material adverse effect on our business and results of operations.

Citizens Financial Group, Inc. | 30The regulatory environment in which we operate continues to be subject to significant and evolving regulatory requirements that could have a material adverse effect on our business and earnings. We are heavily regulated by multiple banking, consumer protection, securities and other regulatory authorities at the federal and state levels. This regulatory oversight is primarily established to protect depositors, the DIF, consumers of financial products, and the financial system as a whole, not for the protection of shareholders or other investors. Changes to statutes, regulations, rules or policies, including their interpretation, implementation or enforcement, could affect us in substantial and unpredictable ways, including by, for example, subjecting us to additional costs, limiting the types of financial services and other products we may offer, limiting our ability to pursue acquisitions and increasing the ability of third parties, including non-banks, to offer competing financial services and products. In recent years, we, together with the rest of the financial services industry, have faced particularly intense scrutiny, with many new regulatory initiatives and vigorous oversight and enforcement on the part of numerous regulatory and governmental authorities. Legislatures and regulators have pursued a broad array of initiatives intended to promote the safety and soundness of financial institutions, financial market stability, the transparency and liquidity of financial markets, and consumer and investor protection. Certain regulators and law enforcement authorities have also recently required admissions of wrongdoing and, in some cases, criminal pleas as part of the resolutions of matters brought by them against financial institutions. Any such resolution of a matter involving us could lead to increased exposure to civil litigation, could adversely affect our reputation, could result in penalties or limitations on our ability to do business or engage in certain activities and could have other negative effects. In addition, a single event or issue may give rise to numerous and overlapping investigations and proceedings, including by multiple federal and state regulators and other governmental authorities. We are also subject to laws and regulations relating to the privacy of the information of our customers, employees, counterparties and others, and any failure to comply with these laws and regulations could expose us to liability and/or reputational damage. As new privacy-related laws and regulations are implemented, the time and resources needed for us to comply with those laws and regulations, as well as our potential liability for non-compliance and our reporting obligations in the case of data breaches, may significantly increase. While there have been significant revisions to the laws and regulations applicable to us that have been finalized in recent years, there are other rules to implement changes that have yet to be proposed or enacted by our regulators. The final timing, scope and impact of these changes to the regulatory framework applicable to financial institutions remains uncertain. Uncertainty exists with respect to new laws or regulations or changes in the interpretation or enforcement of existing laws or regulations, including potential deregulation in some areas. In addition, litigation challenging actions or regulations by federal or state authorities could, depending on the outcome, significantly affect the regulatory and supervisory framework affecting our operations. For more information on regulations to which we are subject and recent initiatives to reform financial institution regulation, see the “Regulation and Supervision” section in Item 1.

We are subject to capital adequacy and liquidity standards, and if we fail to meet these standards our financial condition and operations would be adversely affected. We are subject to several capital adequacy and liquidity standards. To the extent that we are unable to meet these standards, our ability to make distributions of capital will be limited and we may be subject to additional supervisory actions and limitations on our activities. See “Regulation and Supervision” in Item 1 for further discussion of the regulations to which we are subject.

Citizens Financial Group, Inc. | 31The Parent Company could be required to act as a “source of strength” to CBNA, which would have a material adverse effect on our business, financial condition and results of operations. FRB policy historically required BHCs to act as a source of financial and managerial strength to their subsidiary banks. The Dodd-Frank Act codified this policy as a statutory requirement. This support may be required by the FRB at times when we might otherwise determine not to provide it or when doing so is not otherwise in the interests of CFG or our stockholders or creditors, and may include one or more of the following:

- The Parent Company may be compelled to contribute capital to CBNA, including by engaging in a public offering to raise such capital. Furthermore, any extensions of credit from the Parent Company to CBNA that are included in CBNAâ€™s capital would be subordinate in right of payment to depositors and certain other indebtedness of CBNA.
- In the event of a BHCâ€™s bankruptcy, any commitment that the BHC had been required to make by a federal bank regulatory agency to maintain the capital of a subsidiary bank will be assumed by the bankruptcy trustee and entitled to priority of payment.
- In the event of impairment of the capital stock of CBNA, the Parent Company, as CBNAâ€™s stockholder, could be assessed for the deficiency and required to pay that amount to CBNA. The Parent Company depends on CBNA for substantially all of its revenue, and restrictions on dividends and other distributions by CBNA could affect its liquidity and ability to fulfill its obligations. As a BHC, the Parent Company is a separate and distinct legal entity from CBNA, our banking subsidiary. The Parent Company typically receives substantially all of its revenue from dividends from CBNA and are the principal source of funds utilized to pay dividends on our equity and interest and principal on our debt. Various federal and/or state laws and regulations, as well as regulatory expectations, limit the amount of dividends that CBNA may pay to the Parent Company. Also, our right to participate in a distribution of assets upon a subsidiaryâ€™s liquidation or reorganization is subject to the prior claims of the subsidiaryâ€™s creditors. In the event CBNA is unable to pay dividends to the Parent Company, it may not be able to make debt service payments, pay obligations or pay dividends on its common stock. The inability to receive dividends from CBNA could have a material adverse effect on our business, financial condition and results of operations. See the “Regulation and Supervision” section in Item 1 for further discussion of dividends payable by CBNA as a national bank subsidiary. From time-to-time, we may become or are subject to regulatory actions that may have a material impact on our business. We may become or are involved, from time to time, in reviews, investigations and proceedings (both formal and informal) by governmental and self-regulatory agencies regarding our business. These regulatory actions involve accounting, compliance and operational matters, among others, some of which may result in adverse judgments, settlements, fines, penalties, injunctions or other relief that may require changes to our business or otherwise materially impact our business. In regulatory actions, such as those referred to above, it is inherently difficult to determine whether any loss is probable or whether it is possible to reasonably estimate the amount of any loss. We cannot predict with certainty if, how or when such proceedings will be resolved or what the eventual fine, penalty or other relief, conditions or restrictions, if any, may be, particularly for actions that are in their early stages of investigation. We may be required to make significant restitution payments to CBNA customers arising from certain compliance issues and also may be required to pay civil money penalties in connection with certain of these issues. This uncertainty makes it difficult to estimate probable losses which, in turn, can lead to substantial disparities between the reserves

we may establish for such proceedings and the eventual settlements, fines, or penalties. Adverse regulatory actions could have a material adverse effect on our business, financial condition and results of operations.Citizens Financial Group, Inc. | 32We are and may be subject to litigation that may have a material impact on our business.Our operations are diverse and complex and we operate in legal and regulatory environments that expose us to potentially significant litigation risk. In the normal course of business, we have been named, from time to time, as a defendant in various legal actions, including arbitrations, class actions and other litigation. These actions arise in connection with our activities as a financial services institution, including with respect to alleged unfair or deceptive business practices, mis-selling of certain products, violations of contract or intellectual property rights, and other compliance or operational failures. Certain of the actual or threatened legal actions include claims for substantial compensatory and/or punitive damages or claims for indeterminate amounts of damages. In some cases, the entities that would otherwise be the primary defendants in such cases are bankrupt or in financial distress. Moreover, a number of recent judicial decisions have upheld the right of borrowers to sue lending institutions on the basis of various evolving legal theories, collectively termed âlender liability.â Generally, lender liability is founded on the premise that a lender has either violated a duty, whether implied or contractual, of good faith and fair dealing owed to the borrower or has assumed a degree of control over the borrower resulting in the creation of a fiduciary duty owed to the borrower or its other creditors or stockholders. This could increase the amount of private litigation to which we are subject. For more information regarding ongoing significant legal proceedings in which we may be involved, see Note 19 in Item 8.Compliance with anti-money laundering and anti-terrorism financing rules involves significant cost and effort. We are subject to rules and regulations regarding money laundering and the financing of terrorism. Monitoring compliance with anti-money laundering and anti-terrorism financing rules can put a significant financial burden on banks and other financial institutions and poses significant technical challenges. Although we believe our current policies and procedures are sufficient to comply with applicable rules and regulations, we cannot guarantee that our anti-money laundering and anti-terrorism financing policies and procedures completely prevent situations of money laundering or terrorism financing. Any such failure events may have severe consequences, including sanctions, fines and reputational consequences, which could have a material adverse effect on our business, financial condition or results of operations. Risks Related to our Common Stock Our stock price may be volatile, and you could lose all or part of your investment as a result.You should consider an investment in our common stock to be risky, and you should invest in our common stock only if you can withstand a significant loss and wide fluctuation in the market value of your investment. The market price of our common stock could be subject to wide fluctuations in response to, among other things, the factors described in this âRisk Factorsâ section, and other factors, some of which are beyond our control. These factors include, but are not limited to, the following:âquarterly variations in our results of operations or the quarterly financial results of companies perceived to be similar to us;âchanges in expectations as to our future financial performance, including financial estimates by securities analysts and investors;âour announcements or our competitorsâ announcements regarding new products or services, enhancements, significant contracts, acquisitions or strategic investments;âfluctuations in the market valuations of companies perceived by investors to be comparable to us;âfailures of financial institutions perceived to be similar to us;âfuture sales of our common stock;âadditions or departures of members of our senior management or other key personnel;âchanges in industry conditions or perceptions; andâchanges in applicable laws, rules or regulations and other dynamics.Furthermore, stock markets experience price and volume fluctuations that affect the market price of equity securities of many companies. These fluctuations can be unrelated or disproportionate to the operating performance of these companies. Broad market fluctuations, as well as general economic, systemic, political and market conditions, such as recessions, loss of investor confidence, interest rate changes or international currency fluctuations, may negatively affect the market price of our common stock.If any of the foregoing occurs, it could cause our stock price to fall and may expose us to securities class action litigation that, even if unsuccessful, could be costly to defend and a distraction to management.Citizens Financial Group, Inc. | 33We may not repurchase shares or pay cash dividends on our common stock.Holders of our common stock are only entitled to receive dividends declared by our Board out of funds legally available for such payments. Although we have historically declared cash dividends on our common stock, we are not required to do so and may reduce or eliminate our common stock dividend in the future, which could adversely affect the market price of our common stock. Also, as a BHC, our ability to repurchase shares and declare and pay dividends is dependent on certain federal regulatory considerations, including the rules of the FRB regarding capital adequacy and dividends. We are also generally required to receive the FRBâs approval for any dividends, share repurchases, or redemption of capital securities if we are required to resubmit our capital plan. Further, if we are unable to satisfy the capital requirements applicable to us for any reason, we may be limited in our ability to repurchase shares and declare and pay dividends on our capital stock. See the âRegulation and Supervisionâ section in Item 1 for further discussion of the regulations to which we are subject.âAnti-takeoverâ provisions and the regulations to which we are subject may make it more difficult for a third party to acquire control of us, even if the change in control would be beneficial to stockholders.We are a BHC incorporated in the state of Delaware. Anti-takeover provisions in Delaware law and our restated certificate of incorporation and amended and restated bylaws, as well as regulatory approvals that would be required under federal law, could make it more difficult for a third party to take control of us and may prevent stockholders from receiving a premium for their shares of our common stock. These provisions could adversely affect the market price of our common stock and could reduce the amount that stockholders might get if we are sold.Furthermore, banking laws impose notice, approval and ongoing regulatory requirements on any stockholder or other party that seeks to acquire direct or indirect âcontrolâ of an FDIC-insured depository institution. These laws include the Bank Holding Company Act and the Change in Bank Control Act.ITEM 1B. UNRESOLVED STAFF COMMENTSNone.ITEM 1C. CYBERSECURITYRisk Management and StrategyThe Companyâs Cybersecurity Program (âCSPâ) drives an end-to-end, continuous process that protects our customers, colleagues, assets, premises, systems, and information (electronic and non-electronic), and is designed to ensure compliance with current and emerging federal and state laws and regulations. The CSP is designed to ensure the effective implementation of the Corporate Security and Resilience Operating Model across all business lines of the Company and is under the supervision of the Chief Security Officer (âCSOâ).Operational Risk Management coordinates the development, maintenance, and day-to-day oversight of the Companyâs Enterprise Risk Management Governance Framework (âthe Frameworkâ), which defines an integrated enterprise-wide approach to risk management. This centrally managed program is designed to ensure that all business lines play a role in the successful implementation of the CSP. The CSP aligns with the Framework, enabling the CSO to provide risk oversight to and drive accountability from the business lines. The CSP is designed to assess and mitigate threats and risks to the Company. New and emerging threats are assessed through an intelligence lifecycle, which includes threat modeling. In addition, risk assessment processes drive risk identification and measurement related to security. Once risks are identified and measured, the Framework is leveraged to track and mitigate them. Control testing is utilized to demonstrate that risks are managed effectively, identify gaps in expected control operation, and develop appropriate remediation plans, in order to manage risk to the Company within tolerable limits.As part of the Companyâs Third Party Risk Management Program and in support of the CSP, reviews for cybersecurity, business continuity, fraud, and other policy-related topics are performed for the onboarding of new vendors and ongoing monitoring of existing vendors. Ratings assigned to a vendor determine review frequency and scope. Results are reported to key stakeholders and identified issues are tracked and monitored.Citizens Financial Group, Inc. | 34The Company regularly reviews the nature of its business activities and modifies the CSP as appropriate. Many of the elements of the CSP are cyber defense related and are in place to reduce our risk to a wide range of potential cyber threats that may target our assets and information daily. The effectiveness of the CSP is assessed and measured periodically by various lines of defense within the Company and is conducted primarily through risk assessments, assurance testing, and an independent audit. External organizations are also routinely engaged to assess our CSP and test our perimeter defenses. The effectiveness of the CSP is reported periodically to the appropriate governance committees.GovernanceUnder the guidance of our CSO, we maintain a comprehensive CSP designed to protect our employees, customers, assets, premises, systems, and information against unauthorized access, misuse, alteration, or destruction that could result in substantial harm or inconvenience to our customers, and loss or reputational damage. The CSP incorporates all of our security policies and covers the core elements of access control, infrastructure security, cybersecurity event and incident management, data protection, third-party vendor cyber risk oversight, and training and awareness. Independent assessment and benchmarking of the CSP are regularly completed, and the CSP is reviewed and assessed by federal regulators. While we look to numerous frameworks to ensure the CSP is maintained in line with regulatory expectations and industry best practices, the National Institute of Standards and Technology cybersecurity framework is the primary standard against which we benchmark ourselves.Both the Risk and Audit Committees of our Board have oversight of the management of our cybersecurity risk. The Audit Committee is responsible for overseeing the CSP under its risk oversight responsibilities as it relates to financial controls. The Risk Committee is responsible for oversight of the management of cybersecurity risk consistent with the Framework.The CSP is presented by the CSO to the Risk Committee annually for approval in conjunction with an annual cybersecurity briefing. This briefing provides an overall assessment of the effectiveness of the CSP and an outlook for the upcoming year. In addition to the annual cybersecurity briefing, the CSO provides updates on cybersecurity to the Risk Committee at each of its meetings. The Audit Committee and Board also receive regular cybersecurity updates as part of the reporting provided by the Technology/Cyber Oversight Committee, a management committee chaired by the CEO which provides executive oversight, guidance and transparency to key transformative initiatives designed to enhance our technology stability, cyber defenses and risk management capabilities. Further, to ensure the Board maintains the appropriate knowledge for providing effective oversight, it is provided with relevant cybersecurity training on an annual basis, with any additional training provided as requested.ITEM 2. PROPERTIESWe lease five operations centers in Boston, Medford, and Westwood, Massachusetts; Pittsburgh, Pennsylvania; and Glen Allen, Virginia. We own two principal operations centers in Johnston and East Providence, Rhode Island. At December 31, 2024, our subsidiaries owned and operated a total of 58 facilities and leased an additional 1,101 facilities. We believe our current facilities are adequate to meet our needs. See Note 7 and Note 9 in Item 8 for more information regarding our premises and equipment, and leases, respectively.ITEM 3. LEGAL PROCEEDINGSInformation required by this item is presented in Note 19 in Item 8 and is incorporated herein by reference.ITEM 4. MINE SAFETY DISCLOSURESNot applicable.Citizens Financial Group, Inc. | 35PART IIITEM 5. MARKET FOR REGISTRANTâS COMMON EQUITY, RELATED STOCKHOLDER MATTERS AND ISSUER PURCHASES OF EQUITY SECURITIESOur common stock is traded on the New York Stock Exchange under the symbol âCFG.â As of February 4, 2025, our common stock was owned by 6,717 holders of record (including Cede & Co.) and approximately 484,000 beneficial shareholders whose shares were held in âstreet nameâ through a broker or bank. Information relating to compensation plans under which our equity securities are authorized for issuance is presented in Item 12.The following graph shows the cumulative total shareholder return on our common stock during the five-year period ended December 31, 2024 compared to (i) the Standard & Poorâs 500â index; (ii) the KBW Nasdaq Bank Index (âBKXâ), composed of 24 banking stocks representing large U.S. national money centers, regional banks and thrift institutions; and (iii) a group of other regional banks that constitute our peers. The graph assumes an initial investment of \$100 at the closing price on December 31, 2019 and that all dividends were reinvested. The points on the graph represent the cumulative total return on the last trading day of the fiscal year indicated.This graph shall not be deemed soliciting material or be filed with the SEC for purposes of Section 18 of the Exchange Act, or otherwise subject to the liabilities under that Section, and shall not be deemed to be incorporated by reference into any filing of Citizens Financial Group, Inc. under the Securities Act of 1933, as amended, or the Exchange Act.Â A Â A 12/31/201912/31/202012/31/202112/31/202212/31/202312/31/2024CFG\$100Â 93Â 112Â 111Â 99Â 136Â S&P 500 Index100Â 118Â 152Â 125Â 157Â 197Â KBW BKX Index100Â 90Â 124Â 98Â 97Â 133Â Peer Regional Bank Average100Â 89Â 120Â 100Â 99Â 126Â Citizens Financial Group, Inc. | 36Issuer Purchase of Equity SecuritiesDetails of the repurchases of the Companyâs common stock during the three months ended December 31, 2024 are included below.PeriodTotal Number of Shares Repurchased(1)Average Price Paid Per ShareTotal Number of Shares Purchased as Part of Publicly Announced Plans or Programs(2)Maximum Dollar Amount of Shares That May Yet Be Purchased as Part of Publicly Announced Plans or Programs(2)October 1, 2024 - October 31, 20244,530,928\$44.064.530.91\$725.357,995November 1, 2024 - November 30, 2024285\$42.12â\$725.357,995December 1, 2024 - December 31, 2024575,505\$44.06575,505\$700,000,000(1) Includes shares repurchased to satisfy applicable tax withholding obligations in connection with an employee share-based compensation plan and the forfeiture of unvested restricted stock awards.(2) On June 28, 2024, the Company announced that its Board of Directors increased the capacity under its common share repurchase program by an additional \$656 million, which was incremental to the \$594 million of capacity remaining under the prior February 2023 authorization.Common stock share repurchases may be executed in the open market or in privately negotiated transactions, including under Rule 10b5-1 plans and accelerated share repurchase and other structured transactions. The timing and exact amount of future share repurchases will be subject to various factors, including the Companyâs capital position, financial performance, capital impacts of strategic initiatives, market conditions, and regulatory considerations.ITEM 6. RESERVEFUNDNot applicable.Citizens Financial Group, Inc. | 37ITEM 7. MANAGEMENTâS DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONSPageIntroduction39Financial Performance40Results of Operations - 2024 compared with 202341Net Interest Income41Noninterest Income44Noninterest Expense44Provision for Credit Losses45Income Tax Expense45Business Operating Segments45Results of Operations - 2023 compared with 202246Analysis of Financial Condition47Securities47Loans and Leases48Credit Quality50Deposits55Borrowed Funds56Capital and Regulatory Matters56Liquidity59Critical Accounting Estimates62Accounting and Reporting Developments65Risk Governance66Market Risk71Non-GAAP Financial Measures and Reconciliations78Citizens Financial Group, Inc. | 38INTRODUCTIONCitizens Financial Group, Inc. is one of the nationâs oldest and largest financial institutions, with \$217.5 billion in assets as of December 31, 2024. Headquartered in Providence, Rhode Island, we offer a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations and institutions. We help our customers reach their potential by listening to them and by understanding their needs in order to offer tailored advice, ideas and solutions. In Consumer Banking, we provide an integrated experience that includes mobile and online banking, a full-service customer contact center and the convenience of approximately 3,100 ATMs and more than 1,000 branches in 14 states and the District of Columbia. Consumer Banking products and services include a full range of banking, lending, savings, wealth management and small business offerings. In Commercial Banking, we offer a broad complement of financial products and solutions, including lending and leasing, deposit and treasury management services, foreign exchange, interest rate and commodity risk management solutions, as well as loan syndication, corporate finance, merger and acquisition, and debt and equity capital markets capabilities.The following MD&A is intended to assist readers in their analysis of the accompanying Consolidated Financial Statements and supplemental financial information. It should be read in conjunction with the Consolidated Financial Statements and Notes to Consolidated Financial Statements in Item 8, as well as other information contained in this document.Non-GAAP Financial MeasuresThis document contains non-GAAP financial measures denoted as âUnderlyingâ results and âincluding AOCI impact.â Underlying results for any given reporting period exclude certain items that may occur in that period which management does not consider indicative of our on-going financial performance. We believe these non-GAAP financial measures provide useful information to investors because they are used by management to evaluate our operating performance and make day-to-day operating decisions. In addition, we believe our Underlying results in any given reporting period reflect our on-going financial performance in that period and, accordingly, are useful to consider in addition to our GAAP financial results. We further believe the presentation of Underlying results increases comparability of period-to-period results.Other companies may use similarly titled non-GAAP financial measures that may be calculated differently from the way we calculate such measures. Accordingly, our non-GAAP financial measures may not be comparable to similar measures used by such companies. We caution investors not to place undue reliance on such non-GAAP financial measures, but to consider them with the most directly comparable GAAP measures. Non-GAAP financial measures have limitations as analytical tools and should not be considered in isolation or as a substitute for our results reported under GAAP.Non-GAAP measures are denoted throughout our MD&A by the use of the term âUnderlying.â Where there is a reference to these metrics in that paragraph, all measures that follow are on the same basis when applicable. For more information on the computation of non-GAAP financial measures, see âNon-GAAP Financial Measures and Reconciliations.âCitizens Financial Group, Inc. | 39FINANCIAL PERFORMANCEKey HighlightsNet income decreased \$99 million, with earnings per diluted common share down \$0.10 to \$3.03 compared to 2023.Results reflect notable items of \$98 million or \$0.21 per diluted common share, net of tax benefit, compared to \$357 million or \$0.75 per diluted common share, net of tax benefit, in 2023.Table 1: Notable Items Year Ended December 31, 2024Less: notable items(dollars in millions)Reported results (GAAP)Integration related costs(1)TOP and other(2)FDIC special assessment(3)Underlying results (non-GAAP)Noninterest income\$2,176Â 176Â 15Â \$2,161Â Noninterest expense\$5,234Â 10Â 115Â 31Â 5,078Â Income tax expense\$739Â 373Â 422Â Year Ended December 31, 2023Less: notable items(dollars in millions)Reported results (GAAP)Integration related costs(1)TOP and other(2)FDIC special assessment(3)Underlying results (non-GAAP)Noninterest income\$1,983Â 3Â 15Â \$1,983Â Noninterest expense\$5,074Â 104Â 177Â 225Â 5,001Â Income tax expense\$422Â (28)(63)(58)571Â (1) Includes integration related costs associated with acquisitions.(2) Primarily includes our TOP revenue and efficiency initiatives for the years ended December 31, 2024 and 2023.(3)

represents an industry-wide FDIC special assessment. For more information, see [Regulation and Supervision - Deposit Insurance](#) in Item 1. [Citizens Financial Group, Inc. | 40](#)Provision for Credit LossesThe provision for credit losses is the result of a detailed analysis performed to estimate our ACL. The total provision for credit losses includes the provision for loan and lease losses and the provision for unfunded commitments. Refer to [Analysis of Financial Condition](#) [Credit Quality](#) for more information. Provision expense of \$687 million for 2024 was stable compared to 2023. The provision expense for 2024 reflects higher reserves against the CRE office portfolio, primarily driven by elevated interest rates and return-to-office dynamics and unsecured products and education loans given recent inflationary pressures and government actions, partially offset by a decline in total loans and leases. Income Tax ExpenseIncome tax expense of \$379 million decreased \$43 million and our effective income tax rate of 20.1% decreased from 20.8% compared to 2023. These decreases reflect a higher benefit from tax-advantaged investments. Business Operating Segments We have three business operating segments: Consumer Banking, Commercial Banking, and Non-Core. See Note 26 for more information regarding our business operating segments. The following table presents certain financial data of our business operating segments. Total business operating segment financial results differ from total consolidated financial results. These differences are reflected in Other non-segment operations. Table 6: Selected Financial Data for Business Operating Segments Consumer Banking Commercial Banking Non-Core Year Ended December 31, Year Ended December 31, Year Ended December 31, (dollars in millions) 2024 2023 2024 2023 2024 2023 Net interest income \$4,565.4 \$4,187.1 \$1,950.4 \$2,292.4 (\$117) (\$129) Noninterest income 1,131.1 \$1,067.9 908.7 \$844.6 \$67.2 \$73.1 Total revenue 5,696.5 \$5,254.5 2,858.1 \$3,076.1 (117) (\$129) Noninterest expense 3,678.3 \$3,542.1 1,241.1 \$1,295.9 98.2 \$123.4 Profit (loss) before credit losses 2,018.1 \$1,712.1 617.1 \$781.1 (215) (\$252) Net charge-offs 331.2 \$280.3 353.4 \$250.6 1.6 \$78.1 Income (loss) before income tax expense (benefit) 1,686.9 \$1,432.1 2,641.1 \$1,531.1 (276) (\$330) Income tax expense (benefit) 434.4 \$373.4 291.4 \$378.4 (70) (\$86) Net income (loss) \$1,253.1 \$1,059.4 \$973.4 \$1,153.4 (\$206) (244) Average Balances: Total assets \$75,937.4 \$72,693.4 \$68,478.1 \$76,028.4 \$8,462.4 \$13,745.4 Total loans and leases 168,681.6 \$66,356.4 65,481.7 \$92.7 8,902.4 \$13,669.4 Deposits 121,745.1 \$116,980.4 44,472.4 \$17,155.4 \$67.2 \$73.1 Interest-earning assets 69,272.4 \$66,999.4 65,982.4 \$73,321.4 8,902.4 \$13,675.4 (1) Includes LHFS. Consumer Banking Net interest income increased \$378 million compared to 2023, driven by higher net interest margin reflecting higher interest-earning asset yields and growth in average interest-earning assets. These increases were partially offset by higher funding costs. Noninterest income increased \$64 million compared to 2023, driven by wealth fees reflecting increased sales activity and higher asset management fees, higher credit card fees, and service charges and fees given higher overdraft and cash management fees. These increases were partially offset by mortgage banking fees reflecting lower production and servicing fees and a decline in MSR valuation, net of hedge impact. Noninterest expense increased \$136 million compared to 2023, driven primarily by salaries and benefits reflecting our Private Bank and Private Wealth build-out. Net charge-offs increased \$51 million compared to 2023, driven primarily by other retail and education. Citizens Financial Group, Inc. | 45 Commercial Banking Net interest income decreased \$342 million compared to 2023, driven by lower net interest margin, a decline in average interest-earning assets and higher funding costs. Noninterest income increased \$124 million compared to 2023, driven by capital markets fees reflecting higher underwriting, M&A advisory and loan syndication fees, partially offset by foreign exchange and derivative products revenue given reduced client activity related to interest rate and commodities hedging. Noninterest expense decreased \$54 million compared to 2023, driven primarily by salaries and employee benefits reflecting lower headcount. Net charge-offs increased \$103 million compared to 2023, driven by the office segment of CRE, partially offset by a decline in commercial and industrial. Non-Core Net interest income increased \$12 million compared to 2023, driven by a decline in funding costs relative to the highest-cost marginal funding sources during 2024, including secured borrowings collateralized by auto loans and FHLB advances. Average loans and leases decreased \$4.8 billion compared to 2023, driven by planned Non-Core portfolio runoff. RESULTS OF OPERATIONS [Net Interest Income](#) [Noninterest Income](#) [Expenses](#) [Assets](#) [Liabilities](#) [Stockholders' Equity](#) [Financial Ratios](#) [Capital Markets](#) [Risk Management](#) [Regulation and Supervision](#) [Deposit Insurance](#) [Item 1. Citizens Financial Group, Inc. | 40](#)Provision for Credit LossesThe provision for credit losses is the result of a detailed analysis performed to estimate our ACL. The total provision for credit losses includes the provision for loan and lease losses and the provision for unfunded commitments. Refer to [Analysis of Financial Condition](#) [Credit Quality](#) for more information. Provision expense of \$687 million for 2024 was stable compared to 2023. The provision expense for 2024 reflects higher reserves against the CRE office portfolio, primarily driven by elevated interest rates and return-to-office dynamics and unsecured products and education loans given recent inflationary pressures and government actions, partially offset by a decline in total loans and leases. Income Tax ExpenseIncome tax expense of \$379 million decreased \$43 million and our effective income tax rate of 20.1% decreased from 20.8% compared to 2023. These decreases reflect a higher benefit from tax-advantaged investments. Business Operating Segments We have three business operating segments: Consumer Banking, Commercial Banking, and Non-Core. See Note 26 for more information regarding our business operating segments. The following table presents certain financial data of our business operating segments. Total business operating segment financial results differ from total consolidated financial results. These differences are reflected in Other non-segment operations. Table 6: Selected Financial Data for Business Operating Segments Consumer Banking Commercial Banking Non-Core Year Ended December 31, Year Ended December 31, Year Ended December 31, (dollars in millions) 2024 2023 2024 2023 2024 2023 Net interest income \$4,565.4 \$4,187.1 \$1,950.4 \$2,292.4 (\$117) (\$129) Noninterest income 1,131.1 \$1,067.9 908.7 \$844.6 \$67.2 \$73.1 Total revenue 5,696.5 \$5,254.5 2,858.1 \$3,076.1 (117) (\$129) Noninterest expense 3,678.3 \$3,542.1 1,241.1 \$1,295.9 98.2 \$123.4 Profit (loss) before credit losses 2,018.1 \$1,712.1 617.1 \$781.1 (215) (\$252) Net charge-offs 331.2 \$280.3 353.4 \$250.6 1.6 \$78.1 Income (loss) before income tax expense (benefit) 1,686.9 \$1,432.1 2,641.1 \$1,531.1 (276) (\$330) Income tax expense (benefit) 434.4 \$373.4 291.4 \$378.4 (70) (\$86) Net income (loss) \$1,253.1 \$1,059.4 \$973.4 \$1,153.4 (\$206) (244) Average Balances: Total assets \$75,937.4 \$72,693.4 \$68,478.1 \$76,028.4 \$8,462.4 \$13,745.4 Total loans and leases 168,681.6 \$66,356.4 65,481.7 \$92.7 8,902.4 \$13,669.4 Deposits 121,745.1 \$116,980.4 44,472.4 \$17,155.4 \$67.2 \$73.1 Interest-earning assets 69,272.4 \$66,999.4 65,982.4 \$73,321.4 8,902.4 \$13,675.4 (1) Includes LHFS. Consumer Banking Net interest income increased \$378 million compared to 2023, driven by higher net interest margin reflecting higher interest-earning asset yields and growth in average interest-earning assets. These increases were partially offset by higher funding costs. Noninterest income increased \$64 million compared to 2023, driven by wealth fees reflecting increased sales activity and higher asset management fees, higher credit card fees, and service charges and fees given higher overdraft and cash management fees. These increases were partially offset by mortgage banking fees reflecting lower production and servicing fees and a decline in MSR valuation, net of hedge impact. Noninterest expense increased \$136 million compared to 2023, driven primarily by salaries and benefits reflecting our Private Bank and Private Wealth build-out. Net charge-offs increased \$51 million compared to 2023, driven primarily by other retail and education. Citizens Financial Group, Inc. | 45 Commercial Banking Net interest income decreased \$342 million compared to 2023, driven by lower net interest margin, a decline in average interest-earning assets and higher funding costs. Noninterest income increased \$124 million compared to 2023, driven by capital markets fees reflecting higher underwriting, M&A advisory and loan syndication fees, partially offset by foreign exchange and derivative products revenue given reduced client activity related to interest rate and commodities hedging. Noninterest expense decreased \$54 million compared to 2023, driven primarily by salaries and employee benefits reflecting lower headcount. Net charge-offs increased \$103 million compared to 2023, driven by the office segment of CRE, partially offset by a decline in commercial and industrial. Non-Core Net interest income increased \$12 million compared to 2023, driven by a decline in funding costs relative to the highest-cost marginal funding sources during 2024, including secured borrowings collateralized by auto loans and FHLB advances. Average loans and leases decreased \$4.8 billion compared to 2023, driven by planned Non-Core portfolio runoff. RESULTS OF OPERATIONS [Net Interest Income](#) [Noninterest Income](#) [Expenses](#) [Assets](#) [Liabilities](#) [Stockholders' Equity](#) [Financial Ratios](#) [Capital Markets](#) [Risk Management](#) [Regulation and Supervision](#) [Deposit Insurance](#) [Item 1. Citizens Financial Group, Inc. | 40](#)Provision for Credit LossesThe provision for credit losses is the result of a detailed analysis performed to estimate our ACL. The total provision for credit losses includes the provision for loan and lease losses and the provision for unfunded commitments. Refer to [Analysis of Financial Condition](#) [Credit Quality](#) for more information. Provision expense of \$687 million for 2024 was stable compared to 2023. The provision expense for 2024 reflects higher reserves against the CRE office portfolio, primarily driven by elevated interest rates and return-to-office dynamics and unsecured products and education loans given recent inflationary pressures and government actions, partially offset by a decline in total loans and leases. Income Tax ExpenseIncome tax expense of \$379 million decreased \$43 million and our effective income tax rate of 20.1% decreased from 20.8% compared to 2023. These decreases reflect a higher benefit from tax-advantaged investments. Business Operating Segments We have three business operating segments: Consumer Banking, Commercial Banking, and Non-Core. See Note 26 for more information regarding our business operating segments. The following table presents certain financial data of our business operating segments. Total business operating segment financial results differ from total consolidated financial results. These differences are reflected in Other non-segment operations. Table 6: Selected Financial Data for Business Operating Segments Consumer Banking Commercial Banking Non-Core Year Ended December 31, Year Ended December 31, Year Ended December 31, (dollars in millions) 2024 2023 2024 2023 2024 2023 Net interest income \$4,565.4 \$4,187.1 \$1,950.4 \$2,292.4 (\$117) (\$129) Noninterest income 1,131.1 \$1,067.9 908.7 \$844.6 \$67.2 \$73.1 Total revenue 5,696.5 \$5,254.5 2,858.1 \$3,076.1 (117) (\$129) Noninterest expense 3,678.3 \$3,542.1 1,241.1 \$1,295.9 98.2 \$123.4 Profit (loss) before credit losses 2,018.1 \$1,712.1 617.1 \$781.1 (215) (\$252) Net charge-offs 331.2 \$280.3 353.4 \$250.6 1.6 \$78.1 Income (loss) before income tax expense (benefit) 1,686.9 \$1,432.1 2,641.1 \$1,531.1 (276) (\$330) Income tax expense (benefit) 434.4 \$373.4 291.4 \$378.4 (70) (\$86) Net income (loss) \$1,253.1 \$1,059.4 \$973.4 \$1,153.4 (\$206) (244) Average Balances: Total assets \$75,937.4 \$72,693.4 \$68,478.1 \$76,028.4 \$8,462.4 \$13,745.4 Total loans and leases 168,681.6 \$66,356.4 65,481.7 \$92.7 8,902.4 \$13,669.4 Deposits 121,745.1 \$116,980.4 44,472.4 \$17,155.4 \$67.2 \$73.1 Interest-earning assets 69,272.4 \$66,999.4 65,982

resulting in relatively low client demand and lower line of credit utilization, partially offset by growth in the Private Bank. Retail decreased \$2.1 billion, primarily driven by planned Non-Core portfolio runoff, partially offset by growth in home equity and mortgage, including the Private Bank.Citizens Financial Group, Inc. | 48Table 10: Fixed and Variable Rate Loans and Leases by MaturityDecember 31, 2024(dollars in millions)1 Year or Less(1)After 1 Year Through 5 Years(1)After 5 Years Through 15 Years(1)After 15 Years(1)Total Loans and LeasesFixed rate:Commercial and industrial\$1,075Â€"2,376Â€"Â\$527Â€"Â\$224,4,000Â€"Commercial real estate1,557Â€"3,143Â€"2,586Â€"30Â€"7,316Â€"Total commercial fixed rate2,632Â€"5,519Â€"3,113Â€"52Â€"11,316Â€"Variable rate:Commercial and industrial10,208Â€"26,012Â€"2,321Â€"10Â€"38,551Â€"Commercial real estate9,581Â€"9,095Â€"1,206Â€"27Â€"19,909Â€"Total commercial variable rate(2)19,789Â€"35,107Â€"3,527Â€"37Â€"58,460Â€"Total commercial22,421Â€"40,626Â€"6,640Â€"89Â€"69,776Â€"Fixed rate:Residential mortgages657Â€"2,630Â€"7,005Â€"8,911Â€"19,203Â€"Home equity74Â€"146Â€"180Â€"14Â€"414Â€"Automobile 1,735Â€"3,003Â€"6Â€"Â€"4,744Â€"Education793Â€"3,193Â€"5,774Â€"182Â€"9,942Â€"Other retail910Â€"1,016Â€"94Â€"67Â€"2,087Â€"Total retail fixed rate4,169Â€"9,988Â€"13,059Â€"9,174Â€"36,390Â€"Variable rate:Residential mortgages188Â€"771Â€"3,465Â€"9,099Â€"13,523Â€"Home equity403Â€"3,223Â€"11,989Â€"466Â€"16,081Â€"AutomobileÂ€"Â€"Â€"Â€"Â€"Education101Â€"347Â€"408Â€"14Â€"870Â€"Other retail2,556Â€"7Â€"Â€"Â€"2,563Â€"Total retail variable rate3,248Â€"4,348Â€"15,862Â€"9,579Â€"33,037Â€"Total retail7,417Â€"14,336Â€"28,921Â€"18,753Â€"69,427Â€"Total loans and leases\$29,838Â€"\$54,962Â€"\$35,561Â€"\$18,842Â€"\$139,203Â€" (1) Maturity is based on scheduled principal repayment date.(2) Includes floating-rate commercial loans hedged to fixed rate to manage our exposure to the variability in interest cash flows. See "Market Risk" for additional information regarding our use of interest rate derivatives to hedge our loan portfolio.Citizens Financial Group, Inc. | 49Credit QualitySee Note 1 for a description of changes made to the Company's loans and leases presentation during 2024. The ACL is comprised of the ALLL and the allowance for unfunded lending commitments. As described in Note 6, the ACL is maintained at a level the Company believes to be appropriate to absorb expected lifetime credit losses over the contractual life of a loan or lease and on unfunded lending commitments, inclusive of recoveries. We consider extensive historical loss experience, including the impact of loss mitigation and restructuring programs that we offer to borrowers experiencing financial difficulty, as well as projected loss severity as a result of loan default. Management evaluates the appropriateness of the ACL on a quarterly basis. The evaluation of both quantitative and qualitative information is performed by assessing groups of assets that share similar risk characteristics as well as certain individual loans and leases that do not share similar risk characteristics with the collective group. Loans are generally grouped by product type and are assessed for credit losses using econometric models.The quantitative evaluation of the adequacy of the ACL utilizes a single economic forecast as its foundation and is primarily based on econometric models that use known or estimated data as of the balance sheet date and forecasted data over the reasonable and supportable period. Known and estimated data include current PD, LGD and EAD for commercial loans, timing and amount of expected draws for unfunded lending commitments, and FICO, LTV, and term for retail loans. The mix and level of loan balances, delinquency levels, assigned risk ratings, previous loss experience, current business conditions, amount and timing of expected future cash flows, and factors specific to commercial credits such as competition, business and management performance are also considered. Forward-looking economic assumptions include real GDP, unemployment rate, interest rate curve, and changes in collateral values. Historical information, such as financial statements for commercial customers or consumer credit ratings, may not be as relevant in estimating future expected losses as forecasted inputs to the models during volatile economic time periods.Management additionally considers qualitative factors in determining the adequacy of the ACL. Qualitative adjustments are used to capture characteristics in the loan and lease portfolio that impact expected credit losses which are not fully reflected within our expected credit loss models. These factors include, but are not limited to: model imprecision, uncertainty in economic scenario assumptions, and emerging risks related to either changes in the economic environment that are affecting specific portfolios, or changes in portfolio concentrations over time that may affect model performance, credit underwriting policy exceptions, and results of internal audit and quality control reviews. The consideration of these qualitative items results in adjustments to amounts included in our ACL for each loan portfolio. The qualitative component of the ACL as of December 31, 2024 did not change significantly from December 31, 2023.Loans and leases that do not share similar risk characteristics are individually assessed for expected credit losses. Nonaccrual commercial and industrial, and commercial real estate loans with an outstanding balance of \$5Â€"million or greater are assessed on an individual basis. Generally, measurement of the ACL on an individual loan or lease is the present value of its future cash flows or the fair value of its underlying collateral, if the loan or lease is collateral dependent.The Company estimates expected credit losses associated with off-balance sheet financial instruments such as standby letters of credit, financial guarantees and unfunded loan commitments that are not unconditionally cancellable. Off-balance sheet financial instruments are subject to individual reviews and are analyzed and segregated by risk according to the Company's internal risk rating scale. These risk classifications, in conjunction with historical loss experience, current and future economic conditions, timing and amount of expected draws, and performance trends within specific portfolio segments, are considered to estimate the allowance for unfunded lending commitments. The Company does not recognize a reserve for future draws from credit lines that are unconditionally cancellable (e.g., credit cards).For additional information regarding the ACL, see "Critical Accounting Estimates" Allowance for Credit Losses and Note 6.Citizens Financial Group, Inc. | 50Table 11: Allocation of the ALLLDecember 31,20242023(dollars in millions)Allowance% of Total Loans and Leases(1)Allowance% of Total Loans and Leases(1)Commercial and industrial\$480Â€"31Â€"Â€"587Â€"31Â€"Commercial real estate660Â€"19Â€"663Â€"20Â€"Total commercial1,140Â€"50Â€"1,250Â€"51Â€"Residential mortgages194Â€"24Â€"181Â€"22Â€"Home equity112Â€"12Â€"100Â€"10Â€"Automobile24Â€"3Â€"57Â€"6Â€"Education292Â€"8Â€"259Â€"8Â€"Other retail299Â€"3Â€"251Â€"3Â€"Total retail912Â€"50Â€"848Â€"49Â€"Total loans and leases\$2,061Â€"100Â€"Â€"2,098Â€"100Â€" (1)Â€"Â€"Â€"Represents the percentage of each loan category to total loans and leases.Table 12: ACL and Related Coverage Ratios by PortfolioDecember 31,20242023(dollars in millions)Loans and LeasesAllowanceCoverageLoans and LeasesAllowanceCoverageAllowance for Loan and Lease LossesCommercial and industrial\$42,551Â€"1.13Â€"Â€"44,974Â€"1.31Â€"Commercial real estate\$27,225Â€"660Â€"2.42Â€"29,471Â€"663Â€"2.25Â€"Total commercial69,776Â€"1.140Â€"1.63Â€"74,445Â€"1.250Â€"1.68Â€"Residential mortgages32,726Â€"194Â€"0.59Â€"31,332Â€"181Â€"0.58Â€"Home equity16,495Â€"112Â€"0.68Â€"15,040Â€"100Â€"0.66Â€"Automobile4,744Â€"24Â€"0.51Â€"8,258Â€"57Â€"0.69Â€"Education10,812Â€"292Â€"2.70Â€"11,834Â€"259Â€"2.18Â€"Other retail4,650Â€"299Â€"6.44Â€"5,050Â€"251Â€"4.98Â€"Total retail69,427Â€"921Â€"1.33Â€"71,514Â€"848Â€"1.19Â€"Total loans and leases\$139,203Â€"2,061Â€"1.48Â€"Â€"145,959Â€"2,098Â€"1.44Â€"Allowance for Unfunded Lending CommitmentsCommercial(1)\$155Â€"1.86Â€"Â€"175Â€"1.91Â€"Retail(2)43Â€"1.39Â€"45Â€"1.25Â€"Â€"Total allowance for unfunded lending commitments198Â€"220Â€"Allowance for credit losses\$139,203Â€"2,259Â€"1.62Â€"Â€"145,959Â€"2,318Â€"1.59Â€" (1)Â€"Â€"Â€"A Coverage ratio includes total commercial allowance for unfunded lending commitments and total commercial allowance for loan and lease losses in the numerator and total commercial loans and leases in the denominator.(2) Coverage ratio includes total retail allowance for unfunded lending commitments and total retail allowance for loan losses in the numerator and total retail loans in the denominator.The ACL as of December 31, 2024 compared to December 31, 2023 decreased \$59Â€"million, driven by a \$130Â€"million decline in commercial reflecting lower loan balances and charge-offs. Retail increased \$71Â€"million driven by higher reserves related to unsecured products and education loans given recent inflationary pressures and government actions.Citizens Financial Group, Inc. | 51Table 13: Nonaccrual Loans and LeasesDecember 31,(dollars in millions)20242023Change PercentCommercial and industrial\$241Â€"Â€"297Â€" (56) (19)Â€"Commercial real estate\$776Â€"477Â€"299Â€"63Â€"Total commercial1,017Â€"774Â€"243Â€"31Â€"Residential mortgages192Â€"173Â€"15Â€"8Â€"Home equity283Â€"285Â€" (2) (1)Automobile48Â€"61Â€" (13) (21)Education56Â€"28Â€"28Â€"100Â€"Other retail68Â€"39Â€"29Â€"74Â€"Total retail647Â€"590Â€"57Â€"10Â€"Nonaccrual loans and leases1,664Â€"1,364Â€"300Â€"22Â€"Nonaccrual loans and leases to total loans and leases1.20Â€"0.93Â€"272Â€"Â€"bpsAllowance for loan and lease losses to nonaccrual loans and leases124Â€"154Â€" (30)Â€"Allowance for credit losses to nonaccrual loans and leases136Â€"170Â€" (34)Â€"The increase in nonaccrual loans and leases as of December 31, 2024 compared to December 31, 2023 was primarily driven by the general office segment of CRE.Table 14: Ratio of Net Charge-Offs to Average Loans and LeasesYear Ended December 31,20242023(dollars in millions)Net Charge-OffsAverage BalanceRatioNet Charge-OffsAverage BalanceRatioCommercial and industrial\$76Â€"44,174Â€"0.17Â€"Â€"106Â€"44,998Â€"0.21Â€"Commercial real estate300Â€"28,430Â€"1.05Â€"161Â€"29,206Â€"0.56Â€"Total commercial376Â€"72,604Â€"0.52Â€"267Â€"79,204Â€"0.34Â€"Residential mortgagesÂ€"Â€"Â€"31,916Â€"Â€"2Â€"30,660Â€"Â€"Home equity(7)15,030Â€" (0.04) (10)14,475Â€" (0.07)Automobile416,404Â€" 0.65Â€"55Â€"10,374Â€" 0.53Â€"Education1051,340Â€" 0.93Â€"921,22,333Â€" 0.74Â€"Other retail2314,837Â€" 4.75Â€"2035,171Â€" 3.93Â€"Total retail37070,100Â€" 0.53Â€"342473,013Â€" 0.47Â€"Total loans and leases\$746Â€"142,704Â€" 0.52Â€"Â€"609Â€"152,217Â€" 0.40Â€"For the year ended December 31, 2024, net charge-offs increased \$137Â€"million and the net charge-off ratio increased 12 basis points compared to 2023. The increase in retail net charge-offs was driven by unsecured products in other retail, and education, partially offset by a decline in auto. The increase in commercial net charge-offs was primarily driven by the office segment of CRE, partially offset by a decline in commercial and industrial.Commercial Loan Asset QualityOur commercial portfolio consists of traditional commercial and industrial loans, commercial leases, and commercial real estate loans. We utilize internal risk ratings to monitor credit quality for commercial loans and leases. For more information on internal risk ratings see Note 6. Total commercial criticized balances of \$7.1 billion at December 31, 2024 decreased \$1.3 billion compared to December 31, 2023. Commercial and industrial criticized balances of \$2.6 billion at December 31, 2024 decreased from \$3.5 billion at December 31, 2023, primarily driven by declines in the healthcare and wholesale trade sectors. Commercial real estate criticized balances of \$4.5 billion at December 31, 2024 decreased from \$5.0 billion at December 31, 2023, attributable to the continued impacts of interest rates and return-to-office dynamics on the Office sector and the continued impacts of interest rates on the Multi-family sector. Approximately 96% of commercial real estate loans remain current on payments as of December 31, 2024.For more information on the distribution of commercial loans by vintage date and regulatory classification rating, see Note 6.Citizens Financial Group, Inc. | 52Table 15: Commercial and Industrial Loans by Industry SectorDecember 31, 2024(dollars in millions)Balance% of Total Loans and LeasesBalance% of Total Loans and LeasesIndustry sectorFinance and insuranceCapital call facilities\$6,070Â€"4Â€"Â€"5,780Â€"4Â€"Other finance and insurance6,446Â€"5Â€"6,021Â€"4Â€"Other manufacturing3,491Â€"3Â€"3,748Â€"2Â€"Technology2,818Â€"2Â€"3,351Â€"2Â€"Accommodation and food services2,599Â€"2Â€"2,948Â€"2Â€"Health, pharma, and social assistance2,322Â€"2Â€"2,598Â€"2Â€"Wholesale trade2,010Â€"1Â€"2,467Â€"2Â€"Retail trade2,000Â€"1Â€"2,379Â€"2Â€"Professional, scientific, and technical services2,313Â€"2Â€"2,339Â€"2Â€"Other services2,061Â€"1Â€"2,168Â€"1Â€"Energy and related2,085Â€"1Â€"2,034Â€"1Â€"Arts, entertainment, and recreation1,509Â€"1Â€"1,602Â€"1Â€"Administrative and waste management1,352Â€"1Â€"1,599Â€"1Â€"Rental and leasing923Â€"1Â€"1,073Â€"1Â€"Consumer products manufacturing710Â€"1Â€"984Â€"1Â€"Automotive1,026Â€"1Â€"898Â€"1Â€"Other2,816Â€"2Â€"2,985Â€"2Â€"Total commercial and industrial\$42,551Â€"31Â€"Â€"44,974Â€"31Â€"Citizens Financial Group, Inc. | 53Table 16: Commercial Real Estate by Property Type and StateDecember 31, 2024December 31, 2023(dollars in millions)Balance% of Total Loans and LeasesBalance% of Total Loans and LeasesProperty typeMulti-family\$9,791Â€"7Â€"9,367Â€"6Â€"OfficeCredit tenant lease and life sciences(1)2,135Â€"2Â€"2,268Â€"2Â€"Other general office2,930Â€"2Â€"3,648Â€"3Â€"Retail2,940Â€"2Â€"3,407Â€"2Â€"Industrial3,575Â€"3Â€"3,981Â€"3Â€"Co-op1,802Â€"1Â€"1,796Â€"1Â€"Data center1,024Â€"1Â€"841Â€"1Â€"Hospitality418Â€"Â€"608Â€"Â€"Other2,610Â€"2Â€"3,555Â€"2Â€"Total commercial real estate\$27,225Â€"20Â€"Â€"29,471Â€"20Â€"StateNew York\$6,434Â€"5Â€"7,035Â€"5Â€"New Jersey3,703Â€"2Â€"3,829Â€"3Â€"Pennsylvania2,594Â€"2Â€"2,613Â€"2Â€"California2,398Â€"2Â€"2,314Â€"1Â€"Texas1,571Â€"1Â€"1,263Â€"1Â€"Massachusetts1,682Â€"1Â€"1,897Â€"1Â€"Florida1,123Â€"1Â€"1,087Â€"1Â€"Other Southeast(2)2,789Â€"2Â€"3,056Â€"2Â€"Other5,055Â€"4Â€"5,477Â€"4Â€"Total commercial real estates\$27,225Â€"20Â€"Â€"29,471Â€"20Â€" (1) Credit tenant lease includes loans to nationally recognized tenants with high credit ratings and life sciences includes loans to provide lab and office space for tenants involved in the study and development of scientific discoveries.(2) Includes Georgia, Maryland, North Carolina, South Carolina and Virginia.Citizens Financial Group, Inc. | 54Retail Loan Asset QualityWe utilize credit scores provided by FICO, which are generally refreshed on a quarterly basis, and payment and delinquency status, among other data points, to monitor credit quality for retail loans. FICO credit scores represent current and historical national industry-wide consumer level credit performance data, which management believes are the strongest indicator of potential credit losses over the contractual life of the loan and a good predictor of a borrower's future payment performance. Table 17: Retail Loan Portfolio AnalysisDecember 31, 2024December 31, 2023Days Past Due and AccruingDays Past Due and AccruingCurrent30-5960-89Â€"90+NonaccrualCurrent30-5960-89Â€"90+NonaccrualResidential mortgages97.81Â€"0.77Â€"0.28Â€"0.55Â€"0.59Â€"97.34Â€"0.90Â€"0.38Â€"0.82Â€"0.56Â€"Home equity97.59Â€"0.53Â€"0.16Â€"Â€"1.72Â€"97.34Â€"0.55Â€"0.22Â€"Â€"1.89Â€"Automobile96.18Â€"2.11Â€"0.70Â€"Â€"1.01Â€"96.94Â€"1.74Â€"0.58Â€"Â€"0.74Â€"Education98.83Â€"0.42Â€"0.21Â€"0.02Â€"0.52Â€"99.1 retail96.86Â€"0.99Â€"0.67Â€"0.02Â€"1.46Â€"97.02Â€"0.97Â€"0.67Â€"0.57Â€"0.77Â€"Total retail97.75Â€"0.76Â€"0.30Â€"0.26Â€"0.93Â€"97.56Â€"0.85Â€"0.36Â€"0.40Â€"0.83Â€"Table 18: Retail Asset Quality MetricsDecember 31, 2024December 31, 2023Average refreshed FICO for total portfolio775Â€"772Â€"CLTV ratio for secured real estate(1)50Â€"50Â€" (1) The real estate secured portfolio CLTV is calculated as the mortgage and second lien loan balance divided by the most recently available value of the property.For more information on the aging of accruing and nonaccrual retail loans, and the distribution of retail loans by vintage date and FICO score, see Note 6.DepositsTable 19: Composition of Deposits(dollars in millions)December 31, 2024% of Total DepositsDecember 31, 2023% of Total DepositsNoninterest-bearing demand\$36,920Â€"21Â€"Â€"37,107Â€"21Â€"Money market55,321Â€"32Â€"53,812Â€"30Â€"Checking with interest33,246Â€"19Â€"31,876Â€"18Â€"Savings25,976Â€"15Â€"27,983Â€"16Â€"Time23,313Â€"13Â€"26,564Â€"15Â€"Total deposits\$174,776Â€"100Â€"Â€"177,342Â€"100Â€"Â€"Â€"Total deposits as of December 31, 2024 decreased compared to December 31, 2023, reflecting a decline in higher-cost Treasury deposits and lower commercial balances, largely offset by growth in Private Bank deposits.Table 20: Uninsured and Insured/Secured Deposits(dollars in millions)December 31, 2024December 31, 2023Total deposits\$174,776Â€"\$177,342Â€"Estimated uninsured deposits(1)76,764Â€"\$73,584Â€"Less: Uninsured affiliate deposits eliminated in consolidation12,705Â€"\$14,650Â€"Less: Preferred deposits(1)(2)96,902Â€"\$74,864Â€"CFG adjusted estimated uninsured deposits, excluding preferred deposits\$57,157Â€"\$51,448Â€"Total estimated insured/secured deposits\$117,619Â€"\$125,894Â€"Insured/secured deposits to total deposits67Â€"71Â€" (1) As reported on CBNA's Call Report.(2) Represents uninsured deposits of states and political subdivisions that are secured or collateralized as required under state law. Citizens Financial Group, Inc. | 55Table 21: Time Deposits in Excess of the FDIC Insurance Limit by Remaining Maturity(dollars in millions)December 31, 2024Three months or less\$1,499Â€"After three months through six months936Â€"After six months through twelve months597Â€"After twelve months19Â€"Total time deposits(1)\$3,051Â€" (1) Includes time deposits per account in excess of \$250,000.Borrowed FundsTotal borrowed funds of \$12.4 billion as of December 31, 2024 decreased \$1.6 billion compared to December 31, 2023, driven by a decline of approximately \$4.2 billion in FHLB advances, partially offset by the issuance of senior debt and secured borrowings collateralized by loans. For more information regarding our borrowed funds, see "Liquidity" and Note 13.CAPITAL AND REGULATORY MATTERSAs a BHC and FHC, we are subject to regulation and supervision by the FRB. Our banking subsidiary, CBNA, is a national banking association primarily regulated by the OCC. Our regulation and supervision continues to evolve as the legal and regulatory frameworks governing our operations continue to change. See "Regulation and Supervision" section in Item 1 for more information.Capital Adequacy ProcessOur assessment of capital adequacy begins with our Board-approved risk appetite and risk management framework. This framework provides for the identification, measurement and management of material risks. Capital requirements are determined for actual and forecasted risk portfolios using applicable regulatory capital methodologies. The assessment also considers the possible impacts of approved and proposed changes to regulatory capital requirements. Key analytical frameworks, including scenario analysis and stress testing, supplement our base line forecast to help inform a range of potential outcomes. A governance framework supports our capital planning process, including capital management policies and procedures that document capital adequacy metrics and limits, as well as our Capital Contingency Plan and the active engagement of both the Board and senior management in oversight and decision-making.Forward-looking assessments of capital adequacy provide for the development of a single capital plan, which is periodically submitted to the FRB, that covers both us and our banking subsidiary. We prepare this plan in accordance with the Capital Plan Rule and we participate annually in the FRB's horizontal capital review as part of their normal supervisory process, which includes an assessment of specific capital planning areas.The FRB regularly supervises and evaluates our capital adequacy and capital planning processes, including the submission of an annual capital plan approved by our Board of Directors or one of its committees. Under the FRB's capital requirements, we must maintain capital ratios above the sum of the regulatory minimum and SCB requirement to avoid restrictions on capital distributions and discretionary bonus payments. The FRB utilizes the supervisory stress test to determine our SCB, which is re-calibrated with each biennial supervisory stress test and updated annually to reflect our planned common stock dividends. As an institution subject to Category IV standards, we are subject to biennial supervisory stress testing in even-numbered years. Our SCB associated with the 2024 CCAR supervisory stress test was 4.5%, effective October 1, 2024 through September 30, 2025.Regulations relating to capital planning, regulatory reporting, stress testing and capital buffer requirements applicable to firms like us are presently subject to rule-making and potential further guidance and interpretation by the applicable federal regulators. We will continue to evaluate the impact of these and any other prudential

regulatory changes, including their potential resultant changes in our regulatory and compliance costs and expenses.Regulatory Capital Ratios and Capital CompositionUnder the current U.S. Basel III capital framework, we and our banking subsidiary, CBNA, must meet the following specific minimum requirements: CET1 capital ratio of 4.5%, tier 1 capital ratio of 6.0%, total capital ratio of 8.0% and tier 1 leverage ratio of 4.0%. As a BHC, our SCB of 4.5% is imposed on top of the three minimum risk-based capital ratios listed above for CBNA.Citizens Financial Group, Inc. | 56For additional discussion of the U.S. Basel III capital framework and its related application, see the “Regulation and Supervision” section in Item 1. The table below presents the regulatory capital ratios for CFG and CBNA under the U.S. Basel III Standardized rules:Table 22:

Regulatory Capital Ratios Under the U.S. Basel III Standardized Rules	December 31, 2024	December 31, 2023	(dollars in millions)	Amount	Ratio	Amount	Ratio	Required Minimum Capital
Ratio(1)CET1 capitalCFG\$17,900A 10.8A %\$18,358A 10.6A %9.0A %CBNA20,250A 12.3A 19,411A 11.3A 7.0A Tier 1 capitalCFG20,013A 12.1A 20,372A 11.8A 10.5A CBNA20,250A 12.3A 19,411A 11.3A 8.5A Total capitalCFG23,232A 14.0A 23,608A 13.7A 12.5A CBNA23,362A 14.2A 22,453A 13.0A 10.5A Tier 1 leverageCFG20,013A 9.4A 20,372A 9.3A 4.0A CBNA20,250A 9.6A 19,411A 8.9A 4.0A Risk-weighted assetsCFG165,699A 172,601A CBNA164,986A 172,094A Quarterly adjusted average assets(2)CFG212,555A 219,591A CBNA211,849A 218,974A (1) Represents minimum requirement under the current capital framework plus the SCB of 4.5% and CCB of 2.5% for CFG and CBNA, respectively. The SCB and CCB are not applicable to the Tier 1 leverage ratio.(2) Represents total average assets less certain amounts deducted from Tier 1 capital.At December 31, 2024, CFGAETM’s CET1 and tier 1 capital ratios increased compared to December 31, 2023. Net income and a \$6.9 billion decrease in RWA was partially offset by common share repurchases, dividends, and a decrease in the modified CECL transition amount as we entered the third year of the CECL three-year transition period. Lower commercial and auto loans were the key drivers for the decline in RWA. An increase in preferred stock was also a contributing factor to the tier 1 capital ratio increase. At December 31, 2024, CBNAETM’s CET1 and tier 1 capital ratios increased compared to December 31, 2023. Net income and a \$7.1 billion decrease in RWA, primarily driven by lower commercial and auto loans, was partially offset by dividend payments to the Parent Company and a decrease in the modified CECL transition amount as we entered the third year of the CECL three-year transition period.At December 31, 2024, CFGAETM’s and CBNAAETM’s total capital ratios increased compared to December 31, 2023, driven by their respective changes in CET1 and tier 1 capital described above and a reduction in the modified AACL transition amount.At December 31, 2024, CFGAETM’s and CBNAAETM’s tier 1 leverage ratios increased compared to December 31, 2023, reflecting a decline in quarterly adjusted average assets and their respective changes in tier 1 capital described above.Citizens Financial Group, Inc. 57Table 23: Capital Composition Under the U.S. Basel III Capital Framework(dollars in millions)December 31, 2024December 31, 2023Total common stockholdersAETM equity\$22,141A \$22,328A Exclusions:Modified CECL transitional amount96A 192A Net unrealized (gains)/losses recorded in AOCI, net of tax:Debt securities 2,369A 2,338A Derivatives925A 1,087A Unamortized net periodic benefit costs301A 333A Deductions:Goodwill, net of deferred tax liability(7,768) (7,779)Other intangible assets, net of deferred tax liability(128)(134)Deferred tax assets that arise from tax loss and credit carryforwards(36)(7)Total common equity tier 1 capital17,900A 18,358A Qualifying preferred stock 2,113A 2,014A Total tier 1 capital20,013A 20,372A Qualifying subordinated debt(1)1,232A 1,319A Allowance for credit losses2,259A 2,181A Exclusions from tier 2 capital:AA Modified AACL transitional amount(125)(249)A A Allowance on PCD assets(147)(152)Adjusted allowance for credit losses1,987A 1,917A Total capitals23,232A 23,362A (1) As of December 31, 2024 and 2023, the amount of non-qualifying subordinated debt excluded from regulatory capital was \$469 million and \$482 million, respectively. See Note 13 for more details on our outstanding subordinated debt.Capital TransactionsWe completed the following capital transactions during 2024:â€¢Repurchased \$1.1 billion of our outstanding common stock;â€¢Issued 400,000 shares of 7.375% fixed-rate non-cumulative perpetual Series H Preferred Stock at an aggregate offering price of \$400 million;â€¢Redeemed all outstanding shares of the 9.205% floating rate non-cumulative perpetual Series D Preferred Stock on July 8, 2024;â€¢Declared quarterly common stock dividends of \$0.42 per share, aggregating to \$769 million; andâ€¢Declared preferred stock dividends aggregating to \$137 million.For additional detail regarding our common and preferred stock dividends see Note 17.On June 28, 2024, our Board of Directors increased the capacity of our common share repurchase program to \$1.25 billion, an increase of \$656 million above the \$594 million of capacity remaining under the prior February 2023 authorization. All future capital distributions are subject to consideration and approval by our Board of Directors prior to execution. The timing and amount of future dividends and share repurchases will depend on various factors, including our capital position, financial performance, capital impacts of strategic initiatives, market conditions, and regulatory considerations.AOCI Impact on Regulatory CapitalUnder the current applicable regulatory capital rules we have made the AOCI opt-out election, which enables us to exclude components of AOCI from regulatory capital. As noted in the “Capital and Stress Testing Requirements” section of “Regulation and Supervision” in Item 1, the regulatory agencies are considering the inclusion of AOCI components in regulatory capital for Category IV firms like us, notably the AOCI relative to securities and pension.Citizens Financial Group, Inc. 58The following table presents our regulatory capital ratios including the AOCI impact from securities and pension, which we believe provides useful information in light of recent events and the potential for change in the regulatory capital framework.Table 24: AOCI Impact on Regulatory CapitalDecember 31, 2024CFGCBNA(dollars in millions)CET1Tier 1TotalCET1Tier 1TotalRegulatory capital, including AOCI impact:Regulatory capital (as reported)\$17,900A \$20,013A \$23,232A \$20,250A \$20,250A \$23,362A Unrealized gains (losses) on securities and pension(2,670)(2,670)(2,651)(2,651)(2,651)Deferred tax assets - securities and pension AOCI(33)(33)(33)(34)(34)(34)Regulatory capital, including AOCI impact (non-GAAP)\$15,197A \$17,310A \$20,529A \$17,565A \$17,565A \$20,677A Risk-weighted assets, including AOCI impact:Risk-weighted assets (as reported)\$165,699A \$165,699A \$165,699A \$164,986A \$164,986A \$164,986A Unrealized gains (losses) on securities and pension(702)(702)(683)(683)(683)Deferred tax assets - securities and pension AOCI2,198A 2,198A 2,198A 2,179A 2,179A 2,179A Risk-weighted assets, including AOCI impact (non-GAAP)\$167,195A \$167,195A \$167,195A \$166,482A \$166,482A \$166,482A Ratio:Regulatory capital ratio (as reported)10.8A %12.1A %14.0A %12.3A %12.3A %14.2A %Regulatory capital ratio, including AOCI impact (non-GAAP)9.1A %10.4A %12.3A %10.6A %10.6A %12.4A %LIQUIDITY We consider the effective and prudent management of liquidity fundamental to our safety and soundness. We define liquidity as our ability to meet our obligations when they come due. As a financial institution, we must maintain operating liquidity to meet expected daily and forecasted cash-flow requirements, as well as contingent liquidity to meet unexpected (stress scenario) funding requirements. Reflecting the importance of meeting all unexpected and stress-scenario funding requirements, we identify and manage contingent liquidity, consisting of cash balances at the FRB, unencumbered high-quality liquid securities and unused FHLB borrowing capacity. Separately, we also identify and manage asset liquidity as a subset of contingent liquidity, consisting of cash balances at the FRB and unencumbered high-quality liquid securities. We maintain additional secured borrowing capacity at the FRB discount window, but do not view this as a primary means of funding, but rather a potential source in a stressed environment or during a market disruption. We manage liquidity at the consolidated enterprise level and at each material legal entity. Parent Company Liquidity Our Parent CompanyAETM’s primary sources of cash are dividends and interest received from CBNA resulting from investing in bank equity and subordinated debt as well as externally issued preferred stock, senior debt and subordinated debt. Uses of cash include the routine cash flow requirements as a bank holding company, including periodic share repurchases and payments of dividends, interest and expenses; the needs of subsidiaries, including CBNA for additional equity and, as required, its need for debt financing; and the support for extraordinary funding requirements when necessary. To the extent the Parent Company relies on wholesale borrowings, we also include payments of related principal and interest.During the year ended December 31, 2024, the Parent Company completed the following transactions:â€¢Issued \$1.25 billion of 5.841% fixed-to-floating rate senior notes due 2030;â€¢Issued \$750 million of 6.645% fixed-to-floating rate senior notes due 2035;â€¢Issued 400,000 shares of 7.375% fixed-rate non-cumulative perpetual Series H Preferred Stock at an aggregate offering price of \$400 million;â€¢Redeemed all outstanding shares of the 9.205% floating rate non-cumulative perpetual Series D Preferred Stock on July 8, 2024; andâ€¢Issued \$1.25 billion of 5.718% fixed-to-floating rate senior notes due 2032.Our Parent CompanyAETM’s cash and cash equivalents represent a source of liquidity that can be used to meet various needs and totaled \$2.7 billion and \$2.9 billion as of December 31, 2024 and 2023, respectively.Citizens Financial Group, Inc. 59During the years ended December 31, 2024 and 2023, the Parent Company declared dividends on common stock of \$769 million and \$808 million, respectively, and declared dividends on preferred stock of \$137 million and \$117 million, respectively.During the year ended December 31, 2024, the Parent Company repurchased \$1.1 billion of its outstanding common stock.CBNA Liquidity As CBNAAETM’s primary business involves taking deposits and making loans, a key role of liquidity management is to ensure that customers have timely access to funds. Liquidity management also involves maintaining sufficient liquidity to repay wholesale borrowings, pay operating expenses and support extraordinary funding requirements when necessary. In the ordinary course of business, the liquidity of CBNA is managed by matching sources and uses of cash. The primary sources of bank liquidity include deposits from our consumer and commercial customers; payments of principal and interest on loans and debt securities; and wholesale borrowings, as needed, and as described under “Liquidity Risk Management and Governance.” The primary uses of bank liquidity include withdrawals and maturities of deposits; payment of interest on deposits; funding of loans and related commitments; and funding of securities purchases. To the extent that CBNA relies on wholesale borrowings, uses also include payments of related principal and interest. For further information on CBNAAETM’s outstanding debt see Note 13.During the year ended December 31, 2024, CBNA completed the following transactions: â€¢Issued \$2.7 billion of secured borrowings collateralized by loans;â€¢Redeemed \$650 million of 4.119% fixed-to-floating rate senior notes due 2025; andâ€¢Redeemed \$600 million of 6.064% fixed-to-floating rate senior notes due 2025.Liquidity Risk Liquidity risk is the risk arising from the inability to meet our obligations when they come due. We must maintain adequate funding to meet current and future obligations, including customer loan requests, deposit maturities and withdrawals, debt service, leases, and other cash commitments, under both normal operating conditions and periods of company-specific and/or market stress.We rely on customer deposits to be our primary stable and low-cost source of funding. Our funding sources also include our ability to securitize loans in secondary markets, raise funds in the debt and equity capital markets, pledge loans and/or securities for borrowing from the FHLB, pledge securities as collateral for borrowing under repurchase agreements, and sell AFS securities.Citizens Financial Group, Inc. 60Credit ratings assigned by agencies such as MoodyAETM’s, StandardA and PoorAETM’s, and Fitch impact our access to unsecured wholesale market funds and to large uninsured customer deposits and are presented in the table below.Table 25: Credit RatingsA December 31, 2024A MoodyAETM’s A StandardA and PoorAETM’sFitch ACitizens Financial Group, Inc.A A A Long-term issuerBaa1BBB+BBB+Short-term issuerNRA-2F1Subordinated debtBaa1BBBBBBPreferred StockBaa3BB+BBCitizens Bank, National Association:Long-term issuerA3A-BBB+Short-term issuer(P) P-2A-2F1Long-term depositsA1NRA-Short-term depositsP-1NRF1NRA = Not RatedWe currently have a AETM’s outlook at StandardA and PoorAETM’s, a AETM’s outlook at MoodyAETM’s and a AETM’s outlook at Fitch. Changes in our public credit ratings could affect both the cost and availability of our wholesale funding.Existing and evolving regulatory liquidity requirements represent another key driver of systemic liquidity conditions and liquidity management practices. The FRB and OCC regularly evaluate our liquidity as part of the overall supervisory process. In addition, we are subject to existing and evolving regulatory liquidity requirements, some of which are subject to further rulemaking, guidance and interpretation by the applicable federal regulators. For further discussion, see the “Liquidity Requirements” section under “Regulation and Supervision” in Item 1.Liquidity Risk Management and Governance Liquidity risk is measured and managed by the Funding and Liquidity unit within our Treasury group in accordance with policy guidelines promulgated by our Board and the Asset Liability Committee. The Funding and Liquidity unit is responsible for maintaining a liquidity management framework that effectively manages liquidity risk. Processes within this framework include, but are not limited to, regular and comprehensive reporting, including current levels versus threshold limits for a broad set of liquidity metrics and early warning indicators, explanatory commentary relating to emerging risk trends and, as appropriate, recommended remedial strategies, liquidity stress testing, contingency funding plans, and collateral management. Our Funding and Liquidity unitAETM’s primary goals are to deliver and maintain prudent levels of operating liquidity to support expected and projected funding requirements, contingent liquidity to support unexpected funding requirements resulting from idiosyncratic, systemic, and combination stress events, and regulatory liquidity requirements in a timely manner from stable and cost-efficient funding sources. We seek to accomplish these goals by funding loans with stable deposits, by prudently controlling dependence on wholesale funding, particularly short-term unsecured funding, and by maintaining ample available liquidity, including a contingent liquidity buffer of unencumbered high-quality loans and securities.We maintain a contingency funding plan designed to ensure that liquidity sources are sufficient to meet ongoing obligations and commitments, particularly in a stressed environment or during a market disruption. The plan identifies members of the liquidity contingency team and provides a framework for management to follow, including notification and escalation of potential liquidity stress events.Citizens Financial Group, Inc. 61As of December 31, 2024:â€¢Organically generated deposits continue to be our primary source of funding, resulting in a consolidated period-end loans-to-deposits ratio, excluding LHFS, of 79.6%;â€¢Estimated insured/secured deposits comprise 67% of our consolidated deposit base of \$174.8 billion.â€¢Our total available liquidity, comprised of contingent liquidity and available discount window capacity, was approximately \$83.1 billion; â€¢Contingent liquidity was \$66.2 billion, consisting of unencumbered high-quality liquid securities of \$36.0 billion, unused FHLB capacity of \$21.1 billion, and our cash balances at the FRB of \$9.1 billion; andâ€¢Available discount window capacity was \$16.9 billion, defined as available total borrowing capacity from the FRB based on identified collateral, which is primarily secured by non-mortgage commercial and retail loans.For a summary of our sources and uses of cash by type of activity for the years ended December 31, 2024, 2023 and 2022, see the Consolidated Statements of Cash Flows in Item 8.The Funding and Liquidity unit monitors a variety of liquidity and funding metrics and early warning indicators and metrics, including specific risk thresholds limits. These monitoring tools are broadly classified as follows:â€¢Current liquidity sources and capacities, including cash balances at the FRB, free and liquid securities, and secured borrowing capacity at the FHLB and FRB discount window;â€¢Liquidity stress sources, including idiosyncratic, systemic and combined stresses, in addition to evolving regulatory requirements; andâ€¢Current and prospective exposures, including secured and unsecured wholesale funding, and spot and cumulative cash-flow gaps across a variety of horizons. Further, certain of these metrics are monitored individually for CBNA and for our consolidated enterprise on a daily basis, including cash position, unencumbered securities, asset liquidity and available FHLB borrowing capacity. In order to identify emerging trends and risks and inform funding decisions, specific metrics are also forecasted over a one-year horizon.Contractual ObligationsIn the ordinary course of business, we enter into contractual obligations that may require future cash payments, including customer deposit maturities and withdrawals, debt service, lease obligations and other cash commitments. For more information regarding these obligations, see Notes 9, 12 and 13.Off-Balance Sheet ArrangementsWe engage in a variety of activities that are not reflected in our Consolidated Balance Sheets that are generally referred to as AETM’s off-balance sheet arrangements.â€¢For more information on these types of activities, see Note 19.A A A CRITICAL ACCOUNTING ESTIMATESOur audited Consolidated Financial Statements included in this Report are prepared in accordance with GAAP. The preparation of financial statements in conformity with GAAP requires us to establish accounting policies and make estimates that affect amounts reported in our audited Consolidated Financial Statements. An accounting estimate requires assumptions and judgments about uncertain matters that could have a material effect on our audited Consolidated Financial Statements. Estimates are made using facts and circumstances known at a point in time. Changes in those facts and circumstances could produce results substantially different from those estimates. Our most significant accounting policies and estimates and their related application are discussed below. See Note 1 for further discussion of our significant accounting policies.Citizens Financial Group, Inc. 62Allowance for Credit LossesThe ACL of \$2.3 billion at December 31, 2024 remained stable compared to December 31, 2023.As of December 31, 2024, the ACL economic forecast over a two-year reasonable and supportable period was consistent with December 31, 2023, with peak unemployment of approximately 5.1% and start-to-trough real GDP decline of approximately 0.4%. These forecasts reflect a mild recession over the two-year reasonable and supportable period.Our determination of the ACL is sensitive to changes in forecasted macroeconomic conditions during the reasonable and supportable forecast period. To illustrate the sensitivity, we applied a more pessimistic scenario than that described above which reflects deeper real GDP contraction across our two-year reasonable and supportable forecast period with peak unemployment of approximately 6.0% and start-to-trough real GDP decline of approximately 2.0%. Excluding consideration of qualitative adjustments, this scenario would result in a quantitative lifetime loss estimate of approximately 1.2x our modeled period-end ACL, or an increase of approximately \$400 million. This analysis relates only to the modeled credit loss estimate and not to the overall period-end ACL, which includes qualitative adjustments.Because several quantitative and qualitative factors are considered in determining the ACL, this sensitivity analysis does not necessarily reflect the nature and extent of future changes in the ACL or even what the ACL would be under these economic circumstances. The sensitivity analysis is intended to provide insights into the impact of adverse changes in the macroeconomic environment and the corresponding impact to modeled loss estimates. The hypothetical determination does not incorporate the impact of management judgment or other qualitative factors that could be applied in the actual estimation of the ACL and does not imply any expectation of future deterioration in our loss rates.It remains difficult to								

estimate how changes in economic forecasts might affect our ACL because such forecasts consider a wide variety of variables and inputs, and changes in the variables and inputs may not occur at the same time or in the same direction, and such changes may have differing impacts by product type. The variables and inputs may be idiosyncratically affected by risks to the economy, including changing monetary and fiscal policies, impacts from the recent stress on the banking industry, and their impact on inflationary trends. Changes in one or multiple of the key macroeconomic variables may have a material impact on our estimation of expected credit losses. For additional information regarding the ACL, see Note 6. Goodwill The acquisition method of accounting requires that assets acquired and liabilities assumed in business combinations are recorded at fair value. Business combinations typically result in goodwill, which is subject to ongoing periodic impairment tests based on the fair values of the reporting units to which the goodwill has been attributed. At December 31, 2024, goodwill totaled \$8.2 billion and is assigned to our reporting units as follows: \$5.5 billion to Commercial Banking and \$2.7 billion to Consumer Banking. The process of evaluating the fair value of a reporting unit is subjective, involving management assumptions, estimates and forecasts, and the use of external or internal valuations. Valuation techniques include discounted cash flow and market approach analysis. In the fourth quarter of 2024, the quantitative impairment test estimated the fair value of the reporting units using an equal weighting of an income approach (i.e., discounted cash flows method) and market-based approach (i.e., the guideline public company method). The guideline public company method utilizes comparable public company information and key valuation multiples, and considers a market control premium associated with cost synergies and other cash flow benefits that arise from obtaining control over a reporting unit, and guideline transactions, when applicable. Under the income approach, cash flow projections are based on multi-year financial forecasts developed for each reporting unit that consider key business drivers such as new business initiatives, customer retention standards, market share changes, anticipated loan and deposit growth, fees and expenses, forward interest rates, historical performance, credit performance, and industry and economic trends, among other considerations. The projection of net interest income and noninterest expense are the most significant inputs to the financial projections of the Commercial Banking and Consumer Banking reporting units. Discount rates are estimated based on the Capital Asset Pricing Model, which considers the risk-free interest rate, market risk premium, beta, and unsystematic risk adjustments specific to a particular reporting unit. The discount rates are also calibrated based on risks related to the projected cash flows of each reporting unit. Citizens Financial Group, Inc. | 63 We performed a quantitative goodwill impairment assessment in the fourth quarter of 2024 as part of our annual impairment assessment. Based on this quantitative assessment, we concluded that the estimated fair value of the Consumer Banking and Commercial Banking reporting units exceeded their carrying value; therefore, goodwill is not impaired. For additional information regarding Goodwill, see Note 10. Fair Value We assess the fair value of assets and liabilities by applying various valuation methodologies which may involve a significant degree of judgment, particularly when active markets do not exist for the items being valued. Quoted market prices are used to estimate the fair value of certain assets such as trading assets, investment securities and residential real estate LHFS. Assumptions are used to estimate the fair value of items for which an observable active market does not exist and include discount rates, rates of return on assets, repayment rates, cash flows, default rates, costs of servicing and liquidation values. The use of different assumptions could produce significantly different fair value estimates, which could have a material impact on our results of operations, financial condition or fair value disclosures. We also assess whether there are any declines in fair value below the carrying value of assets that require recognition of a loss in the Consolidated Statements of Operations, including certain investments, loans, goodwill, and core deposit and other intangible assets. For additional information regarding our fair value measurements, see Note 20. Citizens Financial Group, Inc. | 64 ACCOUNTING AND REPORTING DEVELOPMENTS Accounting standards issued but not adopted as of December 31, 2024 Pronouncement Summary of Guidance Effects on Financial Statements Improvements to Income Tax Disclosures Issued December 2023 Requires an annual income tax rate reconciliation table that includes specific categories and other significant categories, disaggregated by nature, that exceed 5% of income tax expense at the statutory tax rate Requires a qualitative description of the states and local jurisdictions that make up more than 50% of the effect of the state and local income tax category Requires description of the nature, effect and underlying causes of the reconciling items and the judgment used in categorizing these items Requires annual disclosure of income taxes paid, net of refunds received, disaggregated by federal, state, and foreign taxes, and further disaggregated by individual jurisdictions that exceed 5% of total income taxes paid, net of refunds received Requires disclosure of 1) income (or loss) from continuing operations before income tax expense (or benefit) disaggregated between domestic and foreign, and 2) income tax expense (or benefit) from continuing operations disaggregated by federal, state and foreign Eliminates the requirement to disclose the nature and estimate of the change in unrecognized tax benefits expected in the next twelve months Eliminates the requirement to disclose the cumulative amount of each type of temporary difference when a deferred tax liability is not recognized because of the exceptions to comprehensive recognition of deferred taxes related to subsidiaries and corporate joint ventures Required effective date: Annual financial statements for the year ending December 31, 2025. Early adoption is permitted. Adoption is expected to have a meaningful impact on our required income tax disclosures in the Consolidated Financial Statements. Disaggregation of Income Statement Expenses Issued November 2024 Requires tabular disclosure of the following expense categories: purchases of inventory, employee compensation, depreciation, depreciation, intangible asset amortization, and depreciation, depletion, and amortization recognized as part of oil- and gas-producing activities Within the same tabular disclosure, include certain expenses, gains, and losses that are already required to be disclosed Requires a qualitative description of the amounts remaining in relevant expense captions that are not separately disaggregated quantitatively Requires disclosure of the total amount of selling expenses and, in annual reporting periods, an entity's definition of selling expenses Required effective date: Annual financial statements for the year ending December 31, 2027, and interim reporting periods thereafter. Early adoption is permitted. We are currently evaluating the impact of this standard on our required expense disclosures in the Consolidated Financial Statements. Citizens Financial Group, Inc. | 65 RISK GOVERNANCE We are committed to maintaining a strong, integrated and proactive approach to the management of all risks to which we are exposed in pursuit of our business objectives. A key aspect of our Board's responsibility as the main decision-making body is setting our risk appetite to ensure that the levels of risk that we are willing to accept in the attainment of our strategic business and financial objectives are clearly understood. To enable our Board to carry out its objectives, it has delegated authority for risk management activities, as well as governance and oversight of those activities, to a number of Board and executive management level risk committees. The Executive Risk Committee, chaired by the Chief Risk Officer, is responsible for oversight of risk across the enterprise and actively considers our inherent material risks, analyzes our overall risk profile and seeks confirmation that the risks are being appropriately identified, assessed and mitigated. Reporting to the Executive Risk Committee are the following committees covering specific areas of risk: Compliance and Operational Risk, Model Risk, Credit Policy, Asset Liability, Business Initiatives Review, and Conduct and Ethics. Risk Framework Our risk management framework is embedded in our business through a Three Lines of Defense model which defines responsibilities and accountabilities for risk management activities. First Line of Defense The business lines, including their associated support functions, are the first line of defense and are accountable for identifying, assessing, managing, and controlling the risks associated with the products and services they provide. The business lines are responsible for performing regular risk assessments to identify and assess the material risks that arise in their area of responsibility, complying with relevant risk policies, testing and certifying the adequacy and effectiveness of their operational and financial reporting controls on a regular basis, establishing and documenting operating procedures, and establishing a governance structure for identifying and managing risk. Second Line of Defense The second line of defense includes independent monitoring and control functions accountable for the development of risk and control frameworks and related policies, and their associated implementation. This centralized risk function is independent from the business and is accountable for overseeing and challenging our business lines on the effective management of their risks including, but not limited to, credit, market, operational, regulatory, reputational, interest rate, liquidity, legal and strategic risks. Third Line of Defense Our Internal Audit function is the third line of defense providing independent assurance of the effectiveness of our internal controls and governance practices so that risk is managed appropriately for the size, complexity, and risk profile of the organization. Internal Audit has complete and unrestricted access to all of our records, physical properties and personnel. Internal Audit issues a report following each internal review and provides an audit opinion to the Board's Audit Committee on a quarterly basis. Credit Review reports to the Chief Audit Executive and provides the Board, senior management and other stakeholders with independent assurance on the quality of credit portfolios and adherence to agreed Credit Risk Appetite and Credit Policies and processes. In line with its procedures and regulatory expectations, the Credit Review function undertakes a program of portfolio testing, assessing and reporting through four Risk Pillars of Asset Quality, Rating and Data Integrity, Risk Management and Credit Risk Appetite. Risk Appetite Risk appetite is a strategic business and risk management tool. We define our risk appetite as the maximum limit of acceptable risk beyond which we could be unable to achieve our strategic objectives and capital adequacy obligations. Citizens Financial Group, Inc. | 66 Our principal non-market risks include credit, operational, regulatory, reputational, liquidity and strategic risks. We are also subject to certain market risks which include potential losses arising from changes in interest rates, foreign exchange rates, equity prices, commodity prices and/or other relevant market rates or prices. Market risk in our business arises from trading activities that serve customer needs, including interest rate hedging, foreign exchange risk and non-trading activities within capital markets. We have established enterprise-wide policies and methodologies to identify, measure, monitor and report on market risk. We actively manage both trading and non-trading market risks. See Market Risk for further information. Our risk appetite is reviewed and approved annually by the Board Risk Committee. Credit Risk Management Credit risk represents the potential for loss arising from the failure of a customer, counterparty, or issuer to perform in accordance with the contractual terms of an obligation. While the majority of our credit risk is associated with lending activities, we do engage with other financial counterparties for a variety of purposes including investing, asset and liability management, and trading activities. Given the financial impact of credit risk on our earnings and balance sheet, the assessment, approval and management of credit risk represents a significant part of our overall risk-management responsibility. Our independent Credit Risk Function is responsible for reviewing and approving the credit risk appetite across all lines of business and credit products, approving larger and higher-risk credit transactions, monitoring portfolio performance, identifying problem credit exposures, and ensuring remedial management. Credit Risk actively monitors and manages concentrations of loan limits, loan types, industries, and geographies to ensure that our risk appetite is well balanced to achieve our goals. Management and oversight of credit risk is the responsibility of each respective business line and the second line of defense. Our second line of defense, the independent Credit Risk Function, is led by the Chief Credit Officer who oversees all credit risk and reports to the Chief Risk Officer. The Chief Credit Officer, acting in a manner consistent with Board policies, has responsibility for, among other things, the governance process around policies, procedures, risk acceptance criteria, credit risk appetite, limits and authority delegation. The Chief Credit Officer and team also have responsibility for credit approvals for larger and higher-risk transactions and oversight of line of business credit risk activities. Reporting to the Chief Credit Officer are the heads of the second line of defense credit functions specializing in: Consumer Banking, Commercial Banking, Private Banking, Citizens Restructuring Management, Portfolio and Corporate Reporting, ACL Analytics, Current Expected Credit Loss, and Credit Policy and Administration. Each team under these leaders is composed of experienced credit professionals. The primary mechanisms that govern our risk management include, but are not limited to, credit assessments, models, scorecards, credit limits, exposure management, concentration limits, balance sheet diversification, portfolio management, collateral requirements and individual credit policies tailored for Consumer and Commercial lending. Our policies outline the minimum acceptable lending standards and their alignment with our desired risk appetite. Material changes in our business model and strategies that identify a need to change our risk appetite or highlight a risk not previously contemplated are identified by the individual committees and presented to the Credit Policy Committee, Executive Risk Committee and the Board Risk Committee for approval, as appropriate. We employ a comprehensive and integrated risk control program to proactively identify, measure, monitor, and mitigate existing and emerging credit risks across the credit life cycle including origination, account/portfolio management, and loss mitigation and recovery. Consumer We utilize several distinct business processes and channels to originate consumer credit, including traditional branch lending and mobile and online banking. Each distinct underwriting and origination activity includes unique credit risk characteristics, with loan pricing commensurate with the differing risk profiles. Consumer credit approvals are typically based on the financial strength and payment history of the borrower, type of exposure, and transaction structure, among other factors. Citizens Financial Group, Inc. | 67 Lending authority is granted to each first line approver by the second line of defense credit risk function to ensure proper oversight of the underwriting teams. We periodically evaluate the performance of each first line approver and annually reauthorize their delegated authority. Only senior members of the second line of defense credit risk function are authorized to approve significant exceptions to credit policies, which are not uncommon when compensating factors are present. Established exception limits, when reached or exceeded, trigger a comprehensive analysis. For Consumer Banking, our teams use models to evaluate consumer loans across their life cycle. Credit scoring models are used to forecast the probability of default of an applicant prior to origination. When approving customers for a new loan or extension of an existing credit line, credit scores are used in conjunction with other credit risk variables such as affordability, length of term, collateral value, collateral type, and lien subordination. Our consumer banking portfolio is comprised of five categories of loans to consumers: residential mortgages, home equity, education, automobile, and other retail. Residential Mortgages and Home Equity Residential mortgages are loans to consumers to purchase or refinance 1-4 family residential properties and are generally structured with repayment terms ranging from 15 to 30 years. We originate both fixed- and adjustable-rate (traditional and interest-only) residential mortgages, with the properties securing such mortgages primarily located within our geographic footprint. We do not originate residential mortgages that allow negative amortization or multiple payment options. Residential mortgage applications are underwritten using consistent credit policies and processes, with a focus on higher-quality borrowers. Residential mortgages are originated based on an appraisal completed during the credit underwriting process, with borrower performance tracked monthly by segmenting the mortgage portfolio into pools based on product type. The portfolio is also segmented based upon delinquency, nonperforming status, modification and bankruptcy status, FICO scores, LTV and geographic concentrations as part of our overall risk management analysis and monitoring. Home equity loans primarily include lines of credit secured by a first- or second- lien on the borrower's residence, which enable the customer to borrow against the equity in their home or refinance existing mortgage debt. The product is a variable-rate, interest-only line of credit that allows the borrower to draw against the available line with no required principal payments during an initial 10-year revolving period. At the end of the revolving period, the home equity line of credit converts into a 15-year amortizing structure. Home equity applications are underwritten using full income and credit standards with underwriting criteria based on minimum credit scores, debt-to-income ratios, and combined LTV ratios utilizing current collateral valuations. The underwriting for variable-rate lines of credit also incorporates a stress analysis for rising interest rates. We actively manage lines of credit and adjust their lending limit when we believe it is necessary based on a borrower's FICO score and any associated credit deterioration. Borrower performance of the home equity portfolio is tracked on a monthly basis for internal reporting and risk management purposes by segmenting the portfolio into pools, which are typically based on origination vintage tranches. The performance of any related mortgage loans is also tracked regardless of whether we hold a lien on such loans. A third-party service provider is utilized to obtain updated loan information, including lien and collateral data that is aggregated from both public and private sources. LTV information on our outstanding residential mortgages and home equity portfolios is updated quarterly based on a combination of automated valuation model updates and relevant home price indices. LTV is the ratio of the loan's outstanding principal balance to the current property value estimate. For home equity and second mortgages, CLTV is the ratio of the first mortgage original principal balance and the second lien outstanding principal balance combined to the current property value estimate. Property values for both residential mortgages and home equity loans are refreshed quarterly after an account is established to allow for proactive identification of changing levels of credit risk and to facilitate our portfolio management, including workout and loss mitigation functions. Our approach to managing credit risk is highly analytical and, where appropriate, is automated to ensure consistency and efficiency. Citizens Financial Group, Inc. | 68 Education The education portfolio is primarily comprised of two products, in-school loans and education refinance loans. An in-school loan is generally financed over a 5, 10, or 15-year term and provides for fixed or variable rate financing to students while enrolled in school, with the option to pay while in school or to defer payment until after graduation. An education refinance loan provides a refinancing option on an existing education loan for students and parents, with 5 to 20-year terms and fixed or variable rates. The performance of the education portfolio is measured monthly, including updated FICO, or equivalent, scores. We analyze the portfolio by product channel and type, and regularly evaluate default and delinquency experience for internal reporting and risk management purposes. Automobile The automobile portfolio consists of loans originated primarily through independent franchised dealers, including some located in select states outside of our primary geographic footprint. This portfolio is in runoff as we discontinued the origination of automobile loans in 2023. The performance of the automobile loan portfolio is measured monthly, including updated collateral values and FICO, or equivalent, scores. We analyze the portfolio by product channel and type and regularly evaluate default and delinquency experience for internal reporting and risk management purposes. Other Retail Other retail loans primarily consist of unsecured consumer lending products, including credit cards and point-of-sale loans originated

through partnerships with third-party companies. These loans are underwritten in accordance with our established credit policies and guidelines. Certain point-of-sale loans originated with third-party companies include credit loss protection agreements provided by those companies, which mitigate our risk of loss. Given the variable nature of the credit card portfolio, we actively monitor interest rate impacts and portfolio performance to ensure alignment with our risk tolerance. CommercialOur commercial banking portfolio consists of traditional commercial and industrial loans, commercial leases, and commercial real estate loans. For Commercial Banking, risk management includes defined credit products and policies and is separated into commercial and industrial loans, CRE and leases. Separate verticals are established within commercial and industrial loans and leases for certain specialty products. Substantially all activity that falls under a defined industry or product is managed through a specialty vertical and a stand-alone team of industry, product, and credit risk specialists. CRE also operates as a specialty vertical. Commercial transactions are subject to individual analysis and approval before origination and, with few exceptions, are subject to a formal annual review requirement. The underwriting process includes the establishment and approval of credit grades that establish the probability of default and loss given default. Material transactions require both a business line approver and an independent credit approver with the requisite level of delegated authority as determined by the size of the credit relationship as well as the probability of default. Checks and balances in the credit process and the independence of the credit approver function are designed to appropriately assess and sanction the level of credit risk being accepted, actively monitor the portfolio to facilitate the early recognition of credit problems, and provide for effective problem asset management and resolution. Authority to grant credit is delegated through the independent Credit Risk Function and is closely monitored and updated annually, at a minimum. The primary factors considered in commercial credit approvals are the financial strength of the borrower, assessment of the borrower’s management capabilities, cash flows from operations, industry sector trends, type and sufficiency of collateral, type of exposure, geography, transaction structure including loan covenants, and the general economic outlook. While these are the primary factors considered, there are a number of other factors that may be considered in the decision process. In addition to the credit analysis conducted during the approval process before origination and during an annual review, our Credit Review group performs testing to provide an independent review and assessment of the quality of the portfolio and new originations. This group conducts portfolio reviews on a risk-based cycle to evaluate individual loans and validate risk ratings, as well as tests the consistency of the credit processes and the effectiveness of credit risk management. Citizens Financial Group, Inc. | 69

CREC exposure to individual borrowers is managed by policy guidelines based on the perceived risk of each borrower, or related group of borrowers, with concentration risk managed through limits on industry sectors, asset classes and loan quality factors. Our standardized loan grading system considers many components that directly correlate to loan quality and likelihood of repayment. Substantially all loans categorized as Classified are managed by Citizens Restructuring Management, a specialized group of credit professionals that handle the day-to-day management of loan workouts, commercial recoveries, and problem loan sales to reduce losses and maximize recoveries. Their responsibilities include developing and implementing action plans, assessing risk ratings, and determining the adequacy of the ACL, accrual status, and ultimate collectability of the Classified loan portfolio. Commercial and IndustrialThe commercial and industrial portfolio includes both loans and leases made to commercial customers for use in normal business operations to finance working capital needs, equipment purchases, capital call facilities, or other projects/acquisitions. The loans and leases are generally underwritten individually to assess the quality of multiple sources of repayment including cash flow for debt service, collateral, and any guarantees from the business owner. Although real estate exists as collateral for these loans, the operation, sale, rental, or refinancing of the real estate is not considered the primary repayment source. The risks inherent in the commercial and industrial portfolio are managed through origination policies, a defined loan concentration policy with established limits, ongoing loan- and portfolio-level reviews, recourse requirements, and continuous portfolio risk management activities. Our origination policies for the commercial and industrial portfolio include policies specific to loan product type, such as LTV and debt service coverage ratios, as applicable. Commercial Real EstateThe CRE portfolio consists of both commercial property and construction loans that support a wide range of property development and investment activities including, but not limited to, multi-family, office spaces, industrial facilities, and retail shopping centers. These loans are typically repaid through cash flows generated from the operation, sale, or refinancing of the property. Risk on these loans is mitigated by requiring collateral values that exceed the loan amount and underwriting the loan with projected cash flow in excess of the debt service requirement. Our CRE construction portfolio primarily consists of multi-family, warehouse, office and data center property types. Loans in this portfolio are generally for construction projects that have been pre-sold or pre-leased, have secured permanent financing, or are made to real estate companies with significant equity invested in the project. A specialized real estate lending group is responsible for this portfolio and actively monitors the construction phase and manages the loan disbursements according to the predetermined construction schedule. Construction loans, which are generally short term in nature, are utilized to fund the development or renovation of real estate, with repayment often tied to the successful completion and stabilization of the property. Risks inherent in this portfolio are managed by focusing on the financial strength and experience of the developer, market conditions and other specific attributes associated with each project. We limit our loan amounts based on appraised values, minimum equity investments by our borrowers, and adequate cash flows to support the debt. Both macro- and loan-level stress-test scenarios based on existing and forecasted market conditions are part of the ongoing portfolio management process for the CRE portfolio. Ongoing portfolio-level reviews are performed that generate action plans based on occupancy levels or leasing revenues associated with the projects being reviewed. This highly individualized process requires working closely with all of our borrowers, as well as an in-depth knowledge of CRE project lending and the current market environment. Property-type concentrations and both geographic and property-type performance metrics are actively monitored for all CRE loan types, with a focus on loans identified as higher risk based on our risk rating methodology. The portfolio is diversified by property type and loan size, representing a significant portion of the credit risk management strategies employed for this portfolio. Subsequent to the origination, the Credit Review group provides an independent review and assessment of the quality of the underwriting and risk from new loan originations. Citizens Financial Group, Inc. | 70

Appraisal values are obtained in conjunction with all originations and renewals, and on an as-needed basis, to both comply with regulatory requirements and to ensure appropriate decisions regarding the ongoing management of the portfolio with respect to changing market conditions. Appraisals are obtained from approved vendors and are reviewed by an internal appraisal review group, which is composed of certified appraisers to ensure the quality of the valuation used in the underwriting process. MARKET RISKMarket risk refers to potential losses arising from changes in interest rates, foreign exchange rates, equity prices, commodity prices and/or other relevant market rates or prices. Modest market risk arises from trading activities that serve customer needs, including the hedging of interest rate and foreign exchange risk. As described below, the market risk arising from our non-trading banking activities, such as the origination of loans and deposit-gathering, is more significant. We have established enterprise-wide policies and methodologies to identify, measure, monitor and report market risk. We actively manage market risk for both non-trading and trading activities. Non-Trading Risk Our non-trading banking activities expose us to market risk. This market risk is composed of interest rate risk, as we have no commodity risk and de minimis direct currency and equity risk. We also have market risk related to capital markets loan originations, as well as the valuation of our MSRs. Interest Rate RiskInterest rate risk emerges from the balance sheet after the aggregation of our assets, liabilities and equity. We refer to this non-trading risk embedded in the balance sheet as “structural interest rate risk” or “interest rate risk in the banking book.” A major source of structural interest rate risk is a difference in the repricing of assets relative to liabilities and equity. There are differences in the timing and drivers of rate changes reflecting the maturity and/or repricing of assets and liabilities. There may also be differences in the drivers of rate changes. A Loans may be tied to a specific index rate such as SOFR or Prime, while deposits may not be as correlated with such rates and more dependent upon competitive demand. Due to these basis differences, net interest income is sensitive to changes in spreads between certain indices or repricing rates. A primary source of our structural interest rate risk relates to faster repricing of floating-rate loans relative to core deposit funding. This source of asset sensitivity is more biased toward the short end of the yield curve. The secondary source of our interest rate risk is driven by longer term rates comprising the rollover or reinvestment risk on fixed-rate loans, as well as prepayment risk on mortgage-related loans and securities funded by non-rate sensitive deposits and equity. Another important source of structural interest rate risk relates to the potential exercise of explicit or embedded options. For example, most consumer loans can be prepaid without penalty and most consumer deposits can be withdrawn without penalty. The exercise of such options by customers can exacerbate the timing differences discussed above. The primary goal of interest rate risk management is to control exposure to interest rate risk within policy limits approved by our Board. These limits and guidelines reflect our tolerance for interest rate risk over both short- and long-term horizons. To ensure that exposure to interest rate risk is managed within our risk appetite, we measure the exposure and hedge it, as necessary. The Treasury Asset and Liability Management team is responsible for measuring, monitoring and reporting on our structural interest rate risk position. These exposures are reported on a monthly basis to the Asset Liability Committee and at Board meetings. We measure structural interest rate risk through a variety of metrics intended to quantify both short- and long-term exposures. The primary method we use to quantify interest rate risk is simulation analysis in which we model net interest income from assets, liabilities and hedge derivative positions under various interest rate scenarios over a three-year horizon. Exposure to interest rate risk is reflected in the variation of forecasted net interest income across these scenarios. Citizens Financial Group, Inc. | 71

Key assumptions in this simulation analysis relate to the behavior of interest rates and spreads, changes in product balances and the behavior of our loan and deposit customers in different rate environments. Repricing characteristics and balance fluctuations of deposits with indeterminate (i.e., non-contractual) maturities, as well as the pace of mortgage prepayments are the most significant behavioral assumptions. We utilize product level models that consider specific product characteristics and composition of the deposit portfolio, along with current and forward-looking market dynamics, to project deposit rates. Similarly, we employ dynamic prepayment and mortgage rate models to project prepayment behaviors specific to each of our product offerings. These models are developed based on internal performance data over prior interest rate cycles and calibrated to our experience and outlook for rates across a diverse set of market environments. We assess our models and assumptions periodically by running sensitivity analyses to determine the impact of changes to inputs or assumptions on our risk results, which are reported to the Asset Liability Committee. Since we cannot predict the future path of interest rates, we use simulation analysis to project net interest income under various interest rate scenarios including a “most likely” (implied forward) scenario, as well as a variety of extreme and unlikely scenarios. These scenarios may assume gradual ramping of the overall level of interest rates, immediate shocks to the level of rates and various yield curve twists in which movements in short- or long-term rates predominate. Generally, projected net interest income in any interest rate scenario is compared to net interest income in a base case where market-forward rates are realized. The table below presents the sensitivity of net interest income to various parallel yield curve shifts from the market implied forward yield curve. Our policies involve measuring exposures as a percentage change in net interest income over the next year due to either instantaneous or gradual parallel changes in rates relative to the market implied forward yield curve. As the following table illustrates, our balance sheet is asset sensitive; net interest income would benefit from an increase in interest rates, while exposure to a decline in interest rates is within limits established and monitored by senior management. While an instantaneous and severe shift in interest rates is included in this analysis, we believe that any actual shift in interest rates would be more gradual and, therefore, have a more modest impact. Table 26: Sensitivity of Net Interest IncomeEstimated % Change in Net Interest Income over 12 MonthsDecember 31, Basis points20242023Instantaneous Change in Interest RatesA +2001.8A %A +1001.1A 0.5A -100(1.3) (1.5)-200(3.3)(3.0)Gradual Change in Interest Rates+2002.2A %0.4A % +1001.0A 0.5A -100(0.9)(1.0)-200(1.8)(1.9)We continue to manage asset sensitivity within the scope of our policy, changing market conditions and changes in our balance sheet. The Company’s base case net interest income assumes the forward-rate path implied by the period-end yield curve is realized. The rate risk exposure is then measured based on assumed changes from that base case rate path. Our risk position is slightly asset sensitive to a gradual change in rates as of December 31, 2024, compared to our broadly neutral position as of December 31, 2023. Our interest rate sensitivity incorporates the impacts of changes in our balance sheet mix, including securities, loans, deposits, borrowed funds and hedge activity, which is primarily comprised of received fixed swaps that offset our naturally asset-sensitive balance sheet. Citizens Financial Group, Inc. | 72

We use a valuation measure of exposure to structural interest rate risk, EVE, as a supplement to net interest income simulations. EVE complements net interest income simulation analysis as it estimates risk exposure over a long-term horizon. EVE measures the extent to which the economic value of assets, liabilities and off-balance sheet instruments may change in response to fluctuations in interest rates. This analysis is highly dependent upon assumptions applied to assets and liabilities with non-contractual maturities. We employ sophisticated models for prepayments and deposit pricing and attrition, which provide a granular view of cash flows based on the unique characteristics of the underlying products and customer segments. The change in value is expressed as a percentage of regulatory capital. We use interest rate contracts as part of our ALM strategy to manage exposure to the variability in the interest cash flows on our floating-rate assets and wholesale funding, the variability in the fair value of AFS securities, and to hedge market risk on fixed-rate capital markets debt issuances. The following table presents interest rate derivative contracts that we have entered into as of December 31, 2024 and 2023. Table 27: Interest Rate Hedges Used to Manage Non-Trading Interest Rate ExposureDecember 31, 2024December 31, 2023Weighted AverageWeighted Average (dollars in millions)Notional AmountMaturity (Years)Fixed RateReset RateNotional AmountMaturity (Years)Fixed RateReset RateFair value hedges: Asset conversion swaps: AFS securities: Pay fixed/receive SOFR\$7,827A 4.7A 3.8A %4.5A %\$5,365A 6.2A 3.8A %5.4A %Liability conversion swaps: Long-term borrowed funds: Receive fixed/pay SOFR\$5,00A 0.9A 2.6A 4.8A 500A 1.9A 2.6A 5.6A Total fair value hedges\$8,327A 5,865A Cash flow hedges: Asset conversion swaps: Loans: SwapsReceive fixed/pay SOFR26,250A 1.7A 3.1A 4.5A 17,780A 0.8A 4.0A 5.4A Receive fixed/pay SOFR - forward-starting20,000A 3.5A 3.7A 4.0A 31,250A 2.9A 3.3A 4.6A Basis swapsReceive SOFR/pay 1-month term SOFR11,500A 1.6A A 4.5/4.35,000A 1.0A A 5.3/3.8Receive SOFR/pay 1-month term SOFR - forward-starting3,000A 2.4A A 4.0/4.01,000A 2.7A A 5.2/5.1Floor RateCap RateFloor RateCap RateOptionsInterest rate collars(1)A A A A A A A A A A 1,000A 1.5A 2.5A 3.7A Interest rate collars - forward-starting(1)A A A A A A A A A A 500A 2.5A 2.7A 4.4A Floor spreads - forward-starting(2)A A A A A A A A A A 2,500A 2.8A 2.2/3.2A A Total cash flow hedges\$69,077A \$77,895A (1) Weighted average floor and cap rates represent strike rates through which CFG will receive interest if the SOFR rate falls below the floor strike rate and pay interest if the SOFR rate exceeds the cap strike rate. (2) Weighted average floor rate represents strike rates for the short and long interest rate floors, respectively. CFG will receive interest if the SOFR rate falls below the upper strike rate and pay interest if the SOFR rate falls below the lower strike rate, effectively hedging the corridor between the two strike rates. The structure also includes a short cap and a long floor which are utilized to neutralize the initial premium. Citizens Financial Group, Inc. | 73

The following table presents the average active notional amounts for our interest rate derivatives, based on contract effective date, for the next five years: Table 28: Average Active Notional for Interest Rate Derivative ContractsYear Ended (dollars in millions)20252026202720282029Fair value hedgesPay fixed/receive SOFR(1)\$7,821A \$7,594A \$5,847A \$4,991A \$3,448A Receive fixed/pay SOFR(2)441A A A A A A A A A A Cash flow hedgesReceive fixed/pay SOFR(2)28,557A 26,827A 19,341A 10,799A 2,677A Receive SOFR/pay 1-month term SOFR12,096A 8,847A 1,952A A A A A A A A A Total\$48,915A \$43,268A \$27,140A \$15,790A \$6,125A Weighted average receive fixed rate3.2A %3.5A %3.6A %3.6A %3.6A %Weighted average pay fixed rate3.8A 3.8A 3.8A 3.7A 3.7A (1) Pay fixed rate leg of the interest rate derivative contract is included in the computation of the weighted average pay fixed rate. (2) Receive fixed rate leg of the interest rate derivative contract is included in the computation of the weighted average receive fixed rate. Table 29: Pre-Tax Gains (Losses) Recorded in the Consolidated Statements of Operations and the Consolidated Statements of Comprehensive Income on Cash Flow HedgesYear Ended December 31, (dollars in millions)20242023Pre-tax net gains (losses) recognized in OCI(\$725)(\$145)Pre-tax net gains (losses) reclassified from AOCI into interest income(945)(596)Pre-tax net gains (losses) reclassified from AOCI into interest expense(1)A A A A A A A A A A Using the December 31, 2024 interest rate curve we estimate that \$718 million in pre-tax net losses related to cash flow hedge strategies will be reclassified from AOCI to net interest income over the next 12 months. These losses could differ from amounts recognized due to changes in interest rates, hedge designations or the addition of other hedges after December 31, 2024. Included in AOCI is a net loss from terminated swaps of \$732 million that will reduce net interest income by \$127 million in the first quarter of 2025, \$119 million in the second quarter of 2025, \$109 million in the third quarter of 2025, and \$103 million in the fourth quarter of 2025. The remaining \$274 million will reduce net interest income by \$230 million in 2026 and \$44 million after 2026. Capital MarketsA key component of our capital markets activities is the underwriting and distribution of corporate credit facilities to finance merger and acquisition transactions for our clients. We have a rigorous risk management process around these activities, including a limit structure capping our underwriting risk, potential loss, and sub-limits for specific asset classes. Further, the ability to approve underwriting exposure is delegated only to senior level individuals in the credit risk management and capital markets organizations with each transaction adjudicated in the Loan Underwriting Approval Committee. Mortgage Servicing RightsWe have market risk associated with the value of residential MSRs, which are impacted by various types of inherent risks, including duration, basis, convexity, volatility and yield curve. As part of our overall risk management strategy we enter into various free-standing derivatives, such as interest rate swaps, interest rate swaptions, interest rate futures and forward contracts to purchase mortgage-backed securities

occasionally hedge the changes in fair value of the MSR. For more information regarding the fair value of our MSR, see Note 8 and Note 14. As we traded market risk-based activities, earnings at risk excludes the impact of MSRs. MSRs are captured under our single price risk management framework that is used for calculating a management value at risk consistent with the definition used by banking regulators. Citizens Financial Group, Inc. | 74Trading Risk We are exposed to market risk primarily through client facilitation activities from certain derivative and foreign exchange products as well as underwriting and market making activities. Market risk exposure arises from fluctuations in interest rates, basis spreads, volatility, foreign exchange rates, equity prices, and credit spreads across various financial instruments. Securities underwriting and trading activities are conducted through CBNA and Citizens JMP Securities, LLC. Client facilitation activities consist primarily of interest rate derivatives, financially settled commodity derivatives and foreign exchange contracts where we enter into offsetting trades with a separate counterparty or exchange to manage our market risk exposure. In addition, we operate trading desks covering secondary loans, corporate bonds, and equity securities, with the objective of meeting secondary liquidity needs of our issuing clients' transactions and investor clients. We do not engage in any trading activities to benefit from short-term price differences. Market Risk Governance The process of setting our market risk limit is established in accordance with the formal enterprise risk appetite process and policy, which reflects the strategic and enterprise level articulation of opportunities for creating franchise value set to the boundaries of how much market risk to assume. Dealing authorities represent the key control tool in the management of market risk that allows the cascading of the risk appetite throughout the enterprise. A dealing authority sets the operational scope and tolerances within which a business and/or trading desk is permitted to operate, which is reviewed annually at a minimum. Dealing authorities are structured to accommodate client facing trades and hedges needed to manage the risk profile, with responsibility for remaining within established tolerances residing with the business. Key risk indicators, including VaR, open foreign currency positions and single name risk are monitored daily and reported against tolerances consistent with our risk appetite and business strategy to the appropriate business line management and risk counterparts. Market Risk Measurement We use VaR as a statistical measure for estimating the potential exposure of our traded market risk in normal market conditions. Our VaR framework for risk management and regulatory reporting is the same. Risk management VaR is based on a one-day holding period to a 99% confidence level and regulatory VaR is based on a ten-day holding period to the same confidence level. In addition to VaR, non-statistical measurements for measuring risk such as sensitivity analysis, market value and stress testing are employed. Our market risk platform and associated market risk and valuation models capture correlation effects across all of our covered positions and allow for aggregation of market risk across products, risk types, business lines and legal entities. We measure, monitor and report market risk for management and regulatory capital purposes. VaR Overview The market risk measurement model is based on historical simulation. The VaR measure estimates the extent of any fair value losses on trading positions that may occur due to broad market movements (General VaR) such as changes in the level of interest rates, foreign exchange rates, equity prices and commodity prices. It is calculated on the basis that current positions remain relatively unaltered over the course of a given holding period with the assumption that markets are sufficiently liquid to allow the business to close its positions, if required, within this holding period. Based on the composition of our covered positions, we also use a standardized add-on approach for the loan trading and high yield bond desks. Specific Risk capital, which estimates the extent of any losses that may occur from factors other than broad market movements. The General VaR approach is expressed in terms of a confidence level over the past 500 trading days. The internal VaR measure, used as the basis of the main VaR trading limits, is a 99% confidence level with a one-day holding period, indicating that a loss greater than the VaR is expected to occur, on average, on only one day in 100 trading days (i.e., 1% of the time). Theoretically, there should be a loss event greater than VaR two to three times per year. The regulatory measure of VaR is a 99% confidence level with a ten-day holding period. The historical market data applied to calculate the VaR is updated on a two-business day lag. Refer to Market Risk Regulatory Capital below for details of our ten-day VaR metrics for the quarters ended December 31, 2024 and 2023. Citizens Financial Group, Inc. | 75Market Risk Regulatory Capital The U.S. banking regulators' Market Risk Rule covers the calculation of market risk capital. Under this rule, all of our client facing trades and associated hedges maintain a net low risk and qualify as Non-Covered positions. The internal management VaR measure is calculated based on the same population of trades that is utilized for regulatory VaR. Table 30: Results of Modeled and Non-Modeled Measures for Regulatory Capital Calculations (dollars in millions) For the Three Months Ended December 31, 2024 For the Three Months Ended December 31, 2023 Market Risk Category Period End Average High Low Period End Average High Low Interest Rate \$2.1 \$1.4 \$1.4 \$3.4 \$3.4 \$5.4 \$2.3 Foreign Exchange Currency Rate \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 Credit Spread \$2.2 \$2.2 \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 Commodity \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 General VaR \$3.2 \$2.3 \$1.4 \$4.4 \$4.4 \$6.4 \$3.4 Stressed Specific Risk VaR \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 Total VaR \$3.2 \$2.3 \$1.4 \$4.4 \$4.4 \$6.4 \$3.4 Stressed General VaR \$7.4 \$7.4 \$1.4 \$12.4 \$12.4 \$14.4 \$7.4 \$14.4 \$3.4 Stressed Specific Risk VaR \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 Total Stressed VaR \$7.4 \$7.4 \$1.4 \$12.4 \$12.4 \$14.4 \$7.4 \$14.4 \$3.4 Market Risk Regulatory Capital \$2.8 \$2.8 \$1.4 \$3.4 \$3.4 \$5.4 \$2.3 Specific Risk Not Modeled Add-on \$2.5 \$1.7 \$1.4 \$1.4 \$1.4 \$1.4 \$1.4 Total Market Risk Regulatory Capital \$5.3 \$5.3 \$1.4 \$6.8 \$6.8 \$10.8 \$5.3 Stressed VaR \$6.6 \$6.6 \$1.4 \$10.8 \$10.8 \$14.4 \$6.6 Stressed VaR is an extension of VaR and utilizes a longer historical look-back horizon, fixed from January 1, 2005, to identify headline risks from more volatile periods and to provide a counterbalance to VaR, which may be low during periods of low volatility. The holding period for profit and loss determination is ten days. In addition to its utilization for risk management purposes, SVaR is a component of market risk regulatory capital. We calculate SVaR daily under its own dynamic window regime whereby values of the ten-day, 99% VaR are calculated over all 260-day periods that can be obtained from the complete historical data set. Refer to Market Risk Regulatory Capital above for SVaR metrics. Sensitivity Analysis Sensitivity analysis is the measure of exposure to a single risk factor, such as a one basis point change in rates or credit spread. We conduct and monitor sensitivity on interest rates, basis spreads, foreign exchange exposures, option prices and credit spreads. Since VaR is based on previous moves in market risk factors over recent periods, it may not be an accurate predictor of future market moves. Sensitivity analysis complements VaR as it provides an indication of risk relative to each factor irrespective of historical market moves and is an effective tool in evaluating the appropriateness of hedging strategies and concentrations. Stress Testing Conducting a stress test of a portfolio consists of running risk models with the inclusion of key variables that simulate various historical or hypothetical scenarios. For historical stress tests, profit and loss results are simulated for select time periods corresponding to the most volatile underlying returns, while hypothetical stress tests aim to consider concentration risk, illiquidity under stressed market conditions and risk arising from our trading activities that may not be fully captured by our other risk-measurement methodologies. Hypothetical scenarios also assume that market moves occur simultaneously and no repositioning or hedging activity takes place to mitigate losses as market events unfold. Stress tests of our trading positions are generated daily. Citizens Financial Group, Inc. | 76VaR Model Review and Validation Our market risk measurement models are independently reviewed and subject to ongoing performance analysis by the model owners. This independent review and validation focuses on model methodology, market data and performance and is the responsibility of Citizens' Model Risk Management and Validation team. This team challenges the assumptions used and quantitative techniques employed, including the theoretical justification supporting them, and performs an assessment of the soundness of the required data over time. The quantitative impact of the major underlying modeling assumptions is estimated (e.g., through developing alternative models), if possible. The market risk models may be periodically enhanced due to changes in market price levels and price action regime behavior. The Market Risk Management and Validation team conducts internal validation before a new or changed model element is implemented and before a change is made to market data mapping. VaR Backtesting Backtesting is one form of validation of the VaR model and is run daily. The Market Risk Rule requires a comparison of our internal VaR measure to the actual, aggregated net trading revenue (excluding fees, commissions, reserves, intra-day trading and net interest income) for each day over the preceding year (the most recent 250 business days). Any observed loss in excess of the combined portfolio's VaR number is taken as an exception. The number of exceptions determines the multiplication factor used to derive the VaR and SVaR-based capital requirement for regulatory reporting purposes, when applicable. The multiplication factor, which increases from a minimum of three to a maximum of four, depending on the number of exceptions, did not change during 2024 based on the Company's two observed exceptions during the year. Further, we perform sub-portfolio backtesting as required under the Market Risk Rule, using models approved by our banking regulators for interest rate, credit spread, commodity and foreign exchange positions. Citizens Financial Group, Inc. | 77NON-GAAP FINANCIAL MEASURES AND RECONCILIATIONS For more information on the computation of non-GAAP financial measures, see Introduction to Non-GAAP Financial Measures, included in this Report. The following table presents computations of non-GAAP financial measures representing our underlying results used in the MD&A Table 31: Reconciliations of Non-GAAP Measures Year Ended December 31, (dollars in millions, except per share data) Ref. 2024 2023 Noninterest income, Underlying: Noninterest income (GAAP) \$2,176.1 \$1,983.3 Less: Notable items \$15.4 \$1.4 Noninterest income, Underlying (non-GAAP) \$2,161.1 \$1,983.3 Total revenue, Underlying: Total revenue (GAAP) \$7,809.4 \$8,224.4 Less: Notable items \$15.4 \$1.4 Total revenue, Underlying (non-GAAP) \$7,794.4 \$8,224.4 Noninterest expense, Underlying: Noninterest expense (GAAP) \$5,234.4 \$5,507.4 Less: Notable items \$15.4 \$1.4 Noninterest expense, Underlying (non-GAAP) \$5,219.4 \$5,507.4 Pre-provision profit: Total revenue (GAAP) \$7,809.4 \$8,224.4 Less: Noninterest expense (GAAP) \$5,234.4 \$5,507.4 Pre-provision profit (non-GAAP) \$2,575.0 \$2,717.0 Pre-provision profit, Underlying: Total revenue, Underlying (non-GAAP) \$7,794.4 \$8,224.4 Less: Noninterest expense, Underlying (non-GAAP) \$5,219.4 \$5,507.4 Pre-provision profit, Underlying (non-GAAP) \$2,575.0 \$2,717.0 Income before income tax expense, Underlying: Income before income tax expense (GAAP) \$1,888.4 \$2,030.4 Less: Income (expense) before income tax expense (benefit) related to notable items (141) (506) Income before income tax expense, Underlying (non-GAAP) \$1,747.4 \$1,889.4 Income tax expense and effective income tax rate, Underlying: Income tax expense (GAAP) \$379.4 \$422.4 Less: Income tax expense (benefit) related to notable items (43) (149) Income tax expense, Underlying (non-GAAP) \$336.4 \$340.4 Effective income tax rate (GAAP) 20.6% 20.7% Effective income tax rate, Underlying (non-GAAP) 19.2% 19.2% Net income, Underlying: Net income (GAAP) \$1,509.4 \$1,608.4 Add: Notable items, net of income tax benefit \$98.4 \$37.4 Net income, Underlying (non-GAAP) \$1,607.4 \$1,645.4 Net income available to common stockholders, Underlying: Net income available to common stockholders (GAAP) \$1,372.4 \$1,491.4 Add: Notable items, net of income tax benefit \$98.4 \$37.4 Net income available to common stockholders, Underlying (non-GAAP) \$1,470.4 \$1,528.4 Return on average common equity and return on average common equity, Underlying: Average common equity (GAAP) \$21,881.4 \$21,592.4 Return on average common equity/M/06.27% 6.90% Return on average common equity, Underlying (non-GAAP) 7.06% 7.2% Citizens Financial Group, Inc. | 78Year Ended December 31, (dollars in millions, except per share data) Ref. 2024 2023 Return on average tangible common equity and return on average tangible common equity, Underlying: Average common equity (GAAP) \$21,881.4 \$21,592.4 Less: Average goodwill (GAAP) \$8,187.4 \$8,184.4 Less: Average other intangibles (GAAP) \$433.4 \$422.4 Average tangible common equity/M/P 10.51% 13.53% Return on average total assets and return on average total assets, Underlying: Average total assets (GAAP) \$219,024.4 \$222,221.4 Return on average total assets/K/Q 0.69% 0.72% Return on average total assets, Underlying (non-GAAP) 0.73% 0.88% Return on average total tangible assets and return on average total tangible assets, Underlying: Average total assets (GAAP) \$219,024.4 \$222,221.4 Less: Average goodwill (GAAP) \$8,187.4 \$8,184.4 Less: Average other intangibles (GAAP) \$433.4 \$422.4 Average deferred tax liabilities related to goodwill and other intangible assets (GAAP) \$433.4 \$422.4 Average tangible assets/K/R 0.71% 0.75% Return on average total tangible assets, Underlying (non-GAAP) 0.76% 0.92% Efficiency ratio and efficiency ratio, Underlying: Efficiency ratio/E/C 0.73% 0.66% Efficiency ratio, Underlying (non-GAAP) 0.65% 0.61% Noninterest income as a % of total revenue, Underlying: Noninterest income as a % of total revenue/A/C 27.86% 24.12% Noninterest income as a % of total revenue, Underlying (non-GAAP) 27.73% 24.12% Operating leverage and operating leverage, Underlying: (Decrease) increase in total revenue (5.04)% 6.53% (Decrease) increase in noninterest expense (4.95)% 12.58% Operating Leverage (0.09)% (10.05)% (Decrease) increase in total revenue, Underlying (non-GAAP) (5.22)% 1.13% Increase in noninterest expense, Underlying (non-GAAP) 1.54% 8.00% Operating Leverage, Underlying (non-GAAP) (6.76)% (5.87)% Tangible book value per common share: Common shares - at period end (GAAP) \$440,543,381.4 \$466,418,055.4 Common stockholders' equity (GAAP) \$22,141.4 \$22,329.4 Less: Goodwill (GAAP) \$8,187.4 \$8,184.4 Less: Other intangible assets (GAAP) \$146.4 \$157.

Accounting Oversight Board (United States) (PCAOB), the Company's internal control over financial reporting as of December 31, 2024, based on criteria established in Internal Control "Integrated Framework (2013)" issued by the Committee of Sponsoring Organizations of the Treadway Commission and our report dated February 13, 2025, expressed an unqualified opinion on the Company's internal control over financial reporting. Basis for Opinion These consolidated financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on the Company's consolidated financial statements based on our audits. We are a public accounting firm registered with the PCAOB and are required to be independent with respect to the Company in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB. We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement, whether due to error or fraud. Our audits included performing procedures to assess the risks of material misstatement of the consolidated financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements. We believe that our audits provide a reasonable basis for our opinion.

Critical Audit Matters The critical audit matters communicated below are matters arising from the current-period audit of the financial statements that were communicated or required to be communicated to the audit committee and that (1) relate to accounts or disclosures that are material to the financial statements and (2) involved our especially challenging, subjective, or complex judgments. The communication of critical audit matters does not alter in any way our opinion on the financial statements, taken as a whole, and we are not, by communicating the critical audit matters below, providing a separate opinion on the critical audit matters or on the accounts or disclosures to which they relate.

Citizens Financial Group, Inc. | 83 Allowance for Credit Losses - Refer to Note 6 to the consolidated financial statements

Critical Audit Matter Description The Company's estimate of expected credit losses in its loan and lease portfolios is recorded in the ACL. The ACL is maintained at a level the Company believes to be appropriate to absorb expected lifetime credit losses over the contractual life of a loan or lease and on the unfunded lending commitments. The determination of the ACL is based on periodic evaluation of the loan and lease portfolios and unfunded lending commitments that are not unconditionally cancellable. A number of relevant underlying factors, including key assumptions and evaluation of quantitative and qualitative information, are considered. Key assumptions used in the ACL measurement process include the use of a two-year reasonable and supportable economic forecast period followed by a one-year reversion period to historical credit loss information. The quantitative evaluation of the adequacy of the ACL utilizes a single economic forecast as its foundation and is primarily based on econometric models that use known or estimated data as of the balance sheet date and forecasted data over the reasonable and supportable period. Known and estimated data include current PD, LGD and EAD for commercial loans, timing and amount of expected draws for unfunded lending commitments, FICO, LTV, and term for retail loans. The mix and level of loan balances, delinquency levels, assigned risk ratings, previous loss experience, current business conditions, amounts and timing of expected future cash flows, and factors particular to specific commercial credits such as competition, business and management performance are also considered. Forward-looking economic assumptions include real gross domestic product, unemployment rate, interest rate curve, and changes in collateral values. This data is accumulated to estimate expected credit losses over the contractual life of the loans and leases, adjusted for expected prepayments. Historical information, such as financial statements for commercial customers or consumer credit ratings, may not be as important to estimating future expected losses as forecasted inputs to the models during volatile economic time periods. The ACL may also be affected by a variety of qualitative factors that the Company considers that are not measured in the statistical procedures including uncertainty related to the economic forecasts, loan growth, back testing results, regional geographic concentrations, credit underwriting policy exceptions, regulatory and audit findings, and peer comparisons. The qualitative allowance is further affected by sensitivity analysis for certain industry sectors or loan classes, including CRE office. Given the size of the loan and lease portfolios and unfunded commitments and the subjective nature of estimating the ACL, including the estimated impact of the factors noted above and related economic forecasting uncertainty, auditing the ACL involved a high degree of auditor judgment and an increased extent of effort. How the Critical Audit Matter Was Addressed in the Audit Our audit procedures related to the ACL for the loan and lease portfolios and unfunded commitments included the following, among others:

We tested the effectiveness of controls over the (i) selection of the economic forecasts, (ii) development, execution, and monitoring of the econometric models, (iii) estimation of management's adjustments to the modeled reserves in the industry sectors facing challenges in the current macroeconomic environment, (iv) determination of the qualitative allowance, and (v) overall calculation and disclosure of the ACL.

With the assistance of credit specialists, we (i) evaluated the reasonableness of the econometric models and related assumptions, (ii) assessed the reasonableness of design, theory, and logic of the econometric models for estimating expected credit losses, (iii) tested the accuracy of the data input into the econometric models, and (iv) tested the arithmetic accuracy of the model's calculations of the expected credit losses.

We (i) evaluated the appropriateness and relevance of the qualitative factors, including management's consideration of the economic forecasting uncertainty and adjustments to the modeled reserves for the industry sectors facing challenges in the current macroeconomic environment, (ii) tested the accuracy and evaluated the relevance of the historical loss data used in determining the qualitative allowance, (iii) evaluated the reasonableness of the Company's assessment and determination of the qualitative factors and related impact on the estimation of the qualitative allowance and (iv) tested the arithmetic accuracy of the calculation of the qualitative allowance.

We tested the arithmetic accuracy of the calculation of the overall ACL and assessed the reasonableness of the related disclosures.

Citizens Financial Group, Inc. | 84 Goodwill - Refer to Note 10 to the consolidated financial statements

Critical Audit Matter Description Management has identified and assigned goodwill to two reporting units, Consumer Banking and Commercial Banking. Management reviews the goodwill of each reporting unit for impairment on an annual basis as of October 1st or more frequently if events or circumstances change that indicate an impairment may exist. Management performed a quantitative goodwill impairment test associated with its annual impairment assessment date. The fair value of the Company's reporting units was determined using a combination of income and market-based approaches. Under the income approach, key assumptions included cash flow projections based on multi-year forecasts, long-term earnings growth rate, and discount rates. Under the market-based approach, key assumptions included determination of comparable public companies, valuation multiples, and utilization of a market control premium associated with cost synergies and other cash flow benefits that arise from obtaining control over a reporting unit, and guideline transactions, when applicable. We identified the goodwill impairment test as a critical audit matter because these fair value determinations require management to make significant estimates and assumptions. Performing audit procedures to evaluate the reasonableness of these estimates and assumptions required a high degree of auditor judgment and an increased extent of effort, including the involvement of our valuation specialists. How the Critical Audit Matter Was Addressed in the Audit Our audit procedures related to the valuation of the Company's reporting units included the following, among others:

We tested the design, implementation, and operating effectiveness of internal controls over the goodwill impairment test, including controls over the (i) accounting and valuation conclusions reached by management, (ii) relevant business and valuation assumptions, and (iii) determination of its operating segments and reporting units.

We, with the assistance of internal valuation specialists, we (i) evaluated the appropriateness of the valuation methodology used and the reasonableness of the valuation and business assumptions, including the selection of discount rates, market multiples, and long-term earnings growth rate, (ii) assessed the mathematical accuracy of the valuation calculations, and (iii) assessed the reasonableness of the consolidated Company valuation in comparison to the Company's market capitalization.

We tested the completeness and accuracy of the data used in the valuation of the commercial and consumer reporting units.

We evaluated management's ability to accurately forecast by comparing actual results to management's historical forecasts.

We tested the reasonableness of management's forecasts used in the valuation of the commercial and consumer reporting units.

/s/ Deloitte & Touche LLP Boston, Massachusetts February 13, 2025 We have served as the Company's auditor since 2000.

Citizens Financial Group, Inc. | 85 REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM To the Shareholders and the Board of Directors of Citizens Financial Group, Inc. Providence, Rhode Island Opinion on Internal Control over Financial Reporting We have audited the internal control over financial reporting of Citizens Financial Group, Inc. and its subsidiaries (the "Company") as of December 31, 2024, based on criteria established in Internal Control "Integrated Framework (2013)" issued by the Committee of Sponsoring Organizations of the Treadway Commission (COSO). In our opinion, the Company maintained, in all material respects, effective internal control over financial reporting as of December 31, 2024, based on criteria established in Internal Control "Integrated Framework (2013)" issued by COSO. We have also audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States) (PCAOB), the consolidated financial statements as of and for the year ended December 31, 2024, of the Company and our report dated February 13, 2025, expressed an unqualified opinion on those consolidated financial statements. Basis for Opinion The Company's management is responsible for maintaining effective internal control over financial reporting and for its assessment of the effectiveness of internal control over financial reporting, included in the accompanying Report of Management on Internal Control over Financial Reporting. Our responsibility is to express an opinion on the Company's internal control over financial reporting based on our audit. We are a public accounting firm registered with the PCAOB and are required to be independent with respect to the Company in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB. We conducted our audit in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether effective internal control over financial reporting was maintained in all material respects. Our audit included obtaining an understanding of internal control over financial reporting, assessing the risk that a material weakness exists, testing and evaluating the design and operating effectiveness of internal control based on the assessed risk, and performing such other procedures as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Definition and Limitations of Internal Control over Financial Reporting A company's internal control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of consolidated financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of consolidated financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the consolidated financial statements. Because of its inherent limitations, internal control over financial reporting may not prevent or detect misstatements. Also, projections of any evaluation of effectiveness to future periods are subject to the risk that controls may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate. /s/ Deloitte & Touche LLP Boston, Massachusetts February 13, 2025 Citizens Financial Group, Inc. | 86 CONSOLIDATED BALANCE SHEETS December 31, (dollars in millions, except par value) 2024 2023 ASSETS: Cash and due from banks \$1,409.1 \$1,794.1 Interest-bearing cash and due from banks \$19,224.1 \$18,344.1 Interest-bearing deposits in banks \$1,635.4 \$1,405.4 Debt securities available for sale, at fair value (including \$152 and \$110 pledged to creditors, respectively) \$2,322.7 \$2,597.7 Debt securities held to maturity (fair value of \$7,540 and \$8,350, respectively, and including \$83 and \$204 pledged to creditors, respectively) \$2,599.4 \$1,844.1 Loans held for sale (includes \$825 and \$676, respectively, measured at fair value) \$(3,858.4) \$779.4 Loans and leases \$139,203.4 \$145,959.4 Less: Allowance for loan and lease losses \$(2,061.2) \$(2,098.9) Net loans and leases \$(1,137.4) \$143.8 Derivative assets \$408.4 \$440.4 Premises and equipment, net \$75.4 \$89.5 Bank-owned life insurance \$3,364.3 \$2,914.1 Goodwill \$1,187.4 \$1,188.4 Other intangible assets \$(416.4) \$157.4 Other assets \$(1,941.1) \$13,594.1 TOTAL ASSETS \$217,521.4 \$221,964.1 LIABILITIES AND STOCKHOLDERS' EQUITY: LIABILITIES: Deposits: Noninterest-bearing \$3,920.4 \$3,107.4 Interest-bearing \$137,856.4 \$140,235.4 TOTAL DEPOSITS \$141,776.8 \$143,342.8 Short-term borrowed funds \$4,505.4 Derivative liabilities \$1,220.4 \$1,562.4 Long-term borrowed funds \$(1,412.4) \$1,467.4 Other liabilities \$(14,870.4) \$4,746.4 TOTAL LIABILITIES \$193,267.4 \$197,622.4 Commitments and Contingencies (refer to Note 19) STOCKHOLDERS' EQUITY: Preferred Stock: \$25.00 par value, 100,000,000 shares authorized; 2,150,000 and 2,050,000 shares issued and outstanding at December 31, 2024 and 2023, respectively \$2,113.2 \$2,014.4 Common stock: \$0.01 par value, 1,000,000,000 shares authorized; 650,068,324 shares issued and 440,543,381 shares outstanding at December 31, 2024 and 647,829,720 shares issued and 466,418,055 shares outstanding at December 31, 2023 \$64.1 \$64.1 Additional paid-in capital \$22,364.2 \$22,250.4 Retained earnings \$10,412.4 \$9,816.4 Treasury stock, at cost, 209,524,943 and 181,411,665 shares at December 31, 2024 and 2023, respectively \$(7,047.5) \$(5,986.6) Accumulated other comprehensive income (loss) \$(3,595.3) \$(3,758.7) TOTAL STOCKHOLDERS' EQUITY \$24,254.4 \$24,342.4 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY \$217,521.4 \$221,964.1 (1) Includes amounts in consolidated VIEs. See Note 11 for additional information. (2) Includes only collateral pledged by the Company where counterparties have the right to sell or pledge the collateral. (3) See Note 1 for information regarding updates to the Consolidated Balance Sheets during 2024. (4) Excludes MSRs, which are reported in Other assets. The accompanying Notes to Consolidated Financial Statements are an integral part of these statements. Citizens Financial Group, Inc. | 87 CONSOLIDATED STATEMENTS OF OPERATIONS Year Ended December 31, \$ (dollars in millions, except per share data) 2024 2023 2022 INTEREST INCOME: Interest and fees on loans and leases \$7,948.1 \$8,489.4 \$5,968.1 Interest and fees on loans held for sale \$1,774.1 \$1,024.1 Investment securities income \$1,658.1 \$1,162.4 840A Interest-bearing deposits in banks \$503.4 \$415.4 128A Total interest income \$10,186.4 \$10,204.4 7,060A INTEREST EXPENSE: Deposits \$3,825.3 \$3,145.6 651A Short-term borrowed funds \$154.3 \$43.4 33A Long-term borrowed funds \$713.4 \$714.4 374A Total interest expense \$4,553.3 \$3,663.4 1,048A Net interest income \$5,633

[illegible]

quality indicators. For these securities, the Company uses external credit ratings or an internally derived credit rating when no external rating is available. All securities determined to be investment grade at December 31, 2024 AFS debt securities are reviewed for impairment at the individual security level on a quarterly basis, or more frequently if a potential loss triggering event occurs. The initial indicator of impairment for AFS debt securities is a decline in fair value below its amortized cost basis. An impairment loss is recognized for any security that has declined in fair value below its amortized cost basis if management has the intent to sell the security or if it is more likely than not it will be required to sell the security before recovery of its amortized cost basis. Estimating the recovery of the amortized cost basis of a debt security is based on an assessment of the present value of the cash flows expected to be collected, discounted at the security's original effective yield. If the present value of the cash flows is less than the amortized cost basis then impairment equal to the shortfall in cash flows has occurred and the Company must evaluate whether the impairment is attributable to credit-related factors. If credit-related factors exist, a credit-related impairment has occurred regardless of the Company's intent to hold the security until it recovers. The credit-related portion of impairment is recognized as provision expense through the establishment of an allowance for AFS securities, to the extent the allowance does not reduce the carrying value of the AFS security below its current fair value. The remaining non-credit related portion of impairment is recognized in OCI.

Improvement in credit losses in subsequent periods results in a reversal of the allowance for AFS securities and a corresponding decrease to provision expense, to the extent the allowance does not become negative. Accrued interest receivable on AFS debt securities is excluded from the balances used to calculate the allowance for AFS securities. All accrued and uncollected interest is immediately reversed against interest income when it is deemed uncollectible. Citizens Financial Group, Inc. | 98

	The following tables present AFS debt securities with fair values below their respective carrying values, separated by the duration the securities have been in a continuous unrealized loss position:	December 31, 2024	Less than 12 Months	12 Months or Longer	Total (dollars in millions)
Fair ValueGross Unrealized LossesFair ValueGross Unrealized LossesFair ValueGross Unrealized LossesU.S. Treasury and other	\$6,544A (\$109)\$2,544A (\$109)Mortgage-backed securities:Federal agencies and U.S. government sponsored entities	9,560A (265)14,564A (1,883)24,124A (2,148)Collateralized loan obligations	\$6,544A (\$109)\$2,544A (\$109)Mortgage-backed securities:Federal agencies and U.S. government sponsored entities	9,560A (265)14,564A (1,883)24,124A (2,148)Collateralized loan obligations	\$6,544A (\$109)\$2,544A (\$109)Mortgage-backed securities:Federal agencies and U.S. government sponsored entities

citizensfinancialgroup.com

Loans are classified as held for investment when management has the intent and ability to hold the loan for the foreseeable future, or until maturity or payoff. Loans held for investment are reported at the amount of their outstanding principal, net of charge-offs, unearned income, deferred loan origination fees and costs, and unamortized premiums or discounts on purchased loans. Deferred loan origination fees and costs and premiums and discounts on purchased loans are amortized as an adjustment of yield over the life of the loan using the effective interest method. Unamortized amounts that remain when a loan is prepaid or sold are recorded as interest income or gain (loss) on sale, respectively. Credit card receivables include billed and uncollected interest and fees. Interest income on loans is determined using the effective interest method, which calculates periodic interest income at a constant effective yield on the net investment in the loan, providing a constant rate of return over the loan term. Loans accounted for using the fair value option are measured at fair value with corresponding changes reported in mortgage banking fees and capital markets fees, respectively, in the Consolidated Statements of Operations for residential mortgage LHFS and commercial LHFS. Commitment fees for loans that are likely to be drawn down, along with other credit-related fees, are deferred and recognized as an adjustment to the effective interest rate over the loan term. Commitment fees are recognized over the commitment period on a straight-line basis if it is unlikely that a loan will be drawn down and are reported in letter of credit and loan fees in the Consolidated Statements of Operations. Loans and leases are disclosed in portfolio segments and classes. The Company's loan and lease portfolio segments are commercial and retail with the following classes: commercial and industrial, commercial real estate, residential mortgages, home equity, automobile, education and other retail. Citizens Financial Group, Inc. | 97

	The following table presents loans and leases, excluding LHFS:	December 31, 2024	(dollars in millions)
Commercial and industrial	\$42,551A \$44,974A Commercial real estate	27,225A 29,471A Total	\$69,776A 77,645A Residential mortgages

citizensfinancialgroup.com

Loans pledged as collateral for FHFL borrowing capacity, primarily residential mortgages and home equity products, totaled \$37.5 billion and \$36.0 billion at December 31, 2024 and 2023, respectively. Loans pledged as collateral to support the contingent ability to borrow at the FRB discount window, if necessary, were primarily comprised of education, commercial and industrial, and commercial real estate loans, and totaled \$22.9 billion and \$31.9 billion at December 31, 2024 and 2023, respectively. Loans are classified as held for sale when management does not have the intent and ability to hold the loan for the foreseeable future. LHFS for which the fair value option is not elected are carried at the lower of amortized cost or fair value less costs to sell, with any write-downs or subsequent recoveries recognized in other income in the Consolidated Statements of Operations. The Company has elected to account for residential mortgage LHFS and certain commercial LHFS at fair value. See Note 20 for additional information. The following table presents the composition of LHFS:

	December 31, 2024	December 31, 2023	(dollars in millions)
Residential Mortgages(1)	Commercial(2)	Total	Residential Mortgages(1)

citizensfinancialgroup.com

The determination of whether an arrangement is a lease and the related lease classification are made at lease inception. Lease terms predominantly range from three to ten years and may include options to purchase the leased property prior to the end of the lease term. The Company does not have lease agreements that contain both lease and non-lease components. A lessee is evaluated from a credit perspective using the same underwriting standards and procedures for a loan borrower. A lessee is expected to make rental payments based on its cash flows and the viability of its operations. Leases are not typically evaluated as collateral-based transactions and, therefore, the lessee's overall financial strength is the most important credit evaluation factor. Citizens Financial Group, Inc. | 100

The components of the net investment in direct financing and sales-type leases, before ALLL, are presented below: (dollars in millions) December 31, 2024 December 31, 2023 Total future minimum lease rentals \$916A \$942A Estimated residual value of leased equipment (non-guaranteed) 231A 322A Initial direct costs 4A 5A Unearned income (124)(121) Total leases 1,027A \$1,148A Interest income on direct financing and sales-type leases for the years ended December 31, 2024, 2023 and 2022 was \$41 million, \$46A million and \$46A million, respectively, and is reported within interest and fees on loans and leases in the Consolidated Statements of Operations. A maturity analysis of direct financing and sales-type lease receivables at December 31, 2024 is presented below: Year (dollars in millions) 2025 \$241A 2026 198A 2027 177A 2028 126A 2029 68A Thereafter 106A Total undiscounted future minimum lease rentals \$916A NOTE 6 - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES Allowance for Credit Losses A The Company's estimate of expected credit losses in its loan and lease portfolios is recorded in the ACL and considers extensive historical loss experience, including the impact of loss mitigation and restructuring programs that the Company offers to borrowers experiencing financial difficulty, as well as projected loss severity as a result of loan default. The ACL is maintained at a level the Company believes to be appropriate to absorb expected lifetime credit losses over the contractual life of a loan or lease and on unfunded lending commitments. The determination of the ACL is based on periodic evaluation of loan and lease portfolios and unfunded lending commitments that are not unconditionally cancellable. A number of relevant underlying factors, including key assumptions and the evaluation of quantitative and qualitative information, are considered. Key assumptions used in the ACL measurement process include the use of a two-year reasonable and supportable economic forecast period followed by a one-year reversion period to historical credit loss information. The evaluation of quantitative and qualitative information is performed by assessing groups of assets that share similar risk characteristics and certain individual loans and leases that do not share similar risk characteristics with the collective group. Loans are generally grouped by product type and are assessed for credit losses using econometric models. The quantitative evaluation of the adequacy of the ACL utilizes a single economic forecast as its foundation and is primarily based on econometric models that use known or estimated data as of the balance sheet date and forecasted data over the reasonable and supportable period. Known and estimated data include current PD, LGD and EAD for commercial loans, timing and amount of expected draws for unfunded lending commitments, and FICO, LTV, and term for retail loans. The mix and level of loan balances, delinquency levels, assigned risk ratings, previous loss experience, current business conditions, amount and timing of expected future cash flows, and factors specific to commercial credits such as competition, business and management performance are also considered. Forward-looking economic assumptions include real GDP, unemployment rate, interest rate curve, and changes in collateral values. This data is accumulated to estimate expected credit losses over the contractual life of the loans and leases, adjusted for expected prepayments. Historical information, such as financial statements for commercial customers or consumer credit ratings, may not be as relevant in estimating future expected losses as forecasted inputs to the models during volatile economic time periods. Citizens Financial Group, Inc. | 101

The ACL may also be affected by a variety of qualitative factors that the Company considers that are not measured in the statistical procedures including uncertainty related to economic forecasts, loan growth, backtesting results, regional geographic concentrations, credit underwriting policy exceptions, regulatory and audit findings, and peer comparisons. The qualitative allowance is further affected by sensitivity analysis for certain industry sectors or loan classes, including CRE office. The measurement process results in specific or pooled allowances for loans, leases and unfunded lending commitments, and qualitative allowances that are determined and applied across the portfolio. Certain loan portfolios don't require an econometric model to calculate expected credit losses. Approaches that are less data intensive and non-modeled are utilized to estimate credit losses for these portfolios, as they are considered more efficient and practical for portfolios that have outstanding balances that are not material (e.g., runoff or closed portfolios, new products or products that are not significant to the Company's overall credit risk exposure). Loans and leases that do not share similar risk characteristics are individually assessed for expected credit losses. Nonaccrual commercial and industrial, and commercial real estate loans with an outstanding balance of \$5A million or greater are assessed on an individual basis. Generally, measurement of the ACL on an individual loan or lease is the present value of its future cash flows or the fair value of its underlying collateral, if the loan or lease is collateral dependent. A loan is considered to be collateral dependent when repayment of the loan is expected to be provided substantially through the operation or sale of the underlying collateral, rather than by cash flows from the borrower's operations, income or other resources. Generally, this occurs when cash flows to repay the loan from all other available sources, including guarantors, are expected to be no more than nominal. Loans that are deemed to be collateral dependent are written down to fair value, less costs to sell, as of the evaluation date and are reassessed each subsequent period, which may result in an increase or decrease to the ACL based on the corresponding change in the fair value of the collateral during the period. Any decrease to the ACL would be limited to the amount previously written off for a given loan or lease. Collateral values for residential mortgage and home equity loans are based on appraisals, which are updated every 90 days at a minimum, less estimated costs to sell. At December 31, 2024 and 2023, the Company had collateral-dependent residential mortgage and home equity loans totaling \$372 million and \$556 million, respectively. The amortized cost basis of mortgage loans collateralized by residential real estate for which formal foreclosure proceedings were in-process was \$295 million and \$336 million as of December 31, 2024 and 2023, respectively. Commercial loans are secured by various types of collateral, including real estate, inventory, equipment, accounts receivable, securities and cash, among others. Collateral values are generally based on appraisals for commercial real estate loans, which are updated based on management judgment on a case-by-case basis. At December 31, 2024 and 2023, the Company had collateral-dependent commercial loans totaling \$607 million and \$233 million, respectively. Expected recoveries are considered in management's estimate of the ACL and may result in a reduction to the ACL balance. A negative ACL for a collateral dependent loan exists if the fair value of the collateral increases in a subsequent reporting period and cannot exceed the total amount previously charged off. Accrued interest receivable on loans and leases is excluded from asset balances used to calculate the ACL. The Company estimates expected credit losses associated with off-balance sheet financial instruments such as standby letters of credit, financial guarantees and unfunded loan commitments that are not unconditionally cancellable. Off-balance sheet financial instruments are subject to individual reviews and are analyzed and segregated by risk according to the Company's internal risk rating scale. These risk classifications, in conjunction with historical loss experience, current and future economic conditions, timing and amount of expected draws, and performance trends within specific portfolio segments, are considered to estimate the allowance for unfunded lending commitments. The Company does not recognize a reserve for future draws from credit lines that are unconditionally cancellable (e.g., credit cards). The ALLL and the allowance for unfunded lending commitments are reported in the allowance for loan and lease losses and other liabilities, respectively, in the Consolidated Balance Sheets. The provision for credit losses related to loan and lease portfolios and unfunded lending commitments is reported in provision (benefit) for credit losses in the Consolidated Statements of Operations. Citizens Financial Group, Inc. | 102

Loan Charge-Offs Commercial loans are charged-off when available information indicates that a loan, or portion thereof, is determined to be uncollectible. The determination of whether to recognize a charge-off involves many factors, including the prioritization of the Company's claim in bankruptcy, workout/restructuring expectations of the loan and valuation of the borrower's equity or loan collateral. Retail loans are generally charged-off or written down to the net realizable value of the underlying collateral, with an offset to the ALLL, upon reaching specified stages of delinquency in accordance with standards established by the FFIEC. Residential real estate, credit card and unsecured open-end loans are generally charged-off in the month when the account becomes 180 days past due. Auto, education and unsecured closed-end loans are generally charged-off in the month when the account becomes 120 days past due. Certain retail loans will be charged-off or written down to their net realizable value earlier in the following circumstances: a) FDMs that are determined to be collateral dependent; b) Loans to borrowers who have experienced an event (e.g., bankruptcy) that suggests a loss is either known or highly certain; c) Residential real estate and auto loans are written down to fair value less costs to sell within 60 days of receiving notification of the bankruptcy filing, unless repayment is likely to occur, or when the loan subsequently becomes 60 days past due; d) Credit card loans are fully charged-off within 60 days of receiving notification of the bankruptcy filing or other event; e) Education loans are generally charged-off when the loan becomes 60 days past due after receiving notification of a bankruptcy; f) Auto loans are written down to fair value less costs to sell upon repossession of the collateral. The following table presents a summary of changes in the ACL for the year ended December 31, 2024: Year ended December 31, 2024 (dollars in millions) Commercial Retail Total Allowance for loan and lease losses, beginning of period 1,250A \$484A \$2,098A Charge-offs (419)(504)(923) Recoveries 433A 134A 177A Net charge-offs (376)(370)(746) Provision expense (benefit) for loans and leases

[illegible]

[illegible]

non-cancelable lease term. In instances where the lease does not specify an implicit rate, the Company utilizes an incremental borrowing rate based on information available at the lease commencement date to determine the present value of the lease payments. The Company evaluates right-of-use assets for impairment when events or changes in circumstances indicate that the carrying value of the asset may not be recoverable. The Company leases both equipment and real estate, including office and branch space, in the normal course of business. Lease terms predominantly range from one year to fifteen years and may include options to extend the lease, terminate the lease, or purchase the underlying asset at the end of the lease. Certain lease agreements include rental payments based on an index or are adjusted periodically for inflation. Lease components are accounted for as a single lease component when lease agreements contain lease and non-lease components and for certain real estate leases. Leases with an initial term of 12 months or less are not recorded in the Company's Consolidated Balance Sheets and are recognized in occupancy expense in the Company's Consolidated Statements of Operations on a straight-line basis over the lease term. The Company may also enter into subleases with third parties for certain leased real estate properties that are no longer occupied. Citizens Financial Group, Inc. | 118 The components of operating lease cost are presented below. Year Ended December 31, (dollars in millions) 2024 2023 2022 Operating lease cost \$220.4 \$221.6 \$216.4 Short-term lease cost \$3.2 \$2.4 \$2.4 Variable lease cost \$5.4 \$5.7 \$5.1 Sublease income (5)(1) (1) Total \$223.4 \$227.4 \$224.4 Operating lease cost is recognized on a straight-line basis over the lease term and is recorded in occupancy and equipment and software in the Consolidated Statements of Operations. Supplemental information related to the Company's operating lease arrangements is presented in the tables below: (dollars in millions) December 31, 2024 December 31, 2023 Affected Line Item in Consolidated Balance Sheets Operating lease right-of-use assets \$869.4 \$885.4 Other assets Operating lease liabilities \$956.4 \$977.4 Other liabilities Weighted average remaining lease term (years) 7.77 7.76 Weighted average discount rate 3.51% 3.10% Year Ended December 31, (dollars in millions) 2024 2023 2022 Cash paid for amounts included in measurement of liabilities: Operating cash flows from operating leases \$233.4 \$232.4 \$219.4 Supplemental non-cash information on lease liabilities arising from obtaining right-of-use assets: Right-of-use assets in exchange for new operating lease liabilities \$44.4 \$44.4 \$40.8 Lease liabilities maturing under non-cancelable operating leases are presented below as of December 31, 2024. Year (dollars in millions) 2025 \$204.4 2026 \$193.4 2027 \$171.4 2028 \$140.4 2029 \$108.4 Thereafter \$67.4 Total lease payments 1,083.4 Less: Interest 127.4 Present value of lease liabilities \$956.4 Citizens as Lessor Operating lease assets where Citizens was the lessor totaled \$165 million and \$254 million as of December 31, 2024 and 2023, respectively. Operating lease rental income associated with these assets is recognized in other income in the Consolidated Statements of Operations on a straight-line basis over the lease term. Depreciation expense associated with operating lease assets is recorded on a straight-line basis over their estimated useful life and is included in other operating expense in the Consolidated Statements of Operations. Operating lease assets are reviewed for impairment on a periodic basis, with an impairment loss recognized in other operating expense if the carrying amount of the leased asset exceeds its fair value and is not recoverable. The carrying amount of a leased asset is not recoverable if its carrying value exceeds the sum of the undiscounted cash flows expected to result from the lease payments and the estimated residual value of the asset. For more information on direct finance and sales-type leases where Citizens is the lessor, see Note 5. Citizens Financial Group, Inc. | 119 NOTE 10 - GOODWILL AND INTANGIBLE ASSETS Goodwill is the purchase premium associated with the acquisition of a business and is assigned to the Company's reporting units at the acquisition date. A reporting unit is a business operating segment or a component of a business operating segment. The Company has identified and assigned goodwill to two reporting units, Consumer Banking and Commercial Banking, based upon reviews of the structure of the Company's executive team and supporting functions, resource allocations and financial reporting processes. Goodwill no longer retains its association with a particular acquisition once assigned to a reporting unit, and all of the activities within a reporting unit, whether acquired or organically grown, are available to support the value of the goodwill. Goodwill is subject to an annual impairment test and not amortized. Goodwill is reviewed for impairment annually as of October 1st and in interim periods when events or changes indicate the carrying value of one or more reporting units may not be recoverable. The Company has the option to perform a qualitative assessment of goodwill to determine whether it is more likely than not that the fair value of each reporting unit is less than the carrying value. If it is more likely than not that the fair value exceeds the carrying value, then no further testing is necessary; otherwise, a quantitative assessment of goodwill must be performed. The Company may elect to bypass the qualitative assessment and perform a quantitative assessment, which is used to identify potential impairment and involves comparing each reporting unit's fair value to its carrying value, including goodwill. If the fair value of a reporting unit exceeds its carrying value inclusive of goodwill, applicable goodwill is deemed not to be impaired. If the carrying value of the reporting unit inclusive of goodwill exceeds fair value, an impairment loss is recognized for the excess, establishing a new basis in the goodwill, and cannot exceed the amount of goodwill assigned to the reporting unit. Subsequent reversal of goodwill impairment losses is not permitted. The fair value of the Company's reporting units is determined using a combination of income and market-based approaches. The Company relies on several assumptions to estimate the fair value of its reporting units under the income-based approach including discount rate, projected loan losses, income tax and capital retention rates. The Company performed a quantitative goodwill impairment assessment during the year ended December 31, 2024 as part of its annual impairment assessment. Based on this quantitative assessment, the Company concluded that the estimated fair value of the Consumer Banking and Commercial Banking reporting units exceeded their carrying value; therefore, the Company determined that there was no impairment to the carrying value of its goodwill as of December 31, 2024. Changes in the carrying value of goodwill for the years ended December 31, 2024 and 2023 are presented below. (dollars in millions) Consumer Banking Commercial Banking Total Balance at December 31, 2022 \$2,673.4 \$5,500.4 \$8,173.4 Business acquisitions \$5.4 10.4 15.4 Balance at December 31, 2023 \$2,678.4 \$5,510.4 \$8,188.4 Divestitures \$(1)(1) Balance at December 31, 2024 \$2,678.4 \$5,509.4 \$8,187.4 Accumulated impairment losses related to the Consumer Banking and Commercial Banking reporting units totaled \$5.9 billion and \$50 million, respectively, at December 31, 2024 and 2023. No impairment was recorded for the years ended December 31, 2024, 2023 or 2022. Other Intangibles Other intangible assets are recognized separately from goodwill if the asset arises as a result of contractual rights or if the asset is capable of being separated and sold, transferred or exchanged. These assets are amortized on a straight-line basis with the exception of core deposits, which are amortized using an accelerated methodology, and are subject to an annual impairment evaluation. Amortization expense is recorded in other operating expense in the Consolidated Statements of Operations. Citizens Financial Group, Inc. | 120 A summary of the carrying value of intangible assets is presented below. December 31, 2024 December 31, 2023 (dollars in millions) Amortizable Lives (years) Gross Accumulated Amortization Net Gross Accumulated Amortization Net Core deposits 10 \$144.4 \$66.4 \$78.4 \$144.4 \$44.4 \$100.4 Acquired technology 5 - 23.4 22.4 1.4 23.4 21.4 2.4 Acquired relationships 2 - 155.2 31.4 21.4 52.4 26.4 26.4 Naming Rights 5 - 103.4 16.4 17.4 33.4 12.4 10.4 Other 2 - 84.2 13.4 29.4 18.4 10.4 8.4 Total \$294.4 \$148.4 \$146.4 \$270.4 \$113.4 \$157.4 As of December 31, 2024, all of the Company's intangible assets are subject to amortization. Amortization expense recognized on intangible assets was \$35 million, \$42 million and \$41 million for the years ended December 31, 2024, 2023 and 2022, respectively. The Company's projection of amortization expense is based on balances as of December 31, 2024. Future amortization expense may vary from these projections. Estimated intangible asset amortization expense for the next five years is as follows: Year (dollars in millions) 2025 \$33.4 2026 \$30.4 2027 \$26.4 2028 \$18.4 2029 \$9.4 NOTE 11 - VARIABLE INTEREST ENTITIES The Company, in the normal course of business, engages in a variety of activities with entities that are considered VIEs, as defined by GAAP, with its variable interest arising from contractual, ownership or other monetary interests in the entity. A VIE typically does not have sufficient equity at risk to finance its activities without additional subordinated financial support from other parties. The Company is the primary beneficiary of a VIE, and must consolidate it, if its variable interest provides it with the power to direct the activities that significantly impact the VIE and it has the right to receive benefits, or the obligation to absorb losses, that could potentially be significant to the VIE. Both qualitative and quantitative factors are considered regarding the nature, size and form of involvement with the VIE to determine whether or not a variable interest held is significant to the VIE. The Company assesses whether or not it is the primary beneficiary of a VIE on an ongoing basis. Transfers of financial assets in which the Company has not surrendered control over the transferred assets are accounted for as a secured borrowing with a pledge of collateral. Control is generally considered surrendered when 1) the transferred assets are legally isolated from the Company and its creditors, even in bankruptcy, 2) the transferee has the right to pledge or exchange the transferred assets it received, with no condition that constrains the transferee from taking advantage of this right or that provides more than a trivial benefit to the Company, and 3) the Company does not maintain effective control over the transferred financial assets. Judgment is required to assess whether the Company maintains effective control over transferred financial assets. Citizens Financial Group, Inc. | 121 Consolidated VIEs The Company has consolidated VIEs related to secured borrowings collateralized by auto loans. The following table summarizes the carrying amount of assets and liabilities for the Company's consolidated VIEs: (dollars in millions) December 31, 2024 December 31, 2023 Assets: Cash and due from banks \$4.4 \$13.4 Interest-bearing deposits in banks 209.4 106.4 Net loans and leases 3,843.4 3,194.4 Other assets 21.4 14.4 Total assets \$4,074.4 \$3,327.4 Liabilities: Long-term borrowed funds \$3,375.4 \$2,692.4 Other liabilities \$8.4 8.4 Total liabilities \$3,383.4 \$2,700.4 Secured Borrowings The Company utilizes a portion of its auto loan portfolio to support certain secured borrowing arrangements, which provide a source of funding for the Company and involves the transfer of auto loans to bankruptcy remote special purpose entities (the SPEs). These SPEs then issue asset-backed notes to third parties collateralized by the transferred loans. The Company holds certain residual interests in the loans and, therefore, has a right to receive benefits or the obligation to absorb losses that could potentially be significant to the SPEs. In addition, the Company retains servicing for the transferred loans and, therefore, holds the power to direct significant activities that impact the economic performance of the SPEs. As a result, the Company concluded that it is the primary beneficiary of these SPEs and, accordingly, consolidates these VIEs. The assets of a particular VIE are the primary source of funds to settle its obligations. Creditors of these VIEs do not have recourse to the general credit of the Company. The performance of the loans transferred to the SPEs is the most significant driver impacting the economic performance of the VIEs. Unconsolidated VIEs The Company is involved with various VIEs that are not consolidated, including lending to special purpose entities, investments in asset-backed securities and investments in entities that sponsor affordable housing, renewable energy and economic development projects. The Company's maximum exposure to loss resulting from its involvement with these entities is limited to the balance sheet carrying amount of its investments, unfunded commitments, and the outstanding principal balance of loans to special purpose entities. A summary of these investments is presented below: December 31, (dollars in millions) 2024 2023 Lending to special purpose entities included in loans and leases \$4,215.4 \$4,760.4 LIHTC investments included in other assets \$2,631.4 2,444.4 LIHTC unfunded commitments included in other liabilities 1,109.4 1,025.4 Asset-backed investments included in HTM securities 412.4 488.4 Renewable energy investments included in other assets 269.4 314.4 NMTC investments included in other assets 2.4 3.4 Lending to Special Purpose Entities The Company provides lending facilities to third-party sponsored special purpose entities. The sponsor for each respective entity has the power to direct how proceeds from the Company are utilized and maintains responsibility for any associated servicing commitments. Therefore, the Company is not the primary beneficiary of these entities and, accordingly, does not consolidate these VIEs. As of December 31, 2024 and 2023, the lending facilities had undrawn commitments to extend credit of \$2.8 billion and \$2.7 billion, respectively. For more information on commitments to extend credit see Note 19. Citizens Financial Group, Inc. | 122 Asset-backed securities The Company's investments in asset-backed securities are collateralized by education loans sold to a third-party sponsored VIE. The Company acts as the primary servicer for the sold loans and receives a servicing fee. A third-party servicer is responsible for all loans that become significantly delinquent. The Company's investments in asset-backed securities, as well as the primary servicing fee, are considered variable interests in the VIE since some of the losses of the VIE could be absorbed by the Company's interest in the asset-backed securities or the primary servicing fee. However, the Company does not control the determination of the assets purchased by the VIE and the servicing activities on significantly delinquent loans. Since these activities significantly impact the economic performance of the VIE, the Company has concluded that it is not the primary beneficiary of this VIE and, accordingly, does not consolidate the VIE. Low Income Housing Tax Credit Partnerships The purpose of the Company's LIHTC investments is to assist in achieving the goals of the CRA and to earn an adequate return of capital. LIHTC partnerships are managed by unrelated general partners that have the power to direct the activities which most significantly affect the performance of the partnerships. Therefore, the Company is not the primary beneficiary of these partnerships and, accordingly, does not consolidate these VIEs. Renewable Energy Entities The Company's investments in certain renewable energy entities provide benefits from government incentives and other tax attributes (e.g., tax depreciation). As a tax equity investor, the Company does not have the power to direct the activities which most significantly affect the performance of these entities. Therefore, the Company is not the primary beneficiary of these entities and, accordingly, does not consolidate these VIEs. Contingent commitments related to the Company's renewable energy investments were \$49 million at December 31, 2024, and are expected to be paid in varying amounts through 2027. These payments are contingent upon the level of electricity production attained by the renewable energy entity relative to its targeted threshold and changes in the production tax credit rates set by the Internal Revenue Service. New Markets Tax Credit Program The Company participates in the NMTC program which provides a tax incentive for private sector investment into economic development projects and businesses located in low-income communities. The Company's investments in entities that sponsor economic development projects provide income tax credits to offset federal taxable income over a specified period of time. Independent third parties manage these entities and have the power to direct the activities which most significantly affect their performance. Therefore, the Company is not the primary beneficiary of these entities and does not consolidate these VIEs as a result. The Company applies the proportional amortization method to account for its LIHTC, renewable energy and NMTC investments. Under the proportional amortization method, the Company applies a practical expedient for its LIHTC and NMTC investments and amortizes the initial cost of qualifying investments in proportion to the income tax credits received in the current period as compared to the total income tax credits expected to be received over the life of the investment. For renewable energy investments, the Company amortizes the initial cost of qualifying investments in proportion to the income tax credits and other income tax benefits received in the current period as compared to the total income tax credits and other income tax benefits expected to be received over the life of the investment. The net amortization and income tax credits and other income tax benefits received are included as a component of income tax expense (benefit). Citizens Financial Group, Inc. | 123 The following table summarizes the impact to the Consolidated Statements of Operations relative to the Company's tax credit programs for which it has elected to apply the proportional amortization method of accounting: Year Ended December 31, (dollars in millions) 2024 2023 2022 Tax credits recognized \$379.4 \$334.4 \$236.4 Other tax benefits recognized \$93.4 71.4 59.4 Amortization (363)(320)(247) Net benefit (expense) included in income tax expense 109.4 85.4 48.4 Other income 4.4 5.4 \$(1) Allocated income (loss) on investments (12)(10)(4) Net benefit (expense) included in noninterest income (8)(5)(4) Net benefit (expense) included in the Consolidated Statements of Operations (1)(10) \$80.4 \$48.4 (1) Includes the impact of tax credit investments when the election to apply the proportional amortization method was in effect during the periods presented. For 2024 and 2023, this includes LIHTC, renewable energy and NMTC investments, and for 2022, includes LIHTC investments. The Company did not recognize impairment losses resulting from the forfeiture or ineligibility of income tax credits or other circumstances during the years ended December 31, 2024, 2023 and 2022. NOTE 12 - DEPOSITS The following table presents the major components of deposits: December 31, (dollars in millions) 2024 2023 2022 Noninterest-bearing demand \$36,920.4 \$37,107.4 Money market \$5,321.4 53,812.4 Checking with interest \$33,246.4 31,876.4 Savings 25,976.4 27,983.4 Time 23,313.4 26,564.4 Total deposits 174,776.4 \$177,342.4 The following table presents the maturity distribution of time deposits by year as of December 31, 2024: Year (dollars in millions) 2025 \$22,935.4 2026 \$241.4 2027 \$1.4 2028 \$36.4 2029 \$26.4 2030 and thereafter \$4.4 Total \$23,313.4 The following table presents the remaining maturities of time deposits with a denomination of \$250,000 or more as of December 31, 2024: (dollars in millions) Three months or less \$2,763.4 After three months through six months \$2,339.4 After six months through twelve months 1,430.4 After twelve months 50.4 Total time deposits \$6,582.4 Citizens Financial Group, Inc. | 124 NOTE 13 - BORROWED FUNDS Short-term borrowed funds The following table presents a summary of the Company's short-term borrowed funds: As of December 31, (dollars in millions) 2024 2023 Other short-term borrowed funds \$4.4 \$505.4 Total short-term borrowed funds \$4.4 \$505.4 Long-term borrowed funds The following table presents a summary of the Company's long-term borrowed funds: December 31, (dollars in millions) 2024 2023 Parent Company: 3.750% fixed-rate subordinated debt, due July 2024 \$4.4 \$90.4 4.023% fixed-rate subordinated debt, due October 2024 \$17.4 3.501% fixed-rate subordinated debt, due August 2025 133.4 4.300% fixed-rate subordinated debt, due December 2025 336.4 2.850% fixed-rate senior unsecured notes, due July 2026 499.4 499.4 5.841% fixed/floating-rate senior unsecured notes, due January 2030 1,245.4 \$2.500% fixed-rate senior unsecured notes, due February 2030 299.4 298.4 3.250% fixed-rate senior unsecured notes, due April 2030 747.4 746.4 3.750% fixed-rate reset subordinated debt, due February 2031 69.4 69.4 4.300% fixed-rate reset subordinated debt, due February 2031 135.4 135.4 4.350% fixed-rate reset subordinated debt, due February 2031 60.4 5.718% fixed/floating-rate senior unsecured notes, due July 2032 1,243.4 \$2.638% fixed-rate subordinated debt, due September 2032 570.4 563.4 6.645% fixed/floating-rate senior unsecured notes, due April 2035 745.4 \$2.561% fixed-rate reset subordinated debt, due May 2037 398.4 398.4 CBNA's Global Note Program: 2.250% senior unsecured notes, due April 2025 750.4 749.4 4.119% fixed/floating-rate senior unsecured notes, due

May 2025(1)â€”A 649A 6.064% fixed/floating-rate senior unsecured notes, due October 2025(2)â€”A 599A 5.284% fixed/floating-rate senior unsecured notes, due January 2026350A 349A 3.750% senior unsecured notes, due February 2026492A 483A 4.575% fixed/floating-rate senior unsecured notes, due August 202798A 798A Additional Borrowings by CBNA and Other Subsidiaries:Federal Home Loan Bank advances, 3.243% weighted average rate, due through 2043(3)53A 3,786A Secured borrowings, 5.690% weighted average rate, due through 2031(3)(4)3,461A 2,692A Other18A 18A Total long-term borrowed funds\$12,401A \$13,467A (1) Notes were redeemed on May 23, 2024.(2) Notes were redeemed on October 24, 2024.(3) Rate disclosed reflects the weighted average rate as of December 31, 2024.(4) Collateralized by loans. See Note 11 for additional information.At December 31, 2024, the Companyâ€™s long-term borrowed funds include principal balances of \$12.5 billion, unamortized debt issuance costs and discounts of \$85 million, and hedging basis adjustments of (\$8) million. At December 31, 2023, the Companyâ€™s long-term borrowed funds include principal balances of \$13.6 billion, unamortized debt issuance costs and discounts of \$74 million, and hedging basis adjustments of (\$17) million. See Note 14 for further information about the Companyâ€™s hedging of certain long-term borrowed funds.Citizens Financial Group, Inc. | 125Advances, lines of credit and letters of credit from the FHLB are collateralized primarily by residential mortgages and home equity products sufficient to satisfy the collateral maintenance level established by the FHLB. The utilized FHLB borrowing capacity, primarily for advances and letters of credit, was \$4.6 billion and \$9.2 billion at December 31, 2024 and 2023, respectively. The Companyâ€™s available FHLB borrowing capacity was \$21.1 billion and \$15.9 billion at December 31, 2024 and 2023, respectively. The Company can also borrow from the FRB discount window to meet short-term liquidity requirements. Collateral, including certain loans, is pledged to support this borrowing capacity. At December 31, 2024, the Companyâ€™s unused secured borrowing capacity was approximately \$74.0 billion, which includes unencumbered securities, FHLB borrowing capacity, and FRB discount window capacity. The following table presents a summary of maturities for the Companyâ€™s long-term borrowed funds at December 31, 2024.(dollars in millions)Parent CompanyCBNA and Other SubsidiariesConsolidated Year2025\$470A \$876A \$1,346A 2026\$499A 1,902A 2,401A 2027\$â€”A 4A 4A 2028\$â€”A 2,700A 2,700A 2029\$â€”A 1A 1A 2030 and thereafter\$5,10A 439A 5,949A Total\$6,479A \$5,922A \$12,401A NOTE 14 - DERIVATIVES In the normal course of business, the Company enters into derivative transactions to meet the financing and hedging needs of its customers and reduce its own exposure to fluctuations in interest rates and foreign currency exchange rates. These transactions include interest rate swap contracts, interest rate options, foreign exchange contracts, residential loan commitment rate locks, interest rate future contracts, swaptions, certain commodities, forward commitments to sell TBAs, forward sale contracts and purchase options. The Company does not use derivatives for speculative purposes.The Companyâ€™s derivative instruments are reported at fair value in the Consolidated Balance Sheets as derivative assets and derivative liabilities. Certain derivatives are cleared through central clearing houses. Cleared derivatives represent contracts executed bilaterally with counterparties in the OTC market that are novated to central clearing houses that become our counterparty. OTC-cleared derivative instruments are typically settled in cash each day based on their value from the previous day. Information regarding the valuation methodology and inputs used to estimate the fair value of the Companyâ€™s derivative instruments is described in Note 20.Derivative assets and liabilities are netted by counterparty in the Consolidated Balance Sheets if a â€œright of setoffâ€ is established in a master netting agreement between the Company and the counterparty. This netted derivative asset or liability position is also netted against the fair value of any cash collateral that is pledged or received in accordance with a master netting agreement.Citizens Financial Group, Inc. | 126The following table presents derivative instruments included in the Consolidated Balance Sheets:December 31, 2024December 31, 2023(dollars in millions)Notional AmountDerivative AssetsDerivative LiabilitiesNotional AmountDerivative AssetsDerivative LiabilitiesDerivatives designated as hedging instruments:Interest rate contracts\$69,077A \$402A \$5A \$86,895A \$173A \$44A Derivatives not designated as hedging instruments:Interest rate contracts171,193A 160A 905A 185,993A 291A 1,105A Foreign exchange contracts34,749A 472A 411A 32,528A 434A 378A Commodities contracts1,136A 429A 379A 1,251A 685A 640A TBA contracts2,714A 10A 8A 2,337A 3A 16A Other contracts\$15A 3A 2A \$49A 7A â€”A Total derivatives not designated as hedging instruments201,407A 1,074A 1,705A 222,658A 1,420A 2,139A Total gross derivatives279,484A 1,476A 1,710A 309,553A 1,593A 2,183A Less: Gross amounts offset in the Consolidated Balance Sheets(1)(391)(391)(471)(471)Less: Cash collateral applied(1)(677)(99)(682)(150)Total net derivatives presented in the Consolidated Balance Sheets\$408A \$1,220A \$440A \$1,562A (1) Amounts represent the impact of enforceable master netting agreements that allow the Company to net settle positive and negative positions, as well as collateral paid and received.The Companyâ€™s derivative transactions are internally divided into three sub-groups: institutional, customer facilitation and residential loan. Certain derivative transactions within these sub-groups are designated as fair value or cash flow hedges, as described below:Derivatives Designated As Hedging InstrumentsThe Companyâ€™s institutional derivatives qualify for hedge accounting treatment. The net interest accruals on interest rate swaps designated in a fair value or cash flow hedge relationship are treated as an adjustment to interest income or interest expense of the item being hedged. All hedging relationships are formally documented at inception, as well as risk management objectives and strategies for undertaking various accounting hedges. In addition, the effectiveness of hedge relationships is monitored during the duration of the hedge period. The methods utilized to assess hedge effectiveness vary based on the hedge relationship and each relationship is monitored to ensure that managementâ€™s initial intent continues to be satisfied. Hedge accounting treatment is discontinued when the derivative is terminated or when it is determined that a derivative is not expected to be, or has ceased to be, effective as a hedge. Changes in the fair value of a derivative are reflected in earnings after termination of the hedge relationship.Fair Value HedgesIn a fair value hedge, changes in the fair value of both the derivative instrument and the hedged asset or liability attributable to the risk being hedged are recognized in the same income statement line item in the Consolidated Statements of Operations when the changes in fair value occur. At December 31, 2024 and 2023, the Company has designated \$4.7 billion and \$4.0 billion, respectively, of interest rate swaps as fair value hedges of its fixed-rate prepayable AFS securities using the portfolio layer method. This approach allows the Company to designate as the hedged item a stated amount of the assets that are not expected to be affected by prepayments, defaults and other factors affecting the timing and amount of cash flows. The Company has also entered into fair value hedges to manage interest rate risk within its nonprepayable fixed-rate AFS securities and long-term borrowed funds portfolios. Citizens Financial Group, Inc. | 127The following table presents the effect of fair value hedges on the Consolidated Statements of Operations and the respective line items affected for each hedged item:Location and Amount of Gains (Losses) RecognizedInterest IncomeInterest Expense(dollars in millions)Loans Held for SaleInvestment SecuritiesLong-Term Borrowed FundsYear Ended December 31, 2024Gains (losses) on fair value hedges recognized on:Hedged items\$â€”A (\$142)(8)Derivativesâ€”A 147A 8A Amounts related to interest settlements on derivativesâ€”A 107A (14)Total net interest income recognized on fair value hedges\$â€”A 112A (\$14)Year Ended December 31, 2023Gains (losses) on fair value hedges recognized on:Hedged items\$â€”A \$50A (\$10)Derivativesâ€”A (48)(10A Amounts related to interest settlements on derivativesâ€”A 10A (16)Total net interest income recognized on fair value hedges\$â€”A 112A (\$16)Year Ended December 31, 2022Gains (losses) on fair value hedges recognized on:Hedged items(\$13)(29)\$68A Derivatives13A 29A (69)Amounts related to interest settlements on derivativesâ€”A (3)12A Total net interest income recognized on fair value hedges\$â€”A (\$3)\$11A The following table reflects amounts recorded in the Consolidated Balance Sheets related to cumulative basis adjustments for fair value hedges:â€”A â€”A December 31, 2024December 31, 2023(dollars in millions)Debt securities available for sale(1)Long-term borrowed fundsDebt securities available for sale(1)Long-term borrowed fundsDebt securities available for sale(1)Long-term borrowed fundsCarrying amount of hedged assets(2)\$9,557A \$7,253A â€”A Carrying amount of hedged liabilitiesâ€”A 491A â€”A 483A Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items(97)(8)60A (17)(1) Includes the amortized cost basis of closed portfolios used to designate hedging relationships under the portfolio layer method. The hedged item is a layer of the closed portfolio which is expected to be remaining at the end of the hedging relationship. As of December 31, 2024 and 2023, the amortized cost basis of the closed portfolios used in these hedging relationships was \$6.4 billion and \$5.9 billion, respectively, including associated cumulative basis adjustments of \$(75) million and \$39 million, respectively. The amount of the designated hedging instruments was \$4.7 billion and \$4.0 billion at December 31, 2024 and 2023, respectively.(2) Carrying amount represents amortized cost. Cash Flow HedgesIn a cash flow hedge the entire change in the fair value of the interest rate swap included in the assessment of hedge effectiveness is initially recorded in OCI and is subsequently reclassified from AOCI into earnings in the period during which the hedged item affects earnings. The Company has entered into interest rate swap agreements designed to hedge a portion of its floating-rate assets and liabilities. All of these swaps are deemed highly effective cash flow hedges. From time to time, the Company may also enter into certain interest rate option agreements that utilize interest rate floors and/or caps. Option premiums paid and received are excluded from the assessment of hedge effectiveness and are amortized over the life of the instruments.Citizens Financial Group, Inc. | 128The following table presents the pre-tax net gains (losses) recorded in the Consolidated Statements of Operations and in the Consolidated Statements of Comprehensive Income related to derivative instruments designated as cash flow hedges:Year Ended December 31, (dollars in millions)202420232022Pre-tax net gains (losses) recognized in OCI(\$725)(145)(1,806)Pre-tax net gains (losses) reclassified from AOCI into interest income(945)(596)(111)Pre-tax net gains (losses) reclassified from AOCI into interest expense(1)â€”A (4)Using the December 31, 2024 interest rate curve, the Company estimates that \$718 million in pre-tax net losses related to cash flow hedge strategies will be reclassified from AOCI to net interest income over the next 12 months. These losses could differ from amounts recognized due to changes in interest rates, hedge de-designations or the addition of other hedges after December 31, 2024.Derivatives Not Designated as Hedging InstrumentsThe Company offers derivatives to customers in connection with their risk management needs consisting primarily of interest rate, foreign exchange and commodity contracts. Market risk exposure from customer transactions is primarily managed by entering into a variety of hedging transactions with third-party dealers. Gains and losses on customer-related derivatives are reported in foreign exchange and derivatives products in the Consolidated Statements of Operations.Residential mortgage loans that will be sold in the secondary market and the related loan commitments, which are considered derivatives, are accounted for at fair value. Forward contracts to sell mortgage-backed securities are utilized to hedge the fair value of the loans and related commitments. Gains and losses on the loans and related commitments, and the derivatives used to economically hedge them, are reported in mortgage banking fees in the Consolidated Statements of Operations. Residential MSRs are accounted for at fair value. Derivatives utilized to hedge the fair value of residential MSRs include interest rate futures, swaps, options, and forward contracts to purchase mortgage-backed securities. Gains and losses on residential MSRs and the related derivatives are reported in mortgage banking fees in the Consolidated Statements of Operations.The following table presents the effect of economic hedges on noninterest income:Amounts Recognized in Noninterest Income for the Year Ended December 31,Affected Line Item in the Consolidated Statements of Operations(dollars in millions)202420232022Economic hedge type:Customer interest rate contracts(\$773)(505)(\$2,027)Foreign exchange and derivative productsDerivatives hedging interest rate risk805A 551A 2,090A Foreign exchange and derivative productsCustomer foreign exchange contracts(223)94A (180)Foreign exchange and derivative productsDerivatives hedging foreign exchange risk334A 14A 31A Foreign exchange and derivative productsCustomer commodity contracts23A (90)1,121A Foreign exchange and derivative productsDerivatives hedging commodity price risk(7)941A (1,097)Foreign exchange and derivative productsResidential loan commitments(16)(34)(284)Mortgage banking feesDerivatives hedging residential loan commitments and mortgage loans held for sale, at fair value19A 25A 489A Mortgage banking feesDerivative contracts used to hedge residential MSRs(91)(33)(313)Mortgage banking feesTotal\$71A \$153A \$112A Citizens Financial Group, Inc. | 129NOTE 15 - EMPLOYEE BENEFIT PLANS Pension and Other Postretirement PlansThe Company maintains a non-contributory pension plan (the â€œCitizens Qualified Planâ€) that was closed to new hires and re-hires effective January 1, 2009, and frozen to all participants effective December 31, 2012. Benefits under the Citizens Qualified Plan are based on employeeâ€™s years of service and highest 5-year average of eligible compensation. The Citizens Qualified Plan is funded on a current basis, in compliance with the requirements of the Employee Retirement Income Security Act of 1974. In connection with the Investors acquisition, effective June 30, 2022, the Company withdrew from a multi-employer plan and transferred the plan assets into a newly established defined benefit pension plan sponsored by the Company (the â€œInvestors Qualified Planâ€). The Investors Qualified Plan was closed to new hires and re-hires effective December 1, 2015, and future benefit accruals were frozen to all participants effective December 31, 2016.The Citizens Qualified Plan and the Investors Qualified Plan are collectively referred to as the Companyâ€™s â€œQualified Plans.â€The Company also provides an unfunded, non-qualified supplemental retirement plan which was closed and frozen effective December

per sharePreferred SharesCarrying AmountUnreferred SharesCarrying AmountAuthorized (\$25 par value per share)100,000,000 100,000,000 Issued and outstanding:Series B\$1,000,300,000 \$296300,000 \$296Series C1,000 300,000 297 300,000 297 Series D1,000 (1)â€¢Â¢ 300,000 (2)293A Series E1,000 (1)450,000 (3)437 450,000 437 Series F1,000 400,000 395 400,000 395 Series G1,000 300,000 296 300,000 296 Series H1,000 (1)400,000 (4)392 400,000 392 12,113,050,000 \$2,014(1) Equivalent to \$25 per depositary share.(2) Represented by 12,000,000 depositary shares each representing a 1/40th interest in the Series D Preferred Stock.(3) Represented by 18,000,000 depositary shares each representing a 1/40th interest in the Series E Preferred Stock.(4) Represented by 16,000,000 depositary shares each representing a 1/40th interest in the Series H Preferred Stock.Citizens Financial Group, Inc. | 132On May 23, 2024, the Company issued \$400A million, or 400,000 shares, of 7.375% fixed-rate non-cumulative perpetual Series H Preferred Stock, par value of \$25.00 per share with a liquidation preference of \$1,000 per share (the "Series H Preferred Stock"). As a result of this issuance, the Company received net proceeds of \$392A million after underwriting fees and other expenses. The Series H Preferred Stock has no stated maturity and will not be subject to any sinking fund or other obligation of the Company. The Series H Preferred Stock is redeemable at the Company's option, in whole or in part, on any dividend payment date on or after July 6, 2029 or, in whole but not in part, at any time within the 90 days following a regulatory capital treatment event at a redemption price equal to \$1,000 per share, plus any declared and unpaid dividends. The Company may not redeem shares of the Series H Preferred Stock without the prior approval of the FRB or other appropriate federal banking agency as required under applicable capital rules. Except in limited circumstances or otherwise required by law, holders of the Series H Preferred Stock do not have any voting rights.On July 8, 2024, the Company redeemed all outstanding shares of the 9.205% floating rate non-cumulative perpetual Series D Preferred Stock.Â¢Â¢ The following table provides information related to the Company's preferred stock outstanding as of December 31, 2024:Preferred Stock(1)Issue DateNumber of Shares IssuedDividend Dates(2)Annual Per Share Dividend RateOptional Redemption Date(3)Series BMay 24, 2018300,000Semi-annually beginning January 6, 2019 until July 6, 20236.000% until July 6, 2023July 6, 2023Quarterly beginning October 6, 20233 Mo. CME Term SOFR plus 3.265% beginning July 6, 2023Series COctober 25, 2018300,000Quarterly beginning January 6, 2019 until April 6, 20243.75% until April 6, 2024April 6, 2024Quarterly beginning July 6, 20243 Mo. CME Term SOFR plus 3.419% beginning April 6, 2024Series EOctober 28, 2019A 450,000(4)Quarterly beginning January 6, 20205.000%January 6, 2025Series FJune 4, 2020400,000Quarterly beginning October 6, 2020 until October 6, 20256.500% until October 6, 2025October 6, 2025Quarterly beginning January 6, 20265 Yr. US Treasury rate plus 5.313% beginning October 6, 2025 Series GJune 11, 2021300,000Quarterly beginning October 6, 2021 until October 6, 2026 4.000% until October 6, 2026October 6, 2026Quarterly beginning January 6, 20275 Yr. US Treasury rate plus 3.215% beginning October 6, 2026 Series HMay 23, 2024400,000(5)Quarterly beginning October 6, 20247.375%July 6, 2029(1) Series B and C are non-cumulative fixed-to-floating rate perpetual preferred stock, Series E and H are non-cumulative fixed-rate perpetual preferred stock, and Series F and G are non-cumulative fixed-rate reset perpetual preferred stock. Except in limited circumstances, each series of preferred stock does not have voting rights.(2) Dividends are payable when declared by the Company's Board of Directors or an authorized committee thereof.Â¢Â¢ (3) Redeemable at the Company's option, in whole or in part, on any dividend payment date on or after the date stated, or in whole but not in part, at any time within 90 days following a regulatory capital treatment event as defined in the applicable certificate of designations, in each case at a redemption price equal to \$1,000 per share plus any declared and unpaid dividends, without accumulation of any undeclared dividends. Under current rules, any redemption is subject to approval by the FRB. (4) Represented by 18,000,000 depositary shares each representing a 1/40th interest in the Series E Preferred Stock.(5) Represented by 16,000,000 depositary shares each representing a 1/40th interest in the Series H Preferred Stock.Citizens Financial Group, Inc. | 133DividendsThe following table summarizes the Company's dividend activity for the years ended December 31, 2024, 2023 and 2022.Year Ended December 31,202420232022(dollars in millions, except per share data)Dividends Declared per ShareDividends DeclaredDividends PaidDividends Declared per ShareDividends DeclaredDividends PaidDividends Declared per ShareDividends DeclaredDividends PaidCommon stock\$1.68A \$769A \$769A \$1.68A \$808A \$808A \$1.62A \$779A \$779A Preferred stockSeries B\$84.92A \$25A \$26A \$74.49A \$22A \$25A \$60.00A \$18A \$18A Series C\$80.78A \$24A \$23A 63.75A 19A 19A 63.75A 19A 19A Series D\$39.66A \$12A \$17A 63.50A 19A 19A 63.50A 19A 19A Series E\$50.00A \$23A \$23A 50.00A 22A 22A 50.00A 22A 22A Series F\$56.50A \$23A \$23A 56.50A 23A 23A 56.50A 23A 23A Series G\$40.00A \$12A \$12A 40.00A 12A 12A 40.00A 12A 12A Series H\$45.68A \$18A \$10A 45.68A 18A 18A 45.68A 18A 18A Total preferred stock\$137A \$134A \$117A \$120A \$113A \$113A Treasury StockThe purchase of the Company's common stock is recorded at cost. Upon retirement, or if subsequently reissued, treasury stock is reduced by the cost of such stock on a first-in, first-out basis with differences recorded in additional paid-in capital or retained earnings, as applicable.During the years ended December 31, 2024 and 2023, the Company repurchased \$1.1 billion, or 28,113,278 shares, and \$906 million, or 28,473,805 shares, respectively, of its outstanding common stock, which are held in treasury stock.NOTE 18 - SHARE-BASED COMPENSATIONThe Company has share-based employee compensation plans as outlined below, pursuant to which awards are granted to employees and non-employee directors. The Company grants time-based restricted stock units and performance-based restricted stock units, which represent the right to receive shares of stock on a future date subject to applicable vesting conditions. Amended & Restated Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan. The Company grants select employees time-based and performance-based restricted stock units under this plan. Time-based restricted stock units generally become vested ratably over a 3-year period and performance-based restricted stock units generally become vested in a single installment at the end of a 3-year performance period, depending on the level of performance achieved during such period relative to established targets. If a dividend is paid on shares underlying the awards prior to the date such shares are distributed, those dividends will be distributed following vesting in the same form as the dividend that was paid to common stockholders generally.Amended & Restated Citizens Financial Group, Inc. 2014 Non-Employee Directors Compensation Plan. The Company grants time-based restricted stock units to non-employee directors as compensation for their services under this plan. Restricted stock units granted to directors are fully vested on the grant date, with settlement of the awards deferred until a director's cessation of service. If a dividend is paid on the shares underlying the awards prior to the date such shares are distributed, they are reinvested into additional restricted stock units.Amended & Restated Citizens Financial Group, Inc. 2014 Employee Stock Purchase Plan. This plan provides eligible employees an opportunity to purchase CFG common stock at a 10% discount. Participants may contribute up to 10% of eligible compensation to the ESPP and may purchase up to \$25,000 worth of stock in any calendar year. Offering periods under the ESPP are quarterly, with shares of CFG common stock purchased on the last day of each quarter at a 10% discount from the fair market value, defined as the closing price on the day of purchase. Prior to the date the shares are purchased, participants have no rights or privileges as a stockholder with respect to shares purchased at the end of the offering period.Citizens Financial Group, Inc. | 134Restricted Stock Unit ActivityThe following table presents the activity related to the Company's restricted stock units: Year Ended December 31,202420232022Units Weighted-Average Grant PriceUnits Weighted-Average Grant PriceUnits Weighted-Average Grant PriceUnits Weighted-Average Grant PriceOutstanding, January 1,20236,574 \$42.23A 3,876,601A \$43.06A 3,502,956A \$38.23A Granted4,080,812A \$33.62A 2,575,234A 39,884A 1,844,352A 48,12A Vested & Distributed(1,791,746)A \$43.12A (1,729,136)A 40.84A (1,359,543)A 37.47A Forfeited(184,555)A 37.56A (149,042)A 42.92A (111,164)A 43.36A Outstanding, December 31,20236,78,168A \$43.75A 4,573,657A 42.33A 3,876,601A \$43.06A The total fair value of restricted stock units that vested during the years ended December 31, 2024, 2023 and 2022 was \$77 million, \$71 million, and \$51 million, respectively. There are 12,847,704 shares of common stock available for awards to be granted under the Omnibus Plan and Directors Plan. In addition, there are 7,709,853 shares available for issuance under the ESPP. Upon settlement of share-based awards, the Company generally issues new shares, but may also issue shares from treasury stock.Compensation ExpenseThe Company measures compensation expense related to stock awards based upon the fair value of the awards on the grant date, with adjustments made for forfeitures as they occur. The expense is charged to earnings on a straight-line basis over the requisite service period (i.e., vesting period) of the award. Compensation expense for performance-based stock awards is adjusted upward or downward based upon the probability of achievement of performance. Awards that continue to vest after retirement are expensed over the period of time from the grant date to the final vesting date or from the grant date to the date when an employee is retirement eligible, whichever is shorter. Awards granted to employees who are retirement eligible at the grant date are generally expensed immediately.Share-based compensation expense was \$97 million, \$87 million and \$84 million for the years ended December 31, 2024, 2023 and 2022, respectively. At December 31, 2024, the total unrecognized compensation expense for unvested awards granted was \$105 million. This expense is expected to be recognized over a weighted-average period of approximately two years. The Company recognized income tax benefits related to share-based compensation arrangements of \$16 million for the years ended December 31, 2024 and 2023, and \$19 million for the year ended December 31, 2022.NOTE 19 - COMMITMENTS AND CONTINGENCIES A summary of outstanding off-balance sheet arrangements is presented below: December 31, (dollars in millions)20242023Commitments to extend credit\$93,460A \$94,201A Letters of credit1,845A 1,977A Loans sold with recourse93A 96A Marketing rights14A 18A Risk participation agreements1A 3A Total\$95,413A \$96,295A Commitments to Extend CreditCommitments to extend credit are agreements to lend to customers in accordance with conditions contractually agreed upon in advance. These commitments generally have fixed expiration dates or termination clauses and may require payment of a fee. Since many of these commitments are expected to expire without being drawn upon, the contract amounts are not necessarily indicative of future cash requirements.Citizens Financial Group, Inc. | 135Letters of Credit Letters of credit in the table above reflect commercial, standby financial and standby performance letters of credit. Financial and performance standby letters of credit are issued by the Company for the benefit of its customers. They are used as conditional guarantees of payment to a third party in the event the customer either fails to make specific payments (financial) or fails to complete a specific project (performance). The Company's exposure to credit loss in the event of counterparty nonperformance in connection with the above instruments is represented by the contractual amount of those instruments. Letters of credit are generally secured, with collateral including, but not limited to, cash, accounts receivable, inventory or investment securities. Credit risk associated with letters of credit is considered in determining the appropriate amount of allowances for unfunded commitments. Standby letters of credit and commercial letters of credit are issued for terms of up to two years and one year, respectively. Other CommitmentsThe Company has additional off-balance sheet arrangements that are summarized below:â€¢Marketing Rights - During 2003, the Company entered into a 25-year agreement to acquire the naming and marketing rights of a baseball stadium in Pennsylvania. â€¢Loans sold with recourse - The Company is an originator and servicer of residential mortgages and routinely sells such mortgage loans in the secondary market and to GSEs. In the context of such sales, the Company makes certain representations and warranties regarding the characteristics of the underlying loans and, as a result, may be contractually required to repurchase such loans or indemnify certain parties against losses for certain breaches of those representations and warranties. The Company also

at fair value are classified in accordance with the three-level valuation hierarchy:â€¢Level 1. Quoted prices (unadjusted) in active markets for identical assets or liabilities.â€¢Level 2. Observable inputs other than Level 1 prices, such as quoted prices for similar instruments, quoted prices in markets that are not active, or other inputs that are observable or can be corroborated by market data for substantially the full term of the asset or liability.â€¢Level 3. Unobservable inputs that are supported by little or no market information and that are significant to the fair value measurement. Classification in the hierarchy is based upon the lowest level input that is significant to the fair value measurement of the asset or liability. For instruments classified in Levels 1 and 2 where inputs are primarily based upon observable market data, there is less judgment applied in arriving at the fair value. For instruments classified in Level 3, management judgment is more significant due to the lack of observable market data.Fair value hierarchy classifications are reviewed and updated on a quarterly basis. Changes related to the observability of inputs in fair value measurements may result in a reclassification between the fair value hierarchy levels and are recognized based on period-end balances.A variety of valuation techniques are utilized to measure the Companyâ€™s assets and liabilities at fair value on a recurring basis, with those utilized for significant assets and liabilities presented below:Debt Securities Available for Sale AFS debt securities are classified as Level 1 in the fair value hierarchy if quoted prices in active markets are available. Classes of securities that are valued using this market approach include debt securities issued by the U.S. Treasury. The fair value of a security is estimated under the market or income approach using pricing models if quoted market prices are not available. These securities are classified as Level 2 since they trade in active markets and the inputs to their valuations are observable. The pricing models used to value securities generally commence with market prices, or rates, for similar instruments, with adjustments made based on the characteristics of the instrument being valued. These adjustments reflect assumptions made regarding the sensitivity of each securityâ€™s value to changes in interest rates and prepayment speeds. Classes of securities that are valued using this market approach include pooled mortgage â€œpass-throughâ€ securities, collateralized loan obligations, and other debt securities issued by U.S. GSEs and state and political subdivisions. The pricing models used to value securities under the income approach generally commence with the contractual cash flows of each security, with adjustments made based on forecasted prepayment speeds, default rates, and other market-observable information. The adjusted cash flows are then discounted at a rate derived from observed rates of return for comparable assets or liabilities that are traded in the market. Classes of instruments that are valued using this market approach include residential and commercial CMOs. A majority of the Companyâ€™s Level 1 and 2 debt securities are priced using an external pricing service. The pricing accuracy of this service is verified on a quarterly basis and involves the use of a secondary external vendor to provide valuations for the Companyâ€™s securities portfolio for comparison purposes. Any valuation discrepancies exceeding a certain threshold are researched and, if necessary, corroborated by an independent outside broker. In certain cases where there is limited activity or less transparency around inputs to the valuation model, securities are classified as Level 3. Citizens Financial Group, Inc. | 138Mortgage Servicing RightsMSRs do not trade in an active market with readily observable prices and, therefore, are classified as Level 3 since their valuation utilizes significant unobservable inputs. The fair value is determined using a discounted cash flow model, which includes assumptions associated with weighted-average life, prepayment speed, and weighted-average option adjusted spread. The underlying assumptions and estimated values are corroborated by values received from independent third parties based on their review of the servicing portfolio and comparisons to market transactions. Refer to Note 8 for more information.DerivativesThe Companyâ€™s interest rate derivatives are traded in OTC markets where quoted market prices are not readily available. Fair value is determined through models that primarily use market observable inputs, such as swap rates and yield curves.Â These pricing models determine the sum of each instrumentâ€™s fixed and variable cash flows, which are then discounted using an appropriate yield curve to arrive at the fair value of each derivative instrument. The pricing models do not contain a high level of subjectivity as the methodologies used do not require significant judgment. Certain adjustments to the modeled price that market participants would make when pricing each instrument are also considered, including a credit valuation adjustment that reflects the credit quality of the derivative counterparty. The effect of exposure to a particular counterpartyâ€™s credit is incorporated by netting their derivative contracts with the available collateral and calculating a credit valuation adjustment on the basis of the net position with the counterparty where permitted. This adjustment requires judgment on behalf of Company management; however, the total amount of this portfolio-level adjustment is not material to the total fair value of the interest rate derivative portfolio. Therefore, interest rate derivatives are classified as Level 2 in the fair value hierarchy. The fair value of commodity derivatives uses the mid-point of market observable quoted prices as an input into the fair value model. These observed market prices, combined with other market observed inputs to derive the fair value of the instrument, generally classifies the commodity derivative as a Level 2 instrument.The fair value of foreign exchange derivatives uses the mid-point of daily quoted currency spot prices. The valuation model estimates fair value based on these quoted prices along with interest rate yield curves and forward currency rates.Â Since all of these inputs are observable in the market, foreign exchange derivatives are classified as Level 2 in the fair value hierarchy.The fair value of TBA contracts is estimated using observable prices of similar loan pools that transact in the marketplace, as well as sector curves and benchmarking techniques. Therefore, TBA contracts are classified as Level 2 in the fair value hierarchy given the observable market inputs.Other contracts primarily consist of interest rate lock commitments, which are valued utilizing loan closing rate assumptions that are internally generated. These assumptions are a significant unobservable input and, therefore, interest rate lock commitments are classified as Level 3 in the fair value hierarchy.Equity Securities, at fair valueThe fair value of money market mutual fund investments is determined based on unadjusted quoted market prices and is considered a Level 1 fair value measurement.Short-Term InvestmentsShort-term investments include corporate bonds and U.S. Treasury securities managed by the Companyâ€™s trading desks. U.S. Treasury securities are classified as Level 1 in the fair value hierarchy as quoted prices in active markets are readily available. The fair value of corporate bonds is estimated using a combination of direct market quotes for a particular bond, or a comparable bond if recent market data is not available, and a discounted cash flow model that incorporates certain credit attributes of the bond issuer. External pricing services are utilized to corroborate the fair value of corporate bonds, which may result in an adjustment to the underlying bondâ€™s valuation if price differences exceed certain thresholds. Corporate bonds are classified as Level 2 in the fair value hierarchy given the observable market inputs utilized to value these instruments. Short-term investments are included in interest-bearing deposits in banks in the Consolidated Balance Sheets.Short-Term Borrowed FundsShort-term borrowed funds include short positions in corporate bonds held by the Companyâ€™s trading desks and are classified as Level 2 in the fair value hierarchy. See â€¢Short-term investmentsâ€¢ above for more information regarding the valuation techniques utilized to value corporate bonds.Citizens Financial Group, Inc. | 139Other LiabilitiesOther liabilities include short positions in commercial LHFS managed by the Companyâ€™s commercial secondary loan desk and are classified as Level 2 in the fair value hierarchy. See â€¢Commercial Loans Held for Saleâ€¢ above for more information regarding the valuation techniques utilized to value commercial LHFS.The following table presents assets and liabilities measured at fair value, including gross derivative assets and liabilities, on a recurring basis at December 31, 2024:(dollars in millions)TotalLevel 1Level 2Level 3Debt securities available for sale:Mortgage-backed securities\$29,055Â \$â€™Â \$29,055Â \$â€™Â Collateralized loan obligations184Â \$â€™Â 184Â \$â€™Â State and political subdivisions1Â \$â€™Â 1Â \$â€™Â U.S. Treasury and other3,525Â \$â€™Â 3,525Â \$â€™Â Total debt securities available for sale32,765Â \$â€™Â 3,525Â \$â€™Â 29,240Â \$â€™Â Loans held for sale:Residential loans held for sale633Â \$â€™Â 633Â \$â€™Â Commercial loans held for sale192Â \$â€™Â 192Â \$â€™Â Total loans held for sale, at fair value825Â \$â€™Â 825Â \$â€™Â Mortgage servicing rights1,491Â \$â€™Â 1,491Â \$â€™Â Derivative assets:Interest rate contracts562Â \$â€™Â 562Â \$â€™Â Foreign exchange contracts472Â \$â€™Â 472Â \$â€™Â Commodities contracts429Â \$â€™Â 429Â \$â€™Â TBA contracts10Â \$â€™Â 10Â \$â€™Â Other contracts3Â \$â€™Â 3Â \$â€™Â 3A Total derivative assets1,476Â \$â€™Â 1,473Â \$â€™Â 3A Equity securities, at fair value(1)162Â 162Â \$â€™Â \$â€™Â A Short-term investments53A 40A 13A \$â€™Â \$â€™Â Total assets\$36,772Â \$â€™Â 33,727Â \$â€™Â 31,551Â \$â€™Â 1,494Â \$â€™Â Derivative liabilities:Interest rate contracts\$910Â \$â€™Â \$910Â \$â€™Â Foreign exchange contracts411Â \$â€™Â 411Â \$â€™Â Commodities contracts379Â \$â€™Â 379Â \$â€™Â TBA contracts8Â \$â€™Â 8Â \$â€™Â Other contracts2Â \$â€™Â 2Â \$â€™Â 2A Total derivative liabilities1,710Â \$â€™Â 1,708Â 2A Short-term borrowed fundsÂ \$â€™Â \$â€™Â A Other liabilities101Â \$â€™Â 101Â \$â€™Â Total liabilities\$1,811Â \$â€™Â \$1,809Â \$â€™Â 2A (1)A Excludes investments of \$58 million included in other assets in the Consolidated Balance Sheets that are measured at fair value using the net asset value per share (or its equivalent) practical expedient. These investments include capital contributions to private investment funds and have unfunded capital commitments of \$24 million at December 31, 2024, which may be called at any time during prescribed time periods. The credit exposure is generally limited to the carrying amount of investments made and unfunded capital commitments.Citizens Financial Group, Inc. | 140The following table presents assets and liabilities measured at fair value, including gross derivative assets and liabilities, on a recurring basis at December 31, 2023:(dollars in millions)TotalLevel 1Level 2Level 3Debt securities available for sale:Mortgage-backed securities\$24,732Â \$â€™Â \$24,732Â \$â€™Â Collateralized loan obligations664Â \$â€™Â 664Â \$â€™Â State and political subdivisions1Â \$â€™Â 1Â \$â€™Â U.S. Treasury and other4,380Â \$â€™Â 4,380Â \$â€™Â Total debt securities available for sale29,777Â \$â€™Â 4,380Â 25,397Â \$â€™Â Loans held for sale:Residential loans held for sale614Â \$â€™Â 614Â \$â€™Â Commercial loans held for sale62Â \$â€™Â 62Â \$â€™Â Total loans held for sale, at fair value676Â \$â€™Â 676Â \$â€™Â Mortgage servicing rights1,552Â \$â€™Â 1,552Â \$â€™Â Derivative assets:Interest rate contracts464Â \$â€™Â 464Â \$â€™Â Foreign exchange contracts434Â \$â€™Â 434Â \$â€™Â Commodities contracts685Â \$â€™Â 685Â \$â€™Â TBA contracts3Â \$â€™Â 3Â \$â€™Â Other contracts7Â \$â€™Â 7Â \$â€™Â 7A Total derivative assets1,593Â \$â€™Â 1,586Â \$â€™Â 7A Equity securities, at fair value(1)115Â 115Â \$â€™Â \$â€™Â A Total assets\$33,713Â \$â€™Â 4,495Â \$â€™Â 27,659Â \$â€™Â 1,559Â \$â€™Â Derivative liabilities:Interest rate contracts\$1,149Â \$â€™Â \$1,149Â \$â€™Â Foreign exchange contracts378Â \$â€™Â 378Â \$â€™Â Commodities contracts640Â \$â€™Â 640Â \$â€™Â TBA contracts16Â \$â€™Â 16Â \$â€™Â Other contractsÂ \$â€™Â \$â€™Â A Total derivative liabilities2,183Â \$â€™Â 2,183Â \$â€™Â A Total liabilities\$2,183Â \$â€™Â \$2,183Â \$â€™Â (1)A Excludes investments of \$58 million included in other assets in the Consolidated Balance Sheets that are measured at fair value using the net asset value per share (or its equivalent) practical expedient. These investments include capital contributions to private investment funds and have unfunded capital commitments of \$28 million at December 31, 2023, which may be called at any time during prescribed time periods. The credit exposure is generally limited to the carrying amount of investments made and unfunded capital commitments.The following table presents a roll forward of the balance sheet amounts for assets and liabilities measured at fair value on a recurring basis and classified as Level 3:For the Year Ended December 31,20242023(dollars in millions)Mortgage Servicing RightsOther Derivative ContractsMortgage Servicing RightsOther Derivative ContractsBeginning balance\$1,552Â \$7Â \$1,530Â \$1A Issuances106Â 60A 127A 64A Sales(1) (99)Â \$â€™Â \$â€™Â A Settlements(2)(176) (41) (166) (24)Changes in fair value during the period recognized in earnings(3)108Â (25)61A (34)Ending balance\$1,491Â \$1,552Â \$7Â (1) For MSRs, represents the sale of the excess servicing yield on MSRs.(2)Â For MSRs, represents changes in value of the MSRs due to i) passage of time including the impact from both regularly scheduled loan principal payments and partial paydowns, and ii) loans that paid off during the period. For other derivative contracts, represents the closeout of interest rate lock commitments and other cash payments. (3) Represents changes in value primarily driven by market conditions. These changes are recorded in mortgage banking fees and other income in the Consolidated Statements of Operations.Citizens Financial Group, Inc. | 141The following table presents quantitative information about significant unobservable inputs utilized to measure the fair of Level 3 assets and liabilities.As of December 31, 2024As of December 31, 2023Financial Instrument(1)Valuation TechniqueUnobservable InputRange (Weighted Average)Range (Weighted Average)Mortgage servicing rightsDiscounted Cash FlowConstant prepayment rate5.08-16.32% CPR (6.70% CPR)6.70-14.55% CPR (7.23% CPR)Option adjusted spread398-1,058 bps (632 bps)398-1,058 bps (630 bps)Other derivative contractsInternal ModelPull through rate5.09-99.90% (83.06%)24.90-99.70% (80.34%)MSR value23.91-171.64 bps (121.23 bps)(8.90)-141.24 bps (88.04 bps)(1)A Disclosures related to the fair value measurement of financial instruments deemed immaterial are not included.Nonrecurring Fair Value MeasurementsFair value is also used on a nonrecurring basis to evaluate certain assets for impairment or for disclosure purposes. The following valuation techniques are utilized to measure significant assets for which the Company utilizes fair value on a nonrecurring basis:Collateral-Dependent LoansThe carrying amount of collateral-dependent loans is compared to the appraised value of the collateral less costs to dispose, with any excess charged to the ALLL, and is classified as Level 2.The following table presents losses on assets measured at fair value on a nonrecurring basis and recorded in earnings:Year Ended December 31,(dollars in millions)202420232022Collateral-dependent loans (\$200)(\$138)(\$4)The following table presents assets measured at fair value on a nonrecurring basis:December 31, 2024December 31, 2023(dollars in millions)TotalLevel 1Level 2Level 3TotalLevel 1Level 2Level 3Collateral-dependent loans \$979Â \$â€™Â \$979Â \$â€™Â \$789Â \$â€™Â \$789Â \$â€™Â Fair Value of Financial InstrumentsThe following tables present the estimated fair value for financial instruments not recorded at fair value in the Consolidated Financial Statements. The carrying amounts are recorded in the Consolidated Balance Sheets under the indicated captions:December 31, 2024TotalLevel 1Level 2Level 3(dollars in millions)Carrying ValueEstimated Fair ValueCarrying ValueEstimated Fair ValueCarrying ValueEstimated Fair ValueCarrying ValueEstimated Fair ValueFinancial assets:Debt securities held to maturity\$6,599Â \$7,540Â \$â€™Â \$â€™Â \$36Â \$â€™Â \$8,187Â \$7,136Â \$â€™Â \$â€™Â 412A 404A Loans held for sale333A 33A \$â€™Â \$â€™Â A \$33A 33A Net loans and leases137,142Â 136,293Â \$â€™Â \$â€™Â 979A 979A \$36,163A 135,314A Other assets710A 710A \$â€™Â \$â€™Â A 689A 689A 21A Financial liabilities:Deposits174,776A 174,651A \$â€™Â \$â€™Â A 174,776A 174,651A \$â€™Â \$â€™Â A Long-term borrowed funds12,401A 12,247A \$â€™Â \$â€™Â A 12,401A 12,247A \$â€™Â \$â€™Â A Citizens Financial Group, Inc. | 142December 31, 2023TotalLevel 1Level 2Level 3(dollars in millions)Carrying ValueEstimated Fair ValueCarrying ValueEstimated Fair ValueCarrying ValueEstimated Fair ValueCarrying ValueEstimated Fair ValueFinancial assets:Debt securities held to maturity\$9,184Â \$8,350Â \$â€™Â \$â€™Â \$8,696Â \$7,887A 463A Loans held for sale103A 103A \$â€™Â \$â€™Â A \$1A 103A 103A Net loans and leases143,861A 140,504A \$â€™Â \$â€™Â A 789A 789A 143,072A 139,715A Other assets869A 869A \$â€™Â \$â€™Â A 851A 851A 18A Financial liabilities:Deposits177,342A 177,096A \$â€™Â \$â€™Â A 177,342A 177,096A \$â€™Â \$â€™Â A Short-term borrowed funds505A 505A \$â€™Â \$â€™Â A 505A 505A \$â€™Â \$â€™Â A Long-term borrowed funds13,467A 13,012A \$â€™Â \$â€™Â A 13,467A 13,012A \$â€™Â \$â€™Â A NOTE 21 - NONINTEREST INCOMEREvenues from Contracts with CustomersRevenue from contracts with customers is recognized based on the amount of consideration expected to be received upon the transfer of control of a good or service. The timing of recognition is dependent on whether a performance obligation is satisfied by transferring control of the product or service to a customer over time or at a point in time. Judgments made include the timing of when performance obligations are satisfied and determination of the transaction price. The following tables present the components of revenue from contracts with customers disaggregated by revenue stream and business operating segment:Year Ended December 31, 2024(dollars in millions)Consumer BankingCommercial BankingNon-CoreOtherConsolidatedService charges and fees\$288A \$128A \$â€™Â \$â€™Â \$1A 417A Card fees284A 54A \$â€™Â \$â€™Â 24A 362A Capital markets feesÂ \$â€™Â \$â€™Â 445A \$â€™Â \$â€™Â 445A Wealth fees(1)294Â \$â€™Â \$â€™Â A 294A Other banking fees3A 12A \$â€™Â \$â€™Â A 15A Total revenue from contracts with customers\$869A \$639A \$â€™Â \$â€™Â A 25A \$â€™Â \$â€™Â 1,533A Total revenue from other sources(2)262A 269A \$â€™Â \$â€™Â A 112A 643A Total noninterest income\$1,131A \$908A \$â€™Â \$â€™Â A 137A \$2,176A Year Ended December 31, 2023(dollars in millions)Consumer BankingCommercial BankingNon-CoreOtherConsolidatedService charges and fees\$277A \$131A \$â€™Â \$â€™Â \$1A 409A Card fees244A 47A \$â€™Â \$â€™Â A 291A Capital markets feesÂ \$â€™Â \$â€™Â 293A \$â€™Â \$â€™Â 293A Wealth fees(1)259Â \$â€™Â \$â€™Â A 259A Other banking fees3A 11A \$â€™Â \$â€™Â A 14A Total revenue from contracts with customers\$783A \$482A \$â€™Â \$â€™Â A 1A \$1,266A Total revenue from other sources(2)284A 302A \$â€™Â \$â€™Â A 131A 717A Total noninterest income\$1,067A \$784A \$â€™Â \$â€™Â A 1,983A Citizens Financial Group, Inc. | 143Year Ended December 31, 2022(dollars in millions)Consumer BankingCommercial BankingNon-CoreOtherConsolidatedService charges and fees\$291A \$124A \$â€™Â \$â€™Â A 3A 418A Card fees228A 43A \$â€™Â \$â€™Â A 271A Capital markets feesÂ \$â€™Â \$â€™Â 341A \$â€™Â \$â€™Â A 341A Wealth fees(1)249A 1A \$â€™Â \$â€™Â A 250A Other banking fees1A 17A \$â€™Â \$â€™Â A 1A 19A Total revenue from contracts with customers\$769A \$526A \$â€™Â \$â€™Â A 4A \$1,299A Total revenue from other sources(2)294A 319A \$â€™Â \$â€™Â A 97A 710A Total noninterest income\$1,063A \$845A \$â€™Â \$â€™Â A 101A \$2,009A (1) See Note 1 for information regarding updates to the Consolidated Statements of Operations during 2024.(2) Includes bank-owned life insurance income of \$108 million, \$93 million and \$88 million for the years ended December 31, 2024, 2023 and 2022, respectively.The Company does not have any material contract assets, liabilities, or other receivables recorded on its Consolidated Balance Sheets related to revenues from contracts with customers as of December 31, 2024. The Company has elected to exclude disclosure of unsatisfied performance obligations for contracts with an original expected length of one year or less and contracts for which the Company recognized revenue at the amount to which the Company has the right to invoice for services performed. A description of the above components of revenue from contracts with customers is presented below:Service Charges and FeesService charges and fees include fees earned from deposit products in lieu of compensating balances, service charges for deposit transactions performed by customers, and fees earned for cash management activities. Service charges on deposit products are recognized over the period in which the related service is provided and at a point in time upon completion of the requested service transaction. Fees on cash management products and servicing fees on loans sold without recognition of a servicing right are recognized over time as the services are provided. Card FeesCard fees include interchange income from credit and debit card transactions and are recognized upon settlement by the association network. Interchange rates are generally set by the association network based on purchase volume and other factors.

card-related fees are recognized upon completion of the transaction. Costs related to card reward programs are recognized in current earnings as the rewards are earned by the customer and are presented as a reduction to card fees in the Consolidated Statements of Operations. Capital Markets Fees Capital markets fees include fees received from leading or participating in loan syndications, bond and equity underwriting services, and advisory fees. Loan syndication and underwriting fees are recognized as revenue when the Company has rendered all services to, and is entitled to collect the fee from, the borrower or the issuer, and there are no significant contingencies associated with the fee. Underwriting expenses passed through from the lead underwriter are recognized within other operating expense in the Consolidated Statements of Operations. Advisory fees for mergers and acquisitions are recognized over time, while valuation services and fairness opinions are recognized upon completion of the advisory service. Wealth Fees Wealth fees include fees from investment management and brokerage services. Fees from investment management services are based on asset market values and are recognized over the period in which the related service is provided. Brokerage services include custody fees, commission income, trailing commissions and other investment services. Custody fees are recognized on a monthly basis and commission income is recognized on trade date. Trailing commissions, such as 12b-1 fees, insurance renewal income, and income based on asset or investment levels in future periods are recognized when the asset balance is known, or the renewal occurs and the income is no longer constrained. For the years ended December 31, 2024, 2023 and 2022, the Company recognized trailing commissions of \$16 million, \$15 million and \$15 million, respectively, related to ongoing commissions from previous investment sales. Fees from other investment services are recognized upon completion of the service. Citizens Financial Group, Inc. | 144 Other Banking Fees Other banking fees include fees for various banking transactions such as letter of credit fees, foreign wire transfers and other services. These fees are recognized in a manner that reflects the timing of when transactions occur and as services are provided. Revenue from Other Sources Letter of Credit and Loan Fees Letter of credit and loan fees primarily include fees received from letter of credit agreements as well as loan fees received from lending activities that cannot be deferred. These fees are recognized upon execution of the contract. Foreign Exchange and Derivative Products Foreign exchange and derivative products primarily include fees received from foreign exchange and interest rate derivative contracts executed with customers to meet their hedging and financing needs. These fees are generally recognized upon execution of the contracts. Foreign exchange and derivative products also include mark-to-market gains and losses recognized on these customer contracts and offsetting derivative contracts that are executed with external counterparties to hedge the foreign exchange and interest rate risk associated with the customer contracts. Mortgage Banking Fees Mortgage banking fees primarily include gains, or losses, on the sale of residential mortgages originated with the intent to sell and servicing fees on mortgages serviced by the Company. Mortgage banking fees also include valuation adjustments for mortgage LHFS that are measured at the lower of cost or fair value, as well as mortgage loans originated with the intent to sell that are measured at fair value under the fair value option. Changes in the value of MSRs are reported in mortgage banking fees. For a further discussion of MSRs, see Note 8. Other Income Bank-owned life insurance is stated at its cash surrender value. The Company is the beneficiary of life insurance policies on current and former officers of the Company. Net changes in the carrying amount of the cash surrender value are an adjustment of premiums paid in determining the expense or income recognized under the life insurance policy for the period. NOTE 22 - OTHER OPERATING EXPENSE The following table presents the details of other operating expense: Year Ended December 31, (dollars in millions)

2024	2023	2022
Marketing	\$170	\$187
Deposit insurance	(1)	193
Other	359	396
Other operating expenses	\$722	\$973
	\$585	(1)

Includes an industry-wide FDIC special assessment of \$31 million and \$225 million for the years ended December 31, 2024 and 2023, respectively. NOTE 23 - INCOME TAXES Income taxes are accounted for under the asset and liability method, resulting in two components of income tax expense: current and deferred. Current income tax expense approximates taxes to be paid or refunded for the current period while deferred income tax expense results from changes in gross deferred tax assets and liabilities between periods. Gross deferred tax assets and liabilities represent changes in taxes expected to be paid in the future due to the reversal of temporary differences between the financial statement carrying amount of existing assets and liabilities and their respective tax bases. The Company assesses the probability that positions taken, or expected to be taken, in its income tax returns will be sustained by taxing authorities. A more likely than not (i.e., more than 50% percent) recognition threshold must be met before a tax benefit can be recognized. Tax positions that are more likely than not to be sustained are reflected in the Company's Consolidated Financial Statements. Citizens Financial Group, Inc. | 145 The following table presents total income tax expense: Year Ended December 31, (dollars in millions)

2024	2023	2022
Income tax expense	\$379	\$422
Tax effect of changes in OCI	\$624	\$289
Total comprehensive income tax expense (benefit)	\$441	\$711

The following table presents the components of income tax expense: (dollars in millions)

Current	Deferred	Total
Year Ended December 31, 2024	U.S. federal	\$447
State and local	109	(50)
Total	\$556	(177)
Year Ended December 31, 2023	U.S. federal	\$497
State and local	167	(107)
Total	\$664	(422)
Year Ended December 31, 2022	U.S. federal	\$355
State and local	170	(31)
Total	\$525	(57)

The following table presents a reconciliation between the U.S. federal income tax rate and the Company's effective income tax rate: Year Ended December 31, 2024

2023	2022	
(dollars in millions)	Amount	
Rate	U.S. federal income tax expense and tax rate	
396%	21.0%	
\$426	21.0%	
\$558	21.0%	
Increase (decrease) resulting from:	State and local income taxes (net of federal benefit)	
46	2.5%	
58	2.9%	
133	5.0%	
Bank-owned life insurance	(22)	(1.2)
(20)	(1.0)	
(19)	(0.7)	
Tax-exempt interest	(12)	(0.7)
(12)	(0.6)	
(8)	(0.3)	
Tax advantaged investments (including related credits)	(82)	(4.4)
(77)	(3.8)	
(102)	(3.8)	
Other tax credits	(2)	(0.1)
(3)	(0.1)	
(9)	(0.3)	
Adjustments for uncertain tax positions	(4)	(0.2)
(1)	(0.1)	
Non-deductible FDIC insurance premiums	34	1.8
35	1.7	
20	0.7	
Legacy tax matters	(4)	(0.2)
Other	21	1.2
10	0.5	
5	0.2	
Total income tax expense and effective tax rates	379	20.1%
\$422	20.8%	
\$582	21.9%	

Citizens Financial Group, Inc. | 146 The following table presents the significant components of the Company's deferred tax assets and liabilities: December 31, (dollars in millions)

2024	2023
Deferred tax assets:	Other comprehensive income
1,242	\$1,291
Allowance for credit losses	552
555	Federal and state net operating and capital loss carryforwards
69	79
Accrued expenses	1,984
1,52	Investment and other tax credit carryforwards
214	130
Partnerships	4
4	Other
10	9
Total deferred tax assets	3,289
3,216	Valuation allowance
(120)	(137)
Deferred tax assets, net of valuation allowance	3,169
3,079	Deferred tax liabilities:
Leasing transactions	208
297	Amortization of intangibles
425	421
Depreciation	570
532	Pension and other employee compensation plans
1,464	130
1	Partnerships
1	12
Deferred income	24
3	MSRs
243	252
Total deferred tax liabilities	1,616
1,647	Net deferred tax asset (liability)
1,553	1,432

Deferred tax assets are recognized for net operating loss carryforwards, capital loss carryforwards and tax credit carryforwards. Valuation allowances are recorded, as necessary, to reduce deferred tax assets to the amount that management concludes is more likely than not to be realized. At December 31, 2024, the Company had federal and state tax net operating loss carryforwards of \$581 million, capital loss carryforwards of \$132 million and federal and state tax credit carryforwards of \$212 million. The majority of the federal and state tax net operating loss carryforwards, if not utilized, will expire in varying amounts through 2043, while the capital loss and tax credit carryforwards expire in varying amounts through 2027 and 2044, respectively. Limitations on the ability to realize these carryforwards are reflected in the associated valuation allowance. At December 31, 2024, the Company had a valuation allowance of \$120 million against various deferred tax assets related to federal and state net operating losses, capital losses and state tax credits, as the Company's current assessment is that it is more likely than not that a portion of the deferred tax assets related to these items will not be realized. Effective with the fiscal year ended September 30, 1997, the reserve method for bad debts was no longer permitted for tax purposes. The repeal of the reserve method required the recapture of the reserve balance in excess of certain base year reserve amounts attributable to years ended prior to 1988. At December 31, 2024, the Company's base year loan loss reserves attributable to years ended prior to 1988, for which no deferred income taxes have been provided, was \$557 million. This base year reserve may become taxable if certain distributions are made with respect to the stock of the Company or if CBNA ceases to qualify as a bank for tax purposes. No actions are planned that would cause any portion of this reserve to become taxable. The Company files income tax returns in the U.S. federal jurisdiction and in various state and local jurisdictions. The Company is no longer subject to U.S. federal tax examinations by major tax authorities for years before 2021 and, with few exceptions, before 2020 for state and local jurisdictions. Citizens Financial Group, Inc. | 147 The following table presents a reconciliation of the beginning and ending amount of unrecognized tax benefits: December 31, (dollars in millions)

2024	2023	2022
Balance at the beginning of the year	\$7	\$6
Gross increase for tax positions related to current year	1	1
Gross increase for tax positions related to prior years	1	1
Decrease for tax positions as a result of the lapse of the statutes of limitations	(1)	(1)
Decrease for tax positions related to settlements with taxing authorities	(3)	(1)
Balance at end of year	\$5	\$7

Tax positions are measured as the largest amount of tax benefit that has a greater than 50 percent likelihood of being realized upon settlement with a taxing authority. The difference between the benefit recognized and the tax benefit claimed on a tax return is referred to as an unrecognized tax benefit. Any adjustment to unrecognized tax benefits is recorded in income tax expense in the Consolidated Statements of Operations. The Company does not expect the balance of unrecognized tax benefits to significantly change in the next twelve months. Interest and penalties related to unrecognized tax benefits are reported in income tax expense in the Consolidated Statements of Operations. The Company's liability for accrued interest and penalties

and treasury management services, foreign exchange, interest rate and commodity risk management solutions, as well as syndicated loans, corporate finance, mergers and acquisitions, and debt and equity capital markets capabilities. The segment focuses on middle-market companies, large corporations and institutions and has dedicated teams with industry and product expertise in Aerospace, Defense and Government Services, Communications, Transportation and Logistics, Food and Restaurants, Human Capital Management, and Gaming. While the segmentâ€™s business development efforts are predominantly focused in the Companyâ€™s footprint, some of its specialized industry businesses also operate on a national basis. A key component of Commercial Bankingâ€™s growth strategy is to present clients with ideas that help their businesses thrive and, in doing so, expand the breadth and depth of our banking relationship with them. Non-Core The Non-Core segment includes the Companyâ€™s indirect auto and certain purchased consumer loan portfolios that the Company discontinued the origination of in 2023 as part of its balance sheet optimization strategy. These portfolios were transferred from the Consumer Banking segment into this segment during 2023. Non-segment Operations Other Non-segment operations are classified as Other and include assets, liabilities, capital, revenues, provision (benefit) for credit losses, expenses and income tax expense not attributed to the Companyâ€™s Consumer Banking, Commercial Banking, or Non-Core segments as well as treasury and community development. Management accounting practices utilized by the Company to measure the performance and produce the results of its segments include the following: Funds Transfer Pricing The Companyâ€™s FTP, a component of net interest income, ensures consistent business segment pricing behavior by removing interest rate risk from business performance. This risk is centrally managed within the Treasury function and reported in Other non-segment operations. Business operating segments are provided an interest credit for funding it generates and an interest charge for assets it holds. The sum of interest income/expense and FTP charges/credits for each business operating segment is its designated net interest income. The offset to FTP charges and credits is recorded in Other non-segment operations. The Company employs a matched maturity FTP methodology for the Consumer Banking and Commercial Banking business operating segments with rates based on a productâ€™s repricing frequency and interest sensitivity, as well as other factors. The FTP charge for the Non-Core business operating segment is based on an implied reference pool of high-cost funding sources. This method applies a waterfall marginal funding approach referencing the Companyâ€™s secured borrowings collateralized by auto loans, FHLB advances, and various other higher-cost deposit sources required to fully debt-fund the assets. Provision for credit losses The provision for credit losses for each business operating segment is based on actual net charge-offs recognized by the business operating segment. The difference between the consolidated provision for credit losses and total net charge-offs for all business operating segments is reflected in Other non-segment operations. Income taxes Income taxes are assessed to each business operating segment at a standard tax rate with the residual tax expense or benefit to arrive at the consolidated effective tax rate included in Other non-segment operations. Expenses Noninterest expenses incurred by centrally-managed operations or business lines that directly support the operations of another business line are charged to the applicable business line based on its utilization of those services. Citizens Financial Group, Inc. | 151 Goodwill Goodwill is allocated to the Consumer Banking and Commercial Banking business operating segments for impairment testing purposes. Substantially all revenues generated and long-lived assets held by the Companyâ€™s business operating segments are derived from customers that reside in the United States. No business operating segment earns revenue from a single external customer that represents ten percent or more of the Companyâ€™s total revenues. Year Ended December 31, 2024 (dollars in millions) Consumer Banking Commercial Banking Non-Core Other Consolidated Net interest income \$4,565Â \$1,950Â (\$117) (\$765) \$5,633Â Noninterest income 1,131Â 908Â Â 137Â 2,176Â Total revenue 5,696Â 2,858Â (117) (628) 7,809Â Direct expenses (1) (2) 325Â 835Â 4Â 2,070Â 5,234Â Indirect expenses (3) 1,353Â 406Â 94Â (1,853)Â Noninterest expense 3,678Â 1,241Â 98Â 217Â 5,234Â Profit (loss) before provision (benefit) for credit losses 2,018Â 1,617Â (215) (845) 2,575Â Provision (benefit) for credit losses 331Â 353Â 61Â (58) 687Â Income (loss) before income tax expense (benefit) 1,687Â 1,264Â (276) (787) 1,888Â Income tax expense (benefit) 434Â 291Â (70) (276) 379Â Net income (loss) \$1,253Â \$973Â (\$206) (\$511) \$1,509Â Total average assets \$75,037Â \$68,478Â \$8,942Â \$66,567Â \$219,024Â (1)Â Represents operating expenses incurred by the business operating segments and primarily includes salaries and employee benefits, equipment and software, outside services, and occupancy. (2)Â Includes depreciation and amortization of \$113 million, \$26 million and \$312 million, respectively, for the Consumer Banking, Commercial Banking and Other business operating segments. (3)Â Represents allocated corporate overhead from support functions such as finance, risk, human resources, and information technology. Year Ended December 31, 2023 (dollars in millions) Consumer Banking Commercial Banking Non-Core Other Consolidated Net interest income \$4,187Â 2,292Â (\$129) (\$109) \$6,241Â Noninterest income 1,067Â 784Â Â 132Â 1,983Â Total revenue 5,254Â 3,076Â (129) 238Â 8,224Â Direct expenses (1) (2) 244Â 857Â 13Â 2,393Â 5,074Â Indirect expenses (3) 1,298Â 438Â 110Â (1,846)Â Noninterest expense 3,542Â 1,295Â 123Â 547Â 5,074Â Profit (loss) before provision (benefit) for credit losses 1,712Â 1,781Â (252) (524) 2,717Â Provision (benefit) for credit losses 280Â 250Â 78Â 79Â 687Â Income (loss) before income tax expense (benefit) 1,432Â 1,531Â (\$330) (603) 2,030Â Income tax expense (benefit) 373Â 378Â (86) (243) 422Â Net income (loss) \$1,059Â \$1,153Â (\$244) (\$360) \$1,608Â Total average assets \$72,693Â \$76,028Â \$13,745Â \$59,755Â \$222,221Â (1)Â Represents operating expenses incurred by the business operating segments and primarily includes salaries and employee benefits, equipment and software, outside services, and occupancy. (2)Â Includes depreciation and amortization of \$106 million, \$30 million and \$291 million, respectively, for the Consumer Banking, Commercial Banking and Other business operating segments. (3)Â Represents allocated corporate overhead from support functions such as finance, risk, human resources, and information technology. Citizens Financial Group, Inc. | 152 Year Ended December 31, 2022 (dollars in millions) Consumer Banking Commercial Banking Non-Core Other Consolidated Net interest income \$3,649Â 2,103Â \$378Â (\$118) \$6,012Â Noninterest income 1,063Â 845Â Â 101Â 2,009Â Total revenue 4,712Â 2,948Â 378Â (178) 8,021Â Direct expenses (1) (2) 1,038Â 820Â 23Â 1,946Â 4,892Â Indirect expenses (3) 1,152Â 403Â 113Â (1,668)Â Noninterest expense 3,255Â 1,223Â 136Â 278Â 4,892Â Profit (loss) before provision (benefit) for credit losses 1,457Â 1,725Â 242Â (295) 3,129Â Provision (benefit) for credit losses 174Â 46Â 52Â 202Â 474Â Income (loss) before income tax expense (benefit) 1,283Â 1,679Â 190Â (497) 2,655Â Income tax expense (benefit) 328Â 375Â 48Â (169) 582Â Net income (loss) \$955Â \$1,304Â \$142Â (\$328) \$2,073Â Total average assets \$68,027Â \$74,919Â \$18,121Â \$53,994Â \$215,061Â (1)Â Represents operating expenses incurred by the business operating segments and primarily includes salaries and employee benefits, equipment and software, outside services, and occupancy. (2)Â Includes depreciation and amortization of \$97 million, \$27 million and \$274 million, respectively, for the Consumer Banking, Commercial Banking and Other business operating segments. (3)Â Represents allocated corporate overhead from support functions such as finance, risk, human resources, and information technology. NOTE 27 - PARENT COMPANY FINANCIALS Condensed Balance Sheets (dollars in millions) December 31, 2024 December 31, 2023 ASSETS: Â Â Â Â Â Cash and due from banks \$2,658Â 2,864Â Â Â Â Loans and advances to: Bank subsidiary 3,326Â 1,152Â Nonbank subsidiaries 150Â 154Â Â Â Â Investments in subsidiaries: Bank subsidiary 24,389Â 23,289Â Nonbank subsidiaries 334Â 291Â Â Â Â Other assets 237Â 194Â Total assets \$31,094Â \$27,944Â LIABILITIES: Â Â Â Long-term borrowed funds \$6,480Â \$3,344Â Â Â Â Other liabilities 360Â 258Â Total liabilities 6,840Â 3,602Â Total stockholders' equity 24,254Â 24,342Â Total liabilities and stockholders' equity \$31,094Â \$27,944Â Citizens Financial Group, Inc. | 153 Condensed Statements of Operations Year Ended December 31, 2024 2023 2022 OPERATING INCOME: Income from bank subsidiaries, excluding equity in undistributed income: Â Â Â Â Â Dividends \$625Â 2,875Â \$450Â Â Â Â Â Interest 139Â 439Â 399Â Â Â Â Â Management and service fees 67Â 69Â 69Â Income from nonbank subsidiaries, excluding equity in undistributed income: Â Â Â Â Â Dividends Â 1,439Â 1,439Â Â Â Â Â Interest 9Â 89Â 39Â Â Â Â All other operating income 19Â 19Â 19Â Total operating income 841Â 2,996Â 1,605Â OPERATING EXPENSE: Â Â Â Salaries and employee benefits 369Â 399Â 439Â Â Â Â Interest expense 263Â 129Â 125Â Â Â Â All other expenses 329Â 319Â 289Â Total operating expense 331Â 1,994Â 1,964Â Income (loss) before taxes and undistributed income 510Â 2,797Â 409Â Â Â Â Income tax expense (benefit) (24) (13) (13) Income before undistributed income of subsidiaries 534Â 2,810Â 422Â Equity in undistributed income (losses) of subsidiaries: Â Â Â Bank 939Â (1,163) 1,724Â Â Â Â Nonbank 369Â (39) (73) Net income \$1,509Â \$1,608Â 2,073Â Total other comprehensive income (loss), net of income taxes (1) 163Â 802Â (3,895) Total comprehensive income (loss) \$1,672Â \$2,410Â (1,822) (1) See Consolidated Statements of Comprehensive Income for comprehensive income (loss) detail. In accordance with federal and state banking regulations, dividends paid by CBNA to shareholders are subject to certain limitations. See Note 25 for more information. Also, see Note 17 for more information regarding the Companyâ€™s common and preferred stock dividends. Citizens Financial Group, Inc. | 154 Condensed Cash Flow Statements Year Ended December 31, 2024 2023 2022 OPERATING ACTIVITIES Net income \$1,509Â \$1,608Â 2,073Â Adjustments to reconcile net income to net change due to operating activities: Deferred income tax expense (benefit) (10) (4) (11) Equity in undistributed (income) losses of subsidiaries (975) 1,202Â (1,651) Other, net 108Â 96Â 92Â Net increase (decrease) in other liabilities 92Â (17) (7) Net (increase) decrease in other assets (84) 17Â (44) Net change due to operating activities 640Â 2,902Â 452Â INVESTING ACTIVITIES Investments in and advances to subsidiaries (2,249) (76) (156) Repayment of investments in and advances to subsidiaries 120Â 30Â 121Â Acquisitions, net of cash acquired Â 123Â (23) Other investing, net 2Â 123Â (1) Net change due to investing activities (2,127) (46) (59) FINANCING ACTIVITIES Proceeds from issuance of long-term borrowed funds 3,231Â 4,114Â Repayments of long-term borrowed funds (107) Â 182) Treasury stock purchased (1,050) (906) (153) Net proceeds from issuance of preferred stock 392Â Â 123) Redemption of preferred stock (300) Â 123) Dividends paid to common stockholders (769) (808) (779) Dividends paid to preferred stockholders (134) (120) (113) Other financing, net 18Â 21Â (25) Net change due to financing activities 1,281Â (1,813) (838) Net change in cash and due from banks (206) 1,043Â (445) Cash and due from banks at beginning of year 2,864Â 1,821Â 2,266Â Cash and due from banks at end of year 2,658Â 2,864Â 1,821Â ITEM 9. CHANGES IN AND DISAGREEMENTS WITH ACCOUNTANTS ON ACCOUNTING AND FINANCIAL DISCLOSURE None. ITEM 9A. CONTROLS AND PROCEDURES The Company maintains a set of disclosure controls and procedures designed to ensure that information required to be disclosed by the Company in reports that it files or submits under the Exchange Act is recorded, processed, summarized and reported within the time periods specified in SEC rules and forms. The design of any disclosure controls and procedures is based in part upon certain assumptions about the likelihood of future events, and there can be no assurance that any design will succeed in achieving its stated goals under all potential future conditions. Any controls and procedures, no matter how well designed and operated, can provide only reasonable, not absolute, assurance of achieving the desired control objectives. In accordance with Rule 13a-15(b) of the Exchange Act, as of the end of the period covered by this Annual Report on Form 10-K, an evaluation was carried out under the supervision and with the participation of the Companyâ€™s management, including its Chief Executive Officer and Chief Financial Officer, of the effectiveness of its disclosure controls and procedures. Based on that evaluation, the Companyâ€™s Chief Executive Officer and Chief Financial Officer concluded that the Companyâ€™s disclosure controls and procedures, as of the end of the period covered by this Annual Report on Form 10-K, were effective to provide reasonable assurance that information required to be disclosed by the Company in reports that it files or submits under the Exchange Act is recorded, processed, summarized and reported within the time periods specified in SEC rules and forms and is accumulated and communicated to the Companyâ€™s management, including the Chief Executive Officer and Chief Financial Officer, as appropriate, to allow timely decisions regarding required disclosure. Citizens Financial Group, Inc. | 155 There were no changes in our internal control over financial reporting identified in management's evaluation pursuant to Rules 13a-15(d) or 15d-15(d) of the Exchange Act during the period covered by this Annual Report on Form 10-K that materially affected, or are reasonably likely to materially affect, the Companyâ€™s internal control over financial reporting. Managementâ€™s Annual Report on Internal Control over Financial Reporting, the Report of the Independent Registered Public Accounting Firm on the Consolidated Financial Statements and the Report of the Independent Registered Public Accounting Firm on Internal Control over Financial Reporting are included in Item 8. ITEM 9B. OTHER INFORMATION None. ITEM 9C. DISCLOSURE REGARDING FOREIGN JURISDICTIONS THAT PREVENT INSPECTIONS Not applicable. PART III In Part III of this Report we refer to relevant sections of our 2025 Proxy Statement for the 2025 annual meeting of shareholders, which will be filed with the SEC pursuant to Regulation 14A within 120 days of the close of our 2024 fiscal year. Portions of our 2025 Proxy Statement, including the sections we refer to in this Report, are incorporated by reference into this Report. ITEM 10. DIRECTORS, EXECUTIVE OFFICERS AND CORPORATE GOVERNANCE Information required by this item is presented under the captions "Corporate Governance Matters" and "Director Nominees" and "Executive Officers", "Board Structure and Board Oversight Responsibilities" and "Corporate Governance Guidelines", "Committees of the Board", and "Code of Business Conduct and Ethics", "Compensation Matters" "Compensation Governance" and "Insider Trading Policies and Procedures", and "Other Items" and "Delinquent Section 16(a) Reports" of our 2025 Proxy Statement, which is incorporated by reference into this item. ITEM 11. EXECUTIVE COMPENSATION Information required by this item is presented under the captions "Compensation Matters" and "Compensation Discussion and Analysis", "Compensation and HR Committee Interlocks and Insider Participation", "Compensation and HR Committee Report", and "Executive Compensation Tables", "Termination of Employment and Change of Control", "Role of Risk Management in Compensation", and "Dodd Frank Compensation Disclosure" and "CEO Pay Ratio" and "Pay Versus Performance", and "Corporate Governance Matters" - "Director Independence" of our 2025 Proxy Statement, which is incorporated by reference into this item. Citizens Financial Group, Inc. | 156 ITEM 12. SECURITY OWNERSHIP OF CERTAIN BENEFICIAL OWNERS AND MANAGEMENT AND RELATED STOCKHOLDER MATTER The information required by this item regarding security ownership of certain beneficial owners and management is presented under the caption "Other Items" - "Security Ownership of Certain Beneficial Owners and Management" in our 2025 Proxy Statement, which is incorporated by reference into this item. Information regarding our compensation plans under which CFG equity securities are authorized for issuance is included in the table below, with additional information regarding these plans included in Note 18 in Item 8. Equity Compensation Plan Information At December 31, 2024 Plan Category Number of securities to be issued upon exercise of outstanding options, warrants and rights (#) (3) Weighted-average exercise price of outstanding options, warrants and rights (\$) (4) Number of securities remaining available (excluding securities reflected in first column) (#) (5) Equity compensation plans approved by security holders 6,678,168Â Â Â 20,557,557Â Equity compensation plans not approved by security holders Â 120,000Â Total (1) (2) 6,798,168Â Â 20,557,557Â (1) Excludes securities subject to the Investors Bancorp, Inc. 2006 Equity Incentive Plan and the Investors Bancorp, Inc. 2015 Equity Incentive Plan (see Investors Plans). Although equity-based awards granted under the Investors Plans were converted into CFG awards and assumed in connection with the Investors acquisition in 2022, CFG does not intend to grant any awards under the Investors Plans. As of December 31, 2024, 40,574 stock options with a weighted-average exercise price of \$38.33 and 7,726 restricted shares were outstanding under the Investors Plans. (2) Excludes securities subject to the JMP Group LLC Amended and Restated Equity Incentive Plan (see JMP Plan). Although equity-based awards granted under the JMP Plan were converted into CFG awards and assumed in connection with the JMP acquisition in 2021, CFG does not intend to grant any awards under the JMP Plan. As of December 31, 2024, 106,451 stock options with a weighted-average exercise price of \$19.45 were outstanding under the JMP Plan. (3) Represents the number of shares of common stock associated with outstanding time-based and performance-based restricted stock units. (4) Â Â Â Other than the stock options assumed in connection with the JMP and Investors acquisitions, CFG had no outstanding stock options. (5) Represents the number of shares remaining available for future issuance under the Amended & Restated Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan (12,159,746 shares), the Amended & Restated Citizens Financial Group, Inc. 2014 Employee Stock Purchase Plan (7,709,853 shares), and the Amended & Restated Citizens Financial Group, Inc. 2014 Non-Employee Directors Compensation Plan (687,958 shares). ITEM 13. CERTAIN RELATIONSHIPS AND RELATED TRANSACTIONS, AND DIRECTOR INDEPENDENCE Information required by this item is set forth under the captions "Corporate Governance Matters" and "Director Nominees" - "Director Independence" and "Related Person Transactions" of our 2025 Proxy Statement, which is incorporated by reference into this item. ITEM 14. PRINCIPAL ACCOUNTANT FEES AND SERVICES Information required by this item is presented under the captions "Audit Matters" and "Pre-approval of Independent Auditor Services" and "Independent Registered Public Accounting Firm Fees" of our 2025 Proxy Statement, which is incorporated by reference into this item. PART IV ITEM 15. EXHIBITS AND FINANCIAL STATEMENT SCHEDULES (a) (1) Financial Statements The following report of our independent registered public accounting firm and the consolidated financial statements of Citizens Financial Group, Inc. are included in Item 8 of this Form 10-K. Report of Independent Registered Public Accounting Firm on the Consolidated Financial Statements; Consolidated Balance Sheets as of December 31, 2024 and 2023; Consolidated Statements of Operations for the Years Ended December 31, 2024, 2023 and 2022; Consolidated Statements of Comprehensive Income for the Years Ended December 31, 2024, 2023 and 2022; Consolidated Statements of Changes in Stockholders' Equity for the Years Ended December 31, 2024, 2023 and 2022; Consolidated Statements of Cash Flows for the Years Ended December 31, 2024, 2023 and 2022; and Notes to Consolidated Financial Statements. Citizens Financial Group, Inc. | 157 (a) (2) Financial Statement Schedules All required financial statement schedules for the Registrant are included in the audited Consolidated Financial Statements or related footnotes in Item 8. (a) (3) Exhibits 3.1 Restated Certificate of Incorporation of the Registrant as in effect on the date hereof, as filed with the Secretary of State of the State of Delaware and effective July 8, 2024 (incorporated herein by reference to Exhibit 3.2 of the Current Report on Form 8-K, filed July 9, 2024) 3.2 Amended

and Restated Bylaws of the Registrant (as amended and restated on February 16, 2023) (incorporated herein by reference to Exhibit 3.2 of the Annual Report on Form 10-K, filed February 17, 2023)4.1 Senior Debt Indenture between the Company and The Bank of New York Mellon dated as of October 28, 2015 (incorporated herein by reference to Exhibit 4.1 of Registration Statement on Form S-3, filed October 29, 2015)4.2 Subordinated Indenture between the Company and The Bank of New York Mellon dated as of September 28, 2012 (incorporated herein by reference to Exhibit 4.2 of the Registration Statement on Form S-1, filed July 28, 2015)4.3 Form of Certificate representing the Series B Preferred Stock (incorporated herein by reference to Exhibit 4.2 of the Current Report on Form 8-K, filed May 24, 2018)4.4 Form of Deposit Agreement, by and among the Company, Computershare Inc. and Computershare Trust Company, N.A., jointly as depositary, and the holders from time to time of the depositary receipts described therein (incorporated herein by reference to Exhibit 4.1 of the Registration Statement on Form 8-A, filed October 25, 2019)4.5 Form of Depositary Receipt (incorporated herein by reference as Exhibit A to Exhibit 4.2 of the Current Report on Form 8-K, filed January 29, 2019)4.6 Description of the Securities Registered Pursuant to Section 12 of the Securities Act of 1934*4.7 Agreement to furnish to the SEC upon request a copy of instruments defining the rights of holders of certain long-term debt of the registrant and consolidated subsidiaries*10.1 Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan (incorporated herein by reference to Exhibit 10.11 of the Quarterly Report on Form 10-Q, filed November 14, 2014)â€ 10.2 Amended and Restated Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan as of June 23, 2016 (incorporated herein by reference to Exhibit 10.2 of the Quarterly Report on Form 10-Q, filed August 5, 2016)â€ 10.3 Amended and Restated Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan as of June 20, 2019 (incorporated herein by reference to Exhibit 10.2 of the Quarterly Report on Form 10-Q, filed August 6, 2019)â€ 10.4 Amended and Restated Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan, amended and restated effective as of April 25, 2024 (incorporated herein by reference to Exhibit 10.2 of the Quarterly Report on Form 10-Q, filed May 6, 2024)â€ 10.5 Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan Form of Restricted Stock Unit Award Agreementâ€ * Citizens Financial Group, Inc. | 15810.6 Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan Restricted Stock Unit Award Agreement for Bruce Van Saun Relating to Annual Awards (incorporated herein by reference to Exhibit 10.11 of the Annual Report on Form 10-K, Filed February 24, 2017)â€ 10.7 Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan Form of Performance Stock Unit Award Agreementâ€ *10.8 Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan Performance Stock Unit Award Agreement for Bruce Van Saun Relating to Annual Awards (incorporated herein by reference to Exhibit 10.15 of the Annual Report on Form 10-K, Filed February 24, 2017)â€ 10.9 Citizens Financial Group, Inc. 2014 Employee Stock Purchase Plan (incorporated herein by reference to Exhibit 99.3 of the Registration Statement on Form S-8, filed September 26, 2014)â€ 10.10 Amended and Restated Citizens Financial Group, Inc. 2014 Employee Stock Purchase Plan, amended and restated as of July 1, 2024 (incorporated herein by reference to Exhibit 10.4 of the Quarterly Report on Form 10-Q, filed May 6, 2024)â€ 10.11 Citizens Financial Group, Inc. Non-Employee Directors Compensation Policy, amended and effective April 25, 2019 (incorporated herein by reference to Exhibit 10.1 of the Quarterly Report on Form 10-Q filed August 6, 2019)â€ 10.12 Citizens Financial Group, Inc. Non-Employee Directors Compensation Policy, amended and effective April 22, 2021 (incorporated herein by reference to Exhibit 10.1 of the Quarterly Report on Form 10-Q filed August 3, 2021)â€ 10.13 Citizens Financial Group, Inc. Non-Employee Directors Compensation Policy, amended and effective April 28, 2022 (incorporated herein by reference to Exhibit 10.1 of the Quarterly Report on Form 10-Q, filed August 3, 2022)â€ 10.14 Citizens Financial Group, Inc. Non-Employee Directors Compensation Policy, amended and effective April 27, 2023 (incorporated herein by reference to Exhibit 10.1 of the Quarterly Report on Form 10-Q, filed August 8, 2023)â€ 10.15 Citizens Financial Group, Inc. Non-Employee Directors Compensation Policy, amended and effective April 25, 2024 (incorporated herein by reference to Exhibit 10.1 of the Quarterly Report on Form 10-Q, filed May 6, 2024)â€ 10.16 Citizens Financial Group, Inc. 2014 Non-Employee Directors Compensation Plan (incorporated herein by reference to Exhibit 99.2 of the Registration Statement on Form S-8, filed September 26, 2014)â€ 10.17 Amended and Restated Citizens Financial Group, Inc. 2014 Non-Employee Directors Compensation Plan as of June 23, 2016 (incorporated herein by reference to Exhibit 10.1 of the Quarterly Report on Form 10-Q, filed August 5, 2016)â€ 10.18 Amended and Restated Citizens Financial Group, Inc. 2014 Non-Employee Directors Compensation Plan, amended and restated effective April 25, 2024 (incorporated herein by reference to Exhibit 10.3 of the Quarterly Report on Form 10-Q, filed May 6, 2024)â€ 10.19 Citizens Financial Group, Inc. 2014 Non-Employee Directors Compensation Plan Form of Restricted Stock Unit Award Agreement (incorporated herein by reference to Exhibit 10.19 of the Annual Report on Form 10-K, filed February 26, 2016)â€ 10.20 Citizens Financial Group, Inc. 2014 Non-Employee Directors Compensation Plan Form of Restricted Stock Unit Award Agreement (incorporated herein by reference to Exhibit 10.2 of the Quarterly Report on Form 10-Q, filed August 3, 2017)â€ Citizens Financial Group, Inc. | 15910.21 Amended and Restated Deferred Compensation Plan for Directors of Citizens Financial Group, Inc., effective January 1, 2009 (incorporated herein by reference to Exhibit 10.19 of Amendment No. 2 to Registration Statement on Form S-1, filed August 15, 2014)â€ 10.22 Form of Indemnification Agreement (incorporated herein by reference to Exhibit 10.5 of Amendment No. 3 to Registration Statement on Form S-1, filed September 8, 2014)â€ 10.23 Amended and Restated CFG Voluntary Executive Deferred Compensation Plan, effective January 1, 2009 and amended and restated on September 1, 2014 (incorporated herein by reference to Exhibit 10.21 of the Annual Report on Form 10-K, filed March 3, 2015)â€ 10.24 First Amendment to the CFG Voluntary Executive Deferred Compensation Plan dated March 1, 2019 (incorporated herein by reference to Exhibit 10.26 of the Annual Report on Form 10-K, filed February 24, 2020)â€ 10.25 Second Amendment to the CFG Voluntary Executive Deferred Compensation Plan dated December 9, 2019 (incorporated herein by reference to Exhibit 10.27 of the Annual Report on Form 10-K, filed February 24, 2020)â€ 10.26 Third Amendment to the CFG Voluntary Executive Deferred Compensation Plan dated March 4, 2020 (incorporated herein by reference to Exhibit 10.27 of the Annual Report on Form 10-K, filed February 23, 2021)â€ 10.27 Fourth Amendment to the CFG Voluntary Executive Deferred Compensation Plan dated January 1, 2022 (incorporated herein by reference to Exhibit 10.21 of the Annual Report on Form 10-K, filed February 23, 2022)â€ 10.28 Fifth Amendment to the CFG Voluntary Executive Deferred Compensation Plan dated January 1, 2024 (incorporated herein by reference to Exhibit 10.24 of the Annual Report on Form 10-K, filed February 16, 2024)â€ 10.29 Amended and Restated Citizens Financial Group, Inc. Deferred Compensation Plan, effective January 1, 2009 (incorporated herein by reference to Exhibit 10.20 of Amendment No. 2 to Registration Statement on Form S-1, filed August 15, 2014)â€ 10.30 Citizens Financial Group, Inc. Form of Deferred Cash Agreement (incorporated herein by reference to Exhibit 10.26 of the Annual Report on Form 10-K, filed February 16, 2024)â€ 10.31 Citizens Financial Group, Inc. Executive Severance Practice (incorporated herein by reference to Exhibit 10.21 of Amendment No. 2 to Registration Statement on Form S-1, filed August 15, 2014)â€ 10.32 Amended and Restated Executive Employment Agreement, dated May 5, 2016, between the Registrant and Bruce Van Saun (incorporated herein by reference to Exhibit 10.5 of the Quarterly Report on Form 10-Q, filed May 9, 2016)â€ 10.33 Addendum to Amended and Restated Executive Employment Agreement, dated as of June 25, 2021 between the Registrant and Bruce Van Saun (incorporated herein by reference to Exhibit 10.2 of the Quarterly Report on Form 10-Q, filed August 3, 2021)â€ 10.34 Executive Employment Agreement, dated March 23, 2015, between the Registrant and Donald H. McCree III and subsequent addendum dated August 2, 2017 (incorporated herein by reference to Exhibit 10.7 of the Quarterly Report on Form 10-Q, filed August 3, 2017)â€ 10.35 Executive Employment Agreement, dated September 6, 2014, between the Registrant and Malcolm Griggs and subsequent addendum dated August 14, 2017 (incorporated herein by reference to Exhibit 10.41 of the Annual Report on Form 10-K, filed February 21, 2019)â€ Citizens Financial Group, Inc. | 16010.36 Executive Employment Agreement, dated December 13, 2016, between the Registrant and John F. Woods and subsequent addendum dated August 2, 2017 (incorporated herein by reference to Exhibit 10.8 of the Quarterly Report on Form 10-Q, filed August 3, 2017)â€ 10.37 Amended and Restated Executive Employment Agreement, dated December 20, 2021, between the Registrant and Brendan Coughlin (incorporated herein by reference to Exhibit 10.32 of the Annual Report on Form 10-K, filed February 23, 2022)â€ 10.38 Executive Employment Agreement, dated September 5, 2013, between the Registrant and Elizabeth Johnson and subsequent addendums dated July 15, 2014 and August 28, 2017â€ *10.39 Form of Restricted Cash Award Agreement (incorporated herein by reference to Exhibit 10.1 of the Quarterly Report on Form 10-Q, filed August 6, 2024)â€ 10.40 Form of Executive Letter Agreement for Stock Ownership Guidelines (incorporated herein by reference to Exhibit 10.2 of the Quarterly Report on Form 10-Q, filed August 6, 2024)â€ 19.1 Insider Trading Policy*21.1 Subsidiaries of Registrant*23.1 Consent of Independent Registered Public Accounting Firm*24.1 Power of Attorney (contained herein on signature pages)31.1 Certification of Chief Executive Officer pursuant to Section 302 of the Sarbanes-Oxley Act of 2002*31.2 Certification of Chief Financial Officer pursuant to Section 302 of the Sarbanes-Oxley Act of 2002*32.1 Certification of Chief Executive Officer pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002*32.2 Certification of Chief Financial Officer pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002*97.1 Citizens Financial Group, Inc. Clawback Policy, effective December 1, 2023 (incorporated herein by reference to Exhibit 97.1 of the Annual Report on Form 10-K, filed February 16, 2024)101A Â Â Â The following materials from the Registrant's Annual Report on Form 10-K for the fiscal year ended December 31, 2024, formatted in XBRL: (i) the Consolidated Balance Sheets, (ii) the Consolidated Statements of Operations, (iii) the Consolidated Statements of Comprehensive Income, (iv) the Consolidated Statements of Changes in Stockholders'â€ Equity, (v) the Consolidated Statements of Cash Flows and (vi) the Notes to Consolidated Financial Statements*104 Â Â Â Â Cover page interactive data file in inline XBRL format, included in Exhibit 101 to this report*â€ Indicates management contract or compensatory plan or arrangement.* Filed herewith.ITEM 16. FORM 10-K SUMMARYNot applicable.Citizens Financial Group, Inc. | 161SIGNATURESPursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized on February 13, 2025.Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â CITIZENS FINANCIAL GROUP, INC.(Registrant)By:/s/ Bruce Van SaunName: Bruce Van SaunTitle: Chairman of the Board and Chief Executive Officer(Principal Executive Officer)Citizens Financial Group, Inc. | 162SIGNATURESKNOW ALL PERSONS BY THESE PRESENTS, that each of the undersigned, being a director or officer of Citizens Financial Group, Inc., a Delaware corporation (the "Company"), hereby constitutes and appoints Bruce Van Saun, John F. Woods, Robin S. Elkowitz, and Christopher J. Schnirel, and each of them, his or her true and lawful attorney-in-fact and agent, with full power of substitution and resubstitution, for him or her and in his or her name, place and stead in any and all capacities, to sign one or more Annual Reports for the Company's fiscal year ended December 31, 2024 on Form 10-K under the Securities Exchange Act of 1934, as amended, or such other form as any such attorney-in-fact may deem necessary or desirable, any amendments thereto, and all additional amendments thereto, each in such form as they or any one of them may approve, and to file the same with all exhibits thereto and other documents in connection therewith with the Securities and Exchange Commission, granting unto said attorneys-in-fact and agents, and each of them, full power and authority to do and perform each and every act and thing requisite and necessary to be done so that such Annual Report shall comply with the Securities Exchange Act of 1934, as amended, and the applicable Rules and Regulations adopted or issued pursuant thereto, as fully and to all intents and purposes as he or she might or could do in person, hereby ratifying and confirming all that said attorneys-in-fact and agents, or any of them or their substitute or resubstitute, may lawfully do or cause to be done by virtue hereof.Â Â Â Â Pursuant to the requirements of the Securities Exchange Act of 1934, this report has been signed below by the following persons on behalf of the Registrant and in the capacities and on the date indicated.SignatureTitleDate/s/ Bruce Van SaunBruce Van SaunChairman of the Board and Chief Executive OfficerFebruary 13, 2025(Principal Executive Officer and Director)/s/ John F. WoodsJohn F. WoodsVice Chair and Chief Financial OfficerFebruary 13, 2025(Principal Financial Officer)/s/ Christopher J. SchnirelChristopher J. SchnirelExecutive Vice President, Chief Accounting Officer and ControllerFebruary 13, 2025(Principal Accounting Officer)/s/ Lee AlexanderLee AlexanderDirectorFebruary 13, 2025/s/ Tracy A. AtkinsonTracy A. AtkinsonDirectorFebruary 13, 2025/s/ Christine M. CummingChristine M. CummingDirectorFebruary 13, 2025/s/ Kevin CummingsKevin CummingsDirectorFebruary 13, 2025/s/ William P. HankowskyWilliam P. HankowskyDirectorFebruary 13, 2025/s/ Edward J. Kelly IIIEdward J. Kelly IIIDirectorFebruary 13, 2025/s/ Robert G. LearyRobert G. LearyDirectorFebruary 13, 2025/s/ Terrance J. LillisTerrance J. LillisDirectorFebruary 13, 2025/s/ Michele N. SiekerkaMichele N. SiekerkaDirectorFebruary 13, 2025/s/ Christopher J. SwiftChristopher J. SwiftDirectorFebruary 13, 2025/s/ Wendy A. WatsonWendy A. WatsonDirectorFebruary 13, 2025/s/ Marita ZuraitisMarita ZuraitisDirectorFebruary 13, 2025Citizens Financial Group, Inc. | 163 EX-4.6 2 exhibit46-q42024.htm EX-4.6 DocumentEXHIBIT 4.6DESCRIPTION OF THE SECURITIES REGISTERED PURSUANT TO SECTION 12 OF THE SECURITIES EXCHANGE ACT OF 1934Citizens Financial Group, Inc. (â€Citizens,â€ â€ewe,â€ â€œour,â€ â€œus,â€ and the â€Companyâ€) has three classes of securities registered under Section 12 of the Securities Exchange Act of 1934, as amended (the â€Exchange Actâ€): (i) Common Stock, par value \$0.01 per share; (ii) Depositary Shares each representing a 1/40th interest in a share of our 5.000% Fixed-Rate Non-Cumulative Perpetual Preferred Stock, Series E, par value \$25.00 per share (the â€Series E Preferred Stockâ€); and (iii) Depositary Shares each representing a 1/40th interest in a share of our 7.3750% Fixed-Rate Non-Cumulative Perpetual Preferred Stock, Series H, par value \$25.00 per share (the â€Series H Preferred Stockâ€).Authorized Capital StockCitizensâ€ authorized capital stock consists of 1,000,000,000 shares of common stock, par value \$0.01 per share and 100,000,000 shares of preferred stock, par value \$25.00 per share. All outstanding shares of our capital stock are fully paid and non-assessable.Description of Common StockThe following description of our common stock is a summary and does not purport to be complete and is qualified in its entirety by the applicable provisions of federal law governing bank holding companies, Delaware law and our restated certificate of incorporation and amended and restated bylaws. Our restated certificate of incorporation and amended and restated bylaws are incorporated by reference as Exhibits to our Annual Report on Form 10-K.Voting rightsThe holders of common stock are entitled to one vote per share on all matters to be voted upon by the stockholders, except on matters relating solely to terms of preferred stock.For the election of directors, we have adopted a majority voting standard in uncontested elections and a plurality voting standard in contested elections. There are no cumulative voting rights.Dividend rights Subject to preferences that may be applicable to any outstanding preferred stock, the holders of common stock are entitled to receive ratably such dividends, if any, as may be declared from time to time by our Board of Directors (the â€Boardâ€) out of funds legally available therefor.Rights upon liquidation In the event of liquidation, dissolution or winding up, the holders of common stock are entitled to share ratably in all assets remaining after payment of liabilities, subject to prior distribution rights of preferred stock, if any, then outstanding.Other rightsThe holders of our common stock have no preemptive or conversion rights or other subscription rights. There are no redemption or sinking fund provisions applicable to the common stock.ListingOur common stock is traded on the New York Stock Exchange under the trading symbol â€CFG.â€-1-Description of Depositary Shares Representing Interests in Shares of Preferred StockThe description set forth below of certain provisions of the deposit agreement and of the depositary shares and depositary receipts does not purport to be complete and is subject to and qualified in its entirety by reference to the forms of deposit agreement and depositary receipts relating to each series of preferred stock.Citizens has the following depositary shares registered under Section 12 of the Exchange Act:â€Depositary Shares each representing 1/40th interest in a share of our Series E Preferred Stock; andâ€Depositary Shares each representing 1/40th interest in a share of our Series H Preferred Stock.We refer to the above series of preferred stock represented by depositary shares (the â€Depositary Sharesâ€), collectively, as the â€Preferred Stock.â€GeneralOur Depositary Shares represent fractional interests in shares of the applicable series of Preferred Stock. Each Depositary Share represents a 1/40th ownership interest in a share of the applicable series of Preferred Stock, and are evidenced by a depositary receipt. We have deposited the underlying shares of Preferred Stock represented by the Depositary Shares with a depositary pursuant to a deposit agreement among us, Computershare Inc. and its wholly-owned subsidiary Computershare Trust Company, N.A., jointly acting as depositary, and the holders from time to time of the depositary receipts. Subject to the terms of the deposit agreement, each holder of a Depositary Share is entitled to all the rights and preferences of the shares of the applicable series of Preferred Stock (including dividend, voting, redemption and liquidation rights) in proportion to the applicable fraction of a share of the applicable series of Preferred Stock represented by each Depositary Share.Dividends and Other DistributionsEach dividend on a Depositary Share is in an amount equal to 1/40th of the dividend declared on each share of the applicable series of Preferred Stock.The depositary distributes all dividends and other cash distributions received in respect of Preferred Stock to the holders of record of the Depositary Shares in proportion to the number of Depositary Shares held by each holder. In the event of a distribution other than in cash, the depositary distributes property received by it to the holders of record of the Depositary Shares in proportion to the number of Depositary Shares held by each holder, unless the depositary determines that this distribution is not feasible, in which case the depositary may, with our approval, adopt a method of distribution that it deems equitable and practicable, including the sale of the property and distribution of the net proceeds from that sale to the holders of the Depositary Shares.Record dates for the payment of dividends and other matters relating to the Depositary Shares are the same as the corresponding record dates for the applicable series of Preferred Stock.The amounts distributed to holders of the Depositary Shares are reduced by any amounts required to be withheld by the depositary or by us on account of taxes or other governmental charges.Redemption of the Depositary SharesIf we redeem any series of Preferred Stock represented by the Depositary Shares, the Depositary Shares will be redeemed from the proceeds received by the depositary resulting from the redemption of the applicable series of Preferred Stock held by the depositary. The redemption price per Depositary Share will be equal to 1/40th of the redemption price per share payable with respect to the Preferred Stock (equivalent to \$25 per Depositary Share), plus any declared and unpaid dividends, without accumulation of any

undisclosed dividends, on the shares of the Preferred Stock. Whenever we redeem shares of Preferred Stock held by the depositary, the depositary will redeem, as of the same redemption date, the number of the Depositary Shares representing shares of the Preferred Stock so redeemed.-2-In case of any redemption of less than all of the outstanding Depositary Shares, the Depositary Shares to be redeemed will be selected either pro rata or by lot. In any case, the depositary will redeem the Depositary Shares only in increments of 40 Depositary Shares and any integral multiple thereof. The depositary will provide notice of redemption to record holders of the Depositary Shares not less than 30 and not more than 60 days prior to the date fixed for redemption of the Preferred Stock and the related Depositary Shares.Voting Rights of the Depositary SharesBecause each Depositary Share represents a 1/40th interest in the applicable series of Preferred Stock, holders of Depositary Shares are entitled to 1/40th of a vote per Depositary Share under those limited circumstances in which holders of the applicable series of Preferred Stock are entitled to a vote.When the depositary receives notice of any meeting at which the holders of the applicable series of Preferred Stock are entitled to vote, the depositary will mail (or otherwise transmit by an authorized method) the information contained in the notice to the record holders of the Depositary Shares relating to the applicable series of Preferred Stock. Each record holder of the Depositary Shares on the record date, which will be the same date as the record date for the applicable series of Preferred Stock, may instruct the depositary to vote the amount of the Preferred Stock represented by the holderâ€™s Depositary Shares. To the extent possible, the depositary will vote the amount of the Preferred Stock represented by the Depositary Shares in accordance with the instructions it receives. We will agree to take all reasonable actions that the depositary determines are necessary to enable the depositary to vote as instructed. If the depositary does not receive specific instructions from the holders of any Depositary Shares, it will vote all Depositary Shares held by it proportionately with instructions received.Charges of DepositaryWe have agreed to pay all transfer and other taxes and governmental charges arising solely from the existence of the depositary arrangements. We have agreed to pay associated charges of the depositary in connection with the initial deposit of the applicable series of Preferred Stock and any redemption of the applicable series of Preferred Stock. Holders of the Depositary Shares will pay transfer, income, and other taxes and governmental charges and such other charges as are expressly provided in the deposit agreement to be for their accounts. If these charges have not been paid by the holders of the Depositary Shares, the depositary may refuse to transfer Depositary Shares, withhold dividends and distributions, and sell the Depositary Shares.ListingThe Depositary Shares representing the Series E Preferred Stock and the Series H Preferred Stock are traded on the New York Stock Exchange under the trading symbols â€œCFG PRâ€ and â€œCFG PRHâ€, respectively.Form and NoticesEach series of Preferred Stock has been issued in registered form to the depositary, and the Depositary Shares have been issued in book-entry only form through The Depositary Trust Company (â€œDTCâ€). The depositary will forward to the holders of the Depositary Shares all reports, notices, and communications from us that are delivered to the depositary and that we are required to furnish to the holders of the applicable series of Preferred Stock.DepositaryComputershare Inc. and Computershare Trust Company, N.A. are the joint depositary for the Depositary Shares. We may terminate such appointment and may appoint a successor depositary at any time and from time to time, provided that we will use our best efforts to ensure that there is, at all relevant times when the Preferred Stock is outstanding, a person or entity appointed and serving as such depositary.Â Description of Preferred StockAs described above, we have Depositary Shares registered under Section 12 of the Exchange Act that represent interests in the Preferred Stock. This section describes the Preferred Stock, interests in which are represented by the Depositary Shares. -3-The following description of our Preferred Stock is a summary and does not purport to be complete and is qualified in its entirety by the applicable provisions of federal law governing bank holding companies, Delaware law, the Certificate of Designations for the applicable series of Preferred Stock, which are included as Exhibits to our restated certificate of incorporation, and our restated certificate of incorporation and amended and restated bylaws. Our restated certificate of incorporation and amended and restated bylaws are incorporated by reference as Exhibits to this Annual Report on Form 10-K.Other than as described below, the terms of the Series E Preferred Stock and the Series H Preferred Stock are substantially similar.GeneralUnder our restated certificate of incorporation, we have authority to issue up to 100,000,000 shares of preferred stock, par value \$25.00 per share. Our Board is authorized without further stockholder action to cause the issuance of shares of preferred stock. Any additional preferred stock may be issued from time to time in one or more series, each with such voting powers, full or limited, or no voting powers, and such designations, preferences and relative, participating, optional or other special rights, and qualifications, limitations or restrictions thereof, as our Board (or a duly authorized committee) may determine prior to the time of issuance.The Preferred Stock is not convertible into, or exchangeable for, shares of our common stock or any other class or series of our other securities and are not subject to any sinking fund or any other obligation of us for their repurchase or retirement. The Preferred Stock represents non-withdrawable capital, not be an account of an insurable type, and not insured or guaranteed by the Federal Deposit Insurance Corporation any other governmental agency or instrumentality. -4-DividendsHolders of Preferred Stock are entitled to receive, when, as and if declared by our Board (or a duly authorized committee of our Board), only out of funds legally available therefor, non-cumulative cash dividends payable quarterly in arrears at the rate specified below:â–Series E Preferred Stock: cash dividends at a per annum rate equal to 5.000%: andâ–Series H Preferred Stock: cash dividends at a per annum rate equal to 7.375%.Each date on which dividends are payable is a â€œdividend payment date,â€ and dividends for each dividend payment date are payable with respect to the dividend period (or portion thereof) ending on the day preceding such respective dividend payment date, in each case to holders of record on the 15th calendar day before such dividend payment date or such other record date not more than 30 nor less than 10 days preceding such dividend payment date fixed for that purpose by our Board (or a duly authorized committee of our Board) in advance of payment of each particular dividend. If any such date is not a business day, then such date will nevertheless be a dividend payment date, but dividends on the Preferred Stock, when, as and if declared, will be paid on the next succeeding business day (without adjustment in the amount of the dividend per share of the applicable series of Preferred Stock). The amount of the dividend per share will be calculated for each dividend period (or portion thereof) on the basis of a 360-day year consisting of twelve 30-day months. We will not pay interest or any sum of money instead of interests on any dividend payment date that may be in arrears on any series of Preferred Stock. Dividends on shares of Preferred Stock will not be cumulative and will not be mandatory. If our Board (or a duly authorized committee of our Board) does not declare a dividend on a series of Preferred Stock in respect of a dividend period, then holders of that series of Preferred Stock shall not be entitled to receive any dividends not declared by our Board (or a duly authorized committee of our Board) and no interest, or sum of money in lieu of interest, shall be payable in respect of any dividend not so declared, whether or not our Board (or a duly authorized committee of our Board) declares a dividend on that series of Preferred Stock or any other series of our preferred stock or on our common stock for any future dividend period.RedemptionThe Preferred Stock is perpetual and has no maturity date. The Preferred Stock is redeemable at our option, subject to receipt of any required regulatory approval, in whole or in part as follows:â– Â Â Â Â the Series E Preferred Stock is redeemable on any dividend payment date on or after the dividend payment date on January 6, 2025 at a cash redemption price of \$1,000 per share (equivalent to \$25 per Depositary Share), plus any declared and unpaid dividends, without regard to any undeclared dividends, to, but excluding, the redemption date; andâ–Â Â Â Â the Series H Preferred Stock is redeemable on any dividend payment date on or after the dividend payment date on July 6, 2029 at a cash redemption price of \$1,000 per share (equivalent to \$25 per Depositary Share), plus any declared and unpaid dividends, without regard to any undeclared dividends, to, but excluding, the redemption dateAlso, we may, redeem the shares of Preferred Stock, in whole but not in part, at any time within 90 days following a Regulatory Capital Treatment Event (as defined in the Certificate of Designations for such series), in each case, at a cash redemption price equal to the stated amount, together with any declared and unpaid dividends, without regard to any undeclared dividends, to but excluding the redemption date. The Preferred Stock is not subject to any mandatory redemption, sinking fund or other similar provisions. Holders of the Preferred Stock have no right to require redemption of any shares of Preferred Stock.Restrictions on Dividends, Redemption and Repurchases-5-So long as any shares of Preferred Stock remains outstanding, unless dividends on all outstanding shares of Preferred Stock for the most recently completed dividend period have been paid in full or declared and a sum sufficient for the payment thereof has been set aside for payment, (i) no dividend may be declared or paid or set aside for payment, and no distribution may be made, on any junior stock (as defined in the Certificate of Designations for such series), (ii) no monies may be paid or made available for a sinking fund for the redemption or retirement of junior stock (a â€œjunior stock sinking fund paymentâ€), and (iii) no shares of junior stock shall be purchased, redeemed or otherwise acquired for consideration by us, directly or indirectly, other than:â– Â Â Â Â any junior stock sinking fund payment, or any purchase, redemption or other acquisition of shares of junior stock, as a result of (x) a reclassification of junior stock for or into other junior stock, (y) the exchange or conversion of one share of junior stock for or into another share of junior stock or (z) the purchase of fractional interests in shares of junior stock under the conversion or exchange provisions of junior stock or the security being converted or exchanged;â– Â Â Â Â any junior stock sinking fund payment, or any purchase, redemption or other acquisition of shares of junior stock, through the use of the proceeds of a substantially contemporaneous sale of other shares of junior stock;â– Â Â Â Â repurchases, redemptions or other acquisitions of shares of junior stock in connection with (1) any employment contract, benefit plan or other similar arrangement with or for the benefit of any one or more employees, officers, directors or consultants or (2) a dividend reinvestment or stockholder stock purchase plan;â– Â Â Â Â any declaration of a dividend in connection with any stockholdersâ€™ rights plan, or the issuance of rights, stock or other property under any stockholdersâ€™ rights plan, or the redemption or repurchase of rights pursuant to the plan; orâ– Â Â Â Â any dividend paid on junior stock in the form of stock, warrants, options or other rights where the dividend stock or the stock issuable upon exercise of such warrants, options or other rights is the same stock as that on which the dividend is being paid or is other junior stock.However, the foregoing does not restrict the ability of us or any of our affiliates to engage in any market-making transactions or purchases in connection with the distribution of securities in the ordinary course of business.The Certificate of Designations for each series also has provisions in case of partial payments on the Preferred Stock or other series of preferred stock that rank equally with the Preferred Stock. Dividends on the Preferred Stock will not be declared, paid or set aside for payment if and to the extent such act would cause us to fail to comply with applicable laws and regulations.Liquidation RightsIn the event of any liquidation, dissolution or winding up of the Company, whether voluntary or involuntary, holders of Preferred Stock will be entitled to receive out of our assets legally available for distribution to our stockholders (i.e., after satisfaction of all our liabilities to creditors, if any) an amount equal to \$1,000 per share, plus any dividends that have been declared but not paid prior to the date of payment of distributions to stockholders, without regard to any undeclared dividends (the â€œliquidation preferenceâ€).If our assets are not sufficient to pay the liquidation preference in full to all holders of all holders of any class or series of our stock that ranks on a parity with the Preferred Stock in the distribution of assets on liquidation, dissolution or winding up of the Company, the amounts paid to the holders of the Preferred Stock and to the holders of all liquidation preference parity stock shall be pro rata in accordance with the respective aggregate liquidation preferences of the Preferred Stock and all such liquidation preference parity stock. Voting RightsExcept as indicated below or otherwise required by law, the holders of the Preferred Stock do not have any voting rights.Right to Elect Two Directors on Nonpayment of Dividends. Whenever dividends on any shares of the Preferred Stock, shall have not been declared and paid for the equivalent of three semi-annual or six full quarterly dividend payments, whether or not for consecutive dividend periods (a â€œnonpaymentâ€), the holders of such shares, voting together as a class with holders of any and all other series of voting preferred stock then outstanding, are entitled to vote for the election of a total of two additional members of our Board (the â€œpreferred stock directorsâ€), provided that the election of any such directors shall not cause us to violate the corporate governance requirement of the New York Stock Exchange (or any other exchange on which our securities may be listed) that listed companies must have a majority of independent directors and provided further that our board of directors shall at no time include more than two preferred stock directors. In that event, the number of directors on our -6-board of directors shall automatically increase by two, and the new directors shall be elected at a special meeting called at the request of the holders of record of at least 20% of the Preferred Stock or of any other series of voting preferred stock (unless such request is received less than 90 days before the date fixed for the next annual or special meeting of the stockholders, in which event such election shall be held at such next annual or special meeting of stockholders), and at each subsequent annual meeting. These voting rights will continue until dividends on the shares of the Preferred Stock for at least two consecutive semi-annual or four consecutive quarterly dividend periods, as applicable, following the nonpayment shall have been fully paid.If and when dividends for at least two consecutive semi-annual or four consecutive quarterly dividend periods, as applicable, following a nonpayment have been paid in full on the Preferred Stock, the holders of the Preferred Stock shall be divested of the foregoing voting rights (subject to vesting in the event of each subsequent nonpayment), the term of office of each preferred stock director so elected shall terminate and the number of directors on the board of directors shall automatically decrease by two. In determining whether dividends have been paid for at least two consecutive semi-annual or four consecutive quarterly dividend periods, as applicable, following a nonpayment, we may take account of any dividend we elect to pay for any dividend period after the regular dividend payment date for that period has passed. Any preferred stock director may be removed at any time without cause by the holders of record of a majority of the outstanding shares of the Preferred Stock. So long as a nonpayment shall continue, any vacancy in the office of a preferred stock director (other than prior to the initial election after a nonpayment) may be filled by the written consent of the preferred stock director remaining in office, or if none remains in office, by a vote of the holders of record of a majority of the outstanding shares of Preferred Stock; provided that the filling of any such vacancy shall not cause us to violate the corporate governance requirement of the New York Stock Exchange (or any other exchange on which our securities may be listed) that listed companies must have a majority of independent directors. Any such vote to remove, or to fill a vacancy in the office of, a preferred stock director may be taken only at a special meeting called at the request of the holders of record of at least 20% of the Series E Preferred Stock, the Series H Preferred Stock or of any other series of voting preferred stock (unless such request is received less than 90 days before the date fixed for the next annual or special meeting of the stockholders, in which event such election shall be held at such next annual or special meeting of stockholders). The preferred stock directors shall each be entitled to one vote per director on any matter.Â Other Voting RightsSo long as any shares of Preferred Stock are outstanding, in addition to any other vote or consent of stockholders required by law or by our restated certificate of incorporation, the vote or consent of the holders of at least two thirds of the shares of Preferred Stock at the time outstanding, voting together as a single class with any other series of preferred stock entitled to vote thereon (to the exclusion of all other series of preferred stock), given in person or by proxy, either in writing without a meeting or by vote at any meeting called for the purpose, will be necessary for effecting or validating:â–Â Amendment of Certificate of Incorporation, By-laws or Certificate of Designations. Any amendment, alteration or repeal of any provision of our certificate of incorporation, by-laws or the certificate of designations for the Preferred Stock that would alter or change the voting powers, preferences or special rights of the Preferred Stock so as to affect them adversely; provided, however, that the amendment of the certificate of incorporation so as to authorize or create, or to increase the authorized amount of, any class or series of stock that does not rank senior to the Preferred Stock in either the payment of dividends (whether such dividends are cumulative or non-cumulative) or in the distribution of assets on any liquidation, dissolution or winding up of the Company shall not be deemed to affect adversely the voting powers, preferences or special rights of the Preferred Stock;â–Authorization of Senior Stock. Any amendment or alteration of the certificate of incorporation to authorize or create, or increase the authorized amount of, any shares of any class or series or any securities convertible into shares of any class or series of our capital stock ranking prior to the Preferred Stock in the payment of dividends or in the distribution of assets on any liquidation, dissolution or winding up of the Company; orâ–Share Exchanges, Reclassifications, Mergers and Consolidations and Other Transactions. Any consummation of (x)Â a binding share exchange or reclassification involving the Preferred Stock or (y)Â a merger or consolidation of Citizens Financial Group, Inc. with another entity (whether or not a corporation), unless in each case (A)Â the shares of Preferred Stock remain outstanding or, in the case of any such merger or consolidation with respect to which we are not the surviving or resulting entity, the shares of Preferred Stock are converted into or exchanged for preference securities of the surviving or resulting entity or its ultimate parent, and (B)Â such shares remaining outstanding or such preference securities, as the case may be, have such rights, preferences, privileges and voting powers, and limitations and restrictions thereof, taken as a whole, as are not materially less favorable to the holders thereof than the rights, -7-preferences, privileges and voting powers, and restrictions and limitations thereof, of the Preferred Stock immediately prior to such consummation, taken as a whole.If an amendment, alteration, repeal, share exchange, reclassification, merger or consolidation described above would adversely affect one or more but not all series of voting preferred stock, then only the series affected and entitled to vote shall vote to the exclusion of all other series of preferred stock. If all series of preferred stock are not equally affected by the proposed amendment, alteration, repeal, share exchange, reclassification, merger or consolidation described above, there shall be required a two-thirds approval of each series that will have a diminished status.Without the consent of the holders of the Preferred Stock, so long as such action does not adversely affect the rights, preferences, privileges and voting powers of the Preferred Stock, we may amend, alter, supplement or repeal any terms of the Preferred Stock:â–to cure any ambiguity, or to cure, correct or supplement any provision contained in the certificate of designations for the Preferred Stock that may be defective or inconsistent; orâ–to make any provision with respect to matters or questions arising with respect to the Preferred Stock that is not inconsistent with the provisions of the certificate of

designations. The foregoing voting provisions will not apply if, at or prior to the time when the act with respect to which the vote would otherwise be required shall be effected, all outstanding shares of the Preferred Stock have been redeemed or called for redemption on proper notice and sufficient funds have been set aside by us for the benefit of the holders of the Preferred Stock to effect the redemption unless in the case of a vote or consent required to authorize senior stock if all outstanding shares of the Preferred Stock are being redeemed with the proceeds from the sale of the stock to be authorized. Under current provisions of the Delaware General Corporation Law, the holders of issued and outstanding preferred stock are entitled to vote as a class, with the consent of the majority of the class being required to approve an amendment to our restated certificate of incorporation if the amendment would increase or decrease the aggregate number of authorized shares of such class or increase or decrease the par value of the shares of such class. No Preemptive and Conversion Rights Holders of the Preferred Stock do not have any preemptive rights. The Preferred Stock is not convertible into or exchangeable for property or shares of any other series or class of our capital stock. Anti-Takeover Effects of Some Provisions Some provisions of our restated certificate of incorporation and amended and restated bylaws could make the following more difficult: a—acquisition of control of us by means of a proxy contest or otherwise, or a—removal of our incumbent officers and directors. These provisions, as well as our ability to issue preferred stock, are designed to discourage coercive takeover practices and inadequate takeover bids. These provisions are also designed to encourage persons seeking to acquire control of us to first negotiate with our Board. We believe that the benefits of increased protection give us the potential ability to negotiate with the proponent of an unfriendly or unsolicited proposal to acquire or restructure us, and that the benefits of this increased protection outweigh the disadvantages of discouraging those proposals, because negotiation of those proposals could result in an improvement of their terms. Election and Removal of Directors. The number of directors that will constitute the Board will be fixed from time to time by resolution of our Board, excluding any directors elected by holders of preferred stock pursuant to provisions applicable in the case of certain events involving the non-payment of dividends. Our Board currently has 13 members. Our restated certificate of incorporation and amended and restated bylaws provide that directors may be removed, with or without cause, by an affirmative vote of holders of shares representing a majority of the outstanding shares then entitled to vote -8-at an election of directors. Any vacancy occurring on our Board and any newly created directorship may be filled only by a vote of a majority of the remaining directors in office or by the sole director remaining in office. Limits on Written Consents. Our restated certificate of incorporation and amended and restated bylaws provide that stockholder action, other than actions by the holders of one or more classes of Preferred Stock, can be taken only at an annual or special meeting of stockholders and cannot be taken by written consent in lieu of a meeting. Majority Approval Requirement. The Delaware General Corporation Law generally provides that the affirmative vote of the holders of a majority of the total voting power of the shares entitled to vote on any matter is required to amend a corporation's certificate of incorporation or bylaws, unless either a corporation's certificate of incorporation or bylaws require a greater percentage. Other Limitations on Stockholder Actions. Our amended and restated bylaws also impose some procedural requirements on stockholders who wish to: a—make nominations in the election of directors, a—propose that a director be removed, a—propose any repeal or change in our amended and restated bylaws, or a—propose any other business to be bought before an annual or special meeting of stockholders. Under these procedural requirements, as further specified in our amended and restated bylaws, in order to bring a proposal before a meeting of stockholders, a stockholder must generally deliver timely notice of a proposal pertaining to a proper subject for presentation at the meeting to our corporate secretary. To be timely, a stockholder must generally deliver notice to the corporate secretary: a—in connection with an annual meeting of stockholders, not less than 120 days nor more than 150 days prior to the first anniversary of the date on which the annual meeting of stockholders was held in the immediately preceding year, but in the event that the date of the annual meeting is more than 30 days before or more than 70 days after the anniversary date of the preceding annual meeting of stockholders, a stockholder notice will be timely if received by us not later than the close of business (A) no earlier than 120 days prior to the annual meeting and (B) no later than 70 days prior to the date of the meeting or the 10th day following the day on which we first publicly announce the date of the annual meeting; or a—in connection with the election of a director at a special meeting of stockholders, (A) no earlier than 150 days prior to the date of the special meeting nor (B) later than the later of 120 days prior to the date of the special meeting or the 10th day following the day on which public announcement of the date of the special meeting was first made. A stockholder may also submit a nomination for our Board or the proposal of other business by submitting a proposal to us in compliance with Rule 14a-8 or Rule 14a-9, as applicable, under the Exchange Act. Our amended and restated bylaws also have proxy access and universal proxy requirements and procedures for stockholders to make nominations of candidates for election for directors before a meeting of stockholders. If a stockholder fails to follow the requirements and procedures in our amended and restated bylaws, the stockholder's proposal or nomination will be ineligible and will not be voted on by our stockholders. 9- EX-4.7 3 exhibit47-q42024.htm EX-4.7 Document EXHIBIT 4.7 A Michael Soccio Executive Vice President and Treasurer A Citizens Financial Group, Inc. 1 Citizens Plaza Providence, Rhode Island 02903 A Securities and Exchange Commission 100 F Street, NE Washington, DC 20549 A February 13, 2025 Subject: A Citizens Financial Group, Inc. Annual Report on Form 10-K for the fiscal year ended December 31, 2024 A A File A No. 001-36636 Dear Sirs: A Neither Citizens Financial Group, Inc. (the "Company") nor any of its consolidated subsidiaries has outstanding any instrument with respect to its long-term debt, other than those filed as an exhibit to the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2024, under which the total amount of securities authorized exceeds 10% of the total assets of the registrant and its subsidiaries on a consolidated basis. In accordance with paragraph (b)(4)(iii) of Item 601 of Regulation S-K (17 CFR Sec. 229.601), the Company hereby agrees to furnish to the Securities and Exchange Commission, upon request, a copy of each instrument that defines the rights of holders of such long term debt not filed or incorporated by reference as an exhibit to the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2024. A A Very truly yours, A CITIZENS FINANCIAL GROUP, INC. /s/ Michael Soccio A Michael Soccio A Executive Vice President and Treasurer A EX-10.5 4 a105 rsuannualagreement.htm EX-10.5 Document EXHIBIT 10.5 AMENDED & RESTATED CITIZENS FINANCIAL GROUP, INC. 2014 OMNIBUS INCENTIVE PLAN Restricted Stock Unit Award Agreement Terms and Conditions Unless defined in this award agreement (this "Award Agreement"), capitalized terms shall have the meanings assigned to them in the Amended & Restated Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan (the "Plan"). In the event of a conflict among the provisions of the Plan and this Award Agreement, the provisions of the Plan shall prevail. Section 1. Grant of RSU Award. Citizens Financial Group, Inc. (together with its Subsidiaries, the "Company") has granted to the Participant (the "Participant") (the Company and the Participant collectively, the "Parties"), an award (the "Award") of the number of restricted share units ("RSUs") specified in the Participant's electronic account, effective on the "Grant Date" specified in the Participant's electronic account. The Award is subject to the terms and conditions of the Plan and this Award Agreement. The Award is granted under the Plan, the provisions of which are incorporated herein by reference and made a part of this Award Agreement. Section 2. Issuance of RSUs. Each RSU shall represent the right to receive one Share upon the vesting of such RSU, as determined in accordance with and subject to the terms of this Award Agreement and the Plan. Section 3. Rights as a Shareholder; Dividend Equivalents. (a) The Participant shall have no voting rights or any other rights as a shareholder of the Company with respect to the RSUs unless and until the Participant becomes the record owner of the Shares underlying such RSUs. (b) If a dividend is declared on Shares during the period commencing on the Grant Date (including such date) and ending on the date on which the Shares underlying RSUs are distributed to the Participant pursuant to Section 6, the Participant shall be credited with dividend equivalents in the form and in an amount equal to the dividend that the Participant would have received had the Shares underlying the RSUs been distributed to the Participant as of the time at which such dividend is paid. Dividend equivalents will be subject to the same vesting and forfeiture restrictions as the RSUs to which they are attributable and will be paid on the same date that the RSUs to which they are attributable are settled in accordance with Section 6. Section 4. Restrictions on Transferability. The RSUs granted hereunder shall not be assigned, sold, exchanged, pledged, hypothecated, transferred, alienated or otherwise disposed of or hedged, in any manner (including through the use of any cash-settled instrument), whether voluntarily or involuntarily, and whether by operation of law or otherwise, other than by will or by the laws of descent and distribution, by the Participant. Any sale, exchange, transfer, assignment, pledge, hypothecation, or other disposition in violation of the provisions of this Section 4 shall be null and void and any RSU which is hedged in any manner shall immediately be forfeited. All of the terms and conditions of the Plan and this Award Agreement shall be binding upon any permitted successors and assigns. Section 5. Vesting; Change of Control; Vesting and Forfeiture Upon a Termination of Employment. (a) Vesting. The Award will be subject to the vesting schedule specified in the Participant's electronic account. (b) Change of Control. If the Participant is terminated by the Company without Cause, or the Participant resigns from employment with the Company with Good Reason, within twenty four (24) months after a Change of Control (a "Change of Control Termination"), all unvested RSUs shall fully vest on the Participant's termination date and shall be distributed to the Participant pursuant to Section 6. (c) Vesting and Forfeiture Upon Termination of Employment. i. Termination Without Cause. If the Participant is terminated by the Company without Cause (other than a Change of Control Termination), the Participant's RSUs shall continue to vest in accordance with Section 5(a) as though the Participant was still employed by the Company on each applicable vesting date, provided, however, that the Participant does not engage in any Detrimental Activity during the Participant's post-employment vesting period. ii. Retirement; Disability. If the Participant's employment is terminated due to Retirement or Disability, the Participant's RSUs shall continue to vest in accordance with Section 5(a) as though the Participant was still employed by the Company on each applicable vesting date, provided, however, that the Participant (A) does not engage in any Detrimental Activity and (B) does not become employed by any company in the financial services industry, in each case, during the Participant's post-employment vesting period. (Retirement treatment only applies to annual awards and buy-out awards. iii. Death. If the Participant is terminated due to death, the Participant's RSUs shall fully vest on the Participant's date of death and shall be distributed to the Participant's Beneficiary pursuant to Section 6. iv. Forfeiture. If the Participant is terminated by the Company with Cause or the Participant resigns for any reason (other than a Change of Control Termination), any unvested RSUs shall be forfeited in their entirety on the Participant's termination date without any payment to the Participant. In addition, if (A) the Participant's employment is terminated by the Company without Cause (other than a Change of Control Termination) and the Participant engages in any Detrimental Activity during the Participant's post-employment vesting period, or (B) the Participant's employment is terminated due to Retirement or Disability and the Participant either (I) engages in any Detrimental Activity, or (II) becomes employed by any company in the financial services industry, in either case, during the Participant's post-employment vesting period, any unvested RSUs shall be forfeited in their entirety on the date that the Participant engages in such Detrimental Activity or becomes employed by any company in the financial services industry, as applicable, without any payment to the Participant. Section 6. Distribution on Vesting. Subject to the provisions of this Award Agreement, upon the vesting of any of the RSUs, the Company shall deliver to the Participant (or the Participant's Beneficiary, in the event of the Participant's death prior to distribution), as soon as reasonably practicable after the vesting date (or the Participant's termination date, as applicable), one Share for each RSU, provided that such delivery of Shares shall be made no later than the end of the calendar year in which they vest or, if later, by the 15th day of the third calendar month after the vesting date provided that the Participant shall not be permitted, directly or indirectly, to designate the taxable year of the payment. Upon such delivery, such Shares shall be fully assignable, saleable and transferable by the Participant, provided that any such assignment, sale, transfer or other alienation with respect to such Shares shall be in accordance with applicable securities laws. Section 7. Repayment Requirement. If the Participant's employment is terminated (or notice to terminate is given by the Participant or the Company) for any reason other than death, Disability, Retirement, or termination by the Company without Cause within 12 months of the date the Participant commences employment with the Company, any unvested RSUs shall be forfeited in their entirety on the Participant's termination date without any payment to the Participant and the Participant shall be required to repay the Company within 14 days of the Participant's termination date the net value (following any applicable tax and other statutory deductions) of any Shares that the Participant received pursuant to this Award Agreement. [Applies to buy-out awards only.] Section 8. Notice Prior to the Participant's Voluntary Separation from Employment. In partial consideration for the Participant's eligibility for and receipt of any award granted under the Plan, the Participant agrees to provide the Company with prior notice of the Participant's voluntary separation from employment, regardless of the reason for such separation. Such notice shall be no less than the greater of (a) the notice period applicable to the Participant's employee level as specified in the Company's Separation from Employment Policy as it exists at the time the Participant provides such notice or (b) the period specified in any other written agreement between the Participant and the Company. Section 9. Restrictive Covenants. (a) Non-Solicitation of Employees. In addition to the Participant's obligations detailed in this Award Agreement, the Participant agrees and reaffirms that, at any time during the Participant's employment and for twelve (12) months following the date the Participant ceases to be employed by the Company for any reason, or if longer, during the remaining vesting period (the "Restricted Period"), and to the extent permissible by law in the state the Participant resides, the Participant shall not, directly or indirectly, whether for the Participant's own account or for any person or entity other than the Company or any Company Affiliate hire, employ, solicit for employment or hire, or attempt to solicit for employment or hire, any person who is employed by the Company or any Company Affiliate during the Restricted Period, nor shall the Participant directly or indirectly induce any such employee to terminate his or her employment or accept employment with anyone other than a Company Affiliate, or otherwise interfere with the relationship between the Company and/or any Company Affiliate and any of their employees during the Restricted Period. Anything to the contrary notwithstanding, the Company agrees that the Participant shall not be deemed in violation of this Section 8(a) if an entity with which the Participant is associated hires or engages any employee of the Company or a Company Affiliate, if the Participant was not, directly or indirectly, involved in hiring or identifying such person as a potential recruit or assisting in the recruitment of such employee. (b) Non-Solicitation of, and Non-Interference with, Customers and Prospective Clients. The Participant agrees that during the Participant's employment and during the Restricted Period, and to the extent permissible by law in the state the Participant resides, the Participant shall not, directly or indirectly, for any person or entity other than the Company or any Company Affiliate, solicit, assist in soliciting for or accept business from any customer of the Company or any Company Affiliate, nor will the Participant induce or encourage any such customer to discontinue or diminish his, her or its relationship or prospective relationship with the Company or any Company Affiliate, or divert business away from the Company or any Company Affiliate; provided, however, that general solicitation through advertisement shall not constitute solicitation for purposes of this provision. Anything to the contrary notwithstanding, the Company agrees that the Participant shall not be deemed in violation of this Section 8(b) if an entity with which the Participant is associated accepts business from a customer or client of the Company or a Company Affiliate, if the Participant was not, directly or indirectly, involved in soliciting or identifying such customer or client as a potential customer or client of the competing entity. (c) Representations. The Participant agrees that all of the foregoing restrictions are reasonable and necessary to protect the Company's and/or any Company Affiliate's business and their Confidential Information and that the Participant's eligibility for and receipt of any award under the Plan, are independently and together good and valuable consideration to compensate him or her for agreeing to all restrictions contained in this Award Agreement. The Participant also acknowledges, represents and warrants that the Participant's knowledge, skills and abilities are sufficient to permit the Participant to earn a satisfactory livelihood without violating these provisions. Further, the Participant agrees that the Participant shall not, following the termination of the Participant's employment with the Company, represent or hold the Participant out as being in any way connected with the business of the Company or any Company Affiliate. (d) Blue Pencil. It is expressly understood and agreed that although the Participant and the Company consider the restrictions contained in this section to be reasonable, if a final judicial determination is made by an arbitrator or a court of competent jurisdiction that the time or territory or any other restriction contained in this Award Agreement is an unenforceable restriction against the Participant, the provisions of this Award Agreement shall not be rendered void but shall be deemed amended to apply as to such maximum time and territory and to such maximum extent as such court may judicially determine or indicate to be enforceable. Alternatively, if an arbitrator or a court of competent jurisdiction finds that any restriction contained in this Award Agreement is unenforceable, and such restriction cannot be amended so as to make it enforceable, such finding shall not affect the enforceability of any of the other restrictions contained herein. (e) Injunctive Relief. In the event of a breach or threatened breach of this Section 8 or the Participant's engaging in Detrimental Activity, and to the extent permissible by law in the state the Participant resides, the Participant agrees that the Company will be entitled to injunctive relief in a court of appropriate jurisdiction to remedy any such breach or threatened breach, the Participant acknowledging that damages would be inadequate and insufficient. Section 10. Tax Liability; Withholding Requirements. The Participant shall be solely responsible for any applicable taxes (including, without limitation, income and excise taxes) and penalties, and any interest that accrues thereon, that the Participant incurs in connection with the receipt, vesting or settlement of any RSU granted hereunder. The Company shall be authorized to withhold from the Award the amount (in cash or Shares, or any combination thereof) of applicable withholding taxes due in respect of the Award, its settlement or any payment or transfer under the Award and to take such other action (including providing for elective payment of such amounts in cash or other property by the Participant) as may be necessary in the opinion of the Company to satisfy all obligations for the payment of such taxes;

provided, however, that no Shares shall be withheld with a value exceeding the maximum statutory tax rates in the applicable tax jurisdictions. Section 11.Recoumpment/Clawback. The Participant hereby acknowledges and agrees that in order to comply with applicable law (including, without limitation, the Dodd-Frank Wall Street Reform and Consumer Protection Act), regulatory authority, and policies of the Company, the Committee retains the right at all times to decrease or terminate all awards and payments under the Plan, and any and all amounts payable under the Plan, or paid under the Plan, shall be subject to clawback, forfeiture, and reduction to the extent determined necessary to comply with applicable law, regulatory authority, and/or policies of the Company, including as a result of risk-related events.Section 12.No Right to Continued Employment. Neither the Plan nor this Award Agreement shall confer upon the Participant any right to continue to be employed by the Company and the receipt of the Award does not confer any rights on the Participant other than those expressly set forth in this Award Agreement or the Plan.Section 13.Section 409A of the Code. This Award Agreement is intended to comply with the requirements of Section 409A of the Code and the regulations thereunder, and the provisions of this Award Agreement shall be interpreted in a manner that satisfies the requirements of Section 409A of the Code, and this Award Agreement shall be operated accordingly. If any provision of this Award Agreement or any term or condition of the RSUs would otherwise conflict with this intent, the provision, term or condition shall be interpreted and deemed amended so as to avoid this conflict. Notwithstanding anything else in this Award Agreement, if the Board considers a Participant to be a "specified employee" under Section 409A of the Code at the time of such Participant's "separation from service" (as defined in Section 409A of the Code), and the amount hereunder is a "deferred compensation" subject to Section 409A of the Code any distribution that otherwise would be made to such Participant with respect to RSUs as a result of such separation from service shall not be made until the date that is six months after such separation from service, except to the extent that earlier distribution would not result in such Participant's incurring interest or additional tax under Section 409A of the Code. If the Award includes a "series of installment payments" (within the meaning of Section 1.409A-2(b)(2)(iii) of the Treasury Regulations), the Participant's "right to the series of installment payments shall be treated as a right to a series of separate payments and not as a right to a single payment. Notwithstanding the foregoing, the tax treatment of the benefits provided under this Award Agreement is not warranted or guaranteed, and in no event shall the Company be liable for all or any portion of any taxes, penalties, interest or other expenses that may be incurred by the Participant on account of non-compliance with Section 409A of the Code. Section 14.Miscellaneous.4.(a)Definitions. For purposes of this Award Agreement:i."Cause" means:(1) "A conviction (including a plea of guilty or of nolo contendere or entry into a pre-trial diversion program) of the Participant for the commission of a felony or any conviction of any criminal offense within the scope of Section 19 of the Federal Deposit Insurance Act, 12 U.S.C. §§ 1829; (2) "A Participant commits an act of gross misconduct, fraud, embezzlement, theft or material dishonesty in connection with the Participant's duties or in the course of the Participant's employment with the Company or any of its affiliates; (3) "A failure on the part of the Participant to perform his or her employment duties in any material respect, which is not cured to the reasonable satisfaction of the Company within 30 days after the Participant receives written notice of such failure; or (4) "A Participant engages in Detrimental Activity. ii. "Company Affiliate" means the Company's parents, subsidiaries, affiliates or their respective successors (collectively, the "Company Affiliates" and each a "Company Affiliate").iii."Detrimental Activity" includes the following:(1) "The Participant's disclosure to any unauthorized person, firm, or corporation or use or attempt to use for his or her own advantage or to the advantage of any other person, firm or corporation, any confidential information relating to the business affairs or trade secrets of the Company or any of its affiliates, howsoever obtained or provided, during the course of, or as a result of, his or her employment (the "Confidential Information"). Confidential Information includes, but is not limited to, information relating to employees, customers and suppliers (former, actual and potential), Company contracts, pricing structures, financial and marketing details, business plans, any technical data, designs, formulae, product lines, intellectual property, research activities and any information which may be deemed to be commercially or price sensitive in nature, whether printed, typed, handwritten, videotaped, transmitted or transcribed on data files or on any other type of media, including but not limited to electronic and digital media, whether or not labeled as "confidential"; (2) "A Participant violates the obligations set forth in Section 8(a) or 8(b) of this Award Agreement.(3) "A Making any false or disparaging comments about the Company or any of its subsidiaries, affiliates, employees, officers, or directors; or(4) "A Engaging in any activity which in the opinion of the Company is not consistent with providing an orderly handover of the Participant's responsibilities. The Participant agrees that the foregoing restrictions are reasonable and necessary to protect the Company's business and that the grant of this Award, along with the benefits and attributes of the Participant's employment by the Company, is good and valuable consideration to compensate the Participant for agreeing to these restrictions. Notwithstanding anything to the contrary in this Award Agreement or otherwise, nothing shall limit the Participant's rights under applicable law to provide truthful information to any governmental entity or to file a charge with or participate in an investigation conducted by any governmental entity. Notwithstanding the foregoing, the Participant agrees to waive his or her right to recover monetary damages in connection with any charge, complaint or lawsuit filed by the Participant or anyone else on the Participant's behalf (whether involving a governmental entity or not); provided that the Participant is not agreeing to waive, and this Award Agreement shall not be read as requiring the Participant to waive, any right the Participant may have to receive an award for information provided to any governmental entity. The Participant is hereby notified that the immunity provisions in Section 1833 of title 18 of the United States Code provide that an individual cannot be held criminally or civilly liable under any federal or state trade secret law for any disclosure of a trade secret that is made (1) in confidence to federal, state or local government officials, either directly or indirectly, or to an attorney, and is solely for the purpose of reporting or investigating a suspected violation of the law, (2) under seal in a complaint or other document filed in a lawsuit or other proceeding, or (3) to the Participant's attorney in connection with a lawsuit for retaliation for reporting a suspected violation of law (and the trade secret may be used in the court proceedings for such lawsuit) as long as any document containing the trade secret is filed under seal and the trade secret is not disclosed except pursuant to court order.iv. "Disability" means the Participant is entitled to, and has begun to receive, long-term disability benefits under the long-term disability plan of the Company in which the Participant participates.v."Good Reason" means any of the following changes, as compared to the Participant's terms of employment prior to a Change of Control:(1) a material diminution in the Participant's authority, duties, or responsibilities; (2) a material diminution in the Participant's base salary other than a general reduction in base salary that affects all similarly situated employees; or (3) a relocation of the Participant's principal place of employment by more than 50 miles from his or her current principal place of employment, unless the new principal place of employment is closer to the Participant's home address.Provided, however, that the Participant must give written notice to the Company within 30 days of the initial existence of any of the foregoing changes, the Company shall have 30 days upon receipt of such notice to remedy the condition so as to eliminate the Good Reason, and if not remedied, the Participant's employment must terminate no later than 60 days following the expiration of such cure period. Notwithstanding the foregoing, the Participant's continued employment shall not constitute a waiver of the Participant's rights with respect to any circumstance constituting Good Reason under this Award Agreement. vi."Retirement" means the Participant's age plus years of service (in each case, including completed months) equals or exceeds 65, with a minimum of at least five years of service with the Company, provided that the Participant has completed at least three (3) calendar months of continuous employment after the Grant Date (beginning on the Grant Date and ending on the last working day of the third calendar month). [Three month post-grant minimum service requirement only applies to annual awards for individuals who have not provided previous notice of their upcoming retirement.](b)Notices. All notices, requests and other communications under this Award Agreement shall be in writing and shall be delivered in person (by courier or otherwise), mailed by certified or registered mail, return receipt requested, or sent by facsimile transmission or by e-mail or any other form of electronic transmission or delivery approved by the Committee, as follows:if to the Company, to:Citizens Financial Group, Inc.600 Washington Blvd.Stamford, CT 06901Attention: Corporate Secretaryif to the Participant, to the address that the Participant most recently provided to the Company, or to such other address, facsimile number, e-mail address or such other form of electronic transmission or delivery as such party may hereafter specify for the purpose by notice to the other parties hereto. All such notices, requests and other communications shall be deemed received on the date of receipt by the recipient thereof if received prior to 5:00 p.m. on a business day in the place of receipt. Otherwise, any such notice, request or communication shall be deemed received on the next succeeding business day in the place of receipt. Notwithstanding anything to the contrary contained in this Award Agreement or in the Plan, the Company may, in its sole discretion, deliver and, by acceptance of this grant, the Participant hereby explicitly and unambiguously consents and agrees to the receipt and delivery of, any notices permitted or required hereunder, documents related to any Awards granted under the Plan and/or any other information (including, without limitation, information required to be delivered to the Participant pursuant to applicable securities laws) regarding the Company and the Subsidiaries or the Plan by electronic means, including but not limited to through the Participant's electronic account, through another on-line or electronic account system established and maintained by the Company or another third party designated by the Company or via the Company website. Such consent shall remain in effect throughout the Participant's term of employment or service with the Company and thereafter until withdrawn in writing by the Participant. The Participant acknowledges that the Participant may receive from the Company a paper copy of any notices or documents delivered electronically at no cost to the Participant by contacting the Company by telephone or in writing.(c)Entire Agreement. This Award Agreement and the Plan (including the terms specified in the Participant's electronic account, as noted in Section 1 and Section 5 above) constitute the entire agreement and understanding between the parties in respect of the subject matter hereof and supersede all prior and contemporaneous arrangements, agreements and understandings, both oral and written, whether in term sheets, presentations or otherwise, between the parties with respect to the subject matter hereof.(d)Severability. If any provision of this Award Agreement is or becomes or is deemed to be invalid, illegal or unenforceable in any jurisdiction, or would disqualify the Plan or this Award Agreement under any law deemed applicable by the Board, such provision shall be construed or deemed amended to conform to applicable laws, or if it cannot be so construed or deemed amended without, in the determination of the Board, materially altering the intent of this Award Agreement, such provision shall be stricken as to such jurisdiction, and the remainder of this Award Agreement shall remain in full force and effect.(e)Amendment; Waiver. No amendment or modification of any provision of this Award Agreement that has a material adverse effect on the Participant shall be effective unless signed in writing by or on behalf of the Company and the Participant, provided that the Company may amend or modify this Award Agreement without the Participant's consent in accordance with the provisions of the Plan or as otherwise set forth in this Award Agreement. No waiver of any breach or condition of this Award Agreement shall be deemed to be a waiver of any other or subsequent breach or condition, whether of like or different nature. Any amendment or modification of or to any provision of this Award Agreement, or any waiver of any provision of this Award Agreement, shall be effective only in the specific instance and for the specific purpose for which made or given.(f)Assignment. Neither this Award Agreement nor any right, remedy, obligation or liability arising hereunder or by reason hereof shall be assignable by the Participant.(g)Successors and Assigns; No Third-Party Beneficiaries. This Award Agreement shall inure to the benefit of and be binding upon the Company and the Participant and their respective heirs, successors, legal representatives and permitted assigns. Nothing in this Award Agreement, express or implied, is intended to confer on any Person other than the Company and the Participant, and their respective heirs, successors, legal representatives and permitted assigns, any rights, remedies, obligations or liabilities under or by reason of this Award Agreement.(h)Governing Law; Waiver of Jury Trial. This Award Agreement shall be governed by the laws of the State of Delaware, without application of the conflicts of law principles thereof. By acknowledging this Award Agreement electronically or signing it manually, as applicable, the Participant waives any right that the Participant may have to trial by jury in respect of any litigation based on, arising out of, under or in connection with this Award Agreement or the Plan.(i)Discretionary Nature. The grant of the RSUs does not create any contractual right or other right in the Participant to receive any RSUs or other Awards in the future. Future grants of Awards, if any, shall be at the sole discretion of the Company.(j)Participant Undertaking; Acceptance. The Participant agrees to take whatever additional action and execute whatever additional documents the Company may deem necessary or advisable to carry out or give effect to any of the obligations or restrictions imposed on either the Participant or the RSUs pursuant to this Award Agreement. The Participant acknowledges receipt of a copy of the Plan and this Award Agreement and understands that material definitions and provisions concerning the RSUs and the Participant's rights and obligations with respect thereto are set forth in the Plan. The Participant has read carefully, and understands, the provisions of this Award Agreement and the Plan.(k)Dispute Resolution. Except as provided in Section 8(e) above and the last sentence of this paragraph to the fullest extent permitted by law, the Company and the Participant agree to waive their rights to seek remedies in court, including but not limited to rights to a trial by jury. The Company and each Participant agree that any dispute between or among them and/or their affiliates arising out of, relating to or in connection with this Plan shall be resolved in accordance with a confidential two-step dispute resolution procedure involving: (a) Step One: non-binding mediation, and (b) Step Two: binding arbitration under the Federal Arbitration Act, 9 U.S.C. §§ 1, et. seq., or state law, whichever is applicable. Any such mediation or arbitration hereunder shall be under the auspices of the American Arbitration Association ("AAA") pursuant to its then current AAA Employment Arbitration Rules (the "Rules"). No arbitration shall be initiated or take place with respect to a given dispute if the parties have successfully achieved a mutually agreed to resolution of the dispute as a result of the Step One mediation. The mediation session(s) and, if necessary, the arbitration hearing shall be held in the city/location selected by the Company in its sole discretion. The arbitration (if the dispute is not resolved by mediation) shall be conducted by a single AAA arbitrator, selected by the Company in its sole discretion. Any award rendered by the arbitrator, including with respect to responsibility for AAA charges (including the costs of the mediator and arbitrator), shall be final and binding, and judgment may be entered on it in any court of competent jurisdiction. In the unlikely event the AAA refuses to accept jurisdiction over a dispute, the Company and each Participant agree to submit to JAMS mediation (formerly known as Judicial Arbitration and Mediation Services) and arbitration applying the JAMS equivalent of the Rules. If AAA and JAMS refuse to accept jurisdiction, or if the Company concludes that but for this Award Agreement, multiple single plaintiff arbitration claims filed could have been brought as a class and/or collective action in state or Federal court, and the administrative fees for arbitrating those cases exceed \$50,000, the Parties shall forego the use of AAA or JAMS. In that event, the Parties shall meet and confer to select a mutually agreeable arbitrator. If the Parties are unable to agree upon an arbitrator, then each Party shall select five (5) arbitrators to place on a list. Arbitrators placed on the list must be licensed to practice law in any state (or have previously been licensed and have always been and remain in good standing with their respective bar associations) and must have previously served as a neutral arbitrator for at least one dispute involving an employment matter. Each side shall alternate in striking an arbitrator from the list, with the last remaining arbitrator selected to adjudicate the matter. The Parties shall mutually agree or flip a coin to determine which party strikes first. Should the selected arbitrator have a conflict or otherwise refuse or be unable to serve, the arbitrator struck immediately prior shall serve as the arbitrator. The Rules, as amended by this Award Agreement, shall continue to apply to the greatest extent possible to the arbitration.(l)Waiver of Class Action and Representative Action Claims. Except as otherwise required under applicable law, the Parties expressly intend and agree that: (a) class action and representative action procedures shall not be asserted, nor will they apply, in any arbitration, court claim or any other judicial proceeding pursuant to this Agreement; (b) each will not assert class action or representative action claims against the other in arbitration or otherwise; and (c) the Parties shall only submit their own, individual claims in arbitration or otherwise and will not seek to represent the interests of any other person. Further, the Parties expressly intend and agree that any claims by the Participant will not be joined, consolidated, or heard together with claims of any other Participants, regardless of whether the Parties can agree to arbitrate the claim or must proceed through another venue. Notwithstanding anything to the contrary in the Rules, and the general grant of authority to the arbitrator of the power to determine issues of arbitrability, the arbitrator shall have no jurisdiction or authority to compel any class or collective claim, to consolidate different arbitration proceedings, or to join any other party to an arbitration between the Parties.(m)Captions. Captions provided herein are for convenience only and shall not affect the scope, meaning, intent or interpretation of the provisions of this Award Agreement.(n)Nature of Payments. Any and all grants or deliveries related to the RSUs hereunder shall constitute special incentive payments to the Participant and shall not be taken into account in computing the amount of salary or compensation of the Participant for the purpose of determining any retirement, death or other benefits under (i) any retirement, bonus, life insurance or other employee benefit plan of the Company, or (ii) any agreement between the Company and the Participant, except as such plan or agreement shall otherwise expressly provide.(o)Data Privacy. The Participant understands that the Company and its affiliates and hold certain personal information about the Participant, including but not limited to the Participant's name, home address and telephone number, birthdate, social insurance number or other identification number, compensation, details of all Awards or any other entitlement to Shares for the purpose of administering the Plan (the "Data"). As a condition of receipt of this Award, the Participant explicitly consents to the collection, use, transfer and retention, in electronic or other form, of the Data by and among, as applicable, the Company, its affiliates and any third parties assisting the Company in administration of the Plan (including but not limited to any broker or other third party with whom the Participant may elect to deposit Shares), in each case, for the purpose of administering the

Participant's participation in the Plan. 9 EX-10.7 5 a107 psuannualagreement.htm EX-10.7 DocumentEXHIBIT 10.7CITIZENS FINANCIAL GROUP, INC.2014 OMNIBUS INCENTIVE PLANPerformance Stock Unit Award Agreement Terms and ConditionsUnaltered defined in this award agreement (this Award Agreement), capitalized terms shall have the meanings assigned to them in the Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan (the Plan). In the event of a conflict among the provisions of the Plan and this Award Agreement, the provisions of the Plan shall prevail. Section 1. Grant of PSU Award. Citizens Financial Group, Inc. (together with its Subsidiaries, the Company) has granted to the Participant (the Participant) (the Company and the Participant collectively, the Parties), an award (the Award) of the target number of performance stock units specified in the Participant's electronic account, effective on the Grant Date specified in the Participant's electronic account. The Award is subject to the terms and conditions of the Plan and this Award Agreement. The Award is granted under the Plan, the provisions of which are incorporated herein by reference and made a part of this Award Agreement. Section 2. Issuance of PSUs. Each performance stock unit (a PSU) shall represent the right to receive one Share upon the vesting of such PSU, as determined in accordance with and subject to the terms of this Award Agreement and the Plan. The number of PSUs that the Participant will actually earn will be determined in accordance with the terms of this Award Agreement and a schedule to be provided to the Participant. Section 3. Rights as a Shareholder; Dividend Equivalents. (a) The Participant shall have no voting rights or any other rights as a shareholder of the Company with respect to the PSUs unless and until the Participant becomes the record owner of the Shares underlying such PSUs. (b) If a dividend is declared on Shares during the period commencing on the Grant Date (including such date) and ending on the date on which the Shares underlying PSUs are distributed to the Participant pursuant to Section 7, the Participant shall be credited with dividend equivalents in the form and in an amount equal to the dividend that the Participant would have received had the Shares underlying the PSUs been distributed to the Participant as of the time at which such dividend is paid. Dividend equivalents will be subject to the same vesting and forfeiture restrictions as the PSUs to which they are attributable and will be paid on the same date that the PSUs to which they are attributable are settled in accordance with Section 7. Section 4. Restrictions on Transferability. The PSUs granted hereunder shall not be assigned, sold, exchanged, pledged, hypothecated, transferred, alienated or otherwise disposed of or hedged, in any manner (including through the use of any cash-settled instrument), whether voluntarily or involuntarily, and whether by operation of law or otherwise, other than by will or by the laws of descent and distribution, by the Participant. Any sale, exchange, transfer, assignment, pledge, hypothecation, or other disposition in violation of the provisions of this Section 4 shall be null and void and any PSU which is hedged in any manner shall immediately be forfeited. All of the terms and conditions of the Plan and this Award Agreement shall be binding upon any permitted successors and assigns. Section 5. Performance Assessment. (a) Except in the event of a Change of Control, the number of PSUs earned by the Participant for the Performance Period will be determined in accordance with a schedule to be provided to the Participant. The Committee shall determine, in its sole discretion, the number of PSUs earned by the Participant. (b) Promptly following the end of the Performance Period (and no later than 60 days following the end of the Performance Period), the Committee will review and certify in writing (i) whether, and to what extent, performance has been achieved in accordance with a schedule to be provided to the Participant, and (ii) the number of PSUs that the Participant shall earn, if any, subject to compliance with the requirements of Section 6. The Committee's certification shall be final, conclusive and binding on the Participant, and on all other persons, to the maximum extent permitted by law. Section 6. Vesting; Change of Control; Vesting and Forfeiture Upon a Termination of Employment. (a) Vesting. The number of PSUs earned by the Participant, if any, determined as set forth in Section 5(b), will vest and become nonforfeitable following the end of the Performance Period on the vesting date identified in the Participant's electronic account (the Vesting Date), subject to the Participant's continued service from the Grant Date through the Vesting Date. (b) Change of Control. In the event of a Change of Control prior to the end of the Performance Period: i. The Committee will review and certify in writing whether, and to what extent, performance has been achieved through the date of the Change of Control, and the number of PSUs that the Participant shall earn, if any, subject to compliance with the requirements of this Section 6(b). The Committee's certification shall be final, conclusive and binding on the Participant, and on all other persons, to the maximum extent permitted by law. ii. Following the Change of Control, the PSUs will remain subject to forfeiture and conditioned on the Participant's continued service from the Grant Date through the Vesting Date; provided, however, that if the Participant is terminated by the Company without Cause, or the Participant resigns from employment with the Company with Good Reason, within twenty-four (24) months after the Change of Control (a Change of Control Termination), the PSUs earned by the Participant, as determined by the Committee pursuant to Section 6(b)(i), shall fully vest on the Participant's termination date and shall be distributed to the Participant in accordance with Section 7. (c) Vesting and Forfeiture Upon Termination of Employment. i. Termination Without Cause. If the Participant is terminated by the Company without Cause (other than a Change of Control Termination) on or after the first anniversary of the Performance Period Start Date, the PSUs earned by the Participant as set forth in Section 5(b) shall vest on the Vesting Date in accordance with Section 6(a) as though the Participant was still employed by the Company on the Vesting Date; provided, however, that the Participant does not engage in any Detrimental Activity during the Participant's post-employment vesting period. ii. Retirement; Disability. If the Participant's employment is terminated by reason of Retirement or Disability, the PSUs earned by the Participant as set forth in Section 5(b) shall vest on the Vesting Date in accordance with Section 6(a) as though the Participant was still employed by the Company on the Vesting Date; provided, however, that the Participant (A) does not engage in any Detrimental Activity and (B) does not become employed by any company in the financial services industry, in each case, during the Participant's post-employment vesting period. iii. Death. If the Participant is terminated due to death, the target number of PSUs shall fully vest on the Participant's date of death and shall be distributed to the Participant's Beneficiary in accordance with Section 7. iv. Forfeiture. If the Participant is terminated by the Company with Cause or the Participant resigns for any reason (other than a Change of Control Termination), any unvested PSUs shall be forfeited in their entirety on the Participant's termination date without any payment to the Participant. If the Participant's employment is terminated by the Company without Cause (other than a Change of Control Termination) prior to the first anniversary of the Performance Period Start Date, any unvested PSUs shall be forfeited in their entirety on the Participant's termination date without any payment to the Participant. In addition, if (A) the Participant's employment is terminated by the Company without Cause (other than a Change of Control Termination) and the Participant engages in any Detrimental Activity during the Participant's post-employment vesting period, or (B) the Participant's employment is terminated due to Retirement or Disability and the Participant either (I) engages in any Detrimental Activity, or (II) becomes employed by any company in the financial services industry, in either case, during the Participant's post-employment vesting period, any unvested PSUs shall be forfeited in their entirety on the date that the Participant engages in such Detrimental Activity or becomes employed by any company in the financial services industry, as applicable, without any payment to the Participant. Section 7. Distribution on Vesting. Subject to the provisions of this Award Agreement, upon the vesting of any of the PSUs, the Company shall deliver to the Participant (or the Participant's Beneficiary, in the event of the Participant's death prior to distribution), as soon as reasonably practicable after the Vesting Date (or the Participant's termination date, as applicable), one Share for each PSU, provided that such delivery of Shares shall be made no later than March 15 of the calendar year immediately following the year in which the Vesting Date (or the Participant's termination date, as applicable) occurs. Upon such delivery, such Shares shall be fully assignable, saleable and transferable by the Participant, provided that any such assignment, sale, transfer or other alienation with respect to such Shares shall be in accordance with applicable securities laws. Section 8. Notice Prior to the Participant's Voluntary Separation from Employment. In partial consideration for the Participant's eligibility for and receipt of any award granted under the Plan, the Participant agrees to provide the Company with prior notice of the Participant's voluntary separation from employment, regardless of the reason for such separation. Such notice shall be no less than the greater of (a) the notice period applicable to the Participant's employee level as specified in the Company's Separation from Employment Policy as it exists at the time the Participant provides such notice or (b) the period specified in any other written agreement between the Participant and the Company. Section 9. Restrictive Covenants. (a) Non-Solicitation of Employees. In addition to the Participant's obligations detailed in this Award Agreement, the Participant agrees and reaffirms that, at any time during the Participant's employment and for twelve (12) months following the date the Participant ceases to be employed by the Company for any reason, or if longer, during the remaining vesting period (the Restricted Period), and to the extent permissible by law in the state the Participant resides, the Participant shall not, directly or indirectly, whether for the Participant's own account or for any person or entity other than the Company or any Company Affiliate hire, employ, solicit for employment or hire, or attempt to solicit for employment or hire, any person who is employed by the Company or any Company Affiliate during the Restricted Period, nor shall the Participant directly or indirectly induce any such employee to terminate his or her employment or accept employment with anyone other than a Company Affiliate, or otherwise interfere with the relationship between the Company and/or any Company Affiliate and any of their employees during the Restricted Period. Anything to the contrary notwithstanding, the Company agrees that the Participant shall not be deemed in violation of this Section 9(a) if an entity with which the Participant is associated hires or engages any employee of the Company or a Company Affiliate, if the Participant was not, directly or indirectly, involved in hiring or identifying such person as a potential recruit or assisting in the recruitment of such employee. (b) Non-Solicitation of, and Non-Interference with, Customers and Prospective Clients. The Participant agrees that during the Participant's employment and during the Restricted Period, and to the extent permissible by law in the state the Participant resides, the Participant shall not, directly or indirectly, for any person or entity other than the Company or any Company Affiliate, solicit, assist in soliciting for or accept business from any customer of the Company or any Company Affiliate, nor will the Participant induce or encourage any such customer to discontinue or diminish his, her or its relationship or prospective relationship with the Company or any Company Affiliate, or divert business away from the Company or any Company Affiliate; provided, however, that general solicitation through advertisement shall not constitute solicitation for purposes of this provision. Anything to the contrary notwithstanding, the Company agrees that the Participant shall not be deemed in violation of this Section 9(b) if an entity with which the Participant is associated accepts business from a customer or client of the Company or a Company Affiliate, if the Participant was not, directly or indirectly, involved in soliciting or identifying such customer or client as a potential customer or client of the competing entity. (c) Representations. The Participant agrees that all of the foregoing restrictions are reasonable and necessary to protect the Company's and/or any Company Affiliate's business and their Confidential Information and that the Participant's eligibility for and receipt of any award under the Plan, are independently and together good and valuable consideration to compensate him or her for agreeing to all restrictions contained in this Award Agreement. The Participant also acknowledges, represents and warrants that the Participant's knowledge, skills and abilities are sufficient to permit the Participant to earn a satisfactory livelihood without violating these provisions. Further, the Participant agrees that the Participant shall not, following the termination of the Participant's employment with the Company, represent or hold the Participant out as being in any way connected with the business of the Company or any Company Affiliate. (d) Blue Pencil. It is expressly understood and agreed that although the Participant and the Company consider the restrictions contained in this section to be reasonable, if a final judicial determination is made by an arbitrator or a court of competent jurisdiction that the time or territory or any other restriction contained in this Award Agreement is an unenforceable restriction against the Participant, the provisions of this Award Agreement shall not be rendered void but shall be deemed amended to apply as to such maximum time and territory and to such maximum extent as such court may judicially determine or indicate to be enforceable. Alternatively, if an arbitrator or a court of competent jurisdiction finds that any restriction contained in this Award Agreement is unenforceable, and such restriction cannot be amended so as to make it enforceable, such finding shall not affect the enforceability of any of the other restrictions contained herein. (e) Injunctive Relief. In the event of a breach or threatened breach of this Section 9 or the Participant's engaging in Detrimental Activity, and to the extent permissible by law in the state the Participant resides, the Participant agrees that the Company will be entitled to injunctive relief in a court of appropriate jurisdiction to remedy any such breach or threatened breach, the Participant acknowledging that damages would be inadequate and insufficient. Section 10. Tax Liability; Withholding Requirements. The Participant shall be solely responsible for any applicable taxes (including, without limitation, income and excise taxes) and penalties, and any interest that accrues thereon, that the Participant incurs in connection with the receipt, vesting or settlement of any PSU granted hereunder. The Company shall be authorized to withhold from the Award the amount (in cash or Shares, or any combination thereof) of applicable withholding taxes due in respect of the Award, its settlement or any payment or transfer under the Award and to take such other action (including providing for elective payment of such amounts in cash or other property by the Participant) as may be necessary in the opinion of the Company to satisfy all obligations for the payment of such taxes; provided, however, that no Shares shall be withheld with a value exceeding the maximum statutory tax rates in the applicable tax jurisdictions. Section 11. Recoupment/Clawback. The Participant hereby acknowledges and agrees that in order to comply with applicable law (including, without limitation, the Dodd-Frank Wall Street Reform and Consumer Protection Act), regulatory authority, and policies of the Company, the Committee retains the right at all times to decrease or terminate all awards and payments under the Plan, and any and all amounts payable under the Plan, or paid under the Plan, shall be subject to clawback, forfeiture, and reduction to the extent determined necessary to comply with applicable law, regulatory authority, and/or policies of the Company, including as a result of risk-related events. Section 12. No Right to Continued Employment. Neither the Plan nor this Award Agreement shall confer upon the Participant any right to continue to be employed by the Company and the receipt of the Award does not confer any rights on the Participant other than those expressly set forth in this Award Agreement or the Plan. Section 13. Section 409A of the Code. This Award Agreement is intended to comply with the requirements of Section 409A of the Code and the regulations thereunder, and the provisions of this Award Agreement shall be interpreted in a manner that satisfies the requirements of Section 409A of the Code, and this Award Agreement shall be operated accordingly. If any provision of this Award Agreement or any term or condition of the PSUs would otherwise conflict with this intent, the provision, term or condition shall be interpreted and deemed amended so as to avoid this conflict. Notwithstanding anything else in this Award Agreement, if the Board considers a Participant to be a specified employee under Section 409A of the Code at the time of such Participant's separation from service (as defined in Section 409A of the Code), and the amount hereunder is deferred compensation subject to Section 409A of the Code any distribution that otherwise would be made to such Participant with respect to PSUs as a result of such separation from service shall not be made until the date that is six months after such separation from service, except to the extent that earlier distribution would not result in such Participant's incurring interest or additional tax under Section 409A of the Code. If the Award includes a series of installment payments (within the meaning of Section 1.409A-2(b)(2) (iii) of the Treasury Regulations), the Participant's right to the series of installment payments shall be treated as a right to a series of separate payments and not as a right to a single payment. Notwithstanding the foregoing, the tax treatment of the benefits provided under this Award Agreement is not warranted or guaranteed, and in no event shall the Company be liable for all or any portion of any taxes, penalties, interest or other expenses that may be incurred by the Participant on account of non-compliance with Section 409A of the Code. Section 14. Miscellaneous. (a) Definitions. For purposes of this Award Agreement: i. Cause means: (1) A conviction (including a plea of guilty or of no contendere or entry into a pre-trial diversion program) of the Participant for the commission of a felony or any conviction of any criminal offense within the scope of Section 19 of the Federal Deposit Insurance Act, 12 U.S.C. 1829; (2) A conviction of the Participant commits an act of gross misconduct, fraud, embezzlement, theft or material dishonesty in connection with the Participant's duties or in the course of the Participant's employment with the Company or any of its affiliates; (3) A failure on the part of the Participant to perform his or her employment duties in any material respect, which is not cured to the reasonable satisfaction of the Company within 30 days after the Participant receives written notice of such failure; or (4) A failure of the Participant engages in Detrimental Activity. ii. Company Affiliate means the Company's parents, subsidiaries, affiliates or their respective successors (collectively, the "Company Affiliates" and each a "Company Affiliate"). iii. Detrimental Activity includes the following: (1) The Participant's disclosure to any unauthorized person, firm, or corporation or use or attempt to use for his or her own advantage or to the advantage of any other person, firm or corporation, any confidential information relating to the business affairs or trade secrets of the Company or any of its affiliates, howsoever obtained or provided, during the course of, or as a result of, his or her employment (the Confidential Information). Confidential Information includes, but is not limited to, information relating to employees, customers and suppliers (former, actual and potential), Company contracts, pricing structures, financial and marketing details, business plans, any technical data, designs, formulae, product lines, intellectual property, research activities and any information which may be deemed to be commercially or price sensitive in nature, whether printed, typed, handwritten, videotaped, transmitted or transcribed on data files or on any other type of media, including but not limited to electronic and digital media, whether or not labeled as confidential; (2) A failure of the Participant violates the obligations set forth in Section 9(a) or 9(b) of this Award Agreement. (3) A failure of the Participant Making any false or disparaging comments about the Company or any of its subsidiaries, affiliates, employees, officers, or directors; or (4) A failure of the Participant Engaging in any activity which in the opinion of the Company is not consistent with providing an orderly handover of the Participant's responsibilities. The Participant agrees that the foregoing restrictions are reasonable and necessary to protect the Company's business and that the

grant of this Award, along with the benefits and attributes of the Participant's employment by the Company, is good and valuable consideration to compensate the Participant for agreeing to these restrictions. Notwithstanding anything to the contrary in this Award Agreement or otherwise, nothing shall limit the Participant's rights under applicable law to provide truthful information to any governmental entity or to file a charge with or participate in an investigation conducted by any governmental entity. Notwithstanding the foregoing, the Participant agrees to waive his or her right to recover monetary damages in connection with any charge, complaint or lawsuit filed by the Participant or anyone else on the Participant's behalf (whether involving a governmental entity or not); provided that the Participant is not agreeing to waive, and this Award Agreement shall not be read as requiring the Participant to waive, any right the Participant may have to receive an award for information provided to any governmental entity. The Participant is hereby notified that the immunity provisions in Section 1833 of title 18 of the United States Code provide that an individual cannot be held criminally or civilly liable under any federal or state trade secret law for any disclosure of a trade secret that is made (1) in confidence to federal, state or local government officials, either directly or indirectly, or to an attorney, and is solely for the purpose of reporting or investigating a suspected violation of the law, (2) under seal in a complaint or other document filed in a lawsuit or other proceeding, or (3) to the Participant's attorney in connection with a lawsuit for retaliation for reporting a suspected violation of law (and the trade secret may be the product of proceedings for such lawsuit) as long as any document containing the trade secret is filed under seal and the trade secret is not disclosed except pursuant to court order.

iv. Disability means the Participant is entitled to, and has begun to receive, long-term disability benefits under the long-term disability plan of the Company in which the Participant participates.

v. Good Reason means any of the following changes, as compared to the Participant's terms of employment prior to a Change of Control: (1) A base material diminution in the Participant's authority, duties, or responsibilities; (2) A material diminution in the Participant's base salary other than a general reduction in base salary that affects all similarly situated employees; or (3) A relocation of the Participant's principal place of employment by more than 50 miles from his or her current principal place of employment, unless the new principal place of employment is closer to the Participant's home address. Provided, however, that the Participant must give written notice to the Company within 30 days of the initial existence of any of the foregoing changes, the Company shall have 30 days upon receipt of such notice to remedy the condition so as to eliminate the Good Reason, and if not remedied, the Participant's employment must terminate no later than 60 days following the expiration of such cure period. Notwithstanding the foregoing, the Participant's continued employment shall not constitute a waiver of the Participant's rights with respect to any circumstance constituting Good Reason under this Award Agreement.

vi. Performance Period means the period beginning on [] and ending on [].

vii. Performance Period Start Date means the date that the Performance Period begins, as set forth in Section 14(a)(vii).

viii. Retirement means the Participant's age plus years of service (in each case, including completed months) equals or exceeds 65, with a minimum of at least five years of service with the Company, provided that the Participant has completed at least three (3) calendar months of continuous employment after the Grant Date (beginning on the Grant Date and ending on the last working day of the third calendar month). [Three month post-grant minimum service requirement only applies to individuals who have not provided previous notice of their upcoming retirement.]

(b) Notices. All notices, requests and other communications under this Award Agreement shall be in writing and shall be delivered in person (by courier or otherwise), mailed by certified or registered mail, return receipt requested, or sent by facsimile transmission or by e-mail or any other form of electronic transmission or delivery approved by the Committee, as follows: if to the Company, to: Citizens Financial Group, Inc. 600 Washington Blvd. Stamford, CT 06901 Attention: Corporate Secretary to the Participant, to the address that the Participant most recently provided to the Company, or to such other address, facsimile number, e-mail address or such other form of electronic transmission or delivery as such party may hereafter specify for the purpose by notice to the other parties hereto. All such notices, requests and other communications shall be deemed received on the date of receipt by the recipient thereof if received prior to 5:00 p.m. on a business day in the place of receipt. Otherwise, any such notice, request or communication shall be deemed received on the next succeeding business day in the place of receipt. Notwithstanding anything to the contrary contained in this Award Agreement or in the Plan, the Company may, in its sole discretion, deliver and, by acceptance of this grant, the Participant hereby explicitly and unambiguously consents and agrees to the receipt and delivery of, any notices permitted or required hereunder, documents related to any Awards granted under the Plan and/or any other information (including, without limitation, information required to be delivered to the Participant pursuant to applicable securities laws) regarding the Company and the Subsidiaries or the Plan by electronic means, including but not limited to through the Participant's electronic account, through another on-line or electronic account system established and maintained by the Company or another third party designated by the Company or via the Company website. Such consent shall remain in effect throughout the Participant's term of employment or service with the Company and thereafter until withdrawn in writing by the Participant. The Participant acknowledges that the Participant may receive from the Company a paper copy of any notices or documents delivered electronically at no cost to the Participant by contacting the Company by telephone or in writing.

(c) Entire Agreement. This Award Agreement and the Plan (including the terms specified in the Participant's electronic account, as noted in Section 1 and Section 6 above) constitute the entire agreement and understanding between the parties in respect of the subject matter hereof and supersede all prior and contemporaneous arrangements, agreements and understandings, both oral and written, whether in term sheets, presentations or otherwise, between the parties with respect to the subject matter hereof.

(d) Severability. If any provision of this Award Agreement is or becomes or is deemed to be invalid, illegal or unenforceable in any jurisdiction, or would disqualify the Plan or this Award Agreement under any law deemed applicable by the Board, such provision shall be construed or deemed amended to conform to applicable laws, or if it cannot be so construed or deemed amended without, in the determination of the Board, materially altering the intent of this Award Agreement, such provision shall be stricken as to such jurisdiction, and the remainder of this Award Agreement shall remain in full force and effect.

(e) Amendment; Waiver. No amendment or modification of any provision of this Award Agreement that has a material adverse effect on the Participant shall be effective unless signed in writing by or on behalf of the Company and the Participant, provided that the Company may amend or modify this Award Agreement without the Participant's consent in accordance with the provisions of the Plan or as otherwise set forth in this Award Agreement. No waiver of any breach or condition of this Award Agreement shall be deemed to be a waiver of any other or subsequent breach or condition, whether of like or different nature. Any amendment or modification of or to any provision of this Award Agreement, or any waiver of any provision of this Award Agreement, shall be effective only in the specific instance and for the specific purpose for which made or given.

(f) Assignment. Neither this Award Agreement nor any right, remedy, obligation or liability arising hereunder or by reason hereof shall be assignable by the Participant.

(g) Successors and Assigns; No Third-Party Beneficiaries. This Award Agreement shall inure to the benefit of and be binding upon the Company and the Participant and their respective heirs, successors, legal representatives and permitted assigns. Nothing in this Award Agreement, express or implied, is intended to confer on any Person other than the Company and the Participant, and their respective heirs, successors, legal representatives and permitted assigns, any rights, remedies, obligations or liabilities under or by reason of this Award Agreement.

(h) Governing Law; Waiver of Jury Trial. This Award Agreement shall be governed by the laws of the State of Delaware, without application of the conflicts of law principles thereof. By acknowledging this Award Agreement electronically or signing it manually, as applicable, the Participant waives any right that the Participant may have to trial by jury in respect of any litigation based on, arising out of, under or in connection with this Award Agreement or the Plan.

(i) Discretionary Nature. The grant of the PSUs does not create any contractual right or other right in the Participant to receive any PSUs or other Awards in the future. Future grants of Awards, if any, shall be at the sole discretion of the Company.

(j) Participant Undertaking; Acceptance. The Participant agrees to take whatever additional action and execute whatever additional documents the Company may deem necessary or advisable to carry out or give effect to any of the obligations or restrictions imposed on either the Participant or the PSUs pursuant to this Award Agreement. The Participant acknowledges receipt of a copy of the Plan and this Award Agreement and understands that material definitions and provisions concerning the PSUs and the Participant's rights and obligations with respect thereto are set forth in the Plan. The Participant has read carefully, and understands, the provisions of this Award Agreement and the Plan.

(k) Dispute Resolution. Except as provided in Section 9(e) above and the last sentence of this paragraph to the fullest extent permitted by law, the Company and the Participant agree to waive their rights to seek remedies in court, including but not limited to rights to a trial by jury. The Company and each Participant agree that any dispute between or among them and/or their affiliates arising out of, relating to or in connection with this Plan shall be resolved in accordance with a confidential two-step dispute resolution procedure involving: (a) Step One: non-binding mediation, and (b) Step Two: binding arbitration under the Federal Arbitration Act, 9 U.S.C. §§ 1, et. seq., or state law, whichever is applicable. Any such mediation or arbitration hereunder shall be under the auspices of the American Arbitration Association (AAA) pursuant to its then current AAA Employment Arbitration Rules (the Rules). No arbitration shall be initiated or take place with respect to a given dispute if the parties have successfully achieved a mutually agreed to resolution of the dispute as a result of the Step One mediation. The mediation session(s) and, if necessary, the arbitration hearing shall be held in the city/location selected by the Company in its sole discretion. The arbitration (if the dispute is not resolved by mediation) shall be conducted by a single AAA arbitrator, selected by the Company in its sole discretion. Any award rendered by the arbitrator, including with respect to responsibility for AAA charges (including the costs of the mediator and arbitrator), shall be final and binding, and judgment may be entered on it in any court of competent jurisdiction. In the unlikely event the AAA refuses to accept jurisdiction over a dispute, the Company and each Participant agree to submit to JAMS mediation (formerly known as Judicial Arbitration and Mediation Services) and arbitration applying the JAMS equivalent of the AAA Rules. If AAA and JAMS refuse to accept jurisdiction, or if the Company concludes that but for this Award Agreement, multiple single plaintiff arbitration claims filed could have been brought as a class and/or collective action in state or Federal court, and the administrative fees for arbitrating those cases exceed \$50,000, the Parties shall forego the use of AAA or JAMS. In that event, the Parties shall meet and confer to select a mutually agreeable arbitrator. If the Parties are unable to agree upon an arbitrator, then each Party shall select five (5) arbitrators to place on a list. Arbitrators placed on the list must be licensed to practice law in any state (or have previously been licensed and have always been and remain in good standing with their respective bar associations) and must have previously served as a neutral arbitrator for at least one dispute involving an employment matter. Each side shall alternate in striking an arbitrator from the list, with the last remaining arbitrator selected to adjudicate the matter. The Parties shall mutually agree or flip a coin to determine which party strikes first. Should the selected arbitrator have a conflict or otherwise refuse or be unable to serve, the arbitrator struck immediately prior shall serve as the arbitrator. The Rules, as amended by this Award Agreement, shall continue to apply to the greatest extent possible to the arbitration.

(l) Waiver of Class Action and Representative Action Claims. Except as otherwise required under applicable law, the Parties expressly intend and agree that: (a) class action and representative action procedures shall not be asserted, nor will they apply, in any arbitration, court claim or any other judicial proceeding pursuant to this Agreement; (b) each will not assert class action or representative action claims against the other in arbitration or otherwise; and (c) the Parties shall only submit their own, individual claims in arbitration or otherwise and will not seek to represent the interests of any other person. Further, the Parties expressly intend and agree that any claims by the Participant will not be joined, consolidated, or heard together with claims of any other Participants, regardless of whether the Parties can agree to arbitrate the claim or must proceed through another venue. Notwithstanding anything to the contrary in the Rules, and the general grant of authority to the arbitrator of the power to determine issues of arbitrability, the arbitrator shall have no jurisdiction or authority to compel any class or collective claim, to consolidate different arbitration proceedings, or to join any other party to an arbitration between the Parties.

(m) Captions. Captions provided herein are for convenience only and shall not affect the scope, meaning, intent or interpretation of the provisions of this Award Agreement.

(n) Nature of Payments. Any and all grants or deliveries related to the PSUs hereunder shall constitute special incentive payments to the Participant and shall not be taken into account in computing the amount of salary or compensation of the Participant for the purpose of determining any retirement, death or other benefits under (i) A retirement, bonus, life insurance or other employee benefit plan of the Company, or (ii) A agreement between the Company and the Participant, except as such plan or agreement shall otherwise expressly provide.

(o) Data Privacy. The Participant understands that the Company and its affiliates hold certain personal information about the Participant, including but not limited to the Participant's name, home address and telephone number, birthdate, social insurance number or other identification number, compensation, details of all Awards or any other entitlement to Shares for the purpose of administering the Plan (the Data). As a condition of receipt of this Award, the Participant explicitly consents to the collection, use, transfer and retention, in electronic or other form, of the Data by and among, as applicable, the Company, its affiliates and any third parties assisting the Company in administration of the Plan (including but not limited to any broker or 90th third party with whom the Participant may elect to deposit Shares), in each case, for the purpose of administering the Participant's participation in the Plan.

10 EX-10.38 6 a1038consolidatedjohnsonem.htm EX-10.38 Document EXHIBIT 10.38 September 5, 2013 Dear Beth,

Congratulations! On behalf of RBS Citizens, N.A. ("RBS" or "the Company"), I am pleased to offer you the position of Executive Vice President, Head of Strategy beginning on a date to be determined (the Start Date). Position and Function You will be based in Boston, MA and at any time thereafter within a 50 mile radius. Your employment may require domestic and international travel appropriate to your duties and responsibilities. RBS reserves the right to transfer your employment to any existing or future parent, subsidiary, affiliate, division, branch of RBS or their respective successors, (collectively "affiliate"). During your employment, you will devote your full time and best professional efforts to providing services to RBS and its affiliates, including The Royal Bank of Scotland, plc located in North America, and The Royal Bank of Scotland Group Plc ("the Group"). Compensation You will be paid an annualized base salary of \$400,000.00, payable in bi-weekly installments. Your salary may be subject to an adjustment at the Company's sole discretion. You will be eligible to take part in your business unit's discretionary award program (the Discretionary Award Program), subject to the terms and conditions of eligibility set forth in the relevant award scheme (as amended from time to time). The Discretionary Award Program rewards performance during the financial year from January 1 to December 31 and is based on achievement against a mix of factors, which may include relative personal, team, business, Company performance and external economic considerations. The Company may in its absolute discretion provide you with an award of such amount, at such intervals and subject to such conditions as the Company may in its sole discretion determine appropriate from time to time. Any such award may be paid in cash, shares or any other form, may be deferred in full or in part as provided in accordance with the Company's Deferral Plan as that plan may be in effect and amended from time to time, and may be forfeited or reduced in such circumstances and on such terms as the Company, acting in good faith and in its sole discretion, determines appropriate. The exercise of discretion in one financial year will not bind the Company or act as a precedent for its exercise of discretion in any other financial year. If, on or before the date when an award might otherwise have been granted, your employment has been terminated or you have given notice to the Company of your resignation, you will not be eligible to receive an award (whether in cash, shares or any other form). After an award has been granted and if your employment terminates on or before the date when an award might otherwise have been payable, the Deferral Plan rules or any other applicable Discretionary Award Program rules will determine your eligibility for payment (whether in cash, shares, or any other form). The Company reserves the right to change the rules of any award schemes, or to cancel such schemes, at any time without prior notice. In the event of any conflict, the rules of any relevant award scheme (as amended from time to time) will take precedence over the terms of this letter.

2013 Discretionary Award In order to compensate you for lost bonus for performance year 2013 which otherwise would have been payable by your current employer, Bain & Co., subject to the below, and for the performance year 2013 only, you will receive an award of \$325,000, less any applicable tax and other statutory deductions, or offsets. The award will be paid in the form of a Deferred Award made under the RBS Deferral Plan applicable from time to time (the Deferral Plan). The RBS Group reserves the right to change the rules of the Deferral Plan, or to cancel or replace it, at any time (including, for the avoidance of doubt, during any financial year) in its sole and absolute discretion and, for the avoidance of any doubt, such change may have a retrospective effect. You will not be eligible to be paid the Bonus if your employment terminates or either party has given notice to terminate your employment on or before the Award Date of the relevant Deferred Award unless such termination falls within one of the following exceptional circumstances: ill-health, injury or disability, as established to the satisfaction of the RBS Group; death; retirement with the approval of the RBS Group; your employing company ceasing to be a member of the RBS Group; the business in which you work being transferred to a person which is not a member of the RBS Group; redundancy (which includes without cause termination) with the approval of the RBS Group. If the termination of your employment does fall within one of the above circumstances, you will remain eligible to receive the Pro-Rated Bonus in the form of a Deferred Award. For your information, the Deferral Plan contains certain provisions in respect of when a Deferred Award, or a proportion of it, may be forfeited as a result of termination of employment. In particular, if before the date on which the Deferred Award or a part of it becomes payable or vests, your employment has terminated or the Company has given notice to terminate your employment for Cause (as defined in the Deferral Plan rules), or you have resigned in circumstances which would entitle the Company to summarily terminate your employment, you will not be entitled to receive your Deferred Award or any remaining part of it. If your employment has terminated (or either party has given notice to terminate your employment) for other reasons, in most cases, your Deferred Award will continue to become payable and

vest (subject always to the below), unless you have engaged in Competitive or Detrimental Activity, in accordance with the rules of the Deferral Plan (as amended or replaced from time to time).The rules of the Deferral Plan also contain provisions under which unvested elements of Deferred Awards can be delayed, reduced or forfeited and these will apply to any Deferred Award made to you. In the event of any conflict, the rules of the Deferral Plan shall take precedence over the terms of this letter whether implemented before or after your employment commences.Where applicable, all amounts of compensation paid to you will be paid subject to applicable tax and other required withholdings.Phantom Equity Buy-Out in CashTo compensate you for the loss of your phantom equity entitlements with your current employer, an estimated Cash Buy-Out payment of up to \$70,000 in respect of existing entitlements at Bain & Co., will be paid in cash in installments (less any applicable tax and other statutory deductions) in accordance with the following schedule:September 2014À Á À Up to \$70,000, based on requirements outlined below.Payment will be subject to you providing proof (in a form acceptable to the RBS Group) of such entitlements and that they will be forfeited as a result of you leaving your current employer.Please ensure you provide the following documents within 30 days of the commencement of your employment with the RBS Group:â€proof (in a form acceptable to the RBS Group) of award of such entitlements, for example original award statements; andâ€confirmation from your current employer (in a form acceptable to the RBS Group) that the awards have been forfeited together with details of the awards that have been forfeited as a result of you leaving your current employer.Repayment of Cash Buy-Out paymentIf within 12 months of your start date with the RBS Group either your employment terminates or notice to terminate your employment is given by either party you will be responsible for repaying to the RBS Group, within 14 calendar days of the date of termination of your employment, the net amount (following any applicable tax and other statutory deductions) of any installments of the Cash Buy-Out payment that you have received.Forfeiture of unpaid Cash Buy-Out InstallmentsIf before the final installment is paid your employment terminates or either party has given notice to terminate your employment you will not be entitled to receive any of the outstanding installments.Clawback of unpaid Cash Buy-Out InstallmentsThe Group Remuneration Committee (â€the Committeeâ€) may review unpaid installments of the Cash Buy-Out in the light of the performance of the Bank, any member of the Bankâ€™s group and any business area or team, and your conduct, capability or performance. The review may take place at any time determined by the Committee.Without prejudice to the generality of the foregoing, in carrying out a review, the Committee will consider:(i) in respect of the financial year in relation to which the Cash Buy-Out was made:(a)whether the results announced for that financial year have subsequently appeared materially inaccurate or misleading;(b)whether a business unit or profit centre in which you worked has subsequently made a loss out of business written in that year or from circumstances that could reasonably have been risk-managed in that year; and/or(c)any other matter which appears relevant, and(ii)your conduct, capability or performance, and the performance of any team, business area or profit centre, if the Committee deems that the circumstances warrant a review.Following a review under the paragraphs above, the Committee may, in its sole discretion, make any determination in respect of any installment that has not been paid, including for example to:(i)reduce the value of an installment; and(ii)determine that an installment of a Cash Buy-Out will not be paid. Disciplinary InvestigationsThe RBS Group also reserves the right to withhold payment of the Cash Buy-Out payment pending the outcome of any disciplinary procedures relating to any matter or matters which the RBS Group could treat as grounds for termination of employment, or any other internal or external investigation (which for the avoidance of doubt may extend beyond the date your employment terminates). If you are subsequently dismissed (or given notice of dismissal) or if you subsequently resign (or give notice of resignation) for any reason other than one of the exceptional circumstances set out above, you will not be entitled to receive any of the outstanding installments (including, for the avoidance of doubt, the installment that has been withheld pending the outcome of the disciplinary procedure) and may have to repay the full amount of any payment already received by you as set out in the preceding paragraphs.Where applicable, all amounts of compensation paid to you will be paid subject to applicable tax and other required withholdings.Long-Term Incentive PlansYou shall, at the absolute discretion of the Company, be eligible to participate in the Companyâ€™s long-term incentive plans or programs as may be operated by the Company from time to time to the same extent as other similarly-situated Company employees, subject to the rules of those plans or programs as they may be amended from time to time in the Companyâ€™s sole discretion.For calendar year 2013, the Company will grant a long-term incentive award to be awarded RBS shares with an award value of \$100,000 under the long-term incentive plan then in effect (the â€2013 Target LTI Awardâ€). Please be advised that the 2013 Target LTI Award will be subject to the terms set forth in the Companyâ€™s LTIP then in effect for similarly situated employees including the nature of award, vesting and/or reduction provisions associated with such plan. In the unlikely event that the RBS Group Remuneration Committee does not approve an LTIP for awards in 2013, an award of substantially equivalent value to the 2013 Target LTI Award will be made in an alternative form of the Companyâ€™s choosing.The exercise of discretion in one financial year will not bind the Company or act as a precedent for its exercise of discretion in any other financial year.SeveranceIn the event that your role is made redundant within the first two years of employment due to a merger or acquisition of RBS Citizens or one of its parents, subsidiaries, or affiliates, you shall be eligible for severance pay equivalent to 52 weeks of your current base salary, provided that you execute and do not revoke the companyâ€™s standard release agreement.Following the initial two-year period, in the event that your role is made redundant due to a merger or acquisition of RBS Citizens or one of its parents, subsidiaries, or affiliates, or you are terminated without cause, you shall be entitled to receive an amount equivalent to that offered to similarly situated employees pursuant to the Company's policy and practice in effect at the time of redundancy/termination, if any. Under the current practice, you would receive a lump sum payment equivalent to 26 weeks of your current base salary, provided that you execute and do not revoke the companyâ€™s standard release agreement.BenefitsYou will be eligible for benefits, including paid time off, which will be subject to the Human Resources policies applicable to RBS employees as may be amended from time to time. You are also eligible to participate in the RBS employee benefits program, which includes but is not limited to medical, dental, disability, accident and life insurance coverage, as well as a 401(k) Retirement Savings Plan, in accordance with the terms and conditions of the applicable plan documents and the applicable Human Resources policies as may be amended from time to time. Some of these plans require contributions for coverage that are made through payroll deductions.All benefit plans and policies are subject to modification or termination at any time at the Companyâ€™s sole discretion.Non-solicitationYou agree that during your employment and for 365 days following the termination of employment for any reason, you will not directly or indirectly solicit (through any person, corporation, partnership or other business entity of any kind), hire, recruit, induce, entice, influence, encourage, or assist in soliciting or hiring, any person who is employed during such period by RBS or its affiliates; nor will you directly or indirectly induce any such person to: (a) terminate his or her employment or (b) accept employment with anyone other than RBS or its affiliates.You also agree that during your employment, including your Notice Period (as more fully defined below), and for 365 days following the termination of employment for any reason, you will not directly or indirectly (through any corporation, partnership or other business entity of any kind) solicit, assist in soliciting for business or entice away or in any manner attempt to persuade any client or customer or prospective client or customer to discontinue or diminish his, her or its relationship or prospective relationship with RBS or its affiliates, or otherwise provide business to any person, corporation, partnership or other business entity of any kind other than RBS or its affiliates. The restrictions in this paragraph will apply only: (1) to clients, customers or prospective clients or customers introduced to you by RBS, its affiliates or its parent the RBS Group; or (2) any customer of RBS or its affiliates (whether introduced to you through RBS, its affiliates or its parent the RBS Group, or previously known to you) with whom you had contact during your employment by RBS (including your Notice Period); or (3) any customer or client of RBS whose identity as a client or potential client became known to you as a result of your employment at RBS or its affiliates.You agree that the provisions of the preceding paragraphs are reasonable and that in the event you violate any of them, you acknowledge that RBS will be subject to irreparable harm entitling it, in addition to statutory or common law remedies, to immediate injunctive or equitable relief. You hereby acknowledge that, but for these provisions, RBS would not agree to the financial commitment contemplated by this letter agreement.ConfidentialityAs a condition of your employment, you will be required to read and acknowledge our Declaration of Secrecy on your first day of employment or on a move to a new employer within the Group. You are required to comply with its terms at all times, including after the termination of your employment.Notice of Intent to LeaveAlthough you are employed at-will, you agree that you will provide RBS with 30 days prior written notice of your intent to leave the employ of RBS for any reason (â€Notice Periodâ€). RBS, in its sole discretion, may decide to waive or reduce all or part of your notice period in accordance with business needs. As such, upon tendering notice of resignation, RBS may elect to terminate the employment relationship effective upon the date that resignation was tendered, or some other date within the notice period. You are not entitled to be paid for any portion of the notice period that RBS elects to waive or reduce. During any accepted notice period, you will continue to be an employee and you will continue to be entitled to receive your base salary (but not a bonus). Your fiduciary duties and other obligations as an employee of RBS will continue and you will cooperate in the transition of your responsibilities. RBS will, however, have the right, in its sole discretion, to direct that you no longer come in to an RBS work location.Policies and ProceduresThe Group has adopted a number of employment and business policies and procedures. These exist to ensure the business operates effectively and for the welfare and interests of our staff. You will have access to all applicable policies and procedures when you join us on the Group's intranet or from your line manager. You must familiarize yourself with them and you agree to be bound by them.We reserve the right to change existing policies and procedures or introduce new ones from time to time in the Companyâ€™s sole discretion. Information about new policies and procedures or changes to existing ones will be communicated through the Group's intranet and employee communications, unless otherwise required by applicable law.Governing Law and InterpretationThis offer letter will be governed and conformed in accordance with the laws of the state in which you will be based without regard to its conflict of laws provisions. Should any provision of this offer letter be declared illegal or unenforceable by any court of competent jurisdiction and should the provision be incapable of being modified to be enforceable, such provision will immediately become null and void, leaving the remainder of this offer letter in full force and effect.Employee RepresentationIn accepting this offer, you represent and warrant to RBS that you are not subject to any agreement or understanding with any current or prior employer or business (or any other entity or person) which would in any manner preclude you from fulfilling any of the duties or obligations you would have with RBS or which would result in any additional payment from RBS and you agree to immediately notify RBS should you become aware of any such agreement or understanding at any time during your employment. You further recognize and agree that, to the extent you possess any confidential, proprietary or trade secret information of a third party, you may not and will not use or disclose such information in performing your duties for RBS.As instructed, you must complete an Electronic Communications Agreement, Notice and Authorization form and the Personal Information sections of your online application within 24 hours. The Notice and Authorization Form authorizes us to start the background check process.Please note that this offer is contingent on the results of the background check being satisfactory to RBS, as well as your successful completion of all facets of RBS' pre-employment screening process, which may include, among other things, RBS' receipt of satisfactory references.This offer is also contingent upon your ability to provide documents which prove your identity and demonstrate your authorization to work in the United States, in compliance with the Immigration Reform Act. A list of acceptable documentation is included in the enclosed materials. Please be prepared to provide this information on your first day of employment. Federal law requires that, if this documentation is not provided within 3 business days of your Start Date, you will be removed from the payroll.At Will EmploymentYour employment with RBS is at-will, meaning that you may be terminated at any time with or without cause, and with or without notice, and nothing in this letter should be construed as creating a contract of employment for a fixed duration.Entire UnderstandingThis offer letter, along with its attachments, the documents referenced herein, and any and all policies adopted or enacted by the Company, comprise the entire understanding between you and the Company regarding the terms and conditions of your employment with the Company, and fully supersede any and all prior verbal or written communications regarding those terms and conditions that are not outlined herein including but not limited to any representations related to any discretionary or performance-related award or incentive or other compensation. No verbal promises may be made by any officer or employee of the Company as to eligibility for or the guarantee of any receipt of any discretionary and/or performance-related awards in association with the Discretionary Award Program or any other types of incentive payments or awards.Please indicate your acceptance of this offer by completing the acknowledgment and acceptance requirements on the Job Offer Page.Once again, Congratulations. We look forward to you joining the team. Kind regards,/s/ Robert DruryRobert DruryHuman Resources, RecruitingEXECUTIVE AGREEMENT ADDENDUMTHIS EXECUTIVE EMPLOYMENT AGREEMENT ADDENDUM (the "Addendum") is made as of July 15, 2014 by and between Citizens Financial Group, Inc. (the "Company") and Beth Johnson ("Executive").This Addendum is a supplement to your offer letter dated September 5, 2013. The terms of this Addendum shall be incorporated by reference therein and become terms and conditions of your continued employment. The terms of this Addendum shall supersede any conflicting terms found in your offer letter except the change in control provision found in the first paragraph under the Severance section of your offer letter which will remain unchanged. This Addendum may not be altered, modified, or amended except by written instrument signed by the parties hereto.TERMS AND CONDITIONS:Section 1. At-Will Employment and Notice of Intent to Leave.(a)Executive's employment with the Company shall be strictly "at-will" and not for any fixed term. Executive understands and acknowledges that no statement, whether written or verbal, by the Company or any of its officers, employees or representatives may in any way modify, alter, or change the strictly "at-will" nature of her employment relationship with the Company. Both Executive and the Company retain the right to terminate Executive's employment at any time, for any reason or no reason. Executive understands and agrees that, as an at-will employee, the Company may terminate her employment without advance notice. Executive may terminate her employment for any reason (a "Resignation") effective 90 days following her delivery of written notice of termination to the Company's Board of Directors (the "Notice Period").(b)Upon receipt of a Resignation from Executive, the Company may, in its sole discretion, waive the Notice Period, in which case Executive will be permitted to terminate immediately. Under such circumstances the Company will not be obliged to pay in lieu of notice. Alternatively, the Company may direct Executive not to report to work unless otherwise requested by the Company (the "Garden Leave"). During any period of Garden Leave:(i)Executive will remain an employee of the Company and will continue to be paid her then base salary and continue to be eligible for employee benefits, excluding any discretionary award;(ii)Executive will be expected to continue to undertake such duties and responsibilities as are assigned to Executive by the Company's Board or Chief Executive Officer, including duties to assist the Company with her transition from the Company and maintaining the Company's business, business relationships, and goodwill. Notwithstanding the foregoing, the Company reserves the right to suspend any or all of Executive's duties and powers and to relocate her office to her personal residence for all or part of her Garden Leave;(iii)Executive will remain bound by all fiduciary duties and obligations owed to the Company and required to comply with all Company policies and practices; and(iv)Executive may not, without the prior written consent of the Company or except in the discharge of duties and responsibilities in accordance with clause (ii) above, contact or attempt to contact any client, customer, agent, professional adviser, employee, supplier or broker of the Company or any of its parents or subsidiaries.Section 2. Non-Solicitation.(a)Non-Solicitation of Employees. Executive agrees that, at any time during her employment with the Company, its parents, subsidiaries, affiliates or any successor organization, and during the 12 month-period following Executive's termination of employment for any reason ("Restricted Period"), Executive shall not, directly or indirectly, hire, employ, solicit for employment or hire, or attempt to solicit for employment or hire, any person who is employed by the Company or any of its parents, subsidiaries or affiliates during the Restricted Period, nor shall Executive directly or indirectly induce any Company employee to terminate his or her employment or accept employment with anyone other than the Company, or otherwise interfere with the relationship between the Company and any of its employees, during the Restricted Period.(b)Non-Solicitation of, and Non-Interference with, Customers and Vendors. Executive agrees that during her employment with the Company and during the Restricted Period, Executive shall not, directly or indirectly, for any person or entity other than the Company, solicit or assist in soliciting for business any customer of the Company, its parents, subsidiaries or affiliates nor will Executive induce or encourage any such customer to terminate its relationship with the Company, its parents, subsidiaries or affiliates or to divert business away from the Company, its parents, subsidiaries or affiliates, provided, however, that general solicitation through advertisement shall not constitute solicitation for purposes of this provision.(c)Representations. Executive agrees that all of the foregoing restrictions are reasonable and necessary to protect the Company's business and its Confidential Information and that her employment by the Company, along with the benefits and attributes of that employment, is good and valuable consideration to compensate her for agreeing to all restrictions contained in this Addendum. Executive also acknowledges, represents and warrants that her knowledge, skills and abilities are sufficient to permit Executive to earn a satisfactory livelihood without violating these provisions.(d)Blue Pencil. It is expressly understood and agreed that although Executive and the Company consider the restrictions contained in this Section 2 to be reasonable, if a final judicial determination is made by an arbitrator or a court of competent jurisdiction that the time or territory or any other restriction contained in this Addendum is an unenforceable restriction against Executive, the provisions of this Addendum shall not be rendered void but shall be deemed amended to apply as to such maximum time and territory and to such maximum extent as such court may judicially determine or indicate to be enforceable. Alternatively, if an arbitrator or a court of competent jurisdiction finds that any restriction contained in this Addendum is unenforceable, and such restriction cannot be amended so as to make it enforceable, such finding shall not affect the enforceability of any of the other

restrictions contained herein. Section 3. Confidentiality; Ownership of Materials; Duty to Return Company Property. (a) Confidential Information. Executive may not at any time (whether during her employment with the Company or after termination for any reason) disclose to any unauthorized person, firm or corporation or use or attempt to use for her own advantage or to the advantage of any other person, firm or corporation, any confidential information relating to the business affairs or trade secrets of the Company or any of its parents, subsidiaries or affiliates, or any confidential information about (howsoever obtained) or provided by any third party received during the course of or as a result of her employment (the "Confidential Information"). Confidential Information includes, but is not limited to, information relating to employees, customers and suppliers (former, actual and potential), Company contracts, pricing structures, financial and marketing details, business plans, any technical data, designs, formulae, product lines, intellectual property, research activities and any Company or Company affiliate information which may be deemed to be commercially or price sensitive in nature, whether printed, typed, handwritten, videotaped, transmitted or transcribed on data files or on any other type of media, whether or not labeled as "confidential". It also includes, without limitation, any information contained in documents marked "confidential" or documents of a higher security classification and other information which, because of its nature or the circumstances in which Executive receives it, Executive should reasonably consider to be confidential. The Company reserves the right to modify the categories of Confidential Information from time to time. (b) Exclusions. The provisions of this Section 3 shall not apply to: (i) information or knowledge which subsequently comes into the public domain other than by way of unauthorized use or disclosure by Executive; (ii) the discharge by Executive of her duties hereunder or where her use or disclosure of the information has otherwise been properly authorized by the Company; (iii) any information which Executive discloses in accordance with applicable public interest disclosure legislation; or (iv) any disclosure required by law or by any court, arbitrator, mediator or administrative or legislative body (including any committee thereof) with jurisdiction to order Executive to disclose or make accessible any information. (c) Due Care. Executive shall exercise all due care and diligence and shall take all reasonable steps to prevent the publication or disclosure by Executive of any Confidential Information relating, in particular, but not limited to, actual or proposed transactions, of any employee, customer, client or supplier (whether former, actual or potential) of any member of the Company, including partnerships, companies, bodies, and corporations having accounts with or in any way connected to or in discussion with any member of the Company and all other matters relating to such customers, clients or suppliers and connections. (d) Duty to Return Confidential Information and Other Company Property. All reports, files, notes, memoranda, e-mails, accounts, documents or other material, including all notes and memoranda of any Confidential Information and any copies made or received by Executive in the course of her employment (whether during or after) are and shall remain the sole property of the Company and, following her termination of employment or at any other time upon the Company's request, to the extent within her possession or control, shall be surrendered by Executive to the duly authorized representative of the Company. (e) Reasonableness. Executive agrees that the undertakings set forth in this Section 3 are reasonable and necessary to protect the legitimate business interests of the Company and its members both during, and after the termination of, Executive's employment, and that the benefits Executive receives through continued employment are sufficient compensation for these restrictions. Section 4. Intellectual Property and Developments. (a) Executive agrees that all developments and intellectual property are the sole and exclusive property of the Company and hereby assigns all rights to such developments and intellectual property to the Company. Executive agrees, at the Company's expense at any time during her employment or thereafter, to sign all appropriate documents and carry out all such reasonable acts as will be necessary to identify and preserve the legal protection of all developments and intellectual property; however, the Company will have no obligation to compensate Executive for her time spent in connection with any assistance provided unless otherwise required by law. Notwithstanding the foregoing, Executive understands that no provision in this Section is intended to require assignment of any of her rights in an invention for which Executive can prove no equipment, supplies, facilities or Confidential Information or trade secret information of the Company was used, which invention was developed entirely on her own time, and which invention Executive can prove: (i) does not relate to the business of the Company or the actual or demonstrably anticipated research or development of the Company; or (ii) does not result from any work performed by Executive for the Company. To the extent compatible with applicable state law, these provisions do not apply to any invention which is required to be assigned by the Company to the United States Government. Executive waives all moral rights in all Intellectual Property which is owned by the Company, or will be owned by the Company, pursuant to this Section 4. (b) Executive agrees to promptly submit to the Company written disclosures of all inventions, whether or not patentable, which are made, conceived or authored by Executive, alone or jointly with others, while Executive is employed by the Company. Section 5. Certain Agreements. (a) Data Protection. Executive shall familiarize herself with the Company's Data Protection policy, procedures and accountabilities. Executive acknowledges that any breach of these procedures may result in the immediate termination of her employment. (b) Personal Information. Executive acknowledges and agrees that the Company is permitted to hold personal information about her as part of its personnel and other business records and, in accordance with applicable law, may use such information in the course of the Company's business. (c) Credit Data. The Company reserves the right, upon five (5) days prior written notice, to, and Executive agrees that the Company may, in accordance with applicable law, carry out searches about Executive through credit reference agencies or through the Company's customer records at any time during her employment for purposes of identifying any serious debt or other significant financial difficulties of Executive for the purposes of detecting, eliminating or mitigating any particular risk of employee fraud or theft. The Company will only retain the information about Executive which the Company obtains from these searches in accordance with applicable law and for so long as is needed for the purposes set out above (subject to any legal (including any regulatory) obligation which requires the Company to retain that information for a longer period). The credit reference agency will record details of the search but these will not be available for use by lenders to assess the ability of Executive to obtain credit. Executive has the right of access to her personal records held by credit reference agencies. The Company will supply the names and addresses of such agencies upon request, to help Executive to exercise her right of access to such records. (d) Indebtedness. For the reasons referred to above, the Company expects Executive to manage her personal finances responsibly. The Company requires that Executive draw to the attention of her manager any serious debt or significant financial difficulties that she may have, including those which result in court action being taken against Executive. Section 6. Medical Exams. Executive shall at any time (including during any period of incapacity) at the request and expense of the Company submit to medical examinations by a medical practitioner nominated by the Company, to the extent permitted by applicable federal and state law. Executive agrees, and hereby authorizes, that the results of any such medical examination be disclosed to the Company, subject to the provisions of the United States Health Insurance Portability and Accountability Act of 1996. Section 7. Tax Compliance. All compensation paid to Executive is intended to, and reasonably believed to, comply with Internal Revenue Code Section 409A as well as other tax related laws and regulations to the extent it does not fall into any applicable exclusion. Section 8. Remedies. The Company and Executive agree that it is impossible to measure solely in money the damages which will accrue to the Company by reason of her failure to observe any of her obligations of Sections 2, 3 or 4 of this Addendum. Therefore, if the Company shall institute any action or proceeding to enforce such provisions, Executive hereby waives the claim or defense that there is an adequate remedy at law and agrees in any such action or proceeding not to interpose the claim or defense that such remedy exists at law. Without limiting any other remedies that may be available to the Company, Executive hereby specifically affirms the appropriateness of injunctive or other equitable relief in any such action and acknowledges that nothing contained within this Addendum shall preclude the Company from seeking or receiving any other relief, including without limitation, any form of injunctive or equitable relief. Executive also agrees that, should she violate the provisions of Section 2 and its subsections such that the Company shall be forced to undertake any efforts to defend, confirm or declare the validity of the covenants contained within Section 2 of this Addendum, the time restrictions set forth therein shall be extended for a period of time equal to the pendency of any court proceedings, including appeals. Further, Executive agrees that, should the Company undertake any efforts to defend, confirm or declare the validity of any of the covenants contained in Sections 2, 3 and 4 of this Addendum, the Company shall be entitled to recover from Executive all of its reasonable attorneys' fees and costs incurred in prosecuting or defending any such action or engaging in any such efforts. Section 9. Dispute Resolution; Mediation and Arbitration. Except as provided in the last sentence of this paragraph to the fullest extent permitted by law, the Company and Executive agree to waive their rights to seek remedies in court, including but not limited to rights to a trial by jury. The Company and Executive agree that any dispute between or among them or their subsidiaries, affiliates or related entities arising out of, relating to or in connection with this Addendum or her employment with the Company, including but not limited to claims for discrimination or other alleged violations of any federal, state or local employment and labor law statutes, ordinances or regulations, will be resolved in accordance with a confidential two-step dispute resolution procedure involving: (a) Step One: non-binding mediation, and (b) Step Two: binding arbitration under the Federal Arbitration Act, 9 U.S.C. Ås 1, et. seq., or state law, whichever is applicable. Any such mediation or arbitration hereunder shall be under the auspices of the American Arbitration Association ("AAA") pursuant to its then current Labor Arbitration Rules and Mediation Procedures (the "AAA Labor Rules"). Disputes encompassed by this Section 9 include claims for discrimination arising under local, state or federal statutes or ordinances and claims arising under any state's labor laws. Notwithstanding anything to the contrary in the AAA Labor Rules, the mediation process (Step One) may be ended by either party to the dispute upon notice to the other party that it desires to terminate the mediation and proceed to the Step Two arbitration; provided, however, that neither party may so terminate the mediation process prior to the occurrence of at least one mediation session with the mediator. No arbitration shall be initiated or take place with respect to a given dispute if the parties have successfully achieved a mutually agreed to resolution of the dispute as a result of the Step One mediation. The mediation session(s) and, if necessary, the arbitration hearing shall be held in the city nearest to Executive's office location during the course of Executive's employment with the Company or an alternative location mutually agreeable to Executive and the Company. The arbitration (if the dispute is not resolved by mediation) will be conducted by a single AAA arbitrator, mutually selected by the parties, as provided for by the AAA Labor Rules. The Company will be responsible for the AAA charges, including the costs of the mediator and arbitrator. The Company and Executive agree that the arbitrator shall apply the substantive law of the State of New York to all state law claims and federal law to any federal law claims, that discovery shall be conducted in accordance with the AAA Labor Rules or as otherwise permitted by law as determined by the arbitrator. In accordance with the AAA Labor Rules (a copy of which is available through AAA's website, www.adr.org), the arbitrator's award shall consist of a written statement as to the disposition of each claim and the relief, if any, awarded on each claim. The Company and Executive understand that the right to appeal or to seek modification of any ruling or award by the arbitrator is limited under state and federal law. Any award rendered by the arbitrator will be final and binding, and judgment may be entered on it in any court of competent jurisdiction. Nothing contained herein shall restrict either party from seeking temporary injunctive relief in a court of law to the extent set forth in Section 6 hereof. In the unlikely event the AAA refuses to accept jurisdiction over a dispute, Executive and the Company agree to submit to Judicial-Arbitration-Mediation Services ("JAMS") mediation and arbitration applying the JAMS equivalent of the AAA Labor Rules. If AAA and JAMS refuse to accept jurisdiction, the parties may litigate in a court of competent jurisdiction. Section 10. Severance. In the event Executive is made redundant or otherwise has her employment terminated without cause and for reasons unrelated to poor performance, Executive shall be entitled to receive a minimum severance payment amounting to 26 weeks of Executive's base salary at the time of Executive's exit contingent upon Executive executing, and not revoking, the Company's standard release agreement then in use. Section 11. Miscellaneous. (a) Governing Law. This Addendum shall be governed by and construed in accordance with the laws of the State of New York, without regard for the conflict of laws provisions thereof. (b) No Waiver. The failure of a party to insist upon strict adherence to any term of this Addendum on any occasion shall not be considered a waiver of such party's rights or deprive such party of the right thereafter to insist upon strict adherence to that term or any other term of this Addendum. (c) Severability. In the event that any one or more of the provisions of this Addendum shall be or become invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of the remaining provisions of this Addendum shall not be affected thereby. (d) Counterparts; Effectiveness. This Addendum may be signed in counterparts, each of which shall be an original, with the same effect as if the signatures thereto and hereto were upon the same instrument. This Addendum shall become effective when each party hereto shall have received a counterpart hereof signed by the other party hereto including by fax or electronic pdf. ACCEPTED AND AGREED: /s/ Elizabeth Johnson Beth Johnson SECOND ADDENDUM TO EXECUTIVE EMPLOYMENT AGREEMENT This SECOND ADDENDUM TO EXECUTIVE EMPLOYMENT AGREEMENT (this "Second Addendum") is made as of August 28, 2017 by and between Citizens Financial Group, Inc., together with its subsidiaries and any and all successor entities (the "Company") and Elizabeth Johnson ("Executive"). This Second Addendum is a supplement to Executive's employment agreement dated September 5, 2013 (the "Initial Agreement") and the first addendum to that agreement (the "First Addendum", collectively, the "Original Agreement"), both of which identified Executive as "Beth Johnson," and the terms of this Second Addendum shall be incorporated by reference therein and shall become terms and conditions of Executive's continued employment. The terms of this Second Addendum shall supersede any conflicting terms found in the Original Agreement. This Second Addendum may not be altered, modified, or amended except by written instrument signed by the parties hereto. To the extent capitalized terms are not defined herein, the definitions included in the Original Agreement, as applicable, shall govern. Section 1. Change of Control Severance (a) In the event Executive's employment is terminated by the Company without Cause (other than by reason of Executive's death or disability) or the Executive resigns with Good Reason, in each case within 24 months following a Change of Control, Executive shall receive a payment equivalent to: (i) two times the sum of (A) Executive's Base Salary at the time of termination and (B) the average cash bonus paid to Executive during the prior three years; plus (ii) a pro-rata bonus for the year in which termination occurs, based on the average cash bonus paid to Executive during the prior three years (together, the "COC Severance Payment"). (b) Any COC Severance Payment made in accordance with this section shall be in lieu of and not in addition to any payments to which Executive may otherwise have been entitled in accordance with other sections of this Addendum or the Original Agreement and shall be in full and final settlement of all claims Executive may have arising out of or in connection with his employment or its termination, other than with respect to any outstanding equity held by Executive, which shall be treated as provided for in the applicable Company stock plan and award agreements governing such awards. Section 2. Payment of Severance The severance set forth in Section 10 of the First Addendum or the COC Severance Payment set forth in this Addendum, whichever is applicable, shall be made in a lump sum, subject to execution and non-revocation of a Standard Release, within seventy (70) days of the termination of Executive's employment. If the period between the termination of Executive's employment and the latest possible effective date of the Standard Release spans two calendar years, the COC Severance Payment shall be paid by the Company in the second calendar year. Section 3. Definitions (a) "Cause" means: (i) any conviction (including a plea of guilty or of nolo contendere or entry into a pre-trial diversion program) of Executive for the commission of a felony or any conviction of any criminal offense within the scope of Section 19 of the Federal Deposit Insurance Act, 12 U.S.C. Ås 1829; (ii) Executive commits an act of gross misconduct, fraud, embezzlement, theft or material dishonesty in connection with the Executive's duties or in the course of Executive's employment with the Company or any of its affiliates; (iii) failure on the part of Executive to perform his employment duties in any material respect, which is not cured to the reasonable satisfaction of the Company within 30 days after Executive receives written notice of such failure; (iv) Executive violates Sections 2, 3, and/or 4 of the First Addendum (non-solicitation of employees, customers and clients; confidentiality; ownership of materials; duty to return company property); or (v) Executive makes any material false or disparaging comments about the Company or any of its subsidiaries, affiliates, employees, officers, or directors, or (vi) engages in any activity which in the opinion of the Company is not consistent with providing an orderly handover of Executive's responsibilities. (b) "Good Reason" means any of the following changes, as compared to Executive's terms of employment prior to a Change of Control: (i) a material diminution in Executive's authority, duties, or responsibilities; (ii) a material diminution in Executive's base salary other than a general reduction in base salary that affects all similarly situated employees; or (iii) a relocation of Executive's principal place of employment by more than 50 miles from his or her current principal place of employment, unless the new principal place of employment is closer to Executive's home address. Provided, however, that Executive's must give written notice to the Company within 30 days of the initial existence of any of the foregoing changes, the Company shall have 30 days upon receipt of such notice to remedy the condition so as to eliminate the Good Reason, and if not remedied, Executive's employment must terminate no later than 60 days following the expiration of such cure period. Notwithstanding the foregoing, the Executive's continued employment shall not constitute a waiver of the Executive's rights with respect to any circumstance constituting Good Reason under this Addendum. (c) "Change of Control" means the occurrence of any one or more of the following events: (i) any Person (as defined in Section 3(a)(9) of the Exchange Act of 1934, as amended and used in Sections 13(d) and 14(d) thereof, including "group" as defined in Section 13(d) thereof), other than an employee benefit plan or trust maintained by the Company, becomes the Beneficial Owner (as defined in Rule 13d-3 under the Exchange Act of 1934, as amended), directly or indirectly, of securities of the Company representing more than 50% of the combined voting power of the Company's outstanding securities entitled to vote generally in the election of directors; (ii) at any time during a period of 12 consecutive months, individuals who at the beginning of such period constituted the Board of Directors of the Company (the "Board") and any new member of the Board whose election or nomination for election was approved by a vote of at least a majority of the directors then still in office who either were directors at the beginning of such period or whose election or

nomination for election was so approved, cease for any reason to constitute a majority of members of the Board; or(iii)the consummation of (A) a merger or consolidation of the Company with any other corporation or entity, other than a merger or consolidation which would result in the voting securities of the Company outstanding immediately prior to such merger or consolidation continuing to represent (either by remaining outstanding or being converted into voting securities of the surviving entity or, if applicable, the ultimate parent thereof) at least 50% of the combined voting power and total fair market value of the securities of the Company or such surviving entity or parent outstanding immediately after such merger or consolidation, or (8) any sale, lease, exchange or other transfer to any Person of assets of the Company, in one transaction or a series of related transactions, having an aggregate fair market value of more than 50% of the fair market value of the Company and its subsidiaries (the "Company Value") immediately prior to such transaction(s), but only to the extent that, in connection with such transaction(s) or within a reasonable period thereafter, the Company's shareholders receive distributions of cash and/or assets having a fair market value that is greater than 50% of the Company Value immediately prior to such transaction(s).Section 4. Section 280G(a)If the aggregate of all amounts and benefits due to Executive under this Addendum or the Original Agreement or any other plan, program, agreement or arrangement of the Company or any of its Affiliates, which, if received by Executive in full, would constitute "parachute payments," as such term is defined in and under Section 280G of the Internal Revenue Code of 1986, as amended (the "Code"), (collectively, "Change of Control Benefits"), reduced by all federal, state and local taxes applicable thereto, including the excise tax imposed pursuant to Section 4999 of the Code, is less than the amount Executive would receive, after all such applicable taxes, if Executive received aggregate Change of Control Benefits equal to an amount which is \$1.00 less than three (3) times Executive's "base amount," as defined in and determined under Section 280G of the Code, then such Change of Control Benefits shall be reduced or eliminated to the extent necessary so that the Change of Control Benefits received by the Executive will not constitute parachute payments. If a reduction in the Change of Control Benefits is necessary, reduction shall occur in the following order unless the Executive elects in writing a different order, subject to the Company's consent (which shall not be unreasonably withheld or delayed): (i) severance payment based on multiple of Base Salary and/or annual bonus; (ii) other cash payments; (iii) any annual incentive compensation paid as severance; (iv) acceleration of vesting of stock options with an exercise price that exceeds the then fair market value of stock subject to the option, provided such options are not permitted to be valued under Treasury Regulations Section 1.280G-1 QIA - 24(c); (v) any equity awards accelerated or otherwise valued at full value, provided such equity awards are not permitted to be valued under Treasury Regulations Section 1.280G-1 QIA - 24(c); (vi) acceleration of vesting of stock options with an exercise price that exceeds the then fair market value of stock subject to the option, provided such options are permitted to be valued under Treasury Regulations Section 1.280G- 1 QIA - 24(c); (vii) acceleration of vesting of all other stock options and equity awards; and (viii) within any category, reductions shall be from the last due payment to the first.(b)It is possible that after the determinations and selections made pursuant to Section 5(a) above, Executive will receive Change of Control Benefits that are, in the aggregate, either more or less than the amounts contemplated by Section 5(a) above (hereafter referred to as an "Excess Payment" or "Underpayment," respectively). If there is an Excess Payment, Executive shall promptly repay the Company an amount consistent with this Section 5(b). If there is an Underpayment, the Company shall pay Executive an amount consistent with this Section 5(b).(c)The determinations with respect to this Section 5 shall be made by an independent auditor (the "Auditor") compensated by the Company. The Auditor shall be the Company's regular independent auditor, unless the regular independent auditor is unable or unwilling to makes such determinations, in which event the Auditor shall be a nationally-recognized United States public accounting firm chosen by the Company.Section 5. Tax ComplianceAll compensation paid to Executive is intended to, and is reasonably believed to, comply with Section 409A of the Code ("Section 409A") as well as other tax related laws and regulations to the extent it does not fall into any applicable exclusion, and shall be interpreted and construed consistent with that intent. Notwithstanding the foregoing, the Company makes no representations that the terms of this Addendum or the Original Agreement (and any compensation payable thereunder) comply with Section 409A, and in no event shall the Company be liable for any taxes, interest, penalties or other expenses that may be incurred by Executive on account of non-compliance with Section 409A. No expenses eligible for reimbursement, or in-kind benefits to be provided, during any calendar year shall affect the amounts eligible for reimbursement in any other calendar year, to the extent subject to the requirements of Section 409A, and no such right to reimbursement or right to in-kind benefits shall be subject to liquidation or exchange for any other benefit. For purposes of Section 409A, each payment in a series of installment payments, if any, provided under this Addendum or the Original Agreement shall be treated as a separate payment. Any payments under this Addendum or the Original Agreement that may be excluded from Section 409A either as separation pay due to an involuntary separation from service or as a short-term deferral shall be excluded from Section 409A to the maximum extent possible. Any payments to be made under this Addendum or the Original Agreement upon a termination of employment shall only be made if such termination of employment constitutes a "separation from service" under Section 409A. Notwithstanding the foregoing and any provision in this Addendum to the contrary, if on the date of his termination of employment, Executive is deemed to be a "specified employee" within the meaning of Section 409A and any payment or benefit provided to Executive in connection with his termination of employment is determined to constitute "nonqualified deferred compensation" within the meaning of Section 409A, then such payment or benefit due upon, or within the six-month period following, a termination of Executive's employment (whether under this Addendum, Executive's Original Agreement, any other plan, program, payroll practice or any equity grant) and which do not otherwise qualify under the exemptions under Treas. Reg. Section 1.409A-1 (including, without limitation, payments that constitute "separation pay" within the meaning of Section 409A), shall be paid or provided to Executive in a lump sum on the earlier of (a) the date which is six months and one day after Executive's "separation from service" (as such term is defined in Section 409A) for any reason other than death, and (b) the date of Executive's death, and any remaining payments and benefits shall be paid or provided in accordance with the payment dates specified in this Addendum for such payment or benefit.Section 6. Miscellaneous(iii)Governing Law. This Addendum shall be governed by and construed in accordance with New York law without giving effect to the conflict of laws provisions thereof.(a)No Waiver. The failure of a party to insist upon strict adherence to any term of this Addendum on any occasion shall not be considered a waiver of such party's rights or deprive such party of the right thereafter to insist upon strict adherence to that term or any other term of this Addendum.(b)Severability. In the event that any one or more of the provisions of this Addendum shall be or become invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of the remaining provisions of this Addendum shall not be affected thereby.(c)Counterparts; Effectiveness. This Addendum may be signed in counterparts, each of which shall be an original, with the same effect as if the signatures thereto and hereto were upon the same instrument. This Addendum shall become effective when each party hereto shall have received a counterpart hereof signed by the other party hereto, including by fax or electronic pdf.IN WITNESS WHEREOF, Executive duly executed this Second Addendum as of the day and year first above written.ACCEPTED AND AGREED:/s/ Elizabeth JohnsonElizabeth Johnson EX-19.1 7 personal_securitiestransa.htm EX-19.1 DocumentEXHIBIT 19.1Personal Securities Transactions PolicyFoundational PrincipleCitizens will adhere to all laws and regulations while applying the highest ethical standards in a manner that is understood by our colleagues and puts our customers' interests first in order to provide the best possible customer experience.Overview and PurposeThe Personal Securities Transactions Policy (PST Policy) has been developed to meet regulatory and legal requirements, and to safeguard the reputation of Citizens Financial Group, Inc. and each of its subsidiaries (collectively Citizens), as well as their employees and directors. The PST Policy outlines the requirements for personal trading (known as "personal securities transactions") and has been designed so that these activities:•do not, or do not appear to, involve the misuse of Material Non-Public Information (MNPI);•do not create a potential conflict with the interests of Citizens or its Clients, or the appearance of such;•do not amount to a distraction from their work or otherwise compromise the duties they owe to Citizens or its Clients;•are undertaken to facilitate legitimate investment activities, rather than for short-term or speculative purposes which might potentially expose the employee and/or Citizens to reputational risk; and•comply with all applicable laws, rules and regulations.Key terms are italicized throughout the PST Policy and are defined in the Key Definitions in Appendix.Refer to the PST Minimum Requirements document for a summary of Securities subject to the PST Policy.ScopeIndividuals Subject to PST PolicyAll monitored Citizens employees, third party resources (including contractors, consultants, interns and other non-employees) (collectively employees) and directors are subject to the PST Policy.The PST Policy applies not only to accounts of employees and directors, but also to the accounts of other individuals closely connected to, or subject to the influence of, employees and directors known as Related Accounts. Related Accounts, as described below, are within the scope of the PST Policy and must be treated the same as employee and director accounts. Page 1 of 13EXHIBIT 19.1Personal Securities Transactions PolicyThe PST Policy also applies to Citizens when Citizens is purchasing or selling Citizens Securities. Accounts Within Scope of PST PolicyThis PST Policy applies to all in-scope accounts with Securities brokerage capabilities (e.g., individual stocks, bonds, option contracts)•A which are (i) owned directly or indirectly (i.e., Indirect Ownership) by an employee or director, or (ii) Related Accounts.Refer to the PST Minimum Requirements document for a summary of in-scope accounts and Securities subject to the PST Policy.Employees who have any doubt whether an account falls within the scope of the PST Policy should contact the Control Room.Directors who have any doubt whether an account falls within the scope of the PST Policy should contact the General Counsel, nominated delegate, or the Control Room.Roles and ResponsibilitiesBusiness LinesBusiness lines must establish procedures, including roles and responsibilities, for key processes and controls that facilitate compliance with this Policy, and any relevant laws and regulations. Appropriate training will be provided to individuals with responsibility for any aspect of compliance with this Policy.EmployeesEmployees are responsible for adhering to the PST Policy, including the PST Policy Minimum Requirements and any additional requirements established by their Business Line.Employees who transfer from one part of Citizens to another or who otherwise change their roles should consult with their respective Manager and/or the Control Room to understand how the PST Policy impacts their personal securities transactions activities.ManagersAll managers must ensure employees who report to them are aware of the PST Policy and adhere to its requirements. Managers may also be required to take disciplinary actions in instances where employees violate the PST Policy.Window GroupIndividuals included in the Window Group are responsible for complying with the PST Policy and are subject to additional restrictions on trading in Citizens Securities. Please see the Additional Requirements for the Window Group section for more details. Page 2 of 13EXHIBIT 19.1Personal Securities Transactions PolicyControl Room ResponsibilitiesThe Control Room is responsible for overseeing the Business Lines compliance with the PST Policy by providing the necessary advice and guidance. The Control Room resides in the Conduct & Ethics Office and is responsible for operating appropriate systems, processes and providing guidelines to support adherence to the PST Policy. The Control Room will provide Management information reporting that is relevant to personal security trades, trend analysis and review of policy violations.The Control Room is also responsible for investigating potential violations of PST policy and ensuring appropriate corrective action is promptly taken, including escalating and/or reporting to the Conduct and Ethics Oversight Committee, applicable Compliance and Business Line Management, and others as deemed necessary.LegalCitizens General Counsel, or nominated delegate, is responsible for clearing all acquisitions and dispositions of Citizens Securities for the Section 16 Filers. The Office of the Corporate Secretary is responsible for completing Section 16 filings with the SEC on behalf of the Section 16 Filers.Policy RequirementsPersonal Securities Transaction RequirementsEmployees must avoid personal securities transactions activities that involve excessive risk or short-term speculation. Citizens tracks the number of trades employees execute in all securities including but not limited to stocks, bonds, options, mutual funds and ETFs. While Exchange Traded Funds (ETFs) and mutual funds are not subject to the PST Policy and Procedures, they are monitored for excessive trading. Employees must not undertake or commit to personal securities transactions unless they have sufficient funds available for settlement.Employees or directors in possession of MNPI related to Citizens, or any of its Clients, significant suppliers or direct competitors, must not utilize or take advantage of that information to trade for his/her benefit. Citizens' benefit, or the benefit of any other persons or entities.Protecting MNPI Employees and directors who receive or come into contact with MNPI about Citizens, its Clients, or other parties (e.g., Citizens Third Party Partners) must always treat it as Confidential Information.With respect to these parties and information, employees and directors are prohibited from sharing the information with anyone that does not have a legitimate business need to know, except as permitted within Business Line procedures that have been reviewed and approved by Page 3 of 13EXHIBIT 19.1Personal Securities Transactions Policythe Control Room. Employees and directors are required to comply strictly with measures necessary to handle and protect MNPI.Confidential Information must not be shared with anyone that does not need to know the information to perform their duties and to carry out the purpose(s) for which the information was provided.Employees must not ask for or make an effort to obtain Confidential Information if they do not need to know the information. Refer to the Client Management and Information Barrier Policy for further details.Trading in Citizens SecuritiesEmployees and directors must not place a purchase, sale order or recommend that another person place a purchase or sale order in Citizens' Securities when he or she has knowledge of MNPI concerning Citizens. This includes orders for purchases and sales of stock and convertible Securities. Any employee or director who possesses MNPI must wait until the information has been publicly released before trading. Citizens must not purchase or sell Citizens' Securities when it has knowledge of MNPI concerning Citizens; provided that such restriction does not apply to transactions pursuant to written plans for trading securities that comply with Rule10b5-1 under the Securities Exchange Act of 1934. Citizens prohibits employees and members of the Window Group from selling Citizens stock short. This type of activity is inherently speculative in nature and is contrary to the best interests of Citizens and its shareholders.Hedging and DerivativesMonitored employees (including officers) and directors are prohibited from engaging in any hedging transactions, including purchasing financial securities (including prepaid variable forward contracts, equity swaps, collars, exchange funds) or otherwise engage in transactions, that hedge or offset, or are designed to hedge or offset, any decrease in the market value of Citizens' equity securities.Monitored employees (including officers) and directors are also prohibited from engaging in transactions involving options, puts, calls, prepaid variable forward contracts, or other derivatives relating to Citizens' equity securities. Trading in uncovered options is potentially risky and highly speculative and could expose Citizens to reputational and financial risk. This policy does not pertain to stock options granted by Citizens as stock options cannot be traded.Pledging of Securities, Margin AccountsPledged securities may be sold by the pledgee without the pledgor's consent under certain conditions. For example, securities held in a margin account may be sold by a broker without the customer's consent if the customer fails to meet a margin call. Because such a sale may Page 4 of 13EXHIBIT 19.1Personal Securities Transactions Policymay occur at a time when an employee or director has MNPI or is otherwise not permitted to trade in Citizens Securities, Citizens prohibits employees and directors from pledging Citizens Securities in any circumstance, including purchasing Citizens Securities on margin or holding Citizens Securities in margin. Citizens Securities are not marginable and must be held in cash.Equity-Based CompensationCertain employees (including officers) and directors may receive equity-based compensation awards pursuant to Citizens' equity plans, which will be subject to terms and conditions (i.e., vesting conditions) set forth in the plan document and applicable award agreement. Management must take steps to make their employees aware that:•Information Sensitive Employees and CFG Information Sensitive Employees must seek pre-clearance for the sale of Citizens Securities received upon the vesting, settlement or exercise of equity-based compensation awards;•and•Consistent with the general prohibitions against hedging and pledging above, equity-based awards must not be hedged or pledged to lessen the impact of a reduction in value of such awards.Prohibited Categories of Transaction Employees and directors are prohibited from Front Running, Short Selling, Uncovered Options, Future Contracts, Single Stock Futures, Security Future Products, Shadow Trading, and other restrictions outlined or referenced in the PST Policy and related appendices.Refer to the PST Policy Minimum Requirements document for Securities that are subject to these restrictions.Note: Selling Call Option and Buying Put Option contracts without owning the underlying equity position is considered Selling Short (i.e., holding an Uncovered Options contract). Also trading Stock Option strategies where profit is obtained when the underlying stock price falls (i.e., Debit Put Spread, Credit Call Spread, etc.) is prohibited. Investment ClubsEmployees and directors must not participate in investment clubs. This is a prohibited activity. Restrictions on Personal Securities Transactions that Potentially Pose a Conflict of InterestEmployees and directors must prioritize the interests of Citizens and its Clients ahead of their own personal securities transactions and are prohibited from entering into transactions that:•Involve a Citizens Client in a way which might give rise to a Conflict of Interest between the employee or director and Citizens or its Clients;•Use Citizens proprietary information or Client information (e.g., Confidential Information) in any way to advantage their personal securities transactions; Page 5 of 13EXHIBIT 19.1Personal Securities Transactions Policy•Involve collusion with a Client to engage in fraudulent or unethical activity; or•Create potential reputational or regulatory risk to Citizens or its Clients.In addition, Monitored Persons are not permitted to participate in any offering (e.g., public, private, follow-on, when issued) in which Citizens has an acknowledged capital markets syndicate role. Employees are prohibited in participating in any Initial Public Offerings (IPO), whether or not Citizens is involved.Subject to the above prohibitions, employees and directors are able to subscribe for all other offerings provided the related personal

operations and cash flows of the registrant as of, and for, the periods presented in this report;4.Â Â Â The registrant’s other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have: a.Â Â Â Â Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared; b.Â Â Â Â Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; c.Â Â Â Â Evaluated the effectiveness of the registrant’s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and d.Â Â Â Â Disclosed in this report any change in the registrant’s internal control over financial reporting that occurred during the registrant’s most recent fiscal quarter (the registrant’s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant’s internal control over financial reporting; and 5.Â Â Â Â The registrant’s other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant’s auditors and the audit committee of the registrant’s board of directors (or persons performing the equivalent functions): a.Â Â Â Â All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant’s ability to record, process, summarize and report financial information; and b.Â Â Â Â Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant’s internal controls over financial reporting. Date: February 13, 2025Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â /s/ Bruce Van SaunBruce Van SaunChief Executive Officer EX-31.2 11 a312certexcf0302-q42024.htm EX-31.2 DocumentEXHIBIT 31.2CERTIFICATION PURSUANT TO SECTION 302 OF THE SARBANES-OXLEY ACT OF 2002 I, John F. Woods, certify that: 1.Â Â Â Â I have reviewed this Annual Report on Form 10-K of Citizens Financial Group, Inc.; 2.Â Â Â Â Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report; 3.Â Â Â Â Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.Â Â Â The registrant’s other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have: a.Â Â Â Â Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;b.Â Â Â Â Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; c.Â Â Â Â Evaluated the effectiveness of the registrant’s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and d.Â Â Â Â Disclosed in this report any change in the registrant’s internal control over financial reporting that occurred during the registrant’s most recent fiscal quarter (the registrant’s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant’s internal control over financial reporting; and 5.Â Â Â Â The registrant’s other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant’s auditors and the audit committee of the registrant’s board of directors (or persons performing the equivalent functions): a.Â Â Â Â All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant’s ability to record, process, summarize and report financial information; and b.Â Â Â Â Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant’s internal controls over financial reporting. Date: February 13, 2025Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â Â /s/ John F. WoodsJohn F. WoodsChief Financial Officer EX-32.1 12 a321certexceo906-q42024.htm EX-32.1 DocumentEXHIBIT 32.1CERTIFICATION PURSUANT TO 18 U.S.C. SECTION 1350, AS ADOPTED PURSUANT TO SECTION 906OF THE SARBANES-OXLEY ACT OF 2002 Pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, the undersigned Chief Executive Officer of Citizens Financial Group, Inc. (the “Company”), does hereby certify that: 1.Â Â Â Â The Annual Report on Form 10-K of the Company for the year ended December 31, 2024 (the “â€œForm 10-Kâ€”) fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934, as amended; and 2.Â Â Â Â The information contained in the Form 10-K fairly presents, in all material respects, the financial condition and results of operations of the Company. Date: February 13, 2025/s/ Bruce Van SaunBruce Van SaunChief Executive Officer A signed original of this written statement required by Section 906 has been provided to the Company and will be retained by the Company and furnished to the Securities and Exchange Commission or its staff on request. EX-32.2 13 a322certexcf0906-q42024.htm EX-32.2 DocumentEXHIBIT 32.2CERTIFICATION PURSUANT TO 18 U.S.C. SECTION 1350, AS ADOPTED PURSUANT TO SECTION 906OF THE SARBANES-OXLEY ACT OF 2002 Pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, the undersigned Chief Financial Officer of Citizens Financial Group, Inc. (the “Company”), does hereby certify that: 1.Â Â Â Â The Annual Report on Form 10-K of the Company for the year ended December 31, 2024 (the “â€œForm 10-Kâ€”) fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934, as amended; and 2.Â Â Â Â The information contained in the Form 10-K fairly presents, in all material respects, the financial condition and results of operations of the Company. Date: February 13, 2025/s/ John F. WoodsJohn F. WoodsChief Financial OfficerA signed original of this written statement required by Section 906 has been provided to the Company and will be retained by the Company and furnished to the Securities and Exchange Commission or its staff on request. EX-101.SCH 14 cfg-20241231.xsd XBRL TAXONOMY EXTENSION SCHEMA DOCUMENT 00000001 - Document - Cover Page link:presentationLink link:calculationLink link:definitionLink 00000002 - Document - Audit Information link:presentationLink link:calculationLink link:definitionLink 9952151 - Statement - CONSOLIDATED BALANCE SHEETS link:presentationLink link:calculationLink link:definitionLink 9952152 - Statement - CONSOLIDATED BALANCE SHEETS (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952153 - Statement - CONSOLIDATED STATEMENTS OF OPERATIONS link:presentationLink link:calculationLink link:definitionLink 9952154 - Statement - CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME link:presentationLink link:calculationLink link:definitionLink 9952155 - Statement - CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952156 - Statement - CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY link:presentationLink link:calculationLink link:definitionLink 9952157 - Statement - CONSOLIDATED STATEMENTS OF CASH FLOWS link:presentationLink link:calculationLink link:definitionLink 9952158 - Statement - CONSOLIDATED STATEMENTS OF CASH FLOWS (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952159 - Disclosure - SIGNIFICANT ACCOUNTING POLICIES link:presentationLink link:calculationLink link:definitionLink 9952160 - Disclosure - ACQUISITIONS link:presentationLink link:calculationLink link:definitionLink 9952161 - Disclosure - CASH AND DUE FROM BANKS link:presentationLink link:calculationLink link:definitionLink 9952162 - Disclosure - SECURITIES link:presentationLink link:calculationLink link:definitionLink 9952163 - Disclosure - LOANS AND LEASES link:presentationLink link:calculationLink link:definitionLink 9952164 - Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES link:presentationLink link:calculationLink link:definitionLink 9952165 - Disclosure - PREMISES, EQUIPMENT, AND SOFTWARE link:presentationLink link:calculationLink link:definitionLink 9952166 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS link:presentationLink link:calculationLink link:definitionLink 9952167 - Disclosure - LEASES link:presentationLink link:calculationLink link:definitionLink 9952168 - Disclosure - GOODWILL AND INTANGIBLE ASSETS link:presentationLink link:calculationLink link:definitionLink 9952169 - Disclosure - VARIABLE INTEREST ENTITIES link:presentationLink link:calculationLink link:definitionLink 9952170 - Disclosure - DEPOSITS link:presentationLink link:calculationLink link:definitionLink 9952171 - Disclosure - BORROWED FUNDS link:presentationLink link:calculationLink link:definitionLink 9952172 - Disclosure - DERIVATIVES link:presentationLink link:calculationLink link:definitionLink 9952173 - Disclosure - EMPLOYEE BENEFITS link:presentationLink link:calculationLink link:definitionLink 9952174 - Disclosure - ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) link:presentationLink link:calculationLink link:definitionLink 9952175 - Disclosure - STOCKHOLDERS' EQUITY link:presentationLink link:calculationLink link:definitionLink 9952176 - Disclosure - SHARE-BASED COMPENSATION link:presentationLink link:calculationLink link:definitionLink 9952177 - Disclosure - COMMITMENTS AND CONTINGENCIES link:presentationLink link:calculationLink link:definitionLink 9952178 - Disclosure - FAIR VALUE MEASUREMENTS link:presentationLink link:calculationLink link:definitionLink 9952179 - Disclosure - NONINTEREST INCOME link:presentationLink link:calculationLink link:definitionLink 9952180 - Disclosure - OTHER OPERATING EXPENSE link:presentationLink link:calculationLink link:definitionLink 9952181 - Disclosure - INCOME TAXES link:presentationLink link:calculationLink link:definitionLink 9952182 - Disclosure - EARNINGS PER SHARE link:presentationLink link:calculationLink link:definitionLink 9952183 - Disclosure - REGULATORY MATTERS link:presentationLink link:calculationLink link:definitionLink 9952184 - Disclosure - BUSINESS OPERATING SEGMENTS link:presentationLink link:calculationLink link:definitionLink 9952185 - Disclosure - PARENT COMPANY FINANCIALS link:presentationLink link:calculationLink link:definitionLink 9955511 - Disclosure - SIGNIFICANT ACCOUNTING POLICIES (Policies) link:presentationLink link:calculationLink link:definitionLink 9955512 - Disclosure - SIGNIFICANT ACCOUNTING POLICIES (Tables) link:presentationLink link:calculationLink link:definitionLink 9955513 - Disclosure - SECURITIES (Tables) link:presentationLink link:calculationLink link:definitionLink 9955514 - Disclosure - LOANS AND LEASES (Tables) link:presentationLink link:calculationLink link:definitionLink 9955515 - Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES (Tables) link:presentationLink link:calculationLink link:definitionLink 9955516 - Disclosure - PREMISES, EQUIPMENT, AND SOFTWARE (Tables) link:presentationLink link:calculationLink link:definitionLink 9955517 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS (Tables) link:presentationLink link:calculationLink link:definitionLink 9955518 - Disclosure - LEASES (Tables) link:presentationLink link:calculationLink link:definitionLink 9955519 - Disclosure - GOODWILL AND INTANGIBLE ASSETS (Tables) link:presentationLink link:calculationLink link:definitionLink 9955520 - Disclosure - VARIABLE INTEREST ENTITIES (Tables) link:presentationLink link:calculationLink link:definitionLink 9955521 - Disclosure - DEPOSITS (Tables) link:presentationLink link:calculationLink link:definitionLink 9955522 - Disclosure - BORROWED FUNDS (Tables) link:presentationLink link:calculationLink link:definitionLink 9955523 - Disclosure - DERIVATIVES (Tables) link:presentationLink link:calculationLink link:definitionLink 9955524 - Disclosure - EMPLOYEE BENEFITS (Tables) link:presentationLink link:calculationLink link:definitionLink 9955525 - Disclosure - ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) (Tables) link:presentationLink link:calculationLink link:definitionLink 9955526 - Disclosure - STOCKHOLDERS' EQUITY (Tables) link:presentationLink link:calculationLink link:definitionLink 9955527 - Disclosure - SHARE-BASED COMPENSATION (Tables) link:presentationLink link:calculationLink link:definitionLink 9955528 - Disclosure - COMMITMENTS AND CONTINGENCIES (Tables) link:presentationLink link:calculationLink link:definitionLink 9955529 - Disclosure - FAIR VALUE MEASUREMENTS (Tables) link:presentationLink link:calculationLink link:definitionLink 9955530 - Disclosure - NONINTEREST INCOME (Tables) link:presentationLink link:calculationLink link:definitionLink 9955531 - Disclosure - OTHER OPERATING EXPENSE (Tables) link:presentationLink link:calculationLink link:definitionLink 9955532 - Disclosure - INCOME TAXES (Tables) link:presentationLink link:calculationLink link:definitionLink 9955533 - Disclosure - EARNINGS PER SHARE (Tables) link:presentationLink link:calculationLink link:definitionLink 9955534 - Disclosure - REGULATORY MATTERS (Tables) link:presentationLink link:calculationLink link:definitionLink 9955535 - Disclosure - PARENT COMPANY FINANCIALS (Tables) link:presentationLink link:calculationLink link:definitionLink 9955537 - Disclosure - ACQUISITIONS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955538 - Disclosure - SECURITIES - Schedule of Investments (Details) link:presentationLink link:calculationLink link:definitionLink 9955539 - Disclosure - SECURITIES - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955540 - Disclosure - SECURITIES - Schedule of Available for Sale Securities Debt Maturities (Details) link:presentationLink link:calculationLink link:definitionLink 9955541 - Disclosure - SECURITIES - Income Recognized from Investment Securities (Details) link:presentationLink link:calculationLink link:definitionLink 9955542 - Disclosure - SECURITIES - Schedule of Securities Pledged (Details) link:presentationLink link:calculationLink link:definitionLink 9955543 - Disclosure - SECURITIES - Schedule of Investments in Continuous Loss Positions (Details) link:presentationLink link:calculationLink link:definitionLink 9955544 - Disclosure - LOANS AND LEASES - Summary of Loans and Leases Portfolio (Details) link:presentationLink link:calculationLink link:definitionLink 9955545 - Disclosure - LOANS AND LEASES - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955546 - Disclosure - LOANS AND LEASES - Loans Held For Sale (Details) link:presentationLink link:calculationLink link:definitionLink 9955547 - Disclosure - LOANS AND LEASES - Components of Investments in Leases (Details) link:presentationLink link:calculationLink link:definitionLink 9955548 - Disclosure - LOANS AND LEASES - Maturity of Direct Finance Lease (Details) link:presentationLink link:calculationLink link:definitionLink 9955549 - Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955550 - Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Summary of Changes in Allowance for Credit Losses (Details) link:presentationLink link:calculationLink link:definitionLink 9955551 - Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Amortized Cost Basis by Credit Quality Indicator (Details) link:presentationLink link:calculationLink link:definitionLink 9955552 - Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Accruing and Non-accruing Past Due Amounts (Details) link:presentationLink link:calculationLink link:definitionLink 9955553 - Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Modified (Details) link:presentationLink link:calculationLink link:definitionLink 9955554 - Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Troubled Debt Restructurings, Modified Default (Details) link:presentationLink link:calculationLink link:definitionLink 9955555 - Disclosure - PREMISES, EQUIPMENT, AND SOFTWARE - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955556 - Disclosure - PREMISES, EQUIPMENT, AND SOFTWARE - Schedule of Premises and Equipment (Details) link:presentationLink link:calculationLink link:definitionLink 9955557 - Disclosure - PREMISES, EQUIPMENT, AND SOFTWARE - Schedule of Amortization (Details) link:presentationLink link:calculationLink link:definitionLink 9955558 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955559 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS - Residential Mortgage Loans (Details) link:presentationLink link:calculationLink link:definitionLink 9955560 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS - Changes Related to MSRs - Fair Value Method (Details) link:presentationLink link:calculationLink link:definitionLink 9955561 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS - Economic Assumptions Used to Estimate Value of MSRs (Details) link:presentationLink link:calculationLink link:definitionLink 9955562 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS - Other Serviced Loans (Details) link:presentationLink link:calculationLink link:definitionLink 9955563 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS - Changes Related to MSRs - Amortization Method (Details) link:presentationLink link:calculationLink link:definitionLink 9955564 - Disclosure - LEASES - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955565 - Disclosure - LEASES - Components of Operating Lease Cost (Details) link:presentationLink link:calculationLink link:definitionLink 9955566 - Disclosure - LEASES - Supplemental Balance Sheet Information (Details) link:presentationLink link:calculationLink link:definitionLink 9955567 - Disclosure - LEASES - Supplemental Lease Information (Details) link:presentationLink link:calculationLink link:definitionLink 9955568 - Disclosure - LEASES - Liability Maturity Schedule (Details) link:presentationLink link:calculationLink link:definitionLink 9955569 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955570 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Goodwill Rollforward (Details)

link:presentationLink link:calculationLink link:definitionLink 9955571 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Other Intangibles (Details) link:presentationLink link:calculationLink link:definitionLink 9955572 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Intangible Asset Amortization (Details) link:presentationLink link:calculationLink link:definitionLink 9955573 - Disclosure - VARIABLE INTEREST ENTITIES - Schedule of Consolidated Variable Interest Entities (Details) link:presentationLink link:calculationLink link:definitionLink 9955574 - Disclosure - VARIABLE INTEREST ENTITIES - Schedule of Variable Interest Entities (Details) link:presentationLink link:calculationLink link:definitionLink 9955575 - Disclosure - VARIABLE INTEREST ENTITIES - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955576 - Disclosure - VARIABLE INTEREST ENTITIES - Schedule of Affordable Housing Tax Credit Investments (Details) link:presentationLink link:calculationLink link:definitionLink 9955577 - Disclosure - DEPOSITS - Major Components of Deposits (Details) link:presentationLink link:calculationLink link:definitionLink 9955578 - Disclosure - DEPOSITS - Maturities of Term Deposits (Details) link:presentationLink link:calculationLink link:definitionLink 9955579 - Disclosure - DEPOSITS - Maturities of Term Deposits Greater than \$100,000 (Details) link:presentationLink link:calculationLink link:definitionLink 9955580 - Disclosure - BORROWED FUNDS - Short Term Debt (Details) link:presentationLink link:calculationLink link:definitionLink 9955581 - Disclosure - BORROWED FUNDS - Long Term Debt (Details) link:presentationLink link:calculationLink link:definitionLink 9955582 - Disclosure - BORROWED FUNDS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955583 - Disclosure - BORROWED FUNDS - Maturities of Long-term Borrowed Funds (Details) link:presentationLink link:calculationLink link:definitionLink 9955584 - Disclosure - DERIVATIVES - Schedule of Derivative Instruments (Details) link:presentationLink link:calculationLink link:definitionLink 9955585 - Disclosure - DERIVATIVES - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955586 - Disclosure - DERIVATIVES - Schedule of Fair Value Hedges (Details) link:presentationLink link:calculationLink link:definitionLink 9955587 - Disclosure - DERIVATIVES - Amounts Recorded in Balance Sheet (Details) link:presentationLink link:calculationLink link:definitionLink 9955588 - Disclosure - DERIVATIVES - Effect of Derivative Instruments on Net Income and Stockholders' Equity (Details) link:presentationLink link:calculationLink link:definitionLink 9955589 - Disclosure - DERIVATIVES - Effect of Customer Derivatives and Economic Hedges on Net Income (Details) link:presentationLink link:calculationLink link:definitionLink 9955590 - Disclosure - EMPLOYEE BENEFITS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955591 - Disclosure - EMPLOYEE BENEFITS - Changes in the Fair Value of Pension Plan Assets, Projected Benefit Obligation, Funded Status, and Accumulated Benefit Obligation (Details) link:presentationLink link:calculationLink link:definitionLink 9955592 - Disclosure - EMPLOYEE BENEFITS - Schedule of Net Periodic (Income) Cost (Details) link:presentationLink link:calculationLink link:definitionLink 9955593 - Disclosure - EMPLOYEE BENEFITS - Expected Future Benefit Payments (Details) link:presentationLink link:calculationLink link:definitionLink 9955594 - Disclosure - ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) - Schedule of Accumulated Other Comprehensive Income (Loss) (Details) link:presentationLink link:calculationLink link:definitionLink 9955595 - Disclosure - STOCKHOLDERS' EQUITY - Preferred Stock (Details) link:presentationLink link:calculationLink link:definitionLink 9955596 - Disclosure - STOCKHOLDERS' EQUITY - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955597 - Disclosure - STOCKHOLDERS' EQUITY - Preferred Stock Outstanding (Details) link:presentationLink link:calculationLink link:definitionLink 9955598 - Disclosure - STOCKHOLDERS' EQUITY - Dividends (Details) link:presentationLink link:calculationLink link:definitionLink 9955599 - Disclosure - SHARE-BASED COMPENSATION - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 995600 - Disclosure - SHARE-BASED COMPENSATION - Share-based Compensation Activity (Details) link:presentationLink link:calculationLink link:definitionLink 995601 - Disclosure - COMMITMENTS AND CONTINGENCIES - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 995602 - Disclosure - COMMITMENTS AND CONTINGENCIES - Schedule of Outstanding Off-balance sheet Arrangements (Details) link:presentationLink link:calculationLink link:definitionLink 995603 - Disclosure - FAIR VALUE MEASUREMENTS - Residential and Commercial Mortgage Loans Held For Sale (Details) link:presentationLink link:calculationLink link:definitionLink 995604 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Fair Value Measurements (Details) link:presentationLink link:calculationLink link:definitionLink 995605 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Assets Measured on Recurring Basis Level 3 Rollforward (Details) link:presentationLink link:calculationLink link:definitionLink 995606 - Disclosure - FAIR VALUE MEASUREMENTS - Unobservable Inputs Used and Valuation Techniques (Details) link:presentationLink link:calculationLink link:definitionLink 995607 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Gain (Loss) on Assets and Liabilities Measured on Nonrecurring Basis Included in Earnings (Details) link:presentationLink link:calculationLink link:definitionLink 995608 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Fair Value Measurements on a Nonrecurring Basis (Details) link:presentationLink link:calculationLink link:definitionLink 995609 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details) link:presentationLink link:calculationLink link:definitionLink 995610 - Disclosure - NONINTEREST INCOME - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 995611 - Disclosure - NONINTEREST INCOME - Components of Revenue from Contracts with Customers (Details) link:presentationLink link:calculationLink link:definitionLink 995612 - Disclosure - OTHER OPERATING EXPENSE (Details) link:presentationLink link:calculationLink link:definitionLink 995613 - Disclosure - INCOME TAXES - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 995614 - Disclosure - INCOME TAXES - Income Tax Expense (Benefit) (Details) link:presentationLink link:calculationLink link:definitionLink 995615 - Disclosure - INCOME TAXES - Components of Income Tax Expense (Benefit) (Details) link:presentationLink link:calculationLink link:definitionLink 995616 - Disclosure - INCOME TAXES - Effective Income Tax Reconciliation (Details) link:presentationLink link:calculationLink link:definitionLink 995617 - Disclosure - INCOME TAXES - Deferred Income Tax Assets and Liabilities (Details) link:presentationLink link:calculationLink link:definitionLink 995618 - Disclosure - INCOME TAXES - Unrecognized Tax Benefits (Details) link:presentationLink link:calculationLink link:definitionLink 995619 - Disclosure - EARNINGS PER SHARE (Details) link:presentationLink link:calculationLink link:definitionLink 995620 - Disclosure - REGULATORY MATTERS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 995621 - Disclosure - REGULATORY MATTERS - Capital and Capital Ratio Information (Details) link:presentationLink link:calculationLink link:definitionLink 995622 - Disclosure - BUSINESS OPERATING SEGMENTS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 995623 - Disclosure - BUSINESS OPERATING SEGMENTS - Schedule of Business Operating Segments (Details) link:presentationLink link:calculationLink link:definitionLink 995624 - Disclosure - PARENT COMPANY FINANCIALS - Condensed Balance Sheets (Details) link:presentationLink link:calculationLink link:definitionLink 995625 - Disclosure - PARENT COMPANY FINANCIALS - Condensed Statements of Operations (Details) link:presentationLink link:calculationLink link:definitionLink 995626 - Disclosure - PARENT COMPANY FINANCIALS - Condensed Cash Flow Statements (Details) link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 15 cfg-20241231_cal.xml XBRL TAXONOMY EXTENSION CALCULATION LINKBASE DOCUMENT EX-101.DEF 16 cfg-20241231_def.xml XBRL TAXONOMY EXTENSION DEFINITION LINKBASE DOCUMENT EX-101.LAB 17 cfg-20241231_lab.xml XBRL TAXONOMY EXTENSION LABEL LINKBASE DOCUMENT Lessee, Operating Lease, Liability, Payment, Due [Abstract] Lessee, Operating Lease, Liability, to be Paid, Fiscal Year Maturity [Abstract] Maximum employee salary contribution percentage - ESPP Share-Based Compensation Arrangement by Share-Based Payment Award, Maximum Employee Subscription Rate December 31, 2026 Defined Benefit Plan, Expected Future Benefit Payment, Year Two Adjustments to reconcile net income to net change due to operating activities: Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Repayment of investments in and advances to subsidiaries Proceeds from Sale or Repayment of Investments in and Advances to Subsidiaries and Affiliates, net Proceeds from Sale or Repayment of Investments in and Advances to Subsidiaries and Affiliates, net Repayments of long-term borrowed funds Repayments of Long-Term Debt Principal Forgiveness Principal Forgiveness [Member] U.S. Federal income tax expense Effective Income Tax Rate Reconciliation at Federal Statutory Income Tax Rate, Amount Collateral Held [Domain] Collateral Held [Domain] Cover [Abstract] Cover [Abstract] Bank-owned life insurance Effective Income Tax Rate Reconciliation, Deduction, Life Insurance, Percent Effective Income Tax Rate Reconciliation, Deduction, Life Insurance, Percent Schedule of fair value hedges Schedule of Fair Value Hedging Instruments, Statements of Financial Performance and Financial Position, Location [Table Text Block] Thereafter Lessee, Operating Lease, Liability, to be Paid, after Year Five Substandard Accrual Substandard Accrual [Member] Substandard Accrual Net change in cash and cash equivalents Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect Net benefit (expense) included in noninterest income Noninterest Income, Net Benefit [Member] Noninterest Income, Net Benefit Lease liability maturity schedule Lessee, Operating Lease, Liability, to be Paid, Maturity [Table Text Block] Financing Receivables, Current Financial Asset, 1 to 29 Days Past Due [Member] Hedged Item Change in Unrealized Gain (Loss) on Hedged Item in Fair Value Hedge Condensed Income Statements, Captions [Line Items] Condensed Income Statements, Captions [Line Items] Trading Symbol Trading Symbol Series F Series F Preferred Stock [Member] Economic hedges Fair Value Hedging [Member] Pledged Status [Domain] Pledged Status [Domain] Total derivative assets Derivative Asset, Subject to Master Netting Arrangement, before Offset Fair Value, Debt securities held to maturity, Maturity of 1 Year or Less Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling within One Year Non-NEOs Non-NEOs [Member] Indirect expenses Noninterest Expense, Indirect Expenses, Adjusted Noninterest Expense, Indirect Expenses, Adjusted Tax benefit recognized in earnings for share-based compensation arrangements Share-Based Payment Arrangement, Expense, Tax Benefit Financing Receivable, Modified, Subsequent Default [Table] Financing Receivable, Modified, Subsequent Default [Table] Supplemental consolidated balance sheet information Assets And Liabilities, Lessee [Table Text Block] Assets And Liabilities, Lessee [Table Text Block] Dividends declared per share of common stock (in usd per share) Common Stock, Dividends, Per Share, Declared Goodwill Goodwill and Intangible Assets, Goodwill, Policy [Policy Text Block] December 31, 2027 Defined Benefit Plan, Expected Future Benefit Payment, Year Three Weighted-Average Interest Rate Reduction Financing Receivable, Modified, Weighted Average Interest Rate Decrease from Modification Other income Noninterest Income, Other Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table] Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table] 3.750% fixed-rate subordinated debt, due July 2024 3.750% Fixed Rate Subordinated Debt Due 2024 [Member] 3.750% Fixed Rate Subordinated Debt Due 2024 [Member] Earnings Per Share Earnings Per Share, Policy [Policy Text Block] Benefits and administrative expenses paid Defined Benefit Plan, Benefits Paid And Administration Expenses The amount of payments made for which participants are entitled under a pension plan,including pension benefits, death benefits, benefits due on termination of employment, and plan administration expenses. Also includes payments made under a postretirement benefit plan, including prescription drug benefits, health care benefits, life insurance benefits, and legal, educational and advisory services. This item represents a periodic decrease to the plan obligations and a decrease to plan assets. Changes in unpaid principal balance during the period Servicing Asset at Fair Value, Other Changes that Affect Balance Non-Rule 10b5-1 Arrangement Adopted Non-Rule 10b5-1 Arrangement Adopted [Flag] Hedging Relationship [Domain] Hedging Relationship [Domain] FAIR VALUE MEASUREMENTS Fair Value Disclosures [Text Block] Net unrealized gains (losses) on AFS securities arising during the period, net of income taxes of (\$27), \$119 and (\$868), respectively OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, after Tax Award Timing Disclosures [Line Items] Financial Asset, Period Past Due [Axis] Financial Asset, Aging [Axis] Amounts Recognized in Noninterest Income Derivative, Gain (Loss) on Derivative, Net Investment, Name [Domain] Investment, Name [Domain] Schedule of changes in the allowance for credit losses Financing Receivable, Allowance for Credit Loss [Table Text Block] Financing Receivable, Past Due [Table] Financing Receivable, Past Due [Table] Foreign exchange and derivative products Foreign Exchange and Trade Finance Fees Fee income earned related to foreign exchange, trade finance fees and other related income. 2028 Capitalized Computer Software, Amortization Expense, Year Four The amount of capitalized computer software amortization expense expected to be recognized during year four of the succeeding fiscal years. Net interest income Net interest income Interest Income (Expense), Operating Required Minimum Capital Banking Regulation, Total Risk-Based Capital Ratio, Capital Adequacy, Minimum Legacy tax matters Effective Income Tax Rate Reconciliation, Legacy Tax Matters, Amount Effective Income Tax Rate Reconciliation, Legacy Tax Matters, Amount Portfolio level basis adjustments excluded from amortized cost Hedged Asset, Fair Value Hedge, Portfolio Layer Method, Hedged Layer, Fair Value, Cumulative Increase (Decrease), Excluded from Amortized Cost Non-Core Non-Core Segment [Member] Non-Core Segment Three months or less Time Deposit Liability, above US Insurance Limit, Maturity, Three Months or Less Plan Name [Domain] Plan Name [Domain] Consumer Banking Consumer Banking [Member] Consumer Banking [Member] Securitizations of mortgage loans Proceeds from Securitization, Loan, Held-for-Sale Dilutive common shares: share-based awards (in shares) Weighted Average Number of Shares Outstanding, Diluted, Adjustment Leases [Abstract] Leases [Abstract] Pledged Status [Axis] Pledged Status [Axis] Gross Finite-Lived Intangible Assets, Gross Prior to year five Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year Rate Effective Income Tax Rate Reconciliation, Percent [Abstract] Operating Segments Operating Segments [Member] Special Purpose Entities Special Purpose Entities [Member] Special Purpose Entities [Member] Class of Financing Receivable Class of Financing Receivable [Domain] Debt securities held to maturity (fair value of \$7,540 and \$8,350, respectively, and including \$83 and \$204 pledged to creditors, respectively) Asset-backed investments included in HTM securities Amortized Cost Debt securities held to maturity Debt Securities, Held-to-Maturity, Excluding Accrued Interest, after Allowance for Credit Loss Other Effective Income Tax Rate Reconciliation, Other Reconciling Items, Percent Commercial letters of credit Commercial Letter of Credit [Member] A document typically issued by a financial institution which acts as a guarantee of payment to a beneficiary, or as the source of payment for a commercial transaction (for example, wiring funds to a foreign exporter if and when specified merchandise is accepted pursuant to the terms of the letter of credit). Net change due to operating activities Net Cash Provided by (Used in) Operating Activities Letters of credit terms Guarantor Obligation, Term Describe the approximate term of the guarantee or each group of similar guarantees. Preferred Stock Preferred Stock, Shares Subscribed but Unissued, Value [Abstract] OPERATING ACTIVITIES Net Cash Provided by (Used in) Operating Activities [Abstract] Goodwill and other intangible assets Noncash or Part Noncash Acquisition, Intangible Assets Acquired Schedule of other comprehensive income Schedule of Accumulated Other Comprehensive Income (Loss) [Table Text Block] Secured Debt Secured Debt [Member] After six months through twelve months Time Deposit Liability, above US Insurance Limit, Maturity, over 6 Months through 12 Months Award Timing Method Award Timing Method [Text Block] Net periodic pension cost (income) Defined Benefit Plan, Net Periodic Benefit Cost (Credit) Amortized Cost, Debt securities available for sale, Total Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Amortized Cost Trading Arrangements, by Individual Trading Arrangements, by Individual [Table] Fair value of liabilities assumed Noncash or Part Noncash Acquisition, Value of Liabilities Assumed Measurement Frequency [Axis] Measurement Frequency [Axis] Gains (losses) on assets and liabilities measured on a nonrecurring basis included in earnings Fair Value, Measured On Nonrecurring Basis, Gain (Loss) Included In Earnings [Table Text Block] Tabular disclosure of gains (losses) on assets and liabilities measured at fair value on a nonrecurring basis and recorded in earnings. Entity Common Stock, Shares Outstanding Entity Common Stock, Shares Outstanding Change in Unrecognized Tax Benefit, Reasonably Possible [Table] Change in Unrecognized Tax Benefit, Reasonably Possible [Table] Insider Trading Policies and Procedures [Line Items] State and political subdivisions US States and Political Subdivisions Debt Securities [Member] Use of Estimates Use of Estimates, Policy [Policy Text Block] Adjustment to Compensation, Amount Adjustment to Compensation Amount Compensation Amount Outstanding Recovery Compensation Amount Payment Delay Payment Deferral [Member] Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table [Member] Entity Small Business Entity Small Business Company Selected Measure Amount Company Selected Measure Amount Converted to Term Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan Tabular List, Table Tabular List [Table Text Block] Level 3 Fair Value, Inputs, Level 3 [Member] Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] 2029 Time Deposit Maturities, Year Five Fair Value Measurement Inputs and Valuation Techniques [Table] Fair Value Measurement Inputs and Valuation Techniques [Table] Investors Acquisition Investors Acquisition [Member] Investors Acquisition Antidilutive securities (in shares) Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount NONINTEREST EXPENSE: Noninterest Expense [Abstract] Within the Revolving Period Financing Receivable, Excluding Accrued Interest, Revolving Credit Facility [Domain] Credit Facility [Domain] Accounts and Financing Receivables [Table] Accounts and Financing Receivables [Table] Term of contract Lessee, Term Of Contract Lessee, Term Of Contract Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward] Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward] Mortgage banking fees Fees and Commissions, Mortgage Banking and Servicing Accrued expenses Deferred Tax Assets, Accrued Expenses Deferred Tax Assets, Accrued Expenses Goodwill Beginning balance Ending balance Goodwill Allowance for credit losses, individually evaluated for impairment Financing Receivable, Allowance for Credit Loss, Individually Evaluated Debt securities at

amortized cost Debt Securities Sales Servicing Asset at Fair Value, Disposals Redemption price per share (in dollars per share) Preferred Stock, Redemption Price Per Share Sensitivity analysis, basis spread Sensitivity Analysis of Fair Value Inputs, Basis Spread Sensitivity Analysis of Fair Value Inputs, Basis Spread Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities [Abstract] [Abstract] Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities [Abstract] [Abstract] Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities [Abstract] [Abstract] Fair value of assets and liabilities measured on a nonrecurring basis Fair Value Measurements, Nonrecurring [Table Text Block] Interest-bearing Interest-Bearing Deposit Liabilities Capital conservation buffer Capital Conservation Buffer Capital Conservation Buffer Employee Stock Option Share-Based Payment Arrangement, Option [Member] Financing Receivable Portfolio Segment [Axis] Financing Receivable Portfolio Segment [Axis] Debt Securities, Available-for-Sale [Table] Debt Securities, Available-for-Sale [Table] Depreciation expense Depreciation 2025 Lessee, Operating Lease, Liability, to be Paid, Year One Other Proceeds from (Payments for) Other Financing Activities Other Other Expenses Significant Change in Unrecognized Tax Benefits is Reasonably Possible [Line Items] Significant Change in Unrecognized Tax Benefits is Reasonably Possible [Line Items] Total comprehensive income (loss) Comprehensive Income (Loss), Net of Tax, Attributable to Parent Qualified Plans Pension Plan [Member] Mortgage loans collateralized by residential real estate property Mortgage Loans Collateralized by OREO Recorded investment in financing receivables that are on nonaccrual status and are collateralized by land and buildings obtained through foreclosure proceedings or defeasance in full or partial satisfaction of a debt arrangement as of the balance sheet date. Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, Excluding Accrued Interest, after Allowance for Credit Loss Schedule of investments classified by maturity date Investments Classified by Contractual Maturity Date [Table Text Block] Total fair value of debt securities, Maturity of 5-10 Years Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, After Five Through Ten Years, Fair Value Fair value of available for sale and held-to-maturity debt securities maturing in the sixth through tenth rolling twelve months following the latest balance sheet. For interim and annual periods when interim periods are reported on a rolling approach, from latest balance sheet date. Award Type [Axis] Award Type [Axis] Earnings per common share: Earnings Per Share, Basic [Abstract] Cumulative Effect, Period of Adoption, Adjustment Cumulative Effect, Period of Adoption, Adjustment [Member] Bank subsidiaries Bank Subsidiaries [Member] Bank Subsidiaries [Member] Schedule of mortgage banking activities Loans and Leases Receivable, Mortgage Banking Activities [Table Text Block] Loans and Leases Receivable, Mortgage Banking Activities [Table Text Block] Premises and equipment, net Total premises and equipment, net Property, Plant and Equipment, Net ICFR Auditor Attestation Flag ICFR Auditor Attestation Flag TOTAL LIABILITIES Liabilities Risk participation agreements, Average term Risk Participation Agreements, Average Term Average period covered by risk participation contracts in 'PhYnMndTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days, Mid-Atlantic/Washington D.C. Mid-Atlantic/Washington D.C. [Member] Mid-Atlantic/Washington D.C. Total comprehensive income (loss): Comprehensive Income (Loss), Net of Tax, Attributable to Parent [Abstract] Number of reporting units Number of Reporting Units Common stock, par value (in dollars per share) Common Stock, Par or Stated Value Per Share Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table] Schedule of Share-Based Compensation Arrangements by Share-Based Payment Award [Table] Expiration Date Trading Arrangement Expiration Date Income before undistributed income of subsidiaries Net Income (Loss) Before Undistributed Income Of Subsidiaries Net Income (Loss) Before Undistributed Income Of Subsidiaries Total revenue from other sources Noninterest Income, Other Operating Income INVESTING ACTIVITIES Net Cash Provided by (Used in) Investing Activities [Abstract] Total Shareholder Return Amount Total Shareholder Return Amount Amount Income Tax Expense (Benefit), Effective Income Tax Rate Reconciliation, Amount [Abstract] Amounts capitalized Servicing Asset At Fair Value, Amount Capitalized Servicing Asset At Fair Value, Amount Capitalized Fair Value, Debt securities available for sale, Maturity After 10 Years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Cash and due from banks Cash and Due from Banks Equity Awards Adjustments, Footnote Equity Awards Adjustments, Footnote [Text Block] Financial Asset, Period Past Due [Domain] Financial Asset, Aging [Domain] Commitment period Long-Term Purchase Commitment, Period 2027 Sales-Type and Direct Financing Leases, Payment to be Received, Year Three Gains on sale of debt securities Debt Securities, Available-for-Sale, Realized Gain Other Effective Income Tax Rate Reconciliation, Other Reconciling Items, Amount Sales of loans Proceeds from Sale of Finance Receivables Total premises and equipment, gross Property, Plant and Equipment, Gross Federal agencies and U.S. government sponsored entities Mortgage-Backed Security, Issued by US Government-Sponsored Enterprise [Member] Pre-tax net gains (losses) recognized in OCI Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification and Tax Available borrowing capacity Debt Instrument, Unused Borrowing Capacity, Amount Debt Instrument [Line Items] Debt Instrument [Line Items] Named Executive Officers, Footnote Named Executive Officers, Footnote [Text Block] Other assets Other Assets Decrease for tax positions as a result of the lapse of the statutes of limitations Unrecognized Tax Benefits, Reduction Resulting from Lapse of Applicable Statute of Limitations Internal Credit Assessment [Domain] Internal Credit Assessment [Domain] Deposits, by Type [Abstract] Deposits, by Type [Abstract] Collateralized loan obligations Collateralized Loan Obligations [Member] After twelve months Time Deposit Liability, above US Insurance Limit, Maturity, over 12 Months Employee Benefits Postemployment Benefit Plans, Policy [Policy Text Block] Basis of Presentation Basis of Accounting, Policy [Policy Text Block] Diluted (in shares) Weighted-average common shares outstanding - diluted (in shares) Weighted Average Number of Shares Outstanding, Diluted Other retail Consumer, Other Retail [Member] Consumer, Other Retail [Member] MNPI Disclosure Timed for Compensation Value MNPI Disclosure Timed for Compensation Value [Flag] Accumulated Other Comprehensive Income (Loss), Net of Tax [Roll Forward] AOCI Attributable to Parent, Net of Tax [Roll Forward] Other tax benefits recognized Income Tax Expense, Other Tax Benefits [Member] Income Tax Expense, Other Tax Benefits TOTAL STOCKHOLDERSâ€™ EQUITY Beginning balance Ending balance Total stockholdersâ€™ equity Equity, Attributable to Parent Total deferred tax assets Deferred Tax Assets, Gross Loan Charge-Offs Loan Charge-Offs Policy [Policy Text Block] Disclosure of accounting policy for valuing, recording, and reporting of charge-offs of loans receivable. Audit Information [Abstract] Audit Information 2.638% fixed-rate subordinated debt, due September 2032 2.638% Subordinated Debt, Due September 2032 [Member] 2.638% Subordinated Debt, Due September 2032 [Member] Fair Value, Debt securities available for sale, Maturity of 1 Year or Less Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Total Capital to Risk-Weighted Assets (Amount) Banking Regulation, Total Capital [Abstract] Year one Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year Schedule of goodwill Schedule of Goodwill [Table Text Block] Schedule of comprehensive income tax Schedule of Comprehensive Income Tax [Table Text Block] Schedule of Comprehensive Income Tax [Table Text Block] Category of Item Purchased [Axis] Category of Item Purchased [Axis] Employer contribution amount Defined Contribution Plan, Cost Thereafter Sales-Type and Direct Financing Leases, Payment to be Received, after Year Five Equity securities, at cost, Fair Value Equity Securities, FV-NI, Current, Other Equity Securities, FV-NI, Current, Other Document Fiscal Period Focus Document Fiscal Period Focus Series G Series G Preferred Stock [Member] 2028 Long-Term Debt, Maturity, Year Four All Executive Categories All Executive Categories [Member] Other income Noninterest Income, Other Income [Member] Noninterest Income, Other Income Net Unrealized Gains (Losses) on Investment Securities AOCI, Accumulated Gain (Loss), Debt Securities, Available-for-Sale, Parent [Member] Other short-term borrowed funds Other Short-term Debt [Member] Other Short-term Debt [Member] 2026 Finite-Lived Intangible Asset, Expected Amortization, Year Two Changed Peer Group, Footnote Changed Peer Group, Footnote [Text Block] ASSETS: Assets [Abstract] Retirement Plan Type [Domain] Retirement Plan Type [Domain] Years of service used in determining benefits Defined Benefit Plan, Benefit Calculation Years Of Compensation Years of service used in calculating average eligible compensation for defined benefit plan participants. Net charge-offs Net charge-offs Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff (Recovery) Document Type Document Type Derivative Contract [Domain] Derivative Contract [Domain] Savings Deposits, Savings Deposits Repurchased residential mortgages Payments to Acquire Loans Receivable Software Internal Use Software, Policy [Policy Text Block] Common Equity Tier 1 to Risk-Weighted Assets (Ratio) Common Equity Tier 1 to Risk-Weighted Assets (Ratio) [Abstract] Common Equity Tier 1 to Risk-Weighted Assets (Ratio) [Abstract] Schedule of segment reporting information Schedule of Segment Reporting Information, by Segment [Table Text Block] Naming Rights Marketing rights Naming Rights [Member] Naming Rights [Member] Other Income and Expenses [Abstract] Other Income and Expenses [Abstract] Defined Benefit Plan [Table] Defined Benefit Plan [Table] Short-term borrowed funds Short-term borrowed funds, fair value Short-Term Debt, Fair Value Depreciation, amortization and accretion Depreciation, Amortization and Accretion, Net Intangible assets future amortization expense Schedule of Finite-Lived Intangible Assets, Future Amortization Expense [Table Text Block] Financing Receivables, 60 to 89 Days Past Due Financial Asset, 60 to 89 Days Past Due [Member] Mortgage servicing rights, measurement input Servicing Asset, Measurement Input Parent company Parent Company Parent Company [Member] Maximum Maximum [Member] Condensed cash flow statements Condensed Cash Flow Statement [Table Text Block] Equity Valuation Assumption Difference, Footnote Equity Valuation Assumption Difference, Footnote [Text Block] Goodwill accumulated impairment loss Goodwill, Impaired, Accumulated Impairment Loss CBNA Citizens Bank, National Association (CBNA) [Member] Citizens Bank, National Association (CBNA) Adjustments for uncertain tax positions Effective Income Tax Rate Reconciliation, Tax Contingency, Amount Net Finite-Lived Intangible Assets, Net Preferred stock, dividend payment rate Preferred Stock, Dividend Payment Rate, Basis Spread on Variable Rate This element represents the dividend yield of a class of preferred stock. Total amortized cost of debt securities, Total Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Amortized Cost Amount of investment in available for sale and held-to-maturity debt securities with a single maturity date, after other than temporary (OTTI) accretion. Interest-bearing cash and due from banks Interest-bearing Cash And Due From Banks For banks and other depository institutions (including Federal Reserve Banks, if applicable): Interest-bearing cash in other financial institutions for relatively short periods of time including, for example, certificates of deposits, which are presented separately from cash on the balance sheet. Renewable Energy Investments Renewable Energy Investments [Member] Renewable Energy Investments Investors Acquisition: Noncash or Part Noncash Acquisition, Net Nonmonetary Assets Acquired (Liabilities Assumed) [Abstract] Other Other Long-term Debt [Member] Other Long-term Debt [Member] 2026 Capitalized Computer Software, Amortization Expense, Year Two The amount of capitalized computer software amortization expense expected to be recognized during year two of the succeeding fiscal years. Total Lease, Cost Total amortized cost of debt securities, Maturity of 1-5 Years Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, After One Through Five Years, Amortized Cost Amount of investment in available for sale and held-to-maturity debt securities maturing in the next fiscal year through the fifth fiscal year following the latest fiscal year. Employee discount on company stock Share-Based Compensation Arrangement by Share-Based Payment Award, Discount from Market Price, Purchase Date Statistical Measurement [Axis] Statistical Measurement [Axis] Loans and advances Loans and Advances Loans and Advances Non-Rule 10b5-1 Arrangement Terminated Non-Rule 10b5-1 Arrangement Terminated [Flag] Income before income tax expense Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Non-PEO NEO Average Total Compensation Amount Non-PEO NEO Average Total Compensation Amount Loans held for sale, fair value Other Loans Receivable Held-For-Sale, Fair Value, Amount Other Loans Receivable Held-For-Sale, Fair Value, Amount Depreciation Deferred Tax Liabilities, Property, Plant and Equipment Name Outstanding Recovery, Individual Name Disaggregation of Revenue [Line Items] Disaggregation of Revenue [Line Items] Goodwill impairment Goodwill, Impairment Loss Variable lease cost Variable Lease, Cost Gross charge-offs Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff, by Origination Year [Abstract] Time-based restricted stock units Restricted Stock Units, Time-Based Vesting [Member] Restricted Stock Units, Time-Based Vesting [Member] Redemption option regulatory capital treatment event window Preferred Stock, Redemption Option Regulatory Capital Treatment Event Window Preferred Stock, Redemption Option Regulatory Capital Treatment Event Window Tax advantaged investments (including related credits) Effective Income Tax Rate Reconciliation, Tax Credit, Amount Award Timing Predetermined Award Timing Predetermined [Flag] Constant prepayment rate Measurement Input, Constant Prepayment Rate [Member] 2014 Omnibus Incentive Plan Omnibus Incentive Plan [Member] Omnibus Incentive Plan [Member] Maturity analysis of direct financing lease receivables Sales-Type and Direct Financing Leases, Payment to be Received, Maturity [Table Text Block] Wealth fees Wealth Fees Income from services rendered by trust or wealth management departments acting in a fiduciary capacity. This may include fees earned for (1) acting as an agent for fiduciary placement and loans and (2) custody or investment advisory services. This item excludes commissions and fees received for the accumulation or disbursement of funds deposited to Individual Retirement or Keogh plan accounts when such are not handled by the reporting entity's trust department Amortization of software Capitalized Computer Software, Amortization Dividends paid to common stockholders Payments of ordinary common stock dividends Payments of Ordinary Dividends, Common Stock Investment, Name [Axis] Investment, Name [Axis] Letters of Credit [Abstract] Letters of Credit [Abstract] Letters of Credit [Abstract] Acquired relationships Customer Relationships [Member] Diluted earnings (in dollars per share) Diluted (in dollars per share) Earnings Per Share, Diluted Expected benefit payments by fiscal year ended Defined Benefit Plan, Expected Future Benefit Payment [Abstract] Common stock Dividends, Common Stock [Abstract] Counterparty Name [Domain] Counterparty Name [Domain] Revenue from Contract with Customer Revenue from Contract with Customer [Policy Text Block] Net Income (Loss) Attributable To Parent, Net Benefit [Net Income (Loss) Attributable To Parent, Net Benefit Required Minimum Capital Banking Regulation, Common Equity Tier 1 Risk-Based Capital, Capital Adequacy, Minimum Buildings and leasehold improvements Buildings and Leasehold Improvements [Member] Buildings and Leasehold Improvements [Member] Money market Deposits, Money Market Deposits Total Current Income Tax Expense (Benefit) Restatement does not require Recovery Restatement Does Not Require Recovery [Text Block] Unaffiliated companies Unaffiliated Companies [Member] Unaffiliated Companies [Member] Contractually specified servicing, late and other ancillary fees Contractually Specified Servicing Fee, Late Fee, and Ancillary Fee Earned in Exchange for Servicing Financial Asset Retirement Benefits [Abstract] Retirement Benefits [Abstract] Employer matching contribution, percent of employees' pay Defined Contribution Plan, Employer Matching Contribution, Percent of Employees' Gross Pay Deferred tax liabilities: Deferred Tax Liabilities, Gross [Abstract] Preferred stock, issued (in shares) Number of shares issued (in shares) Preferred Stock, Shares Issued Loan Modifications to Borrowers Experiencing Financial Difficulty Financing Receivable, Modified, Policy [Policy Text Block] Financing Receivable, Modified, Policy Statement of Financial Position [Abstract] Statement of Financial Position [Abstract] Asset-backed securities Asset-Backed Securities [Member] Deposits [Abstract] Changes in fair value during the period recognized in earnings Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Gain (Loss) Included in Earnings Total net derivatives presented in the Consolidated Balance Sheets Derivative Liability, Subject to Master Netting Arrangement, after Offset Schedule of financial instruments owned and pledged as collateral Schedule of Financial Instruments Owned and Pledged as Collateral [Table Text Block] Total fair value of restricted stock units that vested during the years Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Fair Value Capitalized Software, Expected Future Amortization Expense [Abstract] Capitalized Software, Expected Future Amortization Expense [Abstract] Capitalized Software, Expected Future Amortization Expense [Abstract] Other loans held for sale Loans held for sale Other Loans Receivable Held-For-Sale, Amount The amount of other loans receivable that will be sold to other entities. Schedule of the major components of deposits Schedule of Deposit Liabilities [Table Text Block] Schedule of Deposit Liabilities [Table Text Block] Net income Net Income (Loss), Including Portion Attributable to Noncontrolling Interest Thereafter Capitalized Computer Software, Amortization Expense, Thereafter The amount of capitalized computer software amortization expense expected to be recognized after the fifth fiscal year following the latest fiscal year. Income tax expense Income tax expense Income tax expense Income tax expense Income tax expense (benefit) Income Tax Expense (Benefit) Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Line Items] Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Line Items] Interest cost Defined Benefit Plan, Interest Cost Notional amount Derivative, Notional Amount Derivative assets Derivative Asset Unrecognized compensation expense, weighted-average period of recognition Share-Based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Period for Recognition Revenue from contracts with customers Revenue from Contract with Customer, Excluding Assessed Tax Financing Receivable Portfolio Segment [Domain] Financing Receivable Portfolio Segment [Domain] Statement of Comprehensive Income [Abstract] Statement of Comprehensive Income [Abstract] Year two Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year, Writeoff INTEREST EXPENSE: Interest Expense, Operating and Nonoperating [Abstract] Customer foreign exchange contracts Foreign Exchange Contract, Customer [Member] Foreign Exchange Contract, Customer [Member] Net change due to investing activities Net Cash Provided by (Used in) Investing Activities Net proceeds from issuance of preferred stock Proceeds from Issuance of Private Placement Deposits, fair value Deposits, Fair Value Disclosure Business Acquisition [Line Items] Business Acquisition [Line Items] Tier 1 Capital to Average Assets (Leverage) (Ratio) Banking Regulation, Leverage Ratio [Abstract] All Adjustments to Compensation All Adjustments to Compensation [Member] Core deposits Core Deposits [Member] Amortized Cost, Debt securities held to maturity, Maturity of 1-5 Years Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year One through Five Additional paid-in capital Additional Paid in Capital Other intangible assets Other Intangible Assets, Net Wealth fees Wealth Fees [Member] Wealth Fees Total fair value of debt securities, Total Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Fair Value Fair value of investment in held-to-maturity and available for sale debt securities with a single maturity

date. Derivative Instruments, Gain (Loss) [Table] Derivative Instruments, Gain (Loss) [Table] Accumulated Other Comprehensive Income (Loss) [Line Items] Accumulated Other Comprehensive Income (Loss) [Line Items] Required Minimum Capital Common Equity Tier1 Required For Capital Adequacy To Risk Weighted Assets The minimum common equity tier 1 ratio (CET1 divided by risk-weighted assets) required for capital adequacy purposes under the regulatory framework for prompt corrective action. Tax Credit Carryforward [Axis] Tax Credit Carryforward [Axis] Commitments and Contingencies Disclosure [Abstract] Commitments and Contingencies Disclosure [Abstract] Legal Entity [Axis] Legal Entity [Axis] Carrying amount of hedged liabilities Hedged Liability, Fair Value Hedge 2.250% senior unsecured notes, due April 2025 2.250% Senior Unsecured Notes, Due April 2025 [Member] 2.250% Senior Unsecured Notes, Due April 2025 [Member] Education Student Loans Serviced For Others [Member] Student Loans Serviced For Others [Member] Investment securities Interest and Dividend Income, Securities, Operating Amortized Cost, Debt securities held to maturity, Maturity of 1 Year or Less Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Year One Commodities contracts Derivatives hedging commodity price risk Commodity Contract [Member] Condensed statements of operations Condensed Income Statement [Table Text Block] Automobile Automobile Loan [Member] Net Unrealized Gains (Losses) on Cash Flow Hedges Accumulated Gain (Loss), Net, Cash Flow Hedge, Parent [Member] Long-term Debt, Type [Domain] Long-Term Debt, Type [Domain] Entity Address, State or Province Entity Address, State or Province Residential mortgage loans held for sale Residential loans held for sale Residential Loans Held-for-sale [Member] Residential Loans Held-for-sale [Member] Derivative Instruments and Hedging Activities Disclosure [Abstract] Derivative Instruments and Hedging Activities Disclosure [Abstract] Year four Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year Erroneous Compensation Analysis Erroneous Compensation Analysis [Text Block] Defined Benefit Plan Disclosure [Line Items] Defined Benefit Plan Disclosure [Line Items] Fair Value: Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Fair Value [Abstract] Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Fair Value [Abstract] Financial Instruments [Domain] Financial Instruments [Domain] Online Deposit Business And 80 East Coast Branches Of HSBC Bank Online Deposit Business And 80 East Coast Branches Of HSBC Bank [Member] Online Deposit Business And 80 East Coast Branches Of HSBC Bank Bank-owned life insurance Effective Income Tax Rate Reconciliation, Deduction, Life Insurance, Amount Effective Income Tax Rate Reconciliation, Deduction, Life Insurance, Amount Accounts, Notes, Loans and Financing Receivable [Line Items] Accounts, Notes, Loans and Financing Receivable [Line Items] Beginning of period (in dollars per share) End of period (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value LIABILITIES AND STOCKHOLDERSâ€™ EQUITY: Liabilities and Equity [Abstract] Commercial Banking Commercial Banking [Member] Commercial Banking [Member] Prior to year five Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year, Writoff Series E Series E Preferred Stock [Member] Pledging Purpose [Axis] Pledging Purpose [Axis] Loans held for sale (includes \$825 and \$676, respectively, measured at fair value) Total loans held for sale Aggregate Fair Value Financing Receivable, Held-for-Sale Other liabilities Other Liabilities, Fair Value Disclosure Restatement Determination Date Restatement Determination Date Allowance for credit losses Deferred Tax Asset, Tax Deferred Expense, Reserve and Accrual, Accounts Receivable, Allowance for Credit Loss Pay vs Performance Disclosure Pay vs Performance Disclosure [Table] Capitalized software, accumulated amortization Capitalized Computer Software, Accumulated Amortization Derivatives hedging interest rate risk Interest Rate Contract [Member] Schedule of Available-for-sale and Held-to-maturity Securities [Line Items] Schedule of Available-for-sale and Held-to-maturity Securities [Line Items] [Line Items] for Schedule of Available-for-sale and Held-to-maturity Securities [Table] PARENT COMPANY FINANCIALS Condensed Financial Information of Parent Company Only Disclosure [Text Block] Common Equity Tier 1 to Risk-Weighted Assets (Amount) Common Equity Tier 1 to Risk-Weighted Assets (Amount) [Abstract] Common Equity Tier 1 to Risk-Weighted Assets (Amount) [Abstract] Property, Plant and Equipment [Table] Property, Plant and Equipment [Table] Marketing Marketing and Advertising Expense Operating lease right-of-use assets Operating Lease, Right-of-Use Asset Schedule of investment in leases, before the ALLL Schedule Of Net Investment In Lease [Table Text Block] Schedule detailing information related to financing receivables before the allowance for credit losses. Erroneously Awarded Compensation Recovery Erroneously Awarded Compensation Recovery [Table] Derivative Instruments, Gain (Loss) [Line Items] Derivative Instruments, Gain (Loss) [Line Items] Condensed Financial Information Disclosure [Abstract] Condensed Financial Information Disclosure [Abstract] New Market Tax Credit Investments New Market Tax Credit Investments [Member] New Market Tax Credit Investments Service charges and fees Service Charges and Fees [Member] Service Charges and Fees [Member] Pledged as collateral for FHLB borrowing capacity Federal Home Loan advances Federal Home Loan Bank Advances [Member] Property, Plant and Equipment [Abstract] Property, Plant and Equipment [Abstract] Investment and other tax credit carryforwards Deferred Tax Assets, Tax Credit Carryforwards, Investments And Other Deferred Tax Assets, Tax Credit Carryforwards, Investments And Other Total liabilities Financial Liabilities Fair Value Disclosure EARNINGS PER SHARE Earnings Per Share [Text Block] Employee stock purchase plan Stock Issued During Period, Value, Employee Stock Purchase Plan Series H Series H Preferred Stock [Member] Dividends Declared Dividends, Preferred Stock Net unrealized gains (losses) on cash flow hedge derivatives arising during the period, net of income taxes of (\$194), (\$39) and (\$466), respectively Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification, after Tax Granted (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period, Weighted Average Grant Date Fair Value Gain on sales Gain (Loss) on Sale of Mortgage Loans Collateral-dependent loans Fair Value, Measurement with Unobservable Inputs Reconciliation, Nonrecurring Basis, Asset, Gain (Loss) Included in Earnings Amount of unrealized (holding) gain (loss) which is included in the statement of income (or changes in net assets) related to those assets still held at the reporting date for which fair value is measured on a nonrecurring basis. Income Taxes Income Tax, Policy [Policy Text Block] Peer Group Issuers, Footnote Peer Group Issuers, Footnote [Text Block] Cash consideration, in dollars per share for each share of investors stock (in dollars per share) Business Combination, Consideration Transferred, Cash, In Dollars Per Share Of Acquiree Stock Business Combination, Consideration Transferred, Cash, In Dollars Per Share Of Acquiree Stock Segments [Domain] Segments [Domain] 2029 Capitalized Computer Software, Amortization Expense, Year Five The amount of capitalized computer software amortization expense expected to be recognized during year five of the succeeding fiscal years. Pledged against derivatives, to qualify for fiduciary powers, or to secure public and other deposits as required by law Other Debt Obligations [Member] Tax effect of changes in OCI Other Comprehensive Income (Loss), Tax Dividends Dividend Income, Operating INTEREST INCOME: Interest and Dividend Income, Operating [Abstract] Unrecognized Tax Benefits [Roll Forward] Unrecognized Tax Benefits [Roll Forward] Schedule of new accounting pronouncements and changes in accounting principles Accounting Standards Update and Change in Accounting Principle [Table Text Block] Other investment securities, at cost, estimated fair value Total Other Investment Securities At Cost, Fair Value Total Other Investment Securities At Cost, Fair Value PEO PEO [Member] Allowance on PCD loans and leases at acquisition Financing Receivable, Excluding Accrued Interest, Purchased with Credit Deterioration, Allowance for Credit Loss at Acquisition Date Name Trading Arrangement, Individual Name Deposits Interest Expense, Deposits Tax Years Ended Prior to 1988 Tax Years Ended Prior to 1988 [Member] Tax Years Ended Prior to 1988 [Member] 4.350% fixed-rate subordinated debt, due August 2025 4.350% Fixed Rate Subordinated Debt, Due 2025 [Member] 4.350% Fixed Rate Subordinated Debt, Due 2025 [Member] Total equity securities, at cost, Amortized Cost Equity Securities, FV-NI, Cost, Other Equity Securities, FV-NI, Cost, Other Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table] Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table] Weighted Average Grant Price Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Nonvested, Weighted Average Grant Date Fair Value [Abstract] Property, Plant and Equipment, Type [Axis] Long-Lived Tangible Asset [Axis] Other operating expense Other Noninterest Expense Net actuarial losses Defined Benefit Plan, Accumulated Other Comprehensive (Income) Loss, before Tax Entity Public Float Entity Public Float Total fair value of debt securities, Maturity After 10 Years Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, After Ten Years, Fair Value Fair value of available for sale and held-to-maturity debt securities maturing after the tenth rolling twelve months following the latest balance sheet. For interim and annual periods when interim periods are reported on a rolling approach, from latest balance sheet date. Treasury stock, at cost, 209,524,943 and 181,411,665 shares at December 31, 2024 and 2023, respectively Treasury Stock, Common, Value Projected benefit obligation Defined Benefit Plan, Benefit Obligation Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items Hedged Liability, Fair Value Hedge, Cumulative Increase (Decrease) Awards Close in Time to MNPI Disclosures, Table Awards Close in Time to MNPI Disclosures [Table Text Block] Loans securitized and transferred to AFS securities Transfer to Investments Dividends paid to common stockholders Payments of Ordinary Dividends Employer matching contribution, addition Defined Contribution Plan, Employer Matching Contribution, Change In Period, Percent Of Employees' Gross Pay Incremental Percentage of employees' gross pay for which the employer contributes a matching contribution to a defined contribution plan. Subject to limits set by the Internal Revenue Service, Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year [Member] Beginning balance (in shares) Ending balance (in shares) Shares, Outstanding Fair Value, Debt securities available for sale, Maturity of 1-5 Years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after One Through Five Years, Fair Value Supplemental non-cash information on lease liabilities arising from obtaining right-of-use assets: Right-Of-Use Asset Obtained In Exchange For Lease Liability [Abstract] Right-Of-Use Asset Obtained In Exchange For Lease Liability Aggregate Erroneous Compensation Amount Aggregate Erroneous Compensation Amount Local Phone Number Local Phone Number Deferred tax asset valuation allowance Valuation allowance Deferred Tax Assets, Valuation Allowance Aggregate Erroneous Compensation Not Yet Determined Aggregate Erroneous Compensation Not Yet Determined [Text Block] Investments in and advances to subsidiaries Payments to Acquire Interest in Subsidiaries and Affiliates Total operating expense Operating Expenses Equity Method Investment [Table] Equity Method Investment [Table] Provision expense (benefit) for loans and leases Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) Collateral-dependent loans Loans, Collateral Dependent, Impaired Fair value of impaired collateral-dependent loans net of impairments. Converted to Term Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan, Writoff Year five Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year Profit (loss) before provision for credit losses Profit (Loss) Before Provision for Credit Losses Sum of net interest income (expense) and nonoperating income or expense before provision for credit losses, income or loss from equity method investments, income taxes, extraordinary items, and noncontrolling interest. 4.300% fixed-rate subordinated debt, due December 2025 4.300% Fixed Rate Subordinated Debt, Due 2025 [Member] 4.300% Fixed Rate Subordinated Debt, Due 2025 [Member] Capital markets fees Capital Markets Fees Capital market fee income earned including (for example): corporate syndication, referral, merger and acquisition fees, and other capital market fee income Schedule of outstanding off balance sheet arrangements Schedule of Fair Value, off-Balance-Sheet Risks [Table Text Block] Secured Overnight Financing Rate (SOFR) Secured Overnight Financing Rate (SOFR) [Member] Partnerships Deferred Tax Liabilities, Investments Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items Hedged Asset, Fair Value Hedge, Cumulative Increase (Decrease) PEO Total Compensation Amount PEO Total Compensation Amount Interest Income Interest Income [Member] Occupancy Occupancy, Net Derivative Liabilities Total derivative liabilities Derivative Liability, Subject to Master Netting Arrangement, before Offset Number of shares issued for acquisition Business Acquisition, Equity Interest Issued or Issuable, Number of Shares Equity securities, Amortized Cost Equity Securities, FV-NI, Cost Debt securities available for sale, at fair value (including \$152 and \$110 pledged to creditors, respectively) Fair Value Debt securities available for sale Debt Securities, Available-for-Sale, Excluding Accrued Interest Property, Plant and Equipment, Type [Domain] Long-Lived Tangible Asset [Domain] Statement of Income Location, Balance [Axis] Statement of Income Location, Balance [Axis] Equity securities, at fair value Equity Securities, FV-NI, Excluding Net Asset Value Equity Securities, FV-NI, Excluding Net Asset Value Actual Banking Regulation, Total Risk-Based Capital Ratio, Actual Net change in loans held for sale Increase (Decrease) in Loan, Held-for-Sale Debt Disclosure [Abstract] Debt Disclosure [Abstract] Common Stock Common Stock [Member] Actual Banking Regulation, Total Capital, Actual Forgone Recovery due to Expense of Enforcement, Amount Forgone Recovery due to Expense of Enforcement, Amount Schedule of Business Acquisitions, by Acquisition [Table] Schedule of Business Acquisitions, by Acquisition [Table] Schedule of other serviced loans Schedule Of Other Serviced Loans [Table Text Block] Schedule Of Other Serviced Loans Segment Reporting [Abstract] Segment Reporting [Abstract] OPERATING INCOME: Operating Income (Loss) [Abstract] Noninterest-bearing demand Demand Deposit Accounts Other Intangibles Goodwill and Intangible Assets, Intangible Assets, Policy [Policy Text Block] Entity Central Index Key Entity Central Index Key Credit Score, FICO [Axis] Credit Score, FICO [Axis] 5.841% fixed/floating-rate senior unsecured notes, due January 2030 5.841% Senior Unsecured Notes, Due January 2030 [Member] 5.841% Senior Unsecured Notes, Due January 2030 Equity Method Investments and Joint Ventures [Abstract] Allowance for unfunded lending commitments, beginning of period Allowance for unfunded lending commitments, end of period Off-Balance-Sheet, Credit Loss, Liability Non-PEO NEO Average Compensation Actually Paid Amount Non-PEO NEO Average Compensation Actually Paid Amount STOCKHOLDERS' EQUITY Equity [Text Block] Award Timing, How MNPI Considered Award Timing, How MNPI Considered [Text Block] Financial Instrument [Axis] Financial Instrument [Axis] Capital expenditures, net Payments for (Proceeds from) Productive Assets Commercial loans held for sale Commercial Real Estate Loans Held-for-sale [Member] Commercial Real Estate Loans Held-for-sale [Member] BUSINESS OPERATING SEGMENTS Segment Reporting Disclosure [Text Block] Share-based compensation plans APIC, Share-Based Payment Arrangement, Increase for Cost Recognition Restricted Stock Restricted Stock [Member] Outside services Professional Fees Deferred Tax Liabilities, Net [Abstract] Deferred Tax Liabilities, Net [Abstract] Derivative, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Derivative, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Net loans and leases, fair value Loans Receivable, Fair Value Disclosure Checking with interest Interest-Bearing Domestic Deposit, Checking Title Trading Arrangement, Individual Title Transfer of loans from loans held for investment to LHFS Transfer of Loans From Portfolio to LHFS Transfer of Loans From Portfolio to LHFS Card fees Fees And Commissions, Credit And Debit Cards1 Fees And Commissions, Credit And Debit Cards1 Tax Credit Program [Axis] Tax Credit Program [Axis] Tax Credit Program Treasury Stock Treasury Stock, Policy [Policy Text Block] Disclosure of accounting policy for treasury stock. Consolidated Entities [Axis] Consolidated Entities [Axis] 4.023% fixed-rate subordinated debt, due October 2024 4.023% Fixed Rate Subordinated Debt Due 2024 [Member] 4.023% Fixed Rate Subordinated Debt Due 2024 [Member] Amortization of actuarial loss, tax Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss), Reclassification Adjustment from AOCI, Tax Balance at the beginning of the year Balance at end of year Unrecognized Tax Benefits Variable Interest Entities Consolidation, Variable Interest Entity, Policy [Policy Text Block] City Area Code City Area Code Equity in undistributed income (losses) of subsidiaries Income (Loss) from Subsidiaries, Net of Tax Auditor Location Auditor Location Other tax credits Effective Income Tax Rate Reconciliation, Tax Credit, Other, Percent 2026 Time Deposit Maturities, Year Two Summary of difference between aggregated fair value and unpaid principal balance of loans held for sale Fair Value Option, Disclosures [Table Text Block] Insider Trading Policies and Procedures Not Adopted Insider Trading Policies and Procedures Not Adopted [Text Block] Net gain on sale of assets Gain (Loss) on Disposition of Assets Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] Preferred Stock Preferred Stock [Member] Charge-offs Total Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writoff Treasury stock purchased Cost of stock repurchase Payments for Repurchase of Common Stock Document Information [Line Items] Document Information [Line Items] Schedule of Segment Reporting Information, by Segment [Table] Schedule of Segment Reporting Information, by Segment [Table] Financial standby letters of credit Financial Standby Letter of Credit [Member] Bank-owned life insurance Bank Owned Life Insurance Per common share information: Earnings Per Share [Abstract] Equity [Abstract] Equity [Abstract] Retained earnings Retained Earnings (Accumulated Deficit) Schedule of compliance with regulatory capital requirements under banking regulations Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table Text Block] Class of Stock [Domain] Class of Stock [Domain] 2026 Long-Term Debt, Maturity, Year Two Aggregate Available Trading Arrangement, Securities Aggregate Available Amount FHLB advances and letters of credit Federal Home Loan Bank Advances and Letters of Credit [Member] Borrowings from letters of credit and the Federal Home Loan Bank, which are primarily used to cover shortages in the required reserve balance and also in times of liquidity shortages. The member institution executes a promissory note, which is generally collateralized by government securities to the Federal Reserve or loans. Schedule of short-term borrowed funds Schedule of Short-Term Debt [Table Text Block] Equity Awards Adjustments Equity Awards Adjustments [Member] Operating lease liabilities Present value of lease liabilities Operating Lease, Liability Underlying Securities Award Underlying Securities Amount Defined Benefit Plans and Other Postretirement Benefit Plans Disclosures [Table] Defined Benefit Plans and Other Postretirement Benefit Plans Disclosures [Table] SECURITIES Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] Preferred Stock: Preferred Stock, Number of Shares, Par Value and Other Disclosure [Abstract] Dividends declared - common stock Dividends, Common Stock, Cash Amendment Flag Amendment Flag Subordinated Debt Subordinated Debt [Member] Purchases of bank-owned life insurance Payment to Acquire Life Insurance Policy, Investing Activities Stock Appreciation

Rights (SARs) Stock Appreciation Rights (SARs) [Member] Commercial and industrial Commercial Loan [Member] Servicing Asset at Amortized Cost [Line Items] Servicing Asset at Amortized Cost [Line Items] Servicing Assets at Fair Value [Line Items] Servicing Assets at Fair Value [Line Items] Recoveries Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery Credit Quality Indicators Credit Quality Indicators [Policy Text Block] Credit Quality Indicators OTHER OPERATING EXPENSE Other Income and Other Expense Disclosure [Text Block] Return on plan assets Defined Benefit Plan, Plan Assets, Increase (Decrease) for Actual Return (Loss) BORROWED FUNDS Debt Disclosure [Text Block] Condensed Income Statement [Table] Condensed Income Statement [Table] Fair Value Hierarchy and NAV [Domain] Fair Value Hierarchy and NAV [Domain] Collateral Held [Axis] Collateral Held [Axis] Recovery of Erroneously Awarded Compensation Disclosure [Line Items] TBA contracts TBA Contract [Member] TBA Contract [Member] Loans and Leases Financing Receivable [Policy Text Block] Condensed Cash Flow Statements, Captions [Line Items] Condensed Cash Flow Statements, Captions [Line Items] Acquired technology Technology-Based Intangible Assets [Member] Weighted average option adjusted spread Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value, Discount Rate Entity Address, Postal Zip Code Entity Address, Postal Zip Code Total net interest income recognized on fair value hedges Derivative, Fair Value Hedge, Included in Effectiveness, Gain (Loss) Interest rate contracts Hedge of interest rate risk Interest Rate Swap [Member] 740-799 FICO Score, 740 To 799 [Member] FICO Score, 740 To 799 [Member] Notes Payable, Other Payables Notes Payable, Other Payables [Member] Long-term Purchase Commitment [Table] Long-Term Purchase Commitment [Table] Deposit insurance Federal Deposit Insurance Corporation Premium Expense Capitalized Software Capitalized Computer Software, Net [Abstract] Other Other investing, net Payments for (Proceeds from) Other Investing Activities Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member] Derivative Assets Derivative Asset, Including Not Subject to Master Netting Arrangement, after Offset and Deduction [Abstract] Auditor Name Auditor Name Forfeited (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value Current Current Income Tax Expense (Benefit), Continuing Operations [Abstract] Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested [Member] Amount of hedged item Derivative, Amount of Hedged Item Variable Interest Entity, Not Primary Beneficiary Variable Interest Entity, Not Primary Beneficiary [Member] Useful life Property, Plant and Equipment, Useful Life Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value [Abstract] Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value [Abstract] Schedule of Short-term Debt [Table] Short-Term Debt [Table] Fair value of assets acquired, excluding cash and cash equivalents Noncash or Part Noncash Acquisition, Value of Assets Acquired Adjustment To PEO Compensation, Footnote Adjustment To PEO Compensation, Footnote [Text Block] Class of Financing Receivable Class of Financing Receivable [Axis] Pull through rate Measurement Input, Pull Through Rate [Member] Measurement Input, Pull Through Rate [Member] 5.641% fixed-rate reset subordinated debt, due May 2037 Subordinated Debt, 5.641% Fixed Rate, Due May 2037 [Member] Subordinated Debt, 5.641% Fixed Rate, Due May 2037 Interest and fees on loans held for sale Interest and Fee Income, Loan, Mortgage, Held-for-Sale Derivatives designated as hedging instruments: Designated as Hedging Instrument [Member] Net income available to common stockholders Net income available to common stockholders Net Income (Loss) Available to Common Stockholders, Basic Non-deductible FDIC insurance premiums Effective Income Tax Rate Reconciliation, Nondeductible Expense, Percent Share repurchase excise tax Treasury Stock, Excise Tax Treasury Stock, Excise Tax Compensation Actually Paid vs. Other Measure Compensation Actually Paid vs. Other Measure [Text Block] Schedule of unrealized loss on investments Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table Text Block] Stock, Class of Stock [Table] Stock, Class of Stock [Table] Tax Credit Program [Domain] Tax Credit Program [Domain] Tax Credit Program [Domain] Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year [Member] Weighted-average common shares outstanding: Denominator: Weighted Average Number of Shares Outstanding, Diluted [Abstract] TOTAL ASSETS Assets Servicing asset at fair value Schedule of Servicing Assets at Fair Value [Table Text Block] Reclassification adjustment for net derivative losses (gains) included in net income, tax Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, Tax Cash and Cash Equivalents [Abstract] Cash and Cash Equivalents [Abstract] Loans sold with recourse Obligation to Repurchase Receivables Sold [Member] Commercial loans held for sale Commercial and Commercial Real Estate Loans Held-for-sale [Member] Commercial and Commercial Real Estate Loans Held-for-sale [Member] Forgone Recovery due to Violation of Home Country Law, Amount Forgone Recovery due to Violation of Home Country Law, Amount Cumulative Effect, Period of Adoption [Axis] Cumulative Effect, Period of Adoption [Axis] Commitments and Contingencies (refer to Note 19) Commitments and Contingencies Compensation Expense Share-Based Payment Arrangement [Policy Text Block] Reclassification of net securities (gains) losses to net income, net of income taxes of \$19, \$28 and (\$2), respectively Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Net of Tax Amounts related to interest settlements on derivatives Change in Unrealized Gain (Loss) on Settlements on Derivatives Change in Unrealized Gain (Loss) on Settlements on Derivatives Schedule of effective income tax rate reconciliation Schedule of Effective Income Tax Rate Reconciliation [Table Text Block] Termination Date Trading Arrangement Termination Date Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Total mortgage-backed securities Total mortgage-backed securities Collateralized Mortgage-Backed Securities [Member] 2026 Lessee, Operating Lease, Liability, to be Paid, Year Two Nonaccrual Financial Asset, Nonaccrual [Member] Financial Asset, Nonaccrual 2025 Long-Term Debt, Maturity, Year One Pension and other employee compensation plans Deferred Tax Liabilities, Compensation And Benefits, Postretirement Benefits Deferred Tax Liabilities, Compensation And Benefits, Postretirement Benefits Other liabilities LIHTC unfunded commitments included in other liabilities Other Liabilities Derivatives not designated as hedging instruments: Not Designated as Hedging Instrument [Member] Adjustments for uncertain tax positions Effective Income Tax Rate Reconciliation, Tax Contingency, Percent Debt Instrument [Axis] Debt Instrument [Axis] NET INCOME Net income Net income Net Income (Loss) Attributable to Parent Trading Arrangement: Trading Arrangement [Axis] Assets and liabilities measured at fair value Fair Value, by Balance Sheet Grouping [Table Text Block] Depository share interest percentage Preferred Stock, Depository Share Interest Percentage Preferred Stock, Depository Share Interest Percentage Year three Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year December 31, 2030 - 2034 Defined Benefit Plan, Expected Future Benefit Payment, after Year Five for Next Five Years Pay vs Performance Disclosure, Table Pay vs Performance [Table Text Block] Weighted-average life (in years) Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value, Weighted Average Life Gross Unrealized Gains Debt Securities, Held-to-Maturity, Accumulated Unrecognized Gain Equity Awards Adjustments, Excluding Value Reported in Compensation Table Equity Awards Adjustments, Excluding Value Reported in the Compensation Table [Member] Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] Entity File Number Entity File Number Consolidated Entities [Domain] Consolidated Entities [Domain] Income Statement [Abstract] Income Statement [Abstract] Entity Address, Address Line One Entity Address, Address Line One Capital Loss Carryforward Capital Loss Carryforward [Member] U.S. federal Current Federal Tax Expense (Benefit) Dividends Declared Dividends, Common Stock Name Forgone Recovery, Individual Name Weighted average remaining lease term (years) Operating Lease, Weighted Average Remaining Lease Term Loss Contingency, Nature [Domain] Loss Contingency, Nature [Domain] Award Timing MNPI Considered Award Timing MNPI Considered [Flag] Schedule of expected benefit payments Schedule of Expected Benefit Payments [Table Text Block] Management and service fees Management and Service Fee Income Amount of management and service fee income. CASH AND DUE FROM BANKS Cash and Cash Equivalents Disclosure [Text Block] Other derivative contracts, measurement input Derivative Asset (Liability) Net, Measurement Input Unearned income Direct Financing Lease, Deferred Selling Profit Outstanding Aggregate Erroneous Compensation Amount Outstanding Aggregate Erroneous Compensation Amount Schedule of preferred stock Schedule of Stock by Class [Table Text Block] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Actual Banking Regulation, Tier 1 Leverage Capital, Actual Unfunded capital commitments Fair Value Disclosure, Off-Balance-Sheet Risks, Amount, Liability PEO Actually Paid Compensation Amount PEO Actually Paid Compensation Amount Adjustment to Compensation: Adjustment to Compensation [Axis] Stress capital buffer Stress Capital Buffer Stress Capital Buffer MSRs Deferred Tax Liabilities, Mortgage Servicing Rights Base year loan loss reserves attributable to prior years Deferred Tax Asset, Tax Deferred Expense, Reserve and Accrual, Financing Receivable, Allowance for Credit Loss Divestitures Goodwill, Written off Related to Sale of Business Unit Liabilities Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Reclassification adjustment for net (gains) losses on cash flow hedge derivatives included in net income, net of income taxes of \$253, \$161 and \$30, respectively Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, after Tax Series D Series D Preferred Stock [Member] Retail Consumer Portfolio Segment [Member] Equity in undistributed (income) losses of subsidiaries (Income) Loss From Equity In Undistributed Earnings Of Subsidiaries (Income) Loss From Equity In Undistributed Earnings Of Subsidiaries Schedule of securities held Securities [Table Text Block] Tabular disclosure of available-for-sale, held to maturity, and other investment securities which includes, but is not limited to, changes in the cost basis and fair value, fair value and gross unrealized gain (loss), fair values by type of security, contractual maturity and classification, and amortized cost basis. Total interest expense Interest expense Interest Expense, Operating Troubled debt restructurings on financing receivables Financing Receivable, Modified [Table Text Block] Accumulated other comprehensive income (loss) Accumulated Other Comprehensive Income (Loss), Net of Tax Total undiscounted future minimum lease rentals Sales-Type and Direct Financing Leases, Payment to be Received Mortgage Banking [Abstract] Mortgage Banking [Abstract] Pension Adjustments Service Cost Pension Adjustments Service Cost [Member] Preferred stock Dividends, Preferred Stock [Abstract] Home Equity Loan And Residential Mortgages Home Equity Loan And Residential Mortgages [Member] Home Equity Loan And Residential Mortgages [Member] Weighted average interest rate Federal Home Loan Bank, Advances, Weighted Average Interest Rate Related Party [Axis] Related and Nonrelated Parties [Axis] Cash proceeds from residential mortgage loans sold with servicing retained Proceeds from Sale, Loan, Mortgage, Held-for-Sale Basic (in shares) Weighted-average common shares outstanding - basic (in shares) Weighted Average Number of Shares Outstanding, Basic Stock Price or TSR Estimation Method Stock Price or TSR Estimation Method [Text Block] Net unrealized debt securities gains (losses) arising during the periods, tax OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, Tax 12 Months or Longer Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) Disclosure of Reclassification Amount [Text Block] Document Information [Table] Document Information [Table] Tier 1 Capital to Average Assets (Leverage) (Amount) Banking Regulation, Tier 1 Leverage Capital [Abstract] Debt securities gains, net Debt Securities, Available-for-Sale, Realized Gain (Loss) Compliance with Regulatory Capital Requirements for Mortgage Companies [Line Items] Compliance with Regulatory Capital Requirements for Mortgage Companies [Line Items] Name Awards Close in Time to MNPI Disclosures, Individual Name Construction in progress Construction in Progress [Member] Less than 12 Months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Accrued interest receivable on debt securities Debt Securities, Interest Receivable Debt Securities, Interest Receivable Entity Filer Category Entity Filer Category Provision expense (benefit) for unfunded lending commitments Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal) Bank subsidiaries Bank Subsidiaries and Associated Banks [Member] Bank Subsidiaries and Associated Banks [Member] Condensed Balance Sheet Statement [Table] Condensed Balance Sheet Statement [Table] Condensed Balance Sheet Statements, Captions [Line Items] Condensed Balance Sheet Statements, Captions [Line Items] Business acquisitions Goodwill, Acquired During Period Statistical Measurement [Domain] Statistical Measurement [Domain] Gross Unrealized Losses Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax Year four Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year, Writoff Components of operating lease cost Lease, Cost [Table Text Block] Derivatives, Fair Value [Line Items] Derivatives, Fair Value [Line Items] Debt Securities Debt Securities [Member] Loan Restructuring Modification [Axis] Loan Restructuring Modification [Axis] Internal Credit Assessment [Axis] Internal Credit Assessment [Axis] Total amortized cost of debt securities, Maturity of 1 Year or Less Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Within One Year, Amortized Cost Amount of investment in available for sale and held-to-maturity debt securities maturing in the next fiscal year following the latest fiscal year. Segment Reporting Information [Line Items] Segment Reporting Information [Line Items] All Trading Arrangements All Trading Arrangements [Member] New York City Metro New York City Metro [Member] New York City Metro Compensation Actually Paid vs. Net Income Compensation Actually Paid vs. Net Income [Text Block] Total allowance for credit losses, end of period Financing Receivable, Allowance For Credit Loss, Excluding Accrued Interest And Off-Balance-Sheet, Credit Loss, Liability Schedule of earnings per share Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Vesting period Share-Based Compensation Arrangement by Share-Based Payment Award, Award Vesting Period Variable Interest Entity, Primary Beneficiary Variable Interest Entity, Primary Beneficiary [Member] Capital loss carryforward Tax Credit Carryforward, Amount Rule 10b5-1 Arrangement Adopted Rule 10b5-1 Arrangement Adopted [Flag] Long-term borrowed funds Long-Term Debt [Member] Awards Close in Time to MNPI Disclosures Awards Close in Time to MNPI Disclosures [Table] Derivative [Line Items] Derivative [Line Items] Less than 620 FICO Score, Less Than 620 [Member] FICO Score, Less Than 620 [Member] Other Commitments [Line Items] Other Commitments [Line Items] Education Student Loan [Member] Investments in subsidiaries Equity Method Investments Pay vs Performance Disclosure [Line Items] Interest and fees on loans and leases Interest and Fee Income, Loan and Lease, Held-in-Portfolio Peer Group Total Shareholder Return Amount Peer Group Total Shareholder Return Amount Derivative [Table] Derivative [Table] Nonbank subsidiaries Nonbank Subsidiaries [Member] Nonbank Subsidiaries [Member] Trailing commission income Contract with Customer, Liability, Change in Timeframe, Performance Obligation Satisfied, Revenue Recognized Non-Qualified Plans Supplemental Employee Retirement Plan [Member] Deferred Deferred Income Tax Expense (Benefit), Continuing Operations [Abstract] Amortized Cost, Debt securities available for sale, Maturity of 1 Year or Less Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling within One Year, Amortized Cost Schedule of derivative instruments in consolidated balance sheets Schedule of Derivative Instruments in Statement of Financial Position, Fair Value [Table Text Block] Other, net Increase (Decrease) in Other Operating Assets and Liabilities, Net Compensation expense related to share-based plans Share-Based Payment Arrangement, Expense, after Tax Proceeds from issuance of preferred stock Proceeds from Issuance of Preferred Stock and Preference Stock DEPOSITS Deposit Liabilities Disclosures [Text Block] Other Performance Measure, Amount Other Performance Measure, Amount 2027 Finite-Lived Intangible Asset, Expected Amortization, Year Three Goodwill [Line Items] Goodwill [Line Items] LEASES Lessee, Operating Leases [Text Block] Common stock, outstanding (in shares) Common Stock, Shares, Outstanding Documents Incorporated by Reference Documents Incorporated by Reference [Text Block] Operating lease cost Operating Lease, Cost Pass Pass [Member] Number of shares available for grant (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Available for Grant Fair Value Measurement Inputs and Valuation Techniques [Line Items] Fair Value Measurement Inputs and Valuation Techniques [Line Items] Interest receivable Interest Receivable Decline in fair value from 10% adverse change Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's Interests In Transferred Financial Assets, Impact of 0.1 Percent Adverse Change In Prepayment Speed Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's Interests In Transferred Financial Assets, Impact of 0.1 Percent Adverse Change In Prepayment Speed Collateralized loan obligations Collateralized Debt Obligations [Member] Losses Debt Securities, Available-for-Sale, Realized Loss U.S. federal Federal Income Tax Expense (Benefit), Continuing Operations Aggregate Unpaid Principal Fair Value, Option, Loans Held As Assets, Aggregate Unpaid Principal The aggregate unpaid principal balance of loans measured at fair value. Service cost Defined Benefit Plan, Service Cost Preferred stock, liquidation preference (in dollars per share) Preferred Stock, Liquidation Preference Per Share Entity Tax Identification Number Entity Tax Identification Number Intangible Asset, Finite-Lived [Table] Intangible Asset, Finite-Lived [Table] Schedule of long-term borrowed funds Schedule of Long-Term Debt Instruments [Table Text Block] Gross increase for tax positions related to prior years Unrecognized Tax Benefits, Increase Resulting from Prior Period Tax Positions Treasury stock purchased (in shares) Treasury stock purchased (in shares) Treasury Stock, Shares, Acquired Less: Cash collateral applied Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Cash Offset Retirement Plan Type [Axis] Retirement Plan Type [Axis] Actuarial (loss) gain, tax Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss) Arising During Period, Tax Treasury Stock, at Cost Treasury Stock, Common [Member] Deferred tax assets: Deferred Tax Assets, Net [Abstract] U.S. Treasury and other US Treasury Securities [Member] Other operating expense All other expenses Other Cost and Expense, Operating Maximum employee contribution amount - ESPP Share-based Compensation Arrangement by Share-based Payment Award, Maximum Amount of Compensation Eligible to be Contributed, Value The maximum amount that an employee may utilize with respect to the plan on an annual basis. Plan Name [Axis] Plan Name [Axis] Equity Components [Axis] Equity Components [Axis]

Employer matching contribution, period of service completion Defined Contribution Plan, Employer Matching Contribution, Period Of Service Completion Defined Contribution Plan, Employer Matching Contribution, Period Of Service Completion Fair value as of beginning of period Fair value at end of the period Fair value Mortgage servicing rights Servicing Asset at Fair Value, Amount Beginning balance Ending balance Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset Value Less: Cash collateral applied Derivative Asset, Subject to Master Netting Arrangement, Collateral, Obligation to Return Cash, Offset Against Derivative Asset In-process software Capitalized Software Development Costs For Internal Use Software Capitalized Software Development Costs For Internal Use Software Business Acquisition, Acquiree [Domain] Business Acquisition, Acquiree [Domain] Mortgage Banking Fees Mortgage Banking Fees [Member] Mortgage Banking Fees [Member] 620-679 FICO Score, 620 To 679 [Member] FICO Score, 620 To 679 [Member] Schedule of maturities of term deposits greater than \$100,000 Schedule of Maturities of Time Deposits Greater than \$100,000 [Table Text Block] Tabular disclosure of amounts of contractual maturities of domestic and foreign time deposits (including certificates of deposits, individual retirement accounts and open accounts) in denominations of \$100,000 or more, for three months or less from the balance sheet date. Financing Receivable, Credit Quality Indicator [Line Items] Financing Receivable, Credit Quality Indicator [Line Items] Geographical [Axis] Geographical [Axis] Proceeds from maturities and paydowns of debt securities available for sale Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-Sale Net deferred tax asset (liability) Deferred Tax Assets, Net 2029 Lessee, Operating Lease, Liability, to be Paid, Year Five Weighted Average Weighted Average [Member] Residential mortgages Mortgage Servicing Rights Residential Mortgage [Member] Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member] Lessee, Lease, Description [Line Items] Lessee, Lease, Description [Line Items] Held-to-maturity, zero expected credit loss, percent of portfolio Debt Securities, Held To Maturity, Zero Expected Credit Loss, Percent Of Portfolio Debt Securities, Held To Maturity, Zero Expected Credit Loss, Percent Of Portfolio Debt Securities, Available-for-sale [Line Items] Debt Securities, Available-for-Sale [Line Items] Employee stock purchase plan (in shares) Stock Issued During Period, Shares, Employee Stock Purchase Plans Asset Pledged as Collateral Asset Pledged as Collateral [Member] Amortized Cost, Debt securities held to maturity, Total Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date Total Debt Securities, Available-for-Sale, Unrealized Loss Position Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents Debt, Weighted Average Interest Rate Debt, Weighted Average Interest Rate Amortization of actuarial (gain) loss to net income, net of income taxes of \$4, \$5 and \$2, respectively Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss), Reclassification Adjustment from AOCI, after Tax Within the Revolving Period Financing Receivable, Excluding Accrued Interest, Revolving, Writeoff Equity securities, Fair Value Equity securities, at fair value Equity Securities, FV-NI, Current Total time deposits Time Deposit Liability, above US Insurance Limit Consolidation Items [Axis] Consolidation Items [Axis] Other comprehensive income Deferred Tax Assets, Net Loss On Securities And Derivatives Deferred Tax Assets, Net Loss On Securities And Derivatives Treasury stock (in shares) Treasury Stock, Common, Shares Accrued interest on unrecognized tax benefits Unrecognized Tax Benefits, Interest on Income Taxes Accrued Derivative Change in Unrealized Gain (Loss) on Fair Value Hedging Instruments 2026 Sales-Type and Direct Financing Leases, Payment to be Received, Year Two Forgone Recovery due to Disqualification of Tax Benefits, Amount Forgone Recovery due to Disqualification of Tax Benefits, Amount Product and Service [Domain] Product and Service [Domain] Short-term lease cost Short-Term Lease, Cost Purchases of loans Payments to Acquire Finance Receivables Vested and Distributed (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Weighted Average Grant Date Fair Value Goodwill [Roll Forward] Goodwill [Roll Forward] Fair Value Disclosures [Abstract] Fair Value Disclosures [Abstract] Preferred stock, outstanding (in shares) Preferred Stock, Shares Outstanding Offsetting of short-term receivables or payables recognized Securities Loaned and Securities Sold under Agreement to Repurchase, Gross Including Not Subject to Master Netting Arrangement Security Exchange Name Security Exchange Name Financing Receivable, Credit Quality Indicator [Table] Financing Receivable, Credit Quality Indicator [Table] Cash paid for amounts included in measurement of liabilities: Cash Flow, Lessee [Abstract] Cash Flow, Lessee [Abstract] REGULATORY MATTERS Regulatory Capital Requirements under Banking Regulations [Text Block] Total amortized cost of debt securities, Maturity After 10 Years Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, After Ten Years, Amortized Cost Amount of investment in available for sale and held-to-maturity debt securities maturing after the tenth fiscal year following the latest fiscal year. Shares Underlying Awards Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Number of Shares [Roll Forward] Tax-exempt interest Effective Income Tax Rate Reconciliation, Tax Exempt Income, Amount State and local Current State and Local Tax Expense (Benefit) Salaries and employee benefits Labor and Related Expense After three months through six months Time Deposit Liability, above US Insurance Limit, Maturity, over Three Months through Six Months Gross Unrealized Losses Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss [Abstract] Short-term borrowed funds Short-term borrowed funds Short-Term Debt Forgone Recovery, Explanation of Impracticability Forgone Recovery, Explanation of Impracticability [Text Block] Undrawn commitments to extend credit Other Commitment Income before income tax expense Income (Loss) From Continuing Operations Before Income Taxes And Undistributed Income Of Subsidiaries, Noncontrolling Interest Income (Loss) From Continuing Operations Before Income Taxes And Undistributed Income Of Subsidiaries, Noncontrolling Interest Nonrecurring measurement basis Fair Value, Nonrecurring [Member] Sales Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Sales Changes in fair value during the period Servicing Asset at Fair Value, Other Changes in Fair Value Goodwill and Intangible Assets Disclosure [Abstract] Goodwill and Intangible Assets Disclosure [Abstract] Redemption of preferred stock Payments for Repurchase of Redeemable Preferred Stock Risk participation agreements Loan Participations and Assignments [Member] Common stock, issued (in shares) Common Stock, Shares, Issued Required Minimum Capital Banking Regulation, Total Risk-Based Capital, Capital Adequacy, Minimum Amortization of actuarial loss Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss), Reclassification Adjustment from AOCI, before Tax Entity [Domain] Entity [Domain] Tax-exempt interest Effective Income Tax Rate Reconciliation, Tax Exempt Income, Percent Other serviced loans Servicing Asset Total Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss Year three Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year, Writeoff Other tax credits Effective Income Tax Rate Reconciliation, Tax Credit, Other, Amount Derivative liabilities Derivative Liability Other banking fees Other Banking Fees [Member] Other Banking Fees [Member] Long-term Purchase Commitment, Category of Item Purchased [Domain] Long-Term Purchase Commitment, Category of Item Purchased [Domain] Insider Trading Policies and Procedures Adopted Insider Trading Policies and Procedures Adopted [Flag] Accumulated depreciation and amortization Accumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment Commitments to extend credit Residential loan commitments Commitments to Extend Credit [Member] Total fair value of debt securities, Maturity of 1 Year or Less Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Maturity Within One Year, Fair Value Fair value of available for sale and held-to-maturity debt securities maturing in the next rolling twelve months following the latest balance sheet. For interim and annual periods when interim periods are reported on a rolling approach, from latest balance sheet date. Financial liabilities: Financial Liabilities Fair Value Disclosure [Abstract] Common stock, authorized (in shares) Common Stock, Shares Authorized Acquisitions, net of cash acquired Payments to Acquire Businesses, Net of Cash Acquired Interest Rate Reduction, Term Extension and Payment Delay Interest Rate Reduction, Term Extension and Payment Delay [Member] Interest Rate Reduction, Term Extension and Payment Delay Allowance for credit loss decrease Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Period Increase (Decrease) Renewable Energy Wind Investments Renewable Energy Wind Investments [Member] Renewable Energy Wind Investments Total recognized in net periodic benefit cost (income) and OCI Net Periodic Benefit Cost and Other Comprehensive Income Amount before tax, after reclassification adjustments, of (increase) decrease in net periodic benefit cost and other comprehensive (income) loss related to pension and other postretirement defined benefit plans. Other comprehensive income (loss): Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent [Abstract] Settlements Defined Benefit Plan, Plan Assets, Payment for Settlement Long-term Debt, Type [Axis] Long-Term Debt, Type [Axis] US Treasury (UST) Interest Rate US Treasury (UST) Interest Rate [Member] Depository shares issued (in shares) Preferred Stock, Depository Shares Issued Preferred Stock, Depository Shares Issued Entity Voluntary Filers Entity Voluntary Filers Amortization of actuarial loss Defined Benefit Plan, Amortization of Gain (Loss) Hedging Designation [Domain] Hedging Designation [Domain] Deferred income tax expense (benefit) Total Deferred Income Tax Expense (Benefit) Amount of pre-tax net losses reclassified from AOCI Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, before Tax PREMISES, EQUIPMENT AND SOFTWARE Property, Plant and Equipment Disclosure [Text Block] Capital Leases of Lessee [Abstract] Capital Leases of Lessee [Abstract] Settlement Defined Benefit Plan, Net Periodic Benefit Cost (Credit), Gain (Loss) Due to Settlement Marketing Rights [Abstract] Marketing Rights [Abstract] Marketing Rights [Abstract] Allocated income (loss) on investments Noninterest Income, Allocated Income (Loss) On Investments [Member] Noninterest Income, Allocated Income (Loss) On Investments Interest Income, Investment Securities Interest And Dividend Income, Securities [Member] Interest And Dividend Income, Securities [Member] 2028 and thereafter Time Deposit Maturities, after Year Five Interest income on direct financing and sales-type leases Direct Financing Lease, Interest Income Total other comprehensive income (loss), net of income taxes Other comprehensive income (loss) Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent Schedule of the major components of deposits Deposit Liabilities, Type [Table Text Block] Stock options granted (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Grants in Period, Gross 12 Months or Longer Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer Net increase (decrease) in other liabilities Net increase (decrease) in other liabilities Increase (Decrease) in Other Operating Liabilities Net unrealized derivative instrument gains (losses) arising during the periods, tax Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification, Tax Long-term borrowed funds Total Long-term borrowed funds, carrying value Long-Term Debt Pension Adjustments Prior Service Cost Pension Adjustments Prior Service Cost [Member] Fair value of plan assets as of January 1 Fair value of plan assets as of December 31 Defined Benefit Plan, Plan Assets, Amount 2028 and thereafter Long-Term Debt, Maturity, after Year Five Loans and leases Total Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss Operating Lease, Liability, Statement of Financial Position [Extensible List] Operating Lease, Liability, Statement of Financial Position [Extensible Enumeration] Fair Value, by Balance Sheet Grouping [Table] Fair Value, by Balance Sheet Grouping [Table] Option adjusted spread Measurement Input, Option Adjusted Spread [Member] Measurement Input, Option Adjusted Spread [Member] Pension Benefits Adjustments, Footnote Pension benefits Adjustments, Footnote [Text Block] Card fees Card Fees [Member] Card Fees [Member] Total Shareholder Return Vs Peer Group Total Shareholder Return Vs Peer Group [Text Block] Credit Score, FICO [Domain] Credit Score, FICO [Domain] LOANS AND LEASES Loans, Notes, Trade and Other Receivables, Excluding Allowance for Credit Losses [Text Block] Document Annual Report Document Annual Report 3.750% senior unsecured notes, due February 2026 3.750% Senior Unsecured Notes, Due 2026 [Member] 3.750% Senior Unsecured Notes, Due 2026 [Member] Federal Home Loan Mortgage Corporation (FHLMC) Federal Home Loan Mortgage Corporation (FHLMC) [Member] 2025 Capitalized Computer Software, Amortization Expense, Year One The amount of capitalized computer software amortization expense expected to be recognized during the succeeding fiscal year. Weighted-Average Payment Deferral Financing Receivable, Modified, Weighted Average Payment Deferral From Modification Financing Receivable, Modified, Weighted Average Payment Deferral From Modification Schedule of estimated future amortization expense for capitalized software assets Schedule of Capitalized Computer Software, Future Amortization Expense [Table Text Block] Schedule of Capitalized Computer Software, Future Amortization Expense [Table Text Block] Vested and Distributed (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period Common stock: Common Stock [Abstract] Common Stock [Abstract] Long-term borrowed funds Interest Expense, Long-Term Debt Condensed balance sheets Condensed Balance Sheet [Table Text Block] Defined Benefit Plan, Net Periodic Benefit Cost (Credit), Interest Cost, Statement of Income or Comprehensive Income [Extensible Enumeration] Defined Benefit Plan, Net Periodic Benefit Cost (Credit), Interest Cost, Statement of Income or Comprehensive Income [Extensible Enumeration] Amortization of intangible assets Amortization of Intangible Assets LIABILITIES: Liabilities [Abstract] Derivative Liabilities Derivative Liability, Including Not Subject to Master Netting Arrangement, after Offset and Deduction [Abstract] Estimated residual value of leased equipment (non-guaranteed) Direct Financing Lease, Unguaranteed Residual Asset Less: Preferred stock dividends Preferred Stock Dividends, Income Statement Impact Fair Value Measurements Fair Value Measurement, Policy [Policy Text Block] ACQUISITIONS Business Combination Disclosure [Text Block] Current Fiscal Year End Date Current Fiscal Year End Date Less: Interest Lessee, Operating Lease, Liability, Undiscounted Excess Amount Fair Value, Debt securities held to maturity, Maturity After 10 Years Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after 10 Years PEO Name PEO Name Time Total Time Deposits Award Type [Domain] Award Type [Domain] Banking Regulation, Mortgage Banking, Capital Requirement [Table] Banking Regulation, Mortgage Banking, Capital Requirement [Table] Loan Restructuring Modification [Domain] Loan Restructuring Modification [Domain] Cash acquired Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Cash and Equivalents Share-based compensation plans (in shares) Shares Issued, Shares, Share-Based Payment Arrangement, after Forfeiture 4.575% fixed/floating-rate senior unsecured notes, due August 2028 Senior Unsecured Notes, 4.575% Fixed/Floating-Rate, Due August 2028 [Member] Senior Unsecured Notes, 4.575% Fixed/Floating-Rate, Due August 2028 Compensation Actually Paid vs. Company Selected Measure Compensation Actually Paid vs. Company Selected Measure [Text Block] Non-PEO NEO Non-PEO NEO [Member] Amortizable Lives Finite-Lived Intangible Asset, Useful Life Other comprehensive income (loss) before reclassifications OCI, before Reclassifications, Net of Tax, Attributable to Parent Additional Paid-in Capital Additional Paid-in Capital [Member] Hedging Relationship [Axis] Hedging Relationship [Axis] Equipment and software Equipment Expense Schedule of loans and leases Schedule of Accounts, Notes, Loans and Financing Receivable [Table Text Block] Required Minimum Capital Banking Regulation, Tier 1 Leverage Capital, Capital Adequacy, Minimum EMPLOYEE BENEFITS Retirement Benefits [Text Block] Class of Stock [Line Items] Class of Stock [Line Items] Short-term Debt [Line Items] Short-Term Debt [Line Items] Year five Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year, Writeoff Amortized cost basis Financing Receivable, Excluding Accrued Interest, Modified in Period, Amount Class of Stock [Axis] Class of Stock [Axis] Finite-Lived Intangible Assets by Major Class [Axis] Finite-Lived Intangible Assets by Major Class [Axis] Accumulated Amortization Finite-Lived Intangible Assets, Accumulated Amortization Total amortized cost of debt securities, Maturity of 5-10 Years Available-For-Sale Securities And Held-To-Maturity Securities, Debt Maturities, After Five Through Ten Years, Amortized Cost Amount of investment in available for sale and held-to-maturity debt securities maturing in the fifth through tenth fiscal year following the latest fiscal year. Name Measure Name Entity Interactive Data Current Entity Interactive Data Current Capital markets fees Capital Markets Fees [Member] Capital Markets Fees [Member] Total leases Direct Financing Lease, Net Investment in Lease, Excluding Accrued Interest, before Allowance for Credit Loss Proceeds from sales of debt securities available for sale Proceeds from Sale of Debt Securities, Available-for-Sale Business operating segments Number of Operating Segments Increase (decrease) resulting from: Effective Income Tax Rate Reconciliation, Nondeductible Expense, Percent [Abstract] Income taxes paid Income Taxes Paid Defined benefit plans: Other Comprehensive (Income) Loss, Defined Benefit Plan, after Tax and Reclassification Adjustment, Attributable to Parent [Abstract] Assets and liabilities measured on recurring basis Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis [Table Text Block] Disaggregation of Revenue [Table] Disaggregation of Revenue [Table] Schedule of significant accounting policies locations Schedule Of Significant Accounting Policies Locations [Table Text Block] Schedule Of Significant Accounting Policies Locations Unfunded lending commitments [Roll Forward] Off-Balance-Sheet, Credit Loss, Liability [Roll Forward] Summary of share-based plans activity Share-Based Payment Arrangement, Activity [Table Text Block] Deferred tax assets, net of valuation allowance Deferred Tax Assets, Net of Valuation Allowance Investments Measured at Net Asset Value Fair Value Measured at Net Asset Value Per Share [Member] Tax credits recognized Income Tax Expense, Tax Credit [Member] Income Tax Expense, Tax Credit Schedule of Available-for-sale and Held-to-maturity Securities [Table] Schedule of Available-for-sale and Held-to-maturity Securities [Table] Schedule of Available-for-sale and Held-to-maturity Securities [Table] Service charges and fees Service Charges and Fees Amount of revenue from servicing real estate mortgages, credit cards, and other financial assets held by others. Preferred stock redemption Stock Redeemed or Called During Period, Value Defined Benefit Plans Accumulated Defined Benefit Plans Adjustment Attributable to Parent [Member] Securities gains, net Debt Securities, Realized Gain (Loss) Interest rate Debt Instrument, Interest Rate, Stated Percentage Lease term Lessor, Operating Lease, Term of Contract Other Segment Reporting, Reconciling Item, Corporate Nonsegment [Member] Commercial and Industrial Commercial and Industrial [Member] Commercial and Industrial Retail and Commercial Consumer And Commercial Portfolio Segment [Member] Consumer And Commercial Portfolio Segment [Member] Supplemental disclosures: Supplemental Cash Flow Information [Abstract] Total noninterest income Noninterest income Noninterest Income Series C Series C Preferred Stock [Member] Decrease for tax positions related to settlements with taxing authorities Unrecognized Tax Benefits, Decrease Resulting from Settlements with Taxing

Authorities Low Income Housing Tax Credit Partnerships Low Income Housing Tax Credit Partnerships [Member] Low Income Housing Tax Credit Partnerships Schedule of effect of derivative Instruments on net income Derivative Instruments, Gain (Loss) [Table Text Block] State and local State and Local Income Tax Expense (Benefit), Continuing Operations Loans and leases, nonaccrual Financing Receivable, Excluding Accrued Interest, Nonaccrual Allowance on PCD unfunded lending commitments at acquisition Off-Balance-Sheet, Credit Loss, Liability, Purchased With Credit Deterioration At Acquisition Date Off-Balance-Sheet, Credit Loss, Liability, Purchased With Credit Deterioration At Acquisition Date Preferred stock, dividend rate Preferred Stock, Dividend Rate, Percentage Total fair value of debt securities, Maturity of 1-5 Years Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, After One Through Five Years, Fair value of available for sale and held-to-maturity debt securities maturing in the second through fifth rolling twelve months following the latest balance sheet. For interim and annual periods when interim periods are reported on a rolling approach, from latest balance sheet date. Auditor Firm ID Auditor Firm ID Total income tax expense and effective tax rate Effective Income Tax Rate Reconciliation, Percent Weighted-average constant prepayment rate Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value, Prepayment Speed Schedule of loans that may increase credit exposure Financing Receivable Credit Quality Indicators [Table Text Block] Other/non-agency Mortgage-Backed Securities, Issued by Private Enterprises [Member] Total deposits Deposits, carrying value Deposits 2028 Sales-Type and Direct Financing Leases, Payment to be Received, Year Four Variable Rate [Domain] Variable Rate [Domain] Decline in fair value from 20% adverse change Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's Interests In Transferred Financial Assets, Impact Of .20 Percent Averse Change In Prepayment Speed Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's Interests In Transferred Financial Assets, Impact Of .20 Percent Averse Change In Prepayment Speed TOTAL LIABILITIES AND STOCKHOLDERSâ€™ EQUITY Liabilities and Equity Carrying amount of hedged assets(2) Hedged Asset, Fair Value Hedge Rule 10b5-1 Arrangement Terminated Rule 10b5-1 Arrangement Terminated [Flag] Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Axis] Fair Value, Debt securities available for sale, Maturity of 5-10 Years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after 5 through 10 Years, Fair Value Securities Marketable Securities, Policy [Policy Text Block] Hedging Designation [Axis] Hedging Designation [Axis] Number of branches acquired Business Acquisition, Number Of Branches Business Acquisition, Number Of Branches Aggregate Fair Value Less Aggregate Unpaid Principal Fair Value, Option, Aggregate Differences, Loans and Long-Term Receivables Commercial real estate Commercial Real Estate [Member] DERIVATIVES Derivative Instruments and Hedging Activities Disclosure [Text Block] 6.645% fixed/floating-rate senior unsecured notes, due April 2035 6.645% Fixed/Floating-Rate Senior Unsecured Notes, Due April 2035 [Member] 6.645% Fixed/Floating-Rate Senior Unsecured Notes, Due April 2035 Finite-Lived Intangible Assets, Major Class Name [Domain] Finite-Lived Intangible Assets, Major Class Name [Domain] FDIC special assessment Federal Deposit Insurance Corporation Premium Expense, Special Assessment Federal Deposit Insurance Corporation Premium Expense, Special Assessment Fair Value, Debt securities held to maturity, Maturity of 5-10 Years Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after 5 through 10 Years Schedule of maturities of long-term borrowed funds Schedule of Maturities of Long-Term Debt [Table Text Block] Right-of-use assets in exchange for new operating lease liabilities Right-of-Use Asset Obtained in Exchange for Operating Lease Liability Initial direct costs Direct Financing Lease, Initial Indirect Costs Costs that are essential to acquiring the lease and would not otherwise have been incurred without the lease agreement, including evaluating the lessee's credit condition, guarantees, and collateral and costs incurred negotiating, processing, and closing the lease agreement. Underlying Security Market Price Change Underlying Security Market Price Change, Percent Expected return on plan assets Defined Benefit Plan, Expected Return (Loss) on Plan Assets Tax Credit Carryforward, Name [Domain] Tax Credit Carryforward, Name [Domain] Measurement Input Type [Axis] Measurement Input Type [Axis] Individual: Individual [Axis] General Business Tax Credit Carryforward General Business Tax Credit Carryforward [Member] Accumulated Other Comprehensive Income (Loss) Total AOCI AOCI Attributable to Parent [Member] Debt securities at fair value Debt Securities, Available-for-Sale and Held-to-Maturity, Fair Value Mortgage Servicing Rights Mortgage Servicing Rights [Member] Mortgage Servicing Rights [Member] Product and Service [Axis] Product and Service [Axis] Collateral Dependent Collateral Dependent [Member] Collateral Dependent [Member] Property, Plant and Equipment [Line Items] Property, Plant and Equipment [Line Items] Statement [Line Items] Statement [Line Items] Measurement Input Type [Domain] Measurement Input Type [Domain] Replacement equity awards Noncash Or Part Noncash Acquisition, Share-Based Payment Arrangement, Awards Issued Noncash Or Part Noncash Acquisition, Share-Based Payment Arrangement, Awards Issued Noncash Or Part Noncash Acquisition, Share-Based Payment Arrangement, Awards Issued OPERATING EXPENSE: Operating Expenses [Abstract] Amortized Cost: Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Amortized Cost Basis [Abstract] Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Amortized Cost Basis [Abstract] Summary of the carrying value of premises and equipment Property, Plant and Equipment [Table Text Block] Compensation Actually Paid vs. Total Shareholder Return Compensation Actually Paid vs. Total Shareholder Return [Text Block] Sublease income Sublease Income Closed Portfolios Closed Portfolios [Member] Closed Portfolios Derivatives Derivatives, Policy [Policy Text Block] Short-term investments Short-Term Investments, Fair Value Short-Term Investments, Fair Value Allowance for Credit Losses and Nonaccrual and Past Due Assets Credit Loss, Financial Instrument [Policy Text Block] Unamortized deferred issuance costs and or discounts Debt Instrument, Unamortized Discount (Premium) and Debt Issuance Costs, Net Assets measured at fair value on recurring basis Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table Text Block] Loans held for sale at fair value Loan, Held-for-Sale, Fair Value Disclosure Condensed Cash Flow Statement [Table] Condensed Cash Flow Statement [Table] Minimum Minimum [Member] Actual Banking Regulation, Common Equity Tier 1 Risk-Based Capital, Actual Adoption Date Trading Arrangement Adoption Date Dividends Dividend From NonBank Subsidiaries Dividend from non bank subsidiaries Financing Receivable, Troubled Debt Restructuring [Line Items] Financing Receivable, Modified [Line Items] Total comprehensive income tax expense (benefit) Income Tax Expense (Benefit), Intraproduct Tax Allocation Variable Interest Entity [Line Items] Variable Interest Entity [Line Items] Amount of Principal Forgiven Financing Receivable, Excluding Accrued Interest, Modified, Increase (Decrease) from Modification Segments [Axis] Segments [Axis] Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member] Tax Period [Axis] Tax Period [Axis] U.S. Federal income tax rate Effective Income Tax Rate Reconciliation, at Federal Statutory Income Tax Rate, Percent Derivative Instrument [Axis] Derivative Instrument [Axis] Exercise Price Award Exercise Price Schedule of deferred tax assets and liabilities Schedule of Deferred Tax Assets and Liabilities [Table Text Block] 5.718% fixed/floating-rate senior unsecured notes, due July 2032 5.718% Fixed/Floating-Rate Senior Unsecured Notes, Due July 2032 [Member] 5.718% Fixed/Floating-Rate Senior Unsecured Notes, Due July 2032 Arrangement Duration Trading Arrangement Duration Net (increase) decrease in interest-bearing deposits in banks Proceeds from (Payments for) in Interest-Bearing Deposits in Banks Schedule of cash flow hedges included in accumulated other comprehensive income (loss) Schedule of Cash Flow Hedges Included in Accumulated Other Comprehensive Income (Loss) [Table Text Block] Actual Banking Regulation, Tier 1 Risk-Based Capital Ratio, Actual Federal and state net operating and capital loss carryforwards Operating Loss Carryforwards Unfunded commitments related to TDRs Financing Receivable, Modified, Commitment to Lend Total recognized in OCI Other Comprehensive (Income) Loss, Defined Benefit Plan, after Reclassification Adjustment, before Tax GOODWILL AND INTANGIBLE ASSETS Goodwill and Intangible Assets Disclosure [Text Block] Variable Interest Entity [Table] Variable Interest Entity [Table] Amortized cost basis of modified loans that are in subsequent default Financing Receivable, Modified, Subsequent Default 3.250% fixed-rate senior unsecured notes, due April 2030 3.250% Senior Unsecured Notes, Due April 2030 [Member] 3.250% Senior Unsecured Notes, Due April 2030 [Member] STOCKHOLDERSâ€™ EQUITY: Equity, Attributable to Parent [Abstract] CBNA and Other Subsidiaries CBNA and Other Subsidiaries Subsidiaries [Member] Less than 12 Months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months Required Minimum Capital Banking Regulation, Tier 1 Risk-Based Capital Ratio, Capital Adequacy, Minimum Federal and state net operating and capital loss carryforwards Deferred Tax Asset, Operating And Capital Loss Carryforwards Deferred Tax Asset, Operating And Capital Loss Carryforwards NONINTEREST INCOME: Noninterest Income [Abstract] Term Extension Term Extension Extended Maturity [Member] Material Terms of Trading Arrangement Material Terms of Trading Arrangement [Text Block] 2028 Finite-Lived Intangible Asset, Expected Amortization, Year Four All Individuals All Individuals [Member] Interest Rate Reduction and Term Extension Extended Maturity and Interest Rate Reduction [Member] Term Extension and Payment Delay Extended Maturity And Payment Deferral [Member] Extended Maturity And Payment Deferral SIGNIFICANT ACCOUNTING POLICIES Basis of Presentation and Significant Accounting Policies [Text Block] Direct expenses Noninterest Expense, Direct Expenses, Adjusted Noninterest Expense, Direct Expenses, Adjusted Transfer of securities from AFS to HTM Transfer Of Securities From Available For Sale To Held To Maturity Transfer Of Securities From Available For Sale To Held To Maturity Gross Unrealized Losses Debt Securities, Held-to-Maturity, Accumulated Unrecognized Loss Variable Rate [Axis] Variable Rate [Axis] Income Tax Disclosure [Abstract] Income Tax Disclosure [Abstract] Financial Instruments Owned and Pledged as Collateral [Table] Financial Instruments Owned and Pledged as Collateral [Table] Net loans and leases Net loans and leases Lending to special purpose entities included in loans and leases Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss Statement of Stockholders' Equity [Abstract] Statement of Stockholders' Equity [Abstract] Mortgage Banking Mortgage Banking Activity [Policy Text Block] Dividends declared per share of preferred stock (in usd per share) Preferred Stock, Dividends Per Share, Declared Receivables [Abstract] Receivables [Abstract] 2029 Sales-Type and Direct Financing Leases, Payment to be Received, Year Five Schedule of fair value assumptions used to estimate the value of Mortgage Servicing Rights Schedule of Sensitivity Analysis of Fair Value, Transferor's Interests in Transferred Financial Assets [Table Text Block] Reclassification of net debt securities gains to net income, tax Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Tax Dividends declared - preferred stock Dividends, Preferred Stock, Cash No FICO available FICO Score, No FICO Available [Member] FICO Score, No FICO Available [Member] Gross Unrealized Gains Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Gain, before Tax Financing receivable, modified, subsequent default Financing Receivable, Modified, Subsequent Default [Table Text Block] Schedule of amounts recognized in other comprehensive income (loss) Schedule of Amounts Recognized in Other Comprehensive Income (Loss) [Table Text Block] Share-based compensation not yet recognized Share-Based Payment Arrangement, Nonvested Award, Excluding Option, Cost Not yet Recognized, Amount HSBC Bank And Investors Acquisitions HSBC Bank And Investors Acquisitions [Member] HSBC Bank And Investors Acquisitions Stock consideration (in dollars per each share) Business Combination, Consideration Transferred, Equity Interests Issued And Issuable Per Each Share Business Combination, Consideration Transferred, Equity Interests Issued And Issuable Per Each Share MORTGAGE BANKING AND OTHER SERVICED LOANS Mortgage Servicing Rights [Text Block] The entire disclosure for an entityâ€™s mortgage banking operations. Defined Benefit Plan, Change in Fair Value of Plan Assets [Roll Forward] Defined Benefit Plan, Change in Fair Value of Plan Assets [Roll Forward] Defined Benefit Plan, Change in Fair Value of Plan Assets [Roll Forward] Business Combination, Asset Acquisition, and Joint Venture Formation [Abstract] Other Commitments [Domain] Other Commitments [Domain] Financial assets: Assets, Fair Value Disclosure [Abstract] Related Party [Domain] Related and Nonrelated Parties [Domain] Amortized Cost, Debt securities held to maturity, Maturity of 5-10 Years Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year 5 through 10 Greater than 800 FICO Score, Greater Than 800 [Member] FICO Score, Greater Than 800 [Member] Financing Receivable, Troubled Debt Restructuring [Table] Financing Receivable, Modified [Table] Financing Receivable, Modified, Subsequent Default [Line Items] Financing Receivable, Modified, Subsequent Default [Line Items] Long-term Purchase Commitment [Line Items] Long-Term Purchase Commitment [Line Items] Contractual Maturities, Time Deposits, \$100,000 or More [Abstract] Time Deposits, \$100,000 or More [Abstract] Loans and leases, nonaccrual with no related ACL Financing Receivable, Excluding Accrued Interest, Nonaccrual, No Allowance Liability Class [Axis] Liability Class [Axis] Taxable interest income from investment securities Interest Income, Securities, Operating, Taxable Redemption period Preferred Stock, Redemption Notice Period Period which shares may be redeemed following a regulatory capital treatment event, in â€œPhNynMndTnHnMnSâ€ format, for example, â€œPOY0M90Dâ€ represents the reported fact of 90 days. Deferred Income Deferred Tax Liabilities, Tax Deferred Income 4.350% fixed-rate reset subordinated debt, due February 2031 4.350% Fixed Rate Subordinated Debt, Due February 2031 [Member] 4.350% Fixed Rate Subordinated Debt, Due February 2031 Net benefit (expense) included in income tax expense Income Tax Expense, Net Benefit [Member] Income Tax Expense, Net Benefit Decline in fair value from 20% adverse change Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's Interests In Transferred Financial Assets, Impact Of .20 Percent Adverse Change In Option Adjusted Spread Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's Interests In Transferred Financial Assets, Impact Of .20 Percent Adverse Change In Option Adjusted Spread Interest Expense [Member] Valuation Approach and Technique [Axis] Valuation Approach and Technique [Axis] Net (increase) decrease in other assets Net (increase) decrease in other assets Increase (Decrease) in Other Operating Assets Cumulative Effect, Period of Adoption [Domain] Cumulative Effect, Period of Adoption [Domain] Non-cash items: Other Noncash Investing and Financing Items [Abstract] U.S. federal Deferred Federal Income Tax Expense (Benefit) Actual Banking Regulation, Common Equity Tier 1 Risk-Based Capital Ratio, Actual Cash and Cash Equivalents Cash and Cash Equivalents, Policy [Policy Text Block] Tier 1 Capital to Risk-Weighted Assets (Ratio) Banking Regulation, Risk-Based Information [Abstract] COMMITMENTS AND CONTINGENCIES Commitments and Contingencies Disclosure [Text Block] Measure: Measure [Axis] Legacy tax matters Effective Income Tax Rate Reconciliation, Legacy Tax Matters, Percent Effective Income Tax Rate Reconciliation, Legacy Tax Matters, Percent Gross increase for tax positions related to current year Unrecognized Tax Benefits, Increase Resulting from Current Period Tax Positions Asset Class [Domain] Asset Class [Domain] Fair Value, Debt securities held to maturity, Maturity of 1-5 Years Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after One through Five Years Preferred stock, authorized (in shares) Preferred Stock, Shares Authorized Defined Benefit Plan, Net Periodic Benefit (Cost) Credit, Expected Return (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Defined Benefit Plan, Net Periodic Benefit (Cost) Credit, Expected Return (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Principal balance Unsecured Debt December 31, 2025 Defined Benefit Plan, Expected Future Benefit Payment, Year One Capitalized software, gross Capitalized Computer Software, Gross Entity Emerging Growth Company Entity Emerging Growth Company Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration] Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration] Furniture, fixtures and equipment Furniture, Fixtures, and Equipment [Member] Furniture, Fixtures, and Equipment [Member] 2027 Capitalized Computer Software, Amortization Expense, Year Three The amount of capitalized computer software amortization expense expected to be recognized during year three of the succeeding fiscal years. 2029 Long-Term Debt, Maturity, Year Five Lessee, Lease, Description [Table] Lessee, Lease, Description [Table] Non-GAAP Measure Description Non-GAAP Measure Description [Text Block] Provision (benefit) for credit losses Provision for credit losses Provision (benefit) for credit losses Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) And Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal) Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) And Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal) Other investment securities, at cost, carrying value Total Other Investment Securities At Cost, Amortized Cost Basis Total Other Investment Securities At Cost, Amortized Cost Basis Equity Component [Domain] Equity Component [Domain] Preferred stock, par value (in dollars per share) Preferred Stock, Par or Stated Value Per Share Pension asset (obligation) Defined Benefit Plan, Amounts for Asset (Liability) Recognized in Statement of Financial Position MSR loans Securities Sold under Agreements to Repurchase Net interest income after provision (benefit) for credit losses Interest Income (Expense), after Provision for Loan Loss Total interest income Interest and Dividend Income, Operating Additional 402(v) Disclosure Additional 402(v) Disclosure [Text Block] Entity Shell Company Entity Shell Company Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code December 31, 2028 Defined Benefit Plan, Expected Future Benefit Payment, Year Four Schedule of dividends Dividends Declared [Table Text Block] Proceeds from maturities and paydowns of debt securities held to maturity Proceeds from Maturities, Prepayments and Calls of Held-to-Maturity Securities Financing Receivables, 30 to 59 Days Past Due Financial Asset, 30 to 59 Days Past Due [Member] Statement [Table] Statement [Table] 4.300% fixed-rate reset subordinated debt, due February 2031 4.300% Fixed Rate Subordinated Debt, Due February 2031 [Member] 4.300% Fixed Rate Subordinated Debt, Due February 2031 Measurement Frequency [Domain] Measurement Frequency [Domain] Counterparty Name [Axis] Counterparty Name [Axis] 4.119% fixed/floating-rate senior unsecured notes, due May 2025(1) Senior Unsecured Notes, 4.119% Fixed/Floating-Rate, Due May 2025 [Member] Senior Unsecured Notes, 4.119% Fixed/Floating-Rate, Due May 2025 Time Deposits, Fiscal Year Maturity [Abstract] Time Deposits, Fiscal Year Maturity [Abstract] Schedule of variable interest entities Schedule of Variable Interest Entities [Table Text Block] Consolidation Items [Domain] Consolidation Items [Domain] Finite-Lived Intangible Assets, Amortization Expense, Maturity Schedule [Abstract] Finite-Lived Intangible Assets, Amortization Expense, Maturity Schedule [Abstract] Year one Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year, Writeoff Settlements Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Settlements Total net derivatives presented in the Consolidated Balance Sheets Derivative Asset, Subject to Master Netting Arrangement, after Offset Financing Receivable, Past Due [Line Items] Financing Receivable, Past Due [Line Items] FHA, VA And USDA Loans FHA, VA And USDA Loans [Member] FHA, VA And USDA Loans

Interest paid Interest Paid, Excluding Capitalized Interest, Operating Activities Level 1 Fair Value, Inputs, Level 1 [Member] Year two Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year Statement of Cash Flows [Abstract] Statement of Cash Flows [Abstract] Senior Unsecured Notes Senior Notes [Member] Interest-bearing deposits in banks Interest Income, Deposits with Financial Institutions Derivative contracts used to hedge residential MSRs Interest Rate Contract, Mortgage Servicing Rights [Member] Interest Rate Contract, Mortgage Servicing Rights [Member] Total average assets Assets, Average Outstanding Internal Model Valuation Technique, Internal Model [Member] Valuation Technique, Internal Model [Member] Tax Period [Domain] Tax Period [Domain] Interest on unrecognized tax benefits accrued (released) during period Unrecognized Tax Benefits, Interest on Income Taxes Expense 2027 Long-Term Debt, Maturity, Year Three Total as a % of Loan Class Financing Receivable, Excluding Accrued Interest, Modified in Period, to Total Financing Receivables, Percentage Assets Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Schedule of Long-term Debt Instruments [Table] Schedule of Long-Term Debt Instruments [Table] Actual Banking Regulation, Tier 1 Risk-Based Capital, Actual Employer contributions Defined Benefit Plan, Plan Assets, Contributions by Employer Net loss (pre-tax) on derivatives expected to be reclassified in next 12 months Interest Rate Cash Flow Hedge Gain (Loss) to be Reclassified During Next 12 Months, Net 2025 Time Deposit Maturities, Year One Accumulated Other Comprehensive Income (Loss) [Table] Accumulated Other Comprehensive Income (Loss) [Table] Other Commitments [Axis] Other Commitments [Axis] Entity Well-known Seasoned Issuer Entity Well-known Seasoned Issuer Other Other Intangible Assets [Member] Letter of credit and loan fees Letter of Credit and Loan Fees Letter of Credit and Loan Fees INCOME TAXES Income Tax Disclosure [Text Block] 2028 Lessee, Operating Lease, Liability, to be Paid, Year Four Numerator (basic and diluted): Net Income (Loss) Net Income (Loss) Attributable to Parent [Abstract] Non-deductible FDIC insurance premiums Effective Income Tax Rate Reconciliation, Nondeductible Expense, Amount Omnibus Incentive Plan And Directors Plan Omnibus Incentive Plan And Directors Plan [Member] Omnibus Incentive Plan And Directors Plan [Member] Amortized Cost, Debt securities held to maturity, Maturity Plan After 10 Years Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year 10 Increase (decrease) resulting from: Effective Income Tax Rate Reconciliation, Nondeductible Expense, Amount [Abstract] Discounted Cash Flow Valuation Technique, Discounted Cash Flow [Member] Organization, Consolidation and Presentation of Financial Statements [Abstract] Organization, Consolidation and Presentation of Financial Statements [Abstract] Weighted average discount rate Operating Lease, Weighted Average Discount Rate, Percent Net increase (decrease) in short-term borrowed funds Proceeds from (Repayments of) Short-Term Debt Bank-owned life insurance Bank Owned Life Insurance Income Net change due to financing activities Net Cash Provided by (Used in) Financing Activities DH Capital, LLC DH Capital, LLC [Member] DH Capital, LLC Credit Facility [Axis] Credit Facility [Axis] Long-term borrowed funds, fair value Long-Term Debt, Fair Value Loss Contingency Nature [Axis] Loss Contingency Nature [Axis] Pledging Purpose [Domain] Pledging Purpose [Domain] Entity Registrant Name Entity Registrant Name Shares issued (in dollars per share) Preferred Stock, Liquidation Preference Per Depository Share Preferred Stock, Liquidation Preference Per Depository Share Cash consideration Payments to Acquire Businesses, Gross Interest Income, Loans Held for Sale Interest And Fee Income, Loans [Member] Interest And Fee Income, Loans [Member] Adjustment to Non-PEO NEO Compensation Footnote Adjustment to Non-PEO NEO Compensation Footnote [Text Block] Depreciation and amortization Depreciation, Depletion and Amortization MSR value Measurement Input, MSR Value [Member] Measurement Input, MSR Value [Member] Performance-based restricted stock units Restricted Stock Units, Performance-Based Vesting [Member] Restricted Stock Units, Performance-Based Vesting [Member] Settlement Other Comprehensive Income (Loss), Defined Benefit Plan, Settlement and Curtailment Gain (Loss), before Tax State and local Deferred State and Local Income Tax Expense (Benefit) Fair Value as of Grant Date Award Grant Date Fair Value Net increase (decrease) in deposits Increase (Decrease) in Deposits Level 2 Fair Value, Inputs, Level 2 [Member] Collateral-dependent loans Loans, Collateral Dependent, Impaired [Member] Loans, Collateral Dependent, Impaired [Member] Geographical [Domain] Geographical [Domain] Components of revenue from contracts with customers Disaggregation of Revenue [Table Text Block] Preferred stock issued Stock Issued During Period, Value, New Issues Amortized Cost, Debt securities available for sale, Maturity After 10 Years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after 10 Years, Amortized Cost Fair Value, Debt securities held to maturity, Total Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date Restatement Determination Date: Restatement Determination Date [Axis] Partnerships Deferred Tax Assets, Partnerships Deferred Tax Assets, Partnerships Title of 12(b) Security Title of 12(b) Security \$0.01 par value, 1,000,000,000 shares authorized; 650,068,324 shares issued and 440,543,381 shares outstanding at December 31, 2024 and 647,829,720 shares issued and 466,418,055 shares outstanding at December 31, 2023 Common Stock, Value, Issued Tier 1 Capital to Risk-Weighted Assets (Amount) Banking Regulation, Tier 1 Risk-Based Capital [Abstract] Document Financial Statement Error Correction Flag Document Financial Statement Error Correction [Flag] Expected contribution Defined Benefit Plan, Expected Future Employer Contributions, Next Fiscal Year Share-based Payment Arrangement [Abstract] Share-Based Payment Arrangement [Abstract] Allowance for Loan and Lease Losses [Roll Forward] Allowance for Loan and Lease Losses [Roll Forward] 680-739 FICO Score, 680 To 739 [Member] FICO Score, 680 To 739 [Member] Amortized Cost, Debt securities available for sale, Maturity of 1-5 Years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after One Through Five Years, Amortized Cost Renewable Energy Entities Renewable Energy Entities [Member] Renewable Energy Entities Issuance of common stock - business acquisition Stock Issued During Period, Value, Acquisitions Actual Banking Regulation, Tier 1 Leverage Capital Ratio, Actual Interest-bearing deposits in banks Interest-Bearing Deposits in Banks and Other Financial Institutions Issuance of common stock - business acquisition (in shares) Stock Issued During Period, Shares, Acquisitions Lessor operating lease assets Property, Plant, and Equipment, Lessor Asset under Operating Lease, after Accumulated Depreciation State and local income taxes (net of federal benefit) Effective Income Tax Rate Reconciliation, State and Local Income Taxes, Percent Interest Rate Reduction Contractual Interest Rate Reduction [Member] Other Deferred Tax Assets, Other Finite-Lived Intangible Assets [Line Items] Finite-Lived Intangible Assets [Line Items] Total Capital to Risk-Weighted Assets (Ratio) Capital Ratios [Abstract] Capital Ratios [Abstract] Land and land improvements Land and Land Improvements [Member] Fair Value by Liability Class [Domain] Fair Value by Liability Class [Domain] FINANCING ACTIVITIES FINANCING ACTIVITIES Net Cash Provided by (Used in) Financing Activities [Abstract] December 31, 2029 Defined Benefit Plan, Expected Future Benefit Payment, Year Five Schedule of other operating expense Schedule of Other Operating Cost and Expense, by Component [Table Text Block] \$25.00 par value,100,000,000 shares authorized; 2,150,000 and 2,050,000 shares issued and outstanding at December 31, 2024 and 2023, respectively Preferred stock, issued Preferred Stock, Value, Issued State and local income taxes (net of federal benefit) Effective Income Tax Rate Reconciliation, State and Local Income Taxes, Amount Derivatives hedging residential loan commitments and mortgage loans held for sale, at fair value Forward Contracts [Member] Total deferred tax liabilities Deferred Tax Liabilities, Gross Valuation Approach and Technique [Domain] Valuation Approach and Technique [Domain] Basic earnings (in dollars per share) Basic (in dollars per share) Earnings Per Share, Basic Deposits: Deposits, Interest-Bearing and Noninterest-Bearing, Alternative [Abstract] Pledged against repurchase agreements Securities Sold under Agreements to Repurchase [Member] Operating cash flows from operating leases Operating Lease, Payments Award Timing MNPI Disclosure Award Timing MNPI Disclosure [Text Block] Commitment amount Contractual Obligation 6.064% fixed/floating-rate senior unsecured notes, due October 2025(2) Senior Unsecured Notes, 6.064% Fixed/Floating-Rate, Due October 2025 [Member] Senior Unsecured Notes, 6.064% Fixed/Floating-Rate, Due October 2025 2028 Time Deposit Maturities, Year Four Aggregate Pension Adjustments Service Cost Aggregate Pension Adjustments Service Cost [Member] Goodwill [Table] Goodwill [Table] Premises and Equipment Property, Plant and Equipment, Policy [Policy Text Block] Amortization of intangibles Deferred Tax Liabilities, Intangible Assets Short-term borrowed funds Interest Expense, Short-Term Borrowings 2025 Finite-Lived Intangible Asset, Expected Amortization, Year One Awards granted (in shares) Granted (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period U.S. Treasury and other US Treasury and Government [Member] Decline in fair value from 10% adverse change Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's Interests In Transferred Financial Assets, Impact of 0.10 Percent Adverse Change Option Adjusted Spread Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's Interests In Transferred Financial Assets, Impact of 0.10 Percent Adverse Change Option Adjusted Spread Actuarial gain (loss) arising during the period, net of income taxes of \$7, \$15 and (\$15), respectively Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss) Arising During Period, after Tax Debt securities held-to-maturity, fair value Fair Value Debt Securities, Held-to-Maturity, Fair Value Less: Gross amounts offset in the Consolidated Balance Sheets Derivative Liability, Subject to Master Netting Arrangement, Asset Offset VARIABLE INTEREST ENTITIES Equity Method Investments and Joint Ventures Disclosure [Text Block] Risk Participation Agreements [Abstract] Risk Participation Agreements [Abstract] Risk Participation Agreements [Abstract] Customer interest rate contracts Interest Rate Contract, Customer [Member] Interest Rate Contract, Customer [Member] Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss [Line Items] Common stock issued Noncash or Part Noncash Acquisition, Noncash Financial or Equity Instrument Consideration, Shares Issued, Value Noncash or Part Noncash Acquisition, Noncash Financial or Equity Instrument Consideration, Shares Issued, Value Amortized Cost, Debt securities available for sale, Maturity of 5-10 Years Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after 5 through 10 Years, Amortized Cost Revenues Total revenue Revenues Customer commodity contracts Customer Commodity Contract [Member] Customer Commodity Contract SHARE-BASED COMPENSATION Share-Based Payment Arrangement [Text Block] 5.284% fixed/floating-rate senior unsecured notes, due January 2026 Senior Unsecured Notes, 5.284% Fixed/Floating-Rate, Due January 2026 [Member] Senior Unsecured Notes, 5.284% Fixed/Floating-Rate, Due January 2026 Dividends paid to preferred stockholders Dividends Paid Payments of Ordinary Dividends, Preferred Stock and Preference Stock Amortization Income Tax Expense, Amortization [Member] Income Tax Expense, Amortization Entity Address, City or Town Entity Address, City or Town Proceeds from issuance of long-term borrowed funds Proceeds from Issuance of Long-Term Debt Leases Lessee, Leases [Policy Text Block] 2025 Sales-Type and Direct Financing Leases, Payment to be Received, Year One Less: Allowance for loan and lease losses Allowance for loan and lease losses, beginning of period Allowance for loan and lease losses, end of period Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Less: Gross amounts offset in the Consolidated Balance Sheets Derivative Asset, Subject to Master Netting Arrangement, Liability Offset Share-based compensation Share-Based Payment Arrangement, Expense Investments, Debt and Equity Securities [Abstract] Investments, Debt and Equity Securities [Abstract] Other Commitments [Table] Other Commitments [Table] 3.750% fixed-rate reset subordinated debt, due February 2031 3.750% Fixed Rate Subordinated Debt, Due February 2031 [Member] 3.750% Fixed Rate Subordinated Debt, Due February 2031 Forfeited (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeited in Period Total Capitalized Software, Amortization Expense, Total The amount of capitalized computer software amortization expense to be recognized. Carrying value of intangible assets Schedule of Finite-Lived Intangible Assets [Table Text Block] Business Acquisition [Axis] Business Acquisition [Axis] CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES Allowance for Credit Losses [Text Block] Net (increase) decrease in loans and leases Payments for (Proceeds from) Loans and Leases Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year [Member] Required Minimum Capital Banking Regulation, Tier 1 Risk-Based Capital, Capital Adequacy, Minimum Current Financial Asset, Not Past Due [Member] Noninterest-bearing Noninterest-Bearing Deposit Liabilities Leasing transactions Deferred Tax Liabilities, Leasing Arrangements Series B Series B Preferred Stock [Member] Financing Receivable, Allowance for Credit Loss [Table] Financing Receivable, Allowance for Credit Loss [Table] Auto, commercial and commercial real estate loans Auto, Commercial And Commercial Real Estate Loans [Member] Auto, Commercial And Commercial Real Estate Loans [Member] Commercial Commercial Portfolio Segment [Member] NONINTEREST INCOME Revenue from Contract with Customer [Text Block] Document Fiscal Year Focus Document Fiscal Year Focus Fair Value, Debt securities available for sale, Total Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Fair Value Treasury stock purchased Treasury Stock, Value, Acquired, Cost Method Schedule of nonperforming loans and leases by class Financing Receivable, Nonaccrual [Table Text Block] Debt Instrument, Name [Domain] Debt Instrument, Name [Domain] MSRs Servicing Asset at Fair Value, Amount [Roll Forward] Total assets Assets, Fair Value Disclosure 2014 Employee Stock Purchase Plan 2014 Employee Stock Purchase Plan [Member] 2014 Employee Stock Purchase Plan [Member] 2.850% fixed-rate senior unsecured notes, due July 2026 2.850% Senior Unsecured Notes, Due 2026 [Member] 2.850% Senior Unsecured Notes, Due 2026 [Member] 2029 Finite-Lived Intangible Asset, Expected Amortization, Year Five Document Period End Date Document Period End Date Required Minimum Capital Banking Regulation, Tier 1 Leverage Capital Ratio, Capital Adequacy, Minimum Total lease payments Lessee, Operating Lease, Liability, to be Paid Beginning of period (in shares) End of period (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Number Asset Class [Axis] Asset Class [Axis] Insider Trading Arrangements [Line Items] 2027 Time Deposit Maturities, Year Three Defined Benefit Plans and Other Postretirement Benefit Plans Table Text Block [Line Items] Defined Benefit Plans and Other Postretirement Benefit Plans Table Text Block [Line Items] Special Mention Special Mention [Member] Fair Value Available-for-Sale Securities, Continuous Unrealized Loss Position, Qualitative Disclosure [Abstract] Schedule of affordable housing tax credit investments Schedule of Affordable Housing Tax Credit Investments [Table Text Block] [Table Text Block] for Tabular disclosure of affordable housing tax credit investments. Southeast Florida Southeast Florida [Member] Southeast Florida 2027 Lessee, Operating Lease, Liability, to be Paid, Year Three Interest Interest Income, Operating Accumulated benefit obligation Defined Benefit Plan, Accumulated Benefit Obligation Other contracts Other Derivative Contracts Other Contract [Member] Investment securities: Payments to Acquire Investments [Abstract] Foreign exchange contracts Derivatives hedging foreign exchange risk Foreign Exchange Contract [Member] Document Transition Report Document Transition Report Servicing Asset at Fair Value, Activity [Table] Servicing Asset at Fair Value, Activity [Table] Issuances Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Issuances Schedule of unrecognized tax benefits roll forward Schedule of Unrecognized Tax Benefits Roll Forward [Table Text Block] Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract] Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract] Tax advantaged investments (including related credits) Effective Income Tax Rate Reconciliation, Tax Credit, Percent 2.500% fixed-rate senior unsecured notes, due February 2030 2.500% Senior Unsecured Notes, Due February 2030 [Member] 2.500% Senior Unsecured Notes, Due February 2030 [Member] Fair Value, Recurring and Nonrecurring [Table] Fair Value, Recurring and Nonrecurring [Table] Entity Current Reporting Status Entity Current Reporting Status Schedule of income recognized on investment securities Gain (Loss) on Securities [Table Text Block] Retained Earnings Retained Earnings [Member] Servicing Asset at Amortized Cost [Table] Servicing Asset at Amortized Cost [Table] Financing Receivables, 90 Days or More Past Due Financial Asset, Equal to or Greater than 90 Days Past Due [Member] All other operating income Other Operating Income Financial Instruments Owned and Pledged as Collateral [Line Items] Financial Instruments Owned and Pledged as Collateral [Line Items] Net actuarial loss (gain) Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss), after Reclassification Adjustment, before Tax Weighted-Average Term Extension (in Months) Financing Receivable, Modified, Weighted Average Term Increase from Modification Restricted Stock Units (RSUs) Restricted Stock Units (RSUs) [Member] Increase (Decrease) in Stockholders' Equity [Roll Forward] Increase (Decrease) in Stockholders' Equity [Roll Forward] Total noninterest expense Noninterest Expense Executive Category: Executive Category [Axis] Total future minimum lease rentals Direct Financing Lease, Lease Receivable Schedule of components of income tax expense Schedule of Components of Income Tax Expense (Benefit) [Table Text Block] Nonaccrual Nonaccrual [Member] Nonaccrual Changes in projected benefit obligations, fair value of plan assets, and funded status of plan Changes in Projected Benefit Obligations, Fair Value of Plan Assets, and Funded Status of Plan [Table Text Block] Amounts reclassified to the Consolidated Statements of Operations Reclassification from AOCI, Current Period, Net of Tax, Attributable to Parent Home equity Home Equity Loan And Line Of Credit [Member] Home Equity Loan And Line Of Credit [Member] Statement of Income Location, Balance [Domain] Statement of Income Location, Balance [Domain] Purchases of debt securities available for sale Payments to Acquire Debt Securities, Available-for-Sale Letters of credit Letter of Credit [Member] Company Selected Measure Name Company Selected Measure Name EX-101.PRE 18 cfp-20241231_pre.xml XBRL TAXONOMY EXTENSION PRESENTATION LINKBASE DOCUMENT GRAPHIC 19 image 0a.jpg begin 644 name 0a.jpg MB5I.1PT*#&H-24A\$4€/ /T. (R18(=7-21T(KLX€ MZ0_01E)1\$4%#€[M70E83MD;UZZR5]AB4DFVI(3*18LV8U)j6,(HWiC-T8 MJCPC.F\$LSV/)€ %vM)i(0D2E6i\$R5M0€0_- \[MW//7.XE&O-JSWUZZG[O M>€\Y W=<[|U/7NW:LRFH]& I^B!+0_Q4EiYj21P'L.,"MP<€G*P\$-N#_9 M1ZN9F<€&@QLA+0HAj42_3+B7P)JMI>Y.8&Q\$7HZ.iULG SU]#j9T6HFjK\$E M0 &WXXW3\$P*W\$5Y14;W.L?2fY0U)L.Y*3J[€F]NjN=9T.Y?#B?+€&+WU Mj/*CK@6;U|A9B7€?E7.C /6-|€DHN:| XYPIX-9?/*B@T*€KEV:5 Mj[X/G,G%€+U+VBj_6CGO(KHBE6+Q8F+3+3]€_ZKGQ.W.jHXGAXXBRM?+@+ MjH4YA7GLS+YV+D?Z??:P.T ZGV5E1*0B4B)BTI/4+ZiD>MjZQCK&5A5j(Q= MQjJBN:YE86Q";+& (j%ALRj&W\$Z-1#1[57277GjX>€&%€<5_1A&IB;K&j&85SCCK;-jLjPE)ZOjij"\$j 6VM1 M?Xj(€>€>V=L Q9P:7K4+€=W18V+9i4.X-V*CR?M(FjPTS24j%VjS [ES.[?j.68;-_E80RR?6U;> MFjU15j(\$W3D;=RS\$N_ jFC/ *T!;;SD@#4\$ M:1& +€(2ZW&G@)R!r/98jV=2V,U%-FBB,A*W15ZD#N9N6L*H\$MWWO,(EO.F+€EK T15#Z MWSDE?Y,3G-

H2H[.R]S[MGR7VSH]B,1BB430C8[2FA]M=>B4PLB+M/.M/7+17-380[H]FOM[3V]3V2[.PLA M4L]*#.X#E#F8+W[OC6 KJO1]P5C/TD[NS=O7P[V3K]GX;[?].Y[Y%6:M_8,9/WI,MS%,W5OX,0A7=861W,2NFYR+XN? TIQ; %&GU;+&R+Q,K-QXZIYIU"7U=76 M=VHG4R&53G-32J2X[NVPP;PJ*WPXZL];@?P#N# M5B^A??J7GSTE&RX9RB8UTW NPN;X1YEMH(UBS%4+VQ=0SMZTSLPMR]J-V MMK#<^>HHXKD ON[CY;POASXG(2.K+R=SG E673BA V5C,ISVX+FRZ-KV=E5 MT#<Z,7K6X<I!K LDF/3E[AK7B9H]JC F MR4S0W[R^AQ=]?"*4C1V7?;7T.XB=>BXV+>4+9L[A=OWXY;D/KBES^ M P,2.VBL2GR2G[,J35I+Q<28D?A1E6M88FDFJGX3AIC2XT1;?P[-QD0S M]F9J6GA8(WBDQFAD1=3A+723;=U]JM5O[=F9G655LKKZU:5T566C;V/ M;/Y617;SZO9A[WIN8, H[FFT-J](\$H+&X%W/ />BU\$D?"W\$?"108X7B7 M3K N/A;R[X]60BG[AT?>Q;GPF+5S2W,5SUK&B+4QJBA&(K-TJ7H[7K%Y MBM2RBF6-3L2S=WJLY SE4,V1,>91K1, 1.O5CA4HLEPRY[PEY<^!..Z]W M%>F%M-C#WH&U#<^O- GPJOTC1G?590T E5OEI]=R+;NNMM-;R+&9Y<N#Z M,K3FNWDEX09<65%8X6L,591-735 GP^4SENYT[FD9(T"WP2E5R/VDV[M W\$XK93?>I..I] MJ+M+2LA* ZQNI:EN[>N>I>F61M623>Y;9QO[UJ,4N<^>CQCQZ7J P M79EW6C[O5O1<1<8E3F.T1"1<M1UJ15R[LQ7<4M#F#P[O8=MO?M?D]#>K2 M6\$.QX55O4/OZD- (Z[5[8YMN&V3= RN1WJ[16G75%<2+U29J-Y]SF MF&AIP[L7Q9PO8A, @?3[,%3X391,80132HH&S(SN32GTU, U. &OAVI M# B [I08...V2LMY+7GL-KQ75F&B+9*704+VZD-] MI &9V/AYQX[?%<?>9];3#<^&F&T\$S+^S.Z#FV=YUBDF?4M02Y(W8,Y@T M].B:84?7#CFR>N#AE8./K.8CVJZLVH.O5R%[S2{[%!<5O?@>[G!>D &G/M];@./#0RD&5'X'G&K^Q[Q(K<^>J)/YGIAS/?<^<D7E5M10[P7Z^>] MC<9&T?D11DDOPY[K\$Q+8% 2Y?HRBKJP?>O+4+I(EMT.BJX+U99%5C M#>V+P&T, BR\$9;QAA=Q44S\$Z4J50R]2> W>= *./>?>[>0?>KAG7]PM MB0, @>[S@<N=B,]J3B]!>..X.[>[?>CK?>[P7J]F2X V'D';I2 M= CX4E6A8L9K0X[N=C09G\$] JYEXH+D=Q=RA/Q#?>+E=JLRR-*=72/A; MP1%V:2R+20]J6K^WKMMZ9X8U>=6J86?OA1PN"/&+<4+VA^R\$ST^DA8V MZT? Y.8)AM]JY?P00 J7K<^>7OR,45O6K70C%5= A&6&6B86L\$S, R19#1^4 M- M- SVI+UJ+>NVZ[W0D]&[X]Q%WVROUW.K;P;P]BU4YD]=<NX U+AQ,51 MK018ONOC\$1 "J3?>BTXG6QD I-K&ZL&XQV8R[D7?983<D>9A/EJCN+D#>1^4MU,2/PIY 1+L+6<^<UOU?>:S 5H^>L/NNV/O=6/Y23^P, NOB[L2T^<3, M+B<9<1%>X[9IWM75FMA.V;I,8(A06H=POH)FVMNG^1NP[D,T,W<1 MS+U<Y=>J=JL9RJ#11! WKNKU M87[?#H/M=XEFE5Y&XJ, LCVS4Y4;G#847GZ[QZQA?F^1<^!>AHTJ7T6-ND1]ZNU MY XEQ+>NUS+UAA+250?>O]4=9-G&6LPTU3B[D!>D]0HWOA IC+>8M%MSKD.\$>7YV<K<^>YV+<^>YV+<^>P4+E-GKQ,K,U(1%O]S=>FNW8AA,[U?L1O M^Y+>).IOIO M^,MQ; (-2O;...XJYK3LRSI[Z<]=>H=C7C\$0^>SSHNR0CB M.-Z[P6S]G,46J!>^!>6K*W; C?>Y?N'O>Z]R!>V\$!6 CYH%NCELI\$-GH: MXM J.-2B?>[=5;X2T20C>?>HOYT9BA8Y15 LVEM@E[1=V=2]J,N %G#4ELIUB5DXN45XC M=LL,C+4Q;H\$F89RTGHCD 02Y/2= "S@&9/K;D\$W+>#5NMFY3/K,L8@5?>[8J5SV]=NJO3?> <5K+>+9P=>[24F^J J06<M M;KY! L28D?Q=UZE88C1LW<^>H^>G114LM (\$ #1X]@B9N?#8VMB0[AL] VC MUL3O-E7 B6P3LIU+ E:2@>A@>W78. 7DU /VZJ5SXVZV5,5GCJAX4@>O=JRRZ4U10M]7JVS^W;8<4^>X(4&2JT+>T) M' M'G1B15\$S[?>M1F2]>?>G2VJY,[%WR6&,FK J1U W9V,N2V+R6#8XO D\$J>+5S>+>D/R#U\$ H (V?CY?>+>4+WLYV5 FM,W1,FYRU&LJ9G<D>T(M L^!>H^C^X#>+>9J+R<E^D^H^,L3589C%QZ&Z<^>HJ3CP8&F18J553K;P! M[S^WAXZFFVPWV2W F(W^>INTH#J21 JN^>U&#>QOCUYU](09%&M MNY< AXI[EQ,08460D1P N\$TA!>X?>O?>CS1E1Y,[T]JCA58RKP[A]. MQ\$>P=>S^>T^>[W(G5J4Z]D#5^>HJBE6+D4BDF8S^>8,0)>+>0.A5Z%> MBIYU[2U;?>TJ;O>V-VR%QJ592.2/D ZN7^8 I^>VEZOQ[01MW,F0 MXTXZ]>+>OPU[W1E4, \$3(D (AVOL^V@>BVDJ+>4%P99D]>14.3%>L6LVL5,V5(WP/+3>OQ?P,21QI(5+557M13U44=L.EQO!>SP2UR^H-O4TK2 KJ0511ZLR5 MQ??,YEI(0^T/HZ3BT\$C,VJ,7R8RB@IHD8^F/>K081YR4>BDA2@G1 MLSV0DIEOOO>=>#8K5=BR,97Q1J1K<3U.S7G9 UO^W)#+ MBNFI[ML]J91#22/RK58+>+5UUJ,D=208>-8T< (L!> >^!>S!>LZ>AB(\$ PF) M^Y M^>PSGKZ+XSM#>+5^M'G F'Y'CA@>L^HZ>BBDC(L^1\$R&12=##>J]=8=2P MHF.[K-P0-W\$6^4,4K?>5K&9R>Z\$S\$F4C /XO5Y>92WZ73HATV2#M1^JEH MQ>?>LDV3>?>MU3?>?>0DR=^>[//3J271WQ>SRXZBIO+>+V@ C3PK2 M^>S^>D\$5E, E=5675+89,61JO370W^H,1,3+29162MA^W \$?? N&H^C'DY: 1/U<^>[PK&2^>1IYA1^E.S]^>^>Y1+O?> [SB9RJ,QJILIG=>RA M1J14X^OC%>I/S^>O!>UJHFR^> OHAMRQ[>V? 5,(W^>+W^>L^>1<11O M,ZXE OT^>GZ<= MT6C35/8[?Q15] R=>R^>Y[>7]R^>C[>T^>9J303F ?F=LP WV=>I^>R^>?>[LHH&[&6 M1%][PI-CA? CJ6^>QZ4[3PCD\$T^>@>EHS J8^>2CRL^>0%6J,PGBO?>+>W M89O!XLV[>[X98]M^> AC\$A^>N1 QUSZSMNE,YJWJWOS>+>4 01<1CL5 M4QXP#^>4+>B@X<= 4&6BT^> <28W1U>2A28]>B)=FUS \$?>^>AH[5^>XO&3X0 P?>M?>#>J&6ODF[31/8EZE9O\$U^>15P6 [GRAPHIC 20 image_0b.jpg begin 444 image_0b.jpg M_JC X 02D91]@ ! 0\$ 1#<^> VPI#>?> @. @. @. P \$ P.10%>00\$ MIOH^P8H H, L^>H^>L^>A(0#OX1)>4145\$17846L(49%13 MVP1@>0, \$!>4\$10D!0D4@0L- %104!04%>104!04%>104!04%>104!04%>104 M6!04%>104!04%>104!04%>104!04%>104%>13 P 1^> @>@>2 (2A\$! Q\$! 10 M^P 04! 0\$! 0\$! S^>P0\$!<^>0!>H+>+ M1 @>#>P P(\$ P4% M! 0% 0!># 0111A,4&\$>5%>A!R)Q#>#*!D\$ (T\$?Q152T^>D,V)R@>D^ M^>A<8&1HEB7J(A6&AXB)B1^>C1F6I9B9J^>K^>SM+6VM[BYNL+>Q,7& M^>Q(C)RM+3U J03VNB

2025-01-27 14:56:42

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Long-term borrowed funds	[1] 12,401	13,467
Other liabilities	[1] 4,870	4,746
TOTAL LIABILITIES	193,267	197,622
Commitments and Contingencies (refer to Note 19)		
Preferred Stock:		
\$25.00 par value, 100,000,000 shares authorized; 2,150,000 and 2,050,000 shares issued and outstanding at December 31, 2024 and 2023, respectively	2,113	2,014
Common stock:		
\$0.01 par value, 1,000,000,000 shares authorized; 650,068,324 shares issued and 440,543,381 shares outstanding at December 31, 2024 and 647,829,720 shares issued and 466,418,055 shares outstanding at December 31, 2023	7	6
Additional paid-in capital	22,364	22,250
Retained earnings	10,412	9,816
Treasury stock, at cost, 209,524,943 and 181,411,665 shares at December 31, 2024 and 2023, respectively	(7,047)	(5,986)
Accumulated other comprehensive income (loss)	(3,595)	(3,758)
TOTAL STOCKHOLDERS' EQUITY	24,254	24,342
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 217,521	\$ 221,964

- [1] Includes amounts in consolidated VIEs. See Note 11 for additional information.
- [2] Includes only collateral pledged by the Company where counterparties have the right to sell or pledge the collateral.
- [3] See Note 1 for information regarding updates to the Consolidated Balance Sheets during 2024.
- [4] Excludes MSRs, which are reported in Other assets.

XML-27-R4.htm
IDEA: XBRL DOCUMENT

CONSOLIDATED BALANCE SHEETS (Parenthetical) - USD (\$) \$ in Millions			Dec. 31, 2024	Dec. 31, 2023
ASSETS:				
Fair Value	[1]	\$ 32,765		\$ 29,777
Debt securities held-to-maturity, fair value		7,540		8,350
Asset-backed investments included in HTM securities	[1]	8,599		9,184
Loans held for sale at fair value		\$ 825		\$ 676
STOCKHOLDERS' EQUITY:				
Preferred stock, par value (in dollars per share)		\$ 25.00		\$ 25.00
Preferred stock, authorized (in shares)		100,000,000		100,000,000
Preferred stock, issued (in shares)		2,150,000		2,050,000
Preferred stock, outstanding (in shares)		2,150,000		2,050,000
Common stock, par value (in dollars per share)		\$ 0.01		\$ 0.01
Common stock, authorized (in shares)		1,000,000,000		1,000,000,000
Common stock, issued (in shares)		650,068,324		647,829,720
Common stock, outstanding (in shares)		440,543,381		466,418,055
Treasury stock (in shares)		209,524,943		181,411,665
Asset Pledged as Collateral				
ASSETS:				
Fair Value		\$ 152		\$ 110
Asset-backed investments included in HTM securities	[1]	\$ 83		\$ 204

- [1] Includes only collateral pledged by the Company where counterparties have the right to sell or pledge the collateral.

XML-28-R5.htm
IDEA: XBRL DOCUMENT

CONSOLIDATED STATEMENTS OF OPERATIONS - USD (\$) \$ in Millions				12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022			
INTEREST INCOME:						
Interest and fees on loans and leases	\$ 7,948	\$ 8,489	\$ 5,968			
Interest and fees on loans held for sale	77	102	124			
Investment securities	1,658	1,162	840			
Interest-bearing deposits in banks	503	451	128			
Total interest income	10,186	10,204	7,060			
INTEREST EXPENSE:						
Deposits	3,825	3,145	651			
Short-term borrowed funds	15	43	23			
Long-term borrowed funds	713	775	374			
Total interest expense	4,553	3,963	1,048			
Net interest income	5,633	6,241	6,012			
Provision (benefit) for credit losses	687	687	474			
Net interest income after provision (benefit) for credit losses	4,946	5,554	5,538			
NONINTEREST INCOME:						
Service charges and fees	420	410	420			
Capital markets fees	467	319	368			
Card fees	368	296	273			
Wealth fees	[1] 294	259	249			
Mortgage banking fees	209	242	261			
Foreign exchange and derivative products	146	183	188			
Letter of credit and loan fees	175	168	159			
Securities gains, net	18	28	9			
Other income	79	78	82			
Total noninterest income	2,176	1,983	2,009			
NONINTEREST EXPENSE:						
Salaries and employee benefits	2,657	2,599	2,549			
Equipment and software	769	756	648			
Outside services	639	687	700			
Occupancy	447	492	410			
Other operating expense	722	973	585			
Total noninterest expense	5,234	5,507	4,892			
Income before income tax expense	1,888	2,030	2,655			
Income tax expense	379	422	582			
NET INCOME	1,509	1,608	2,073			
Net income available to common stockholders	\$ 1,372	\$ 1,491	\$ 1,960			
Weighted-average common shares outstanding:						
Basic (in shares)	450,678,038	475,089,384	475,959,815			
Diluted (in shares)	453,510,245	476,693,148	477,803,142			
Per common share information:						
Basic earnings (in dollars per share)	\$ 3.05	\$ 3.14	\$ 4.12			
Diluted earnings (in dollars per share)	\$ 3.03	\$ 3.13	\$ 4.10			

- [1] See Note 1 for information regarding updates to the Consolidated Statements of Operations during 2024.

XML-29-R6.htm
IDEA: XBRL DOCUMENT

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME - USD (\$)				12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022			

Treasury stock purchased	\$ (1,050)					(1,050)
Share repurchase excise tax	(11)					(11)
Share-based compensation plans (in shares)		2,000,000				
Share-based compensation plans	90	\$ 1	89			
Employee stock purchase plan (in shares)		1,000,000				
Employee stock purchase plan	25		25			
Total comprehensive income (loss):						
Net income	1,509		1,509			
Other comprehensive income (loss)	163					163
Total comprehensive income (loss)	1,672		1,509			163
Ending balance (in shares) at Dec. 31, 2024		2,000,000	441,000,000			
Ending balance at Dec. 31, 2024	\$ 24,254	\$ 2,113	\$ 7	\$ 22,364	\$ 10,412	\$ (7,047) \$ (3,595)

XML 32 R9.htm
IDEA: XBRL DOCUMENT

CONSOLIDATED STATEMENTS OF CASH FLOWS - USD (\$) \$ in Millions	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
OPERATING ACTIVITIES			
Net income	\$ 1,509	\$ 1,608	\$ 2,073
Adjustments to reconcile net income to net change due to operating activities:			
Provision (benefit) for credit losses	687	687	474
Net change in loans held for sale	(24)	98	1,733
Depreciation, amortization and accretion	498	478	565
Deferred income tax expense (benefit)	(177)	(242)	57
Share-based compensation	97	87	84
Net gain on sale of assets	(18)	(28)	(9)
Net (increase) decrease in other assets	(261)	612	(1,894)
Net increase (decrease) in other liabilities	(310)	(339)	1,036
Net change due to operating activities	2,001	2,961	4,119
Investment securities:			
Purchases of debt securities available for sale	(9,755)	(10,087)	(10,776)
Proceeds from maturities and paydowns of debt securities available for sale	3,304	2,001	3,422
Proceeds from sales of debt securities available for sale	3,619	2,941	1,178
Proceeds from maturities and paydowns of debt securities held to maturity	662	761	1,035
Net (increase) decrease in interest-bearing deposits in banks	(230)	(102)	13
Acquisitions, net of cash acquired	[1] 0	0	(255)
Purchases of loans	(655)	0	(1,007)
Sales of loans	207	2,793	2,677
Net (increase) decrease in loans and leases	6,050	7,174	(7,927)
Capital expenditures, net	(122)	(172)	(126)
Purchases of bank-owned life insurance	0	0	(100)
Other	(93)	(61)	(771)
Net change due to investing activities	2,987	5,248	(12,637)
FINANCING ACTIVITIES			
Net increase (decrease) in deposits	(2,566)	(3,382)	6,146
Net increase (decrease) in short-term borrowed funds	(505)	502	(95)
Proceeds from issuance of long-term borrowed funds	13,185	25,983	24,617
Repayments of long-term borrowed funds	(14,286)	(28,418)	(19,691)
Treasury stock purchased	(1,050)	(906)	(153)
Net proceeds from issuance of preferred stock	392	0	0
Redemption of preferred stock	(300)	0	0
Dividends paid to common stockholders	(769)	(808)	(779)
Dividends paid to preferred stockholders	(134)	(120)	(113)
Other	18	21	(25)
Net change due to financing activities	(6,015)	(7,128)	9,907
Net change in cash and cash equivalents	[2] (1,027)	1,081	1,389
Cash and cash equivalents at beginning of period	[2] 11,628	10,547	9,158
Cash and cash equivalents at end of period	[2] 10,601	11,628	10,547
Supplemental disclosures:			
Interest paid	4,375	3,640	989
Income taxes paid	208	375	183
Non-cash items:			
Transfer of loans from loans held for investment to LHFS	299	2,617	0
Transfer of securities from AFS to HTM	0	0	8,563
Loans securitized and transferred to AFS securities	329	103	143
Investors Acquisition:			
Fair value of assets acquired, excluding cash and cash equivalents	0	0	27,113
Goodwill and other intangible assets	0	0	992
Fair value of liabilities assumed	0	0	24,982
Common stock issued	0	0	3,036
Replacement equity awards	\$ 0	\$ 0	\$ 19

[1] Primarily includes cash paid of \$355 million to acquire Investors less \$287 million in cash acquired, and \$143 million and \$23 million of cash paid for the HSBC transaction and acquisition of DH Capital, LLC, respectively, for the year ended December 31, 2022.

[2] Cash and cash equivalents include cash and due from banks and interest-bearing cash and due from banks as reflected on the Consolidated Balance Sheets

XML 33 R10.htm
IDEA: XBRL DOCUMENT

CONSOLIDATED STATEMENTS OF CASH FLOWS (Parenthetical) \$ in Millions	12 Months Ended	
	Dec. 31, 2023 USD (\$)	
Investors Acquisition		
Cash consideration	\$ 355	
Cash acquired	287	
Online Deposit Business And 80 East Coast Branches Of HSBC Bank		
Cash consideration	143	
DH Capital, LLC		
Cash consideration	\$ 23	

XML 34 R11.htm
IDEA: XBRL DOCUMENT

SIGNIFICANT ACCOUNTING POLICIES	12 Months Ended	
	Dec. 31, 2024	
Organization,		
Consolidation and		
Presentation of		
Financial Statements		

[Abstract]
SIGNIFICANT
ACCOUNTING
POLICIES

NOTE 1 - SIGNIFICANT ACCOUNTING POLICIES

Nature of Operations

The Company is a regional bank holding company organized under Delaware law and headquartered in Providence, Rhode Island. Through its bank subsidiary, CBNA, the Company provides a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations and institutions. The Company's retail branch network is primarily located in the New England, Mid-Atlantic and Midwest regions, with certain lines of business serving national markets.

Basis of Presentation

The Consolidated Financial Statements include the accounts of the Parent Company and its subsidiaries, including VIEs in which the Company is a primary beneficiary, and are prepared in accordance with GAAP. Investments in VIEs in which the Company does not have the ability to exercise significant influence are not consolidated. All intercompany transactions and balances have been eliminated in consolidation.

During 2024, the Company modified the presentation of its loans and leases portfolio to include leases in the commercial and industrial financing receivable class. In addition, LHFS, at fair value and Other LHFS were combined into LHFS in the Consolidated Balance Sheets. See Notes 5 and 6 for additional information relative to the Company's loans and leases portfolio. In the Consolidated Statements of Operations, Trust and investment services fees was renamed to Wealth fees to better reflect the broad range of wealth-related management fees and services provided to customers and interest and fees on other LHFS is now included with interest and fees on LHFS. Prior period results have been revised to conform to the new presentations.

Change in Accounting Principle

During 2024, the Company voluntarily changed its annual goodwill impairment assessment date from October 31st to October 1st to better align its testing procedures with its annual financial planning process and year-end reporting schedule. Less than 12 months elapsed between the Company's previous annual assessment as of October 31, 2023, and the annual assessment performed as of October 1, 2024. This change in accounting principle did not result in any delay, acceleration or avoidance of a goodwill impairment charge. The Company continuously monitors each reporting unit for triggering events for the purpose of goodwill impairment testing.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates. Material estimates that are particularly susceptible to significant change include the determination of the ACL, fair value measurements and the evaluation and measurement of goodwill impairment.

Significant Accounting Policies

The following table identifies the Company's significant accounting policies and the Note and Page where a detailed description of each policy can be found.

	Note	Page
Cash and Due From Banks	3	95
Securities	4	95
Loans and Leases	5	99
Allowance for Credit Losses and FDMs	6	101
Premises, Equipment and Software	7	115
Mortgage Servicing Rights	8	116
Leases	9	118
Goodwill and Intangible Assets	10	120
Variable Interest Entities	11	121
Derivative Instruments	14	126
Employee Benefits	15	130
Treasury Stock	17	132
Employee Share-Based Compensation	18	134
Fair Value Measurement	20	137
Revenue Recognition	21	143
Income Taxes	23	145
Earnings Per Share	24	148
Business Segments	26	150

Accounting Pronouncements Adopted in 2024

~~XML 35 R12.htm IDEA: XBRL DOCUMENT~~

ACQUISITIONS

12 Months Ended

Dec. 31, 2024

Business
Combination, Asset
Acquisition, and Joint
Venture Formation
[Abstract]
ACQUISITIONS

NOTE 2 - ACQUISITIONS

Acquisition of HSBC

On February 18, 2022, CBNA closed on its HSBC transaction, which included 66 branches in the New York City metropolitan area, 9 branches in the Mid-Atlantic/Washington D.C. area, and 5 branches in Southeast Florida. The Company's results of operations and balance sheets for all periods presented in this Report reflect the benefit of the HSBC transaction for the period since the transaction closed on February 18, 2022.

Investors Acquisition

On April 6, 2022, the Company completed its Investors acquisition, building the Company's physical presence in the Mid-Atlantic region with the addition of 154 branches located in the greater New York City and Philadelphia metropolitan areas and across New Jersey.

Upon closing of the acquisition, each share of Investors common stock was converted into 0.297 of a share of the Company's common stock. In addition, stock options and restricted shares granted by Investors that were outstanding as of April 6, 2022 were converted into CFG awards and remained subject to their original terms and conditions. The Company issued 1,151,301 stock options and 259,316 restricted shares in connection with the conversion of equity awards. The conversion of Investors common stock, coupled with the conversion of equity awards, resulted in an increase of approximately 73.6 million basic and diluted shares. The Company also paid \$1.46 in cash to shareholders of Investors for each share they owned.

The Company's results of operations and balance sheets for all periods presented in this Report reflect the benefit of the Investors acquisition for the period since the acquisition closed on April 6, 2022.

~~XML 36 R13.htm IDEA: XBRL DOCUMENT~~

CASH AND DUE
FROM BANKS

12 Months Ended

Dec. 31, 2024

Cash and Cash
Equivalents [Abstract]
CASH AND DUE FROM
BANKS

NOTE 3 - CASH AND DUE FROM BANKS

For the purpose of reporting cash flows, cash and cash equivalents have original maturities of three months or less and include cash and due from banks and interest-bearing cash and due from banks. The Company had no material restrictions on the use or availability of its cash as of December 31, 2024 or 2023.

~~XML 37 R14.htm IDEA: XBRL DOCUMENT~~

SECURITIES

12 Months Ended

Dec. 31, 2024

Investments, Debt
and Equity Securities
[Abstract]
SECURITIES

NOTE 4 - SECURITIES

Investments include debt, equity and other securities. The Company classifies debt securities as AFS, HTM, or trading based on management's intent to hold to maturity at the time of purchase. Management reserves the right to change the initial classification of a security based on its intent to hold to maturity or as permitted by periodic changes in accounting guidance. Equity securities are recorded at fair value or at cost if there is not a readily determinable fair value.

Debt securities that will be held for indefinite periods of time and may be sold in response to changes in liquidity, interest rates or prepayment risk, among other factors, are classified as AFS and reported at fair value, with unrealized gains and losses, net of taxes, reported in AOCI. Gains and losses on the sale of AFS securities are recognized in noninterest income in the Consolidated Statements of Operations and are computed using the specific identification method.

Debt securities for which the Company has the ability and intent to hold to maturity are classified as HTM and reported at amortized cost. Transfers of debt securities to the HTM classification are recognized at fair value at the date of transfer.

Interest income for AFS and HTM debt securities is recorded on the accrual basis, including the amortization of premiums and the accretion of discounts, utilizing the effective interest method over the estimated lives of the individual securities. The Company uses actual prepayment experience and estimates of future prepayments to determine the constant effective yield necessary to apply the effective interest method of income recognition. Estimates of future prepayments are based on the underlying collateral characteristics of each security and are derived from market sources. Judgment is involved in making determinations about prepayment expectations and in changing those expectations in response to changes in interest rates and macroeconomic conditions.

Securities classified as trading are held principally for sale in the near-term and carried at fair value, with changes in fair value recognized in earnings. Realized and unrealized gains and losses on such securities are reported in noninterest income in the Consolidated Statements of Operations.

Equity securities primarily consist of FHLB and FRB stock carried at cost and money market mutual fund investments held by the Company's broker-dealers carried at fair value with changes in fair value recognized in noninterest income. Equity securities are recorded in other assets on the Consolidated Balance Sheets, with those carried at cost reviewed at least annually for impairment. Valuation adjustments, to the extent necessary, are reported in noninterest income in the Consolidated Statements of Operations.

The following table presents the major components of securities at amortized cost and fair value:

	December 31, 2024				December 31, 2023			
	Amortized Cost ⁽¹⁾	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value	Amortized Cost ⁽¹⁾	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
(dollars in millions)								
U.S. Treasury and other	\$3,631	\$3	(\$109)	\$3,525	\$4,493	\$26	(\$139)	\$4,380
State and political subdivisions	1	—	—	1	1	—	—	1
Mortgage-backed securities:								
Federal agencies and U.S. government sponsored entities	30,897	33	(2,135)	28,795	26,289	45	(1,857)	24,477
Other/non-agency	273	—	(13)	260	279	—	(24)	255
Total mortgage-backed securities	31,170	33	(2,148)	29,055	26,568	45	(1,881)	24,732
Collateralized loan obligations	184	—	—	184	667	—	(3)	664
Total debt securities available for sale, at fair value	\$34,986	\$36	(\$2,257)	\$32,765	\$31,729	\$71	(\$2,023)	\$29,777
Mortgage-backed securities:								
Federal agencies and U.S. government sponsored entities	\$8,187	\$—	(\$1,051)	\$7,136	\$8,696	\$9	(\$818)	\$7,887
Total mortgage-backed securities	8,187	—	(1,051)	7,136	8,696	9	(818)	7,887
Asset-backed securities	412	1	(9)	404	488	—	(25)	463
Total debt securities held to maturity	\$8,599	\$1	(\$1,060)	\$7,540	\$9,184	\$9	(\$843)	\$8,350
Equity securities, at cost ⁽²⁾	\$710	\$—	\$—	\$710	\$869	\$—	\$—	\$869
Equity securities, at fair value ⁽²⁾	220	—	—	220	173	—	—	173

⁽¹⁾ Excludes portfolio level basis adjustments of \$(75) million and \$60 million, respectively, for securities designated in active fair value hedge relationships under the portfolio layer method at December 31, 2024 and 2023.

⁽²⁾ Included in other assets in the Consolidated Balance Sheets.

Accrued interest receivable on debt securities totaled \$125 million as of December 31, 2024 and 2023 and is included in other assets in the Consolidated Balance Sheets.

The following table presents the amortized cost and fair value of debt securities by contractual maturity as of December 31, 2024. Expected maturities may differ from contractual maturities because issuers may have the right to call or prepay obligations with or without incurring penalties.

(dollars in millions)	Distribution of Maturities				
	1 Year or Less	After 1 Year through 5 Years	After 5 Years through 10 Years	After 10 Years	Total
Amortized cost:					
U.S. Treasury and other	—	\$3,115	\$516	\$—	\$3,631
State and political subdivisions	—	—	—	1	1
Mortgage-backed securities:					
Federal agencies and U.S. government sponsored entities	—	2,221	1,151	27,525	30,897
Other/non-agency	—	—	—	273	273
Collateralized loan obligations	—	—	100	84	184
Total debt securities available for sale	—	5,336	1,767	27,883	34,986
Mortgage-backed securities:					
Federal agencies and U.S. government sponsored entities	—	—	—	8,187	8,187
Asset-backed securities	—	412	—	—	412
Total debt securities held to maturity	—	412	—	8,187	8,599
Total amortized cost of debt securities	\$—	\$5,748	\$1,767	\$36,070	\$43,585
Fair value:					
U.S. Treasury and other	\$—	\$3,008	\$517	\$—	\$3,525
State and political subdivisions	—	—	—	1	1
Mortgage-backed securities:					
Federal agencies and U.S. government sponsored entities	—	2,135	1,079	25,581	28,795
Other/non-agency	—	—	—	260	260
Collateralized loan obligations	—	—	100	84	184
Total debt securities available for sale	—	5,143	1,696	25,926	32,765
Mortgage-backed securities:					
Federal agencies and U.S. government sponsored entities	—	—	—	7,136	7,136
Asset-backed securities	—	404	—	—	404
Total debt securities held to maturity	—	404	—	7,136	7,540
Total fair value of debt securities	\$—	\$5,547	\$1,696	\$33,062	\$40,305

Taxable interest income from investment securities as presented in the Consolidated Statements of Operations was \$1.7 billion, \$1.2 billion and \$840 million for the years ended December 31, 2024, 2023 and 2022, respectively.

The following table presents realized gains and losses on sale of securities:

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
Gains	\$32	\$36	\$13
Losses	(8)	(8)	(4)
Securities gains, net	\$18	\$28	\$9

The following table presents the amortized cost and fair value of debt securities pledged:

(dollars in millions)	December 31, 2024		December 31, 2023	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
Pledged against derivatives, to qualify for fiduciary powers, or to secure public and other deposits as required by law	\$3,975	\$3,644	\$5,619	\$5,305
Pledged as collateral for FHLB borrowing capacity	237	224	242	220
Pledged against repurchase agreements	—	—	—	—

From time to time, the Company may enter into security repurchase agreements with unrelated counterparties, which involve the transfer of a security from one party to another, and a subsequent transfer of substantially the same security back to the original party. These repurchase agreements are typically short-term in nature and are accounted for as secured borrowed funds in the Company's Consolidated Balance Sheets. The Company recognized no offsetting short-term receivables or payables associated with security repurchase agreements as of December 31, 2024 or 2023.

Securitizations of mortgage loans retained in the investment portfolio for the years ended December 31, 2024 and 2023 were \$329 million and \$102 million, respectively. These securitizations include a substantive guarantee by a third party. The guarantors were FNMA and FHLMC in 2024 and 2023. The debt securities received from the guarantors are classified as AFS.

Impairment

Upon purchase, and at each subsequent measurement date, the Company is required to evaluate HTM securities for risk of loss over their life and establish an associated reserve, if necessary. Recognition of a reserve for expected credit losses is not required if the Company does not expect to realize a loss (commonly referred to as "zero expected credit losses"). The Company evaluated its existing HTM portfolio as of December 31, 2024 and concluded that 95% of HTM securities met the zero expected credit loss criteria and, therefore, no ACL was recognized. Lifetime expected credit losses on the remainder of the HTM portfolio were determined to be insignificant based on the modeling of the Company's credit loss position in the securities. The Company monitors the credit exposure through the use of credit quality indicators. For these securities, the Company uses external credit ratings or an internally derived credit rating when an external rating is not available. All securities were determined to be investment grade at December 31, 2024.

AFS debt securities are reviewed for impairment at the individual security level on a quarterly basis, or more frequently if a potential loss triggering event occurs. The initial indicator of impairment for AFS debt securities is a decline in fair value below its amortized cost basis. An impairment loss is recognized for any security that has declined in fair value below its amortized cost basis if management has the intent to sell the security or if it is more likely than not it will be required to sell the security before recovery of its amortized cost basis.

Estimating the recovery of the amortized cost basis of a debt security is based on an assessment of the present value of the cash flows expected to be collected, discounted at the security's original effective yield. If the present value of the cash flows is less than the amortized cost basis then impairment equal to the shortfall in cash flows has occurred and the Company must evaluate whether the impairment is attributable to credit-related factors. If credit-related factors exist, a credit-related impairment has occurred regardless of the Company's intent to hold the security until it recovers.

The credit-related portion of impairment is recognized as provision expense through the establishment of an allowance for AFS securities, to the extent the allowance does not reduce the carrying value of the AFS security below its current fair value. The remaining non-credit related portion of impairment is recognized in OCI. Improvement in credit losses in subsequent periods results in a reversal of the allowance for AFS securities and a corresponding decrease to provision expense, to the extent the allowance does not become negative. Accrued interest receivable on AFS debt securities is excluded from the balances used to calculate the allowance for AFS securities. All accrued and uncollected interest is immediately reversed against interest income when it is deemed uncollectible.

The following tables present AFS debt securities with fair values below their respective carrying values, separated by the duration the securities have been in a continuous unrealized loss position:

(dollars in millions)	December 31, 2024					
	Less than 12 Months		12 Months or Longer		Total	
	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses
U.S. Treasury and other	\$—	\$—	\$2,544	(\$109)	\$2,544	(\$109)
Mortgage-backed securities:						
Federal agencies and U.S. government sponsored entities	9,560	(265)	14,304	(1,870)	23,864	(2,135)
Other/non-agency	—	—	260	(13)	260	(13)
Total mortgage-backed securities	9,560	(265)	14,564	(1,883)	24,124	(2,148)
Collateralized loan obligations	—	—	—	—	—	—
Total	\$9,560	(\$265)	\$17,108	(\$1,992)	\$26,668	(\$2,257)

(dollars in millions)	December 31, 2023					
	Less than 12 Months		12 Months or Longer		Total	
	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses
U.S. Treasury and other	\$49	\$—	\$3,245	(\$139)	\$3,294	(\$139)
Mortgage-backed securities:						
Federal agencies and U.S. government sponsored entities	2,939	(24)	16,398	(1,833)	19,337	(1,857)
Other/non-agency	—	—	255	(24)	255	(24)
Total mortgage-backed securities	2,939	(24)	16,653	(1,857)	19,592	(1,881)
Collateralized loan obligations	56	—	607	(3)	663	(3)
Total	\$3,044	(\$24)	\$20,505	(\$1,999)	\$23,549	(\$2,023)

The Company does not currently have the intent to sell these debt securities, and it is not more likely than not that the Company will be required to sell these debt securities prior to recovery of their amortized cost bases. The Company determined that credit losses are not expected to be incurred on the AFS debt securities identified with unrealized losses as of December 31, 2024. The unrealized losses on these debt securities reflect non-credit-related factors driven by changes in interest rates. Therefore, the Company determined that these debt securities are not impaired.

XMLE-38-R15.htm IDEA: XBRL DOCUMENT

LOANS AND LEASES

Receivables

[Abstract]

LOANS AND LEASES

NOTE 5 - LOANS AND LEASES

Loans are classified as held for investment when management has the intent and ability to hold the loan for the foreseeable future, or until maturity or payoff. Loans held for investment are reported at the amount of their outstanding principal, net of charge-offs, unearned income, deferred loan origination fees and costs, and unamortized premiums or discounts on purchased loans. Deferred loan origination fees and costs and premiums and discounts on purchased loans are amortized as an adjustment of yield over the life of the loan using the effective interest method. Unamortized amounts that remain when a loan is prepaid or sold are recorded as interest income or gain (loss) on sale, respectively. Credit card receivables include billed and uncollected interest and fees.

Interest income on loans is determined using the effective interest method, which calculates periodic interest income at a constant effective yield on the net investment in the loan, providing a constant rate of return over the loan term. Loans accounted for using the fair value option are measured at fair value with corresponding changes reported in mortgage banking fees and capital markets fees, respectively, in the Consolidated Statements of Operations for residential mortgage LHFS and commercial LHFS.

Commitment fees for loans that are likely to be drawn down, along with other credit-related fees, are deferred and recognized as an adjustment to the effective interest rate over the loan term. Commitment fees are recognized over the commitment period on a straight-line basis if it is unlikely that a loan will be drawn down and are reported in letter of credit and loan fees in the Consolidated Statements of Operations.

12 Months Ended Dec. 31, 2024

Loans and leases are disclosed in portfolio segments and classes. The Company's loan and lease portfolio segments are commercial and retail with the following classes: commercial and industrial, commercial real estate, residential mortgages, home equity, automobile, education and other retail.

The following table presents loans and leases, excluding LHFS:

	December 31,	
	2024	2023
(dollars in millions)		
Commercial and industrial	\$42,551	\$44,974
Commercial real estate	27,225	29,471
Total commercial	69,776	74,445
Residential mortgages	32,726	31,332
Home equity	16,495	15,040
Automobile	4,744	8,258
Education	10,812	11,834
Other retail	4,650	5,050
Total retail	69,427	71,514
Total loans and leases	\$139,203	\$145,959

Accrued interest receivable on loans and leases held for investment totaled \$816 million and \$875 million as of December 31, 2024 and 2023, respectively, and is included in other assets in the Consolidated Balance Sheets.

Loans pledged as collateral for FHLB borrowing capacity, primarily residential mortgages and home equity products, totaled \$37.5 billion and \$36.0 billion at December 31, 2024 and 2023, respectively. Loans pledged as collateral to support the contingent ability to borrow at the FRB discount window, if necessary, were primarily comprised of education, commercial and industrial, and commercial real estate loans, and totaled \$22.9 billion and \$31.9 billion at December 31, 2024 and 2023, respectively.

Loans are classified as held for sale when management does not have the intent and ability to hold the loan for the foreseeable future. LHFS for which the fair value option is not elected are carried at the lower of amortized cost or fair value less costs to sell, with any write-downs or subsequent recoveries recognized in other income in the Consolidated Statements of Operations. The Company has elected to account for residential mortgage LHFS and certain commercial LHFS at fair value. See Note 20 for additional information.

The following table presents the composition of LHFS:

	December 31, 2024			December 31, 2023		
	Residential Mortgages ⁽¹⁾	Commercial ⁽²⁾	Total	Residential Mortgages ⁽¹⁾	Commercial ⁽²⁾	Total
(dollars in millions)						
Loans held for sale at fair value	\$633	\$192	\$825	\$614	\$62	\$676
Other loans held for sale	—	33	33	—	103	103
Total loans held for sale	\$633	\$225	\$858	\$614	\$165	\$779

⁽¹⁾ Residential mortgage LHFS at fair value are originated for sale.

⁽²⁾ Commercial LHFS at fair value consist of loans managed by the Company's commercial secondary loan desk. Other commercial LHFS primarily consist of loans associated with the Company's syndication business.

The Company leases equipment for commercial use with a primary focus on middle-market and mid-corporate clients for large capital equipment acquisitions including railcars, trucks and trailers, and other equipment. The determination of whether an arrangement is a lease and the related lease classification are made at lease inception. Lease terms predominantly range from three to ten years and may include options to purchase the leased property prior to the end of the lease term. The Company does not have lease agreements that contain both lease and non-lease components.

A lessee is evaluated from a credit perspective using the same underwriting standards and procedures for a loan borrower. A lessee is expected to make rental payments based on its cash flows and the viability of its operations. Leases are not typically evaluated as collateral-based transactions and, therefore, the lessee's overall financial strength is the most important credit evaluation factor.

The components of the net investment in direct financing and sales-type leases, before ALLL, are presented below:

	December 31, 2024	December 31, 2023
(dollars in millions)		
Total future minimum lease rentals	\$916	\$942
Estimated residual value of leased equipment (non-guaranteed)	231	322
Initial direct costs	4	5
Unearned income	(124)	(121)
Total leases	\$1,027	\$1,148

Interest income on direct financing and sales-type leases for the years ended December 31, 2024, 2023 and 2022 was \$41 million, \$46 million and \$46 million, respectively, and is reported within interest and fees on loans and leases in the Consolidated Statements of Operations.

A maturity analysis of direct financing and sales-type lease receivables at December 31, 2024 is presented below:

Year	(dollars in millions)
2025	\$241
2026	198
2027	177
2028	126
2029	68
Thereafter	106
Total undiscounted future minimum lease rentals	\$916

[XML 39 R16.htm IDEA: XBRL DOCUMENT](#)

CREDIT QUALITY
AND THE
ALLOWANCE FOR
CREDIT LOSSES

[Receivables](#)
[\[Abstract\]](#)

[CREDIT QUALITY AND
THE ALLOWANCE FOR
CREDIT LOSSES](#)

12 Months Ended

Dec. 31, 2024

NOTE 6 - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES

Allowance for Credit Losses

The Company's estimate of expected credit losses in its loan and lease portfolios is recorded in the ACL and considers extensive historical loss experience, including the impact of loss mitigation and restructuring programs that the Company offers to borrowers experiencing financial difficulty, as well as projected loss severity as a result of loan default. The ACL is maintained at a level the Company believes to be appropriate to absorb expected lifetime credit losses over the contractual life of a loan or lease and on unfunded lending commitments. The determination of the ACL is based on periodic evaluation of loan and lease portfolios and unfunded lending commitments that are not unconditionally cancellable. A number of relevant underlying factors, including key assumptions and the evaluation of quantitative and qualitative information, are considered.

Key assumptions used in the ACL measurement process include the use of a two-year reasonable and supportable economic forecast period followed by a one-year reversion period to historical credit loss information. The evaluation of quantitative and qualitative information is performed by assessing groups of assets that share similar risk characteristics and certain individual loans and leases that do not share similar risk characteristics with the collective group. Loans are generally grouped by product type and are assessed for credit losses using econometric models.

The quantitative evaluation of the adequacy of the ACL utilizes a single economic forecast as its foundation and is primarily based on econometric models that use known or estimated data as of the balance sheet date and forecasted data over the reasonable and supportable period. Known and estimated data include current PD, LGD and EAD for commercial loans, timing and amount of expected draws for unfunded lending commitments, and FICO, LTV, and term for retail loans. The mix and level of loan balances, delinquency levels, assigned risk ratings, previous loss experience, current business conditions, amount and timing of expected future cash flows, and factors specific to commercial credits such as competition, business and management performance are also considered. Forward-looking economic assumptions include real GDP, unemployment rate, interest rate curve, and changes in collateral values. This data is accumulated to estimate expected credit losses over the contractual life of the loans and leases, adjusted for expected prepayments. Historical information, such as financial statements for commercial customers or consumer credit ratings, may not be as relevant in estimating future expected losses as forecasted inputs to the models during volatile economic time periods.

The ACL may also be affected by a variety of qualitative factors that the Company considers that are not measured in the statistical procedures including uncertainty related to economic forecasts, loan growth, backtesting results, regional geographic concentrations, credit underwriting policy exceptions, regulatory and audit findings, and peer comparisons. The qualitative allowance is further affected by sensitivity analysis for certain industry sectors or loan classes, including CRE office.

The measurement process results in specific or pooled allowances for loans, leases and unfunded lending commitments, and qualitative allowances that are determined and applied across the portfolio.

Certain loan portfolios don't require an econometric model to calculate expected credit losses. Approaches that are less data intensive and non-modeled are utilized to estimate credit losses for these portfolios, as they are considered more efficient and practical for portfolios that have outstanding balances that are not material (e.g., runoff or closed portfolios, new products or products that are not significant to the Company's overall credit risk exposure).

Loans and leases that do not share similar risk characteristics are individually assessed for expected credit losses. Nonaccrual commercial and industrial, and commercial real estate loans with an outstanding balance of \$5 million or greater are assessed on an individual basis. Generally, measurement of the ACL on an individual loan or lease is the present value of its future cash flows or the fair value of its underlying collateral, if the loan or lease is collateral dependent.

A loan is considered to be collateral dependent when repayment of the loan is expected to be provided substantially through the operation or sale of the underlying collateral, rather than by cash flows from the borrower's operations, income or other resources. Generally, this occurs when cash flows to repay the loan from all other available sources, including guarantors, are expected to be no more than nominal. Loans that are deemed to be collateral dependent are written down to fair value, less costs to sell, as of the evaluation date and are reassessed each subsequent period, which may result in an increase or decrease to the ACL based on the corresponding change in the fair value of the collateral during the period. Any decrease to the ACL would be limited to the amount previously written off for a given loan or lease.

Collateral values for residential mortgage and home equity loans are based on appraisals, which are updated every 90 days at a minimum, less estimated costs to sell. At December 31, 2024 and 2023, the Company had collateral-dependent residential mortgage and home equity loans totaling \$372 million and \$556 million, respectively. The amortized cost basis of mortgage loans collateralized by residential real estate for which formal foreclosure proceedings were in-process was \$295 million and \$336 million as of December 31, 2024 and 2023, respectively.

Commercial loans are secured by various types of collateral, including real estate, inventory, equipment, accounts receivable, securities and cash, among others. Collateral values are generally based on appraisals for commercial real estate loans, which are updated based on management judgment on a case-by-case basis. At December 31, 2024 and 2023, the Company had collateral-dependent commercial loans totaling \$607 million and \$233 million, respectively.

Expected recoveries are considered in management's estimate of the ACL and may result in a reduction to the ACL balance. A negative ACL for a collateral dependent loan exists if the fair value of the collateral increases in a subsequent reporting period and cannot exceed the total amount previously charged off. Accrued interest receivable on loans and leases is excluded from asset balances used to calculate the ACL.

The Company estimates expected credit losses associated with off-balance sheet financial instruments such as standby letters of credit, financial guarantees and unfunded loan commitments that are not unconditionally cancellable. Off-balance sheet financial instruments are subject to individual reviews and are analyzed and segregated by risk according to the Company's internal risk rating scale. These risk classifications, in conjunction with historical loss experience, current and future economic conditions, timing and amount of expected draws, and performance trends within specific portfolio segments, are considered to estimate the allowance for unfunded lending commitments. The Company does not recognize a reserve for future draws from credit lines that are unconditionally cancellable (e.g., credit cards).

The ALLL and the allowance for unfunded lending commitments are reported in the allowance for loan and lease losses and other liabilities, respectively, in the Consolidated Balance Sheets. The provision for credit losses related to loan and lease portfolios and unfunded lending commitments is reported in provision (benefit) for credit losses in the Consolidated Statements of Operations.

Loan Charge-Offs

Commercial loans are charged-off when available information indicates that a loan, or portion thereof, is determined to be uncollectible. The determination of whether to recognize a charge-off involves many factors, including the prioritization of the Company's claim in bankruptcy, workout/restructuring expectations of the loan and valuation of the borrower's equity or loan collateral.

Retail loans are generally charged-off or written down to the net realizable value of the underlying collateral, with an offset to the ALLL, upon reaching specified stages of delinquency in accordance with standards established by the FFIEC. Residential real estate, credit card and unsecured open-end loans are generally charged-off in the month when the account becomes 180 days past due. Auto, education and unsecured closed-end loans are generally charged off in the month when the account becomes 120 days past due. Certain retail loans will be charged-off or written down to their net realizable value earlier in the following circumstances:

- FDMs that are determined to be collateral dependent.
- Loans to borrowers who have experienced an event (e.g., bankruptcy) that suggests a loss is either known or highly certain.
 - Residential real estate and auto loans are written down to fair value less costs to sell within 60 days of receiving notification of the bankruptcy filing, unless repayment is likely to occur, or when the loan subsequently becomes 60 days past due.
 - Credit card loans are fully charged-off within 60 days of receiving notification of the bankruptcy filing or other event.
 - Education loans are generally charged-off when the loan becomes 60 days past due after receiving notification of a bankruptcy.
- Auto loans are written down to fair value less costs to sell upon repossession of the collateral.

The following table presents a summary of changes in the ACL for the year ended December 31, 2024:

(dollars in millions)	Year Ended December 31, 2024		
	Commercial	Retail	Total
Allowance for loan and lease losses, beginning of period	\$1,250	\$848	\$2,098
Charge-offs	(419)	(504)	(923)
Recoveries	43	134	177
Net charge-offs	(376)	(370)	(746)
Provision expense (benefit) for loans and leases	266	443	709
Allowance for loan and lease losses, end of period	1,140	921	2,061
Allowance for unfunded lending commitments, beginning of period	175	45	220
Provision expense (benefit) for unfunded lending commitments	(20)	(2)	(22)
Allowance for unfunded lending commitments, end of period	155	43	198
Total allowance for credit losses, end of period	\$1,295	\$964	\$2,259

During the year ended December 31, 2024, net charge-offs of \$746 million and a provision for expected credit losses of \$687 million resulted in a decrease of \$59 million to the ACL.

As of December 31, 2024, the ACL economic forecast over a two-year reasonable and supportable period was consistent with December 31, 2023, with peak unemployment of approximately 5.1% and start-to-trough real GDP decline of approximately 0.4%. These forecasts reflect a mild recession over the two-year reasonable and supportable period.

The following tables present a summary of changes in the ACL for the years ended December 31, 2023 and 2022:

(dollars in millions)	Year Ended December 31, 2023		
	Commercial	Retail	Total
Allowance for loan and lease losses, beginning of period	\$1,060	\$923	\$1,983
Charge-offs	(285)	(472)	(757)
Recoveries	18	130	148
Net charge-offs	(267)	(342)	(609)
Provision expense (benefit) for loans and leases	457	267	724
Allowance for loan and lease losses, end of period	1,250	848	2,098
Allowance for unfunded lending commitments, beginning of period	207	50	257
Provision expense (benefit) for unfunded lending commitments	(32)	(5)	(37)
Allowance for unfunded lending commitments, end of period	175	45	220
Total allowance for credit losses, end of period	\$1,425	\$893	\$2,318

(dollars in millions)	Year Ended December 31, 2022		
	Commercial	Retail	Total
Allowance for loan and lease losses, beginning of period	\$821	\$937	\$1,758
Allowance on PCD loans and leases at acquisition	99	2	101
Charge-offs ⁽¹⁾	(70)	(364)	(434)
Recoveries	18	146	164
Net charge-offs	(52)	(218)	(270)
Provision expense (benefit) for loans and leases ⁽²⁾	192	202	394
Allowance for loan and lease losses, end of period	1,060	923	1,983
Allowance for unfunded lending commitments, beginning of period	153	23	176
Provision expense (benefit) for unfunded lending commitments	53	27	80
Allowance on PCD unfunded lending commitments at acquisition	1	—	1
Allowance for unfunded lending commitments, end of period	207	50	257
Total allowance for credit losses, end of period	\$1,267	\$973	\$2,240

⁽¹⁾ Excludes \$34 million of charge-offs previously taken by Investors or recognized upon completion of the Investors acquisition under purchase accounting for the year ended December 31, 2022. The initial allowance for loan and lease losses on PCD assets included these amounts and, after charging these amounts off upon acquisition, the net impact for PCD assets was \$101 million of additional allowance for loan and lease losses.

⁽²⁾ Includes \$169 million of initial provision expense related to non-PCD loans and leases acquired from HSBC and Investors for the year ended December 31, 2022.

Credit Quality Indicators

The Company presents loan and lease portfolio segments and classes by credit quality indicator and vintage year and defines the vintage date for the purpose of this disclosure as the date of the most recent credit decision. Renewals are categorized as new credit decisions and reflect the renewal date as the vintage date, except for renewals of loans modified for borrowers experiencing financial difficulty, or FDMs, which are presented in the original vintage.

The Company utilizes internal risk ratings to monitor credit quality for commercial loans and leases. These ratings are assigned at loan origination and are reevaluated utilizing a risk-based approach annually, at a minimum, or any time management becomes aware of information affecting a borrower's ability to fulfill their obligations. This process considers both quantitative and qualitative factors. The following categories are utilized to develop the ACL:

- Pass - includes obligations where the probability of default is considered low and repayment in full is expected in accordance with the contractual loan terms;
- Special Mention - includes obligations that have potential weakness that, if left uncorrected, may result in deterioration of the Company's credit position at some future date;
- Substandard Accrual - includes obligations that have well-defined weaknesses that could hinder normal repayment or collection of the debt, but are currently performing;
- Nonaccrual - includes obligations where management has determined that full payment of principal and interest is in doubt. For more information on nonaccrual loans and leases see "Nonaccrual and Past Due Assets" below.

For commercial and industrial loans, the performance of the borrower is monitored in a disciplined and regular manner based upon the level of credit risk inherent in the loan. An internal risk rating is assigned reflecting the borrower's PD and LGD to evaluate the level of credit risk. This two-dimensional credit risk rating methodology provides granularity in the risk monitoring process. These ratings are generally reviewed at least annually. The combination of the PD and LGD assigned ratings, which reflect credit quality characteristics as of the reporting date and are used as inputs into the loss forecasting process, capture both the expectation of default and loss severity in the event of default. Each loan is periodically reviewed by management based on the amount of the lending arrangement and risk rating assessment, with priority given to those loans which are perceived to be of higher risk, or loans for which credit quality is weakening (e.g., payment delinquency). Loans are proactively managed by utilizing various procedures that are customized to the risk of a given loan, including ongoing outreach to the borrower, assessment of the borrower's financial condition and appraisal of the collateral.

Credit risk associated with CRE loans is managed similar to commercial and industrial loans by evaluating PD and LGD. Risks associated with CRE activities are typically correlated to the loan structure, collateral location, project progress and business environment. As a result, these attributes are monitored and utilized in assessing credit risk. Periodic reviews are also performed to assess market/geographic risk and business unit/industry risk, which may result in increased scrutiny on loans that are perceived to be of higher risk, had adverse changes in risk ratings and/or areas that concern management. These reviews are designed to assess risk and facilitate actions to mitigate such risks.

Credit risk associated with leases is managed similar to commercial and industrial loans by evaluating PD and LGD. Reviews are generally performed annually based upon the dollar amount of the lease and the level of credit risk, and may be more frequent if circumstances warrant. The review process includes analysis of the following factors: equipment value/residual value, exposure levels, jurisdiction risk, industry risk, guarantor requirements, and regulatory compliance as applicable.

Commercial loans with renewal terms in the original contract are recognized as current year originations upon renewal unless the loan automatically renewed without a new credit decision. The Company generally reserves the right to not renew the loan or lease until current underwriting is completed and approved.

The following table presents the amortized cost basis of commercial loans and leases by vintage date and internal risk rating as of December 31, 2024:

(dollars in millions)	Term Loans and Leases by Origination Year						Revolving Loans		Total
	2024	2023	2022	2021	2020	Prior to 2020	Within the Revolving Period	Converted to Term	
Commercial and industrial									
Pass	\$5,945	\$2,525	\$4,194	\$2,923	\$895	\$2,066	\$21,323	\$66	\$39,937
Special Mention	2	79	98	236	48	48	211	—	722
Substandard Accrual	9	64	207	269	139	253	697	13	1,651
Nonaccrual	—	11	68	62	5	55	34	6	241
Total commercial and industrial	5,956	2,679	4,567	3,490	1,087	2,422	22,265	85	42,551
Commercial real estate									
Pass	2,720	1,305	5,748	5,412	1,919	4,199	1,434	4	22,741
Special Mention	1	—	911	362	175	257	80	6	1,792
Substandard Accrual	3	22	359	253	275	875	9	120	1,916
Nonaccrual	—	67	89	90	58	470	2	—	776
Total commercial real estate	2,724	1,394	7,107	6,065	2,459	5,801	1,525	130	27,225
Total commercial									
Pass	8,665	3,830	9,942	8,335	2,814	6,265	22,757	70	62,678
Special Mention	3	79	1,009	598	223	305	291	6	2,514
Substandard Accrual	12	86	566	522	414	1,128	706	133	3,567
Nonaccrual	—	78	157	120	95	525	36	6	1,017
Total commercial	\$8,680	\$4,073	\$11,674	\$9,575	\$3,546	\$8,223	\$23,790	\$215	\$69,776

The following table presents the amortized cost basis of commercial loans and leases by vintage date and internal risk rating as of December 31, 2023:

(dollars in millions)	Term Loans and Leases by Origination Year						Revolving Loans		Total
	2023	2022	2021	2020	2019	Prior to 2019	Within the Revolving Period	Converted to Term	
Commercial and industrial									
Pass	\$3,694	\$6,512	\$5,331	\$1,445	\$1,147	\$2,299	\$21,033	\$53	\$41,514
Special Mention	59	221	355	30	50	113	368	—	1,196
Substandard Accrual	8	189	337	218	125	287	792	11	1,967
Nonaccrual	1	72	54	4	5	102	53	6	297
Total commercial and industrial	3,762	6,994	6,077	1,697	1,327	2,801	22,246	70	44,974
Commercial real estate									
Pass	1,906	5,791	6,062	2,555	2,294	3,895	1,975	8	24,486
Special Mention	—	713	539	222	183	260	75	—	1,992
Substandard Accrual	—	277	203	469	528	939	100	—	2,516
Nonaccrual	1	66	2	23	144	238	3	—	477
Total commercial real estate	1,907	6,847	6,806	3,269	3,149	5,332	2,153	8	29,471
Total commercial									
Pass	5,600	12,303	11,393	4,000	3,441	6,194	23,008	61	66,000
Special Mention	59	934	894	252	233	373	443	—	3,188
Substandard Accrual	8	466	540	687	653	1,226	892	11	4,483
Nonaccrual	2	138	56	27	149	340	56	6	774
Total commercial	\$5,669	\$13,841	\$12,883	\$4,966	\$4,476	\$8,133	\$24,399	\$78	\$74,445

For retail loans, the Company utilizes FICO credit scores and the loan's payment and delinquency status to monitor credit quality. Management believes FICO scores are the strongest indicator of credit losses over the contractual life of the loan and assist management in predicting the borrower's future payment performance. Scores are based on current and historical national industry-wide consumer level credit performance data.

The following table presents the amortized cost basis of retail loans by vintage date and current FICO score as of December 31, 2024:

(dollars in millions)	Term Loans by Origination Year						Revolving Loans		Total
	2024	2023	2022	2021	2020	Prior to 2020	Within the Revolving Period	Converted to Term	
Residential mortgages									
800+	\$1,230	\$1,302	\$3,299	\$5,109	\$2,919	\$3,869	\$—	\$—	\$17,728
740-799	1,757	873	1,568	2,213	1,338	1,923	—	—	9,672
680-739	425	281	552	697	385	938	—	—	3,278
620-679	31	61	126	151	101	494	—	—	964
<620	15	37	76	147	89	703	—	—	1,067
No FICO available ⁽¹⁾	1	—	—	1	1	14	—	—	17
Total residential mortgages	3,459	2,554	5,621	8,318	4,833	7,941	—	—	32,726
Home equity									
800+	1	—	3	4	1	76	5,634	200	5,919
740-799	—	—	1	2	1	65	5,275	224	5,568
680-739	—	—	1	—	1	76	2,995	183	3,256
620-679	—	1	4	3	2	60	752	141	963
<620	—	2	6	3	1	59	459	259	789
No FICO available ⁽¹⁾	—	—	—	—	—	—	—	—	—
Total home equity	1	3	15	12	6	336	15,115	1,007	16,495
Automobile									
800+	—	65	380	665	183	58	—	—	1,351
740-799	—	92	430	581	176	61	—	—	1,340
680-739	—	91	338	385	115	45	—	—	974
620-679	—	51	189	194	56	29	—	—	519
<620	—	47	197	216	62	38	—	—	560
No FICO available ⁽¹⁾	—	—	—	—	—	—	—	—	—
Total automobile	—	346	1,534	2,041	592	231	—	—	4,744
Education									
800+	227	373	657	1,517	1,256	1,475	—	—	5,505
740-799	290	359	571	804	637	811	—	—	3,472
680-739	110	150	229	261	211	337	—	—	1,298
620-679	27	48	55	58	51	111	—	—	350
<620	5	12	21	28	25	60	—	—	151
No FICO available ⁽¹⁾	5	—	—	—	—	31	—	—	36
Total education	664	942	1,533	2,668	2,180	2,825	—	—	10,812
Other retail									
800+	186	65	36	15	11	10	512	—	835
740-799	259	96	46	18	13	11	895	1	1,339
680-739	201	87	39	15	11	7	845	1	1,206
620-679	97	47	27	10	6	3	335	1	526
<620	32	31	34	15	7	3	234	1	357
No FICO available ⁽¹⁾	5	—	—	—	—	—	382	—	387
Total other retail	780	326	182	73	48	34	3,203	4	4,650
Total retail									
800+	1,644	1,805	4,375	7,310	4,370	5,488	6,146	200	31,338
740-799	2,306	1,420	2,616	3,618	2,165	2,871	6,170	225	21,391
680-739	736	609	1,159	1,358	723	1,403	3,840	184	10,012
620-679	155	208	401	416	216	697	1,087	142	3,322
<620	52	129	334	409	184	863	693	260	2,924
No FICO available ⁽¹⁾	11	—	—	1	1	45	382	—	440
Total retail	\$4,904	\$4,171	\$8,885	\$13,112	\$7,659	\$11,367	\$18,318	\$1,011	\$69,427

⁽¹⁾ Represents loans for which an updated FICO score was unavailable (e.g., due to recent profile changes).

The following table presents the amortized cost basis of retail loans by vintage date and current FICO score as of December 31, 2023:

	Term Loans by Origination Year						Revolving Loans			
(dollars in millions)	2023	2022	2021	2020	2019	Prior to 2019	Within the Revolving Period	Converted to Term	Total	
Residential mortgages										
800+	\$889	\$3,067	\$5,172	\$3,117	\$1,131	\$3,125	\$—	\$—	\$16,501	
740-799	1,333	1,940	2,560	1,411	592	1,625	—	—	9,461	
680-739	367	631	758	466	266	873	—	—	3,361	
620-679	54	135	165	90	121	445	—	—	1,010	
<620	9	48	104	95	161	561	—	—	978	
No FICO available ⁽¹⁾	1	—	2	1	3	14	—	—	21	
Total residential mortgages	2,653	5,821	8,761	5,180	2,274	6,643	—	—	31,332	
Home equity										
800+	—	4	4	1	4	91	5,078	222	5,404	
740-799	—	1	2	1	3	82	4,708	241	5,038	
680-739	1	1	1	2	5	93	2,693	202	2,998	
620-679	—	1	1	2	8	77	718	137	944	
<620	—	2	1	1	10	80	332	230	656	
No FICO available ⁽¹⁾	—	—	—	—	—	—	—	—	—	
Total home equity	1	9	9	7	30	423	13,529	1,032	15,040	
Automobile										
800+	81	539	1,062	368	162	47	—	—	2,259	
740-799	134	671	1,038	375	165	52	—	—	2,435	
680-739	147	577	708	252	118	39	—	—	1,841	
620-679	94	316	345	112	65	26	—	—	958	
<620	44	232	291	100	66	32	—	—	765	
No FICO available ⁽¹⁾	—	—	—	—	—	—	—	—	—	
Total automobile	500	2,335	3,444	1,207	576	196	—	—	8,258	
Education										
800+	296	671	1,637	1,418	600	1,185	—	—	5,807	
740-799	368	694	1,050	850	369	678	—	—	4,009	
680-739	143	289	333	273	134	298	—	—	1,470	
620-679	30	65	68	58	32	107	—	—	360	
<620	5	18	25	23	15	55	—	—	141	
No FICO available ⁽¹⁾	10	—	1	—	—	36	—	—	47	
Total education	852	1,737	3,114	2,622	1,150	2,359	—	—	11,834	
Other retail										
800+	183	70	38	35	16	18	500	—	860	
740-799	258	87	46	45	21	19	963	1	1,440	
680-739	214	76	39	39	18	11	973	2	1,372	
620-679	118	48	23	19	6	4	419	2	639	
<620	31	35	18	14	4	2	251	2	357	
No FICO available ⁽¹⁾	7	1	—	1	—	—	373	—	382	
Total other retail	811	317	164	153	65	54	3,479	7	5,050	
Total retail										
800+	1,449	4,351	7,913	4,939	1,913	4,466	5,578	222	30,831	
740-799	2,093	3,393	4,696	2,682	1,150	2,456	5,671	242	22,383	
680-739	872	1,574	1,839	1,032	541	1,314	3,666	204	11,042	
620-679	296	565	602	281	232	659	1,137	139	3,911	
<620	89	335	439	233	256	730	583	232	2,897	
No FICO available ⁽¹⁾	18	1	3	2	3	50	373	—	450	
Total retail	\$4,817	\$10,219	\$15,492	\$9,169	\$4,095	\$9,675	\$17,008	\$1,039	\$71,514	

⁽¹⁾ Represents loans for which an updated FICO score was unavailable (e.g., due to recent profile changes).

The following tables present gross charge-offs by vintage date for the Company's loan and lease portfolios:

	Year Ended December 31, 2024									
	Term Loans and Leases by Origination Year						Revolving Loans			
(dollars in millions)	2024	2023	2022	2021	2020	Prior to 2020	Within the Revolving Period	Converted to Term	Total	
Commercial and industrial	\$—	\$—	\$15	\$31	\$1	\$22	\$38	\$—	\$107	
Commercial real estate	—	—	1	23	145	143	—	—	312	
Total commercial	—	—	16	54	146	165	38	—	419	
Residential mortgages	—	—	—	—	—	4	—	—	4	
Home equity	—	—	—	—	—	5	11	2	18	
Automobile	—	6	34	34	10	10	—	—	94	
Education	1	5	12	24	25	59	—	—	126	
Other retail	42	24	10	6	3	10	167	—	262	
Total retail	43	35	56	64	38	88	178	2	504	
Total loans and leases	\$43	\$35	\$72	\$118	\$184	\$253	\$216	\$2	\$923	

	Year Ended December 31, 2023									
	Term Loans and Leases by Origination Year						Revolving Loans			
(dollars in millions)	2023	2022	2021	2020	2019	Prior to 2019	Within the Revolving Period	Converted to Term	Total	
Commercial and Industrial	\$1	\$3	\$34	\$4	\$1	\$34	\$44	\$—	\$121	
Commercial real estate	—	—	—	56	13	95	—	—	164	
Total commercial	1	3	34	60	14	129	44	—	285	
Residential mortgages	—	—	—	1	1	4	—	—	6	
Home equity	—	—	—	—	—	3	8	1	12	
Automobile	—	34	41	14	12	9	—	—	113	
Education	—	5	19	25	17	45	—	—	111	
Other retail	49	24	8	8	11	9	121	—	230	
Total retail	52	63	68	48	41	70	129	1	472	
Total loans and leases	\$53	\$66	\$102	\$108	\$55	\$199	\$173	\$1	\$757	

Nonaccrual and Past Due Assets

Nonaccrual loans and leases are those on which accrual of interest is suspended. Loans, other than certain retail loans insured by U.S. government agencies, are placed on nonaccrual status when full payment of principal and interest is in doubt, unless the loan is both well-secured and in the process of collection.

When a loan is placed on nonaccrual status the accrued interest receivable is reversed against interest income and the amortization of any net deferred fees is suspended. Interest collected on nonaccrual loans and leases for which the ultimate collectability of principal is uncertain are generally applied to reduce the carrying value of the asset first. Otherwise, interest income may be recognized to the extent of the cash received if the loan is deemed fully collectible.

A loan or lease may be returned to accrual status if:

- no principal and interest payments are due and unpaid, and repayment of the remaining contractual principal and interest is expected;
- the loan or lease has otherwise become well-secured and in the process of collection; or
- the borrower has made regularly scheduled payments in full for the prior six months and it is reasonably assured that the loan or lease will be brought current within a reasonable period.

Upon return to accrual status, interest payments received and applied to the carrying value of a loan or lease while on nonaccrual status are accreted into interest income over the remaining life of the loan or lease using the effective interest method.

Commercial and industrial loans and commercial real estate loans are generally placed on nonaccrual status when contractually past due 90 days or more, or earlier if management believes that the

probability of collection is insufficient to warrant further accrual. Some of these loans may remain on accrual status when contractually past due 90 days or more if management considers the loan collectible.

Residential mortgages are generally placed on nonaccrual status when past due 120 days, or sooner if determined to be collateral dependent, unless repayment of the loan is fully or partially guaranteed by the FHA, VA or USDA. Credit card balances are placed on nonaccrual status when past due 90 days or more and are restored to accrual status if they subsequently become less than 90 days past due. All other retail loans are generally placed on nonaccrual status when past due 90 days or more, or earlier if management believes that the probability of collection is insufficient to warrant further accrual. Loans less than 90 days past due may be placed on nonaccrual status due to the death of the borrower, fraud or bankruptcy.

The following tables present an aging analysis of accruing and nonaccrual loans and leases as of December 31, 2024 and 2023:

(dollars in millions)	December 31, 2024						
	Days Past Due and Accruing				Nonaccrual	Total	Nonaccrual with no related ACL
	Current	30-59	60-89	90+			
Commercial and industrial	\$42,247	\$35	\$20	\$8	\$241	\$42,551	\$31
Commercial real estate	26,212	204	27	6	776	27,225	32
Total commercial	68,459	239	47	14	1,017	69,776	63
Residential mortgages	32,011	251	93	179	192	32,726	142
Home equity	16,097	88	27	—	283	16,495	182
Automobile	4,563	100	33	—	48	4,744	6
Education	10,686	45	23	2	56	10,812	4
Other retail	4,504	46	31	1	68	4,650	1
Total retail	67,861	530	207	182	647	69,427	335
Total	\$136,320	\$769	\$254	\$196	\$1,664	\$139,203	\$398
Guaranteed residential mortgages ⁽¹⁾	\$696	\$119	\$55	\$172	\$—	\$1,042	\$—

(dollars in millions)	December 31, 2023						
	Days Past Due and Accruing				Nonaccrual	Total	Nonaccrual with no related ACL
	Current	30-59	60-89	90+			
Commercial and industrial	\$44,591	\$62	\$18	\$6	\$297	\$44,974	\$30
Commercial real estate	28,745	150	59	40	477	29,471	71
Total commercial	73,336	212	77	46	774	74,445	101
Residential mortgages	30,499	282	118	256	177	31,332	144
Home equity	14,640	82	33	—	285	15,040	198
Automobile	8,005	144	48	—	61	8,258	7
Education	11,732	49	23	2	28	11,834	3
Other retail	4,899	49	34	29	39	5,050	—
Total retail	69,775	606	256	287	590	71,514	352
Total	\$143,111	\$818	\$333	\$333	\$1,364	\$145,959	\$453
Guaranteed residential mortgages ⁽¹⁾	\$675	\$128	\$76	\$243	\$—	\$1,122	\$—

⁽¹⁾ Guaranteed residential mortgages represent loans fully or partially guaranteed by the FHA, VA and USDA, and are included in the amounts presented for Residential mortgages.

Loan Modifications to Borrowers Experiencing Financial Difficulty

Loan modifications to borrowers experiencing financial difficulty, or FDMs, are evaluated to determine whether the modification should be accounted for as a new loan or a continuation of the existing loan. The existing loan is derecognized and the restructured loan is accounted for as a new loan if the effective yield on the restructured loan is at least equal to the effective yield for comparable loans with similar collection risk and the modification to the original loan is more than minor. Any unamortized fees and costs from the original loan are recognized in interest income when the new loan is granted. If a loan restructuring does not meet these conditions, the existing loan's amortized cost basis is carried forward and the modified loan is accounted for as a continuation of the existing loan. FDMs are generally accounted for as a continuation of the existing loan given the terms are typically not at market rates.

The Company offers loan modifications, characterized as FDMs, to retail and commercial borrowers experiencing financial difficulty as a result of its loss mitigation activities that may result in a payment delay, interest rate reduction, term extension, principal forgiveness, or combination thereof. Payment delays consist of modifications that result in a delay of contractual amounts due greater than three months over a rolling 12-month period. Term extensions consist of modifications that result in an extension of the contractual maturity date greater than three months or a significant deferral of principal payments relative to the total outstanding principal balance of the loan.

Commercial loan modifications are offered on a case-by-case basis and generally include a payment delay, term extension and/or interest rate reduction. The Company does not typically offer principal forgiveness for commercial loans. Retail loan modifications are offered through structured loan modification programs, which are summarized below.

- Forbearance programs provide borrowers experiencing some form of hardship a period of time during which their contractual payment obligations are suspended, resulting in a payment delay and/or term extension.
- Other repayment plans are offered due to hardship and include an interest rate reduction and/or term extension designed to enable the borrower to return the loan to current status in an expeditious manner.
- Settlement agreements may be executed with borrowers experiencing a long-term hardship or who are delinquent, resulting in principal forgiveness. Upon fulfillment of the terms of the settlement agreement, the unpaid principal amount is forgiven resulting in a charge-off of the outstanding principal balance.
- Certain reorganization bankruptcy judgments may result in any one of the four modification types or some combination thereof.

Retail and commercial loans whose contractual terms have been modified in a FDM and are current at the time of the modification may remain on accrual status if there is demonstrated performance prior to the modification and payment in full is expected under the modified terms. Cash receipts on nonaccrual impaired loans, including nonaccrual loans involved in FDMs, are generally applied to reduce the unpaid principal balance. Certain FDMs that are current in payment status are classified as nonaccrual in accordance with regulatory guidance. Nonaccrual FDMs that meet the guidelines above for accrual status can be returned to accruing if supported by a well-documented evaluation of the borrowers' financial condition and the borrower has been current for at least six months.

The following tables present the period-end amortized cost of loans to borrowers experiencing financial difficulty that were modified during the years ended December 31, 2024 and 2023, disaggregated by class of financing receivable and modification type. The modification type reflects the cumulative effect of all FDMs received during the indicated period.

Year Ended December 31, 2024									
(dollars in millions)	Interest Rate Reduction	Term Extension	Payment Delay	Principal Forgiveness	Interest Rate Reduction and Term Extension	Term Extension and Payment Delay	Interest Rate Reduction, Term Extension and Payment Delay	Total	Total as a % of Loan Class ⁽¹⁾
Commercial and industrial	\$—	\$235	\$99	\$—	\$1	\$21	\$1	\$357	0.84 %
Commercial real estate	—	650	113	—	130	134	—	1,027	3.77
Total commercial	—	885	212	—	131	155	1	1,384	1.98
Residential mortgages	6	74	12	—	16	5	1	114	0.35
Home equity	6	3	1	—	13	—	—	23	0.14
Automobile	—	—	—	—	—	—	—	—	—
Education	11	3	34	—	—	10	—	58	0.54
Other retail	16	—	—	—	—	—	—	16	0.34
Total retail	39	80	47	—	29	15	1	211	0.30
Total	\$39	\$965	\$259	\$—	\$160	\$170	\$2	\$1,595	1.15 %

Year Ended December 31, 2023									
(dollars in millions)	Interest Rate Reduction	Term Extension	Payment Delay	Principal Forgiveness	Interest Rate Reduction and Term Extension	Term Extension and Payment Delay	Total	Total as a % of Loan Class ⁽¹⁾	
Commercial and industrial	\$1	\$252	\$69	\$—	\$1	\$2	\$325	0.74 %	
Commercial real estate	—	522	—	—	70	1	593	2.01	
Total commercial	1	774	69	—	71	3	918	1.23	
Residential mortgages	8	77	3	—	20	1	109	0.35	
Home equity	2	5	—	—	8	—	15	0.10	
Automobile	—	—	—	—	—	—	—	—	
Education	9	—	31	—	—	—	40	0.34	
Other retail	11	—	—	—	—	—	11	0.22	
Total retail	30	82	34	—	28	1	175	0.24	
Total	\$31	\$856	\$103	\$—	\$99	\$4	\$1,093	0.75 %	

⁽¹⁾ Represents the total amortized cost as of period-end divided by the period-end amortized cost of the corresponding loan class. Accrued interest receivable is excluded from amortized cost and is immaterial.

The following tables present the financial effect of loans to borrowers experiencing financial difficulty that were modified during the years ended December 31, 2024 and 2023, disaggregated by class of financing receivable.

Year Ended December 31, 2024				
(dollars in millions)	Weighted-Average Interest Rate Reduction ⁽¹⁾	Weighted-Average Term Extension (in Months) ⁽¹⁾	Weighted-Average Payment Deferral ⁽²⁾	Amount of Principal Forgiveness ⁽²⁾
Commercial and industrial	3.78 %	15	\$4	\$—
Commercial real estate	2.83	17	1	—
Total commercial	1.83	94	—	—
Residential mortgages	4.01	71	—	—
Home equity	—	—	—	—
Automobile	—	12	—	—
Education	4.41	—	—	—
Other retail	20.18	—	—	6

Year Ended December 31, 2023				
(dollars in millions)	Weighted-Average Interest Rate Reduction ⁽¹⁾	Weighted-Average Term Extension (in Months) ⁽¹⁾	Weighted-Average Payment Deferral ⁽²⁾	Amount of Principal Forgiveness ⁽²⁾
Commercial and industrial	2.02 %	15	\$1	\$—
Commercial real estate	0.59	11	—	—
Residential mortgages	1.58	50	—	—
Home equity	2.64	120	—	—
Automobile	3.60	18	—	—
Education	4.76	—	—	—
Other retail	18.68	—	—	5

⁽¹⁾ Weighted based on period-end amortized cost.

⁽²⁾ Amounts are recorded as charge-offs.

The following tables present an aging analysis of the period-end amortized cost of loans to borrowers experiencing financial difficulty that were modified during the years ended December 31, 2024 and 2023, disaggregated by class of financing receivable. A loan in a forbearance or repayment plan is reported as past due according to its contractual terms until contractually modified. Subsequent to modification, it is reported as past due based on its restructured terms.

December 31, 2024							
(dollars in millions)	Current	30-59	60-89	90+	Nonaccrual	Total	
Commercial and industrial	\$290	\$3	\$—	\$—	\$—	\$64	\$357
Commercial real estate	546	92	—	4	385	1,027	
Total commercial	836	95	—	4	449	1,384	
Residential mortgages	49	13	7	22	23	114	
Home equity	10	—	—	—	13	23	
Automobile	—	—	—	—	—	—	
Education	26	—	—	—	32	58	
Other retail	12	2	1	—	1	16	
Total retail	97	15	8	22	69	211	
Total	\$933	\$110	\$8	\$26	\$518	\$1,595	

(dollars in millions)	December 31, 2023						
	Current	Days Past Due and Accruing			Nonaccrual	Total	
		30-59	60-89	90+			
Commercial and industrial	\$211	\$—	\$—	\$—	\$—	\$114	\$325
Commercial real estate	402	7	—	—	26	158	593
Total commercial	613	7	—	—	26	272	918
Residential mortgages	61	11	7	—	17	13	109
Home equity	5	—	—	—	—	10	15
Automobile	—	—	—	—	—	—	—
Education	37	1	—	—	—	2	40
Other retail	8	1	1	—	—	1	11
Total retail	111	13	8	—	17	26	175
Total	\$724	\$20	\$8	\$43	\$298		\$1,093

The following tables present the period-end amortized cost of loans to borrowers experiencing financial difficulty that defaulted during the period presented and were modified within the previous 12 months preceding the default, disaggregated by class of financing receivable and modification type. The modification type reflects the cumulative effect of all FDMs at the time of default. A loan is considered to be in default if, subsequent to modification, it becomes 90 or more days past due or is placed on nonaccrual status.

Year Ended December 31, 2024						
(dollars in millions)	Interest Rate Reduction	Term Extension	Payment Delay	Interest Rate Reduction and Term Extension	Total	
Commercial and industrial	\$1	\$18	\$—	\$—	\$19	\$19
Commercial real estate	—	134	20	—	154	154
Total commercial	1	152	20	—	173	173
Residential mortgages	—	26	3	3	32	32
Home equity	—	1	—	1	2	2
Automobile	—	—	—	—	—	—
Education	1	—	11	—	15	15
Other retail	—	1	—	—	1	1
Total retail	5	27	14	4	50	50
Total	\$6	\$179	\$34	\$4		\$223

Year Ended December 31, 2023						
(dollars in millions)	Interest Rate Reduction	Term Extension	Payment Delay	Interest Rate Reduction and Term Extension	Total	
Commercial and industrial	\$—	\$—	\$43	\$—	\$43	\$43
Commercial real estate	—	102	—	—	102	102
Total commercial	—	102	43	—	145	145
Residential mortgages	1	9	—	5	15	15
Home equity	—	1	—	2	3	3
Automobile	—	—	1	—	1	1
Education	—	—	—	—	—	—
Other retail	—	—	—	—	—	—
Total retail	1	10	1	7	19	19
Total	\$1	\$112	\$44	\$7		\$164

Unfunded commitments related to loans modified during the year ended December 31, 2024 were \$206 million at December 31, 2024. Unfunded commitments related to loans modified during the year ended December 31, 2023 were \$221 million at December 31, 2023.

[XML 40 R17.htm IDEA: XBRL DOCUMENT](#)

PREMISES,
EQUIPMENT, AND
SOFTWARE

[Property, Plant and Equipment \[Abstract\]](#)
PREMISES,
EQUIPMENT AND
SOFTWARE

NOTE 7 - PREMISES, EQUIPMENT AND SOFTWARE

Premises and Equipment

Premises and equipment are stated at cost, less accumulated depreciation and amortization, computed using the straight-line method over the estimated useful lives of the assets. Leasehold improvements are amortized over the life of the lease, including renewal options if exercise of those options is reasonably assured, or their estimated useful life, whichever is shorter.

The cost of major additions and improvements to premises and equipment is capitalized. Repairs and maintenance and other costs that do not improve the property, extend the useful life or otherwise do not meet capitalization criteria are charged to expense as incurred. The Company evaluates premises and equipment for impairment when events or circumstances indicate that the carrying value of such assets may not be recoverable.

A summary of the carrying value of premises and equipment is presented below:

(dollars in millions)	Useful Lives (years)	December 31,	
		2024	2023
Land and land improvements	10 - 75	\$144	\$143
Buildings and leasehold improvements	5 - 60	887	875
Furniture, fixtures and equipment	4 - 20	601	613
Construction in progress		53	77
Total premises and equipment, gross		1,685	1,708
Accumulated depreciation and amortization		(810)	(813)
Total premises and equipment, net		\$875	\$895

Depreciation charged to noninterest expense totaled \$132 million, \$115 million and \$107 million for the years ended December 31, 2024, 2023 and 2022, respectively, and is presented in the Consolidated Statements of Operations in either occupancy or equipment expense, as applicable.

Software

Costs related to computer software developed or obtained for internal use are capitalized if the projects improve functionality and provide long-term future operational benefits. Capitalized costs are amortized using the straight-line method over the asset's expected useful life, which is based on the basic pattern of consumption and economic benefits provided by the asset. The amortization of software commences when the asset, or identifiable component of the asset, is substantially complete and ready for its intended use. All other costs incurred in connection with an internal-use software project are expensed as incurred. Capitalized software is included in other assets in the Consolidated Balance Sheets.

The Company had capitalized software assets of \$2.5 billion and \$2.6 billion, respectively, and related accumulated amortization of \$1.7 billion as of December 31, 2024 and 2023. Amortization expense was \$268 million, \$254 million and \$243 million for the years ended December 31, 2024, 2023 and 2022, respectively.

The estimated future amortization expense for capitalized software assets is presented below.

Year	(dollars in millions)
2025	\$244
2026	184
2027	129
2028	72
2029	16
Thereafter	—
Total ⁽¹⁾	\$645

⁽¹⁾ Excludes \$222 million of in-process software at December 31, 2024.

[XML 41 R18.htm IDEA: XBRL DOCUMENT](#)

MORTGAGE
BANKING AND
OTHER SERVICED
LOANS

[Mortgage Banking \[Abstract\]](#)
MORTGAGE BANKING
AND OTHER SERVICED
LOANS

NOTE 8 - MORTGAGE BANKING AND OTHER SERVICED LOANS

The Company sells residential mortgages into the secondary market and retains no beneficial interest in these sales, but may retain the servicing rights for the loans sold. The Company may exercise its option to repurchase eligible government guaranteed residential mortgages or may be obligated to subsequently repurchase a loan if the purchaser discovers a representation or warranty violation such as noncompliance with eligibility or servicing requirements, or customer fraud that should have been identified in a loan file review.

Mortgage LHFS are accounted for at fair value, with changes in fair value and realized gains and losses on the sale of mortgage loans reported in mortgage banking fees in the Consolidated Statements of Operations.

The following table summarizes activity related to residential mortgage loans sold with servicing rights retained:

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
Cash proceeds from residential mortgage loans sold with servicing retained	\$7,306	\$9,124	\$17,025
Repurchased residential mortgages ⁽¹⁾	—	—	87
Gain on sales ⁽²⁾	63	72	86
Contractually specified servicing, late and other ancillary fees ⁽²⁾	309	309	287

⁽¹⁾ Includes government insured or guaranteed loans repurchased through the exercise of the Company's removal of account provision option.

⁽²⁾ Reported in mortgage banking fees in the Consolidated Statements of Operations.

The Company recognizes the right to service residential mortgage loans for others, or MSRs, when purchased or when servicing is contractually separated from the underlying mortgage loans sold with servicing rights retained. MSRs are reported in other assets in the Consolidated Balance Sheets and are measured using the fair value method, with changes in fair value recorded in mortgage banking fees in the Consolidated Statements of Operations. The unpaid principal balance of residential mortgage loans related to our MSRs was \$95.6 billion and \$97.4 billion at December 31, 2024 and 2023, respectively. The Company manages the risk associated with changes in the value of the MSRs with an active economic hedging strategy, which includes the purchase of freestanding derivatives.

The following table summarizes changes in MSRs recorded using the fair value method:

(dollars in millions)	As of and for the Year Ended December 31,	
	2024	2023
Fair value as of beginning of the period	\$1,552	\$1,530
Amounts capitalized	106	127
Sales ⁽¹⁾	(99)	—
Changes in unpaid principal balance during the period ⁽²⁾	(176)	(166)
Changes in fair value during the period ⁽³⁾	108	61
Fair value at end of the period	\$1,491	\$1,552

⁽¹⁾ For the year ended December 31, 2024, represents the sale of the excess servicing yield on MSRs related to certain FHLMC mortgages with a total unpaid principal balance of \$17.8 billion.

⁽²⁾ Represents changes in value of the MSRs due to i) passage of time including the impact from both regularly scheduled loan principal payments and partial paydowns, and ii) loans that paid off during the period.

⁽³⁾ Represents changes in value primarily driven by market conditions. These changes are recorded in mortgage banking fees in the Consolidated Statements of Operations.

The fair value of MSRs is estimated by using the present value of estimated future net servicing cash flows, taking into consideration actual and expected mortgage loan prepayment rates, discount

rates, contractual servicing fee income, servicing costs, default rates, ancillary income, and other economic factors determined based on current market interest rates. The valuation does not attempt to forecast or predict the future direction of interest rates.

The sensitivity analysis below presents the impact of an immediate 10% and 20% adverse change in key economic assumptions to the current fair value of MSRs. These sensitivities are hypothetical, with the effect of a variation in a particular assumption on the fair value of the MSRs calculated independently without changing any other assumption. Changes in one factor may result in changes in another (e.g., changes in interest rates that drive changes in prepayment rates could result in changes in discount rates) and may amplify or counteract the sensitivities. The primary risk inherent in the Company's MSRs is an increase in prepayments of the underlying mortgage loans serviced, which is largely dependent upon movements in market interest rates.

(dollars in millions)	December 31, 2024	December 31, 2023
Fair value	\$1,491	\$1,552
Weighted average life (years)	8.7	8.8
Weighted average constant prepayment rate	6.7%	7.2%
Decline in fair value from 10% adverse change	\$35	\$37
Decline in fair value from 20% adverse change	\$67	\$71
Weighted average option adjusted spread	632 bps	630 bps
Decline in fair value from 10% adverse change	\$42	\$43
Decline in fair value from 20% adverse change	\$84	\$87

The Company has mortgage banking derivatives that include commitments to originate mortgages held for sale, certain loan sale agreements, and other financial instruments that meet the definition of a derivative. Refer to Note 14 for additional information.

Other Serviced Loans

The Company engages in other servicing relationships from time to time. The following table presents the unpaid principal balance of other serviced loans:

(dollars in millions)	December 31, 2024	December 31, 2023
Education	\$420	\$502
Commercial and industrial ⁽¹⁾	92	94

⁽¹⁾ Represents the government guaranteed portion of SBA loans sold to outside investors.

[XML 42 R19.htm IDEA: XBRL DOCUMENT](#)

LEASES

[Leases \[Abstract\]](#)
[LEASES](#)

**12 Months Ended
Dec. 31, 2024**

NOTE 9 - LEASES

Citizens as Lessee

The Company determines if an arrangement is a lease at inception and records a right-of-use asset and a corresponding lease liability. A right-of-use asset represents the value of the Company's contractual right to use an underlying leased asset and a lease liability represents the Company's contractual obligation to make payments on the same asset. Operating and finance lease right-of-use assets and liabilities are recognized at the commencement date based on the present value of the lease payments over the non-cancelable lease term. In instances where the lease does not specify an implicit rate, the Company utilizes an incremental borrowing rate based on information available at the lease commencement date to determine the present value of the lease payments. The Company evaluates right-of-use assets for impairment when events or changes in circumstances indicate that the carrying value of the asset may not be recoverable.

The Company leases both equipment and real estate, including office and branch space, in the normal course of business. Lease terms predominantly range from one year to fifteen years and may include options to extend the lease, terminate the lease, or purchase the underlying asset at the end of the lease. Certain lease agreements include rental payments based on an index or are adjusted periodically for inflation. Lease components are accounted for as a single lease component when lease agreements contain lease and non-lease components and for certain real estate leases.

Leases with an initial term of 12 months or less are not recorded in the Company's Consolidated Balance Sheets and are recognized in occupancy expense in the Company's Consolidated Statements of Operations on a straight-line basis over the lease term. The Company may also enter into subleases with third parties for certain leased real estate properties that are no longer occupied.

The components of operating lease cost are presented below.

(dollars in millions)	2024	Year Ended December 31,	
		2023	2022
Operating lease cost	\$220	\$221	\$216
Short-term lease cost	3	2	2
Variable lease cost	5	5	7
Sublease income	(5)	(1)	(1)
Total	\$223	\$227	\$224

Operating lease cost is recognized on a straight-line basis over the lease term and is recorded in occupancy and equipment and software in the Consolidated Statements of Operations.

Supplemental information related to the Company's operating lease arrangements is presented in the tables below:

(dollars in millions)	December 31, 2024	December 31, 2023	Affected Line Item in Consolidated Balance Sheets
Operating lease right-of-use assets	\$869	\$885	Other assets
Operating lease liabilities	956	977	Other liabilities
Weighted average remaining lease term (years)	7	7	—
Weighted average discount rate	3.51 %	3.10 %	—

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
Cash paid for amounts included in measurement of liabilities:			
Operating cash flows from operating leases		\$233	\$232
Supplemental non-cash information on lease liabilities arising from obtaining right-of-use assets:			
Right-of-use assets in exchange for new operating lease liabilities	84	64	408

Lease liabilities maturing under non-cancelable operating leases are presented below as of December 31, 2024.

Year	(dollars in millions)
2025	\$204
2026	193
2027	171
2028	140
2029	108
Thereafter	267
Total lease payments	1,083
Less: Interest	127
Present value of lease liabilities	\$956

Citizens as Lessor

Operating lease assets where Citizens was the lessor totaled \$165 million and \$254 million as of December 31, 2024 and 2023, respectively. Operating lease rental income associated with these assets is recognized in other income in the Consolidated Statements of Operations on a straight-line basis over the lease term.

Depreciation expense associated with operating lease assets is recorded on a straight-line basis over their estimated useful life and is included in other operating expense in the Consolidated Statements of Operations. Operating lease assets are reviewed for impairment on a periodic basis, with an impairment loss recognized in other operating expense if the carrying amount of the leased asset exceeds its fair value and is not recoverable. The carrying amount of a leased asset is not recoverable if its carrying value exceeds the sum of the undiscounted cash flows expected to result from the lease payments and the estimated residual value of the asset.

For more information on direct finance and sales-type leases where Citizens is the lessor, see Note 5.

[XML 43 R20.htm IDEA: XBRL DOCUMENT](#)

**GOODWILL AND
INTANGIBLE ASSETS**

[Goodwill and
Intangible Assets
Disclosure \[Abstract\]](#)
[GOODWILL AND
INTANGIBLE ASSETS](#)

**12 Months Ended
Dec. 31, 2024**

NOTE 10 - GOODWILL AND INTANGIBLE ASSETS

Goodwill is the purchase premium associated with the acquisition of a business and is assigned to the Company's reporting units at the acquisition date. A reporting unit is a business operating segment or a component of a business operating segment. The Company has identified and assigned goodwill to two reporting units, Consumer Banking and Commercial Banking, based upon reviews of the structure of the Company's executive team and supporting functions, resource allocations and financial reporting processes. Goodwill no longer retains its association with a particular acquisition once assigned to a reporting unit, and all of the activities within a reporting unit, whether acquired or organically grown, are available to support the value of the goodwill.

Goodwill is subject to an annual impairment test and not amortized. Goodwill is reviewed for impairment annually as of October 1st and in interim periods when events or changes indicate the carrying value of one or more reporting units may not be recoverable. The Company has the option to perform a qualitative assessment of goodwill to determine whether it is more likely than not that the fair value of each reporting unit is less than the carrying value. If it is more likely than not that the fair value exceeds the carrying value, then no further testing is necessary; otherwise, a quantitative assessment of goodwill must be performed.

The Company may elect to bypass the qualitative assessment and perform a quantitative assessment, which is used to identify potential impairment and involves comparing each reporting unit's fair value to its carrying value, including goodwill. If the fair value of a reporting unit exceeds its carrying value inclusive of goodwill, applicable goodwill is deemed not to be impaired. If the carrying value of the reporting unit inclusive of goodwill exceeds fair value, an impairment loss is recognized for the excess, establishing a new basis in the goodwill, and cannot exceed the amount of goodwill assigned to the reporting unit. Subsequent reversal of goodwill impairment losses is not permitted.

The fair value of the Company's reporting units is determined using a combination of income and market-based approaches. The Company relies on several assumptions to estimate the fair value of its reporting units under the income-based approach including discount rate, projected loan losses, income tax and capital retention rates.

The Company performed a quantitative goodwill impairment assessment during the year ended December 31, 2024 as part of its annual impairment assessment. Based on this quantitative assessment, the Company concluded that the estimated fair value of the Consumer Banking and Commercial Banking reporting units exceeded their carrying value; therefore, the Company determined that there was no impairment to the carrying value of its goodwill as of December 31, 2024.

Changes in the carrying value of goodwill for the years ended December 31, 2024 and 2023 are presented below.

(dollars in millions)	Consumer Banking	Commercial Banking	Total
Balance at December 31, 2022	\$2,673	\$5,500	\$8,173
Business acquisitions	5	10	15
Balance at December 31, 2023	\$2,678	\$5,510	\$8,188
Divestitures	—	(1)	(1)
Balance at December 31, 2024	\$2,678	\$5,509	\$8,187

Accumulated impairment losses related to the Consumer Banking and Commercial Banking reporting units totaled \$5.9 billion and \$50 million, respectively, at December 31, 2024 and 2023. No impairment was recorded for the years ended December 31, 2024, 2023 or 2022.

Other Intangibles

Other intangible assets are recognized separately from goodwill if the asset arises as a result of contractual rights or if the asset is capable of being separated and sold, transferred or exchanged. These assets are amortized on a straight-line basis with the exception of core deposits, which are amortized using an accelerated methodology, and are subject to an annual impairment evaluation. Amortization expense is recorded in other operating expense in the Consolidated Statements of Operations.

A summary of the carrying value of intangible assets is presented below.

(dollars in millions)	Amortizable Lives (years)	December 31, 2024			December 31, 2023		
		Gross	Accumulated Amortization	Net	Gross	Accumulated Amortization	Net
Core deposits	10	\$144	\$66	\$78	\$144	\$44	\$100
Acquired technology	5 - 7	23	22	1	23	21	2
Acquired relationships	2 - 15	52	31	21	52	26	26
Naming Rights	5 - 10	33	16	17	33	12	21
Other	2 - 8	42	13	29	18	10	8
Total		\$294	\$148	\$146	\$270	\$113	\$157

As of December 31, 2024, all of the Company’s intangible assets are subject to amortization. Amortization expense recognized on intangible assets was \$35 million, \$42 million and \$41 million for the years ended December 31, 2024, 2023 and 2022, respectively. The Company’s projection of amortization expense is based on balances as of December 31, 2024. Future amortization expense may vary from these projections.

Estimated intangible asset amortization expense for the next five years is as follows:

Year	(dollars in millions)
2025	\$33
2026	30
2027	26
2028	18
2029	9

[XML 44 R21.htm IDEA: XBRL DOCUMENT](#)

VARIABLE INTEREST ENTITIES

12 Months Ended
Dec. 31, 2024

[Equity Method Investments and Joint Ventures \[Abstract\]](#)
[VARIABLE INTEREST ENTITIES](#)

NOTE 11 - VARIABLE INTEREST ENTITIES

The Company, in the normal course of business, engages in a variety of activities with entities that are considered VIEs, as defined by GAAP, with its variable interest arising from contractual, ownership or other monetary interests in the entity. A VIE typically does not have sufficient equity at risk to finance its activities without additional subordinated financial support from other parties. The Company is the primary beneficiary of a VIE, and must consolidate it, if its variable interest provides it with the power to direct the activities that significantly impact the VIE and it has the right to receive benefits, or the obligation to absorb losses, that could potentially be significant to the VIE. Both qualitative and quantitative factors are considered regarding the nature, size and form of involvement with the VIE to determine whether or not a variable interest held is significant to the VIE. The Company assesses whether or not it is the primary beneficiary of a VIE on an ongoing basis.

Transfers of financial assets in which the Company has not surrendered control over the transferred assets are accounted for as a secured borrowing with a pledge of collateral. Control is generally considered surrendered when 1) the transferred assets are legally isolated from the Company and its creditors, even in bankruptcy, 2) the transferee has the right to pledge or exchange the transferred assets it received, with no condition that constrains the transferee from taking advantage of this right or that provides more than a trivial benefit to the Company, and 3) the Company does not maintain effective control over the transferred financial assets. Judgment is required to assess whether the Company maintains effective control over transferred financial assets.

Consolidated VIEs

The Company has consolidated VIEs related to secured borrowings collateralized by auto loans. The following table summarizes the carrying amount of assets and liabilities for the Company’s consolidated VIEs:

(dollars in millions)	December 31, 2024	December 31, 2023
Assets:		
Cash and due from banks	\$—	\$13
Interest-bearing deposits in banks	209	106
Net loans and leases	3,843	3,194
Other assets	21	14
Total assets	\$4,073	\$3,327
Liabilities:		
Long-term borrowed funds	\$3,375	\$2,692
Other liabilities	8	8
Total liabilities	\$3,383	\$2,700

Secured Borrowings

The Company utilizes a portion of its auto loan portfolio to support certain secured borrowing arrangements, which provide a source of funding for the Company and involves the transfer of auto loans to bankruptcy remote special purpose entities (“SPEs”). These SPEs then issue asset-backed notes to third-parties collateralized by the transferred loans. The Company holds certain residual interests in the loans and, therefore, has a right to receive benefits or the obligation to absorb losses that could potentially be significant to the SPEs. In addition, the Company retains servicing for the transferred loans and, therefore, holds the power to direct significant activities that impact the economic performance of the SPEs. As a result, the Company concluded that it is the primary beneficiary of these SPEs and, accordingly, consolidates these VIEs.

The assets of a particular VIE are the primary source of funds to settle its obligations. Creditors of these VIEs do not have recourse to the general credit of the Company. The performance of the loans transferred to the SPEs is the most significant driver impacting the economic performance of the VIEs.

Unconsolidated VIEs

The Company is involved with various VIEs that are not consolidated, including lending to special purpose entities, investments in asset-backed securities and investments in entities that sponsor affordable housing, renewable energy and economic development projects. The Company’s maximum exposure to loss resulting from its involvement with these entities is limited to the balance sheet carrying amount of its investments, unfunded commitments, and the outstanding principal balance of loans to special purpose entities.

A summary of these investments is presented below:

(dollars in millions)	December 31,	
	2024	2023
Lending to special purpose entities included in loans and leases	\$4,215	\$4,760
LIHTC investments included in other assets	2,631	2,444
LIHTC unfunded commitments included in other liabilities	1,109	1,025
Asset-backed investments included in HTM securities	412	488
Renewable energy investments included in other assets	269	314
NMTC investments included in other assets	2	3

Lending to Special Purpose Entities

The Company provides lending facilities to third-party sponsored special purpose entities. The sponsor for each respective entity has the power to direct how proceeds from the Company are utilized and maintains responsibility for any associated servicing commitments. Therefore, the Company is not the primary beneficiary of these entities and, accordingly, does not consolidate these VIEs. As of December 31, 2024 and 2023, the lending facilities had undrawn commitments to extend credit of \$2.8 billion and \$2.7 billion, respectively. For more information on commitments to extend credit see Note 19.

Asset-backed securities

The Company’s investments in asset-backed securities are collateralized by education loans sold to a third-party sponsored VIE. The Company acts as the primary servicer for the sold loans and receives a servicing fee. A third-party servicer is responsible for all loans that become significantly delinquent.

The Company’s investments in asset-backed securities, as well as the primary servicing fee, are considered variable interests in the VIE since some of the losses of the VIE could be absorbed by the Company’s interest in the asset-backed securities or the primary servicing fee. However, the Company does not control the determination of the assets purchased by the VIE and the servicing activities on significantly delinquent loans. Since these activities significantly impact the economic performance of the VIE, the Company has concluded that it is not the primary beneficiary of this VIE and, accordingly, does not consolidate the VIE.

Low Income Housing Tax Credit Partnerships

The purpose of the Company’s LIHTC investments is to assist in achieving the goals of the CRA and to earn an adequate return of capital. LIHTC partnerships are managed by unrelated general partners that have the power to direct the activities which most significantly affect the performance of the partnerships. Therefore, the Company is not the primary beneficiary of these partnerships and, accordingly, does not consolidate these VIEs.

Renewable Energy Entities

The Company’s investments in certain renewable energy entities provide benefits from government incentives and other tax attributes (e.g., tax depreciation). As a tax equity investor, the Company does not have the power to direct the activities which most significantly affect the performance of these entities. Therefore, the Company is not the primary beneficiary of these entities and, accordingly, does not consolidate these VIEs.

Contingent commitments related to the Company’s renewable energy investments were \$49 million at December 31, 2024, and are expected to be paid in varying amounts through 2027. These payments are contingent upon the level of electricity production attained by the renewable energy entity relative to its targeted threshold and changes in the production tax credit rates set by the Internal Revenue Service.

New Markets Tax Credit Program

The Company participates in the NMTC program which provides a tax incentive for private sector investment into economic development projects and businesses located in low-income communities.

The Company’s investments in entities that sponsor economic development projects provide income tax credits to offset federal taxable income over a specified period of time. Independent third parties manage these entities and have the power to direct the activities which most significantly affect their performance. Therefore, the Company is not the primary beneficiary of these entities and does not consolidate these VIEs as a result.

The Company applies the proportional amortization method to account for its LIHTC, renewable energy and NMTC investments. Under the proportional amortization method, the Company applies a practical expedient for its LIHTC and NMTC investments and amortizes the initial cost of qualifying investments in proportion to the income tax credits received in the current period as compared to the total income tax credits expected to be received over the life of the investment. For renewable energy investments, the Company amortizes the initial cost of qualifying investments in proportion to the income tax credits and other income tax benefits received in the current period as compared to the total income tax credits and other income tax benefits expected to be received over the life of the investment. The net amortization and income tax credits and other income tax benefits received are included as a component of income tax expense (benefit).

The following table summarizes the impact to the Consolidated Statements of Operations relative to the Company’s tax credit programs for which it has elected to apply the proportional amortization method of accounting:

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
Tax credits recognized	\$379	\$334	\$236
Other tax benefits recognized	93	71	59
Amortization	(363)	(320)	(247)
Net benefit (expense) included in income tax expense	109	85	48
Other income	4	5	—
Allocated income (loss) on investments	(12)	(10)	—
Net benefit (expense) included in noninterest income	(8)	(5)	—
Net benefit (expense) included in the Consolidated Statements of Operations ⁽¹⁾	\$101	\$80	\$48

⁽¹⁾Includes the impact of tax credit investments when the election to apply the proportional amortization method was in effect during the periods presented. For 2024 and 2023, this includes LIHTC, renewable energy and NMTC investments, and for 2022, includes LIHTC investments.

The Company did not recognize impairment losses resulting from the forfeiture or ineligibility of income tax credits or other circumstances during the years ended December 31, 2024, 2023 and 2022.

[XML 45 R22.htm IDEA: XBRL DOCUMENT](#)

DEPOSITS

12 Months Ended
Dec. 31, 2024

[Deposits \[Abstract\]](#)
[DEPOSITS](#)

NOTE 12 - DEPOSITS

The following table presents the major components of deposits:

	December 31,	
	2024	2023
(dollars in millions)		
Noninterest-bearing demand	\$36,920	\$37,107
Money market	55,321	53,812
Checking with interest	33,246	31,876
Savings	25,976	27,983
Time	23,313	26,564
Total deposits	\$174,776	\$177,342

The following table presents the maturity distribution of time deposits by year as of December 31, 2024:

Year	(dollars in millions)
2025	\$22,935
2026	241
2027	71
2028	36
2029	26
2030 and thereafter	4
Total	\$23,313

The following table presents the remaining maturities of time deposits with a denomination of \$250,000 or more as of December 31, 2024:

(dollars in millions)	
Three months or less	\$2,763
After three months through six months	2,339
After six months through twelve months	1,430
After twelve months	50
Total time deposits	\$6,582

[XML 46 R23.htm IDEA: XBRL DOCUMENT](#)

BORROWED FUNDS

[Debt Disclosure](#)
[\[Abstract\]](#)

BORROWED FUNDS

12 Months Ended

Dec. 31, 2024

NOTE 13 - BORROWED FUNDS

Short-term borrowed funds

The following table presents a summary of the Company's short-term borrowed funds:

	December 31,	
	2024	2023
(dollars in millions)		
Other short-term borrowed funds	\$—	\$505
Total short-term borrowed funds	\$—	\$505

Long-term borrowed funds

The following table presents a summary of the Company's long-term borrowed funds:

	December 31,	
	2024	2023
(dollars in millions)		
Parent Company:		
3.750% fixed-rate subordinated debt, due July 2024	\$—	\$90
4.023% fixed-rate subordinated debt, due October 2024	—	17
4.350% fixed-rate subordinated debt, due August 2025	133	133
4.300% fixed-rate subordinated debt, due December 2025	336	336
2.850% fixed-rate senior unsecured notes, due July 2026	499	499
5.841% fixed/floating-rate senior unsecured notes, due January 2030	1,245	—
2.500% fixed-rate senior unsecured notes, due February 2030	299	298
3.250% fixed-rate senior unsecured notes, due April 2030	747	746
3.750% fixed-rate reset subordinated debt, due February 2031	69	69
4.300% fixed-rate reset subordinated debt, due February 2031	135	135
4.350% fixed-rate reset subordinated debt, due February 2031	60	60
5.718% fixed/floating-rate senior unsecured notes, due July 2032	1,243	—
2.638% fixed-rate subordinated debt, due September 2032	570	563
6.645% fixed/floating-rate senior unsecured notes, due April 2035	745	—
5.641% fixed-rate reset subordinated debt, due May 2037	398	398
CBNA's Global Note Program:		
2.250% senior unsecured notes, due April 2025	750	749
4.119% fixed/floating-rate senior unsecured notes, due May 2025 ⁽¹⁾	—	649
6.064% fixed/floating-rate senior unsecured notes, due October 2025 ⁽²⁾	—	599
5.284% fixed/floating-rate senior unsecured notes, due January 2026	350	349
3.750% senior unsecured notes, due February 2026	492	483
4.575% fixed/floating-rate senior unsecured notes, due August 2028	798	798
Additional Borrowings by CBNA and Other Subsidiaries:		
Federal Home Loan Bank advances, 3.243% weighted average rate, due through 2043 ⁽³⁾	53	3,786
Secured borrowings, 5.690% weighted average rate, due through 2031 ⁽³⁾⁽⁴⁾	3,461	2,692
Other	18	18
Total long-term borrowed funds	\$12,401	\$13,467

⁽¹⁾ Notes were redeemed on May 23, 2024.

⁽²⁾ Notes were redeemed on October 24, 2024.

⁽³⁾ Rate disclosed reflects the weighted average rate as of December 31, 2024.

⁽⁴⁾ Collateralized by loans. See Note 11 for additional information.

At December 31, 2024, the Company's long-term borrowed funds include principal balances of \$12.5 billion, unamortized debt issuance costs and discounts of \$85 million, and hedging basis adjustments of (\$8) million. At December 31, 2023, the Company's long-term borrowed funds include principal balances of \$13.6 billion, unamortized debt issuance costs and discounts of \$74 million, and hedging basis adjustments of (\$17) million. See Note 14 for further information about the Company's hedging of certain long-term borrowed funds.

Advances, lines of credit and letters of credit from the FHLB are collateralized primarily by residential mortgages and home equity products sufficient to satisfy the collateral maintenance level established by the FHLB. The utilized FHLB borrowing capacity, primarily for advances and letters of credit, was \$4.6 billion and \$9.2 billion at December 31, 2024 and 2023, respectively. The Company's available FHLB borrowing capacity was \$21.1 billion and \$15.9 billion at December 31, 2024 and 2023, respectively. The Company can also borrow from the FRB discount window to meet short-term liquidity requirements. Collateral, including certain loans, is pledged to support this borrowing capacity. At December 31, 2024, the Company's unused secured borrowing capacity was approximately \$74.0 billion, which includes unencumbered securities, FHLB borrowing capacity, and FRB discount window capacity.

The following table presents a summary of maturities for the Company's long-term borrowed funds at December 31, 2024:

Year	Parent Company	CBNA and Other Subsidiaries	Consolidated
(dollars in millions)			
2025	\$470	\$876	\$1,346
2026	499	1,902	2,401
2027	—	4	4
2028	—	2,700	2,700
2029	—	1	—
2030 and thereafter	5,510	439	5,949
Total	\$6,479	\$5,922	\$12,401

[XML 47 R24.htm IDEA: XBRL DOCUMENT](#)

DERIVATIVES

[Derivative](#)
[Instruments and](#)
[Hedging Activities](#)
[Disclosure \[Abstract\]](#)

DERIVATIVES

12 Months Ended

Dec. 31, 2024

NOTE 14 - DERIVATIVES

In the normal course of business, the Company enters into derivative transactions to meet the financing and hedging needs of its customers and reduce its own exposure to fluctuations in interest rates and foreign currency exchange rates. These transactions include interest rate swap contracts, interest rate options, foreign exchange contracts, residential loan commitment rate locks, interest rate future contracts, swaptions, certain commodities, forward commitments to sell TBAs, forward sale contracts and purchase options. The Company does not use derivatives for speculative purposes.

The Company's derivative instruments are reported at fair value in the Consolidated Balance Sheets as derivative assets and derivative liabilities. Certain derivatives are cleared through central clearing houses. Cleared derivatives represent contracts executed bilaterally with counterparties in the OTC market that are novated to central clearing houses that become our counterparty. OTC-cleared derivative instruments are typically settled in cash each day based on their value from the previous day. Information regarding the valuation methodology and inputs used to estimate the fair value of the Company's derivative instruments is described in Note 20.

Derivative assets and liabilities are netted by counterparty in the Consolidated Balance Sheets if a "right of setoff" is established in a master netting agreement between the Company and the counterparty. This netted derivative asset or liability position is also netted against the fair value of any cash collateral that is pledged or received in accordance with a master netting agreement.

The following table presents derivative instruments included in the Consolidated Balance Sheets:

	December 31, 2024			December 31, 2023		
	Notional Amount	Derivative Assets	Derivative Liabilities	Notional Amount	Derivative Assets	Derivative Liabilities
(dollars in millions)						
Derivatives designated as hedging instruments:						
Interest rate contracts	\$69,077	\$402	\$5	\$86,895	\$173	\$44
Derivatives not designated as hedging instruments:						
Interest rate contracts	171,193	160	905	185,993	291	1,105
Foreign exchange contracts	34,749	472	411	32,528	434	378
Commodities contracts	1,136	429	379	1,251	685	640
TBA contracts	2,714	10	8	2,337	3	16
Other contracts	615	3	2	549	7	—
Total derivatives not designated as hedging instruments	210,407	1,074	1,705	222,658	1,420	2,139
Total gross derivatives	279,484	1,476	1,710	309,553	1,593	2,193
Less: Gross amounts offset in the Consolidated Balance Sheets ⁽¹⁾	—	(391)	(391)	—	(471)	(471)
Less: Cash collateral applied ⁽¹⁾	—	(677)	(99)	—	(682)	(150)
Total net derivatives presented in the Consolidated Balance Sheets		\$408	\$1,220		\$440	\$1,562

⁽¹⁾ Amounts represent the impact of enforceable master netting agreements that allow the Company to net settle positive and negative positions, as well as collateral paid and received.

The Company’s derivative transactions are internally divided into three sub-groups: institutional, customer facilitation and residential loan. Certain derivative transactions within these sub-groups are designated as fair value or cash flow hedges, as described below:

Derivatives Designated As Hedging Instruments

The Company’s institutional derivatives qualify for hedge accounting treatment. The net interest accruals on interest rate swaps designated in a fair value or cash flow hedge relationship are treated as an adjustment to interest income or interest expense of the item being hedged. All hedging relationships are formally documented at inception, as well as risk management objectives and strategies for undertaking various accounting hedges. In addition, the effectiveness of hedge relationships is monitored during the duration of the hedge period. The methods utilized to assess hedge effectiveness vary based on the hedge relationship and each relationship is monitored to ensure that management’s initial intent continues to be satisfied. Hedge accounting treatment is discontinued when the derivative is terminated or when it is determined that a derivative is not expected to be, or has ceased to be, effective as a hedge. Changes in the fair value of a derivative are reflected in earnings after termination of the hedge relationship.

Fair Value Hedges

In a fair value hedge, changes in the fair value of both the derivative instrument and the hedged asset or liability attributable to the risk being hedged are recognized in the same income statement line item in the Consolidated Statements of Operations when the changes in fair value occur. At December 31, 2024 and 2023, the Company has designated \$4.7 billion and \$4.0 billion, respectively, of interest rate swaps as fair value hedges of its fixed-rate prepayable AFS securities using the portfolio layer method. This approach allows the Company to designate as the hedged item a stated amount of the assets that are not expected to be affected by prepayments, defaults and other factors affecting the timing and amount of cash flows. The Company has also entered into fair value hedges to manage interest rate risk within its nonprepayable fixed-rate AFS securities and long-term borrowed funds portfolios.

The following table presents the effect of fair value hedges on the Consolidated Statements of Operations and the respective line items affected for each hedged item:

	Location and Amount of Gains (Losses) Recognized		
	Interest Income	Interest Expense	
	Loans Held for Sale	Investment Securities	Long-Term Borrowed Funds
(dollars in millions)			
Year Ended December 31, 2024			
Gains (losses) on fair value hedges recognized on:			
Hedged items			
Derivatives	\$—	(\$142)	(\$8)
Amounts related to interest settlements on derivatives	—	147	8
Total net interest income recognized on fair value hedges	\$—	107	(14)
Year Ended December 31, 2023			
Gains (losses) on fair value hedges recognized on:			
Hedged items	\$—	\$50	(\$10)
Derivatives	—	(48)	10
Amounts related to interest settlements on derivatives	—	10	(16)
Total net interest income recognized on fair value hedges	\$—	\$12	(\$16)
Year Ended December 31, 2022			
Gains (losses) on fair value hedges recognized on:			
Hedged items	(\$13)	(\$29)	\$68
Derivatives	13	29	(69)
Amounts related to interest settlements on derivatives	—	(3)	12
Total net interest income recognized on fair value hedges	\$—	(\$3)	\$11

The following table reflects amounts recorded in the Consolidated Balance Sheets related to cumulative basis adjustments for fair value hedges:

	December 31, 2024		December 31, 2023	
	Debt securities available for sale ⁽¹⁾	Long-term borrowed funds	Debt securities available for sale ⁽¹⁾	Long-term borrowed funds
(dollars in millions)				
Carrying amount of hedged assets ⁽²⁾	\$9,557	\$—	\$7,253	\$—
Carrying amount of hedged liabilities	—	491	—	483
Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items	(97)	(8)	60	(17)

⁽¹⁾ Includes the amortized cost basis of closed portfolios used to designate hedging relationships under the portfolio layer method. The hedged item is a layer of the closed portfolio which is expected to be remaining at the end of the hedging relationship. As of December 31, 2024 and 2023, the amortized cost basis of the closed portfolios used in these hedging relationships was \$6.4 billion and \$5.9 billion, respectively, including associated cumulative basis adjustments of \$(175) million and \$39 million, respectively. The amount of the designated hedging instruments was \$4.7 billion and \$4.0 billion at December 31, 2024 and 2023, respectively.

⁽²⁾ Carrying amount represents amortized cost.

Cash Flow Hedges

In a cash flow hedge the entire change in the fair value of the interest rate swap included in the assessment of hedge effectiveness is initially recorded in OCI and is subsequently reclassified from AOCI into earnings in the period during which the hedged item affects earnings.

The Company has entered into interest rate swap agreements designed to hedge a portion of its floating-rate assets and liabilities. All of these swaps are deemed highly effective cash flow hedges. From time to time, the Company may also enter into certain interest rate option agreements that utilize interest rate floors and/or caps. Option premiums paid and received are excluded from the assessment of hedge effectiveness and are amortized over the life of the instruments.

The following table presents the pre-tax net gains (losses) recorded in the Consolidated Statements of Operations and in the Consolidated Statements of Comprehensive Income related to derivative instruments designated as cash flow hedges:

	Year Ended December 31,		
	2024	2023	2022
(dollars in millions)			
Pre-tax net gains (losses) recognized in OCI	(\$725)	(\$145)	(\$1,806)
Pre-tax net gains (losses) reclassified from AOCI into interest income	(945)	(596)	(111)
Pre-tax net gains (losses) reclassified from AOCI into interest expense	(1)	—	(4)

Using the December 31, 2024 interest rate curve, the Company estimates that \$718 million in pre-tax net losses related to cash flow hedge strategies will be reclassified from AOCI to net interest income over the next 12 months. These losses could differ from amounts recognized due to changes in interest rates, hedge de-designations or the addition of other hedges after December 31, 2024.

Derivatives Not Designated as Hedging Instruments

The Company offers derivatives to customers in connection with their risk management needs consisting primarily of interest rate, foreign exchange and commodity contracts. Market risk exposure from customer transactions is primarily managed by entering into a variety of hedging transactions with third-party dealers. Gains and losses on customer-related derivatives are reported in foreign exchange and derivatives products in the Consolidated Statements of Operations.

Residential mortgage loans that will be sold in the secondary market and the related loan commitments, which are considered derivatives, are accounted for at fair value. Forward contracts to sell mortgage-backed securities are utilized to hedge the fair value of the loans and related commitments. Gains and losses on the loans and related commitments, and the derivatives used to economically hedge them, are reported in mortgage banking fees in the Consolidated Statements of Operations.

Residential MSRs are accounted for at fair value. Derivatives utilized to hedge the fair value of residential MSRs include interest rate futures, swaps, options, and forward contracts to purchase mortgage-backed securities. Gains and losses on residential MSRs and the related derivatives are reported in mortgage banking fees in the Consolidated Statements of Operations.

The following table presents the effect of economic hedges on noninterest income:

	Amounts Recognized in Noninterest Income for the Year Ended December 31,			Affected Line Item in the Consolidated Statements of Operations
	2024	2023	2022	
(dollars in millions)				
Economic hedge type:				
Customer interest rate contracts	(\$773)	(\$505)	(\$2,027)	Foreign exchange and derivative products
Derivatives hedging interest rate risk	805	551	2,090	Foreign exchange and derivative products
Customer foreign exchange contracts	(223)	94	(180)	Foreign exchange and derivative products
Derivatives hedging foreign exchange risk	334	14	313	Foreign exchange and derivative products
Customer commodity contracts	23	(900)	1,121	Foreign exchange and derivative products
Derivatives hedging commodity price risk	(7)	941	(1,097)	Foreign exchange and derivative products
Residential loan commitments	(16)	(34)	(284)	Mortgage banking fees
Derivatives hedging residential loan commitments and mortgage loans held for sale, at fair value	19	25	489	Mortgage banking fees
Derivative contracts used to hedge residential MSRs	(91)	(33)	(313)	Mortgage banking fees
Total	\$71	\$153	\$112	

XML 48 R25.htm IDEA: XBRL DOCUMENT

EMPLOYEE
BENEFITS
[Retirement Benefits](#)
[\[Abstract\]](#)
[EMPLOYEE BENEFITS](#)

12 Months Ended
Dec. 31, 2024

NOTE 15 - EMPLOYEE BENEFIT PLANS

Pension and Other Postretirement Plans

The Company maintains a non-contributory pension plan (the “Citizens Qualified Plan”) that was closed to new hires and re-hires effective January 1, 2009, and frozen to all participants effective December 31, 2012. Benefits under the Citizens Qualified Plan are based on employees’ years of service and highest 5-year average of eligible compensation. The Citizens Qualified Plan is funded on a current basis, in compliance with the requirements of the Employee Retirement Income Security Act of 1974.

In connection with the Investors acquisition, effective June 30, 2022, the Company withdrew from a multi-employer plan and transferred the plan assets into a newly established defined benefit pension plan sponsored by the Company (the “Investors Qualified Plan”). The Investors Qualified Plan was closed to new hires and re-hires effective December 1, 2015, and future benefit accruals were frozen to all participants effective December 31, 2016.

The Citizens Qualified Plan and the Investors Qualified Plan are collectively referred to as the Company’s “Qualified Plans.”

The Company also provides an unfunded, non-qualified supplemental retirement plan which was closed and frozen effective December 31, 2012, as well as postretirement benefit plans. As part of the Investors acquisition in 2022, the Company also obtained other frozen, non-qualified supplemental retirement and postretirement benefit plans. These plans are collectively referred to as the Company’s “Non-Qualified Plans.”

The Company’s Qualified Plans and Non-Qualified Plans are collectively referred to as the Company’s “Pension Plans.” The Pension Plans’ investments include equity-oriented and fixed income-oriented investments including, but not limited to, government obligations, corporate bonds, and common and collective equity and fixed income funds.

The following table presents changes in the fair value of the Company’s Pension Plan assets, projected benefit obligation, funded status, and accumulated benefit obligation:

	Year Ended December 31,			
	Qualified Plans		Non-Qualified Plans	
	2024	2023	2024	2023
(dollars in millions)				
Fair value of plan assets as of January 1	\$1,281	\$1,182	\$—	\$—
Return on plan assets	86	169	—	—
Employer contributions	—	—	20	5
Settlements	—	—	(11)	—
Benefits and administrative expenses paid	(67)	(70)	(9)	(5)
Fair value of plan assets as of December 31	1,300	1,281	—	—
Projected benefit obligation	828	880	84	99
Pension asset (obligation)	\$472	\$401	(\$84)	(\$99)
Accumulated benefit obligation	\$828	\$880	\$84	\$99

Actuarial losses related to the Pension Plans recognized in AOCI at December 31, 2024 and 2023 were \$403 million and \$446 million, respectively.

In 2025, the Company does not plan to contribute to the Qualified Plans and expects to contribute \$10 million to the Non-Qualified Plans.

The following table presents the components of net periodic benefit cost (income) and other changes in plan assets and benefit obligations recognized in OCI for the Company’s Pension Plans:

	Year Ended December 31,				Total			
	Qualified Plans		Non-Qualified Plans		2024		2023	
(dollars in millions)	2024	2023	2024	2023	2024	2023	2024	2023
Service cost	\$3	\$4	\$3	\$—	\$3	\$4	\$3	\$3
Interest cost	45	46	34	5	5	3	50	51
Expected return on plan assets	(97)	(92)	(93)	—	—	—	(97)	(92)
Amortization of actuarial loss	13	15	11	1	2	3	14	17
Settlement	—	—	—	3	—	—	3	—
Net periodic benefit cost (income) ⁽¹⁾	(36)	(27)	(45)	9	7	6	(27)	(39)
Net actuarial loss (gain)	(23)	(44)	71	(3)	1	(19)	(26)	(43)
Amortization of actuarial loss	(13)	(15)	(11)	(1)	(2)	(3)	(14)	(17)
Settlement	—	—	—	(3)	—	—	(3)	—
Total recognized in OCI	(36)	(59)	60	(7)	(1)	(22)	(43)	(60)
Total recognized in net periodic benefit cost (income) and OCI	(\$72)	(\$86)	\$15	\$2	\$6	(\$16)	(\$70)	(\$80)

⁽¹⁾ In the Consolidated Statements of Operations, service cost is presented in salaries and employee benefits and all other components of net periodic benefit cost (income) are presented in other operating expense.

Costs under the Company's Pension Plans are actuarially computed and include current service costs and amortization of prior service costs over the participants' average future working lifetime. The actuarial cost method used in determining the net periodic benefit cost is the projected unit method. During 2024, lump sum payments made under a Citizens Non-Qualified Plan triggered settlement accounting. In accordance with the applicable accounting guidance for defined benefit plans, the Company performed a remeasurement of the plan and recognized a settlement loss.

The following table presents the expected future benefit payments for the Company's Pension Plans:

Expected benefit payments by fiscal year ending:		(dollars in millions)
December 31, 2025		\$72
December 31, 2026		73
December 31, 2027		74
December 31, 2028		73
December 31, 2029		73
December 31, 2030 - 2034		352

401(k) Plan

The Company sponsors a 401(k) Plan under which employee contributions are matched by the Company dollar for dollar up to 4% after the employee completes of one year of service. In addition, substantially all employees will receive an additional 1.5% of their eligible earnings after completion of one year of service, subject to limits set by the Internal Revenue Service. Amounts expensed by the Company were \$84 million in 2024 compared to \$78 million in 2023 and \$86 million in 2022.

~~XML 49 R26.htm IDEA: XBRL DOCUMENT~~

ACCUMULATED
OTHER
COMPREHENSIVE
INCOME (LOSS)
[Equity \[Abstract\]](#)
[ACCUMULATED OTHER COMPREHENSIVE INCOME \(LOSS\)](#)

12 Months Ended

Dec. 31, 2024

NOTE 16 - ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS)

The following table presents the changes in the balances, net of income taxes, of each component of AOCI:

(dollars in millions)	Net Unrealized Gains (Losses) on Cash Flow Hedges	Net Unrealized Gains (Losses) on Investment Securities	Defined Benefit Plans	Total AOCI
Balance at January 1, 2022	(\$161)	(\$156)	(\$348)	(\$665)
Other comprehensive income (loss) before reclassifications	(1,340)	(2,608)	(37)	(3,985)
Amounts reclassified to the Consolidated Statements of Operations	85	(7)	12	90
Net other comprehensive income (loss)	(1,255)	(2,615)	(25)	(3,895)
Balance at December 31, 2022	(\$1,416)	(\$2,771)	(\$373)	(\$4,560)
Other comprehensive income (loss) before reclassifications	(106)	350	28	272
Amounts reclassified to the Consolidated Statements of Operations	435	83	12	530
Net other comprehensive income (loss)	329	433	40	802
Balance at December 31, 2023	(\$1,087)	(\$2,338)	(\$333)	(\$3,758)
Other comprehensive income (loss) before reclassifications	(531)	(90)	19	(602)
Amounts reclassified to the Consolidated Statements of Operations	693	59	13	765
Net other comprehensive income (loss)	162	(31)	32	163
Balance at December 31, 2024	(\$925)	(\$2,369)	(\$301)	(\$3,595)
Primary location in the Consolidated Statements of Operations of amounts reclassified from AOCI	Net interest income	Securities gains, net and Net interest income	Other operating expense	

~~XML 50 R27.htm IDEA: XBRL DOCUMENT~~

STOCKHOLDERS'
EQUITY
[Equity \[Abstract\]](#)
[STOCKHOLDERS' EQUITY](#)

12 Months Ended

Dec. 31, 2024

NOTE 17 - STOCKHOLDERS' EQUITY

Preferred Stock

The following table summarizes the Company's preferred stock:

(dollars in millions, except per share data)	Liquidation value per share	December 31,			
		2024	2023	Preferred Shares	Carrying Amount
Authorized (\$25 par value per share)		100,000,000		100,000,000	
Issued and outstanding:					
Series B	\$1,000	300,000	\$296	300,000	\$296
Series C	1,000	300,000	297	300,000	297
Series D	1,000 ⁽¹⁾	—	—	300,000 ⁽²⁾	293
Series E	1,000 ⁽¹⁾	450,000 ⁽³⁾	437	450,000	437
Series F	1,000	400,000	395	400,000	395
Series G	1,000	300,000	296	300,000	296
Series H	1,000 ⁽¹⁾	400,000 ⁽⁴⁾	392	—	—
Total		2,150,000	\$2,113	2,050,000	\$2,014

⁽¹⁾ Equivalent to \$25 per depositary share.

⁽²⁾ Represented by 12,000,000 depositary shares each representing a 1/40th interest in the Series D Preferred Stock.

⁽³⁾ Represented by 18,000,000 depositary shares each representing a 1/40th interest in the Series E Preferred Stock.

⁽⁴⁾ Represented by 16,000,000 depositary shares each representing a 1/40th interest in the Series H Preferred Stock.

On May 23, 2024, the Company issued \$400 million, or 400,000 shares, of 7.375% fixed-rate non-cumulative perpetual Series H Preferred Stock, par value of \$25.00 per share with a liquidation preference of \$1,000 per share (the "Series H Preferred Stock"). As a result of this issuance, the Company received net proceeds of \$392 million after underwriting fees and other expenses. The Series H Preferred Stock has no stated maturity and will not be subject to any sinking fund or other obligation of the Company. The Series H Preferred Stock is redeemable at the Company's option, in whole or in part, on any dividend payment date on or after July 6, 2029 or, in whole but not in part, at any time within the 90 days following a regulatory capital treatment event at a redemption price equal to \$1,000 per share, plus any declared and unpaid dividends. The Company may not redeem shares of the Series H Preferred Stock without the prior approval of the FRB or other appropriate federal banking agency as required under applicable capital rules. Except in limited circumstances or otherwise required by law, holders of the Series H Preferred Stock do not have any voting rights.

On July 8, 2024, the Company redeemed all outstanding shares of the 9.205% floating rate non-cumulative perpetual Series D Preferred Stock.

The following table provides information related to the Company's preferred stock outstanding as of December 31, 2024:

Preferred Stock ⁽¹⁾	Issue Date	Number of Shares Issued	Dividend Dates ⁽²⁾	Annual Per Share Dividend Rate	Optional Redemption Date ⁽³⁾
Series B	May 24, 2018	300,000	Semi-annually beginning January 6, 2019 until July 6, 2023	6.000% until July 6, 2023	July 6, 2023
			Quarterly beginning October 6, 2023	3 Mo. CME Term SOFR plus 3.265% beginning July 6, 2023	
Series C	October 25, 2018	300,000	Quarterly beginning January 6, 2019 until April 6, 2024	6.375% until April 6, 2024	April 6, 2024
			Quarterly beginning July 6, 2024	3 Mo. CME Term SOFR plus 3.419% beginning April 6, 2024	
Series E	October 28, 2019	450,000 ⁽⁴⁾	Quarterly beginning January 6, 2020	5.000%	January 6, 2025
Series F	June 4, 2020	400,000	Quarterly beginning October 6, 2020 until October 6, 2025	5.650% until October 6, 2025	October 6, 2025
			Quarterly beginning January 6, 2026	5 Yr. US Treasury rate plus 5.313% beginning October 6, 2025	
Series G	June 11, 2021	300,000	Quarterly beginning October 6, 2021 until October 6, 2026	4.000% until October 6, 2026	October 6, 2026
			Quarterly beginning January 6, 2027	5 Yr. US Treasury rate plus 3.215% beginning October 6, 2026	
Series H	May 23, 2024	400,000 ⁽⁵⁾	Quarterly beginning October 6, 2024	7.375%	July 6, 2029

⁽¹⁾ Series B and C are non-cumulative fixed-to-floating rate perpetual preferred stock, Series E and H are non-cumulative fixed-rate perpetual preferred stock, and Series F and G are non-cumulative fixed-rate reset perpetual preferred stock. Except in limited circumstances, each series of preferred stock does not have voting rights.

⁽²⁾ Dividends are payable when declared by the Company's Board of Directors or an authorized committee thereof.

⁽³⁾ Redeemable at the Company's option, in whole or in part, on any dividend payment date on or after the date stated, or in whole but not in part, at any time within 90 days following a regulatory capital treatment event as defined in the applicable certificate of designations, in each case at a redemption price equal to \$1,000 per share plus any declared and unpaid dividends, without accumulation of any undeclared dividends. Under current rules, any redemption is subject to approval by the FRB.

⁽⁴⁾ Represented by 18,000,000 depositary shares each representing a 1/40th interest in the Series E Preferred Stock.

⁽⁵⁾ Represented by 16,000,000 depositary shares each representing a 1/40th interest in the Series H Preferred Stock.

Dividends

The following table summarizes the Company's dividend activity for the years ended December 31, 2024, 2023 and 2022.

(dollars in millions, except per share data)	Year Ended December 31,								
	2024			2023			2022		
	Dividends Declared per Share	Dividends Declared	Dividends Paid	Dividends Declared per Share	Dividends Declared	Dividends Paid	Dividends Declared per Share	Dividends Declared	Dividends Paid
Common stock	\$1.68	\$769	\$769	\$1.68	\$808	\$808	\$1.62	\$779	\$779
Preferred stock									
Series B	\$84.92	\$25	\$26	\$74.49	\$22	\$25	\$60.00	\$18	\$18
Series C	80.78	23	23	63.75	19	19	63.75	19	19
Series D	39.66	12	17	63.50	12	19	63.50	19	19
Series E	50.00	23	23	50.00	22	22	50.00	22	22
Series F	56.50	23	23	56.50	23	23	56.50	23	23
Series G	40.00	12	12	40.00	12	12	40.00	12	12
Series H	45.68	18	10	—	—	—	—	—	—
Total preferred stock		\$137	\$134		\$117	\$120		\$113	\$113

Treasury Stock

The purchase of the Company's common stock is recorded at cost. Upon retirement, or if subsequently reissued, treasury stock is reduced by the cost of such stock on a first-in, first-out basis with

differences recorded in additional paid-in capital or retained earnings, as applicable.

During the years ended December 31, 2024 and 2023, the Company repurchased \$1.1 billion, or 28,113,278 shares, and \$906 million, or 28,473,805 shares, respectively, of its outstanding common stock, which are held in treasury stock.

[XML 51 R28.htm IDEA: XBRL DOCUMENT](#)

SHARE-BASED
COMPENSATION
[Share-Based Payment Arrangement \[Abstract\]](#)
[SHARE-BASED COMPENSATION](#)

12 Months Ended
Dec. 31, 2024

NOTE 18 - SHARE-BASED COMPENSATION

The Company has share-based employee compensation plans as outlined below, pursuant to which awards are granted to employees and non-employee directors. The Company grants time-based restricted stock units and performance-based restricted stock units, which represent the right to receive shares of stock on a future date subject to applicable vesting conditions.

Amended & Restated Citizens Financial Group, Inc. 2014 Omnibus Incentive Plan. The Company grants select employees time-based and performance-based restricted stock units under this plan. Time-based restricted stock units generally become vested ratably over a 3-year period and performance-based restricted stock units generally become vested in a single installment at the end of a 3-year performance period, depending on the level of performance achieved during such period relative to established targets. If a dividend is paid on shares underlying the awards prior to the date such shares are distributed, those dividends will be distributed following vesting in the same form as the dividend that was paid to common stockholders generally.

Amended & Restated Citizens Financial Group, Inc. 2014 Non-Employee Directors Compensation Plan. The Company grants time-based restricted stock units to non-employee directors as compensation for their services under this plan. Restricted stock units granted to directors are fully vested on the grant date, with settlement of the awards deferred until a director's cessation of service. If a dividend is paid on the shares underlying the awards prior to the date such shares are distributed, they are reinvested into additional restricted stock units.

Amended & Restated Citizens Financial Group, Inc. 2014 Employee Stock Purchase Plan. This plan provides eligible employees an opportunity to purchase CFG common stock at a 10% discount. Participants may contribute up to 10% of eligible compensation to the ESPP and may purchase up to \$25,000 worth of stock in any calendar year. Offering periods under the ESPP are quarterly, with shares of CFG common stock purchased on the last day of each quarter at a 10% discount from the fair market value, defined as the closing price on the day of purchase. Prior to the date the shares are purchased, participants have no rights or privileges as a stockholder with respect to shares purchased at the end of the offering period.

Restricted Stock Unit Activity

The following table presents the activity related to the Company's restricted stock units:

	Year Ended December 31,							
	2024		2023		2022			
	Units	Weighted-Average Grant Price	Units	Weighted-Average Grant Price	Units	Weighted-Average Grant Price		
Outstanding, January 1	4,573,657	\$42.23	3,876,601	\$43.06	3,502,956			\$38.23
Granted	4,080,812	33.62	2,575,234	39.88	1,844,352			48.12
Vested & Distributed	(1,791,746)	43.12	(1,729,136)	40.84	(1,359,543)			37.47
Forfeited	(184,555)	37.56	(149,042)	42.92	(111,164)			43.36
Outstanding, December 31	6,678,168	\$36.86	4,573,657	\$42.23	3,876,601			\$43.06

The total fair value of restricted stock units that vested during the years ended December 31, 2024, 2023 and 2022 was \$77 million, \$71 million, and \$51 million, respectively.

There are 12,847,704 shares of common stock available for awards to be granted under the Omnibus Plan and Directors Plan. In addition, there are 7,709,853 shares available for issuance under the ESPP. Upon settlement of share-based awards, the Company generally issues new shares, but may also issue shares from treasury stock.

Compensation Expense

The Company measures compensation expense related to stock awards based upon the fair value of the awards on the grant date, with adjustments made for forfeitures as they occur. The expense is charged to earnings on a straight-line basis over the requisite service period (i.e., vesting period) of the award. Compensation expense for performance-based stock awards is adjusted upward or downward based upon the probability of achievement of performance. Awards that continue to vest after retirement are expensed over the period of time from the grant date to the final vesting date or from the grant date to the date when an employee is retirement eligible, whichever is shorter. Awards granted to employees who are retirement eligible at the grant date are generally expensed immediately.

Share-based compensation expense was \$97 million, \$87 million and \$84 million for the years ended December 31, 2024, 2023 and 2022, respectively. At December 31, 2024, the total unrecognized compensation expense for unvested awards granted was \$105 million. This expense is expected to be recognized over a weighted-average period of approximately two years.

The Company recognized income tax benefits related to share-based compensation arrangements of \$16 million for the years ended December 31, 2024 and 2023, and \$19 million for the year ended December 31, 2022.

[XML 52 R29.htm IDEA: XBRL DOCUMENT](#)

COMMITMENTS AND
CONTINGENCIES
[Commitments and Contingencies Disclosure \[Abstract\]](#)
[COMMITMENTS AND CONTINGENCIES](#)

12 Months Ended
Dec. 31, 2024

NOTE 19 - COMMITMENTS AND CONTINGENCIES

A summary of outstanding off-balance sheet arrangements is presented below:

	December 31,	
	2024	2023
(dollars in millions)		
Commitments to extend credit	\$93,460	\$94,201
Letters of credit	1,845	1,977
Loans sold with recourse	93	96
Marketing rights	14	18
Risk participation agreements	1	3
Total	\$95,413	\$96,295

Commitments to Extend Credit

Commitments to extend credit are agreements to lend to customers in accordance with conditions contractually agreed upon in advance. These commitments generally have fixed expiration dates or termination clauses and may require payment of a fee. Since many of these commitments are expected to expire without being drawn upon, the contract amounts are not necessarily indicative of future cash requirements.

Letters of Credit

Letters of credit in the table above reflect commercial, standby financial and standby performance letters of credit. Financial and performance standby letters of credit are issued by the Company for the benefit of its customers. They are used as conditional guarantees of payment to a third party in the event the customer either fails to make specific payments (financial) or fails to complete a specific project (performance). The Company's exposure to credit loss in the event of counterparty nonperformance in connection with the above instruments is represented by the contractual amount of those instruments. Letters of credit are generally secured, with collateral including, but not limited to, cash, accounts receivable, inventory or investment securities. Credit risk associated with letters of credit is considered in determining the appropriate amount of allowances for unfunded commitments. Standby letters of credit and commercial letters of credit are issued for terms of up to two years and one year, respectively.

Other Commitments

The Company has additional off-balance sheet arrangements that are summarized below:

- Marketing Rights - During 2003, the Company entered into a 25-year agreement to acquire the naming and marketing rights of a baseball stadium in Pennsylvania.
- Loans sold with recourse - the Company is an originator and servicer of residential mortgages and routinely sells such mortgage loans in the secondary market and to GSEs. In the context of such sales, the Company makes certain representations and warranties regarding the characteristics of the underlying loans and, as a result, may be contractually required to repurchase such loans or indemnify certain parties against losses for certain breaches of those representations and warranties. The Company also sells the government guaranteed portion of certain SBA loans to outside investors, for which it retains the servicing rights.
- Risk Participation Agreements - RPAs are guarantees issued by the Company to other parties for a fee, whereby the Company agrees to participate in the credit risk of a derivative customer of the other party. The current amount of credit exposure is spread out over multiple counterparties. At December 31, 2024, the remaining terms on these RPAs ranged from less than one year to nine years.

Contingencies

The Company operates in a legal and regulatory environment that exposes it to potentially significant risks. A certain amount of litigation ordinarily results from the nature of the Company's banking and other businesses. The Company is a party to legal proceedings, including class actions. The Company is also the subject of investigations, reviews, subpoenas, and regulatory matters arising out of its normal business operations which, in some instances, relate to concerns about fair lending, unfair and/or deceptive practices, and mortgage-related issues. In addition, the Company engages in discussions with relevant governmental and regulatory authorities on a regular and ongoing basis regarding various issues, and any issues discussed or identified may result in investigatory or other action being taken. Litigation and regulatory matters may result in settlements, damages, fines, penalties, public or private censure, increased costs, required remediation, restrictions on business activities, or other impacts on the Company.

In these disputes and proceedings, the Company contests liability and the amount of damages as appropriate. Given their complex nature, and based on the Company's experience, it may be years before some of these matters are finally resolved. Moreover, before liability can be reasonably estimated for a claim, numerous legal and factual issues may need to be examined, including through potentially lengthy discovery and determination of important factual matters, and by addressing novel or unsettled legal issues relevant to the proceedings in question. The Company cannot predict with certainty if, how, or when such claims will be resolved or what the eventual settlement, fine, penalty or other relief, if any, may be, particularly for claims that are at an early stage in their development or where claimants seek substantial or indeterminate damages. The Company recognizes a provision for a claim when, in the opinion of management after seeking legal advice, it is probable that a liability exists and the amount of loss can be reasonably estimated. In many proceedings, however, it is not possible to determine whether any loss is probable or to estimate the amount of any loss.

Based on information currently available, the advice of legal counsel and other advisers, and established reserves, management believes that the aggregate liabilities, if any, potentially arising from these proceedings will not have a materially adverse effect on the Company's Consolidated Financial Statements.

[XML 53 R30.htm IDEA: XBRL DOCUMENT](#)

FAIR VALUE
MEASUREMENTS
[Fair Value Disclosures \[Abstract\]](#)
[FAIR VALUE MEASUREMENTS](#)

12 Months Ended
Dec. 31, 2024

NOTE 20 - FAIR VALUE MEASUREMENTS

The Company measures or monitors many of its assets and liabilities on a fair value basis. Fair value is used on a recurring basis for assets and liabilities for which fair value is the required or elected measurement basis of accounting. Fair value is also used on a nonrecurring basis to evaluate assets for impairment or for disclosure purposes. Nonrecurring fair value adjustments typically involve the application of lower of cost or market accounting or write-downs of individual assets. Fair value measurement guidance is also applied to determine amounts reported for certain disclosures in this Note for assets and liabilities that are not required to be reported at fair value in the financial statements.

Fair Value Option

The Company elected to account for residential mortgage LHFS and certain commercial LHFS at fair value. The election of the fair value option for financial assets and liabilities is optional and irrevocable. Applying fair value accounting to residential mortgage LHFS better aligns the reported results of the economic changes in the value of these loans and their related economic hedge instruments. Certain commercial LHFS are managed by a commercial secondary loan desk that provides liquidity to banks, finance companies and institutional investors. Fair value accounting is applied to these loans since the Company holds these loans with the intent to sell them in the near-term.

The following table presents the difference between the aggregate fair value and the aggregate unpaid principal balance of LHFS measured at fair value:

	December 31, 2024				December 31, 2023			
(dollars in millions)	Aggregate Fair Value	Aggregate Unpaid Principal	Aggregate Fair Value Greater (Less) Than Aggregate Unpaid Principal		Aggregate Fair Value	Aggregate Unpaid Principal	Aggregate Fair Value Greater (Less) Than Aggregate Unpaid Principal	
Residential mortgage loans held for sale	\$633	\$625	\$8		\$614	\$593	\$21	
Commercial loans held for sale	192	199	(7)		62	69	(7)	

Residential Mortgage Loans Held for Sale

The fair value of residential mortgage LHFS is derived from observable mortgage security prices and includes adjustments for loan servicing value, agency guarantee fees, and other loan level attributes which are observable in the marketplace. Credit risk does not have a significant impact on the valuation of these loans as they are sold shortly after origination. Residential mortgage LHFS are classified as Level 2 in the fair value hierarchy given the observable market inputs utilized to value these loans.

Residential mortgage loans accounted for under the fair value option are initially measured at fair value when the financial asset is originated or purchased. Subsequent changes in fair value are recognized in mortgage banking fees in the Consolidated Statements of Operations.

Interest income on residential mortgage loans held for sale is calculated based on the contractual interest rate of the loan and is recorded in interest income in the Consolidated Statements of Operations.

Commercial Loans Held for Sale

The fair value of commercial LHFS is estimated using observable prices of similar loans that transact in the marketplace. External pricing services that provide fair value estimates based on quotes from various dealers transacting in the market, sector curves or benchmarking techniques are also utilized. Commercial loans managed by the commercial secondary loan desk are classified as Level 2 in the fair value hierarchy given the observable market inputs utilized to value these loans.

These commercial loans accounted for under the fair value option are initially measured at fair value when the financial asset is recognized. Subsequent changes in fair value are recognized in capital markets fees in the Consolidated Statements of Operations. Changes in the fair value of the commercial trading portfolio are due to changes in credit risk since the portfolio is comprised of floating-rate obligations only. These credit-related changes may include observed changes in overall credit spreads and/or changes to the creditworthiness of an individual borrower.

Interest income on commercial LHFS is calculated based on the contractual interest rate of the loan and is recorded in interest income in the Consolidated Statements of Operations.

Recurring Fair Value Measurements

Fair value is measured using the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value is based upon quoted market prices in an active market, if available, or observable market-based inputs or independently sourced parameters if quoted prices are not available. Inputs may include prices for similar assets or liabilities, yield curves, interest rates, prepayment speeds, and foreign exchange rates.

The Company carries certain assets and liabilities at fair value and has elected to account for its residential mortgage LHFS and loans managed by the commercial secondary loan trading desk at fair value. Assets and liabilities carried at fair value are classified in accordance with the three-level valuation hierarchy:

- Level 1. Quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2. Observable inputs other than Level 1 prices, such as quoted prices for similar instruments, quoted prices in markets that are not active, or other inputs that are observable or can be corroborated by market data for substantially the full term of the asset or liability.
- Level 3. Unobservable inputs that are supported by little or no market information and that are significant to the fair value measurement.

Classification in the hierarchy is based upon the lowest level input that is significant to the fair value measurement of the asset or liability. For instruments classified in Levels 1 and 2 where inputs are primarily based upon observable market data, there is less judgment applied in arriving at the fair value. For instruments classified in Level 3, management judgment is more significant due to the lack of observable market data.

Fair value hierarchy classifications are reviewed and updated on a quarterly basis. Changes related to the observability of inputs in fair value measurements may result in a reclassification between the fair value hierarchy levels and are recognized based on period-end balances.

A variety of valuation techniques are utilized to measure the Company's assets and liabilities at fair value on a recurring basis, with those utilized for significant assets and liabilities presented below:

Debt Securities Available for Sale

AFS debt securities are classified as Level 1 in the fair value hierarchy if quoted prices in active markets are available. Classes of securities that are valued using this market approach include debt securities issued by the U.S. Treasury. The fair value of a security is estimated under the market or income approach using pricing models if quoted market prices are not available. These securities are classified as Level 2 since they trade in active markets and the inputs to their valuations are observable. The pricing models used to value securities generally commence with market prices, or rates, for similar instruments, with adjustments made based on the characteristics of the instrument being valued. These adjustments reflect assumptions made regarding the sensitivity of each security's value to changes in interest rates and prepayment speeds. Classes of securities that are valued using this market approach include pooled mortgage "pass-through" securities, collateralized loan obligations, and other debt securities issued by U.S. GSEs and state and political subdivisions. The pricing models used to value securities under the income approach generally commence with the contractual cash flows of each security, with adjustments made based on forecasted prepayment speeds, default rates, and other market-observable information. The adjusted cash flows are then discounted at a rate derived from observed rates of return for comparable assets or liabilities that are traded in the market. Classes of instruments that are valued using this market approach include residential and commercial CMOs.

A majority of the Company's Level 1 and 2 debt securities are priced using an external pricing service. The pricing accuracy of this service is verified on a quarterly basis and involves the use of a secondary external vendor to provide valuations for the Company's securities portfolio for comparison purposes. Any valuation discrepancies exceeding a certain threshold are researched and, if necessary, corroborated by an independent outside broker.

In certain cases where there is limited activity or less transparency around inputs to the valuation model, securities are classified as Level 3.

Mortgage Servicing Rights

MSRs do not trade in an active market with readily observable prices and, therefore, are classified as Level 3 since their valuation utilizes significant unobservable inputs. The fair value is determined using a discounted cash flow model, which includes assumptions associated with weighted-average life, prepayment speed, and weighted-average option adjusted spread. The underlying assumptions and estimated values are corroborated by values received from independent third parties based on their review of the servicing portfolio and comparisons to market transactions. Refer to Note 8 for more information.

Derivatives

The Company's interest rate derivatives are traded in OTC markets where quoted market prices are not readily available. Fair value is determined through models that primarily use market observable inputs, such as swap rates and yield curves. These pricing models determine the sum of each instrument's fixed and variable cash flows, which are then discounted using an appropriate yield curve to arrive at the fair value of each derivative instrument. The pricing models do not contain a high level of subjectivity as the methodologies used do not require significant judgment. Certain adjustments to the modeled price that market participants would make when pricing each instrument are also considered, including a credit valuation adjustment that reflects the credit quality of the derivative counterparty. The effect of exposure to a particular counterparty's credit is incorporated by netting their derivative contracts with the available collateral and calculating a credit valuation adjustment on the basis of the net position with the counterparty where permitted. This adjustment requires judgment on behalf of Company management; however, the total amount of this portfolio-level adjustment is not material to the total fair value of the interest rate derivative portfolio. Therefore, interest rate derivatives are classified as Level 2 in the fair value hierarchy.

The fair value of commodity derivatives uses the mid-point of market observable quoted prices as an input into the fair value model. These observed market prices, combined with other market observed inputs to derive the fair value of the instrument, generally classifies the commodity derivative as a Level 2 instrument.

The fair value of foreign exchange derivatives uses the mid-point of daily quoted currency spot prices. The valuation model estimates fair value based on these quoted prices along with interest rate yield curves and forward currency rates. Since all of these inputs are observable in the market, foreign exchange derivatives are classified as Level 2 in the fair value hierarchy.

The fair value of TBA contracts is estimated using observable prices of similar loan pools that transact in the marketplace, as well as sector curves and benchmarking techniques. Therefore, TBA contracts are classified as Level 2 in the fair value hierarchy given the observable market inputs.

Other contracts primarily consist of interest rate lock commitments, which are valued utilizing loan closing rate assumptions that are internally generated. These assumptions are a significant unobservable input and, therefore, interest rate lock commitments are classified as Level 3 in the fair value hierarchy.

Equity Securities, at fair value

The fair value of money market mutual fund investments is determined based on unadjusted quoted market prices and is considered a Level 1 fair value measurement.

Short-Term Investments

Short-term investments include corporate bonds and U.S. Treasury securities managed by the Company's trading desks. U.S. Treasury securities are classified as Level 1 in the fair value hierarchy as quoted prices in active markets are readily available. The fair value of corporate bonds is estimated using a combination of direct market quotes for a particular bond, or a comparable bond if recent market data is not available, and a discounted cash flow model that incorporates certain credit attributes of the bond issuer. External pricing services are utilized to corroborate the fair value of corporate bonds, which may result in an adjustment to the underlying bond's valuation if price differences exceed certain thresholds. Corporate bonds are classified as Level 2 in the fair value hierarchy given the observable market inputs utilized to value these instruments. Short-term investments are included in interest-bearing deposits in banks in the Consolidated Balance Sheets.

Short-Term Borrowed Funds

Short-term borrowed funds include short positions in corporate bonds held by the Company's trading desks and are classified as Level 2 in the fair value hierarchy. See "Short-term investments" above for more information regarding the valuation techniques utilized to value corporate bonds.

Other Liabilities

Other liabilities include short positions in commercial LHFS managed by the Company's commercial secondary loan desk and are classified as Level 2 in the fair value hierarchy. See "Commercial Loans Held for Sale" above for more information regarding the valuation techniques utilized to value commercial LHFS.

The following table presents assets and liabilities measured at fair value, including gross derivative assets and liabilities, on a recurring basis at December 31, 2024:

(dollars in millions)	Total	Level 1	Level 2	Level 3
Debt securities available for sale:				
Mortgage-backed securities	\$29,055	\$—	\$29,055	\$—
Collateralized loan obligations	184	—	184	—
State and political subdivisions	1	—	1	—
U.S. Treasury and other	3,525	3,525	—	—
Total debt securities available for sale	32,765	3,525	29,240	—
Loans held for sale:				
Residential loans held for sale	633	—	633	—
Commercial loans held for sale	192	—	192	—
Total loans held for sale, at fair value	825	—	825	—
Mortgage servicing rights	1,491	—	—	1,491
Derivative assets:				
Interest rate contracts	562	—	562	—
Foreign exchange contracts	472	—	472	—
Commodities contracts	429	—	429	—
TBA contracts	10	—	10	—
Other contracts	3	—	—	3
Total derivative assets	1,476	—	1,473	3
Equity securities, at fair value ⁽¹⁾	162	162	—	—
Short-term investments	53	40	13	—
Total assets	\$36,772	\$3,727	\$31,551	\$1,494
Derivative liabilities:				
Interest rate contracts	\$910	\$—	\$910	\$—
Foreign exchange contracts	411	—	411	—
Commodities contracts	379	—	379	—
TBA contracts	8	—	8	—
Other contracts	2	—	—	2
Total derivative liabilities	1,710	—	1,708	2
Short-term borrowed funds	—	—	—	—
Other liabilities	101	—	101	—
Total liabilities	\$1,811	\$—	\$1,809	\$2

⁽¹⁾ Excludes investments of \$58 million included in other assets in the Consolidated Balance Sheets that are measured at fair value using the net asset value per share (or its equivalent) practical expedient. These investments include capital contributions to private investment funds and have unfunded capital commitments of \$24 million at December 31, 2024, which may be called at any time during prescribed time periods. The credit exposure is generally limited to the carrying amount of investments made and unfunded capital commitments.

The following table presents assets and liabilities measured at fair value, including gross derivative assets and liabilities, on a recurring basis at December 31, 2023:

(dollars in millions)	Total	Level 1	Level 2	Level 3
Debt securities available for sale:				
Mortgage-backed securities	\$24,732	\$—	\$24,732	\$—
Collateralized loan obligations	664	—	664	—
State and political subdivisions	1	—	1	—
U.S. Treasury and other	4,380	4,380	—	—
Total debt securities available for sale	29,777	4,380	25,397	—
Loans held for sale:				
Residential loans held for sale	614	—	614	—
Commercial loans held for sale	62	—	62	—
Total loans held for sale, at fair value	676	—	676	—
Mortgage servicing rights	1,552	—	—	1,552
Derivative assets:				
Interest rate contracts	464	—	464	—
Foreign exchange contracts	434	—	434	—
Commodities contracts	685	—	685	—
TBA contracts	3	—	3	—
Other contracts	7	—	—	7
Total derivative assets	1,593	—	1,586	7
Equity securities, at fair value ⁽¹⁾	115	115	—	—
Total assets	\$33,713	\$4,495	\$27,659	\$1,559
Derivative liabilities:				
Interest rate contracts	\$1,149	\$—	\$1,149	\$—
Foreign exchange contracts	378	—	378	—
Commodities contracts	640	—	640	—
TBA contracts	16	—	16	—
Other contracts	—	—	—	—
Total derivative liabilities	2,183	—	2,183	—
Total liabilities	\$2,183	\$—	\$2,183	\$—

⁽¹⁾ Excludes investments of \$58 million included in other assets in the Consolidated Balance Sheets that are measured at fair value using the net asset value per share (or its equivalent) practical expedient. These investments include capital contributions to private investment funds and have unfunded capital commitments of \$28 million at December 31, 2023, which may be called at any time during prescribed time periods. The credit exposure is generally limited to the carrying amount of investments made and unfunded capital commitments.

The following table presents a roll forward of the balance sheet amounts for assets and liabilities measured at fair value on a recurring basis and classified as Level 3:

(dollars in millions)	For the Year Ended December 31,			
	2024		2023	
	Mortgage Servicing Rights	Other Derivative Contracts	Mortgage Servicing Rights	Other Derivative Contracts
Beginning balance	\$1,552	\$7	\$1,530	\$1
Issuances	106	60	127	64
Sales ⁽¹⁾	(99)	—	—	—
Settlements ⁽²⁾	(176)	(41)	(166)	(24)
Changes in fair value during the period recognized in earnings ⁽³⁾	108	(25)	61	(34)
Ending balance	\$1,491	\$1	\$1,552	\$7

⁽¹⁾ For MSR, represents the sale of the excess servicing yield on MSRs.

⁽²⁾ For MSRs, represents changes in value of the MSRs due to i) passage of time including the impact from both regularly scheduled loan principal payments and partial paydowns, and ii) loans that paid off during the period. For other derivative contracts, represents the closeout of interest rate lock commitments and other cash payments.

⁽³⁾ Represents changes in value primarily driven by market conditions. These changes are recorded in mortgage banking fees and other income in the Consolidated Statements of Operations.

The following table presents quantitative information about significant unobservable inputs utilized to measure the fair of Level 3 assets and liabilities.

Financial Instrument ⁽¹⁾	Valuation Technique	Unobservable Input	As of December 31, 2024	As of December 31, 2023
			Range (Weighted Average)	Range (Weighted Average)
Mortgage servicing rights	Discounted Cash Flow	Constant prepayment rate	5.08-16.32% CPR (6.70% CPR)	6.70-14.55% CPR (7.23% CPR)
		Option adjusted spread	398-1,058 bps (632 bps)	398-1,058 bps (630 bps)
Other derivative contracts	Internal Model	Pull through rate	5.09-99.90% (83.06%)	24.90-99.70% (80.34%)
		MSR value	23.91-171.64 bps (121.23 bps)	(8.90)-141.24 bps (88.04 bps)

⁽¹⁾ Disclosures related to the fair value measurement of financial instruments deemed immaterial are not included.

Nonrecurring Fair Value Measurements

Fair value is also used on a nonrecurring basis to evaluate certain assets for impairment or for disclosure purposes. The following valuation techniques are utilized to measure significant assets for which the Company utilizes fair value on a nonrecurring basis:

Collateral-Dependent Loans

The carrying amount of collateral-dependent loans is compared to the appraised value of the collateral less costs to dispose, with any excess charged to the ALLL, and is classified as Level 2.

The following table presents losses on assets measured at fair value on a nonrecurring basis and recorded in earnings:

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
Collateral-dependent loans	(\$200)	(\$138)	(\$4)

The following table presents assets measured at fair value on a nonrecurring basis:

(dollars in millions)	December 31, 2024				December 31, 2023			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
Collateral-dependent loans	\$979	\$—	\$979	\$—	\$789	\$—	\$789	\$—

Fair Value of Financial Instruments

The following tables present the estimated fair value for financial instruments not recorded at fair value in the Consolidated Financial Statements. The carrying amounts are recorded in the Consolidated Balance Sheets under the indicated captions:

(dollars in millions)	December 31, 2024							
	Total		Level 1		Level 2		Level 3	
	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value
Financial assets:								
Debt securities held to maturity	\$8,599	\$7,540	\$—	\$—	\$8,187	\$7,136	\$412	\$404
Loans held for sale	33	33	—	—	—	—	33	33
Net loans and leases	137,142	136,293	—	—	979	979	136,163	135,314
Other assets	710	710	—	—	689	689	21	21
Financial liabilities:								
Deposits	174,776	174,651	—	—	174,776	174,651	—	—
Long-term borrowed funds	12,401	12,247	—	—	12,401	12,247	—	—

(dollars in millions)	December 31, 2023							
	Total		Level 1		Level 2		Level 3	
	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value
Financial assets:								
Debt securities held to maturity	\$9,184	\$8,350	\$—	\$—	\$8,696	\$7,887	\$488	\$463
Loans held for sale	103	103	—	—	—	—	103	103
Net loans and leases	143,861	140,504	—	—	789	789	143,072	139,715
Other assets	869	869	—	—	851	851	18	18
Financial liabilities:								
Deposits	177,342	177,096	—	—	177,342	177,096	—	—
Short-term borrowed funds	505	505	—	—	505	505	—	—
Long-term borrowed funds	13,467	13,012	—	—	13,467	13,012	—	—

[XML 54-R31.htm IDEA: XBRL DOCUMENT](#)

NONINTEREST INCOME

[Other Income and Expenses \[Abstract\]](#)
NONINTEREST INCOME

NOTE 21 - NONINTEREST INCOME

Revenues from Contracts with Customers

Revenue from contracts with customers is recognized based on the amount of consideration expected to be received upon the transfer of control of a good or service. The timing of recognition is dependent on whether a performance obligation is satisfied by transferring control of the product or service to a customer over time or at a point in time. Judgments made include the timing of when performance obligations are satisfied and determination of the transaction price.

The following tables present the components of revenue from contracts with customers disaggregated by revenue stream and business operating segment:

(dollars in millions)	Year Ended December 31, 2024				
	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated
Service charges and fees	\$288	\$128	\$—	\$1	\$417
Card fees	284	54	—	24	362
Capital markets fees	—	445	—	—	445
Wealth fees ⁽¹⁾	294	—	—	—	294
Other banking fees	3	12	—	—	15
Total revenue from contracts with customers	\$869	\$639	\$—	\$25	\$1,533
Total revenue from other sources ⁽²⁾	262	269	—	112	643
Total noninterest income	\$1,131	\$908	\$—	\$137	\$2,176

(dollars in millions)	Year Ended December 31, 2023				
	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated
Service charges and fees	\$277	\$131	\$—	\$1	\$409
Card fees	244	47	—	—	291
Capital markets fees	—	293	—	—	293
Wealth fees ⁽¹⁾	259	—	—	—	259
Other banking fees	3	11	—	—	14
Total revenue from contracts with customers	\$783	\$482	\$—	\$1	\$1,266
Total revenue from other sources ⁽²⁾	284	302	—	131	717
Total noninterest income	\$1,067	\$784	\$—	\$132	\$1,983

	Year Ended December 31, 2022				
	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated
(dollars in millions)					
Service charges and fees	\$291	\$124	\$—	\$3	\$418
Card fees	228	43	—	—	271
Capital markets fees	—	341	—	—	341
Wealth fees ⁽¹⁾	249	1	—	—	250
Other banking fees	1	17	—	1	19
Total revenue from contracts with customers	\$769	\$526	\$—	\$4	\$1,299
Total revenue from other sources ⁽²⁾	294	319	—	97	710
Total noninterest income	\$1,063	\$845	\$—	\$101	\$2,009

⁽¹⁾ See Note 1 for information regarding updates to the Consolidated Statements of Operations during 2024.
⁽²⁾ Includes bank-owned life insurance income of \$108 million, \$93 million and \$88 million for the years ended December 31, 2024, 2023 and 2022, respectively.

The Company does not have any material contract assets, liabilities, or other receivables recorded on its Consolidated Balance Sheets related to revenues from contracts with customers as of December 31, 2024. The Company has elected to exclude disclosure of unsatisfied performance obligations for contracts with an original expected length of one year or less and contracts for which the Company recognized revenue at the amount to which the Company has the right to invoice for services performed.

A description of the above components of revenue from contracts with customers is presented below:

Service Charges and Fees

Service charges and fees include fees earned from deposit products in lieu of compensating balances, service charges for deposit transactions performed by customers, and fees earned for cash management activities. Service charges on deposit products are recognized over the period in which the related service is provided and at a point in time upon completion of the requested service transaction. Fees on cash management products and servicing fees on loans sold without recognition of a servicing right are recognized over time as the services are provided.

Card Fees

Card fees include interchange income from credit and debit card transactions and are recognized upon settlement by the association network. Interchange rates are generally set by the association network based on purchase volume and other factors. Other card-related fees are recognized upon completion of the transaction. Costs related to card reward programs are recognized in current earnings as the rewards are earned by the customer and are presented as a reduction to card fees in the Consolidated Statements of Operations.

Capital Markets Fees

Capital markets fees include fees received from leading or participating in loan syndications, bond and equity underwriting services, and advisory fees. Loan syndication and underwriting fees are recognized as revenue when the Company has rendered all services to, and is entitled to collect the fee from, the borrower or the issuer, and there are no significant contingencies associated with the fee. Underwriting expenses passed through from the lead underwriter are recognized within other operating expense in the Consolidated Statements of Operations. Advisory fees for mergers and acquisitions are recognized over time, while valuation services and fairness opinions are recognized upon completion of the advisory service.

Wealth Fees

Wealth fees include fees from investment management and brokerage services. Fees from investment management services are based on asset market values and are recognized over the period in which the related service is provided. Brokerage services include custody fees, commission income, trailing commissions and other investment services. Custody fees are recognized on a monthly basis and commission income is recognized on trade date. Trailing commissions, such as 12b-1 fees, insurance renewal income, and income based on asset or investment levels in future periods are recognized when the asset balance is known, or the renewal occurs and the income is no longer constrained. For the years ended December 31, 2024, 2023 and 2022, the Company recognized trailing commissions of \$16 million, \$15 million and \$15 million, respectively, related to ongoing commissions from previous investment sales. Fees from other investment services are recognized upon completion of the service.

Other Banking Fees

Other banking fees include fees for various banking transactions such as letter of credit fees, foreign wire transfers and other services. These fees are recognized in a manner that reflects the timing of when transactions occur and as services are provided.

Revenue from Other Sources

Letter of Credit and Loan Fees

Letter of credit and loan fees primarily include fees received from letter of credit agreements as well as loan fees received from lending activities that cannot be deferred. These fees are recognized upon execution of the contract.

Foreign Exchange and Derivative Products

Foreign exchange and derivative products primarily include fees received from foreign exchange and interest rate derivative contracts executed with customers to meet their hedging and financing needs. These fees are generally recognized upon execution of the contracts. Foreign exchange and derivative products also include mark-to-market gains and losses recognized on these customer contracts and offsetting derivative contracts that are executed with external counterparties to hedge the foreign exchange and interest rate risk associated with the customer contracts.

Mortgage Banking Fees

Mortgage banking fees primarily include gains, or losses, on the sale of residential mortgages originated with the intent to sell and servicing fees on mortgages serviced by the Company. Mortgage banking fees also include valuation adjustments for mortgage LHFS that are measured at the lower of cost or fair value, as well as mortgage loans originated with the intent to sell that are measured at fair value under the fair value option. Changes in the value of MSRs are reported in mortgage banking fees. For a further discussion of MSRs, see Note 8.

Other Income

Bank-owned life insurance is stated at its cash surrender value. The Company is the beneficiary of life insurance policies on current and former officers of the Company. Net changes in the carrying amount of the cash surrender value are an adjustment of premiums paid in determining the expense or income recognized under the life insurance policy for the period.

[XML 55-R32.htm IDEA: XBRL DOCUMENT](#)

OTHER OPERATING EXPENSE

[Other Income and Expenses \[Abstract\]](#)
[OTHER OPERATING EXPENSE](#)

12 Months Ended
Dec. 31, 2024

NOTE 22 - OTHER OPERATING EXPENSE

The following table presents the details of other operating expense:

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
Marketing	\$170	\$187	\$166
Deposit insurance ⁽¹⁾	193	390	96
Other	359	396	323
Other operating expense	\$722	\$973	\$585

⁽¹⁾ Includes an industry-wide FDIC special assessment of \$31 million and \$225 million for the years ended December 31, 2024 and 2023, respectively.

[XML 56-R33.htm IDEA: XBRL DOCUMENT](#)

INCOME TAXES

[Income Tax Disclosure \[Abstract\]](#)
[INCOME TAXES](#)

12 Months Ended
Dec. 31, 2024

NOTE 23 - INCOME TAXES

Income taxes are accounted for under the asset and liability method, resulting in two components of income tax expense: current and deferred. Current income tax expense approximates taxes to be paid or refunded for the current period while deferred income tax expense results from changes in gross deferred tax assets and liabilities between periods. Gross deferred tax assets and liabilities represent changes in taxes expected to be paid in the future due to the reversal of temporary differences between the financial statement carrying amount of existing assets and liabilities and their respective tax bases.

The Company assesses the probability that positions taken, or expected to be taken, in its income tax returns will be sustained by taxing authorities. A “more likely than not” (i.e., more than 50 percent) recognition threshold must be met before a tax benefit can be recognized. Tax positions that are more likely than not to be sustained are reflected in the Company’s Consolidated Financial Statements.

The following table presents total income tax expense:

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
Income tax expense	\$379	\$422	\$582
Tax effect of changes in OCI	62	289	(1,319)
Total comprehensive income tax expense (benefit)	\$441	\$711	(\$737)

The following table presents the components of income tax expense:

(dollars in millions)	Year Ended December 31, 2024			Current	Deferred	Total
	2024	2023	2022			
U.S. federal				\$447	(\$127)	\$320
State and local				109	(50)	59
Total				\$556	(\$177)	\$379
Year Ended December 31, 2023						
U.S. federal				\$497	(\$135)	\$362
State and local				167	(107)	60
Total				\$664	(\$242)	\$422
Year Ended December 31, 2022						
U.S. federal				\$355	\$88	\$443
State and local				170	(31)	139
Total				\$525	\$57	\$582

The following table presents a reconciliation between the U.S. federal income tax rate and the Company’s effective income tax rate:

(dollars in millions)	2024			Year Ended December 31, 2023			2022		
	Amount	Rate		Amount	Rate		Amount	Rate	
U.S. federal income tax expense and tax rate	\$396	21.0 %		\$426	21.0 %		\$558		21.0 %
Increase (decrease) resulting from:									
State and local income taxes (net of federal benefit)	46	2.5		58	2.9		133	5.0	
Bank-owned life insurance	(22)	(1.2)		(20)	(1.0)		(19)	(0.7)	
Tax-exempt interest	(12)	(0.7)		(12)	(0.6)		(8)	(0.3)	
Tax advantaged investments (including related credits)	(82)	(4.4)		(77)	(3.8)		(102)	(3.8)	
Other tax credits	(2)	(0.1)		(3)	(0.1)		(9)	(0.3)	
Adjustments for uncertain tax positions	—	—		5	0.2		1	—	
Non-deductible FDIC insurance premiums	34	1.8		35	1.7		20	0.7	
Legacy tax matters	—	—		—	—		3	0.1	
Other	21	1.2		10	0.5		5	0.2	
Total income tax expense and effective tax rate	\$379	20.1 %		\$422	20.8 %		\$582	21.9 %	

The following table presents the significant components of the Company’s deferred tax assets and liabilities:

	December 31,	
	2024	2023
(dollars in millions)		
Deferred tax assets:		
Other comprehensive income	\$1,242	\$1,291
Allowance for credit losses	552	555
Federal and state net operating and capital loss carryforwards	69	79
Accrued expenses	1,198	1,152
Investment and other tax credit carryforwards	214	130
Partnerships	4	—
Other	10	9
Total deferred tax assets	3,289	3,216
Valuation allowance	(120)	(137)
Deferred tax assets, net of valuation allowance	3,169	3,079
Deferred tax liabilities:		
Leasing transactions	208	297
Amortization of intangibles	425	421
Depreciation	570	532
Pension and other employee compensation plans	146	130
Partnerships	—	12
Deferred income	24	3
MSRs	243	252
Total deferred tax liabilities	1,616	1,647
Net deferred tax asset (liability)	\$1,553	\$1,432

Deferred tax assets are recognized for net operating loss carryforwards, capital loss carryforwards and tax credit carryforwards. Valuation allowances are recorded, as necessary, to reduce deferred tax assets to the amount that management concludes is more likely than not to be realized.

At December 31, 2024, the Company had federal and state tax net operating loss carryforwards of \$581 million, capital loss carryforwards of \$132 million and federal and state tax credit carryforwards of \$212 million. The majority of the federal and state tax net operating loss carryforwards, if not utilized, will expire in varying amounts through 2043, while the capital loss and tax credit carryforwards expire in varying amounts through 2027 and 2044, respectively. Limitations on the ability to realize these carryforwards are reflected in the associated valuation allowance. At December 31, 2024, the Company had a valuation allowance of \$120 million against various deferred tax assets related to federal and state net operating losses, capital losses and state tax credits, as the Company’s current assessment is that it is more likely than not that a portion of the deferred tax assets related to these items will not be realized.

Effective with the fiscal year ended September 30, 1997, the reserve method for bad debts was no longer permitted for tax purposes. The repeal of the reserve method required the recapture of the reserve balance in excess of certain base year reserve amounts attributable to years ended prior to 1988. At December 31, 2024, the Company’s base year loan loss reserves attributable to years ended prior to 1988, for which no deferred income taxes have been provided, was \$557 million. This base year reserve may become taxable if certain distributions are made with respect to the stock of the Company or if CBNA ceases to qualify as a bank for tax purposes. No actions are planned that would cause any portion of this reserve to become taxable.

The Company files income tax returns in the U.S. federal jurisdiction and in various state and local jurisdictions. The Company is no longer subject to U.S. federal tax examinations by major tax authorities for years before 2021 and, with few exceptions, before 2020 for state and local jurisdictions.

The following table presents a reconciliation of the beginning and ending amount of unrecognized tax benefits:

	December 31,		
	2024	2023	2022
(dollars in millions)			
Balance at the beginning of the year	\$7	\$6	\$7
Gross increase for tax positions related to current year	1	1	—
Gross increase for tax positions related to prior years	1	1	—
Decrease for tax positions as a result of the lapse of the statutes of limitations	(1)	—	—
Decrease for tax positions related to settlements with taxing authorities	(3)	(1)	(1)
Balance at end of year	\$5	\$7	\$6

Tax positions are measured as the largest amount of tax benefit that has a greater than 50 percent likelihood of being realized upon settlement with a taxing authority. The difference between the benefit recognized and the tax benefit claimed on a tax return is referred to as an unrecognized tax benefit. Any adjustment to unrecognized tax benefits is recorded in income tax expense in the Consolidated Statements of Operations. The Company does not expect the balance of unrecognized tax benefits to significantly change in the next twelve months.

Interest and penalties related to unrecognized tax benefits are reported in income tax expense in the Consolidated Statements of Operations. The Company’s liability for accrued interest and penalties related to unrecognized tax benefits was \$1 million and \$4 million as of December 31, 2024 and 2023, respectively. In addition, the income tax expense (benefit) recognized for interest and penalties related to unrecognized tax benefits was \$(1) million and \$3 million for the years ended December 31, 2024 and 2023, respectively, and was immaterial for the year ended December 31, 2022.

[XML 57-R34.htm](#) **IDEA: XBRL DOCUMENT**

EARNINGS PER SHARE

[Earnings Per Share](#)

[\[Abstract\]](#)

[EARNINGS PER SHARE](#)

12 Months Ended

Dec. 31, 2024

NOTE 24 - EARNINGS PER SHARE

Basic EPS is computed by dividing net income available to common stockholders by the weighted-average number of common shares outstanding during the period. Net income available to common stockholders represents net income less preferred stock dividends and issuance costs associated with preferred stock redeemed. Diluted EPS is computed by dividing net income available to common stockholders by the weighted-average number of common shares outstanding during the period, inclusive of potential dilutive shares such as share-based payment awards and warrants using the treasury stock method.

	Year Ended December 31,		
	2024	2023	2022
(dollars in millions, except per share data)			
Numerator (basic and diluted):			
Net income	\$1,509	\$1,608	\$2,073
Less: Preferred stock dividends	137	117	113
Net income available to common stockholders	\$1,372	\$1,491	\$1,960
Denominator:			
Weighted-average common shares outstanding - basic	450,678,038	475,089,384	475,959,815
Dilutive common shares: share-based awards	2,832,207	1,603,764	1,843,327
Weighted-average common shares outstanding - diluted	453,510,245	476,693,148	477,803,142
Earnings per common share:			
Basic	\$3.05	\$3.14	\$4.12
Diluted ⁽¹⁾	3.03	3.13	4.10

⁽¹⁾ Potential dilutive common shares are excluded from the computation of diluted EPS in the periods where the effect would be antidilutive. Excluded from the computation of diluted EPS were weighted-average antidilutive shares totaling 330,950, 2,210,857 and 949,606 for the years ended December 31, 2024, 2023 and 2022, respectively.

[XML 58-R35.htm](#) **IDEA: XBRL DOCUMENT**

REGULATORY MATTERS

[Mortgage Banking](#)

[\[Abstract\]](#)

[REGULATORY MATTERS](#)

12 Months Ended

Dec. 31, 2024

NOTE 25 - REGULATORY MATTERS

As a BHC and FHC, the Company is subject to regulation and supervision by the FRB. Our banking subsidiary, CBNA, is a national banking association primarily regulated by the OCC.

Under the current U.S. Basel III capital framework, the Company and CBNA must meet the following specific minimum requirements: CET1 capital ratio of 4.5%, tier 1 capital ratio of 6.0%, total capital ratio of 8.0% and tier 1 leverage ratio of 4.0%. As a BHC, the Company’s SCB of 4.5% is imposed on top of the three minimum risk-based capital ratios listed above and a CCB of 2.5% is imposed on top of the three minimum risk-based capital ratios listed above for CBNA. The Company’s SCB is re-calibrated with each biennial supervisory stress test and updated annually to reflect the Company’s planned common stock dividends. In addition, the Company must not be subject to a written agreement, order or capital directive with any of its regulators. Failure to meet minimum capital requirements can result in the initiation of certain actions that, if undertaken, could have a material effect on the Company’s Consolidated Financial Statements.

The following table presents the regulatory capital ratios for the Company and CBNA under the U.S. Basel III Standardized rules. The Company and CBNA have both declared as an “AOCI opt-out” institution, which means they are not required to recognize the AOCI impact of net unrealized gains and losses on debt securities and accumulated net gains and losses on cash flow hedges and certain defined benefit pension plan assets in regulatory capital. In addition, both entities elected to delay the estimated impact of CECL on regulatory capital for a two-year period ending December 31, 2021, followed by a three-year transition period ending December 31, 2024, to phase-in the aggregate amount of the capital benefit provided during the initial two-year delay.

	Actual		Required Minimum Capital	
	Amount	Ratio	Amount	Ratio ⁽¹⁾
(dollars in millions)				
As of December 31, 2024				
CET1 capital				
CFG	\$17,900	10.8 %	\$14,913	9.0 %
CBNA	20,250	12.3	11,549	7.0
Tier 1 capital				
CFG	20,013	12.1	17,398	10.5
CBNA	20,250	12.3	14,024	8.5
Total capital				
CFG	23,232	14.0	20,712	12.5
CBNA	23,362	14.2	17,324	10.5
Tier 1 leverage				
CFG	20,013	9.4	8,502	4.0
CBNA	20,250	9.6	8,474	4.0
As of December 31, 2023				
CET1 capital				
CFG	\$18,358	10.6 %	\$14,671	8.5 %
CBNA	19,411	11.3	12,047	7.0
Tier 1 capital				
CFG	20,372	11.8	17,260	10.0
CBNA	19,411	11.3	14,628	8.5
Total capital				
CFG	23,608	13.7	20,712	12.0
CBNA	22,453	13.0	18,070	10.5
Tier 1 leverage				
CFG	20,372	9.3	8,784	4.0
CBNA	19,411	8.9	8,759	4.0

⁽¹⁾ Represents minimum requirement under the current capital framework plus the SCB of 4.5% and CCB of 2.5% for CFG and CBNA, respectively. The SCB and CCB are not applicable to the Tier 1 leverage ratio.

The Company’s capital distributions are subject to the oversight of the FRB. Under the FRB’s SCB framework, failure to maintain risk-based capital ratios above the respective minimum requirements, including the SCB, would result in graduated restrictions on the Company’s ability to make certain discretionary bonus payments and capital distributions, including common stock dividends and share repurchases. The timing and amount of future dividends and share repurchases will depend on various factors, including the Company’s capital position, financial performance, capital impacts of strategic initiatives, market conditions, and regulatory considerations. All future capital distributions are subject to consideration and approval by the Board of Directors prior to execution. See Note 17 for more information regarding the Company’s common stock repurchases and dividends.

Dividends payable by CBNA, as a national bank subsidiary, are limited to the lesser of the amount calculated under a “recent earnings” test and an “undivided profits” test. Under the recent earnings test, a dividend may not be paid if the total of all dividends declared during any calendar year exceeds the sum of current year net income and retained net income of the two preceding years, less any required transfers to surplus, unless the national bank obtains the approval of the OCC. Under the undivided profits test, a dividend may not be paid in excess of the entity’s “undivided profits” (generally accumulated net profits that have not been paid out as dividends or transferred to surplus). Federal banking regulatory agencies have issued policy statements that provide that FDIC-insured depository institutions and their holding companies should generally pay dividends out of current operating earnings only.

NOTE 26 - BUSINESS OPERATING SEGMENTS

The Company is managed by its CODM, the Chief Executive Officer, on a segment basis. The Company's three reportable business operating segments are Consumer Banking, Commercial Banking, and Non-Core. The business operating segments are determined based on the products and services provided, or the type of customer served. Each business operating segment has a segment head that reports directly to the Chief Executive Officer, who has final authority over resource allocation decisions and performance assessment. The business operating segments reflect this management structure and the manner in which financial information is currently evaluated by the Chief Executive Officer.

The CODM utilizes segment pretax profit or loss as the primary measure to allocate resources to the Company's business operating segments during the annual budgeting and forecasting process. This measure is also used to assess the performance of each segment, with a focus on monitoring net interest income, noninterest income, and noninterest expense. To ensure effective oversight, the CODM participates in monthly business review meetings, where budget-to-actual variances for pretax profit or loss and its components are analyzed. These evaluations inform the CODM's decisions regarding the allocation of capital and resources across the business operating segments, ensuring alignment with the Company's strategic objectives.

Developing and applying methodologies used to allocate items among the business operating segments is a dynamic process. Accordingly, financial results may be revised periodically as management systems are enhanced, methods of evaluating performance or product lines are updated, or organizational structure changes occur.

Reportable Segments

Segment results are determined based upon the Company's organizational and management structure, with balance sheet and statement of operations items assigned to each of the business operating segments. The results are not necessarily comparable with similar information reported by other financial institutions. A description of each reportable business operating segment is presented below:

Consumer Banking

The Consumer Banking segment serves consumer customers and small businesses, offering traditional banking products and services including deposits, mortgage and home equity lending, credit cards, small business loans, education loans, point-of-sale finance loans, and wealth management and investment services. Citizens Private Bank integrates wealth management and banking services to serve high- and ultra-high-net-worth individuals and families, as well as businesses.

The segment's distribution channels include a branch network, ATMs and a workforce of experienced specialists covering lending, savings and investment needs as well as a broad range of small business products and services. The Company's Consumer Banking value proposition is based on providing simple, easy to understand product offerings and a convenient banking experience with a more personalized approach.

Commercial Banking

The Commercial Banking segment primarily serves companies and institutions and strives to be a trusted advisor to its clients and preferred provider for their banking needs. A broad complement of financial products and solutions are offered, including lending and leasing, deposit and treasury management services, foreign exchange, interest rate and commodity risk management solutions, as well as syndicated loans, corporate finance, mergers and acquisitions, and debt and equity capital markets capabilities.

The segment focuses on middle-market companies, large corporations and institutions and has dedicated teams with industry and product expertise in Aerospace, Defense and Government Services, Communications, Transportation and Logistics, Food and Restaurants, Human Capital Management, and Gaming. While the segment's business development efforts are predominantly focused in the Company's footprint, some of its specialized industry businesses also operate on a national basis. A key component of Commercial Banking's growth strategy is to present clients with ideas that help their businesses thrive and, in doing so, expand the breadth and depth of our banking relationship with them.

Non-Core

The Non-Core segment includes the Company's indirect auto and certain purchased consumer loan portfolios that the Company discontinued the origination of in 2023 as part of its balance sheet optimization strategy. These portfolios were transferred from the Consumer Banking segment into this segment during 2023.

Non-segment Operations**Other**

Non-segment operations are classified as Other and include assets, liabilities, capital, revenues, provision (benefit) for credit losses, expenses and income tax expense not attributed to the Company's Consumer Banking, Commercial Banking, or Non-Core segments as well as treasury and community development.

Management accounting practices utilized by the Company to measure the performance and produce the results of its segments include the following:

Funds Transfer Pricing

The Company's FTP, a component of net interest income, ensures consistent business segment pricing behavior by removing interest rate risk from business performance. This risk is centrally managed within the Treasury function and reported in Other non-segment operations. Business operating segments are provided an interest credit for funding it generates and an interest charge for assets it holds. The sum of interest income/expense and FTP charges/credits for each business operating segment is its designated net interest income. The offset to FTP charges and credits is recorded in Other non-segment operations.

The Company employs a matched maturity FTP methodology for the Consumer Banking and Commercial Banking business operating segments with rates based on a product's repricing frequency and interest sensitivity, as well as other factors. The FTP charge for the Non-Core business operating segment is based on an implied reference pool of high-cost funding sources. This method applies a waterfall marginal funding approach referencing the Company's secured borrowings collateralized by auto loans, FHLB advances, and various other higher-cost deposit sources required to fully debt-fund the assets.

Provision for credit losses

The provision for credit losses for each business operating segment is based on actual net charge-offs recognized by the business operating segment. The difference between the consolidated provision for credit losses and total net charge-offs for all business operating segments is reflected in Other non-segment operations.

Income taxes

Income taxes are assessed to each business operating segment at a standard tax rate with the residual tax expense or benefit to arrive at the consolidated effective tax rate included in Other non-segment operations.

Expenses

Noninterest expenses incurred by centrally-managed operations or business lines that directly support the operations of another business line are charged to the applicable business line based on its utilization of those services.

Goodwill

Goodwill is allocated to the Consumer Banking and Commercial Banking business operating segments for impairment testing purposes.

Substantially all revenues generated and long-lived assets held by the Company's business operating segments are derived from customers that reside in the United States. No business operating segment earns revenue from a single external customer that represents ten percent or more of the Company's total revenues.

(dollars in millions)	Year Ended December 31, 2024				
	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated
Net interest income	\$4,565	\$1,950	(\$117)	(\$765)	\$5,633
Noninterest income	1,131	908	—	137	2,176
Total revenue	5,696	2,858	(117)	(628)	7,809
Direct expenses ⁽¹⁾⁽²⁾	2,325	835	4	2,070	5,234
Indirect expenses ⁽³⁾	1,353	406	94	(1,853)	—
Noninterest expense	3,678	1,241	98	217	5,234
Profit (loss) before provision (benefit) for credit losses	2,018	1,617	(215)	(845)	2,575
Provision (benefit) for credit losses	331	353	61	(58)	687
Income (loss) before income tax expense (benefit)	1,687	1,264	(276)	(787)	1,888
Income tax expense (benefit)	434	291	(70)	(276)	379
Net income (loss)	\$1,253	\$973	(\$206)	(\$511)	\$1,509
Total average assets	\$75,037	\$68,478	\$8,942	\$66,567	\$219,024

⁽¹⁾ Represents operating expenses incurred by the business operating segments and primarily includes salaries and employee benefits, equipment and software, outside services, and occupancy.

⁽²⁾ Includes depreciation and amortization of \$113 million, \$26 million and \$312 million, respectively, for the Consumer Banking, Commercial Banking and Other business operating segments.

⁽³⁾ Represents allocated corporate overhead from support functions such as finance, risk, human resources, and information technology.

(dollars in millions)	Year Ended December 31, 2023				
	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated
Net interest income	\$4,187	\$2,292	(\$129)	(\$109)	\$6,241
Noninterest income	1,067	784	—	132	1,983
Total revenue	5,254	3,076	(129)	23	8,224
Direct expenses ⁽¹⁾⁽²⁾	2,244	857	13	2,393	5,507
Indirect expenses ⁽³⁾	1,298	438	110	(1,846)	—
Noninterest expense	3,542	1,295	123	547	5,507
Profit (loss) before provision (benefit) for credit losses	1,712	1,781	(252)	(524)	2,717
Provision (benefit) for credit losses	280	250	78	79	687
Income (loss) before income tax expense (benefit)	1,432	1,531	(330)	(603)	2,030
Income tax expense (benefit)	1,475	378	(86)	(243)	422
Net income (loss)	\$1,059	\$1,153	(\$244)	(\$360)	\$1,608
Total average assets	\$72,693	\$76,028	\$13,745	\$59,755	\$222,221

⁽¹⁾ Represents operating expenses incurred by the business operating segments and primarily includes salaries and employee benefits, equipment and software, outside services, and occupancy.

⁽²⁾ Includes depreciation and amortization of \$106 million, \$30 million and \$291 million, respectively, for the Consumer Banking, Commercial Banking and Other business operating segments.

⁽³⁾ Represents allocated corporate overhead from support functions such as finance, risk, human resources, and information technology.

(dollars in millions)	Year Ended December 31, 2022				
	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated
Net interest income	\$3,649	\$2,103	\$378	(\$118)	\$6,012
Noninterest income	1,063	845	—	101	2,009
Total revenue	4,712	2,948	378	(17)	8,021
Direct expenses ⁽¹⁾⁽²⁾	2,103	820	23	1,946	4,892
Indirect expenses ⁽³⁾	1,152	403	113	(1,668)	—
Noninterest expense	3,255	1,223	136	278	4,892
Profit (loss) before provision (benefit) for credit losses	1,457	1,725	242	(295)	3,129
Provision (benefit) for credit losses	174	46	52	202	474
Income (loss) before income tax expense (benefit)	1,283	1,679	190	(497)	2,655
Income tax expense (benefit)	328	375	48	(169)	582
Net income (loss)	\$955	\$1,304	\$142	(\$328)	\$2,073
Total average assets	\$68,027	\$74,919	\$18,121	\$53,994	\$215,061

⁽¹⁾ Represents operating expenses incurred by the business operating segments and primarily includes salaries and employee benefits, equipment and software, outside services, and occupancy.

⁽²⁾ Includes depreciation and amortization of \$97 million, \$27 million and \$274 million, respectively, for the Consumer Banking, Commercial Banking and Other business operating segments.

⁽³⁾ Represents allocated corporate overhead from support functions such as finance, risk, human resources, and information technology.

NOTE 27 - PARENT COMPANY FINANCIALS**Condensed Balance Sheets**

(dollars in millions)	December 31, 2024	December 31, 2023
ASSETS:		
Cash and due from banks	\$2,658	\$2,864
Loans and advances to:		
Bank subsidiary	3,326	1,152
Nonbank subsidiaries	150	154
Investments in subsidiaries:		
Bank subsidiary	24,389	23,289
Nonbank subsidiaries	334	291
Other assets	237	194
Total assets	\$31,094	\$27,944
LIABILITIES:		
Long-term borrowed funds	\$6,480	\$3,344
Other liabilities	360	258
Total liabilities	6,840	3,602
Total stockholders' equity	24,254	24,342
Total liabilities and stockholders' equity	\$31,094	\$27,944

Condensed Statements of Operations

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
OPERATING INCOME:			
Income from bank subsidiaries, excluding equity in undistributed income:			
Dividends	\$625	\$2,875	\$450
Interest	139	43	39
Management and service fees	67	69	69
Income from nonbank subsidiaries, excluding equity in undistributed income:			
Dividends	—	—	43
Interest	9	8	3
All other operating income	1	1	1
Total operating income	841	2,996	605
OPERATING EXPENSE:			
Salaries and employee benefits	36	39	43
Interest expense	263	129	125
All other expenses	32	31	28
Total operating expense	331	199	196
Income (loss) before taxes and undistributed income	510	2,797	409
Income tax expense (benefit)	(24)	(13)	(13)
Income before undistributed income of subsidiaries	534	2,810	422
Equity in undistributed income (losses) of subsidiaries:			
Bank	939	(1,163)	1,724
Nonbank	36	(39)	(73)
Net income	\$1,509	\$1,608	\$2,073
Total other comprehensive income (loss), net of income taxes ⁽¹⁾	163	802	(3,895)
Total comprehensive income (loss)	\$1,672	\$2,410	\$(1,822)

⁽¹⁾ See Consolidated Statements of Comprehensive Income for comprehensive income (loss) detail.

In accordance with federal and state banking regulations, dividends paid by CBNA to the Company are subject to certain limitations. See Note 25 for more information. Also, see Note 17 for more information regarding the Company's common and preferred stock dividends.

Condensed Cash Flow Statements

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
OPERATING ACTIVITIES			
Net income	\$1,509	\$1,608	\$2,073
Adjustments to reconcile net income to net change due to operating activities:			
Deferred income tax expense (benefit)	(10)	(4)	(11)
Equity in undistributed (income) losses of subsidiaries	(975)	1,202	(1,651)
Other, net	108	96	92
Net increase (decrease) in other liabilities	92	(17)	(7)
Net (increase) decrease in other assets	(84)	17	(44)
Net change due to operating activities	640	2,902	452
INVESTING ACTIVITIES			
Investments in and advances to subsidiaries	(2,249)	(76)	(156)
Repayment of investments in and advances to subsidiaries	120	30	121
Acquisitions, net of cash acquired	—	—	(23)
Other investing, net	2	—	(1)
Net change due to investing activities	(2,127)	(46)	(59)
FINANCING ACTIVITIES			
Proceeds from issuance of long-term borrowed funds	3,231	—	414
Repayments of long-term borrowed funds	(107)	—	(182)
Treasury stock purchased	(1,050)	(906)	(153)
Net proceeds from issuance of preferred stock	—	392	—
Redemption of preferred stock	(300)	—	—
Dividends paid to common stockholders	(769)	(808)	(779)
Dividends paid to preferred stockholders	(134)	(120)	(113)
Other financing, net	18	21	(25)
Net change due to financing activities	1,281	(1,813)	(838)
Net change in cash and due from banks	(206)	1,043	(445)
Cash and due from banks at beginning of year	2,864	1,821	2,266
Cash and due from banks at end of year	\$2,658	\$2,864	\$1,821

XML-61-R38.htm IDEA: XBRL DOCUMENT

Pay vs Performance	12 Months Ended		
Disclosure - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
\$ in Millions			

Pay vs Performance Disclosure

Net income	\$ 1,509	\$ 1,608	\$ 2,073

XML-62-R39.htm IDEA: XBRL DOCUMENT

Insider Trading	3 Months Ended	
Arrangements	Dec. 31, 2024	

Trading Arrangements, by Individual

Rule 10b5-1 Arrangement Adopted	false
Non-Rule 10b5-1 Arrangement Adopted	false
Rule 10b5-1 Arrangement Terminated	false
Non-Rule 10b5-1 Arrangement Terminated	false

XML-63-R40.htm IDEA: XBRL DOCUMENT

Insider Trading	12 Months Ended	
Policies and	Dec. 31, 2024	
Procedures		

Insider Trading Policies and Procedures [Line Items]

Insider Trading Policies and Procedures Adopted	true

XML-64-R41.htm IDEA: XBRL DOCUMENT

Cybersecurity Risk	12 Months Ended	
Management and	Dec. 31, 2024	
Strategy Disclosure		

Cybersecurity Risk Management, Strategy, and Governance [Line Items]

Cybersecurity Risk Management Processes for Assessing, Identifying, and Managing Threats [Text Block]

The Company's Cybersecurity Program ("CSP") drives an end-to-end, continuous process that protects our customers, colleagues, assets, premises, systems, and information (electronic and non-electronic), and is designed to ensure compliance with current and emerging federal and state laws and regulations. The CSP is designed to ensure the effective implementation of the Corporate Security and Resilience Operating Model across all business lines of the Company and is under the supervision of the Chief Security Officer ("CSO").

Operational Risk Management coordinates the development, maintenance, and day-to-day oversight of the Company's Enterprise Risk Management Governance Framework ("the Framework"), which defines an integrated enterprise-wide approach to risk management. This centrally managed program is designed to ensure that all business lines play a role in the successful implementation of the CSP. The CSP aligns with the Framework, enabling the CSO to provide risk oversight to and drive accountability from the business lines.

The CSP is designed to assess and mitigate threats and risks to the Company. New and emerging threats are assessed through an intelligence lifecycle, which includes threat modeling. In addition, risk assessment processes drive risk identification and measurement related to security. Once risks are identified and measured, the Framework is leveraged to track and mitigate them. Control testing is utilized to demonstrate that risks are managed effectively, identify gaps in expected control operation, and develop appropriate remediation plans, in order to manage risk to the Company within tolerable limits.

As part of the Company's Third Party Risk Management Program and in support of the CSP, reviews for cybersecurity, business continuity, fraud, and other policy-related topics are performed for the onboarding of new vendors and ongoing monitoring of existing vendors. Ratings assigned to a vendor determine review frequency and scope. Results are reported to key stakeholders and identified issues are tracked and monitored.

The Company regularly reviews the nature of its business activities and modifies the CSP as appropriate. Many of the elements of the CSP are cyber defense related and are in place to reduce our risk to a wide range of potential cyber threats that may target our assets and information daily. The effectiveness of the CSP is assessed and measured periodically by various lines of defense within the Company and is conducted primarily through risk assessments, assurance testing, and an independent audit. External organizations are also routinely engaged to assess our CSP and test our perimeter defenses. The effectiveness of the CSP is reported periodically to the appropriate governance committees.

Cybersecurity Risk Management Processes Integrated [Flag]

Risk Management coordinates the development, maintenance, and day-to-day oversight of the Company's Enterprise Risk Management Governance Framework ("the Framework"), which defines an integrated enterprise-wide approach to risk management. This centrally managed program is designed to ensure that all business lines play a role in the successful implementation of the CSP. The CSP aligns with the Framework, enabling the CSO to provide risk oversight to and drive accountability

from the business lines.

The CSP is designed to assess and mitigate threats and risks to the Company. New and emerging threats are assessed through an intelligence lifecycle, which includes threat modeling. In addition, risk assessment processes drive risk identification and measurement related to security. Once risks are identified and measured, the Framework is leveraged to track and mitigate them. Control testing is utilized to demonstrate that risks are managed effectively, identify gaps in expected control operation, and develop appropriate remediation plans, in order to manage risk to the Company within tolerable limits.

Cybersecurity Risk
Management Third
Party Engaged [Flag]
Cybersecurity Risk
Third Party Oversight
and Identification
Processes [Flag]
Cybersecurity Risk
Materially Affected or
Reasonably Likely to
Materially Affect
Registrant [Flag]
Cybersecurity Risk
Board of Directors
Oversight [Text Block]

true

true

false

Under the guidance of our CSO, we maintain a comprehensive CSP designed to protect our employees, customers, assets, premises, systems, and information against unauthorized access, misuse, alteration, or destruction that could result in substantial harm or inconvenience to our customers, and loss or reputational damage. The CSP incorporates all of our security policies and covers the core elements of access control, infrastructure security, cybersecurity event and incident management, data protection, third-party vendor cyber risk oversight, and training and awareness. Independent assessment and benchmarking of the CSP are regularly completed, and the CSP is reviewed and assessed by federal regulators. While we look to numerous frameworks to ensure the CSP is maintained in line with regulatory expectations and industry best practices, the National Institute of Standards and Technology cybersecurity framework is the primary standard against which we benchmark ourselves.

Both the Risk and Audit Committees of our Board have oversight of the management of our cybersecurity risk. The Audit Committee is responsible for overseeing the CSP under its risk oversight responsibilities as it relates to financial controls. The Risk Committee is responsible for oversight of the management of cybersecurity risk consistent with the Framework.

The CSP is presented by the CSO to the Risk Committee annually for approval in conjunction with an annual cybersecurity briefing. This briefing provides an overall assessment of the effectiveness of the CSP and an outlook for the upcoming year. In addition to the annual cybersecurity briefing, the CSO provides updates on cybersecurity to the Risk Committee at each of its meetings. The Audit Committee and Board also receive regular cybersecurity updates as part of the reporting provided by the Technology/Cyber Oversight Committee, a management committee chaired by the CEO which provides executive oversight, guidance and transparency to key transformative initiatives designed to enhance our technology stability, cyber defenses and risk management capabilities. Further, to ensure the Board maintains the appropriate knowledge for providing effective oversight, it is provided with relevant cybersecurity training on an annual basis, with any additional training provided as requested.

[Cybersecurity Risk Board Committee or Subcommittee Responsible for Oversight \[Text Block\]](#)

[Cybersecurity Risk Process for Informing Board Committee or Subcommittee Responsible for Oversight \[Text Block\]](#)

[Cybersecurity Risk Role of Management \[Text Block\]](#)

Risk and Audit Committees

The CSP is presented by the CSO to the Risk Committee annually for approval in conjunction with an annual cybersecurity briefing.

Under the guidance of our CSO, we maintain a comprehensive CSP designed to protect our employees, customers, assets, premises, systems, and information against unauthorized access, misuse, alteration, or destruction that could result in substantial harm or inconvenience to our customers, and loss or reputational damage. The CSP incorporates all of our security policies and covers the core elements of access control, infrastructure security, cybersecurity event and incident management, data protection, third-party vendor cyber risk oversight, and training and awareness. Independent assessment and benchmarking of the CSP are regularly completed, and the CSP is reviewed and assessed by federal regulators. While we look to numerous frameworks to ensure the CSP is maintained in line with regulatory expectations and industry best practices, the National Institute of Standards and Technology cybersecurity framework is the primary standard against which we benchmark ourselves.

Cybersecurity Risk Management Positions or Committees Responsible [Flag]
Cybersecurity Risk Management Positions or Committees Responsible [Text Block]

true

Under the guidance of our CSO, we maintain a comprehensive CSP designed to protect our employees, customers, assets, premises, systems, and information against unauthorized access, misuse, alteration, or destruction that could result in substantial harm or inconvenience to our customers, and loss or reputational damage.

[Cybersecurity Risk
Process for Informing
Management or
Committees
Responsible \[Text
Block\]](#)

[Cybersecurity Risk
Management Position:
or Committees
Responsible Report to
Board \[Flag\]](#)

In addition to the annual cybersecurity briefing, the CSO provides updates on cybersecurity to the Risk Committee at each of its meetings. The Audit Committee and Board also receive regular cybersecurity updates as part of the reporting provided by the Technology/Cyber Oversight Committee, a management committee chaired by the CEO which provides executive oversight, guidance and transparency to key transformative initiatives designed to enhance our technology stability, cyber defenses and risk management capabilities. Further, to ensure the Board maintains the appropriate knowledge for providing effective oversight, it is provided with relevant cybersecurity training on an annual basis, with any additional training provided as requested.

true

~~XML 65-R42.htm IDEA: XBRL DOCUMENT~~

**SIGNIFICANT
ACCOUNTING
POLICIES (Policies)**
Organization,
Consolidation and
Presentation of
Financial Statements
[Abstract]
Basis of Presentation

12 Months Ended

Dec. 31, 2024

The Consolidated Financial Statements include the accounts of the Parent Company and its subsidiaries, including VIEs in which the Company is a primary beneficiary, and are prepared in accordance with GAAP. Investments in VIEs in which the Company does not have the ability to exercise significant influence are not consolidated. All intercompany transactions and balances have been eliminated in consolidation.

Goodwill

During 2024, the Company voluntarily changed its annual goodwill impairment assessment date from October 31st to October 1st to better align its testing procedures with its annual financial planning process and year-end reporting schedule. Less than 12 months elapsed between the Company's previous annual assessment as of October 31, 2023, and the annual assessment performed as of October 1, 2024. This change in accounting principle did not result in any delay, acceleration or avoidance of a goodwill impairment charge. The Company continuously monitors each reporting unit for triggering events for the purpose of goodwill impairment testing.

Goodwill is the purchase premium associated with the acquisition of a business and is assigned to the Company's reporting units at the acquisition date. A reporting unit is a business operating segment or a component of a business operating segment. The Company has identified and assigned goodwill to two reporting units, Consumer Banking and Commercial Banking, based upon reviews of the structure of the Company's executive team and supporting functions, resource allocations and financial reporting processes. Goodwill no longer retains its association with a particular acquisition once assigned to a reporting unit, and all of the activities within a reporting unit, whether acquired or organically grown, are available to support the value of the goodwill.

Goodwill is subject to an annual impairment test and not amortized. Goodwill is reviewed for impairment annually as of October 1st and in interim periods when events or changes indicate the carrying value of one or more reporting units may not be recoverable. The Company has the option to perform a qualitative assessment of goodwill to determine whether it is more likely than not that the fair value of each reporting unit is less than the carrying value. If it is more likely than not that the fair value exceeds the carrying value, then no further testing is necessary; otherwise, a quantitative assessment of goodwill must be performed.

The Company may elect to bypass the qualitative assessment and perform a quantitative assessment, which is used to identify potential impairment and involves comparing each reporting unit's fair value to its carrying value, including goodwill. If the fair value of a reporting unit exceeds its carrying value inclusive of goodwill, applicable goodwill is deemed not to be impaired. If the carrying value of a reporting unit inclusive of goodwill exceeds fair value, an impairment loss is recognized for the excess, establishing a new basis in the goodwill, and cannot exceed the amount of goodwill assigned to the reporting unit. Subsequent reversal of goodwill impairment losses is not permitted.

The fair value of the Company's reporting units is determined using a combination of income and market-based approaches. The Company relies on several assumptions to estimate the fair value of its reporting units under the income-based approach including discount rate, projected loan losses, income tax and capital retention rates.

The Company performed a quantitative goodwill impairment assessment during the year ended December 31, 2024 as part of its annual impairment assessment. Based on this quantitative assessment, the Company concluded that the estimated fair value of the Consumer Banking and Commercial Banking reporting units exceeded their carrying value; therefore, the Company determined that there was no impairment to the carrying value of its goodwill as of December 31, 2024.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates. Material estimates that are particularly susceptible to significant change include the determination of the ACL, fair value measurements and the evaluation and measurement of goodwill impairment.

Cash and Cash
Equivalents
Securities

For the purpose of reporting cash flows, cash and cash equivalents have original maturities of three months or less and include cash and due from banks and interest-bearing cash and due from banks. The Company had no material restrictions on the use or availability of its cash as of December 31, 2024 or 2023.

Investments include debt, equity and other securities. The Company classifies debt securities as AFS, HTM, or trading based on management's intent to hold to maturity at the time of purchase. Management reserves the right to change the initial classification of a security based on its intent to hold to maturity or as permitted by periodic changes in accounting guidance. Equity securities are recorded at fair value or at cost if there is not a readily determinable fair value.

Debt securities that will be held for indefinite periods of time and may be sold in response to changes in liquidity, interest rates or prepayment risk, among other factors, are classified as AFS and reported at fair value, with unrealized gains and losses, net of taxes, reported in AOCL. Gains and losses on the sale of AFS securities are recognized in noninterest income in the Consolidated Statements of Operations and are computed using the specific identification method.

Debt securities for which the Company has the ability and intent to hold to maturity are classified as HTM and reported at amortized cost. Transfers of debt securities to the HTM classification are recognized at fair value at the date of transfer.

Interest income for AFS and HTM debt securities is recorded on the accrual basis, including the amortization of premiums and the accretion of discounts, utilizing the effective interest method over the estimated lives of the individual securities. The Company uses actual prepayment experience and estimates of future prepayments to determine the constant effective yield necessary to apply the effective interest method of income recognition. Estimates of future prepayments are based on the underlying collateral characteristics of each security and are derived from market sources. Judgment is involved in making determinations about prepayment expectations and in changing those expectations in response to changes in interest rates and macroeconomic conditions.

Securities classified as trading are held principally for sale in the near-term and carried at fair value, with changes in fair value recognized in earnings. Realized and unrealized gains and losses on such securities are reported in noninterest income in the Consolidated Statements of Operations.

Equity securities primarily consist of FHLB and FRB stock carried at cost and money market mutual fund investments held by the Company's broker-dealers carried at fair value with changes in fair value recognized in noninterest income. Equity securities are recorded in other assets on the Consolidated Balance Sheets, with those carried at cost reviewed at least annually for impairment. Valuation

adjustments, to the extent necessary, are reported in noninterest income in the Consolidated Statements of Operations.

he Company may enter into security repurchase agreements with unrelated counterparties, which involve the transfer of a security from one party to another, and a subsequent transfer of substantially the same security back to the original party. These repurchase agreements are typically short-term in nature and are accounted for as secured borrowed funds in the Company's Consolidated Balance Sheets.

Impairment

Upon purchase, and at each subsequent measurement date, the Company is required to evaluate HTM securities for risk of loss over their life and establish an associated reserve, if necessary. Recognition of a reserve for expected credit losses is not required if the Company does not expect to realize a loss (commonly referred to as "zero expected credit losses"). The Company evaluated its existing HTM portfolio as of December 31, 2024 and concluded that 95% of HTM securities met the zero expected credit loss criteria and, therefore, no ACL was recognized. Lifetime expected credit losses on the remainder of the HTM portfolio were determined to be insignificant based on the modeling of the Company's credit loss position in the securities. The Company monitors the credit exposure through the use of credit quality indicators. For these securities, the Company uses external credit ratings or an internally derived credit rating when an external rating is not available. All securities were determined to be investment grade at December 31, 2024.

AFS debt securities are reviewed for impairment at the individual security level on a quarterly basis, or more frequently if a potential loss triggering event occurs. The initial indicator of impairment for AFS debt securities is a decline in fair value below its amortized cost basis. An impairment loss is recognized for any security that has declined in fair value below its amortized cost basis if management has the intent to sell the security or if it is more likely than not it will be required to sell the security before recovery of its amortized cost basis.

Estimating the recovery of the amortized cost basis of a debt security is based on an assessment of the present value of the cash flows expected to be collected, discounted at the security's original effective yield. If the present value of the cash flows is less than the amortized cost basis then impairment equal to the shortfall in cash flows has occurred and the Company must evaluate whether the impairment is attributable to credit-related factors. If credit-related factors exist, a credit-related impairment has occurred regardless of the Company's intent to hold the security until it recovers.

The credit-related portion of impairment is recognized as provision expense through the establishment of an allowance for AFS securities, to the extent the allowance does not reduce the carrying value of the AFS security below its current fair value. The remaining non-credit related portion of impairment is recognized in OCI. Improvement in credit losses in subsequent periods results in a reversal of the allowance for AFS securities and a corresponding decrease to provision expense, to the extent the allowance does not become negative. Accrued interest receivable on AFS debt securities is excluded from the balances used to calculate the allowance for AFS securities. All accrued and uncollected interest is immediately reversed against interest income when it is deemed uncollectible.

[Loans and Leases](#)

Loans are classified as held for investment when management has the intent and ability to hold the loan for the foreseeable future, or until maturity or payoff. Loans held for investment are reported at the amount of their outstanding principal, net of charge-offs, unearned income, deferred loan origination fees and costs, and unamortized premiums or discounts on purchased loans. Deferred loan origination fees and costs and premiums and discounts on purchased loans are amortized as an adjustment of yield over the life of the loan using the effective interest method. Unamortized amounts that remain when a loan is prepaid or sold are recorded as interest income or gain (loss) on sale, respectively. Credit card receivables include billed and uncollected interest and fees.

Interest income on loans is determined using the effective interest method, which calculates periodic interest income at a constant effective yield on the net investment in the loan, providing a constant rate of return over the loan term. Loans accounted for using the fair value option are measured at fair value with corresponding changes reported in mortgage banking fees and capital markets fees, respectively, in the Consolidated Statements of Operations for residential mortgage LHFS and commercial LHFS.

Commitment fees for loans that are likely to be drawn down, along with other credit-related fees, are deferred and recognized as an adjustment to the effective interest rate over the loan term. Commitment fees are recognized over the commitment period on a straight-line basis if it is unlikely that a loan will be drawn down and are reported in letter of credit and loan fees in the Consolidated Statements of Operations.

Loans and leases are disclosed in portfolio segments and classes. The Company's loan and lease portfolio segments are commercial and retail with the following classes: commercial and industrial, commercial real estate, residential mortgages, home equity, automobile, education and other retail.

leases equipment for commercial use with a primary focus on middle-market and mid-corporate clients for large capital equipment acquisitions including railcars, trucks and trailers, and other equipment. The determination of whether an arrangement is a lease and the related lease classification are made at lease inception. Lease terms predominantly range from three to ten years and may include options to purchase the leased property prior to the end of the lease term. The Company does not have lease agreements that contain both lease and non-lease components.

A lessee is evaluated from a credit perspective using the same underwriting standards and procedures for a loan borrower. A lessee is expected to make rental payments based on its cash flows and the viability of its operations. Leases are not typically evaluated as collateral-based transactions and, therefore, the lessee's overall financial strength is the most important credit evaluation factor.

The Company's estimate of expected credit losses in its loan and lease portfolios is recorded in the ACL and considers extensive historical loss experience, including the impact of loss mitigation and restructuring programs that the Company offers to borrowers experiencing financial difficulty, as well as projected loss severity as a result of loan default. The ACL is maintained at a level the Company believes to be appropriate to absorb expected lifetime credit losses over the contractual life of a loan or lease and on unfunded lending commitments. The determination of the ACL is based on periodic evaluation of loan and lease portfolios and unfunded lending commitments that are not unconditionally cancellable. A number of relevant underlying factors, including key assumptions and the evaluation of quantitative and qualitative information, are considered.

Key assumptions used in the ACL measurement process include the use of a two-year reasonable and supportable economic forecast period followed by a one-year reversion period to historical credit loss information. The evaluation of quantitative and qualitative information is performed by assessing groups of assets that share similar risk characteristics and certain individual loans and leases that do not share similar risk characteristics with the collective group. Loans are generally grouped by product type and are assessed for credit losses using econometric models.

The quantitative evaluation of the adequacy of the ACL utilizes a single economic forecast as its foundation and is primarily based on econometric models that use known or estimated data as of the balance sheet date and forecasted data over the reasonable and supportable period. Known and estimated data include current PD, LGD and EAD for commercial loans, timing and amount of expected draws for unfunded lending commitments, and FICO, LTV, and term for retail loans. The mix and level of loan balances, delinquency levels, assigned risk ratings, previous loss experience, current business conditions, amount and timing of expected future cash flows, and factors specific to commercial credits such as competition, business and management performance are also considered. Forward-looking economic assumptions include real GDP, unemployment rate, interest rate curve, and changes in collateral values. This data is accumulated to estimate expected credit losses over the contractual life of the loans and leases, adjusted for expected prepayments. Historical information, such as financial statements for commercial customers or consumer credit ratings, may not be as relevant in estimating future expected losses as forecasted inputs to the models during volatile economic time periods.

The ACL may also be affected by a variety of qualitative factors that the Company considers that are not measured in the statistical procedures including uncertainty related to economic forecasts, loan growth, backtesting results, regional geographic concentrations, credit underwriting policy exceptions, regulatory and audit findings, and peer comparisons. The qualitative allowance is further affected by sensitivity analysis for certain industry sectors or loan classes, including CRE office.

The measurement process results in specific or pooled allowances for loans, leases and unfunded lending commitments, and qualitative allowances that are determined and applied across the portfolio.

Certain loan portfolios don't require an econometric model to calculate expected credit losses. Approaches that are less data intensive and non-modeled are utilized to estimate credit losses for these portfolios, as they are considered more efficient and practical for portfolios that have outstanding balances that are not material (e.g., runoff or closed portfolios, new products or products that are not significant to the Company's overall credit risk exposure).

Loans and leases that do not share similar risk characteristics are individually assessed for expected credit losses. Nonaccrual commercial and industrial, and commercial real estate loans with an outstanding balance of \$5 million or greater are assessed on an individual basis. Generally, measurement of the ACL on an individual loan or lease is the present value of its future cash flows or the fair value of its underlying collateral, if the loan or lease is collateral dependent.

A loan is considered to be collateral dependent when repayment of the loan is expected to be provided substantially through the operation or sale of the underlying collateral, rather than by cash flows from the borrower's operations, income or other resources. Generally, this occurs when cash flows to repay the loan from all other available sources, including guarantors, are expected to be no more than nominal. Loans that are deemed to be collateral dependent are written down to fair value, less costs to sell, as of the evaluation date and are reassessed each subsequent period, which may result in an increase or decrease to the ACL based on the corresponding change in the fair value of the collateral during the period. Any decrease to the ACL would be limited to the amount previously written off for a given loan or lease.

Collateral values for residential mortgage and home equity loans are based on appraisals, which are updated every 90 days at a minimum, less estimated costs to sell. At December 31, 2024 and 2023, the Company had collateral-dependent residential mortgage and home equity loans totaling \$372 million and \$556 million, respectively. The amortized cost basis of mortgage loans collateralized by residential real estate for which formal foreclosure proceedings were in-process was \$295 million and \$336 million as of December 31, 2024 and 2023, respectively.

Commercial loans are secured by various types of collateral, including real estate, inventory, equipment, accounts receivable, securities and cash, among others. Collateral values are generally based on appraisals for commercial real estate loans, which are updated based on management judgment on a case-by-case basis. At December 31, 2024 and 2023, the Company had collateral-dependent commercial loans totaling \$607 million and \$233 million, respectively.

Expected recoveries are considered in management's estimate of the ACL and may result in a reduction to the ACL balance. A negative ACL for a collateral dependent loan exists if the fair value of the collateral increases in a subsequent reporting period and cannot exceed the total amount previously charged off. Accrued interest receivable on loans and leases is excluded from asset balances used to calculate the ACL.

The Company estimates expected credit losses associated with off-balance sheet financial instruments such as standby letters of credit, financial guarantees and unfunded loan commitments that are not unconditionally cancellable. Off-balance sheet financial instruments are subject to individual reviews and are analyzed and segregated by risk according to the Company's internal risk rating scale. These risk classifications, in conjunction with historical loss experience, current and future economic conditions, timing and amount of expected draws, and performance trends within specific portfolio segments, are considered to estimate the allowance for unfunded lending commitments. The Company does not recognize a reserve for future draws from credit lines that are unconditionally cancellable (e.g., credit cards).

The ALLL and the allowance for unfunded lending commitments are reported in the allowance for loan and lease losses and other liabilities, respectively, in the Consolidated Balance Sheets. The provision for credit losses related to loan and lease portfolios and unfunded lending commitments is reported in provision (benefit) for credit losses in the Consolidated Statements of Operations.

Nonaccrual loans and leases are those on which accrual of interest is suspended. Loans, other than certain retail loans insured by U.S. government agencies, are placed on nonaccrual status when full payment of principal and interest is in doubt, unless the loan is both well-secured and in the process of collection.

When a loan is placed on nonaccrual status the accrued interest receivable is reversed against interest income and the amortization of any net deferred fees is suspended. Interest collected on nonaccrual loans and leases for which the ultimate collectability of principal is uncertain are generally applied to reduce the carrying value of the asset first. Otherwise, interest income may be recognized to the extent of the cash received if the loan is deemed fully collectible.

A loan or lease may be returned to accrual status if:

- no principal and interest payments are due and unpaid, and repayment of the remaining contractual principal and interest is expected;
- the loan or lease has otherwise become well-secured and in the process of collection; or
- the borrower has made regularly scheduled payments in full for the prior six months and it is reasonably assured that the loan or lease will be brought current within a reasonable period.

Upon return to accrual status, interest payments received and applied to the carrying value of a loan or lease while on nonaccrual status are accreted into interest income over the remaining life of the loan or lease using the effective interest method.

Commercial and industrial loans and commercial real estate loans are generally placed on nonaccrual status when contractually past due 90 days or more, or earlier if management believes that the probability of collection is insufficient to warrant further accrual. Some of these loans may remain on accrual status when contractually past due 90 days or more if management considers the loan collectible.

Residential mortgages are generally placed on nonaccrual status when past due 120 days, or sooner if determined to be collateral dependent, unless repayment of the loan is fully or partially guaranteed by the FHA, VA or USDA. Credit card balances are placed on nonaccrual status when past due 90 days or more and are restored to accrual status if they subsequently become less than 90 days past due. All other retail loans are generally placed on nonaccrual status when past due 90 days or more, or earlier if management believes that the probability of collection is insufficient to warrant further accrual. Loans less than 90 days past due may be placed on nonaccrual status due to the death of the borrower, fraud or bankruptcy.

[Loan Charge-Offs](#)

Loan Charge-Offs

Commercial loans are charged-off when available information indicates that a loan, or portion thereof, is determined to be uncollectible. The determination of whether to recognize a charge-off involves many factors, including the prioritization of the Company's claim in bankruptcy, workout/restructuring expectations of the loan and valuation of the borrower's equity or loan collateral.

Retail loans are generally charged-off or written down to the net realizable value of the underlying collateral, with an offset to the ALLL, upon reaching specified stages of delinquency in accordance with standards established by the FIEC. Residential real estate, credit card and unsecured open-end loans are generally charged-off in the month when the account becomes 180 days past due. Auto, education and unsecured closed-end loans are generally charged off in the month when the account becomes 120 days past due. Certain retail loans will be charged-off or written down to their net realizable value earlier in the following circumstances:

- FDMs that are determined to be collateral dependent.
- Loans to borrowers who have experienced an event (e.g., bankruptcy) that suggests a loss is either known or highly certain.
 - Residential real estate and auto loans are written down to fair value less costs to sell within 60 days of receiving notification of the bankruptcy filing, unless repayment is likely to occur, or when the loan subsequently becomes 60 days past due.
 - Credit card loans are fully charged-off within 60 days of receiving notification of the bankruptcy filing or other event.
 - Education loans are generally charged-off when the loan becomes 60 days past due after receiving notification of a bankruptcy.
- Auto loans are written down to fair value less costs to sell upon repossession of the collateral.

The Company presents loan and lease portfolio segments and classes by credit quality indicator and vintage year and defines the vintage date for the purpose of this disclosure as the date of the most recent credit decision. Renewals are categorized as new credit decisions and reflect the renewal date as the vintage date, except for renewals of loans modified for borrowers experiencing financial difficulty, or FDMs, which are presented in the original vintage.

The Company utilizes internal risk ratings to monitor credit quality for commercial loans and leases. These ratings are assigned at loan origination and are reevaluated utilizing a risk-based approach annually, at a minimum, or any time management becomes aware of information affecting a borrower's ability to fulfill their obligations. This process considers both quantitative and qualitative factors. The

[Credit Quality Indicators](#)

following categories are utilized to develop the ACL:

- Pass - includes obligations where the probability of default is considered low and repayment in full is expected in accordance with the contractual loan terms;
- Special Mention - includes obligations that have potential weakness that, if left uncorrected, may result in deterioration of the Company's credit position at some future date;
- Substandard Accrual - includes obligations that have well-defined weaknesses that could hinder normal repayment or collection of the debt, but are currently performing;
- Nonaccrual - includes obligations where management has determined that full payment of principal and interest is in doubt. For more information on nonaccrual loans and leases see "Nonaccrual and Past Due Assets" below.

For commercial and industrial loans, the performance of the borrower is monitored in a disciplined and regular manner based upon the level of credit risk inherent in the loan. An internal risk rating is assigned reflecting the borrower's PD and LGD to evaluate the level of credit risk. This two-dimensional credit risk rating methodology provides granularity in the risk monitoring process. These ratings are generally reviewed at least annually. The combination of the PD and LGD assigned ratings, which reflect credit quality characteristics as of the reporting date and are used as inputs into the loss forecasting process, capture both the expectation of default and loss severity in the event of default. Each loan is periodically reviewed by management based on the amount of the lending arrangement and risk rating assessment, with priority given to those loans which are perceived to be of higher risk, or loans for which credit quality is weakening (e.g., payment delinquency). Loans are proactively managed by utilizing various procedures that are customized to the risk of a given loan, including ongoing outreach to the borrower, assessment of the borrower's financial condition and appraisal of the collateral.

Credit risk associated with CRE loans is managed similar to commercial and industrial loans by evaluating PD and LGD. Risks associated with CRE activities are typically correlated to the loan structure, collateral location, project progress and business environment. As a result, these attributes are monitored and utilized in assessing credit risk. Periodic reviews are also performed to assess market/geographic risk and business unit/industry risk, which may result in increased scrutiny on loans that are perceived to be of higher risk, had adverse changes in risk ratings and/or areas that concern management. These reviews are designed to assess risk and facilitate actions to mitigate such risks.

Credit risk associated with leases is managed similar to commercial and industrial loans by evaluating PD and LGD. Reviews are generally performed annually based upon the dollar amount of the lease and the level of credit risk, and may be more frequent if circumstances warrant. The review process includes analysis of the following factors: equipment value/residual value, exposure levels, jurisdiction risk, industry risk, guarantor requirements, and regulatory compliance as applicable.

Commercial loans with renewal terms in the original contract are recognized as current year originations upon renewal unless the loan automatically renewed without a new credit decision. The Company generally reserves the right to not renew the loan or lease until current underwriting is completed and approved.

Loan modifications to borrowers experiencing financial difficulty, or FDMs, are evaluated to determine whether the modification should be accounted for as a new loan or a continuation of the existing loan. The existing loan is derecognized and the restructured loan is accounted for as a new loan if the effective yield on the restructured loan is at least equal to the effective yield for comparable loans with similar collection risk and the modification to the original loan is more than minor. Any unamortized fees and costs from the original loan are recognized in interest income when the new loan is granted. If a loan restructuring does not meet these conditions, the existing loan's amortized cost basis is carried forward and the modified loan is accounted for as a continuation of the existing loan. FDMs are generally accounted for as a continuation of the existing loan given the terms are typically not at market rates.

The Company offers loan modifications, characterized as FDMs, to retail and commercial borrowers experiencing financial difficulty as a result of its loss mitigation activities that may result in a payment delay, interest rate reduction, term extension, principal forgiveness, or combination thereof. Payment delays consist of modifications that result in a delay of contractual amounts due greater than three months over a rolling 12-month period. Term extensions consist of modifications that result in an extension of the contractual maturity date greater than three months or a significant deferral of principal payments relative to the total outstanding principal balance of the loan.

Commercial loan modifications are offered on a case-by-case basis and generally include a payment delay, term extension and/or interest rate reduction. The Company does not typically offer principal forgiveness for commercial loans. Retail loan modifications are offered through structured loan modification programs, which are summarized below.

- Forbearance programs provide borrowers experiencing some form of hardship a period of time during which their contractual payment obligations are suspended, resulting in a payment delay and/or term extension.
- Other repayment plans are offered due to hardship and include an interest rate reduction and/or term extension designed to enable the borrower to return the loan to current status in an expeditious manner.
- Settlement agreements may be executed with borrowers experiencing a long-term hardship or who are delinquent, resulting in principal forgiveness. Upon fulfillment of the terms of the settlement agreement, the unpaid principal amount is forgiven resulting in a charge-off of the outstanding principal balance.
- Certain reorganization bankruptcy judgments may result in any one of the four modification types or some combination thereof.

Retail and commercial loans whose contractual terms have been modified in a FDM and are current at the time of the modification may remain on accrual status if there is demonstrated performance prior to the modification and payment in full is expected under the modified terms. Cash receipts on nonaccrual impaired loans, including nonaccrual loans involved in FDMs, are generally applied to reduce the unpaid principal balance. Certain FDMs that are current in payment status are classified as nonaccrual in accordance with regulatory guidance. Nonaccrual FDMs that meet the guidelines above for accrual status can be returned to accruing if supported by a well-documented evaluation of the borrowers' financial condition and the borrower has been current for at least six months.

Premises and equipment are stated at cost, less accumulated depreciation and amortization, computed using the straight-line method over the estimated useful lives of the assets. Leasehold improvements are amortized over the life of the lease, including renewal options if exercise of those options is reasonably assured, or their estimated useful life, whichever is shorter.

The cost of major additions and improvements to premises and equipment is capitalized. Repairs and maintenance and other costs that do not improve the property, extend the useful life or otherwise do not meet capitalization criteria are charged to expense as incurred. The Company evaluates premises and equipment for impairment when events or circumstances indicate that the carrying value of such assets may not be recoverable.

Costs related to computer software developed or obtained for internal use are capitalized if the projects improve functionality and provide long-term future operational benefits. Capitalized costs are amortized using the straight-line method over the asset's expected useful life, which is based on the basic pattern of consumption and economic benefits provided by the asset. The amortization of software commences when the asset, or identifiable component of the asset, is substantially complete and ready for its intended use. All other costs incurred in connection with an internal-use software project are expensed as incurred. Capitalized software is included in other assets in the Consolidated Balance Sheets.

The Company sells residential mortgages into the secondary market and retains no beneficial interest in these sales, but may retain the servicing rights for the loans sold. The Company may exercise its option to repurchase eligible government guaranteed residential mortgages or may be obligated to subsequently repurchase a loan if the purchaser discovers a representation or warranty violation such as noncompliance with eligibility or servicing requirements, or customer fraud that should have been identified in a loan file review.

Mortgage LHFS are accounted for at fair value, with changes in fair value and realized gains and losses on the sale of mortgage loans reported in mortgage banking fees in the Consolidated Statements of Operations.

The Company recognizes the right to service residential mortgage loans for others, or MSRs, when purchased or when servicing is contractually separated from the underlying mortgage loans sold with servicing rights retained. MSRs are reported in other assets in the Consolidated Balance Sheets and are measured using the fair value method, with changes in fair value recorded in mortgage banking fees in the Consolidated Statements of Operations. The unpaid principal balance of residential mortgage loans related to our MSRs was \$95.6 billion and \$97.4 billion at December 31, 2024 and 2023, respectively. The Company manages the risk associated with changes in the value of the MSRs with an active economic hedging strategy, which includes the purchase of freestanding derivatives.

The fair value of MSRs is estimated by using the present value of estimated future net servicing cash flows, taking into consideration actual and expected mortgage loan prepayment rates, discount rates, contractual servicing fee income, servicing costs, default rates, ancillary income, and other economic factors determined based on current market interest rates. The valuation does not attempt to forecast or predict the future direction of interest rates.

The Company has mortgage banking derivatives that include commitments to originate mortgages held for sale, certain loan sale agreements, and other financial instruments that meet the definition of a derivative.

The Company determines if an arrangement is a lease at inception and records a right-of-use asset and a corresponding lease liability. A right-of-use asset represents the value of the Company's contractual right to use an underlying leased asset and a lease liability represents the Company's contractual obligation to make payments on the same asset. Operating and finance lease right-of-use assets and liabilities are recognized at the commencement date based on the present value of the lease payments over the non-cancelable lease term. In instances where the lease does not specify an implicit rate, the Company utilizes an incremental borrowing rate based on information available at the lease commencement date to determine the present value of the lease payments. The Company evaluates right-of-use assets for impairment when events or changes in circumstances indicate that the carrying value of the asset may not be recoverable.

The Company leases both equipment and real estate, including office and branch space, in the normal course of business. Lease terms predominantly range from one year to fifteen years and may include options to extend the lease, terminate the lease, or purchase the underlying asset at the end of the lease. Certain lease agreements include rental payments based on an index or are adjusted periodically for inflation. Lease components are accounted for as a single lease component when lease agreements contain lease and non-lease components and for certain real estate leases.

Leases with an initial term of 12 months or less are not recorded in the Company's Consolidated Balance Sheets and are recognized in occupancy expense in the Company's Consolidated Statements of Operations on a straight-line basis over the lease term. The Company may also enter into subleases with third parties for certain leased real estate properties that are no longer occupied.

Depreciation expense associated with operating lease assets is recorded on a straight-line basis over their estimated useful life and is included in other operating expense in the Consolidated Statements of Operations. Operating lease assets are reviewed for impairment on a periodic basis, with an impairment loss recognized in other operating expense if the carrying amount of the leased asset exceeds its fair value and is not recoverable. The carrying amount of a leased asset is not recoverable if its carrying value exceeds the sum of the undiscounted cash flows expected to result from the lease payments and the estimated residual value of the asset.

Other intangible assets are recognized separately from goodwill if the asset arises as a result of contractual rights or if the asset is capable of being separated and sold, transferred or exchanged. These assets are amortized on a straight-line basis with the exception of core deposits, which are amortized using an accelerated methodology, and are subject to an annual impairment evaluation. Amortization expense is recorded in other operating expense in the Consolidated Statements of Operations.

, in the normal course of business, engages in a variety of activities with entities that are considered VIEs, as defined by GAAP, with its variable interest arising from contractual, ownership or other monetary interests in the entity. A VIE typically does not have sufficient equity at risk to finance its activities without additional subordinated financial support from other parties. The Company is the primary beneficiary of a VIE, and must consolidate it, if its variable interest provides it with the power to direct the activities that significantly impact the VIE and it has the right to receive benefits, or the obligation to absorb losses, that could potentially be significant to the VIE. Both qualitative and quantitative factors are considered regarding the nature, size and form of involvement with the VIE to determine whether or not a variable interest held is significant to the VIE. The Company assesses whether or not it is the primary beneficiary of a VIE on an ongoing basis.

Transfers of financial assets in which the Company has not surrendered control over the transferred assets are accounted for as a secured borrowing with a pledge of collateral. Control is generally considered surrendered when 1) the transferred assets are legally isolated from the Company and its creditors, even in bankruptcy, 2) the transferee has the right to pledge or exchange the transferred assets it received, with no condition that constrains the transferee from taking advantage of this right or that provides more than a trivial benefit to the Company, and 3) the Company does not maintain effective control over the transferred financial assets. Judgment is required to assess whether the Company maintains effective control over transferred financial assets.

In the normal course of business, the Company enters into derivative transactions to meet the financing and hedging needs of its customers and reduce its own exposure to fluctuations in interest rates and foreign currency exchange rates. These transactions include interest rate swap contracts, interest rate options, foreign exchange contracts, residential loan commitment rate locks, interest rate future contracts, swaptions, certain commodities, forward commitments to sell TBAs, forward sale contracts and purchase options. The Company does not use derivatives for speculative purposes.

The Company's derivative instruments are reported at fair value in the Consolidated Balance Sheets as derivative assets and derivative liabilities. Certain derivatives are cleared through central clearing houses. Cleared derivatives represent contracts executed bilaterally with counterparties in the OTC market that are novated to central clearing houses that become our counterparty. OTC-cleared derivative instruments are typically settled in cash each day based on their value from the previous day. Information regarding the valuation methodology and inputs used to estimate the fair value of the Company's derivative instruments is described in Note 20.

Derivative assets and liabilities are netted by counterparty in the Consolidated Balance Sheets if a "right of setoff" is established in a master netting agreement between the Company and the counterparty. This netted derivative asset or liability position is also netted against the fair value of any cash collateral that is pledged or received in accordance with a master netting agreement.

The Company's derivative transactions are internally divided into three sub-groups: institutional, customer facilitation and residential loan. Certain derivative transactions within these sub-groups are designated as fair value or cash flow hedges, as described below:

Derivatives Designated As Hedging Instruments

The Company's institutional derivatives qualify for hedge accounting treatment. The net interest accruals on interest rate swaps designated in a fair value or cash flow hedge relationship are treated as an adjustment to interest income or interest expense of the item being hedged. All hedging relationships are formally documented at inception, as well as risk management objectives and strategies for undertaking various accounting hedges. In addition, the effectiveness of hedge relationships is monitored during the duration of the hedge period. The methods utilized to assess hedge effectiveness vary based on the hedge relationship and each relationship is monitored to ensure that management's initial intent continues to be satisfied. Hedge accounting treatment is discontinued when the derivative is terminated or when it is determined that a derivative is not expected to be, or has ceased to be, effective as a hedge. Changes in the fair value of a derivative are reflected in earnings after termination of the hedge relationship.

Fair Value Hedges

In a fair value hedge, changes in the fair value of both the derivative instrument and the hedged asset or liability attributable to the risk being hedged are recognized in the same income statement line item in the Consolidated Statements of Operations when the changes in fair value occur. At December 31, 2024 and 2023, the Company has designated \$4.7 billion and \$4.0 billion, respectively, of interest rate swaps as fair value hedges of its fixed-rate prepayable AFS securities using the portfolio layer method. This approach allows the Company to designate as the hedged item a stated amount of the assets that are not expected to be affected by prepayments, defaults and other factors affecting the timing and amount of cash flows. The Company has also entered into fair value hedges to manage interest rate risk within its nonprepayable fixed-rate AFS securities and long-term borrowed funds portfolios.

In a cash flow hedge the entire change in the fair value of the interest rate swap included in the assessment of hedge effectiveness is initially recorded in OCI and is subsequently reclassified from AOCI into earnings in the period during which the hedged item affects earnings.

[Loan Modifications to Borrowers Experiencing Financial Difficulty](#)

[Premises and Equipment](#)

[Software](#)

[Mortgage Banking](#)

[Leases](#)

[Other Intangibles](#)

[Variable Interest Entities](#)

[Derivatives](#)

The Company has entered into interest rate swap agreements designed to hedge a portion of its floating-rate assets and liabilities. All of these swaps are deemed highly effective cash flow hedges. From time to time, the Company may also enter into certain interest rate option agreements that utilize interest rate floors and/or caps. Option premiums paid and received are excluded from the assessment of hedge effectiveness and are amortized over the life of the instruments.

Residential MSR's are accounted for at fair value. Derivatives utilized to hedge the fair value of residential MSR's include interest rate futures, swaps, options, and forward contracts to purchase mortgage-backed securities. Gains and losses on residential MSR's and the related derivatives are reported in mortgage banking fees in the Consolidated Statements of Operations.

Costs under the Company's Pension Plans are actuarially computed and include current service costs and amortization of prior service costs over the participants' average future working lifetime. The actuarial cost method used in determining the net periodic benefit cost is the projected unit method. During 2024, lump sum payments made under a Citizens Non-Qualified Plan triggered settlement accounting. In accordance with the applicable accounting guidance for defined benefit plans, the Company performed a remeasurement of the plan and recognized a settlement loss.

The purchase of the Company's common stock is recorded at cost. Upon retirement, or if subsequently reissued, treasury stock is reduced by the cost of such stock on a first-in, first-out basis with differences recorded in additional paid-in capital or retained earnings, as applicable.

The Company measures compensation expense related to stock awards based upon the fair value of the awards on the grant date, with adjustments made for forfeitures as they occur. The expense is charged to earnings on a straight-line basis over the requisite service period (i.e., vesting period) of the award. Compensation expense for performance-based stock awards is adjusted upward or downward based upon the probability of achievement of performance. Awards that continue to vest after retirement are expensed over the period of time from the grant date to the final vesting date or from the grant date to the date when an employee is retirement eligible, whichever is shorter. Awards granted to employees who are retirement eligible at the grant date are generally expensed immediately.

Residential Mortgage Loans Held for Sale

The fair value of residential mortgage LHFS is derived from observable mortgage security prices and includes adjustments for loan servicing value, agency guarantee fees, and other loan level attributes which are observable in the marketplace. Credit risk does not have a significant impact on the valuation of these loans as they are sold shortly after origination. Residential mortgage LHFS are classified as Level 2 in the fair value hierarchy given the observable market inputs utilized to value these loans.

Residential mortgage loans accounted for under the fair value option are initially measured at fair value when the financial asset is originated or purchased. Subsequent changes in fair value are recognized in mortgage banking fees in the Consolidated Statements of Operations.

Interest income on residential mortgage loans held for sale is calculated based on the contractual interest rate of the loan and is recorded in interest income in the Consolidated Statements of Operations.

Commercial Loans Held for Sale

The fair value of commercial LHFS is estimated using observable prices of similar loans that transact in the marketplace. External pricing services that provide fair value estimates based on quotes from various dealers transacting in the market, sector curves or benchmarking techniques are also utilized. Commercial loans managed by the commercial secondary loan desk are classified as Level 2 in the fair value hierarchy given the observable market inputs utilized to value these loans.

These commercial loans accounted for under the fair value option are initially measured at fair value when the financial asset is recognized. Subsequent changes in fair value are recognized in capital markets fees in the Consolidated Statements of Operations. Changes in the fair value of the commercial trading portfolio are due to changes in credit risk since the portfolio is comprised of floating-rate obligations only. These credit-related changes may include observed changes in overall credit spreads and/or changes to the creditworthiness of an individual borrower.

Interest income on commercial LHFS is calculated based on the contractual interest rate of the loan and is recorded in interest income in the Consolidated Statements of Operations.

Recurring Fair Value Measurements

Fair value is measured using the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value is based upon quoted market prices in an active market, if available, or observable market-based inputs or independently sourced parameters if quoted prices are not available. Inputs may include prices for similar assets or liabilities, yield curves, interest rates, prepayment speeds, and foreign exchange rates.

The Company carries certain assets and liabilities at fair value and has elected to account for its residential mortgage LHFS and loans managed by the commercial secondary loan trading desk at fair value. Assets and liabilities carried at fair value are classified in accordance with the three-level valuation hierarchy:

- Level 1. Quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2. Observable inputs other than Level 1 prices, such as quoted prices for similar instruments, quoted prices in markets that are not active, or other inputs that are observable or can be corroborated by market data for substantially the full term of the asset or liability.
- Level 3. Unobservable inputs that are supported by little or no market information and that are significant to the fair value measurement.

Classification in the hierarchy is based upon the lowest level input that is significant to the fair value measurement of the asset or liability. For instruments classified in Levels 1 and 2 where inputs are primarily based upon observable market data, there is less judgment applied in arriving at the fair value. For instruments classified in Level 3, management judgment is more significant due to the lack of observable market data.

Fair value hierarchy classifications are reviewed and updated on a quarterly basis. Changes related to the observability of inputs in fair value measurements may result in a reclassification between the fair value hierarchy levels and are recognized based on period-end balances.

A variety of valuation techniques are utilized to measure the Company's assets and liabilities at fair value on a recurring basis, with those utilized for significant assets and liabilities presented below:

Debt Securities Available for Sale

AFS debt securities are classified as Level 1 in the fair value hierarchy if quoted prices in active markets are available. Classes of securities that are valued using this market approach include debt securities issued by the U.S. Treasury. The fair value of a security is estimated under the market or income approach using pricing models if quoted market prices are not available. These securities are classified as Level 2 since they trade in active markets and the inputs to their valuations are observable. The pricing models used to value securities generally commence with market prices, or rates, for similar instruments, with adjustments made based on the characteristics of the instrument being valued. These adjustments reflect assumptions made regarding the sensitivity of each security's value to changes in interest rates and prepayment speeds. Classes of securities that are valued using this market approach include pooled mortgage "pass-through" securities, collateralized loan obligations, and other debt securities issued by U.S. GSEs and state and political subdivisions. The pricing models used to value securities under the income approach generally commence with the contractual cash flows of each security, with adjustments made based on forecasted prepayment speeds, default rates, and other market-observable information. The adjusted cash flows are then discounted at a rate derived from observed rates of return for comparable assets or liabilities that are traded in the market. Classes of instruments that are valued using this market approach include residential and commercial CMOs.

A majority of the Company's Level 1 and 2 debt securities are priced using an external pricing service. The pricing accuracy of this service is verified on a quarterly basis and involves the use of a secondary external vendor to provide valuations for the Company's securities portfolio for comparison purposes. Any valuation discrepancies exceeding a certain threshold are researched and, if necessary, corroborated by an independent outside broker.

In certain cases where there is limited activity or less transparency around inputs to the valuation model, securities are classified as Level 3.

Mortgage Servicing Rights

MSR's do not trade in an active market with readily observable prices and, therefore, are classified as Level 3 since their valuation utilizes significant unobservable inputs. The fair value is determined using a discounted cash flow model, which includes assumptions associated with weighted-average life, prepayment speed, and weighted-average option adjusted spread. The underlying assumptions and estimated values are corroborated by values received from independent third parties based on their review of the servicing portfolio and comparisons to market transactions. Refer to Note 8 for more information.

Derivatives

The Company's interest rate derivatives are traded in OTC markets where quoted market prices are not readily available. Fair value is determined through models that primarily use market observable inputs, such as swap rates and yield curves. These pricing models determine the sum of each instrument's fixed and variable cash flows, which are then discounted using an appropriate yield curve to arrive at the fair value of each derivative instrument. The pricing models do not contain a high level of subjectivity as the methodologies used do not require significant judgment. Certain adjustments to the modeled price that market participants would make when pricing each instrument are also considered, including a credit valuation adjustment that reflects the credit quality of the derivative counterparty. The effect of exposure to a particular counterparty's credit is incorporated by netting their derivative contracts with the available collateral and calculating a credit valuation adjustment on the basis of the net position with the counterparty where permitted. This adjustment requires judgment on behalf of Company management; however, the total amount of this portfolio-level adjustment is not material to the total fair value of the interest rate derivative portfolio. Therefore, interest rate derivatives are classified as Level 2 in the fair value hierarchy.

The fair value of commodity derivatives uses the mid-point of market observable quoted prices as an input into the fair value model. These observed market prices, combined with other market observed inputs to derive the fair value of the instrument, generally classifies the commodity derivative as a Level 2 instrument.

The fair value of foreign exchange derivatives uses the mid-point of daily quoted currency spot prices. The valuation model estimates fair value based on these quoted prices along with interest rate yield curves and forward currency rates. Since all of these inputs are observable in the market, foreign exchange derivatives are classified as Level 2 in the fair value hierarchy.

The fair value of TBA contracts is estimated using observable prices of similar loan pools that transact in the marketplace, as well as sector curves and benchmarking techniques. Therefore, TBA contracts are classified as Level 2 in the fair value hierarchy given the observable market inputs.

Other contracts primarily consist of interest rate lock commitments, which are valued utilizing loan closing rate assumptions that are internally generated. These assumptions are a significant unobservable input and, therefore, interest rate lock commitments are classified as Level 3 in the fair value hierarchy.

Equity Securities, at fair value

The fair value of money market mutual fund investments is determined based on unadjusted quoted market prices and is considered a Level 1 fair value measurement.

Short-Term Investments

Short-term investments include corporate bonds and U.S. Treasury securities managed by the Company's trading desks. U.S. Treasury securities are classified as Level 1 in the fair value hierarchy as quoted prices in active markets are readily available. The fair value of corporate bonds is estimated using a combination of direct market quotes for a particular bond, or a comparable bond if recent market data is not available, and a discounted cash flow model that incorporates certain credit attributes of the bond issuer. External pricing services are utilized to corroborate the fair value of corporate bonds, which may result in an adjustment to the underlying bond's valuation if price differences exceed certain thresholds. Corporate bonds are classified as Level 2 in the fair value hierarchy given the observable market inputs utilized to value these instruments. Short-term investments are included in interest-bearing deposits in banks in the Consolidated Balance Sheets.

Short-Term Borrowed Funds

Short-term borrowed funds include short positions in corporate bonds held by the Company's trading desks and are classified as Level 2 in the fair value hierarchy. See "Short-term investments" above for more information regarding the valuation techniques utilized to value corporate bonds.

Other Liabilities

Other liabilities include short positions in commercial LHFS managed by the Company's commercial secondary loan desk and are classified as Level 2 in the fair value hierarchy. See "Commercial Loans Held for Sale" above for more information regarding the valuation techniques utilized to value commercial LHFS.

Fair value is also used on a nonrecurring basis to evaluate certain assets for impairment or for disclosure purposes. The following valuation techniques are utilized to measure significant assets for which the Company utilizes fair value on a nonrecurring basis:

Collateral-Dependent Loans

The carrying amount of collateral-dependent loans is compared to the appraised value of the collateral less costs to dispose, with any excess charged to the ALLL, and is classified as Level 2.

[Employee Benefits](#)

[Treasury Stock](#)

[Compensation Expense](#)

[Fair Value Measurements](#)

[Revenue from Contract with Customer](#)

Revenues from Contracts with Customers

Revenue from contracts with customers is recognized based on the amount of consideration expected to be received upon the transfer of control of a good or service. The timing of recognition is dependent on whether a performance obligation is satisfied by transferring control of the product or service to a customer over time or at a point in time. Judgments made include the timing of when performance obligations are satisfied and determination of the transaction price.

has elected to exclude disclosure of unsatisfied performance obligations for contracts with an original expected length of one year or less and contracts for which the Company recognized revenue at the amount to which the Company has the right to invoice for services performed.

A description of the above components of revenue from contracts with customers is presented below:

Service Charges and Fees

Service charges and fees include fees earned from deposit products in lieu of compensating balances, service charges for deposit transactions performed by customers, and fees earned for cash management activities. Service charges on deposit products are recognized over the period in which the related service is provided and at a point in time upon completion of the requested service transaction. Fees on cash management products and servicing fees on loans sold without recognition of a servicing right are recognized over time as the services are provided.

Card Fees

Card fees include interchange income from credit and debit card transactions and are recognized upon settlement by the association network. Interchange rates are generally set by the association network based on purchase volume and other factors. Other card-related fees are recognized upon completion of the transaction. Costs related to card reward programs are recognized in current earnings as

the rewards are earned by the customer and are presented as a reduction to card fees in the Consolidated Statements of Operations.

Capital Markets Fees

Capital markets fees include fees received from leading or participating in loan syndications, bond and equity underwriting services, and advisory fees. Loan syndication and underwriting fees are recognized as revenue when the Company has rendered all services to, and is entitled to collect the fee from, the borrower or the issuer, and there are no significant contingencies associated with the fee. Underwriting expenses passed through from the lead underwriter are recognized within other operating expense in the Consolidated Statements of Operations. Advisory fees for mergers and acquisitions are recognized over time, while valuation services and fairness opinions are recognized upon completion of the advisory service.

Wealth Fees

Wealth fees include fees from investment management and brokerage services. Fees from investment management services are based on asset market values and are recognized over the period in which the related service is provided. Brokerage services include custody fees, commission income, trailing commissions and other investment services. Custody fees are recognized on a monthly basis and commission income is recognized on trade date. Trailing commissions, such as 12b-1 fees, insurance renewal income, and income based on asset or investment levels in future periods are recognized when the asset balance is known, or the renewal occurs and the income is no longer constrained. For the years ended December 31, 2024, 2023 and 2022, the Company recognized trailing commissions of \$16 million, \$15 million and \$15 million, respectively, related to ongoing commissions from previous investment sales. Fees from other investment services are recognized upon completion of the service.

Other Banking Fees

Other banking fees include fees for various banking transactions such as letter of credit fees, foreign wire transfers and other services. These fees are recognized in a manner that reflects the timing of when transactions occur and as services are provided.

Revenue from Other Sources

Letter of Credit and Loan Fees

Letter of credit and loan fees primarily include fees received from letter of credit agreements as well as loan fees received from lending activities that cannot be deferred. These fees are recognized upon execution of the contract.

Foreign Exchange and Derivative Products

Foreign exchange and derivative products primarily include fees received from foreign exchange and interest rate derivative contracts executed with customers to meet their hedging and financing needs. These fees are generally recognized upon execution of the contracts. Foreign exchange and derivative products also include mark-to-market gains and losses recognized on these customer contracts and offsetting derivative contracts that are executed with external counterparties to hedge the foreign exchange and interest rate risk associated with the customer contracts.

Mortgage Banking Fees

Mortgage banking fees primarily include gains, or losses, on the sale of residential mortgages originated with the intent to sell and servicing fees on mortgages serviced by the Company. Mortgage banking fees also include valuation adjustments for mortgage LHFS that are measured at the lower of cost or fair value, as well as mortgage loans originated with the intent to sell that are measured at fair value under the fair value option. Changes in the value of MSRs are reported in mortgage banking fees. For a further discussion of MSRs, see Note 8.

Other Income

Bank-owned life insurance is stated at its cash surrender value. The Company is the beneficiary of life insurance policies on current and former officers of the Company. Net changes in the carrying amount of the cash surrender value are an adjustment of premiums paid in determining the expense or income recognized under the life insurance policy for the period.

Income Taxes

Income taxes are accounted for under the asset and liability method, resulting in two components of income tax expense: current and deferred. Current income tax expense approximates taxes to be paid or refunded for the current period while deferred income tax expense results from changes in gross deferred tax assets and liabilities between periods. Gross deferred tax assets and liabilities represent changes in taxes expected to be paid in the future due to the reversal of temporary differences between the financial statement carrying amount of existing assets and liabilities and their respective tax bases.

The Company assesses the probability that positions taken, or expected to be taken, in its income tax returns will be sustained by taxing authorities. A "more likely than not" (i.e., more than 50 percent) recognition threshold must be met before a tax benefit can be recognized. Tax positions that are more likely than not to be sustained are reflected in the Company's Consolidated Financial Statements.

Deferred tax assets are recognized for net operating loss carryforwards, capital loss carryforwards and tax credit carryforwards. Valuation allowances are recorded, as necessary, to reduce deferred tax assets to the amount that management concludes is more likely than not to be realized.

Tax positions are measured as the largest amount of tax benefit that has a greater than 50 percent likelihood of being realized upon settlement with a taxing authority. The difference between the benefit recognized and the tax benefit claimed on a tax return is referred to as an unrecognized tax benefit. Any adjustment to unrecognized tax benefits is recorded in income tax expense in the Consolidated Statements of Operations. The Company does not expect the balance of unrecognized tax benefits to significantly change in the next twelve months.

Interest and penalties related to unrecognized tax benefits are reported in income tax expense in the Consolidated Statements of Operations.

Basic EPS is computed by dividing net income available to common stockholders by the weighted-average number of common shares outstanding during the period. Net income available to common stockholders represents net income less preferred stock dividends and issuance costs associated with preferred stock redeemed. Diluted EPS is computed by dividing net income available to common stockholders by the weighted-average number of common shares outstanding during the period, inclusive of potential dilutive shares such as share-based payment awards and warrants using the treasury stock method.

[XML 66 R43.htm IDEA: XBRL DOCUMENT](#)

SIGNIFICANT ACCOUNTING POLICIES (Tables)

Organization, Consolidation and Presentation of Financial Statements [Abstract]

Schedule of significant accounting policies locations

12 Months Ended

Dec. 31, 2024

The following table identifies the Company's significant accounting policies and the Note and Page where a detailed description of each policy can be found.

	Note	Page
Cash and Due From Banks	3	95
Securities	4	95
Loans and Leases	5	99
Allowance for Credit Losses and FDMs	6	101
Premises, Equipment and Software	7	115
Mortgage Servicing Rights	8	116
Leases	9	118
Goodwill and Intangible Assets	10	120
Variable Interest Entities	11	121
Derivative Instruments	14	126
Employee Benefits	15	130
Treasury Stock	17	132
Employee Share-Based Compensation	18	134
Fair Value Measurement	20	137
Revenue Recognition	21	143
Income Taxes	23	145
Earnings Per Share	24	148
Business Segments	26	150

Schedule of new accounting pronouncements and changes in accounting principles

Pronouncement	Summary of Guidance	Effects on Financial Statements
Improvements to Reportable Segment Disclosures <i>Issued November 2023</i>	- Requires disclosure of significant segment expenses regularly provided to the CODM - Requires disclosure of an amount for <i>other segment items</i> by reportable segment and a description of its composition - Requires disclosure of the title and position of the CODM	- The Company adopted the new standard on January 1, 2024, effective for annual financial statements for the year ended December 31, 2024 and subsequent interim periods beginning in 2025. - Required disclosures and discussion of significant accounting policies for business operating segments are included in Note 26.

[XML 67 R44.htm IDEA: XBRL DOCUMENT](#)

SECURITIES (Tables)

Investments, Debt and Equity Securities [Abstract]

Schedule of securities held

12 Months Ended

Dec. 31, 2024

The following table presents the major components of securities at amortized cost and fair value:

(dollars in millions)	December 31, 2024				December 31, 2023			
	Amortized Cost ⁽¹⁾	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value	Amortized Cost ⁽¹⁾	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
U.S. Treasury and other	\$3,631	\$3	(\$109)	\$3,525	\$4,493	\$26	(\$139)	\$4,380
State and political subdivisions	1	—	—	1	1	—	—	1
Mortgage-backed securities:								
Federal agencies and U.S. government sponsored entities	30,897	33	(2,135)	28,795	26,289	45	(1,857)	24,477
Other/non-agency	273	—	(13)	260	279	—	(24)	255
Total mortgage-backed securities	31,170	33	(2,148)	29,055	26,568	45	(1,881)	24,732
Collateralized loan obligations	184	—	—	184	667	—	(3)	664
Total debt securities available for sale, at fair value	\$34,986	\$36	(\$2,257)	\$32,765	\$31,729	\$71	(\$2,023)	\$29,777
Mortgage-backed securities:								
Federal agencies and U.S. government sponsored entities	\$8,187	\$—	(\$1,051)	\$7,136	\$8,696	\$9	(\$818)	\$7,887
Total mortgage-backed securities	8,187	—	(1,051)	7,136	8,696	9	(818)	7,887
Asset-backed securities	412	1	(9)	404	488	—	(25)	463
Total debt securities held to maturity	\$8,599	\$1	(\$1,060)	\$7,540	\$9,184	\$9	(\$843)	\$8,350
Equity securities, at cost ⁽²⁾	\$710	\$—	\$—	\$710	\$869	\$—	\$—	\$869
Equity securities, at fair value ⁽²⁾	220	—	—	220	173	—	—	173

⁽¹⁾ Excludes portfolio level basis adjustments of \$(75) million and \$60 million, respectively, for securities designated in active fair value hedge relationships under the portfolio layer method at December 31, 2024 and 2023.

⁽²⁾ Included in other assets in the Consolidated Balance Sheets.

Schedule of investments classified by maturity date

The following table presents the amortized cost and fair value of debt securities by contractual maturity as of December 31, 2024. Expected maturities may differ from contractual maturities because issuers may have the right to call or prepay obligations with or without incurring penalties.

(dollars in millions)	Distribution of Maturities				
	1 Year or Less	After 1 Year through 5 Years	After 5 Years through 10 Years	After 10 Years	Total
Amortized cost:					
U.S. Treasury and other	\$—	\$3,115	\$516	\$—	\$3,631
State and political subdivisions	—	—	—	1	1
Mortgage-backed securities:					
Federal agencies and U.S. government sponsored entities	—	2,221	1,151	27,525	30,897
Other/non-agency	—	—	—	273	273
Collateralized loan obligations	—	—	100	84	184
Total debt securities available for sale	—	5,336	1,767	27,883	34,986
Mortgage-backed securities:					
Federal agencies and U.S. government sponsored entities	—	—	—	8,187	8,187
Asset-backed securities	—	412	—	—	412
Total debt securities held to maturity	—	412	—	8,187	8,599
Total amortized cost of debt securities	\$—	\$5,748	\$1,767	\$36,070	\$43,585
Fair value:					
U.S. Treasury and other	\$—	\$3,008	\$517	\$—	\$3,525
State and political subdivisions	—	—	—	1	1
Mortgage-backed securities:					
Federal agencies and U.S. government sponsored entities	—	2,135	1,079	25,581	28,795
Other/non-agency	—	—	—	260	260
Collateralized loan obligations	—	—	100	84	184
Total debt securities available for sale	—	5,143	1,696	25,926	32,765
Mortgage-backed securities:					
Federal agencies and U.S. government sponsored entities	—	—	—	7,136	7,136
Asset-backed securities	—	404	—	—	404
Total debt securities held to maturity	—	404	—	7,136	7,540
Total fair value of debt securities	\$—	\$5,547	\$1,696	\$33,062	\$40,305

[Schedule of income recognized on investment securities](#)

The following table presents realized gains and losses on sale of securities:

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
Gains	\$32	\$36	\$13
Losses	(14)	(8)	(4)
Securities gains, net	\$18	\$28	\$9

[Schedule of financial instruments owned and pledged as collateral](#)

The following table presents the amortized cost and fair value of debt securities pledged:

(dollars in millions)	December 31, 2024		December 31, 2023	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
Pledged against derivatives, to qualify for fiduciary powers, or to secure public and other deposits as required by law	\$3,975	\$3,644	\$5,619	\$5,305
Pledged as collateral for FHLB borrowing capacity	237	224	242	220
Pledged against repurchase agreements	—	—	—	—

[Schedule of unrealized loss on investments](#)

The following tables present AFS debt securities with fair values below their respective carrying values, separated by the duration the securities have been in a continuous unrealized loss position:

(dollars in millions)	December 31, 2024					
	Less than 12 Months		12 Months or Longer		Total	
	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses
U.S. Treasury and other	\$—	\$—	\$2,544	(\$109)	\$2,544	(\$109)
Mortgage-backed securities:						
Federal agencies and U.S. government sponsored entities	9,560	(265)	14,304	(1,870)	23,864	(2,135)
Other/non-agency	—	—	260	(13)	260	(13)
Total mortgage-backed securities	9,560	(265)	14,564	(1,883)	24,124	(2,148)
Collateralized loan obligations	—	—	—	—	—	—
Total	\$9,560	(\$265)	\$17,108	(\$1,992)	\$26,668	(\$2,257)

(dollars in millions)	December 31, 2023					
	Less than 12 Months		12 Months or Longer		Total	
	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses
U.S. Treasury and other	\$49	\$—	\$3,245	(\$139)	\$3,294	(\$139)
Mortgage-backed securities:						
Federal agencies and U.S. government sponsored entities	2,939	(24)	16,398	(1,833)	19,337	(1,857)
Other/non-agency	—	—	255	(24)	255	(24)
Total mortgage-backed securities	2,939	(24)	16,653	(1,857)	19,592	(1,881)
Collateralized loan obligations	56	—	607	(3)	663	(3)
Total	\$3,044	(\$24)	\$20,505	(\$1,999)	\$23,549	(\$2,023)

[XML 68 R45.htm IDEA: XBRL DOCUMENT](#)

LOANS AND LEASES
(Tables)

12 Months Ended
Dec. 31, 2024

[Receivables \[Abstract\]](#)

[Schedule of loans and leases](#)

The following table presents loans and leases, excluding LHFS:

(dollars in millions)	December 31,	
	2024	2023
Commercial and Industrial	\$42,551	\$44,974
Commercial real estate	27,225	29,471
Total commercial	69,776	74,445
Residential mortgages	32,726	31,332
Home equity	16,495	15,040
Automobile	4,744	8,258
Education	10,812	11,834
Other retail	4,650	5,050
Total retail	69,427	71,514
Total loans and leases	\$139,203	\$145,959

The following table presents the composition of LHFS:

(dollars in millions)	December 31, 2024			December 31, 2023		
	Residential Mortgages ⁽¹⁾	Commercial ⁽²⁾	Total	Residential Mortgages ⁽¹⁾	Commercial ⁽²⁾	Total
Loans held for sale at fair value	\$633	\$192	\$825	\$614	\$62	\$676
Other loans held for sale	—	33	33	—	103	103
Total loans held for sale	\$633	\$225	\$858	\$614	\$165	\$779

⁽¹⁾ Residential mortgage LHFS at fair value are originated for sale.

⁽²⁾ Commercial LHFS at fair value consist of loans managed by the Company's commercial secondary loan desk. Other commercial LHFS primarily consist of loans associated with the Company's syndication business.

[Schedule of investment in leases, before the ALLL](#)

The components of the net investment in direct financing and sales-type leases, before ALLL, are presented below:

(dollars in millions)	December 31, 2024	December 31, 2023
Total future minimum lease rentals	\$916	\$942
Estimated residual value of leased equipment (non-guaranteed)	231	322
Initial direct costs	4	5
Unearned income	(124)	(121)
Total leases	\$1,027	\$1,148

[Maturity analysis of direct financing lease receivables](#)

A maturity analysis of direct financing and sales-type lease receivables at December 31, 2024 is presented below:

Year	(dollars in millions)
2025	\$241
2026	198
2027	177
2028	126
2029	68
Thereafter	106
Total undiscounted future minimum lease rentals	\$916

[XML 69 R46.htm IDEA: XBRL DOCUMENT](#)

CREDIT QUALITY
AND THE
ALLOWANCE FOR
CREDIT LOSSES
(Tables)

12 Months Ended

Dec. 31, 2024

[Receivables](#)

[\[Abstract\]](#)

[Schedule of changes in the allowance for credit losses](#)

The following table presents a summary of changes in the ACL for the year ended December 31, 2024:

(dollars in millions)	Year Ended December 31, 2024			
	Commercial	Retail	Total	
Allowance for loan and lease losses, beginning of period	\$1,250	\$848	\$2,098	
Charge-offs	(419)	(504)	(923)	
Recoveries	43	134	177	
Net charge-offs	(376)	(370)	(746)	
Provision expense (benefit) for loans and leases	266	443	709	
Allowance for loan and lease losses, end of period	1,140	921	2,061	
Allowance for unfunded lending commitments, beginning of period	175	45	220	
Provision expense (benefit) for unfunded lending commitments	(20)	(2)	(22)	
Allowance for unfunded lending commitments, end of period	155	43	198	
Total allowance for credit losses, end of period	\$1,295	\$964	\$2,259	

The following tables present a summary of changes in the ACL for the years ended December 31, 2023 and 2022:

	Year Ended December 31, 2023		
	Commercial	Retail	Total
(dollars in millions)			
Allowance for loan and lease losses, beginning of period	\$1,060	\$923	\$1,983
Charge-offs	(285)	(472)	(757)
Recoveries	18	130	148
Net charge-offs	(267)	(342)	(609)
Provision expense (benefit) for loans and leases	457	267	724
Allowance for loan and lease losses, end of period	1,250	848	2,098
Allowance for unfunded lending commitments, beginning of period	207	50	257
Provision expense (benefit) for unfunded lending commitments	(32)	(5)	(37)
Allowance for unfunded lending commitments, end of period	175	45	220
Total allowance for credit losses, end of period	\$1,425	\$893	\$2,318

	Year Ended December 31, 2022		
	Commercial	Retail	Total
(dollars in millions)			
Allowance for loan and lease losses, beginning of period	\$821	\$937	\$1,758
Allowance on PCD loans and leases at acquisition	99	2	101
Charge-offs ⁽¹⁾	(70)	(364)	(434)
Recoveries	18	146	164
Net charge-offs	(52)	(218)	(270)
Provision expense (benefit) for loans and leases ⁽²⁾	192	202	394
Allowance for loan and lease losses, end of period	1,060	923	1,983
Allowance for unfunded lending commitments, beginning of period	153	23	176
Provision expense (benefit) for unfunded lending commitments	53	27	80
Allowance on PCD unfunded lending commitments at acquisition	1	—	1
Allowance for unfunded lending commitments, end of period	207	50	257
Total allowance for credit losses, end of period	\$1,267	\$973	\$2,240

⁽¹⁾ Excludes \$34 million of charge-offs previously taken by Investors or recognized upon completion of the Investors acquisition under purchase accounting for the year ended December 31, 2022. The initial allowance for loan and lease losses on PCD assets included these amounts and, after charging these amounts off upon acquisition, the net impact for PCD assets was \$101 million of additional allowance for loan and lease losses.

⁽²⁾ Includes \$169 million of initial provision expense related to non-PCD loans and leases acquired from HSBC and Investors for the year ended December 31, 2022.

The following tables present gross charge-offs by vintage date for the Company's loan and lease portfolios:

	Year Ended December 31, 2024						
	Term Loans and Leases by Origination Year						Revolving Loans
	2024	2023	2022	2021	2020	Prior to 2020	Within the Revolving Period
(dollars in millions)							Converted to Term
Commercial and industrial	\$—	\$—	\$15	\$31	\$1	\$22	\$38
Commercial real estate	—	—	1	23	145	143	—
Total commercial	—	—	16	54	146	165	38
Residential mortgages	—	—	—	—	—	4	—
Home equity	—	—	—	—	—	5	11
Automobile	—	6	34	34	10	10	—
Education	1	5	12	24	25	59	—
Other retail	42	24	10	6	3	10	167
Total retail	43	35	56	64	38	88	178
Total loans and leases	\$43	\$35	\$72	\$118	\$184	\$253	\$216

	Year Ended December 31, 2023						
	Term Loans and Leases by Origination Year						Revolving Loans
	2023	2022	2021	2020	2019	Prior to 2019	Within the Revolving Period
(dollars in millions)							Converted to Term
Commercial and industrial	\$1	\$3	\$34	\$4	\$1	\$34	\$44
Commercial real estate	—	—	—	56	13	95	—
Total commercial	1	3	34	60	14	129	44
Residential mortgages	—	—	—	1	1	4	—
Home equity	—	—	—	—	—	3	8
Automobile	3	34	41	14	12	9	—
Education	—	5	19	25	17	45	—
Other retail	49	24	8	8	11	9	121
Total retail	52	63	68	48	41	70	129
Total loans and leases	\$53	\$66	\$102	\$108	\$55	\$199	\$173

The following table presents the amortized cost basis of commercial loans and leases by vintage date and internal risk rating as of December 31, 2024:

	Term Loans and Leases by Origination Year						
	2024	2023	2022	2021	2020	Prior to 2020	Revolving Loans
							Within the Revolving Period
(dollars in millions)							Converted to Term
Commercial and industrial							Total
Pass	\$5,945	\$2,525	\$4,194	\$2,923	\$895	\$2,066	\$21,323
Special Mention	2	79	98	236	48	48	66
Substandard Accrual	9	64	207	269	139	253	13
Nonaccrual	—	11	68	62	5	55	6
Total commercial and industrial	5,956	2,679	4,567	3,490	1,087	2,422	85
Commercial real estate							
Pass	2,720	1,305	5,748	5,412	1,919	4,199	1,434
Special Mention	1	—	911	362	175	257	80
Substandard Accrual	3	22	359	253	275	875	9
Nonaccrual	—	67	89	58	90	470	2
Total commercial real estate	2,724	1,394	7,107	6,085	2,459	5,801	1,525
Total commercial							130
Pass	8,665	3,830	9,942	8,335	2,814	6,265	22,757
Special Mention	3	79	1,009	598	223	305	79
Substandard Accrual	12	86	566	522	414	1,128	133
Nonaccrual	—	78	157	120	95	525	6
Total commercial	\$8,680	\$4,073	\$11,674	\$9,575	\$3,546	\$8,223	\$23,790

The following table presents the amortized cost basis of commercial loans and leases by vintage date and internal risk rating as of December 31, 2023:

	Term Loans and Leases by Origination Year						
	2023	2022	2021	2020	2019	Prior to 2019	Revolving Loans
							Within the Revolving Period
(dollars in millions)							Converted to Term
Commercial and industrial							Total
Pass	\$3,694	\$6,512	\$5,331	\$1,445	\$1,147	\$2,299	\$21,033
Special Mention	59	221	355	30	50	113	53
Substandard Accrual	8	189	337	218	125	287	—
Nonaccrual	1	72	54	4	5	102	11
Total commercial and industrial	3,762	6,994	6,077	1,697	1,327	2,801	6
Commercial real estate							
Pass	1,906	5,791	6,062	2,555	2,294	3,895	23,008
Special Mention	—	713	539	222	183	273	61
Substandard Accrual	—	277	203	469	528	939	—
Nonaccrual	1	66	2	23	144	238	11
Total commercial real estate	1,907	6,847	6,806	3,269	3,149	5,332	774
Total commercial							
Pass	5,600	12,303	11,393	4,000	3,441	6,194	44,041
Special Mention	59	934	894	252	233	373	—
Substandard Accrual	8	466	540	687	653	1,226	—
Nonaccrual	2	138	56	27	149	340	—
Total commercial	\$5,669	\$13,841	\$12,883	\$4,966	\$4,476	\$8,133	\$24,399

The following table presents the amortized cost basis of retail loans by vintage date and current FICO score as of December 31, 2024:

[Schedule of loans that may increase credit exposure](#)

(dollars in millions)	Term Loans by Origination Year						Revolving Loans			Total
	2024	2023	2022	2021	2020	Prior to 2020	Within the Revolving Period	Converted to Term		
Residential mortgages										
800+	\$1,230	\$1,302	\$3,299	\$5,109	\$2,919	\$3,869	\$—	\$—	\$17,728	
740-799	1,757	873	1,568	2,213	1,338	1,923	—	—	9,672	
680-739	425	281	552	697	385	938	—	—	3,278	
620-679	31	61	126	151	101	494	—	—	964	
<620	15	37	76	147	89	703	—	—	1,067	
No FICO available ⁽¹⁾	1	—	—	1	1	14	—	—	17	
Total residential mortgages	3,459	2,554	5,621	8,318	4,833	7,941	—	—	32,726	
Home equity										
800+	1	—	3	4	1	76	5,634	200	5,919	
740-799	—	—	1	2	1	65	5,275	224	5,568	
680-739	—	—	1	—	1	76	2,995	183	3,256	
620-679	—	1	4	3	2	60	752	141	963	
<620	—	2	6	3	1	59	459	259	789	
No FICO available ⁽¹⁾	—	—	—	—	—	—	—	—	—	
Total home equity	1	3	15	12	6	336	15,115	1,007	16,495	
Automobile										
800+	—	65	380	665	183	58	—	—	1,351	
740-799	—	92	430	581	176	61	—	—	1,340	
680-739	—	91	338	385	115	45	—	—	974	
620-679	—	51	189	194	56	29	—	—	519	
<620	—	47	197	216	62	38	—	—	560	
No FICO available ⁽¹⁾	—	—	—	—	—	—	—	—	—	
Total automobile	—	346	1,534	2,041	592	231	—	—	4,744	
Education										
800+	227	373	657	1,517	1,256	1,475	—	—	5,505	
740-799	290	359	571	804	637	811	—	—	3,472	
680-739	110	150	229	261	211	337	—	—	1,298	
620-679	27	48	55	58	51	111	—	—	350	
<620	5	12	21	28	25	60	—	—	151	
No FICO available ⁽¹⁾	5	—	—	—	—	31	—	—	36	
Total education	664	942	1,533	2,668	2,180	2,825	—	—	10,812	
Other retail										
800+	186	65	36	15	11	10	512	—	835	
740-799	259	96	46	18	13	11	895	1	1,339	
680-739	201	87	39	15	11	7	845	1	1,206	
620-679	97	47	27	10	6	3	335	1	526	
<620	32	31	34	15	7	3	234	1	357	
No FICO available ⁽¹⁾	5	—	—	—	—	—	382	—	387	
Total other retail	780	326	182	73	48	34	3,203	4	4,650	
Total retail										
800+	1,644	1,805	4,375	7,310	4,370	5,488	6,146	200	31,338	
740-799	2,306	1,420	2,616	3,618	2,165	2,871	6,170	225	21,391	
680-739	736	609	1,159	1,358	723	1,403	3,840	184	10,012	
620-679	155	208	401	416	216	697	1,087	142	3,322	
<620	52	129	334	409	184	863	693	260	2,924	
No FICO available ⁽¹⁾	11	—	—	1	1	45	382	—	440	
Total retail	\$4,904	\$4,171	\$8,885	\$13,112	\$7,659	\$11,367	\$18,318	\$1,011	\$69,427	

⁽¹⁾ Represents loans for which an updated FICO score was unavailable (e.g., due to recent profile changes).

The following table presents the amortized cost basis of retail loans by vintage date and current FICO score as of December 31, 2023:

	Term Loans by Origination Year						Revolving Loans			
(dollars in millions)	2023	2022	2021	2020	2019	Prior to 2019	Within the Revolving Period	Converted to Term	Total	
Residential mortgages										
800+	\$889	\$3,067	\$5,172	\$3,117	\$1,131	\$3,125	\$—	\$—	\$16,501	
740-799	1,333	1,940	2,560	1,411	592	1,625	—	—	9,461	
680-739	367	631	758	466	266	873	—	—	3,361	
620-679	54	135	165	90	121	445	—	—	1,010	
<620	9	48	104	95	161	561	—	—	978	
No FICO available ⁽¹⁾	1	—	2	1	3	14	—	—	21	
Total residential mortgages	2,653	5,821	8,761	5,180	2,274	6,643	—	—	31,332	
Home equity										
800+	—	4	4	1	4	91	5,078	222	5,404	
740-799	—	1	2	1	3	82	4,708	241	5,038	
680-739	1	1	1	2	5	93	2,693	202	2,998	
620-679	—	1	1	2	8	77	718	137	944	
<620	—	2	1	1	10	80	332	230	656	
No FICO available ⁽¹⁾	—	—	—	—	—	—	—	—	—	
Total home equity	1	9	9	7	30	423	13,529	1,032	15,040	
Automobile										
800+	81	539	1,062	368	162	47	—	—	2,259	
740-799	134	671	1,038	375	165	52	—	—	2,435	
680-739	147	577	708	252	118	39	—	—	1,841	
620-679	94	316	345	112	65	26	—	—	958	
<620	44	232	291	100	66	32	—	—	765	
No FICO available ⁽¹⁾	—	—	—	—	—	—	—	—	—	
Total automobile	500	2,335	3,444	1,207	576	196	—	—	8,258	
Education										
800+	296	671	1,637	1,418	600	1,185	—	—	5,807	
740-799	368	694	1,050	850	369	678	—	—	4,009	
680-739	143	289	333	273	134	298	—	—	1,470	
620-679	30	65	68	58	32	107	—	—	360	
<620	5	18	25	23	15	55	—	—	141	
No FICO available ⁽¹⁾	10	—	1	—	—	36	—	—	47	
Total education	852	1,737	3,114	2,622	1,150	2,359	—	—	11,834	
Other retail										
800+	183	70	38	35	16	18	500	—	860	
740-799	258	87	46	45	21	19	963	1	1,440	
680-739	214	76	39	39	18	11	973	2	1,372	
620-679	118	48	23	19	6	4	419	2	639	
<620	31	35	18	14	4	2	251	2	357	
No FICO available ⁽¹⁾	7	1	—	1	—	—	373	—	382	
Total other retail	811	317	164	153	65	54	3,479	7	5,050	
Total retail										
800+	1,449	4,351	7,913	4,939	1,913	4,466	5,578	222	30,831	
740-799	2,093	3,393	4,696	2,682	1,150	2,456	5,671	242	22,383	
680-739	872	1,574	1,839	1,032	541	1,314	3,666	204	11,042	
620-679	296	565	602	281	232	659	1,137	137	3,916	
<620	89	335	439	233	256	730	583	232	2,897	
No FICO available ⁽¹⁾	18	1	3	2	3	50	373	—	450	
Total retail	\$4,817	\$10,219	\$15,492	\$9,169	\$4,095	\$9,675	\$17,008	\$1,039	\$71,514	

⁽¹⁾ Represents loans for which an updated FICO score was unavailable (e.g., due to recent profile changes).

The following tables present an aging analysis of accruing and nonaccrual loans and leases as of December 31, 2024 and 2023:

	December 31, 2024								
	Days Past Due and Accruing								
(dollars in millions)	Current	30-59	60-89	90+		Nonaccrual	Total	Nonaccrual with no related ACL	
Commercial and industrial	\$42,247	\$35	\$20	\$8		\$241	\$42,551	\$31	
Commercial real estate	26,212	204	27	6		776	27,225	32	
Total commercial	68,459	239	47	14		1,017	69,776	63	
Residential mortgages	32,011	251	93	179		192	32,726	142	
Home equity	16,097	88	27	—		283	16,495	182	
Automobile	4,563	100	33	—		48	4,744	6	
Education	10,686	45	23	2		56	10,812	4	
Other retail	4,504	46	31	1		68	4,650	1	
Total retail	67,861	530	207	182		647	69,427	335	
Total	\$136,320	\$769	\$254	\$196		\$1,664	\$139,203	\$398	
Guaranteed residential mortgages ⁽¹⁾	\$696	\$119	\$55	\$172		\$—	\$1,042	\$—	
	December 31, 2023								
	Days Past Due and Accruing								
(dollars in millions)	Current	30-59	60-89	90+		Nonaccrual	Total	Nonaccrual with no related ACL	
Commercial and industrial	\$44,591	\$62	\$18	\$6		\$297	\$44,974	\$30	
Commercial real estate	28,745	150	59	40		477	29,471	71	
Total commercial	73,336	212	77	46		774	74,445	101	
Residential mortgages	30,499	282	118	256		177	31,332	144	
Home equity	14,640	82	33	—		285	15,040	198	
Automobile	8,005	144	48	—		61	8,258	7	
Education	11,732	49	23	2		28	11,834	3	
Other retail	4,899	49	34	29		39	5,050	—	
Total retail	69,775	606	256	287		590	71,514	352	
Total	\$143,111	\$818	\$333	\$333		\$1,364	\$145,959	\$453	
Guaranteed residential mortgages ⁽¹⁾	\$675	\$128	\$76	\$243		\$—	\$1,122	\$—	

⁽¹⁾ Guaranteed residential mortgages represent loans fully or partially guaranteed by the FHA, VA and USDA, and are included in the amounts presented for Residential mortgages.

The following tables present the period-end amortized cost of loans to borrowers experiencing financial difficulty that were modified during the years ended December 31, 2024 and 2023, disaggregated by class of financing receivable and modification type. The modification type reflects the cumulative effect of all FDMs received during the indicated period.

[Schedule of nonperforming loans and leases by class](#)

[Troubled debt restructurings on financing receivables](#)

	Year Ended December 31, 2024									
(dollars in millions)	Interest Rate Reduction	Term Extension	Payment Delay	Principal Forgiveness	Interest Rate Reduction and Term Extension	Term Extension and Payment Delay	Interest Rate Reduction, Term Extension and Payment Delay	Total	Total as a % of Loan Class ⁽¹⁾	
Commercial and industrial	\$—	\$235	\$99	\$—	\$1	\$21	\$1	\$357	0.84	%
Commercial real estate	—	650	113	—	130	134	—	1,027	3.77	%
Total commercial	—	885	212	—	131	155	1	1,384	1.98	%
Residential mortgages	6	74	12	—	16	5	1	114	0.35	%
Home equity	6	3	1	—	13	—	—	23	0.14	%
Automobile	—	—	—	—	—	—	—	—	—	%
Education	11	3	34	—	—	10	—	58	0.54	%
Other retail	16	—	—	—	—	—	—	16	0.34	%
Total retail	39	80	47	—	29	15	1	211	0.30	%
Total	\$39	\$965	\$259	\$—	\$160	\$170	\$2	\$1,595	1.15	%

	Year Ended December 31, 2023								
(dollars in millions)	Interest Rate Reduction	Term Extension	Payment Delay	Principal Forgiveness	Interest Rate Reduction and Term Extension	Term Extension and Payment Delay	Total	Total as a % of Loan Class ⁽¹⁾	
Commercial and industrial	\$1	\$252	\$69	\$—	\$1	\$2	\$325	0.74	%
Commercial real estate	—	522	—	—	70	1	593	2.01	%
Total commercial	1	774	69	—	71	3	918	1.23	%
Residential mortgages	8	77	3	—	20	1	109	0.35	%
Home equity	2	5	—	—	8	—	15	0.10	%
Automobile	—	—	—	—	—	—	—	—	%
Education	9	—	31	—	—	—	40	0.34	%
Other retail	11	—	—	—	—	—	11	0.22	%
Total retail	30	82	34	—	28	1	175	0.24	%
Total	\$31	\$856	\$103	\$—	\$99	\$4	\$1,093	0.75	%

⁽¹⁾ Represents the total amortized cost as of period-end divided by the period-end amortized cost of the corresponding loan class. Accrued interest receivable is excluded from amortized cost and is immaterial.

The following tables present the financial effect of loans to borrowers experiencing financial difficulty that were modified during the years ended December 31, 2024 and 2023, disaggregated by class of financing receivable.

	Year Ended December 31, 2024				
(dollars in millions)	Weighted-Average Interest Rate Reduction ⁽¹⁾	Weighted-Average Term Extension (in Months) ⁽¹⁾	Weighted-Average Payment Deferral ⁽¹⁾	Amount of Principal Forgiven ⁽²⁾	
Commercial and industrial	3.78 %	15	\$4	\$—	
Commercial real estate	2.83	17	1	—	
Residential mortgages	1.83	94	—	—	
Home equity	4.01	71	—	—	
Automobile	—	—	—	—	
Education	4.41	12	—	—	
Other retail	20.18	—	—	—	6

	Year Ended December 31, 2023				
(dollars in millions)	Weighted-Average Interest Rate Reduction ⁽¹⁾	Weighted-Average Term Extension (in Months) ⁽¹⁾	Weighted-Average Payment Deferral ⁽¹⁾	Amount of Principal Forgiven ⁽²⁾	
Commercial and industrial	2.02 %	15	\$1	\$—	
Commercial real estate	0.59	11	—	—	
Residential mortgages	1.58	50	—	—	
Home equity	2.64	120	—	—	
Automobile	3.60	18	—	—	
Education	4.76	—	—	—	
Other retail	18.68	—	—	—	5

⁽¹⁾ Weighted based on period-end amortized cost.
⁽²⁾ Amounts are recorded as charge-offs.

The following tables present an aging analysis of the period-end amortized cost of loans to borrowers experiencing financial difficulty that were modified during the years ended December 31, 2024 and 2023, disaggregated by class of financing receivable. A loan in a forbearance or repayment plan is reported as past due according to its contractual terms until contractually modified. Subsequent to modification, it is reported as past due based on its restructured terms.

	December 31, 2024						
	Current	Days Past Due and Accruing			Nonaccrual	Total	
(dollars in millions)		30-59	60-89	90+			
Commercial and industrial	\$290	\$3	\$—	\$—	\$64	\$357	
Commercial real estate	546	92	—	4	385	1,027	
Total commercial	836	95	—	4	449	1,384	
Residential mortgages	49	13	7	22	23	114	
Home equity	10	—	—	—	13	23	
Automobile	—	—	—	—	—	—	
Education	26	—	—	—	32	58	
Other retail	12	2	1	—	1	16	
Total retail	97	15	8	22	69	211	
Total	\$933	\$110	\$8	\$26	\$518	\$1,595	

	December 31, 2023						
	Current	Days Past Due and Accruing			Nonaccrual	Total	
(dollars in millions)		30-59	60-89	90+			
Commercial and industrial	\$211	\$—	\$—	\$—	\$114	\$325	
Commercial real estate	402	7	—	26	158	593	
Total commercial	613	7	—	26	272	918	
Residential mortgages	61	11	7	17	13	109	
Home equity	5	—	—	—	10	15	
Automobile	—	—	—	—	—	—	
Education	37	1	—	—	2	40	
Other retail	8	1	1	—	1	11	
Total retail	111	13	8	17	26	175	
Total	\$724	\$20	\$8	\$43	\$298	\$1,093	

The following tables present the period-end amortized cost of loans to borrowers experiencing financial difficulty that defaulted during the period presented and were modified within the previous 12 months preceding the default, disaggregated by class of financing receivable and modification type. The modification type reflects the cumulative effect of all FDMs at the time of default. A loan is considered to be in default if, subsequent to modification, it becomes 90 or more days past due or is placed on nonaccrual status.

	Year Ended December 31, 2024					
(dollars in millions)	Interest Rate Reduction	Term Extension	Payment Delay	Interest Rate Reduction and Term Extension	Total	
Commercial and industrial	\$1	\$18	\$—	\$—	\$19	
Commercial real estate	—	134	20	—	154	
Total commercial	1	152	20	—	173	
Residential mortgages	—	26	3	—	32	
Home equity	—	1	—	—	2	
Automobile	—	—	—	—	—	
Education	4	—	11	—	15	
Other retail	1	—	—	—	1	
Total retail	5	27	14	4	50	
Total	\$6	\$179	\$34	\$4	\$223	

	Year Ended December 31, 2023					
(dollars in millions)	Interest Rate Reduction	Term Extension	Payment Delay	Interest Rate Reduction and Term Extension	Total	
Commercial and industrial	\$—	\$—	\$43	\$—	\$43	
Commercial real estate	—	102	—	—	102	
Total commercial	—	102	43	—	145	
Residential mortgages	1	9	—	5	15	
Home equity	—	1	—	2	3	
Automobile	—	—	—	—	—	
Education	—	—	1	—	1	
Other retail	—	—	—	—	—	
Total retail	1	10	1	7	19	
Total	\$1	\$112	\$44	\$7	\$164	

[XML 70 R47.htm IDEA: XBRL DOCUMENT](#)

**PREMISES,
EQUIPMENT, AND
SOFTWARE (Tables)**

[Property, Plant and Equipment \[Abstract\]](#)

[Summary of the carrying value of premises and equipment](#)

12 Months Ended

Dec. 31, 2024

A summary of the carrying value of premises and equipment is presented below:

	December 31,	
(dollars in millions)	Useful Lives (years)	
Land and land improvements	10 - 75	\$144 \$143
Buildings and leasehold improvements	5 - 60	887 875
Furniture, fixtures and equipment	4 - 20	601 613
Construction in progress		53 77
Total premises and equipment, gross		1,685 1,708
Accumulated depreciation and amortization		(810) (813)
Total premises and equipment, net		\$875 \$895

[Schedule of estimated future amortization expense for capitalized software assets](#)

The estimated future amortization expense for capitalized software assets is presented below.

Year	(dollars in millions)
2025	\$244
2026	184
2027	129
2028	72
2029	16
Thereafter	—
Total ⁽¹⁾	\$645

⁽¹⁾ Excludes \$222 million of in-process software at December 31, 2024.

MORTGAGE
BANKING AND
OTHER SERVICED
LOANS (Tables)

Mortgage Banking
[Abstract]

Schedule of mortgage
banking activities

The following table summarizes activity related to residential mortgage loans sold with servicing rights retained:

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
Cash proceeds from residential mortgage loans sold with servicing retained	\$7,306	\$9,124	\$17,025
Repurchased residential mortgages ⁽¹⁾	—	—	87
Gain on sales ⁽²⁾	63	72	86
Contractually specified servicing, late and other ancillary fees ⁽³⁾	309	309	287

⁽¹⁾ Includes government insured or guaranteed loans repurchased through the exercise of the Company's removal of account provision option.
⁽²⁾ Reported in mortgage banking fees in the Consolidated Statements of Operations.

Servicing asset at fair
value

The following table summarizes changes in MSRs recorded using the fair value method:

(dollars in millions)	As of and for the Year Ended December 31,	
	2024	2023
Fair value as of beginning of the period	\$1,552	\$1,530
Amounts capitalized	106	127
Sales ⁽¹⁾	(99)	—
Changes in unpaid principal balance during the period ⁽²⁾	(176)	(166)
Changes in fair value during the period ⁽³⁾	108	61
Fair value at end of the period	\$1,491	\$1,552

⁽¹⁾ For the year ended December 31, 2024, represents the sale of the excess servicing yield on MSRs related to certain FHLMC mortgages with a total unpaid principal balance of \$17.8 billion.
⁽²⁾ Represents changes in value of the MSRs due to i) passage of time including the impact from both regularly scheduled loan principal payments and partial paydowns, and ii) loans that paid off during the period.
⁽³⁾ Represents changes in value primarily driven by market conditions. These changes are recorded in mortgage banking fees in the Consolidated Statements of Operations.

The sensitivity analysis below presents the impact of an immediate 10% and 20% adverse change in key economic assumptions to the current fair value of MSRs. These sensitivities are hypothetical, with the effect of a variation in a particular assumption on the fair value of the MSRs calculated independently without changing any other assumption. Changes in one factor may result in changes in another (e.g., changes in interest rates that drive changes in prepayment rates could result in changes in discount rates) and may amplify or counteract the sensitivities. The primary risk inherent in the Company's MSRs is an increase in prepayments of the underlying mortgage loans serviced, which is largely dependent upon movements in market interest rates.

(dollars in millions)	December 31, 2024	December 31, 2023
Fair value	\$1,491	\$1,552
Weighted average life (years)	8.7	8.8
Weighted average constant prepayment rate	6.7%	7.2%
Decline in fair value from 10% adverse change	\$35	\$37
Decline in fair value from 20% adverse change	\$67	\$71
Weighted average option adjusted spread	632 bps	630 bps
Decline in fair value from 10% adverse change	\$42	\$43
Decline in fair value from 20% adverse change	\$84	\$87

Schedule of other
serviced loans

The following table presents the unpaid principal balance of other serviced loans:

(dollars in millions)	December 31, 2024	December 31, 2023
Education	\$420	\$502
Commercial and industrial ⁽¹⁾	92	94

⁽¹⁾ Represents the government guaranteed portion of SBA loans sold to outside investors.

LEASES (Tables)

Leases [Abstract]

Components of operating lease cost

The components of operating lease cost are presented below.

(dollars in millions)	Year Ended December 31,			
	2024	2023	2022	
Operating lease cost	\$220	\$221	\$216	\$216
Short-term lease cost	3	2	2	
Variable lease cost	5	5	7	
Sublease income	(5)	(1)	(1)	
Total	\$223	\$227	\$224	

(dollars in millions)	2024	2023	2022
Cash paid for amounts included in measurement of liabilities:			
Operating cash flows from operating leases	\$233	\$232	\$219
Supplemental non-cash information on lease liabilities arising from obtaining right-of-use assets:			
Right-of-use assets in exchange for new operating lease liabilities	84	64	408

Supplemental consolidated balance sheet information

Supplemental information related to the Company's operating lease arrangements is presented in the tables below:

(dollars in millions)	December 31, 2024	December 31, 2023	Affected Line Item in Consolidated Balance Sheets
Operating lease right-of-use assets	\$869	\$885	Other assets
Operating lease liabilities	956	977	Other liabilities
Weighted average remaining lease term (years)	7	7	—
Weighted average discount rate	3.51 %	3.10 %	—

Lease liability maturity schedule

Lease liabilities maturing under non-cancelable operating leases are presented below as of December 31, 2024.

Year	(dollars in millions)
2025	\$204
2026	193
2027	171
2028	140
2029	108
Thereafter	267
Total lease payments	1,083
Less: Interest	127
Present value of lease liabilities	\$956

GOODWILL AND
INTANGIBLE ASSETS
(Tables)

Goodwill and Intangible Assets Disclosure [Abstract]

Schedule of goodwill

12 Months Ended

Dec. 31, 2024

Changes in the carrying value of goodwill for the years ended December 31, 2024 and 2023 are presented below.

(dollars in millions)	Consumer Banking	Commercial Banking	Total
Balance at December 31, 2022	\$2,673	\$5,500	\$8,173
Business acquisitions	5	10	15
Balance at December 31, 2023	\$2,678	\$5,510	\$8,188
Divestitures	—	(1)	(1)
Balance at December 31, 2024	\$2,678	\$5,509	\$8,187

Carrying value of intangible assets

A summary of the carrying value of intangible assets is presented below.

(dollars in millions)	December 31, 2024				December 31, 2023			
	Amortizable Lives (years)	Gross	Accumulated Amortization	Net	Gross	Accumulated Amortization	Net	
Core deposits	10	\$144	\$66	\$78	\$144	\$44	\$100	
Acquired technology	5 - 7	23	22	1	23	21	2	
Acquired relationships	2 - 15	52	31	21	52	26	26	
Naming Rights	5 - 10	33	16	17	33	12	21	
Other	2 - 8	42	13	29	18	10	8	
Total		\$294	\$148	\$146	\$270	\$113	\$157	

Intangible assets future amortization expense

Estimated intangible asset amortization expense for the next five years is as follows:

Year	(dollars in millions)
2025	\$33
2026	30
2027	26
2028	18
2029	9

VARIABLE INTEREST
ENTITIES (Tables)

Equity Method Investments and Joint
Ventures [Abstract]

Schedule of variable interest entities

12 Months Ended

Dec. 31, 2024

The following table summarizes the carrying amount of assets and liabilities for the Company's consolidated VIEs:

(dollars in millions)	December 31, 2024	December 31, 2023
Assets:		
Cash and due from banks	\$—	\$13
Interest-bearing deposits in banks	209	106
Net loans and leases	3,843	3,194
Other assets	21	14
Total assets	\$4,073	\$3,327
Liabilities:		
Long-term borrowed funds	\$3,375	\$2,692
Other liabilities	8	8
Total liabilities	\$3,383	\$2,700

A summary of these investments is presented below:

(dollars in millions)	December 31,	
	2024	2023
Lending to special purpose entities included in loans and leases	\$4,215	\$4,760
LIHTC investments included in other assets	2,631	2,444
LIHTC unfunded commitments included in other liabilities	1,109	1,025
Asset-backed investments included in HTM securities	412	488
Renewable energy investments included in other assets	269	314
NMTC investments included in other assets	2	3

The following table summarizes the impact to the Consolidated Statements of Operations relative to the Company's tax credit programs for which it has elected to apply the proportional amortization method of accounting:

(dollars in millions)	2024	2023	2022
Tax credits recognized	\$379	\$334	\$236
Other tax benefits recognized	93	71	59
Amortization	(363)	(320)	(247)
Net benefit (expense) included in income tax expense	109	85	48
Other income	4	5	—
Allocated income (loss) on investments	(12)	(10)	—
Net benefit (expense) included in noninterest income	(8)	(5)	—
Net benefit (expense) included in the Consolidated Statements of Operations ⁽¹⁾	\$101	\$80	\$48

⁽¹⁾ Includes the impact of tax credit investments when the election to apply the proportional amortization method was in effect during the periods presented. For 2024 and 2023, this includes LIHTC, renewable energy and NMTC investments, and for 2022, includes LIHTC investments.

[XML 75 R52.htm IDEA: XBRL DOCUMENT](#)

DEPOSITS (Tables)

[Deposits \[Abstract\]](#)

[Schedule of the major components of deposits](#)

12 Months Ended Dec. 31, 2024

The following table presents the major components of deposits:

(dollars in millions)	December 31,	
	2024	2023
Noninterest-bearing demand	\$36,920	\$37,107
Money market	55,321	53,812
Checking with interest	33,246	31,876
Savings	25,976	27,983
Time	23,313	26,564
Total deposits	\$174,776	\$177,342

The following table presents the maturity distribution of time deposits by year as of December 31, 2024:

Year	(dollars in millions)
2025	\$22,935
2026	241
2027	71
2028	36
2029	26
2030 and thereafter	4
Total	\$23,313

[Schedule of maturities of term deposits greater than \\$100,000](#)

The following table presents the remaining maturities of time deposits with a denomination of \$250,000 or more as of December 31, 2024:

(dollars in millions)	
Three months or less	\$2,763
After three months through six months	2,339
After six months through twelve months	1,430
After twelve months	50
Total time deposits	\$6,582

[XML 76 R53.htm IDEA: XBRL DOCUMENT](#)

BORROWED FUNDS (Tables)

[Debt Disclosure \[Abstract\]](#)

[Schedule of short-term borrowed funds](#)

12 Months Ended Dec. 31, 2024

The following table presents a summary of the Company's short-term borrowed funds:

(dollars in millions)	December 31,	
	2024	2023
Other short-term borrowed funds	\$—	\$505
Total short-term borrowed funds	\$—	\$505

[Schedule of long-term borrowed funds](#)

The following table presents a summary of the Company's long-term borrowed funds:

(dollars in millions)	December 31,	
	2024	2023
Parent Company:		
3.750% fixed-rate subordinated debt, due July 2024	\$—	\$90
4.023% fixed-rate subordinated debt, due October 2024	—	17
4.350% fixed-rate subordinated debt, due August 2025	133	133
4.300% fixed-rate subordinated debt, due December 2025	336	336
2.850% fixed-rate senior unsecured notes, due July 2026	499	499
5.841% fixed/floating-rate senior unsecured notes, due January 2030	1,245	—
2.500% fixed-rate senior unsecured notes, due February 2030	299	298
3.250% fixed-rate senior unsecured notes, due April 2030	747	746
3.750% fixed-rate reset subordinated debt, due February 2031	69	69
4.300% fixed-rate reset subordinated debt, due February 2031	135	135
4.350% fixed-rate reset subordinated debt, due February 2031	60	60
5.718% fixed/floating-rate senior unsecured notes, due July 2032	1,243	—
2.638% fixed-rate subordinated debt, due September 2032	570	563
6.645% fixed/floating-rate senior unsecured notes, due April 2035	745	—
5.641% fixed-rate reset subordinated debt, due May 2037	398	398
CBNA's Global Note Program:		
2.250% senior unsecured notes, due April 2025	750	749
4.119% fixed/floating-rate senior unsecured notes, due May 2025 ⁽¹⁾	—	649
6.064% fixed/floating-rate senior unsecured notes, due October 2025 ⁽²⁾	—	599
5.284% fixed/floating-rate senior unsecured notes, due January 2026	350	349
3.750% senior unsecured notes, due February 2026	492	483
4.575% fixed/floating-rate senior unsecured notes, due August 2028	798	798
Additional Borrowings by CBNA and Other Subsidiaries:		
Federal Home Loan Bank advances, 3.243% weighted average rate, due through 2043 ⁽³⁾	53	3,786
Secured borrowings, 5.690% weighted average rate, due through 2031 ⁽¹⁾⁽⁴⁾	3,461	2,692
Other	18	18
Total long-term borrowed funds	\$12,401	\$13,467

⁽¹⁾ Notes were redeemed on May 23, 2024.

⁽²⁾ Notes were redeemed on October 24, 2024.

⁽³⁾ Rate disclosed reflects the weighted average rate as of December 31, 2024.

⁽⁴⁾ Collateralized by loans. See Note 11 for additional information.

[Schedule of maturities of long-term borrowed funds](#)

The following table presents a summary of maturities for the Company's long-term borrowed funds at December 31, 2024:

(dollars in millions)	Parent Company	CBNA and Other Subsidiaries	Consolidated
Year			
2025	\$470	\$876	\$1,346
2026	499	1,902	2,401
2027	—	4	4
2028	—	2,700	2,700
2029	—	1	1
2030 and thereafter	5,510	439	5,949
Total	\$6,479	\$5,922	\$12,401

[XML 77 R54.htm IDEA: XBRL DOCUMENT](#)

DERIVATIVES (Tables)

[Derivative Instruments and Hedging Activities Disclosure \[Abstract\]](#)

[Schedule of derivative instruments in consolidated balance sheets](#)

12 Months Ended Dec. 31, 2024

The following table presents derivative instruments included in the Consolidated Balance Sheets:

	December 31, 2024			December 31, 2023		
	Notional Amount	Derivative Assets	Derivative Liabilities	Notional Amount	Derivative Assets	Derivative Liabilities
(dollars in millions)						
Derivatives designated as hedging instruments:						
Interest rate contracts	\$69,077	\$402	\$5	\$86,895	\$173	\$44
Derivatives not designated as hedging instruments:						
Interest rate contracts	171,193	160	905	185,993	291	1,105
Foreign exchange contracts	34,749	472	411	32,528	434	378
Commodities contracts	1,136	429	379	1,251	685	640
TBA contracts	2,714	10	8	2,337	3	16
Other contracts	615	3	2	549	7	—
Total derivatives not designated as hedging instruments	210,407	1,074	1,705	222,658	1,420	2,139
Total gross derivatives	279,484	1,476	1,710	309,553	1,593	2,183
Less: Gross amounts offset in the Consolidated Balance Sheets ⁽¹⁾		(391)	(391)		(471)	(471)
Less: Cash collateral applied ⁽¹⁾		(677)	(99)		(682)	(150)
Total net derivatives presented in the Consolidated Balance Sheets		\$408	\$1,220		\$440	\$1,562

⁽¹⁾ Amounts represent the impact of enforceable master netting agreements that allow the Company to net settle positive and negative positions, as well as collateral paid and received.

The following table presents the effect of fair value hedges on the Consolidated Statements of Operations and the respective line items affected for each hedged item:

	Location and Amount of Gains (Losses) Recognized		
	Interest Income	Interest Expense	
	Loans Held for Sale	Investment Securities	Long-Term Borrowed Funds
(dollars in millions)			
Year Ended December 31, 2024			
Gains (losses) on fair value hedges recognized on:			
Hedged items	\$—	(\$142)	(\$8)
Derivatives	—	147	8
Amounts related to interest settlements on derivatives	—	107	(14)
Total net interest income recognized on fair value hedges	\$—	\$112	(\$14)
Year Ended December 31, 2023			
Gains (losses) on fair value hedges recognized on:			
Hedged items	\$—	\$50	(\$10)
Derivatives	—	(48)	10
Amounts related to interest settlements on derivatives	—	10	(16)
Total net interest income recognized on fair value hedges	\$—	\$12	(\$16)
Year Ended December 31, 2022			
Gains (losses) on fair value hedges recognized on:			
Hedged items	(\$13)	(\$29)	\$68
Derivatives	13	29	(69)
Amounts related to interest settlements on derivatives	—	(3)	12
Total net interest income recognized on fair value hedges	\$—	(\$3)	\$11

The following table reflects amounts recorded in the Consolidated Balance Sheets related to cumulative basis adjustments for fair value hedges:

	December 31, 2024		December 31, 2023	
	Debt securities available for sale ⁽¹⁾	Long-term borrowed funds	Debt securities available for sale ⁽¹⁾	Long-term borrowed funds
(dollars in millions)				
Carrying amount of hedged assets ⁽²⁾	\$9,557	\$—	\$7,253	\$—
Carrying amount of hedged liabilities	—	491	—	483
Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items	(97)	(8)	60	(177)

⁽¹⁾ Includes the amortized cost basis of closed portfolios used to designate hedging relationships under the portfolio layer method. The hedged item is a layer of the closed portfolio which is expected to be remaining at the end of the hedging relationship. As of December 31, 2024 and 2023, the amortized cost basis of the closed portfolios used in these hedging relationships was \$6.4 billion and \$5.9 billion, respectively, including associated cumulative basis adjustments of \$(75) million and \$39 million, respectively. The amount of the designated hedging instruments was \$4.7 billion and \$4.0 billion at December 31, 2024 and 2023, respectively.

⁽²⁾ Carrying amount represents amortized cost.

The following table presents the pre-tax net gains (losses) recorded in the Consolidated Statements of Operations and in the Consolidated Statements of Comprehensive Income related to derivative instruments designated as cash flow hedges:

	Year Ended December 31,		
	2024	2023	2022
(dollars in millions)			
Pre-tax net gains (losses) recognized in OCI	(\$725)	(\$145)	(\$1,806)
Pre-tax net gains (losses) reclassified from AOCI into interest income	(945)	(596)	(111)
Pre-tax net gains (losses) reclassified from AOCI into interest expense	(1)	—	(4)

The following table presents the effect of economic hedges on noninterest income:

	Amounts Recognized in Noninterest Income for the Year Ended December 31,			Affected Line Item in the Consolidated Statements of Operations
	2024	2023	2022	
(dollars in millions)				
Economic hedge type:				
Customer interest rate contracts	(\$773)	(\$505)	(\$2,027)	Foreign exchange and derivative products
Derivatives hedging interest rate risk	805	551	2,090	Foreign exchange and derivative products
Customer foreign exchange contracts	(223)	94	(180)	Foreign exchange and derivative products
Derivatives hedging foreign exchange risk	334	14	313	Foreign exchange and derivative products
Customer commodity contracts	23	(900)	1,121	Foreign exchange and derivative products
Derivatives hedging commodity price risk	(7)	941	(1,097)	Foreign exchange and derivative products
Residential loan commitments	(16)	(34)	(284)	Mortgage banking fees
Derivatives hedging residential loan commitments and mortgage loans held for sale, at fair value	19	25	489	Mortgage banking fees
Derivative contracts used to hedge residential MSRs	(91)	(33)	(313)	Mortgage banking fees
Total	\$71	\$153	\$112	

~~XMLE78-R55.htm IDEA: XBRL DOCUMENT~~

**EMPLOYEE
BENEFITS (Tables)**

[Retirement Benefits \[Abstract\]](#)

[Changes in projected benefit obligations, fair value of plan assets, and funded status of plan](#)

**12 Months Ended
Dec. 31, 2024**

The following table presents changes in the fair value of the Company’s Pension Plan assets, projected benefit obligation, funded status, and accumulated benefit obligation:

	Year Ended December 31,			
	Qualified Plans		Non-Qualified Plans	
	2024	2023	2024	2023
(dollars in millions)				
Fair value of plan assets as of January 1	\$1,281	\$1,182	\$—	\$—
Return on plan assets	86	169	—	—
Employer contributions	—	—	20	5
Settlements	—	—	(11)	—
Benefits and administrative expenses paid	(67)	(70)	(9)	(5)
Fair value of plan assets as of December 31	1,300	1,281	—	—
Projected benefit obligation	828	880	84	99
Pension asset (obligation)	\$472	\$401	(\$84)	(\$99)
Accumulated benefit obligation	\$828	\$880	\$84	\$99

[Schedule of amounts recognized in other comprehensive income \(loss\)](#)

The following table presents the components of net periodic benefit cost (income) and other changes in plan assets and benefit obligations recognized in OCI for the Company’s Pension Plans:

	Year Ended December 31,							
	Qualified Plans			Non-Qualified Plans			Total	
	2024	2023	2022	2024	2023	2022	2024	2023
(dollars in millions)								
Service cost	\$3	\$4	\$3	\$—	\$—	\$—	\$3	\$4
Interest cost	45	34	—	5	5	3	50	51
Expected return on plan assets	(97)	(92)	(93)	—	—	—	(97)	(92)
Amortization of actuarial loss	13	15	11	1	2	3	14	17
Settlement	—	—	—	3	—	—	3	—
Net periodic benefit cost (income) ⁽¹⁾	(36)	(27)	(45)	9	7	6	(27)	(20)
Net actuarial loss (gain)	(23)	(44)	71	(3)	1	(19)	(26)	(43)
Amortization of actuarial loss	(13)	(15)	(11)	(1)	(2)	(3)	(14)	(17)
Settlement	—	—	—	(3)	—	—	(3)	—
Total recognized in OCI	(36)	(59)	60	(7)	(1)	(22)	(43)	(60)
Total recognized in net periodic benefit cost (income) and OCI	(\$72)	(\$86)	\$15	\$2	\$6	(\$16)	(\$70)	(\$80)

⁽¹⁾ In the Consolidated Statements of Operations, service cost is presented in salaries and employee benefits and all other components of net periodic benefit cost (income) are presented in other operating expense.

[Schedule of expected benefit payments](#)

The following table presents the expected future benefit payments for the Company’s Pension Plans:

	(dollars in millions)
Expected benefit payments by fiscal year ending:	
December 31, 2025	\$72
December 31, 2026	73
December 31, 2027	74
December 31, 2028	73
December 31, 2029	73
December 31, 2030 - 2034	352

~~XMLE79-R56.htm IDEA: XBRL DOCUMENT~~

**ACCUMULATED
OTHER
COMPREHENSIVE
INCOME (LOSS)
(Tables)**

[Equity \[Abstract\]](#)

[Schedule of other comprehensive income](#)

12 Months Ended

Dec. 31, 2024

The following table presents the changes in the balances, net of income taxes, of each component of AOCI:

	Net Unrealized Gains (Losses) on Cash Flow Hedges	Net Unrealized Gains (Losses) on Investment Securities	Defined Benefit Plans	Total AOCI
(dollars in millions)				
Balance at January 1, 2022	(\$161)	(\$156)	(\$348)	(\$665)
Other comprehensive income (loss) before reclassifications	(1,340)	(2,608)	(37)	(3,985)
Amounts reclassified to the Consolidated Statements of Operations	85	(7)	12	90
Net other comprehensive income (loss)	(1,255)	(2,615)	(25)	(3,895)
Balance at December 31, 2022	(\$1,416)	(\$2,771)	(\$373)	(\$4,560)
Other comprehensive income (loss) before reclassifications	(106)	350	28	272
Amounts reclassified to the Consolidated Statements of Operations	435	83	12	530
Net other comprehensive income (loss)	329	433	40	802
Balance at December 31, 2023	(\$1,087)	(\$2,338)	(\$333)	(\$3,758)
Other comprehensive income (loss) before reclassifications	(531)	—	(90)	(621)
Amounts reclassified to the Consolidated Statements of Operations	693	59	13	765
Net other comprehensive income (loss)	162	(31)	32	163
Balance at December 31, 2024	(\$925)	(\$2,369)	(\$301)	(\$3,595)
Primary location in the Consolidated Statements of Operations of amounts reclassified from AOCI	Net interest income	Securities gains, net and Net interest income	Other operating expense	

[XML 80 R57.htm IDEA: XBRL DOCUMENT](#)

STOCKHOLDERS' EQUITY (Tables)

[Equity \[Abstract\]](#)

[Schedule of preferred stock](#)

12 Months Ended
Dec. 31, 2024

		December 31,			
	Liquidation value per share	2024		2023	
		Preferred Shares	Carrying Amount	Preferred Shares	Carrying Amount
(dollars in millions, except per share data)					
Authorized (\$25 par value per share)		100,000,000		100,000,000	
Issued and outstanding:					
Series B	\$1,000	300,000	\$296	300,000	\$296
Series C	1,000	300,000	297	300,000	297
Series D	1,000 ⁽¹⁾	—	—	300,000 ⁽²⁾	293
Series E	1,000 ⁽¹⁾	450,000 ⁽³⁾	437	450,000	437
Series F	1,000	400,000	395	400,000	395
Series G	1,000	300,000	296	300,000	296
Series H	1,000 ⁽¹⁾	400,000 ⁽⁴⁾	392	—	—
Total		2,150,000	\$2,113	2,050,000	\$2,014

⁽¹⁾ Equivalent to \$25 per depositary share.
⁽²⁾ Represented by 12,000,000 depositary shares each representing a 1/40th interest in the Series D Preferred Stock.
⁽³⁾ Represented by 18,000,000 depositary shares each representing a 1/40th interest in the Series E Preferred Stock.
⁽⁴⁾ Represented by 16,000,000 depositary shares each representing a 1/40th interest in the Series H Preferred Stock.

On May 23, 2024, the Company issued \$400 million, or 400,000 shares, of 7.375% fixed-rate non-cumulative perpetual Series H Preferred Stock, par value of \$25.00 per share with a liquidation preference of \$1,000 per share (the “Series H Preferred Stock”). As a result of this issuance, the Company received net proceeds of \$392 million after underwriting fees and other expenses. The Series H Preferred Stock has no stated maturity and will not be subject to any sinking fund or other obligation of the Company. The Series H Preferred Stock is redeemable at the Company’s option, in whole or in part, on any dividend payment date on or after July 6, 2029 or, in whole but not in part, at any time within the 90 days following a regulatory capital treatment event at a redemption price equal to \$1,000 per share, plus any declared and unpaid dividends. The Company may not redeem shares of the Series H Preferred Stock without the prior approval of the FRB or other appropriate federal banking agency as required under applicable capital rules. Except in limited circumstances or otherwise required by law, holders of the Series H Preferred Stock do not have any voting rights.

On July 8, 2024, the Company redeemed all outstanding shares of the 9.205% floating rate non-cumulative perpetual Series D Preferred Stock.

The following table provides information related to the Company’s preferred stock outstanding as of December 31, 2024:

Preferred Stock ⁽¹⁾	Issue Date	Number of Shares Issued	Dividend Dates ⁽²⁾	Annual Per Share Dividend Rate	Optional Redemption Date ⁽³⁾
Series B	May 24, 2018	300,000	Semi-annually beginning January 6, 2019 until July 6, 2023	6.000% until July 6, 2023	July 6, 2023
			Quarterly beginning October 6, 2023	3 Mo. CME Term SOFR plus 3.265% beginning July 6, 2023	
Series C	October 25, 2018	300,000	Quarterly beginning January 6, 2019 until April 6, 2024	6.375% until April 6, 2024	April 6, 2024
			Quarterly beginning July 6, 2024	3 Mo. CME Term SOFR plus 3.419% beginning April 6, 2024	
Series E	October 28, 2019	450,000 ⁽⁴⁾	Quarterly beginning January 6, 2020	5.000%	January 6, 2025
Series F	June 4, 2020	400,000	Quarterly beginning October 6, 2020 until October 6, 2025	5.650% until October 6, 2025	October 6, 2025
			Quarterly beginning January 6, 2026	5 Yr. US Treasury rate plus 5.313% beginning October 6, 2025	
Series G	June 11, 2021	300,000	Quarterly beginning October 6, 2021 until October 6, 2026	4.000% until October 6, 2026	October 6, 2026
			Quarterly beginning January 6, 2027	5 Yr. US Treasury rate plus 3.215% beginning October 6, 2026	
Series H	May 23, 2024	400,000 ⁽⁵⁾	Quarterly beginning October 6, 2024	7.375%	July 6, 2029

⁽¹⁾ Series B and C are non-cumulative fixed-to-floating rate perpetual preferred stock, Series E and H are non-cumulative fixed-rate perpetual preferred stock, and Series F and G are non-cumulative fixed-rate reset perpetual preferred stock. Except in limited circumstances, each series of preferred stock does not have voting rights.
⁽²⁾ Dividends are payable when declared by the Company’s Board of Directors or an authorized committee thereof.
⁽³⁾ Redeemable at the Company’s option, in whole or in part, on any dividend payment date on or after the date stated, or in whole but not in part, at any time within 90 days following a regulatory capital treatment event as defined in the applicable certificate of designations, in each case at a redemption price equal to \$1,000 per share plus any declared and unpaid dividends, without accumulation of any undeclared dividends. Under current rules, any redemption is subject to approval by the FRB.
⁽⁴⁾ Represented by 18,000,000 depositary shares each representing a 1/40th interest in the Series E Preferred Stock.
⁽⁵⁾ Represented by 16,000,000 depositary shares each representing a 1/40th interest in the Series H Preferred Stock.

[Schedule of dividends](#)

The following table summarizes the Company’s dividend activity for the years ended December 31, 2024, 2023 and 2022.

	Year Ended December 31,								
	2024			2023			2022		
	Dividends Declared per Share	Dividends Declared	Dividends Paid	Dividends Declared per Share	Dividends Declared	Dividends Paid	Dividends Declared per Share	Dividends Declared	Dividends Paid
(dollars in millions, except per share data)									
Common stock	\$1.68	\$769	\$769	\$1.68	\$808	\$808	\$1.62	\$779	\$779
Preferred stock									
Series B	\$84.92	\$25	\$26	\$74.49	\$22	\$25	\$60.00	\$18	\$18
Series C	80.78	24	23	63.75	19	19	63.75	19	19
Series D	39.66	12	17	63.50	19	19	63.50	19	19
Series E	50.00	23	23	50.00	22	22	50.00	22	22
Series F	56.50	23	23	56.50	23	23	56.50	23	23
Series G	40.00	12	12	40.00	12	12	40.00	12	12
Series H	45.68	18	10	—	—	—	—	—	—
Total preferred stock		\$137	\$134		\$117	\$120		\$113	\$113

[XML 81 R58.htm IDEA: XBRL DOCUMENT](#)

SHARE-BASED COMPENSATION (Tables)

[Share-Based Payment Arrangement \[Abstract\]](#)

[Summary of share-based plans activity](#)

12 Months Ended
Dec. 31, 2024

The following table presents the activity related to the Company’s restricted stock units:

	Year Ended December 31,					
	2024		2023		2022	
	Units	Weighted-Average Grant Price	Units	Weighted-Average Grant Price	Units	Weighted-Average Grant Price
Outstanding, January 1	4,573,657	\$42.23	3,876,601	\$43.06	3,502,956	\$38.23
Granted	4,080,812	33.62	2,575,234	39.88	1,844,352	48.12
Vested & Distributed	(1,791,746)	43.12	(1,729,136)	40.84	(1,359,543)	37.47
Forfeited	(184,555)	37.56	(149,042)	42.92	(111,164)	43.36
Outstanding, December 31	6,678,168	\$36.86	4,573,657	\$42.23	3,876,601	\$43.06

[XML 82 R59.htm IDEA: XBRL DOCUMENT](#)

COMMITMENTS AND CONTINGENCIES (Tables)

[Commitments and Contingencies Disclosure \[Abstract\]](#)

[Schedule of outstanding off balance sheet arrangements](#)

12 Months Ended
Dec. 31, 2024

A summary of outstanding off-balance sheet arrangements is presented below:

	December 31,	
	2024	2023
(dollars in millions)		
Commitments to extend credit	\$93,460	\$94,201
Letters of credit	1,845	1,977
Loans sold with recourse	93	96
Marketing rights	14	18
Risk participation agreements	1	3
Total	\$95,413	\$96,295

[XML 83 R60.htm IDEA: XBRL DOCUMENT](#)

FAIR VALUE MEASUREMENTS (Tables)

[Fair Value Disclosures \[Abstract\]](#)

[Summary of difference between aggregated fair value and unpaid principal balance of loans held for sale](#)

12 Months Ended
Dec. 31, 2024

The following table presents the difference between the aggregate fair value and the aggregate unpaid principal balance of LHFS measured at fair value:

	December 31, 2024			December 31, 2023		
	Aggregate Fair Value	Aggregate Unpaid Principal	Aggregate Fair Value Greater (Less) Than Aggregate Unpaid Principal	Aggregate Fair Value	Aggregate Unpaid Principal	Aggregate Fair Value Greater (Less) Than Aggregate Unpaid Principal
(dollars in millions)						
Residential mortgage loans held for sale	\$633	\$625	\$8	\$614	\$593	\$21
Commercial loans held for sale	192	199	(7)	62	69	(7)

The following table presents assets and liabilities measured at fair value, including gross derivative assets and liabilities, on a recurring basis at December 31, 2024:

[Assets and liabilities measured on recurring basis](#)

(dollars in millions)	Total	Level 1	Level 2	Level 3
Debt securities available for sale:				
Mortgage-backed securities	\$29,055	\$—	\$29,055	\$—
Collateralized loan obligations	184	—	184	—
State and political subdivisions	1	—	1	—
U.S. Treasury and other	3,525	3,525	—	—
Total debt securities available for sale	32,765	3,525	29,240	—
Loans held for sale:				
Residential loans held for sale	633	—	633	—
Commercial loans held for sale	192	—	192	—
Total loans held for sale, at fair value	825	—	825	—
Mortgage servicing rights	1,491	—	—	1,491
Derivative assets:				
Interest rate contracts	562	—	562	—
Foreign exchange contracts	472	—	472	—
Commodities contracts	429	—	429	—
TBA contracts	10	—	10	—
Other contracts	3	—	—	3
Total derivative assets	1,476	—	1,473	3
Equity securities, at fair value ⁽¹⁾	162	162	—	—
Short-term investments	53	40	13	—
Total assets	\$36,712	\$3,727	\$31,551	\$1,494
Derivative liabilities:				
Interest rate contracts	\$910	\$—	\$910	\$—
Foreign exchange contracts	411	—	411	—
Commodities contracts	379	—	379	—
TBA contracts	8	—	8	—
Other contracts	2	—	—	2
Total derivative liabilities	1,710	—	1,708	2
Short-term borrowed funds	—	—	—	—
Other liabilities	101	—	101	—
Total liabilities	\$1,811	\$—	\$1,809	\$2

⁽¹⁾ Excludes investments of \$58 million included in other assets in the Consolidated Balance Sheets that are measured at fair value using the net asset value per share (or its equivalent) practical expedient. These investments include capital contributions to private investment funds and have unfunded capital commitments of \$24 million at December 31, 2024, which may be called at any time during prescribed time periods. The credit exposure is generally limited to the carrying amount of investments made and unfunded capital commitments.

The following table presents assets and liabilities measured at fair value, including gross derivative assets and liabilities, on a recurring basis at December 31, 2023:

(dollars in millions)	Total	Level 1	Level 2	Level 3
Debt securities available for sale:				
Mortgage-backed securities	\$24,732	\$—	\$24,732	\$—
Collateralized loan obligations	664	—	664	—
State and political subdivisions	1	—	1	—
U.S. Treasury and other	4,380	4,380	—	—
Total debt securities available for sale	29,777	4,380	25,397	—
Loans held for sale:				
Residential loans held for sale	614	—	614	—
Commercial loans held for sale	62	—	62	—
Total loans held for sale, at fair value	676	—	676	—
Mortgage servicing rights	1,552	—	—	1,552
Derivative assets:				
Interest rate contracts	464	—	464	—
Foreign exchange contracts	434	—	434	—
Commodities contracts	685	—	685	—
TBA contracts	3	—	3	—
Other contracts	7	—	—	7
Total derivative assets	1,593	—	1,586	7
Equity securities, at fair value ⁽¹⁾	115	115	—	—
Total assets	\$33,713	\$4,495	\$27,659	\$1,559
Derivative liabilities:				
Interest rate contracts	\$1,149	\$—	\$1,149	\$—
Foreign exchange contracts	378	—	378	—
Commodities contracts	640	—	640	—
TBA contracts	16	—	16	—
Other contracts	—	—	—	—
Total derivative liabilities	2,183	—	2,183	—
Total liabilities	\$2,183	\$—	\$2,183	\$—

⁽¹⁾ Excludes investments of \$58 million included in other assets in the Consolidated Balance Sheets that are measured at fair value using the net asset value per share (or its equivalent) practical expedient. These investments include capital contributions to private investment funds and have unfunded capital commitments of \$28 million at December 31, 2023, which may be called at any time during prescribed time periods. The credit exposure is generally limited to the carrying amount of investments made and unfunded capital commitments.

Assets measured at fair value on recurring basis

The following table presents a roll forward of the balance sheet amounts for assets and liabilities measured at fair value on a recurring basis and classified as Level 3:

For the Year Ended December 31,					
2024		2023			
(dollars in millions)	Mortgage Servicing Rights	Other Derivative Contracts	Mortgage Servicing Rights	Other Derivative Contracts	
Beginning balance	\$1,552	\$7	\$1,530	\$1	\$1
Issuances	106	60	127	64	64
Sales ⁽¹⁾	(99)	—	—	—	—
Settlements ⁽²⁾	(176)	(41)	(166)	(24)	(24)
Changes in fair value during the period recognized in earnings ⁽³⁾	108	(25)	61	(34)	(34)
Ending balance	\$1,491	\$1	\$1,552	\$7	\$7

⁽¹⁾ For MSR, represents the sale of the excess servicing yield on MSRs.
⁽²⁾ For MSRs, represents changes in value of the MSRs due to i) passage of time including the impact from both regularly scheduled loan principal payments and partial paydowns, and ii) loans that paid off during the period. For other derivative contracts, represents the closeout of interest rate lock commitments and other cash payments.
⁽³⁾ Represents changes in value primarily driven by market conditions. These changes are recorded in mortgage banking fees and other income in the Consolidated Statements of Operations.

The following table presents quantitative information about significant unobservable inputs utilized to measure the fair of Level 3 assets and liabilities.

Financial Instrument ⁽¹⁾	Valuation Technique	Unobservable Input	As of December 31, 2024	As of December 31, 2023
			Range (Weighted Average)	Range (Weighted Average)
Mortgage servicing rights	Discounted Cash Flow	Constant prepayment rate	5.08-16.32% CPR (6.70% CPR)	6.70-14.55% CPR (7.23% CPR)
		Option adjusted spread	398-1,058 bps (632 bps)	398-1,058 bps (630 bps)
Other derivative contracts	Internal Model	Pull through rate	5.09-99.90% (83.06%)	24.90-99.70% (80.34%)
		MSR value	23.91-171.64 bps (121.23 bps)	(8.90)-141.24 bps (88.04 bps)

⁽¹⁾ Disclosures related to the fair value measurement of financial instruments deemed immaterial are not included.

The following table presents losses on assets measured at fair value on a nonrecurring basis and recorded in earnings:

Year Ended December 31,			
(dollars in millions)	2024	2023	2022
Collateral-dependent loans	(\$200)	(\$138)	(\$4)

The following table presents assets measured at fair value on a nonrecurring basis:

(dollars in millions)	December 31, 2024				December 31, 2023			
	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3
Collateral-dependent loans	\$979	\$—	\$979	\$—	\$789	\$—	\$789	\$—

The following tables present the estimated fair value for financial instruments not recorded at fair value in the Consolidated Financial Statements. The carrying amounts are recorded in the Consolidated Balance Sheets under the indicated captions:

	December 31, 2024							
	Total		Level 1		Level 2		Level 3	
(dollars in millions)	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value
Financial assets:								
Debt securities held to maturity	\$8,599	\$7,540	\$—	\$—	\$8,187	\$7,136	\$412	\$404
Loans held for sale	33	33	—	—	—	—	33	33
Net loans and leases	137,142	136,293	—	—	979	979	136,163	135,314
Other assets	710	710	—	—	689	689	21	21
Financial liabilities:								
Deposits	174,776	174,651	—	—	174,776	174,651	—	—
Long-term borrowed funds	12,401	12,247	—	—	12,401	12,247	—	—

December 31, 2023								
(dollars in millions)	Total		Level 1		Level 2		Level 3	
	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value
Financial assets:								
Debt securities held to maturity	\$9,184	\$8,350	\$—	\$—	\$8,696	\$7,887	\$488	\$463
Loans held for sale	103	103	—	—	—	—	103	103
Net loans and leases	143,861	140,504	—	—	789	789	143,072	139,715
Other assets	869	869	—	—	851	851	18	18
Financial liabilities:								
Deposits	177,342	177,096	—	—	177,342	177,096	—	—
Short-term borrowed funds	505	505	—	—	505	505	—	—
Long-term borrowed funds	13,467	13,012	—	—	13,467	13,012	—	—

The following tables present the components of revenue from contracts with customers disaggregated by revenue stream and business operating segment:

	Year Ended December 31, 2024					
(dollars in millions)	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated	
Service charges and fees	\$288	\$128	\$—	\$1	\$417	
Card fees	284	54	—	24	362	
Capital markets fees	—	445	—	—	445	
Wealth fees ⁽¹⁾	294	43	—	—	294	
Other banking fees	3	12	—	—	15	
Total revenue from contracts with customers	\$869	\$639	\$—	\$25	\$1,533	
Total revenue from other sources ⁽²⁾	262	269	—	112	643	
Total noninterest income	\$1,131	\$908	\$—	\$137	\$2,176	

	Year Ended December 31, 2023					
(dollars in millions)	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated	
Service charges and fees	\$277	\$131	\$—	\$1	\$409	
Card fees	244	47	—	—	291	
Capital markets fees	—	293	—	—	293	
Wealth fees ⁽¹⁾	259	—	—	—	259	
Other banking fees	3	11	—	—	14	
Total revenue from contracts with customers	\$783	\$482	\$—	\$1	\$1,266	
Total revenue from other sources ⁽²⁾	284	302	—	131	717	
Total noninterest income	\$1,067	\$784	\$—	\$132	\$1,983	

	Year Ended December 31, 2022					
(dollars in millions)	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated	
Service charges and fees	\$291	\$124	\$—	\$3	\$418	
Card fees	228	43	—	—	271	
Capital markets fees	—	341	—	—	341	
Wealth fees ⁽¹⁾	249	1	—	—	250	
Other banking fees	1	17	—	1	19	
Total revenue from contracts with customers	\$769	\$526	\$—	\$4	\$1,299	
Total revenue from other sources ⁽²⁾	294	319	—	97	710	
Total noninterest income	\$1,063	\$845	\$—	\$101	\$2,009	

⁽¹⁾ See Note 1 for information regarding updates to the Consolidated Statements of Operations during 2024.
⁽²⁾ Includes bank-owned life insurance income of \$108 million, \$93 million and \$88 million for the years ended December 31, 2024, 2023 and 2022, respectively.

The Company

12 Months Ended Dec. 31, 2024

The following table presents the details of other operating expense:

	Year Ended December 31,		
(dollars in millions)	2024	2023	2022
Marketing	\$170	\$187	\$166
Deposit insurance ⁽¹⁾	193	390	96
Other	359	396	323
Other operating expense	\$722	\$973	\$585

⁽¹⁾ Includes an industry-wide FDIC special assessment of \$31 million and \$225 million for the years ended December 31, 2024 and 2023, respectively.

[XML 85-R62.htm IDEA: XBRL DOCUMENT](#)

OTHER OPERATING EXPENSE (Tables)

[Other Income and Expenses \[Abstract\]](#)
[Schedule of other operating expense](#)

[XML 86-R63.htm IDEA: XBRL DOCUMENT](#)

INCOME TAXES (Tables)

12 Months Ended Dec. 31, 2024

The following table presents total income tax expense:

	Year Ended December 31,		
(dollars in millions)	2024	2023	2022
Income tax expense	\$379	\$422	\$582
Tax effect of changes in OCI	62	289	(1,319)
Total comprehensive income tax expense (benefit)	\$441	\$711	(\$737)

The following table presents the components of income tax expense:

	Current	Deferred	Total
(dollars in millions)			
Year Ended December 31, 2024			
U.S. federal	\$447	(\$127)	\$320
State and local	109	(50)	59
Total	\$556	(\$177)	\$379
Year Ended December 31, 2023			
U.S. federal	\$497	(\$135)	\$362
State and local	167	(107)	60
Total	\$664	(\$242)	\$422
Year Ended December 31, 2022			
U.S. federal	\$355	\$88	\$443
State and local	170	(31)	139
Total	\$525	\$57	\$582

[Schedule of components of income tax expense](#)

The following table presents a reconciliation between the U.S. federal income tax rate and the Company's effective income tax rate:

	Year Ended December 31,					
(dollars in millions)	2024		2023		2022	
	Amount	Rate	Amount	Rate	Amount	Rate
U.S. federal income tax expense and tax rate	\$396	21.0 %	\$426	21.0 %	\$558	21.0 %
Increase (decrease) resulting from:						
State and local income taxes (net of federal benefit)	46	2.5	58	2.9	133	5.0
Bank-owned life insurance	(22)	(1.2)	(20)	(1.0)	(19)	(0.7)
Tax-exempt interest	(12)	(0.7)	(12)	(0.6)	(8)	(0.3)
Tax advantaged investments (including related credits)	(82)	(4.4)	(77)	(3.8)	(102)	(3.8)
Other tax credits	(2)	(0.1)	(3)	(0.1)	(9)	(0.3)
Adjustments for uncertain tax positions	—	—	5	0.2	1	—
Non-deductible FDIC insurance premiums	34	1.8	35	1.7	20	0.7
Legacy tax matters	—	—	—	—	3	0.1
Other	21	1.2	10	0.5	5	0.2
Total income tax expense and effective tax rate	\$379	20.1 %	\$422	20.8 %	\$582	21.9 %

[Schedule of deferred tax assets and liabilities](#)

The following table presents the significant components of the Company's deferred tax assets and liabilities:

	December 31,	
(dollars in millions)	2024	2023
Deferred tax assets:		
Other comprehensive income	\$1,242	\$1,291
Allowance for credit losses	552	555
Federal and state net operating and capital loss carryforwards	69	79
Accrued expenses	1,198	1,152
Investment and other tax credit carryforwards	214	130
Partnerships	4	—
Other	10	9
Total deferred tax assets	3,289	3,216
Valuation allowance	(120)	(137)
Deferred tax assets, net of valuation allowance	3,169	3,079
Deferred tax liabilities:		
Leasing transactions	208	297
Amortization of intangibles	425	421
Depreciation	570	532
Pension and other employee compensation plans	146	130
Partnerships	—	12
Deferred Income	24	3
MSRs	243	252
Total deferred tax liabilities	1,616	1,647
Net deferred tax asset (liability)	\$1,553	\$1,432

[Schedule of unrecognized tax benefits roll forward](#)

The following table presents a reconciliation of the beginning and ending amount of unrecognized tax benefits:

	December 31,		
(dollars in millions)	2024	2023	2022
Balance at the beginning of the year	\$7	\$6	\$7
Gross increase for tax positions related to current year	1	1	—
Gross increase for tax positions related to prior years	1	1	—
Decrease for tax positions as a result of the lapse of the statutes of limitations	(1)	—	—
Decrease for tax positions related to settlements with taxing authorities	(3)	(1)	(1)
Balance at end of year	\$5	\$7	\$6

[XML 87-R64.htm IDEA: XBRL DOCUMENT](#)

EARNINGS PER SHARE (Tables)

[Earnings Per Share \[Abstract\]](#)
[Schedule of earnings per share](#)

12 Months Ended Dec. 31, 2024

	Year Ended December 31,		
	2024	2023	2022
(dollars in millions, except per share data)			
Numerator (basic and diluted):			
Net income	\$1,509	\$1,608	\$2,073
Less: Preferred stock dividends	137	117	113
Net income available to common stockholders	\$1,372	\$1,491	\$1,960
Denominator:			
Weighted-average common shares outstanding - basic	450,678,038	475,089,384	475,959,815
Dilutive common shares: share-based awards	2,832,207	1,603,764	1,843,327
Weighted-average common shares outstanding - diluted	453,510,245	476,693,148	477,803,142
Earnings per common share:			
Basic	\$3.05	\$3.14	\$4.12
Diluted ⁽¹⁾	3.03	3.13	4.10
⁽¹⁾ Potential dilutive common shares are excluded from the computation of diluted EPS in the periods where the effect would be antidilutive. Excluded from the computation of diluted EPS were weighted-average antidilutive shares totaling 330,950, 2,210,857 and 949,606 for the years ended December 31, 2024, 2023 and 2022, respectively.			

[XML-88-R65.htm-IDEA: XBRL DOCUMENT](#)

REGULATORY
MATTERS (Tables)

[Mortgage Banking](#)
[\[Abstract\]](#)

[Schedule of compliance](#)
[with regulatory capital](#)
[requirements under](#)
[banking regulations](#)

12 Months Ended
Dec. 31, 2024

The following table presents the regulatory capital ratios for the Company and CBNA under the U.S. Basel III Standardized rules. The Company and CBNA have both declared as an “AOCI opt-out” institution, which means they are not required to recognize the AOCI impact of net unrealized gains and losses on debt securities and accumulated net gains and losses on cash flow hedges and certain defined benefit pension plan assets in regulatory capital. In addition, both entities elected to delay the estimated impact of CECL on regulatory capital for a two-year period ending December 31, 2021, followed by a three-year transition period ending December 31, 2024, to phase-in the aggregate amount of the capital benefit provided during the initial two-year delay.

(dollars in millions)	Actual		Required Minimum Capital	
	Amount	Ratio	Amount	Ratio ⁽¹⁾
As of December 31, 2024				
CET1 capital				
CFG	\$17,900	10.8 %	\$14,913	9.0 %
CBNA	20,250	12.3	11,549	7.0
Tier 1 capital				
CFG	20,013	12.1	17,398	10.5
CBNA	20,250	12.3	14,024	8.5
Total capital				
CFG	23,232	14.0	20,712	12.5
CBNA	23,362	14.2	17,324	10.5
Tier 1 leverage				
CFG	20,013	9.4	8,502	4.0
CBNA	20,250	9.6	8,474	4.0
As of December 31, 2023				
CET1 capital				
CFG	\$18,358	10.6 %	\$14,671	8.5 %
CBNA	19,411	11.3	12,047	7.0
Tier 1 capital				
CFG	20,372	11.8	17,260	10.0
CBNA	19,411	11.3	14,628	8.5
Total capital				
CFG	23,608	13.7	20,712	12.0
CBNA	22,453	13.0	18,070	10.5
Tier 1 leverage				
CFG	20,372	9.3	8,784	4.0
CBNA	19,411	8.9	8,759	4.0

⁽¹⁾ Represents minimum requirement under the current capital framework plus the SCB of 4.5% and CCB of 2.5% for CFG and CBNA, respectively. The SCB and CCB are not applicable to the Tier 1 leverage ratio.

[XML-89-R66.htm-IDEA: XBRL DOCUMENT](#)

BUSINESS
OPERATING
SEGMENTS (Tables)

[Segment Reporting](#) [\[Abstract\]](#)

[Schedule of segment reporting information](#)

12 Months Ended
Dec. 31, 2024

(dollars in millions)	Year Ended December 31, 2024				
	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated
Net interest income	\$4,565	\$1,950	(\$117)	(\$765)	\$5,633
Noninterest income	1,131	908	—	137	2,176
Total revenue	5,696	2,858	(117)	(628)	7,809
Direct expenses ⁽¹⁾⁽²⁾	2,325	835	4	2,070	5,234
Indirect expenses ⁽³⁾	1,353	406	94	(1,853)	—
Noninterest expense	3,678	1,241	98	217	5,234
Profit (loss) before provision (benefit) for credit losses	2,018	1,617	(215)	(845)	2,575
Provision (benefit) for credit losses	331	353	61	(58)	687
Income (loss) before income tax expense (benefit)	1,687	1,264	(276)	(787)	1,888
Income tax expense (benefit)	434	291	(70)	(276)	379
Net income (loss)	\$1,253	\$973	(\$206)	(\$511)	\$1,509
Total average assets	\$75,037	\$68,478	\$8,942	\$66,567	\$219,024

⁽¹⁾ Represents operating expenses incurred by the business operating segments and primarily includes salaries and employee benefits, equipment and software, outside services, and occupancy.

⁽²⁾ Includes depreciation and amortization of \$113 million, \$26 million and \$312 million, respectively, for the Consumer Banking, Commercial Banking and Other business operating segments.

⁽³⁾ Represents allocated corporate overhead from support functions such as finance, risk, human resources, and information technology.

(dollars in millions)	Year Ended December 31, 2023				
	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated
Net interest income	\$4,187	\$2,292	(\$129)	(\$109)	\$6,241
Noninterest income	1,067	784	—	132	1,983
Total revenue	5,254	3,076	(129)	23	8,224
Direct expenses ⁽¹⁾⁽²⁾	2,244	857	13	2,393	5,507
Indirect expenses ⁽³⁾	1,298	438	110	(1,846)	—
Noninterest expense	3,542	1,295	123	547	5,507
Profit (loss) before provision (benefit) for credit losses	1,712	1,781	(252)	(524)	2,717
Provision (benefit) for credit losses	280	250	78	79	687
Income (loss) before income tax expense (benefit)	1,432	1,531	(330)	(603)	2,030
Income tax expense (benefit)	373	378	(86)	(243)	422
Net income (loss)	\$1,059	\$1,153	(\$244)	(\$360)	\$1,608
Total average assets	\$72,693	\$76,028	\$13,745	\$59,755	\$222,221

⁽¹⁾ Represents operating expenses incurred by the business operating segments and primarily includes salaries and employee benefits, equipment and software, outside services, and occupancy.

⁽²⁾ Includes depreciation and amortization of \$106 million, \$30 million and \$291 million, respectively, for the Consumer Banking, Commercial Banking and Other business operating segments.

⁽³⁾ Represents allocated corporate overhead from support functions such as finance, risk, human resources, and information technology.

(dollars in millions)	Year Ended December 31, 2022				
	Consumer Banking	Commercial Banking	Non-Core	Other	Consolidated
Net interest income	\$3,649	\$2,103	\$378	(\$118)	\$6,012
Noninterest income	1,063	845	—	101	2,009
Total revenue	4,712	2,948	378	(17)	8,021
Direct expenses ⁽¹⁾⁽²⁾	2,103	820	23	1,946	4,892
Indirect expenses ⁽³⁾	1,152	403	113	(1,668)	—
Noninterest expense	3,255	1,223	136	278	4,892
Profit (loss) before provision (benefit) for credit losses	1,457	1,725	242	(295)	3,129
Provision (benefit) for credit losses	174	46	52	202	474
Income (loss) before income tax expense (benefit)	1,283	1,679	190	(497)	2,655
Income tax expense (benefit)	328	375	48	(169)	582
Net income (loss)	\$955	\$1,304	\$142	(\$328)	\$2,073
Total average assets	\$68,027	\$74,919	\$18,121	\$53,994	\$215,061

⁽¹⁾ Represents operating expenses incurred by the business operating segments and primarily includes salaries and employee benefits, equipment and software, outside services, and occupancy.

⁽²⁾ Includes depreciation and amortization of \$97 million, \$27 million and \$274 million, respectively, for the Consumer Banking, Commercial Banking and Other business operating segments.

⁽³⁾ Represents allocated corporate overhead from support functions such as finance, risk, human resources, and information technology.

[XML-90-R67.htm-IDEA: XBRL DOCUMENT](#)

PARENT COMPANY
FINANCIALS (Tables)

[Condensed Financial Information Disclosure](#) [\[Abstract\]](#)

[Condensed balance sheets](#)

12 Months Ended
Dec. 31, 2024

Condensed Balance Sheets

(dollars in millions)	December 31, 2024	December 31, 2023
ASSETS:		
Cash and due from banks	\$2,658	\$2,864
Loans and advances to:		
Bank subsidiary	3,326	1,152
Nonbank subsidiaries	150	154
Investments in subsidiaries:		
Bank subsidiary	24,389	23,289
Nonbank subsidiaries	334	291
Other assets	237	194
Total assets	\$31,094	\$27,944
LIABILITIES:		
Long-term borrowed funds	\$6,480	\$3,344
Other liabilities	360	258
Total liabilities	6,840	3,602
Total stockholders' equity	24,254	24,342
Total liabilities and stockholders' equity	\$31,094	\$27,944

[Condensed statements of operations](#)

Condensed Statements of Operations

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
OPERATING INCOME:			
Income from bank subsidiaries, excluding equity in undistributed income:			
Dividends	\$625	\$2,875	\$450
Interest	139	43	39
Management and service fees	67	69	69
Income from nonbank subsidiaries, excluding equity in undistributed income:			
Dividends	—	—	43
Interest	9	8	3
All other operating income	1	1	1
Total operating income	841	2,996	605
OPERATING EXPENSE:			
Salaries and employee benefits	36	39	43
Interest expense	263	129	125
All other expenses	32	31	28
Total operating expense	331	199	196
Income (loss) before taxes and undistributed income	510	2,797	409
Income tax expense (benefit)	(24)	(13)	(13)
Income before undistributed income of subsidiaries	534	2,810	422
Equity in undistributed income (losses) of subsidiaries:			
Bank	939	(1,163)	1,724
Nonbank	36	(39)	(73)
Net income	\$1,509	\$1,608	\$2,073
Total other comprehensive income (loss), net of income taxes ⁽¹⁾	163	802	(3,895)
Total comprehensive income (loss)	\$1,672	\$2,410	(\$1,822)

⁽¹⁾ See Consolidated Statements of Comprehensive Income for comprehensive income (loss) detail.

Condensed Cash Flow Statements

(dollars in millions)	Year Ended December 31,		
	2024	2023	2022
OPERATING ACTIVITIES			
Net income	\$1,509	\$1,608	\$2,073
Adjustments to reconcile net income to net change due to operating activities:			
Deferred income tax expense (benefit)	(10)	(4)	(11)
Equity in undistributed (income) losses of subsidiaries	(975)	1,202	(1,651)
Other, net	108	96	92
Net increase (decrease) in other liabilities	92	(17)	(7)
Net (increase) decrease in other assets	(84)	17	(44)
Net change due to operating activities	640	2,902	452
INVESTING ACTIVITIES			
Investments in and advances to subsidiaries	(2,249)	(76)	(156)
Repayment of investments in and advances to subsidiaries	120	30	121
Acquisitions, net of cash acquired	—	—	(23)
Other investing, net	2	—	(1)
Net change due to investing activities	(2,127)	(46)	(59)
FINANCING ACTIVITIES			
Proceeds from issuance of long-term borrowed funds	3,231	—	414
Repayments of long-term borrowed funds	(107)	—	(182)
Treasury stock purchased	(1,050)	(906)	(153)
Net proceeds from issuance of preferred stock	392	—	—
Redemption of preferred stock	(300)	—	—
Dividends paid to common stockholders	(769)	(808)	(779)
Dividends paid to preferred stockholders	(134)	(120)	(113)
Other financing, net	18	21	(25)
Net change due to financing activities	1,281	(1,813)	(838)
Net change in cash and due from banks	(206)	1,043	(445)
Cash and due from banks at beginning of year	2,864	1,821	2,266
Cash and due from banks at end of year	\$2,658	\$2,864	\$1,821

XML 91 R68.htm IDEA: XBRL DOCUMENT

ACQUISITIONS -
Narrative (Details)

Apr. 06, 2022
branch
\$ / shares
shares

Feb. 18, 2022
branch

[Online Deposit Business And 80 East Coast Branches Of HSBC Bank | New York City Metro](#)

[Business Acquisition \[Line Items\]](#)

Number of branches acquired

66

[Online Deposit Business And 80 East Coast Branches Of HSBC Bank | Mid-Atlantic/Washington D.C.](#)

[Business Acquisition \[Line Items\]](#)

Number of branches acquired

9

[Online Deposit Business And 80 East Coast Branches Of HSBC Bank | Southeast Florida](#)

[Business Acquisition \[Line Items\]](#)

Number of branches acquired

5

[Investors Acquisition](#)

[Business Acquisition \[Line Items\]](#)

Number of branches acquired

154

[Stock options granted \(in shares\) | shares](#)

1,151,301

[Number of shares issued for acquisition | shares](#)

73,600,000

[Cash consideration, in dollars per share for each share of investors stock \(in dollars per share\) | \\$ / shares](#)

\$ 1.46

[Investors Acquisition | Restricted Stock](#)

[Business Acquisition \[Line Items\]](#)

[Awards granted \(in shares\) | shares](#)

259,316

[Investors Acquisition | Common Stock](#)

[Business Acquisition \[Line Items\]](#)

[Stock consideration \(in dollars per each share\) | \\$ / shares](#)

\$ 0.297

XML 92 R69.htm IDEA: XBRL DOCUMENT

SECURITIES -
Schedule of
Investments (Details)
- USD (\$)
\$ in Millions

Dec. 31, 2024 Dec. 31, 2023

[Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss \[Abstract\]](#)

[Fair Value](#) (1) \$ 32,765 \$ 29,777

[Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss \[Abstract\]](#)

[Amortized Cost](#)

(1) 8,599 9,184

[Gross Unrealized Gains](#)

1

9

[Gross Unrealized Losses](#)

(1,060)

(843)

[Fair Value](#)

7,540

8,350

[Total equity securities, at cost, Amortized Cost](#)

710

869

[Equity securities, at cost, Fair Value](#)

710

869

[Equity securities, Amortized Cost](#)

220

173

[Equity securities, Fair Value](#)

220

173

[Portfolio level basis adjustments excluded from amortized cost](#)

(75)

60

[Debt Securities](#)

[Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss \[Abstract\]](#)

[Amortized Cost](#)

34,986

31,729

[Gross Unrealized Gains](#)

36

71

[Gross Unrealized Losses](#)

(2,257)

(2,023)

[Fair Value](#)

32,765

29,777

[U.S. Treasury and other](#)

[Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss \[Abstract\]](#)

[Amortized Cost](#)

3,631

4,493

[Gross Unrealized Gains](#)

3

26

[Gross Unrealized Losses](#)

(109)

(139)

[Fair Value](#)

3,525

4,380

[State and political subdivisions](#)

[Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss \[Abstract\]](#)

[Amortized Cost](#)

1

1

[Gross Unrealized Gains](#)

0

0

Gross Unrealized Losses	0	0
Fair Value	1	1
Total mortgage-backed securities		
Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract]		
Amortized Cost	31,170	26,568
Gross Unrealized Gains	33	45
Gross Unrealized Losses	(2,148)	(1,881)
Fair Value	29,055	24,732
Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract]		
Amortized Cost	8,187	8,696
Gross Unrealized Gains	0	9
Gross Unrealized Losses	(1,051)	(818)
Fair Value	7,136	7,887
Federal agencies and U.S. government sponsored entities		
Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract]		
Amortized Cost	30,897	26,289
Gross Unrealized Gains	33	45
Gross Unrealized Losses	(2,135)	(1,857)
Fair Value	28,795	24,477
Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract]		
Amortized Cost	8,187	8,696
Gross Unrealized Gains	0	9
Gross Unrealized Losses	(1,051)	(818)
Fair Value	7,136	7,887
Other/non-agency		
Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract]		
Amortized Cost	273	279
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(13)	(24)
Fair Value	260	255
Collateralized loan obligations		
Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract]		
Amortized Cost	184	667
Gross Unrealized Gains	0	0
Gross Unrealized Losses	0	(3)
Fair Value	184	664
Asset-backed securities		
Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract]		
Amortized Cost	412	488
Gross Unrealized Gains	1	0
Gross Unrealized Losses	(9)	(25)
Fair Value	\$ 404	\$ 463

[1] Includes only collateral pledged by the Company where counterparties have the right to sell or pledge the collateral.

XML 93 R70.htm IDEA: XBRL DOCUMENT

SECURITIES -			
Narrative (Details) -			
USD (\$)			
12 Months Ended			
Dec. 31, 2024 Dec. 31, 2023 Dec. 31, 2022			
Debt Securities, Available-for-sale [Line Items]			
Accrued interest receivable on debt securities	\$ 125,000,000	\$ 125,000,000	
Taxable interest income from investment securities	1,700,000,000	1,200,000,000	\$ 840,000,000
Offsetting of short-term receivables or payables recognized	\$ 0	0	
Held-to-maturity, zero expected credit loss, percent of portfolio	95.00%		
Total mortgage-backed securities			
Debt Securities, Available-for-sale [Line Items]			
Securitizations of mortgage loans	\$ 329,000,000	\$ 102,000,000	

XML 94 R71.htm IDEA: XBRL DOCUMENT

SECURITIES -	
Schedule of Available	
for Sale Securities	
Debt Maturities	
(Details)	
\$ in Millions	
Amortized Cost:	
Amortized Cost, Debt securities available for sale, Maturity of 1 Year or Less	\$ 0
Amortized Cost, Debt securities available for sale, Maturity of 1-5 Years	5,336
Amortized Cost, Debt securities available for sale, Maturity of 5-10 Years	1,767
Amortized Cost, Debt securities available for sale, Maturity After 10 Years	27,883
Amortized Cost, Debt securities available for sale, Total	34,986
Amortized Cost, Debt securities held to maturity, Maturity of 1 Year or Less	0
Amortized Cost, Debt securities held to maturity, Maturity of 1-5 Years	412
Amortized Cost, Debt securities held to maturity, Maturity of 5-10 Years	0
Amortized Cost, Debt securities held to maturity, Maturity After 10 Years	8,187
Amortized Cost, Debt securities held to maturity, Total	8,599
Total amortized cost of debt securities, Maturity of 1 Year or Less	0
Total amortized cost of debt securities, Maturity of 1-5 Years	5,748
Total amortized cost of debt securities, Maturity of 5-10 Years	1,767
Total amortized cost of debt securities, Maturity After 10 Years	36,070
Total amortized cost of debt securities, Total	43,585
Fair Value:	
Fair Value, Debt securities available for sale, Maturity of 1 Year or Less	0
Fair Value, Debt securities available for sale, Maturity of 1-5 Years	5,143
Fair Value, Debt securities available for sale, Maturity of 5-10 Years	1,696
Fair Value, Debt securities available for sale, Maturity After 10 Years	25,926
Fair Value, Debt securities available for sale, Total	32,765
Fair Value, Debt securities held to maturity, Maturity of 1 Year or Less	0
Fair Value, Debt securities held to maturity, Maturity of 1-5 Years	404
Fair Value, Debt securities held to maturity, Maturity of 5-10 Years	0
Fair Value, Debt securities held to maturity, Maturity After 10 Years	7,136
Fair Value, Debt securities held to maturity, Total	7,540
Total fair value of debt securities, Maturity of 1 Year or Less	0
Total fair value of debt securities, Maturity of 1-5 Years	5,547
Total fair value of debt securities, Maturity of 5-10 Years	1,696
Total fair value of debt securities, Maturity After 10 Years	33,062
Total fair value of debt securities, Total	40,305
U.S. Treasury and other	
Amortized Cost:	
Amortized Cost, Debt securities available for sale, Maturity of 1 Year or Less	0
Amortized Cost, Debt securities available for sale, Maturity of 1-5 Years	3,115

Amortized Cost, Debt securities available for sale, Maturity of 5-10 Years	516
Amortized Cost, Debt securities available for sale, Maturity After 10 Years	0
Amortized Cost, Debt securities available for sale, Total	3,631
Fair Value:	
Fair Value, Debt securities available for sale, Maturity of 1 Year or Less	0
Fair Value, Debt securities available for sale, Maturity of 1-5 Years	3,008
Fair Value, Debt securities available for sale, Maturity of 5-10 Years	517
Fair Value, Debt securities available for sale, Maturity After 10 Years	0
Fair Value, Debt securities available for sale, Total	3,525
State and political subdivisions	
Amortized Cost:	
Amortized Cost, Debt securities available for sale, Maturity of 1 Year or Less	0
Amortized Cost, Debt securities available for sale, Maturity of 1-5 Years	0
Amortized Cost, Debt securities available for sale, Maturity of 5-10 Years	0
Amortized Cost, Debt securities available for sale, Maturity After 10 Years	1
Amortized Cost, Debt securities available for sale, Total	1
Fair Value:	
Fair Value, Debt securities available for sale, Maturity of 1 Year or Less	0
Fair Value, Debt securities available for sale, Maturity of 1-5 Years	0
Fair Value, Debt securities available for sale, Maturity of 5-10 Years	0
Fair Value, Debt securities available for sale, Maturity After 10 Years	1
Fair Value, Debt securities available for sale, Total	1
Federal agencies and U.S. government sponsored entities	

Amortized Cost:	
Amortized Cost, Debt securities available for sale, Maturity of 1 Year or Less	0
Amortized Cost, Debt securities available for sale, Maturity of 1-5 Years	2,221
Amortized Cost, Debt securities available for sale, Maturity of 5-10 Years	1,151
Amortized Cost, Debt securities available for sale, Maturity After 10 Years	27,525
Amortized Cost, Debt securities available for sale, Total	30,897
Amortized Cost, Debt securities held to maturity, Maturity of 1 Year or Less	0
Amortized Cost, Debt securities held to maturity, Maturity of 1-5 Years	0
Amortized Cost, Debt securities held to maturity, Maturity of 5-10 Years	0
Amortized Cost, Debt securities held to maturity, Maturity After 10 Years	8,187
Amortized Cost, Debt securities held to maturity, Total	8,187
Fair Value:	
Fair Value, Debt securities available for sale, Maturity of 1 Year or Less	0
Fair Value, Debt securities available for sale, Maturity of 1-5 Years	2,135
Fair Value, Debt securities available for sale, Maturity of 5-10 Years	1,079
Fair Value, Debt securities available for sale, Maturity After 10 Years	25,581
Fair Value, Debt securities available for sale, Total	28,795
Fair Value, Debt securities held to maturity, Maturity of 1 Year or Less	0
Fair Value, Debt securities held to maturity, Maturity of 1-5 Years	0
Fair Value, Debt securities held to maturity, Maturity of 5-10 Years	0
Fair Value, Debt securities held to maturity, Maturity After 10 Years	7,136
Fair Value, Debt securities held to maturity, Total	7,136
Other/non-agency	

Amortized Cost:	
Amortized Cost, Debt securities available for sale, Maturity of 1 Year or Less	0
Amortized Cost, Debt securities available for sale, Maturity of 1-5 Years	0
Amortized Cost, Debt securities available for sale, Maturity of 5-10 Years	0
Amortized Cost, Debt securities available for sale, Maturity After 10 Years	273
Amortized Cost, Debt securities available for sale, Total	273
Fair Value:	
Fair Value, Debt securities available for sale, Maturity of 1 Year or Less	0
Fair Value, Debt securities available for sale, Maturity of 1-5 Years	0
Fair Value, Debt securities available for sale, Maturity of 5-10 Years	0
Fair Value, Debt securities available for sale, Maturity After 10 Years	260
Fair Value, Debt securities available for sale, Total	260
Collateralized loan obligations	

Amortized Cost:	
Amortized Cost, Debt securities available for sale, Maturity of 1 Year or Less	0
Amortized Cost, Debt securities available for sale, Maturity of 1-5 Years	0
Amortized Cost, Debt securities available for sale, Maturity of 5-10 Years	100
Amortized Cost, Debt securities available for sale, Maturity After 10 Years	84
Amortized Cost, Debt securities available for sale, Total	184
Fair Value:	
Fair Value, Debt securities available for sale, Maturity of 1 Year or Less	0
Fair Value, Debt securities available for sale, Maturity of 1-5 Years	0
Fair Value, Debt securities available for sale, Maturity of 5-10 Years	100
Fair Value, Debt securities available for sale, Maturity After 10 Years	84
Fair Value, Debt securities available for sale, Total	184
Asset-backed securities	

Amortized Cost:	
Amortized Cost, Debt securities held to maturity, Maturity of 1 Year or Less	0
Amortized Cost, Debt securities held to maturity, Maturity of 1-5 Years	412
Amortized Cost, Debt securities held to maturity, Maturity of 5-10 Years	0
Amortized Cost, Debt securities held to maturity, Maturity After 10 Years	0
Amortized Cost, Debt securities held to maturity, Total	412
Fair Value:	
Fair Value, Debt securities held to maturity, Maturity of 1 Year or Less	0
Fair Value, Debt securities held to maturity, Maturity of 1-5 Years	404
Fair Value, Debt securities held to maturity, Maturity of 5-10 Years	0
Fair Value, Debt securities held to maturity, Maturity After 10 Years	0
Fair Value, Debt securities held to maturity, Total	\$ 404

~~XML 95-R72.htm IDEA: XBRL DOCUMENT~~

SECURITIES - Income		12 Months Ended		
Recognized from				
Investment Securities		Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
(Details) - USD (\$)				
\$ in Millions				
Investments, Debt and Equity Securities [Abstract]				
Gains on sale of debt securities	\$ 32	\$ 36	\$ 13	
Losses	(14)	(8)	(4)	
Debt securities gains, net	\$ 18	\$ 28	\$ 9	

~~XML 96-R73.htm IDEA: XBRL DOCUMENT~~

SECURITIES -				
Schedule of				
Securities Pledged		Dec. 31, 2024	Dec. 31, 2023	
(Details) - USD (\$)				

\$ in Millions		
Pledged against derivatives, to qualify for fiduciary powers, or to secure public and other deposits as required by law		
Financial Instruments Owned and Pledged as Collateral [Line Items]		
Debt securities at amortized cost	\$ 3,975	\$ 5,619
Debt securities at fair value	3,644	5,305
Pledged as collateral for FHLB borrowing capacity		
Financial Instruments Owned and Pledged as Collateral [Line Items]		
Debt securities at amortized cost	237	242
Debt securities at fair value	224	220
Pledged against repurchase agreements		
Financial Instruments Owned and Pledged as Collateral [Line Items]		
Debt securities at amortized cost	0	0
Debt securities at fair value	\$ 0	\$ 0

XML 97-R74.htm
IDEA: XBRL DOCUMENT

SECURITIES -		
Schedule of		
Investments in		
Continuous Loss		
Positions (Details) -		
USD (\$)		
\$ in Millions		

Fair Value		
Less than 12 Months	\$ 9,560	\$ 3,044
12 Months or Longer	17,108	20,505
Total	26,668	23,549
Gross Unrealized Losses		
Less than 12 Months	(265)	(24)
12 Months or Longer	(1,992)	(1,999)
Total	(2,257)	(2,023)
U.S. Treasury and other		
Fair Value		
Less than 12 Months	0	49
12 Months or Longer	2,544	3,245
Total	2,544	3,294
Gross Unrealized Losses		
Less than 12 Months	0	0
12 Months or Longer	(109)	(139)
Total	(109)	(139)
Total mortgage-backed securities		
Fair Value		
Less than 12 Months	9,560	2,939
12 Months or Longer	14,564	16,653
Total	24,124	19,592
Gross Unrealized Losses		
Less than 12 Months	(265)	(24)
12 Months or Longer	(1,883)	(1,857)
Total	(2,148)	(1,881)
Federal agencies and U.S. government sponsored entities		
Fair Value		
Less than 12 Months	9,560	2,939
12 Months or Longer	14,304	16,398
Total	23,864	19,337
Gross Unrealized Losses		
Less than 12 Months	(265)	(24)
12 Months or Longer	(1,870)	(1,833)
Total	(2,135)	(1,857)
Other/non-agency		
Fair Value		
Less than 12 Months	0	0
12 Months or Longer	260	255
Total	260	255
Gross Unrealized Losses		
Less than 12 Months	0	0
12 Months or Longer	(13)	(24)
Total	(13)	(24)
Collateralized loan obligations		
Fair Value		
Less than 12 Months	0	56
12 Months or Longer	0	607
Total	0	663
Gross Unrealized Losses		
Less than 12 Months	0	0
12 Months or Longer	0	(3)
Total	\$ 0	\$ (3)

XML 98-R75.htm
IDEA: XBRL DOCUMENT

LOANS AND LEASES -		
Summary of Loans		
and Leases Portfolio		
(Details) - USD (\$)		
\$ in Millions		

Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans and leases	\$ 139,203	\$ 145,959
Commercial		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans and leases	69,776	74,445
Commercial Commercial and industrial		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans and leases	42,551	44,974
Commercial Commercial real estate		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans and leases	27,225	29,471
Retail		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans and leases	69,427	71,514
Retail Residential mortgages		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans and leases	32,726	31,332
Retail Home equity		
Accounts, Notes, Loans and Financing Receivable [Line Items]		

Loans and leases	16,495	15,040
Retail Automobile		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans and leases	4,744	8,258
Retail Education		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans and leases	10,812	11,834
Retail Other retail		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans and leases	\$ 4,650	\$ 5,050

~~XML 99-R76.htm IDEA: XBRL DOCUMENT~~

LOANS AND LEASES - Narrative (Details) - USD (\$) \$ in Millions	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Interest receivable	\$ 816	\$ 875	
Net loans and leases	(1) 137,142	143,861	
Interest income on direct financing and sales-type leases	41	46	\$ 46
Retail Residential mortgages Pledged as collateral for FHLB borrowing capacity			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Net loans and leases	37,500	36,000	
Retail and Commercial Auto, commercial and commercial real estate loans Notes Payable, Other Payables			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Net loans and leases	\$ 22,900	\$ 31,900	
Minimum			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Term of contract	3 years		
Maximum			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Term of contract	10 years		

[1] Includes amounts in consolidated VIEs. See Note 11 for additional information.

~~XML 100-R77.htm IDEA: XBRL DOCUMENT~~

LOANS AND LEASES - Loans Held For Sale (Details) - USD (\$) \$ in Millions	Dec. 31, 2024	Dec. 31, 2023

Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans held for sale at fair value	\$ 825	\$ 676
Other loans held for sale	33	103
Total loans held for sale	(1) 858	779
Retail		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans held for sale at fair value	633	614
Other loans held for sale	0	0
Total loans held for sale	633	614
Commercial		
Accounts, Notes, Loans and Financing Receivable [Line Items]		
Loans held for sale at fair value	192	62
Other loans held for sale	33	103
Total loans held for sale	\$ 225	\$ 165

[1] See Note 1 for information regarding updates to the Consolidated Balance Sheets during 2024.

~~XML 101-R78.htm IDEA: XBRL DOCUMENT~~

LOANS AND LEASES - Components of Investments in Leases (Details) - USD (\$) \$ in Millions	Dec. 31, 2024	Dec. 31, 2023

Receivables [Abstract]		
Total future minimum lease rentals	\$ 916	\$ 942
Estimated residual value of leased equipment (non-guaranteed)	231	322
Initial direct costs	4	5
Unearned income	(124)	(121)
Total leases	\$ 1,027	\$ 1,148

~~XML 102-R79.htm IDEA: XBRL DOCUMENT~~

LOANS AND LEASES - Maturity of Direct Finance Lease (Details) \$ in Millions	Dec. 31, 2024 USD (\$)
Receivables [Abstract]	
2025	\$ 241
2026	198
2027	177
2028	126
2029	68
Thereafter	106
Total undiscounted future minimum lease rentals	\$ 916

~~XML 103-R80.htm IDEA: XBRL DOCUMENT~~

CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Narrative (Details) - USD (\$) \$ in Millions	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Financing Receivable, Troubled Debt Restructuring [Line Items]			
Loans and leases	\$ 139,203	\$ 145,959	
Mortgage loans collateralized by residential real estate property	295	336	
Net charge-offs	746	609	\$ 270
Provision for credit losses	687	687	474
Allowance for credit loss decrease	59		
Unfunded commitments related to TDRs	206	221	
Commercial			
Financing Receivable, Troubled Debt Restructuring [Line Items]			
Allowance for credit losses, individually evaluated for impairment	5		
Loans and leases	69,776	74,445	
Net charge-offs	376	267	52
Retail			
Financing Receivable, Troubled Debt Restructuring [Line Items]			

Loans and leases	69,427	71,514	
Net charge-offs	370	342	\$ 218
Commercial and industrial Commercial			
Financing Receivable, Troubled Debt Restructuring [Line Items]			
Loans and leases	42,551	44,974	
Collateral Dependent Home Equity Loan And Residential Mortgages Retail			
Financing Receivable, Troubled Debt Restructuring [Line Items]			
Loans and leases	372	556	
Collateral Dependent Commercial and industrial Commercial			
Financing Receivable, Troubled Debt Restructuring [Line Items]			
Loans and leases	\$ 607	\$ 233	
~~XML 104 R81.htm IDEA: XBRL DOCUMENT~~			
CREDIT QUALITY	12 Months Ended		
AND THE			
ALLOWANCE FOR			
CREDIT LOSSES -			
Summary of Changes	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
in Allowance for			
Credit Losses			
(Details) - USD (\$)			
\$ in Millions			
Allowance for Loan and Lease Losses [Roll Forward]			
Allowance for loan and lease losses, beginning of period	\$ 2,098	\$ 1,983	\$ 1,758
Allowance on PCD loans and leases at acquisition			101
Charge-offs	(923)	(757)	(434)
Recoveries	177	148	164
Net charge-offs	(746)	(609)	(270)
Provision expense (benefit) for loans and leases	709	724	394
Allowance for loan and lease losses, end of period	2,061	2,098	1,983
Unfunded lending commitments [Roll Forward]			
Allowance for unfunded lending commitments, beginning of period	220	257	176
Provision expense (benefit) for unfunded lending commitments	(22)	(37)	80
Allowance on PCD unfunded lending commitments at acquisition			1
Allowance for unfunded lending commitments, end of period	198	220	257
Total allowance for credit losses, end of period	2,259	2,318	2,240
Investors Acquisition			
Allowance for Loan and Lease Losses [Roll Forward]			
Charge-offs			(34)
HSBC Bank And Investors Acquisitions			
Allowance for Loan and Lease Losses [Roll Forward]			
Provision expense (benefit) for loans and leases			169
Commercial			
Allowance for Loan and Lease Losses [Roll Forward]			
Allowance for loan and lease losses, beginning of period	1,250	1,060	821
Allowance on PCD loans and leases at acquisition			99
Charge-offs	(419)	(285)	(70)
Recoveries	43	18	18
Net charge-offs	(376)	(267)	(52)
Provision expense (benefit) for loans and leases	266	457	192
Allowance for loan and lease losses, end of period	1,140	1,250	1,060
Unfunded lending commitments [Roll Forward]			
Allowance for unfunded lending commitments, beginning of period	175	207	153
Provision expense (benefit) for unfunded lending commitments	(20)	(32)	53
Allowance on PCD unfunded lending commitments at acquisition			1
Allowance for unfunded lending commitments, end of period	155	175	207
Total allowance for credit losses, end of period	1,295	1,425	1,267
Retail			
Allowance for Loan and Lease Losses [Roll Forward]			
Allowance for loan and lease losses, beginning of period	848	923	937
Allowance on PCD loans and leases at acquisition			2
Charge-offs	(504)	(472)	(364)
Recoveries	134	130	146
Net charge-offs	(370)	(342)	(218)
Provision expense (benefit) for loans and leases	443	267	202
Allowance for loan and lease losses, end of period	921	848	923
Unfunded lending commitments [Roll Forward]			
Allowance for unfunded lending commitments, beginning of period	45	50	23
Provision expense (benefit) for unfunded lending commitments	(2)	(5)	27
Allowance on PCD unfunded lending commitments at acquisition			0
Allowance for unfunded lending commitments, end of period	43	45	50
Total allowance for credit losses, end of period	\$ 964	\$ 893	\$ 973
~~XML 105 R82.htm IDEA: XBRL DOCUMENT~~			
CREDIT QUALITY	12 Months Ended		
AND THE			
ALLOWANCE FOR			
CREDIT LOSSES -			
Amortized Cost Basis			
by Credit Quality	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Indicator (Details) -			
USD (\$)			
\$ in Millions			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Total	\$ 139,203	\$ 145,959	
Gross charge-offs			
Year one	43	53	
Year two	35	66	
Year three	72	102	
Year four	118	108	
Year five	184	55	
Prior to year five	253	199	
Within the Revolving Period	216	173	
Converted to Term	2	1	
Total	923	757	\$ 434
Commercial			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	8,680	5,669	
Year two	4,073	13,841	
Year three	11,674	12,883	
Year four	9,575	4,966	

Year five	3,546	4,476	
Prior to year five	8,223	8,133	
Within the Revolving Period	23,790	24,399	
Converted to Term	215	78	
Total	69,776	74,445	
Gross charge-offs			
Year one	0	1	
Year two	0	3	
Year three	16	34	
Year four	54	60	
Year five	146	14	
Prior to year five	165	129	
Within the Revolving Period	38	44	
Converted to Term	0	0	
Total	419	285	70
Commercial Pass			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	8,665	5,600	
Year two	3,830	12,303	
Year three	9,942	11,393	
Year four	8,335	4,000	
Year five	2,814	3,441	
Prior to year five	6,265	6,194	
Within the Revolving Period	22,757	23,008	
Converted to Term	70	61	
Total	62,678	66,000	
Commercial Special Mention			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	3	59	
Year two	79	934	
Year three	1,009	894	
Year four	598	252	
Year five	223	233	
Prior to year five	305	373	
Within the Revolving Period	291	443	
Converted to Term	6	0	
Total	2,514	3,188	
Commercial Substandard Accrual			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	12	8	
Year two	86	466	
Year three	566	540	
Year four	522	687	
Year five	414	653	
Prior to year five	1,128	1,226	
Within the Revolving Period	706	892	
Converted to Term	133	11	
Total	3,567	4,483	
Commercial Nonaccrual			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	0	2	
Year two	78	138	
Year three	157	56	
Year four	120	27	
Year five	95	149	
Prior to year five	525	340	
Within the Revolving Period	36	56	
Converted to Term	6	6	
Total	1,017	774	
Commercial Commercial and industrial			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	5,956	3,762	
Year two	2,679	6,994	
Year three	4,567	6,077	
Year four	3,490	1,697	
Year five	1,087	1,327	
Prior to year five	2,422	2,801	
Within the Revolving Period	22,265	22,246	
Converted to Term	85	70	
Total	42,551	44,974	
Gross charge-offs			
Year one	0	1	
Year two	0	3	
Year three	15	34	
Year four	31	4	
Year five	1	1	
Prior to year five	22	34	
Within the Revolving Period	38	44	
Converted to Term	0	0	
Total	107	121	
Commercial Commercial and industrial Pass			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	5,945	3,694	
Year two	2,525	6,512	
Year three	4,194	5,331	
Year four	2,923	1,445	
Year five	895	1,147	
Prior to year five	2,066	2,299	
Within the Revolving Period	21,323	21,033	
Converted to Term	66	53	
Total	39,937	41,514	
Commercial Commercial and industrial Special Mention			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	2	59	
Year two	79	221	
Year three	98	355	
Year four	236	30	
Year five	48	50	

Prior to year five	48	113
Within the Revolving Period	211	368
Converted to Term	0	0
Total	722	1,196
Commercial Commercial and industrial Substandard Accrual		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	9	8
Year two	64	189
Year three	207	337
Year four	269	218
Year five	139	125
Prior to year five	253	287
Within the Revolving Period	697	792
Converted to Term	13	11
Total	1,651	1,967
Commercial Commercial and industrial Nonaccrual		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	0	1
Year two	11	72
Year three	68	54
Year four	62	4
Year five	5	5
Prior to year five	55	102
Within the Revolving Period	34	53
Converted to Term	6	6
Total	241	297
Commercial Commercial real estate		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	2,724	1,907
Year two	1,394	6,847
Year three	7,107	6,806
Year four	6,085	3,269
Year five	2,459	3,149
Prior to year five	5,801	5,332
Within the Revolving Period	1,525	2,153
Converted to Term	130	8
Total	27,225	29,471
Gross charge-offs		
Year one	0	0
Year two	0	0
Year three	1	0
Year four	23	56
Year five	145	13
Prior to year five	143	95
Within the Revolving Period	0	0
Converted to Term	0	0
Total	312	164
Commercial Commercial real estate Pass		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	2,720	1,906
Year two	1,305	5,791
Year three	5,748	6,062
Year four	5,412	2,555
Year five	1,919	2,294
Prior to year five	4,199	3,895
Within the Revolving Period	1,434	1,975
Converted to Term	4	8
Total	22,741	24,486
Commercial Commercial real estate Special Mention		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	1	0
Year two	0	713
Year three	911	539
Year four	362	222
Year five	175	183
Prior to year five	257	260
Within the Revolving Period	80	75
Converted to Term	6	0
Total	1,792	1,992
Commercial Commercial real estate Substandard Accrual		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	3	0
Year two	22	277
Year three	359	203
Year four	253	469
Year five	275	528
Prior to year five	875	939
Within the Revolving Period	9	100
Converted to Term	120	0
Total	1,916	2,516
Commercial Commercial real estate Nonaccrual		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	0	1
Year two	67	66
Year three	89	2
Year four	58	23
Year five	90	144
Prior to year five	470	238
Within the Revolving Period	2	3
Converted to Term	0	0
Total	776	477
Retail		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	4,904	4,817
Year two	4,171	10,219
Year three	8,885	15,492
Year four	13,112	9,169
Year five	7,659	4,095

Prior to year five	11,367	9,675	
Within the Revolving Period	18,318	17,008	
Converted to Term	1,011	1,039	
Total	69,427	71,514	
Gross charge-offs			
Year one	43	52	
Year two	35	63	
Year three	56	68	
Year four	64	48	
Year five	38	41	
Prior to year five	88	70	
Within the Revolving Period	178	129	
Converted to Term	2	1	
Total	504	472	\$ 364
Retail Residential mortgages			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	3,459	2,653	
Year two	2,554	5,821	
Year three	5,621	8,761	
Year four	8,318	5,180	
Year five	4,833	2,274	
Prior to year five	7,941	6,643	
Within the Revolving Period	0	0	
Converted to Term	0	0	
Total	32,726	31,332	
Gross charge-offs			
Year one	0	0	
Year two	0	0	
Year three	0	0	
Year four	0	1	
Year five	0	1	
Prior to year five	4	4	
Within the Revolving Period	0	0	
Converted to Term	0	0	
Total	4	6	
Retail Home equity			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	1	1	
Year two	3	9	
Year three	15	9	
Year four	12	7	
Year five	6	30	
Prior to year five	336	423	
Within the Revolving Period	15,115	13,529	
Converted to Term	1,007	1,032	
Total	16,495	15,040	
Gross charge-offs			
Year one	0	0	
Year two	0	0	
Year three	0	0	
Year four	0	0	
Year five	0	0	
Prior to year five	5	3	
Within the Revolving Period	11	8	
Converted to Term	2	1	
Total	18	12	
Retail Automobile			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	0	500	
Year two	346	2,335	
Year three	1,534	3,444	
Year four	2,041	1,207	
Year five	592	576	
Prior to year five	231	196	
Within the Revolving Period	0	0	
Converted to Term	0	0	
Total	4,744	8,258	
Gross charge-offs			
Year one	0	3	
Year two	6	34	
Year three	34	41	
Year four	34	14	
Year five	10	12	
Prior to year five	10	9	
Within the Revolving Period	0	0	
Converted to Term	0	0	
Total	94	113	
Retail Education			
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]			
Year one	664	852	
Year two	942	1,737	
Year three	1,533	3,114	
Year four	2,668	2,622	
Year five	2,180	1,150	
Prior to year five	2,825	2,359	
Within the Revolving Period	0	0	
Converted to Term	0	0	
Total	10,812	11,834	
Gross charge-offs			
Year one	1	0	
Year two	5	5	
Year three	12	19	
Year four	24	25	
Year five	25	17	
Prior to year five	59	45	
Within the Revolving Period	0	0	
Converted to Term	0	0	
Total	126	111	

[Retail | Other retail](#)

[Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year \[Abstract\]](#)

Year one	780	811
Year two	326	317
Year three	182	164
Year four	73	153
Year five	48	65
Prior to year five	34	54
Within the Revolving Period	3,203	3,479
Converted to Term	4	7
Total	4,650	5,050

[Gross charge-offs](#)

Year one	42	49
Year two	24	24
Year three	10	8
Year four	6	8
Year five	3	11
Prior to year five	10	9
Within the Revolving Period	167	121
Converted to Term	0	0
Total	262	230

[Greater than 800 | Retail](#)

[Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year \[Abstract\]](#)

Year one	1,644	1,449
Year two	1,805	4,351
Year three	4,375	7,913
Year four	7,310	4,939
Year five	4,370	1,913
Prior to year five	5,488	4,466
Within the Revolving Period	6,146	5,578
Converted to Term	200	222
Total	31,338	30,831

[Greater than 800 | Retail | Residential mortgages](#)

[Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year \[Abstract\]](#)

Year one	1,230	889
Year two	1,302	3,067
Year three	3,299	5,172
Year four	5,109	3,117
Year five	2,919	1,131
Prior to year five	3,869	3,125
Within the Revolving Period	0	0
Converted to Term	0	0
Total	17,728	16,501

[Greater than 800 | Retail | Home equity](#)

[Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year \[Abstract\]](#)

Year one	1	0
Year two	0	4
Year three	3	4
Year four	4	1
Year five	1	4
Prior to year five	76	91
Within the Revolving Period	5,634	5,078
Converted to Term	200	222
Total	5,919	5,404

[Greater than 800 | Retail | Automobile](#)

[Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year \[Abstract\]](#)

Year one	0	81
Year two	65	539
Year three	380	1,062
Year four	665	368
Year five	183	162
Prior to year five	58	47
Within the Revolving Period	0	0
Converted to Term	0	0
Total	1,351	2,259

[Greater than 800 | Retail | Education](#)

[Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year \[Abstract\]](#)

Year one	227	296
Year two	373	671
Year three	657	1,637
Year four	1,517	1,418
Year five	1,256	600
Prior to year five	1,475	1,185
Within the Revolving Period	0	0
Converted to Term	0	0
Total	5,505	5,807

[Greater than 800 | Retail | Other retail](#)

[Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year \[Abstract\]](#)

Year one	186	183
Year two	65	70
Year three	36	38
Year four	15	35
Year five	11	16
Prior to year five	10	18
Within the Revolving Period	512	500
Converted to Term	0	0
Total	835	860

[740-799 | Retail](#)

[Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year \[Abstract\]](#)

Year one	2,306	2,093
Year two	1,420	3,393
Year three	2,616	4,696
Year four	3,618	2,682
Year five	2,165	1,150
Prior to year five	2,871	2,456
Within the Revolving Period	6,170	5,671
Converted to Term	225	242
Total	21,391	22,383

740-799 | Retail | Residential mortgages

Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]

Year one	1,757	1,333
Year two	873	1,940
Year three	1,568	2,560
Year four	2,213	1,411
Year five	1,338	592
Prior to year five	1,923	1,625
Within the Revolving Period	0	0
Converted to Term	0	0
Total	9,672	9,461

740-799 | Retail | Home equity

Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]

Year one	0	0
Year two	0	1
Year three	1	2
Year four	2	1
Year five	1	3
Prior to year five	65	82
Within the Revolving Period	5,275	4,708
Converted to Term	224	241
Total	5,568	5,038

740-799 | Retail | Automobile

Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]

Year one	0	134
Year two	92	671
Year three	430	1,038
Year four	581	375
Year five	176	165
Prior to year five	61	52
Within the Revolving Period	0	0
Converted to Term	0	0
Total	1,340	2,435

740-799 | Retail | Education

Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]

Year one	290	368
Year two	359	694
Year three	571	1,050
Year four	804	850
Year five	637	369
Prior to year five	811	678
Within the Revolving Period	0	0
Converted to Term	0	0
Total	3,472	4,009

740-799 | Retail | Other retail

Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]

Year one	259	258
Year two	96	87
Year three	46	46
Year four	18	45
Year five	13	21
Prior to year five	11	19
Within the Revolving Period	895	963
Converted to Term	1	1
Total	1,339	1,440

680-739 | Retail

Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]

Year one	736	872
Year two	609	1,574
Year three	1,159	1,839
Year four	1,358	1,032
Year five	723	541
Prior to year five	1,403	1,314
Within the Revolving Period	3,840	3,666
Converted to Term	184	204
Total	10,012	11,042

680-739 | Retail | Residential mortgages

Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]

Year one	425	367
Year two	281	631
Year three	552	758
Year four	697	466
Year five	385	266
Prior to year five	938	873
Within the Revolving Period	0	0
Converted to Term	0	0
Total	3,278	3,361

680-739 | Retail | Home equity

Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]

Year one	0	1
Year two	0	1
Year three	1	1
Year four	0	2
Year five	1	5
Prior to year five	76	93
Within the Revolving Period	2,995	2,693
Converted to Term	183	202
Total	3,256	2,998

680-739 | Retail | Automobile

Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]

Year one	0	147
Year two	91	577
Year three	338	708
Year four	385	252
Year five	115	118
Prior to year five	45	39
Within the Revolving Period	0	0
Converted to Term	0	0

Total	974	1,841
680-739 Retail Education		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	110	143
Year two	150	289
Year three	229	333
Year four	261	273
Year five	211	134
Prior to year five	337	298
Within the Revolving Period	0	0
Converted to Term	0	0
Total	1,298	1,470
680-739 Retail Other retail		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	201	214
Year two	87	76
Year three	39	39
Year four	15	39
Year five	11	18
Prior to year five	7	11
Within the Revolving Period	845	973
Converted to Term	1	2
Total	1,206	1,372
620-679 Retail		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	155	296
Year two	208	565
Year three	401	602
Year four	416	281
Year five	216	232
Prior to year five	697	659
Within the Revolving Period	1,087	1,137
Converted to Term	142	139
Total	3,322	3,911
620-679 Retail Residential mortgages		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	31	54
Year two	61	135
Year three	126	165
Year four	151	90
Year five	101	121
Prior to year five	494	445
Within the Revolving Period	0	0
Converted to Term	0	0
Total	964	1,010
620-679 Retail Home equity		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	0	0
Year two	1	1
Year three	4	1
Year four	3	2
Year five	2	8
Prior to year five	60	77
Within the Revolving Period	752	718
Converted to Term	141	137
Total	963	944
620-679 Retail Automobile		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	0	94
Year two	51	316
Year three	189	345
Year four	194	112
Year five	56	65
Prior to year five	29	26
Within the Revolving Period	0	0
Converted to Term	0	0
Total	519	958
620-679 Retail Education		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	27	30
Year two	48	65
Year three	55	68
Year four	58	58
Year five	51	32
Prior to year five	111	107
Within the Revolving Period	0	0
Converted to Term	0	0
Total	350	360
620-679 Retail Other retail		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	97	118
Year two	47	48
Year three	27	23
Year four	10	19
Year five	6	6
Prior to year five	3	4
Within the Revolving Period	335	419
Converted to Term	1	2
Total	526	639
Less than 620 Retail		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	52	89
Year two	129	335
Year three	334	439
Year four	409	233
Year five	184	256
Prior to year five	863	730
Within the Revolving Period	693	583
Converted to Term	260	232

Total	2,924	2,897
Less than 620 Retail Residential mortgages		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	15	9
Year two	37	48
Year three	76	104
Year four	147	95
Year five	89	161
Prior to year five	703	561
Within the Revolving Period	0	0
Converted to Term	0	0
Total	1,067	978
Less than 620 Retail Home equity		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	0	0
Year two	2	2
Year three	6	1
Year four	3	1
Year five	1	10
Prior to year five	59	80
Within the Revolving Period	459	332
Converted to Term	259	230
Total	789	656
Less than 620 Retail Automobile		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	0	44
Year two	47	232
Year three	197	291
Year four	216	100
Year five	62	66
Prior to year five	38	32
Within the Revolving Period	0	0
Converted to Term	0	0
Total	560	765
Less than 620 Retail Education		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	5	5
Year two	12	18
Year three	21	25
Year four	28	23
Year five	25	15
Prior to year five	60	55
Within the Revolving Period	0	0
Converted to Term	0	0
Total	151	141
Less than 620 Retail Other retail		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	32	31
Year two	31	35
Year three	34	18
Year four	15	14
Year five	7	4
Prior to year five	3	2
Within the Revolving Period	234	251
Converted to Term	1	2
Total	357	357
No FICO available Retail		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	11	18
Year two	0	1
Year three	0	3
Year four	1	2
Year five	1	3
Prior to year five	45	50
Within the Revolving Period	382	373
Converted to Term	0	0
Total	440	450
No FICO available Retail Residential mortgages		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	1	1
Year two	0	0
Year three	0	2
Year four	1	1
Year five	1	3
Prior to year five	14	14
Within the Revolving Period	0	0
Converted to Term	0	0
Total	17	21
No FICO available Retail Home equity		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	0	0
Year two	0	0
Year three	0	0
Year four	0	0
Year five	0	0
Prior to year five	0	0
Within the Revolving Period	0	0
Converted to Term	0	0
Total	0	0
No FICO available Retail Automobile		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	0	0
Year two	0	0
Year three	0	0
Year four	0	0
Year five	0	0
Prior to year five	0	0
Within the Revolving Period	0	0
Converted to Term	0	0
Within the Revolving Period	0	0

Converted to Term	0	0
Total	0	0
No FICO available Retail Education		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	5	10
Year two	0	0
Year three	0	1
Year four	0	0
Year five	0	0
Prior to year five	31	36
Within the Revolving Period	0	0
Converted to Term	0	0
Total	36	47
No FICO available Retail Other retail		
Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]		
Year one	5	7
Year two	0	1
Year three	0	0
Year four	0	1
Year five	0	0
Prior to year five	0	0
Within the Revolving Period	382	373
Converted to Term	0	0
Total	\$ 387	\$ 382

~~XMLE-106-R83.htm IDEA XBRL DOCUMENT~~

CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Accruing and Non- accruing Past Due Amounts (Details) - USD (\$) \$ in Millions	Dec. 31, 2024	Dec. 31, 2023

Financing Receivable, Past Due [Line Items]		
Loans and leases	\$ 139,203	\$ 145,959
Loans and leases, nonaccrual	1,664	1,364
Loans and leases, nonaccrual with no related ACL	398	453
FHA, VA And USDA Loans		
Financing Receivable, Past Due [Line Items]		
Loans and leases	1,042	1,122
Loans and leases, nonaccrual	0	0
Loans and leases, nonaccrual with no related ACL	0	0
Financing Receivables, Current		
Financing Receivable, Past Due [Line Items]		
Loans and leases	136,320	143,111
Financing Receivables, Current FHA, VA And USDA Loans		
Financing Receivable, Past Due [Line Items]		
Loans and leases	696	675
Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	769	818
Financing Receivables, 30 to 59 Days Past Due FHA, VA And USDA Loans		
Financing Receivable, Past Due [Line Items]		
Loans and leases	119	128
Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	254	333
Financing Receivables, 60 to 89 Days Past Due FHA, VA And USDA Loans		
Financing Receivable, Past Due [Line Items]		
Loans and leases	55	76
Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	196	333
Financing Receivables, 90 Days or More Past Due FHA, VA And USDA Loans		
Financing Receivable, Past Due [Line Items]		
Loans and leases	172	243
Commercial		
Financing Receivable, Past Due [Line Items]		
Loans and leases	69,776	74,445
Loans and leases, nonaccrual	1,017	774
Loans and leases, nonaccrual with no related ACL	63	101
Commercial Commercial and industrial		
Financing Receivable, Past Due [Line Items]		
Loans and leases	42,551	44,974
Loans and leases, nonaccrual	241	297
Loans and leases, nonaccrual with no related ACL	31	30
Commercial Commercial real estate		
Financing Receivable, Past Due [Line Items]		
Loans and leases	27,225	29,471
Loans and leases, nonaccrual	776	477
Loans and leases, nonaccrual with no related ACL	32	71
Commercial Financing Receivables, Current		
Financing Receivable, Past Due [Line Items]		
Loans and leases	68,459	73,336
Commercial Financing Receivables, Current Commercial and industrial		
Financing Receivable, Past Due [Line Items]		
Loans and leases	42,247	44,591
Commercial Financing Receivables, Current Commercial real estate		
Financing Receivable, Past Due [Line Items]		
Loans and leases	26,212	28,745
Commercial Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	239	212
Commercial Financing Receivables, 30 to 59 Days Past Due Commercial and industrial		
Financing Receivable, Past Due [Line Items]		
Loans and leases	35	62
Commercial Financing Receivables, 30 to 59 Days Past Due Commercial real estate		

Financing Receivable, Past Due [Line Items]		
Loans and leases	204	150
Commercial Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	47	77
Commercial Financing Receivables, 60 to 89 Days Past Due Commercial and industrial		
Financing Receivable, Past Due [Line Items]		
Loans and leases	20	18
Commercial Financing Receivables, 60 to 89 Days Past Due Commercial real estate		
Financing Receivable, Past Due [Line Items]		
Loans and leases	27	59
Commercial Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	14	46
Commercial Financing Receivables, 90 Days or More Past Due Commercial and industrial		
Financing Receivable, Past Due [Line Items]		
Loans and leases	8	6
Commercial Financing Receivables, 90 Days or More Past Due Commercial real estate		
Financing Receivable, Past Due [Line Items]		
Loans and leases	6	40
Retail		
Financing Receivable, Past Due [Line Items]		
Loans and leases	69,427	71,514
Loans and leases, nonaccrual	647	590
Loans and leases, nonaccrual with no related ACL	335	352
Retail Residential mortgages		
Financing Receivable, Past Due [Line Items]		
Loans and leases	32,726	31,332
Loans and leases, nonaccrual	192	177
Loans and leases, nonaccrual with no related ACL	142	144
Retail Home equity		
Financing Receivable, Past Due [Line Items]		
Loans and leases	16,495	15,040
Loans and leases, nonaccrual	283	285
Loans and leases, nonaccrual with no related ACL	182	198
Retail Automobile		
Financing Receivable, Past Due [Line Items]		
Loans and leases	4,744	8,258
Loans and leases, nonaccrual	48	61
Loans and leases, nonaccrual with no related ACL	6	7
Retail Education		
Financing Receivable, Past Due [Line Items]		
Loans and leases	10,812	11,834
Loans and leases, nonaccrual	56	28
Loans and leases, nonaccrual with no related ACL	4	3
Retail Other retail		
Financing Receivable, Past Due [Line Items]		
Loans and leases	4,650	5,050
Loans and leases, nonaccrual	68	39
Loans and leases, nonaccrual with no related ACL	1	0
Retail Financing Receivables, Current		
Financing Receivable, Past Due [Line Items]		
Loans and leases	67,861	69,775
Retail Financing Receivables, Current Residential mortgages		
Financing Receivable, Past Due [Line Items]		
Loans and leases	32,011	30,499
Retail Financing Receivables, Current Home equity		
Financing Receivable, Past Due [Line Items]		
Loans and leases	16,097	14,640
Retail Financing Receivables, Current Automobile		
Financing Receivable, Past Due [Line Items]		
Loans and leases	4,563	8,005
Retail Financing Receivables, Current Education		
Financing Receivable, Past Due [Line Items]		
Loans and leases	10,686	11,732
Retail Financing Receivables, Current Other retail		
Financing Receivable, Past Due [Line Items]		
Loans and leases	4,504	4,899
Retail Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	530	606
Retail Financing Receivables, 30 to 59 Days Past Due Residential mortgages		
Financing Receivable, Past Due [Line Items]		
Loans and leases	251	282
Retail Financing Receivables, 30 to 59 Days Past Due Home equity		
Financing Receivable, Past Due [Line Items]		
Loans and leases	88	82
Retail Financing Receivables, 30 to 59 Days Past Due Automobile		
Financing Receivable, Past Due [Line Items]		
Loans and leases	100	144
Retail Financing Receivables, 30 to 59 Days Past Due Education		
Financing Receivable, Past Due [Line Items]		
Loans and leases	45	49
Retail Financing Receivables, 30 to 59 Days Past Due Other retail		
Financing Receivable, Past Due [Line Items]		
Loans and leases	46	49
Retail Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	207	256
Retail Financing Receivables, 60 to 89 Days Past Due Residential mortgages		
Financing Receivable, Past Due [Line Items]		
Loans and leases	93	118
Retail Financing Receivables, 60 to 89 Days Past Due Home equity		
Financing Receivable, Past Due [Line Items]		
Loans and leases	27	33
Retail Financing Receivables, 60 to 89 Days Past Due Automobile		
Financing Receivable, Past Due [Line Items]		
Loans and leases	33	48

[Retail | Financing Receivables, 60 to 89 Days Past Due | Education](#)

[Financing Receivable, Past Due \[Line Items\]](#)

[Loans and leases](#)

[Retail | Financing Receivables, 60 to 89 Days Past Due | Other retail](#)

[Financing Receivable, Past Due \[Line Items\]](#)

[Loans and leases](#)

[Retail | Financing Receivables, 90 Days or More Past Due](#)

[Financing Receivable, Past Due \[Line Items\]](#)

[Loans and leases](#)

[Retail | Financing Receivables, 90 Days or More Past Due | Residential mortgages](#)

[Financing Receivable, Past Due \[Line Items\]](#)

[Loans and leases](#)

[Retail | Financing Receivables, 90 Days or More Past Due | Home equity](#)

[Financing Receivable, Past Due \[Line Items\]](#)

[Loans and leases](#)

[Retail | Financing Receivables, 90 Days or More Past Due | Automobile](#)

[Financing Receivable, Past Due \[Line Items\]](#)

[Loans and leases](#)

[Retail | Financing Receivables, 90 Days or More Past Due | Education](#)

[Financing Receivable, Past Due \[Line Items\]](#)

[Loans and leases](#)

[Retail | Financing Receivables, 90 Days or More Past Due | Other retail](#)

[Financing Receivable, Past Due \[Line Items\]](#)

[Loans and leases](#)

~~XML-107-R84.htm~~ ~~IDEA- XBRL DOCUMENT~~

CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Modified (Details) - USD (\$)	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 1,595,000,000	\$ 1,093,000,000
Total as a % of Loan Class	1.15%	0.75%
Current		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 933,000,000	\$ 724,000,000
Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	110,000,000	20,000,000
Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	8,000,000	8,000,000
Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	26,000,000	43,000,000
Nonaccrual		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	518,000,000	298,000,000
Commercial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 1,384,000,000	\$ 918,000,000
Total as a % of Loan Class	1.98%	1.23%
Commercial Current		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 836,000,000	\$ 613,000,000
Commercial Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	95,000,000	7,000,000
Commercial Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Commercial Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	4,000,000	26,000,000
Commercial Nonaccrual		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	449,000,000	272,000,000
Commercial Commercial and industrial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 357,000,000	\$ 325,000,000
Total as a % of Loan Class	0.84%	0.74%
Weighted-Average Interest Rate Reduction	3.78%	2.02%
Weighted-Average Term Extension (in Months)	15 months	15 months
Weighted-Average Payment Deferral	\$ 4,000,000	\$ 1,000,000
Commercial Commercial and industrial Current		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	290,000,000	211,000,000
Commercial Commercial and industrial Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	3,000,000	0
Commercial Commercial and industrial Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Commercial Commercial and industrial Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Commercial Commercial and industrial Nonaccrual		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	64,000,000	114,000,000
Commercial Commercial real estate		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 1,027,000,000	\$ 593,000,000
Total as a % of Loan Class	3.77%	2.01%
Weighted-Average Interest Rate Reduction	2.83%	0.59%
Weighted-Average Term Extension (in Months)	17 months	11 months
Weighted-Average Payment Deferral	\$ 1,000,000	\$ 0
Commercial Commercial real estate Current		

Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	546,000,000	402,000,000
Commercial Commercial real estate Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	92,000,000	7,000,000
Commercial Commercial real estate Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Commercial Commercial real estate Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	4,000,000	26,000,000
Commercial Commercial real estate Nonaccrual		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	385,000,000	158,000,000
Retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 211,000,000	\$ 175,000,000
Total as a % of Loan Class	0.30%	0.24%
Retail Current		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 97,000,000	\$ 111,000,000
Retail Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	15,000,000	13,000,000
Retail Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	8,000,000	8,000,000
Retail Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	22,000,000	17,000,000
Retail Nonaccrual		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	69,000,000	26,000,000
Retail Residential mortgages		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 114,000,000	\$ 109,000,000
Total as a % of Loan Class	0.35%	0.35%
Weighted-Average Interest Rate Reduction	1.83%	1.58%
Weighted-Average Term Extension (in Months)	94 months	50 months
Weighted-Average Payment Deferral	\$ 0	\$ 0
Retail Residential mortgages Current		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	49,000,000	61,000,000
Retail Residential mortgages Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	13,000,000	11,000,000
Retail Residential mortgages Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	7,000,000	7,000,000
Retail Residential mortgages Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	22,000,000	17,000,000
Retail Residential mortgages Nonaccrual		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	23,000,000	13,000,000
Retail Home equity		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 23,000,000	\$ 15,000,000
Total as a % of Loan Class	0.14%	0.10%
Weighted-Average Interest Rate Reduction	4.01%	2.64%
Weighted-Average Term Extension (in Months)	71 months	120 months
Weighted-Average Payment Deferral	\$ 0	\$ 0
Retail Home equity Current		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	10,000,000	5,000,000
Retail Home equity Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Retail Home equity Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Retail Home equity Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Retail Home equity Nonaccrual		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	13,000,000	10,000,000
Retail Automobile		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 0	\$ 0
Total as a % of Loan Class	0.00%	0.00%
Weighted-Average Interest Rate Reduction	0.00%	3.60%
Weighted-Average Term Extension (in Months)		18 months
Weighted-Average Payment Deferral	\$ 0	\$ 0
Retail Automobile Current		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Retail Automobile Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Retail Automobile Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Retail Automobile Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Retail Automobile Nonaccrual		
Financing Receivable, Troubled Debt Restructuring [Line Items]		

Amortized cost basis	0	0
Retail Education		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 58,000,000	\$ 40,000,000
Total as a % of Loan Class	0.54%	0.34%
Weighted-Average Interest Rate Reduction	4.41%	4.76%
Weighted-Average Term Extension (in Months)	12 months	
Weighted-Average Payment Deferral	\$ 0	\$ 0
Retail Education Current		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	26,000,000	37,000,000
Retail Education Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	1,000,000
Retail Education Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Retail Education Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Retail Education Nonaccrual		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	32,000,000	2,000,000
Retail Other retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 16,000,000	\$ 11,000,000
Total as a % of Loan Class	0.34%	0.22%
Weighted-Average Interest Rate Reduction	20.18%	18.68%
Weighted-Average Payment Deferral	\$ 0	\$ 0
Retail Other retail Current		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	12,000,000	8,000,000
Retail Other retail Financing Receivables, 30 to 59 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	2,000,000	1,000,000
Retail Other retail Financing Receivables, 60 to 89 Days Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	1,000,000	1,000,000
Retail Other retail Financing Receivables, 90 Days or More Past Due		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Retail Other retail Nonaccrual		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	1,000,000	1,000,000
Interest Rate Reduction		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	39,000,000	31,000,000
Interest Rate Reduction Commercial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	1,000,000
Interest Rate Reduction Commercial Commercial and industrial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	1,000,000
Interest Rate Reduction Commercial Commercial real estate		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Interest Rate Reduction Retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	39,000,000	30,000,000
Interest Rate Reduction Retail Residential mortgages		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	6,000,000	8,000,000
Interest Rate Reduction Retail Home equity		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	6,000,000	2,000,000
Interest Rate Reduction Retail Automobile		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Interest Rate Reduction Retail Education		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	11,000,000	9,000,000
Interest Rate Reduction Retail Other retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	16,000,000	11,000,000
Term Extension		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	965,000,000	856,000,000
Term Extension Commercial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	885,000,000	774,000,000
Term Extension Commercial Commercial and industrial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	235,000,000	252,000,000
Term Extension Commercial Commercial real estate		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	650,000,000	522,000,000
Term Extension Retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	80,000,000	82,000,000
Term Extension Retail Residential mortgages		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	74,000,000	77,000,000
Term Extension Retail Home equity		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	3,000,000	5,000,000
Term Extension Retail Automobile		
Financing Receivable, Troubled Debt Restructuring [Line Items]		

Amortized cost basis	0	0
Term Extension Retail Education		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	3,000,000	0
Term Extension Retail Other retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Payment Delay		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	259,000,000	103,000,000
Payment Delay Commercial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	212,000,000	69,000,000
Payment Delay Commercial Commercial and industrial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	99,000,000	69,000,000
Payment Delay Commercial Commercial real estate		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	113,000,000	0
Payment Delay Retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	47,000,000	34,000,000
Payment Delay Retail Residential mortgages		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	12,000,000	3,000,000
Payment Delay Retail Home equity		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	1,000,000	0
Payment Delay Retail Automobile		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Payment Delay Retail Education		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	34,000,000	31,000,000
Payment Delay Retail Other retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Principal Forgiveness		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Principal Forgiveness Commercial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Principal Forgiveness Commercial Commercial and industrial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Amount of Principal Forgiveness	0	0
Principal Forgiveness Commercial Commercial real estate		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Amount of Principal Forgiveness	0	0
Principal Forgiveness Retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Principal Forgiveness Retail Residential mortgages		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Amount of Principal Forgiveness	0	0
Principal Forgiveness Retail Home equity		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Amount of Principal Forgiveness	0	0
Principal Forgiveness Retail Automobile		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Amount of Principal Forgiveness	0	0
Principal Forgiveness Retail Education		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Amount of Principal Forgiveness	0	0
Principal Forgiveness Retail Other retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Amount of Principal Forgiveness	6,000,000	5,000,000
Interest Rate Reduction and Term Extension		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	160,000,000	99,000,000
Interest Rate Reduction and Term Extension Commercial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	131,000,000	71,000,000
Interest Rate Reduction and Term Extension Commercial Commercial and industrial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	1,000,000	1,000,000
Interest Rate Reduction and Term Extension Commercial Commercial real estate		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	130,000,000	70,000,000
Interest Rate Reduction and Term Extension Retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	29,000,000	28,000,000
Interest Rate Reduction and Term Extension Retail Residential mortgages		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	16,000,000	20,000,000
Interest Rate Reduction and Term Extension Retail Home equity		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	13,000,000	8,000,000
Interest Rate Reduction and Term Extension Retail Automobile		
Financing Receivable, Troubled Debt Restructuring [Line Items]		

Amortized cost basis	0	0
Interest Rate Reduction and Term Extension Retail Education		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Interest Rate Reduction and Term Extension Retail Other retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Term Extension and Payment Delay		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	170,000,000	4,000,000
Term Extension and Payment Delay Commercial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	155,000,000	3,000,000
Term Extension and Payment Delay Commercial Commercial and industrial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	21,000,000	2,000,000
Term Extension and Payment Delay Commercial Commercial real estate		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	134,000,000	1,000,000
Term Extension and Payment Delay Retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	15,000,000	1,000,000
Term Extension and Payment Delay Retail Residential mortgages		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	5,000,000	1,000,000
Term Extension and Payment Delay Retail Home equity		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Term Extension and Payment Delay Retail Automobile		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	0
Term Extension and Payment Delay Retail Education		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	10,000,000	0
Term Extension and Payment Delay Retail Other retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	\$ 0
Interest Rate Reduction, Term Extension and Payment Delay		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	2,000,000	
Interest Rate Reduction, Term Extension and Payment Delay Commercial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	1,000,000	
Interest Rate Reduction, Term Extension and Payment Delay Commercial Commercial and industrial		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	1,000,000	
Interest Rate Reduction, Term Extension and Payment Delay Commercial Commercial real estate		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	
Interest Rate Reduction, Term Extension and Payment Delay Retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	1,000,000	
Interest Rate Reduction, Term Extension and Payment Delay Retail Residential mortgages		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	1,000,000	
Interest Rate Reduction, Term Extension and Payment Delay Retail Home equity		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	
Interest Rate Reduction, Term Extension and Payment Delay Retail Automobile		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	
Interest Rate Reduction, Term Extension and Payment Delay Retail Education		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	0	
Interest Rate Reduction, Term Extension and Payment Delay Retail Other retail		
Financing Receivable, Troubled Debt Restructuring [Line Items]		
Amortized cost basis	\$ 0	

~~XML 108 R85.htm~~ IDEA: XBRL DOCUMENT	12 Months Ended	
CREDIT QUALITY		
AND THE		
ALLOWANCE FOR		
CREDIT LOSSES -		
 Troubled Debt	Dec. 31, 2024	Dec. 31, 2023
 Restructurings,		
 Modified Default		
(Details) - USD (\$)		
 \$ in Millions		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	\$ 223	\$ 164
Interest Rate Reduction		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	6	1
Term Extension		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	179	112
Payment Delay		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	34	44
Interest Rate Reduction and Term Extension		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	4	7
Commercial		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	173	145
Commercial Interest Rate Reduction		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	1	0
Commercial Term Extension		
Financing Receivable, Modified, Subsequent Default [Line Items]		

[illegible]

Retail Education		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	15	1
Retail Education Interest Rate Reduction		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	4	0
Retail Education Term Extension		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	0	0
Retail Education Payment Delay		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	11	1
Retail Education Interest Rate Reduction and Term Extension		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	0	0
Retail Other retail		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	1	0
Retail Other retail Interest Rate Reduction		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	1	0
Retail Other retail Term Extension		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	0	0
Retail Other retail Payment Delay		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	0	0
Retail Other retail Interest Rate Reduction and Term Extension		
Financing Receivable, Modified, Subsequent Default [Line Items]		
Amortized cost basis of modified loans that are in subsequent default	\$ 0	\$ 0

~~XML 109 R86.htm IDEA: XBRL DOCUMENT~~

PREMISES, EQUIPMENT, AND SOFTWARE - Narrative (Details) - USD (\$) \$ in Millions	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Capital Leases of Lessee [Abstract]			
Depreciation expense	\$ 132	\$ 115	\$ 107
Capitalized Software			
Capitalized software, gross	2,500	2,600	
Capitalized software, accumulated amortization	1,700	1,700	
Amortization of software	\$ 268	\$ 254	\$ 243

~~XML 110 R87.htm IDEA: XBRL DOCUMENT~~

PREMISES, EQUIPMENT, AND SOFTWARE - Schedule of Premises and Equipment (Details) - USD (\$) \$ in Millions	Dec. 31, 2024		Dec. 31, 2023
Property, Plant and Equipment [Line Items]			
Total premises and equipment, gross	\$ 1,685	\$ 1,708	
Accumulated depreciation and amortization	(810)	(813)	
Total premises and equipment, net	875	895	
Land and land improvements			
Property, Plant and Equipment [Line Items]			
Total premises and equipment, gross	\$ 144	143	
Land and land improvements Minimum			
Property, Plant and Equipment [Line Items]			
Useful life	10 years		
Land and land improvements Maximum			
Property, Plant and Equipment [Line Items]			
Useful life	75 years		
Buildings and leasehold improvements			
Property, Plant and Equipment [Line Items]			
Total premises and equipment, gross	\$ 887	875	
Buildings and leasehold improvements Minimum			
Property, Plant and Equipment [Line Items]			
Useful life	5 years		
Buildings and leasehold improvements Maximum			
Property, Plant and Equipment [Line Items]			
Useful life	60 years		
Furniture, fixtures and equipment			
Property, Plant and Equipment [Line Items]			
Total premises and equipment, gross	\$ 601	613	
Furniture, fixtures and equipment Minimum			
Property, Plant and Equipment [Line Items]			
Useful life	4 years		
Furniture, fixtures and equipment Maximum			
Property, Plant and Equipment [Line Items]			
Useful life	20 years		
Construction in progress			
Property, Plant and Equipment [Line Items]			
Total premises and equipment, gross	\$ 53	\$ 77	

~~XML 111 R88.htm IDEA: XBRL DOCUMENT~~

PREMISES, EQUIPMENT, AND SOFTWARE - Schedule of Amortization (Details) \$ in Millions	Dec. 31, 2024	
Capitalized Software, Expected Future Amortization Expense [Abstract]		
2025		\$ 244
2026		184
2027		129
2028		72
2029		16
Thereafter		0

total	645		
In-process software	\$ 222		
~~XML-112-R89.htm-IDEA: XBRL DOCUMENT~~			
MORTGAGE			
BANKING AND			
OTHER SERVICED			
LOANS - Narrative	Dec. 31, 2024	Dec. 31, 2023	
(Details) - USD (\$)			
\$ in Billions			
Residential mortgages			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
MSR loans	\$ 95.6	\$ 97.4	
~~XML-113-R90.htm-IDEA: XBRL DOCUMENT~~			
MORTGAGE	12 Months Ended		
BANKING AND			
OTHER SERVICED			
LOANS - Residential			
Mortgage Loans	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
(Details) - USD (\$)			
\$ in Millions			
Residential mortgages			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Cash proceeds from residential mortgage loans sold with servicing retained	\$ 7,306	\$ 9,124	\$ 17,025
Repurchased residential mortgages	0	0	87
Mortgage Banking Fees			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Gain on sales	63	72	86
Contractually specified servicing, late and other ancillary fees	\$ 309	\$ 309	\$ 287
~~XML-114-R91.htm-IDEA: XBRL DOCUMENT~~			
MORTGAGE	12 Months Ended		
BANKING AND			
OTHER SERVICED			
LOANS - Changes			
Related to MSRs -	Dec. 31, 2024	Dec. 31, 2023	
Fair Value Method			
(Details) - USD (\$)			
\$ in Millions			
MSRs			
Fair value as of beginning of period	\$ 1,552		
Fair value at end of the period	1,491	\$ 1,552	
Residential mortgages			
MSRs			
Fair value as of beginning of period	1,552	1,530	
Amounts capitalized	106	127	
Sales	(99)	0	
Changes in unpaid principal balance during the period	(176)	(166)	
Changes in fair value during the period	108	61	
Fair value at end of the period	1,491	1,552	
MSR loans	95,600	\$ 97,400	
Federal Home Loan Mortgage Corporation (FHLMC)			
MSRs			
MSR loans	\$ 17,800		
~~XML-115-R92.htm-IDEA: XBRL DOCUMENT~~			
MORTGAGE	12 Months Ended		
BANKING AND			
OTHER SERVICED			
LOANS - Economic			
Assumptions Used to			
Estimate Value of	Dec. 31, 2024	Dec. 31, 2023	
MSRs (Details) - USD			
(\$)			
\$ in Millions			
Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value [Abstract]			
Fair value	\$ 1,491	\$ 1,552	
Weighted-average life (in years)	8 years 8 months 12 days	8 years 9 months 18 days	
Weighted-average constant prepayment rate	6.70%	7.20%	
Weighted average option adjusted spread	6.32%	6.30%	
Minimum			
Servicing Assets at Fair Value [Line Items]			
Sensitivity analysis, basis spread	10.00%		
Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value [Abstract]			
Decline in fair value from 10% adverse change	\$ 35	\$ 37	
Decline in fair value from 10% adverse change	\$ 42	43	
Maximum			
Servicing Assets at Fair Value [Line Items]			
Sensitivity analysis, basis spread	20.00%		
Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value [Abstract]			
Decline in fair value from 20% adverse change	\$ 67	71	
Decline in fair value from 20% adverse change	\$ 84	\$ 87	
~~XML-116-R93.htm-IDEA: XBRL DOCUMENT~~			
MORTGAGE			
BANKING AND			
OTHER SERVICED			
LOANS - Other	Dec. 31, 2024	Dec. 31, 2023	
Serviced Loans			
(Details) - USD (\$)			
\$ in Millions			
Education			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Other serviced loans	\$ 420	\$ 502	
Commercial and Industrial			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Other serviced loans	\$ 92	\$ 94	
~~XML-117-R94.htm-IDEA: XBRL DOCUMENT~~			
MORTGAGE			
BANKING AND			
OTHER SERVICED			
LOANS - Changes	Dec. 31, 2024	Dec. 31, 2023	
Related to MSRs -			
Amortization Method			
(Details) - USD (\$)			
\$ in Millions			
Education			

Servicing Asset at Amortized Cost [Line Items]		
Other serviced loans	\$ 420	\$ 502
Commercial and Industrial		
Servicing Asset at Amortized Cost [Line Items]		
Other serviced loans	\$ 92	\$ 94

~~XML-118-R95.htm IDEA: XBRL DOCUMENT~~

LEASES - Narrative		
(Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023
\$ in Millions		

[Lessee, Lease, Description \[Line Items\]](#)

Operating lease right-of-use assets	\$ 869	\$ 885
Lessor operating lease assets	\$ 165	\$ 254
Minimum		

[Lessee, Lease, Description \[Line Items\]](#)

Lease term	1 year

[Maximum](#)

[Lessee, Lease, Description \[Line Items\]](#)

Lease term	15 years

~~XML-119-R96.htm IDEA: XBRL DOCUMENT~~

LEASES - 12 Months Ended			
Components of			
Operating Lease Cost	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
(Details) - USD (\$)			
\$ in Millions			

[Leases \[Abstract\]](#)

Operating lease cost	\$ 220	\$ 221	\$ 216
Short-term lease cost	3	2	2
Variable lease cost	5	5	7
Sublease income	(5)	(1)	(1)
Total	\$ 223	\$ 227	\$ 224

~~XML-120-R97.htm IDEA: XBRL DOCUMENT~~

LEASES -		
Supplemental		
Balance Sheet		
Information (Details)	Dec. 31, 2024	Dec. 31, 2023
- USD (\$)		
\$ in Millions		

[Leases \[Abstract\]](#)

Operating lease right-of-use assets	\$ 869	\$ 885
Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration]	Other assets	Other assets
Operating lease liabilities	\$ 956	\$ 977
Operating Lease, Liability, Statement of Financial Position [Extensible List]	Other liabilities	Other liabilities
Weighted average remaining lease term (years)	7 years	7 years
Weighted average discount rate	3.51%	3.10%

~~XML-121-R98.htm IDEA: XBRL DOCUMENT~~

LEASES - 12 Months Ended			
Supplemental Lease			
Information (Details)			
- USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
\$ in Millions			

[Cash paid for amounts included in measurement of liabilities:](#)

Operating cash flows from operating leases	\$ 233	\$ 232	\$ 219

[Supplemental non-cash information on lease liabilities arising from obtaining right-of-use assets:](#)

Right-of-use assets in exchange for new operating lease liabilities	\$ 84	\$ 64	\$ 408

~~XML-122-R99.htm IDEA: XBRL DOCUMENT~~

LEASES - Liability		
Maturity Schedule		
(Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023
\$ in Millions		

[Lessee, Operating Lease, Liability, Payment, Due \[Abstract\]](#)

2025	\$ 204	
2026	193	
2027	171	
2028	140	
2029	108	
Thereafter	267	
Total lease payments	1,083	
Less: Interest	127	
Present value of lease liabilities	\$ 956	\$ 977

~~XML-123-R100.htm IDEA: XBRL DOCUMENT~~

12 Months Ended			
GOODWILL AND	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
INTANGIBLE ASSETS	USD (\$)		
- Narrative (Details)	reportingUnit	USD (\$)	USD (\$)

[Goodwill \[Line Items\]](#)

Number of reporting units reportingUnit	2		
Goodwill impairment	\$ 0	\$ 0	\$ 0
Amortization of intangible assets	35,000,000	42,000,000	\$ 41,000,000
Consumer Banking			

[Goodwill \[Line Items\]](#)

Goodwill accumulated impairment loss	5,900,000,000	5,900,000,000

[Commercial Banking](#)

[Goodwill \[Line Items\]](#)

Goodwill accumulated impairment loss	\$ 50,000,000	\$ 50,000,000

~~XML-124-R101.htm IDEA: XBRL DOCUMENT~~

GOODWILL AND 12 Months Ended		
INTANGIBLE ASSETS		
- Goodwill		
Rollforward (Details)	Dec. 31, 2024	Dec. 31, 2023
- USD (\$)		
\$ in Millions		

[Goodwill \[Roll Forward\]](#)

Beginning balance	\$ 8,188	\$ 8,173
Business acquisitions		15
Divestitures	(1)	
Ending balance	8,187	8,188
Consumer Banking		

[Goodwill \[Roll Forward\]](#)

Beginning balance	2,678	2,673
Business acquisitions		5
Divestitures	0	

Ending balance	2,678	2,678
Commercial Banking		
Goodwill [Roll Forward]		
Beginning balance	5,510	5,500
Business acquisitions		10
Divestitures	(1)	
Ending balance	\$ 5,509	\$ 5,510

~~XML 125 R102.htm IDEA: XBRL DOCUMENT~~

GOODWILL AND INTANGIBLE ASSETS		
- Other Intangibles	Dec. 31, 2024	Dec. 31, 2023
(Details) - USD (\$)		
\$ in Millions		

Finite-Lived Intangible Assets [Line Items]

Gross	\$ 294	\$ 270
Accumulated Amortization	148	113
Net	\$ 146	157

Core deposits

Finite-Lived Intangible Assets [Line Items]

Amortizable Lives	10 years	
Gross	\$ 144	144
Accumulated Amortization	66	44
Net	78	100

Acquired technology

Finite-Lived Intangible Assets [Line Items]

Gross	23	23
Accumulated Amortization	22	21
Net	1	2

Acquired relationships

Finite-Lived Intangible Assets [Line Items]

Gross	52	52
Accumulated Amortization	31	26
Net	21	26

Naming Rights

Finite-Lived Intangible Assets [Line Items]

Gross	33	33
Accumulated Amortization	16	12
Net	17	21

Other

Finite-Lived Intangible Assets [Line Items]

Gross	42	18
Accumulated Amortization	13	10
Net	\$ 29	\$ 8

Minimum | Acquired technology

Finite-Lived Intangible Assets [Line Items]

Amortizable Lives	5 years

Minimum | Acquired relationships

Finite-Lived Intangible Assets [Line Items]

Amortizable Lives	2 years

Minimum | Naming Rights

Finite-Lived Intangible Assets [Line Items]

Amortizable Lives	5 years

Minimum | Other

Finite-Lived Intangible Assets [Line Items]

Amortizable Lives	2 years

Maximum | Acquired technology

Finite-Lived Intangible Assets [Line Items]

Amortizable Lives	7 years

Maximum | Acquired relationships

Finite-Lived Intangible Assets [Line Items]

Amortizable Lives	15 years

Maximum | Naming Rights

Finite-Lived Intangible Assets [Line Items]

Amortizable Lives	10 years

Maximum | Other

Finite-Lived Intangible Assets [Line Items]

Amortizable Lives	8 years

~~XML 126 R103.htm IDEA: XBRL DOCUMENT~~

GOODWILL AND INTANGIBLE ASSETS		
- Intangible Asset	Dec. 31, 2024	
Amortization	USD (\$)	
(Details)		
\$ in Millions		

Finite-Lived Intangible Assets, Amortization Expense, Maturity Schedule [Abstract]

2025	\$ 33
2026	30
2027	26
2028	18
2029	\$ 9

~~XML 127 R104.htm IDEA: XBRL DOCUMENT~~

VARIABLE INTEREST ENTITIES - Schedule of Consolidated Variable Interest Entities (Details) - USD (\$) \$ in Millions	Dec. 31, 2024	Dec. 31, 2023

ASSETS:

Cash and due from banks	[1] \$ 1,409	\$ 1,794
Interest-bearing deposits in banks	[1] 635	405
Net loans and leases	[1] 137,142	143,861
Other assets	[1] 13,941	13,359
TOTAL ASSETS	217,521	221,964

LIABILITIES:

Long-term borrowed funds	[1] 12,401	13,467
Other liabilities	[1] 4,870	4,746
TOTAL LIABILITIES	193,267	197,622

Variable Interest Entity, Primary Beneficiary

ASSETS:

Cash and due from banks	0	13
Interest-bearing deposits in banks	209	106
Net loans and leases	3,843	3,194
Other assets	21	14
TOTAL ASSETS	4,073	3,327
LIABILITIES:		
Long-term borrowed funds	3,375	2,692
Other liabilities	8	8
TOTAL LIABILITIES	\$ 3,383	\$ 2,700

[1] Includes amounts in consolidated VIEs. See Note 11 for additional information.

~~XML 128 R105.htm IDEA: XBRL DOCUMENT~~

VARIABLE INTEREST ENTITIES - Schedule of Variable Interest Entities (Details) - USD (\$) \$ in Millions	Dec. 31, 2024	Dec. 31, 2023

[Variable Interest Entity \[Line Items\]](#)

[Lending to special purpose entities included in loans and leases](#) [1] \$ 137,142 \$ 143,861

[Other assets](#) [1] 13,941 13,359

[LIHTC unfunded commitments included in other liabilities](#) [1] 4,870 4,746

[Asset-backed investments included in HTM securities](#) [2] 8,599 9,184

[Variable Interest Entity, Not Primary Beneficiary](#)

[Variable Interest Entity \[Line Items\]](#)

[Lending to special purpose entities included in loans and leases](#) 4,215 4,760

[LIHTC unfunded commitments included in other liabilities](#) 1,109 1,025

[Asset-backed investments included in HTM securities](#) 412 488

[Variable Interest Entity, Not Primary Beneficiary | Low Income Housing Tax Credit Partnerships](#)

[Variable Interest Entity \[Line Items\]](#)

[Other assets](#) 2,631 2,444

[Variable Interest Entity, Not Primary Beneficiary | Renewable Energy Investments](#)

[Variable Interest Entity \[Line Items\]](#)

[Other assets](#) 269 314

[Variable Interest Entity, Not Primary Beneficiary | New Market Tax Credit Investments](#)

[Variable Interest Entity \[Line Items\]](#)

[Other assets](#) \$ 2 \$ 3

[1] Includes amounts in consolidated VIEs. See Note 11 for additional information.

[2] Includes only collateral pledged by the Company where counterparties have the right to sell or pledge the collateral.

~~XML 129 R106.htm IDEA: XBRL DOCUMENT~~

VARIABLE INTEREST ENTITIES - Narrative (Details) - USD (\$) \$ in Millions	Dec. 31, 2024	Dec. 31, 2023

[Commitments to extend credit | Variable Interest Entity, Not Primary Beneficiary | Special Purpose Entities](#)

[Variable Interest Entity \[Line Items\]](#)

[Undrawn commitments to extend credit](#) \$ 2,800 \$ 2,700

[Renewable Energy Wind Investments | Renewable Energy Entities](#)

[Variable Interest Entity \[Line Items\]](#)

[Undrawn commitments to extend credit](#) \$ 49

~~XML 130 R107.htm IDEA: XBRL DOCUMENT~~

VARIABLE INTEREST ENTITIES - Schedule of Affordable Housing Tax Credit Investments (Details) - USD (\$) \$ in Millions	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

[Variable Interest Entity \[Line Items\]](#)

[Income tax expense](#) \$ (379) \$ (422) \$ (582)

[Noninterest income](#) 2,176 1,983 2,009

[Net income](#) 1,509 1,608 2,073

[Variable Interest Entity, Not Primary Beneficiary | Net Income \(Loss\) Attributable To Parent, Net Benefit](#)

[Variable Interest Entity \[Line Items\]](#)

[Net income](#) 101 80 48

[Variable Interest Entity, Not Primary Beneficiary | Net benefit \(expense\) included in income tax expense](#)

[Variable Interest Entity \[Line Items\]](#)

[Income tax expense](#) 109 85 48

[Variable Interest Entity, Not Primary Beneficiary | Tax credits recognized](#)

[Variable Interest Entity \[Line Items\]](#)

[Income tax expense](#) 379 334 236

[Variable Interest Entity, Not Primary Beneficiary | Other tax benefits recognized](#)

[Variable Interest Entity \[Line Items\]](#)

[Income tax expense](#) 93 71 59

[Variable Interest Entity, Not Primary Beneficiary | Amortization](#)

[Variable Interest Entity \[Line Items\]](#)

[Income tax expense](#) (363) (320) (247)

[Variable Interest Entity, Not Primary Beneficiary | Net benefit \(expense\) included in noninterest income](#)

[Variable Interest Entity \[Line Items\]](#)

[Noninterest income](#) (8) (5) 0

[Variable Interest Entity, Not Primary Beneficiary | Other income](#)

[Variable Interest Entity \[Line Items\]](#)

[Noninterest income](#) 4 5 0

[Variable Interest Entity, Not Primary Beneficiary | Allocated income \(loss\) on investments](#)

[Variable Interest Entity \[Line Items\]](#)

[Noninterest income](#) \$ (12) \$ (10) \$ 0

~~XML 131 R108.htm IDEA: XBRL DOCUMENT~~

DEPOSITS - Major Components of Deposits (Details) - USD (\$) \$ in Millions	Dec. 31, 2024	Dec. 31, 2023

[Deposits, by Type \[Abstract\]](#)

[Noninterest-bearing demand](#) \$ 36,920 \$ 37,107

[Money market](#) 55,321 53,812

[Checking with interest](#) 33,246 31,876

[Savings](#) 25,976 27,983

[Time](#) 23,313 26,564

[Total deposits](#) \$ 174,776 \$ 177,342

~~XML 132 R109.htm IDEA: XBRL DOCUMENT~~

DEPOSITS -

Maturities of Term
Deposits (Details) -
USD (\$)
\$ in Millions

Dec. 31, 2024Dec. 31, 2023

Time Deposits, Fiscal Year Maturity [Abstract]

2025	\$ 22,935	
2026	241	
2027	71	
2028	36	
2029	26	
2028 and thereafter	4	
Total	\$ 23,313	\$ 26,564

~~XML 133 R110.htm IDEA: XBRL DOCUMENT~~

DEPOSITS -
Maturities of Term
Deposits Greater than
\$100,000 (Details)
\$ in Millions

Dec. 31, 2024
USD (\$)

Contractual Maturities, Time Deposits, \$100,000 or More [Abstract]

Three months or less	\$ 2,763
After three months through six months	2,339
After six months through twelve months	1,430
After twelve months	50
Total time deposits	\$ 6,582

~~XML 134 R111.htm IDEA: XBRL DOCUMENT~~

BORROWED FUNDS -
Short Term Debt
(Details) - USD (\$)
\$ in Millions

Dec. 31, 2024Dec. 31, 2023

Short-term Debt [Line Items]

Short-term borrowed funds\$ 0\$ 505

Other short-term borrowed funds

Short-term Debt [Line Items]

Short-term borrowed funds\$ 0\$ 505

~~XML 135 R112.htm IDEA: XBRL DOCUMENT~~

BORROWED FUNDS -
Long Term Debt
(Details) - USD (\$)
\$ in Millions

Dec. 31, 2024Dec. 31, 2023

Debt Instrument [Line Items]

Long-term borrowed funds

[1] \$ 12,401\$ 13,467

Parent company

Debt Instrument [Line Items]

Long-term borrowed funds

\$ 6,479

Parent company | Subordinated Debt | 3.750% fixed-rate subordinated debt, due July 2024

Debt Instrument [Line Items]

Interest rate

3.75%

Long-term borrowed funds

\$ 0

90

Parent company | Subordinated Debt | 4.023% fixed-rate subordinated debt, due October 2024

Debt Instrument [Line Items]

Interest rate

4.023%

Long-term borrowed funds

\$ 0

17

Parent company | Subordinated Debt | 4.350% fixed-rate subordinated debt, due August 2025

Debt Instrument [Line Items]

Interest rate

4.35%

Long-term borrowed funds

\$ 133

133

Parent company | Subordinated Debt | 4.300% fixed-rate subordinated debt, due December 2025

Debt Instrument [Line Items]

Interest rate

4.30%

Long-term borrowed funds

\$ 336

336

Parent company | Subordinated Debt | 3.750% fixed-rate reset subordinated debt, due February 2031

Debt Instrument [Line Items]

Interest rate

3.75%

Long-term borrowed funds

\$ 69

69

Parent company | Subordinated Debt | 4.300% fixed-rate reset subordinated debt, due February 2031

Debt Instrument [Line Items]

Interest rate

4.30%

Long-term borrowed funds

\$ 135

135

Parent company | Subordinated Debt | 4.350% fixed-rate reset subordinated debt, due February 2031

Debt Instrument [Line Items]

Interest rate

4.35%

Long-term borrowed funds

\$ 60

60

Parent company | Subordinated Debt | 5.718% fixed/floating-rate senior unsecured notes, due July 2032

Debt Instrument [Line Items]

Interest rate

5.718%

Long-term borrowed funds

\$ 1,243

0

Parent company | Subordinated Debt | 2.638% fixed-rate subordinated debt, due September 2032

Debt Instrument [Line Items]

Interest rate

2.638%

Long-term borrowed funds

\$ 570

563

Parent company | Subordinated Debt | 6.645% fixed/floating-rate senior unsecured notes, due April 2035

Debt Instrument [Line Items]

Interest rate

6.645%

Long-term borrowed funds

\$ 745

0

Parent company | Subordinated Debt | 5.641% fixed-rate reset subordinated debt, due May 2037

Debt Instrument [Line Items]

Interest rate

5.641%

Long-term borrowed funds

\$ 398

398

Parent company | Senior Unsecured Notes | 2.850% fixed-rate senior unsecured notes, due July 2026

Debt Instrument [Line Items]

Interest rate

2.85%

Long-term borrowed funds

\$ 499

499

Parent company | Senior Unsecured Notes | 5.841% fixed/floating-rate senior unsecured notes, due January 2030

Debt Instrument [Line Items]

Interest rate

5.841%

Long-term borrowed funds

\$ 1,245

0

Parent company | Senior Unsecured Notes | 2.500% fixed-rate senior unsecured notes, due February 2030

Debt Instrument [Line Items]

Interest rate

2.50%

Long-term borrowed funds	\$ 299	298
Parent company Senior Unsecured Notes 3.250% fixed-rate senior unsecured notes, due April 2030		
Debt Instrument [Line Items]		
Interest rate	3.25%	
Long-term borrowed funds	\$ 747	746
CBNA and Other Subsidiaries		
Debt Instrument [Line Items]		
Long-term borrowed funds	\$ 5,922	
CBNA and Other Subsidiaries Senior Unsecured Notes 2.250% senior unsecured notes, due April 2025		
Debt Instrument [Line Items]		
Interest rate	2.25%	
Long-term borrowed funds	\$ 750	749
CBNA and Other Subsidiaries Senior Unsecured Notes 4.119% fixed/floating-rate senior unsecured notes, due May 2025(1)		
Debt Instrument [Line Items]		
Interest rate	4.119%	
Long-term borrowed funds	\$ 0	649
CBNA and Other Subsidiaries Senior Unsecured Notes 6.064% fixed/floating-rate senior unsecured notes, due October 2025(2)		
Debt Instrument [Line Items]		
Interest rate	6.064%	
Long-term borrowed funds	\$ 0	599
CBNA and Other Subsidiaries Senior Unsecured Notes 5.284% fixed/floating-rate senior unsecured notes, due January 2026		
Debt Instrument [Line Items]		
Interest rate	5.284%	
Long-term borrowed funds	\$ 350	349
CBNA and Other Subsidiaries Senior Unsecured Notes 3.750% senior unsecured notes, due February 2026		
Debt Instrument [Line Items]		
Interest rate	3.75%	
Long-term borrowed funds	\$ 492	483
CBNA and Other Subsidiaries Senior Unsecured Notes 4.575% fixed/floating-rate senior unsecured notes, due August 2028		
Debt Instrument [Line Items]		
Interest rate	4.575%	
Long-term borrowed funds	\$ 798	798
CBNA and Other Subsidiaries Federal Home Loan advances		
Debt Instrument [Line Items]		
Weighted average interest rate	3.243%	
Long-term borrowed funds	\$ 53	3,786
CBNA and Other Subsidiaries Secured Debt		
Debt Instrument [Line Items]		
Long-term borrowed funds	\$ 3,461	2,692
Debt, Weighted Average Interest Rate	5.69%	
CBNA and Other Subsidiaries Other		
Debt Instrument [Line Items]		
Long-term borrowed funds	\$ 18	\$ 18

[1] Includes amounts in consolidated VIEs. See Note 11 for additional information.

~~XML 136 R113.htm IDEA: XBRL DOCUMENT~~

BORROWED FUNDS -		
Narrative (Details) -		
USD (\$)		Dec. 31, 2024
\$ in Millions		Dec. 31, 2023
Debt Instrument [Line Items]		
Principal balance	\$ 12,500	\$ 13,600
Unamortized deferred issuance costs and or discounts	85	74
Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items	(8)	(17)
Short-term borrowed funds	0	505
Available borrowing capacity	74,000	
FHLB advances and letters of credit Secured Debt		
Debt Instrument [Line Items]		
Short-term borrowed funds	4,600	9,200
Pledged as collateral for FHLB borrowing capacity		
Debt Instrument [Line Items]		
Available borrowing capacity	\$ 21,100	\$ 15,900

~~XML 137 R114.htm IDEA: XBRL DOCUMENT~~

BORROWED FUNDS -		
Maturities of Long-term Borrowed Funds		
(Details) - USD (\$)		
\$ in Millions		
Dec. 31, 2024	Dec. 31, 2023	
Debt Instrument [Line Items]		
2025	\$ 1,346	
2026	2,401	
2027	4	
2028	2,700	
2029	1	
2028 and thereafter	5,949	
Total	(1) 12,401	\$ 13,467
Parent Company		
Debt Instrument [Line Items]		
2025	470	
2026	499	
2027	0	
2028	0	
2029	0	
2028 and thereafter	5,510	
Total	6,479	
CBNA and Other Subsidiaries		
Debt Instrument [Line Items]		
2025	876	
2026	1,902	
2027	4	
2028	2,700	
2029	1	
2028 and thereafter	439	
Total	\$ 5,922	

[1] Includes amounts in consolidated VIEs. See Note 11 for additional information.

~~XML 138 R115.htm IDEA: XBRL DOCUMENT~~

DERIVATIVES -		
Schedule of		
Derivative		
Instruments (Details)		
Dec. 31, 2024		Dec. 31, 2023

- USD (\$) \$ in Millions		
Derivatives, Fair Value [Line Items]		
Notional amount	\$ 279,484	\$ 309,553
Derivative Assets		
Total derivative assets	1,476	1,593
Less: Gross amounts offset in the Consolidated Balance Sheets	(391)	(471)
Less: Cash collateral applied	(677)	(682)
Total net derivatives presented in the Consolidated Balance Sheets	408	440
Derivative Liabilities		
Derivative Liabilities	1,710	2,183
Less: Gross amounts offset in the Consolidated Balance Sheets	(391)	(471)
Less: Cash collateral applied	(99)	(150)
Total net derivatives presented in the Consolidated Balance Sheets	1,220	1,562
Derivatives not designated as hedging instruments:		
Derivatives, Fair Value [Line Items]		
Notional amount	210,407	222,658
Derivative Assets		
Total derivative assets	1,074	1,420
Derivative Liabilities		
Derivative Liabilities	1,705	2,139
Interest rate contracts		
Derivative Assets		
Total derivative assets	562	464
Derivative Liabilities		
Derivative Liabilities	910	1,149
Interest rate contracts Derivatives designated as hedging instruments:		
Derivatives, Fair Value [Line Items]		
Notional amount	69,077	86,895
Derivative Assets		
Total derivative assets	402	173
Derivative Liabilities		
Derivative Liabilities	5	44
Interest rate contracts Derivatives not designated as hedging instruments:		
Derivatives, Fair Value [Line Items]		
Notional amount	171,193	185,993
Derivative Assets		
Total derivative assets	160	291
Derivative Liabilities		
Derivative Liabilities	905	1,105
Foreign exchange contracts		
Derivative Assets		
Total derivative assets	472	434
Derivative Liabilities		
Derivative Liabilities	411	378
Foreign exchange contracts Derivatives not designated as hedging instruments:		
Derivatives, Fair Value [Line Items]		
Notional amount	34,749	32,528
Derivative Assets		
Total derivative assets	472	434
Derivative Liabilities		
Derivative Liabilities	411	378
Commodities contracts		
Derivative Assets		
Total derivative assets	429	685
Derivative Liabilities		
Derivative Liabilities	379	640
Commodities contracts Derivatives not designated as hedging instruments:		
Derivatives, Fair Value [Line Items]		
Notional amount	1,136	1,251
Derivative Assets		
Total derivative assets	429	685
Derivative Liabilities		
Derivative Liabilities	379	640
TBA contracts		
Derivative Assets		
Total derivative assets	10	3
Derivative Liabilities		
Derivative Liabilities	8	16
TBA contracts Derivatives not designated as hedging instruments:		
Derivatives, Fair Value [Line Items]		
Notional amount	2,714	2,337
Derivative Assets		
Total derivative assets	10	3
Derivative Liabilities		
Derivative Liabilities	8	16
Other contracts		
Derivative Assets		
Total derivative assets	3	7
Derivative Liabilities		
Derivative Liabilities	2	0
Other contracts Derivatives not designated as hedging instruments:		
Derivatives, Fair Value [Line Items]		
Notional amount	615	549
Derivative Assets		
Total derivative assets	3	7
Derivative Liabilities		
Derivative Liabilities	\$ 2	\$ 0

XML-139-R116.htm
IDFA: XBRL DOCUMENT

DERIVATIVES -	Dec. 31, 2024
Narrative (Details)	USD (\$)
\$ in Millions	

Derivative Instruments and Hedging Activities Disclosure [Abstract]

Net loss (pre-tax) on derivatives expected to be reclassified in next 12 months
\$ 718

XML-140-R117.htm
IDFA: XBRL DOCUMENT

DERIVATIVES -	12 Months Ended
Schedule of Fair	
Value Hedges	

(Details) - Hedge of interest rate risk - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
\$ in Millions			
Interest Income, Loans Held for Sale			
Derivative Instruments, Gain (Loss) [Line Items]			
Hedged Item	\$ 0	\$ 0	\$ (13)
Derivative	0	0	13
Amounts related to interest settlements on derivatives	0	0	0
Total net interest income recognized on fair value hedges	0	0	0
Interest Income, Investment Securities			
Derivative Instruments, Gain (Loss) [Line Items]			
Hedged Item	(142)	50	(29)
Derivative	147	(48)	29
Amounts related to interest settlements on derivatives	107	10	(3)
Total net interest income recognized on fair value hedges	112	12	(3)
Interest Expense			
Derivative Instruments, Gain (Loss) [Line Items]			
Hedged Item	(8)	(10)	68
Derivative	8	10	(69)
Amounts related to interest settlements on derivatives	(14)	(16)	12
Total net interest income recognized on fair value hedges	\$ (14)	\$ (16)	\$ 11

~~XML 141 R118.htm IDEA: XBRL DOCUMENT~~

DERIVATIVES - Amounts Recorded in Balance Sheet (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023
\$ in Millions		

Derivative [Line Items]		
Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items	\$ (8)	\$ (17)
Debt Securities		
Derivative [Line Items]		
Carrying amount of hedged assets(2)	9,557	7,253
Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items	(97)	60
Debt Securities Closed Portfolios		
Derivative [Line Items]		
Carrying amount of hedged assets(2)	6,400	5,900
Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items	(75)	39
Amount of hedged item	4,700	4,000
Long-term borrowed funds		
Derivative [Line Items]		
Carrying amount of hedged liabilities	491	483
Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items	\$ (8)	\$ (17)

~~XML 142 R119.htm IDEA: XBRL DOCUMENT~~

DERIVATIVES - Effect of Derivative Instruments on Net Income and Stockholders' Equity (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
\$ in Millions			

Derivative Instruments, Gain (Loss) [Line Items]			
Pre-tax net gains (losses) recognized in OCI	\$ (725)	\$ (145)	\$ (1,806)
Interest Income			
Derivative Instruments, Gain (Loss) [Line Items]			
Amount of pre-tax net losses reclassified from AOCI	(945)	(596)	(111)
Interest Expense			
Derivative Instruments, Gain (Loss) [Line Items]			
Amount of pre-tax net losses reclassified from AOCI	\$ (1)	\$ 0	\$ (4)

~~XML 143 R120.htm IDEA: XBRL DOCUMENT~~

DERIVATIVES - Effect of Customer Derivatives and Economic Hedges on Net Income (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
\$ in Millions			
Derivative Instruments, Gain (Loss) [Line Items]			
Amounts Recognized in Noninterest Income	\$ 71	\$ 153	\$ 112
Derivative, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration]	Fees and Commissions, Mortgage Banking and Servicing, Foreign exchange and derivative products	Fees and Commissions, Mortgage Banking and Servicing, Foreign exchange and derivative products	Fees and Commissions, Mortgage Banking and Servicing, Foreign exchange and derivative products
Economic hedges Customer interest rate contracts			
Derivative Instruments, Gain (Loss) [Line Items]			
Amounts Recognized in Noninterest Income	\$ (773)	\$ (505)	\$ (2,027)
Economic hedges Derivatives hedging interest rate risk			
Derivative Instruments, Gain (Loss) [Line Items]			
Amounts Recognized in Noninterest Income	805	551	2,090
Economic hedges Customer foreign exchange contracts			
Derivative Instruments, Gain (Loss) [Line Items]			
Amounts Recognized in Noninterest Income	(223)	94	(180)
Economic hedges Derivatives hedging foreign exchange risk			
Derivative Instruments, Gain (Loss) [Line Items]			
Amounts Recognized in Noninterest Income	334	14	313
Economic hedges Customer commodity contracts			
Derivative Instruments, Gain (Loss) [Line Items]			
Amounts Recognized in Noninterest Income	23	(900)	1,121
Economic hedges Derivatives hedging commodity price risk			
Derivative Instruments, Gain (Loss) [Line Items]			
Amounts Recognized in Noninterest Income	(7)	941	(1,097)
Economic hedges Residential loan commitments			

Derivative Instruments, Gain (Loss) [Line Items]			
Amounts Recognized in Noninterest Income	(16)	(34)	(284)
Economic hedges Derivatives hedging residential loan commitments and mortgage loans held for sale, at fair value			
Derivative Instruments, Gain (Loss) [Line Items]			
Amounts Recognized in Noninterest Income	19	25	489
Economic hedges Derivative contracts used to hedge residential MSRs			
Derivative Instruments, Gain (Loss) [Line Items]			
Amounts Recognized in Noninterest Income	\$ (91)	\$ (33)	\$ (313)

[XML-144-R121.htm IDEA: XBRL DOCUMENT](#)

EMPLOYEE	12 Months Ended		
BENEFITS - Narrative	Jan. 01, 2015	Dec. 31, 2024	Dec. 31, 2023
(Details) - USD (\$)	Dec. 31, 2022		

[Defined Benefit Plans and Other Postretirement Benefit Plans Table Text Block \[Line Items\]](#)

Years of service used in determining benefits	5 years			
Net actuarial losses	\$ 403,000,000	\$ 446,000,000		
Employer matching contribution, percent of employees' pay	4.00%			
Employer matching contribution, period of service completion	1 year			
Employer matching contribution, addition	1.50%			
Employer contribution amount	\$ 84,000,000	\$ 78,000,000	\$ 86,000,000	
Qualified Plans				

[Defined Benefit Plans and Other Postretirement Benefit Plans Table Text Block \[Line Items\]](#)

Expected contribution	0			
Non-Qualified Plans				
Defined Benefit Plans and Other Postretirement Benefit Plans Table Text Block [Line Items]				
Expected contribution	\$ 10,000,000			

[XML-145-R122.htm IDEA: XBRL DOCUMENT](#)

EMPLOYEE	12 Months Ended		
BENEFITS - Changes			
in the Fair Value of			
Pension Plan Assets,			
Projected Benefit			
Obligation, Funded			
Status, and	Dec. 31, 2024	Dec. 31, 2023	
Accumulated Benefit			
Obligation (Details) -			
USD (\$)			
\$ in Millions			

[Qualified Plans](#)

[Defined Benefit Plan, Change in Fair Value of Plan Assets \[Roll Forward\]](#)

Fair value of plan assets as of January 1	\$ 1,281	\$ 1,182	
Return on plan assets	86	169	
Employer contributions	0	0	
Settlements	0	0	
Benefits and administrative expenses paid	(67)	(70)	
Fair value of plan assets as of December 31	1,300	1,281	
Projected benefit obligation	828	880	
Pension asset (obligation)	472	401	
Accumulated benefit obligation	828	880	

[Non-Qualified Plans](#)

[Defined Benefit Plan, Change in Fair Value of Plan Assets \[Roll Forward\]](#)

Fair value of plan assets as of January 1	0	0	
Return on plan assets	0	0	
Employer contributions	20	5	
Settlements	(11)	0	
Benefits and administrative expenses paid	(9)	(5)	
Fair value of plan assets as of December 31	0	0	
Projected benefit obligation	84	99	
Pension asset (obligation)	(84)	(99)	
Accumulated benefit obligation	\$ 84	\$ 99	

[XML-146-R123.htm IDEA: XBRL DOCUMENT](#)

EMPLOYEE	12 Months Ended		
BENEFITS - Schedule			
of Net Periodic			
(Income) Cost			
(Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
\$ in Millions			

[Defined Benefit Plan Disclosure \[Line Items\]](#)

Service cost	\$ 3	\$ 4	\$ 3
Interest cost	50	51	37
Expected return on plan assets	(97)	(92)	(93)
Amortization of actuarial loss	14	17	14
Settlement	3	0	0
Net periodic pension cost (income)	(27)	(20)	(39)
Net actuarial loss (gain)	(26)	(43)	52
Amortization of actuarial loss	(14)	(17)	(14)
Settlement	(3)	0	0
Total recognized in OCI	(43)	(60)	38
Total recognized in net periodic benefit cost (income) and OCI	\$ (70)	\$ (80)	\$ (1)
Defined Benefit Plan, Net Periodic Benefit (Cost) Credit, Expected Return (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration]	Other Noninterest Expense	Other Noninterest Expense	Other Noninterest Expense
Defined Benefit Plan, Net Periodic Benefit Cost (Credit), Interest Cost, Statement of Income or Comprehensive Income [Extensible Enumeration]	Other operating expense	Other operating expense	Other operating expense
Qualified Plans			

[Defined Benefit Plan Disclosure \[Line Items\]](#)

Service cost	\$ 3	\$ 4	\$ 3
Interest cost	45	46	34
Expected return on plan assets	(97)	(92)	(93)
Amortization of actuarial loss	13	15	11
Settlement	0	0	0
Net periodic pension cost (income)	(36)	(27)	(45)
Net actuarial loss (gain)	(23)	(44)	71
Amortization of actuarial loss	(13)	(15)	(11)
Settlement	0	0	0
Total recognized in OCI	(36)	(59)	60
Total recognized in net periodic benefit cost (income) and OCI	(72)	(86)	15
Non-Qualified Plans			

Defined Benefit Plan Disclosure [Line Items]			
Service cost	0	0	0
Interest cost	5	5	3
Expected return on plan assets	0	0	0
Amortization of actuarial loss	1	2	3
Settlement	3	0	0
Net periodic pension cost (income)	9	7	6
Net actuarial loss (gain)	(3)	1	(19)
Amortization of actuarial loss	(1)	(2)	(3)
Settlement	(3)	0	0
Total recognized in OCI	(7)	(1)	(22)
Total recognized in net periodic benefit cost (income) and OCI	\$ 2	\$ 6	\$ (16)

XML 147 R124.htm
IDEA: XBRL DOCUMENT

EMPLOYEE	
BENEFITS - Expected	Dec. 31, 2024
Future Benefit	
Payments (Details)	USD (\$)
\$ in Millions	

Expected benefit payments by fiscal year ended

December 31, 2025	\$ 72
December 31, 2026	73
December 31, 2027	74
December 31, 2028	73
December 31, 2029	73
December 31, 2030 - 2034	\$ 352

XML 148 R125.htm
IDEA: XBRL DOCUMENT

ACCUMULATED	12 Months Ended		
OTHER			
COMPREHENSIVE			
INCOME (LOSS) -			
Schedule of			
Accumulated Other	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Comprehensive			
Income (Loss)			
(Details) - USD (\$)			
\$ in Millions			

Accumulated Other Comprehensive Income (Loss), Net of Tax [Roll Forward]

Beginning balance	\$ 24,342	\$ 23,690	\$ 23,420
Other comprehensive income (loss) before reclassifications	(602)	272	(3,985)
Amounts reclassified to the Consolidated Statements of Operations	765	530	90
Total other comprehensive income (loss), net of income taxes	163	802	(3,895)
Ending balance	24,254	24,342	23,690

Total AOCI

Accumulated Other Comprehensive Income (Loss), Net of Tax [Roll Forward]

Beginning balance	(3,758)	(4,560)	(665)
Total other comprehensive income (loss), net of income taxes	163	802	(3,895)
Ending balance	(3,595)	(3,758)	(4,560)

Net Unrealized Gains (Losses) on Cash Flow Hedges

Accumulated Other Comprehensive Income (Loss), Net of Tax [Roll Forward]

Beginning balance	(1,087)	(1,416)	(161)
Other comprehensive income (loss) before reclassifications	(531)	(106)	(1,340)
Amounts reclassified to the Consolidated Statements of Operations	693	435	85
Total other comprehensive income (loss), net of income taxes	162	329	(1,255)
Ending balance	(925)	(1,087)	(1,416)

Net Unrealized Gains (Losses) on Investment Securities

Accumulated Other Comprehensive Income (Loss), Net of Tax [Roll Forward]

Beginning balance	(2,338)	(2,771)	(156)
Other comprehensive income (loss) before reclassifications	(90)	350	(2,608)
Amounts reclassified to the Consolidated Statements of Operations	59	83	(7)
Total other comprehensive income (loss), net of income taxes	(31)	433	(2,615)
Ending balance	(2,369)	(2,338)	(2,771)

Defined Benefit Plans

Accumulated Other Comprehensive Income (Loss), Net of Tax [Roll Forward]

Beginning balance	(333)	(373)	(348)
Other comprehensive income (loss) before reclassifications	19	28	(37)
Amounts reclassified to the Consolidated Statements of Operations	13	12	12
Total other comprehensive income (loss), net of income taxes	32	40	(25)
Ending balance	\$ (301)	\$ (333)	\$ (373)

XML 149 R126.htm
IDEA: XBRL DOCUMENT

STOCKHOLDERS'	12 Months Ended		
EQUITY - Preferred			
Stock (Details) - USD			
(\$)	Dec. 31, 2024	May 23, 2024	Dec. 31, 2023
\$ / shares in Units, \$			
in Millions			

Preferred Stock

Preferred stock, par value (in dollars per share)	\$ 25.00	\$ 25.00
Preferred stock, authorized (in shares)	100,000,000	100,000,000
Preferred stock, issued (in shares)	2,150,000	2,050,000
Preferred stock, issued	\$ 2,113	\$ 2,014

Series B

Preferred Stock

Preferred stock, liquidation preference (in dollars per share)	\$ 1,000	
Preferred stock, issued (in shares)	300,000	300,000
Preferred stock, issued	\$ 296	\$ 296

Series C

Preferred Stock

Preferred stock, liquidation preference (in dollars per share)	\$ 1,000	
Preferred stock, issued (in shares)	300,000	300,000
Preferred stock, issued	\$ 297	\$ 297

Series D

Preferred Stock

Preferred stock, liquidation preference (in dollars per share)	\$ 1,000	
Preferred stock, issued (in shares)	0	300,000
Preferred stock, issued	\$ 0	\$ 293

Shares issued (in dollars per share)	\$ 25
Depository shares issued (in shares)	12,000,000
Depository share interest percentage	2.50%

Series E

Preferred Stock

Preferred stock, liquidation preference (in dollars per share)	\$ 1,000

Preferred stock, issued (in shares)	450,000	450,000
Preferred stock, issued	\$ 437	\$ 437
Shares issued (in dollars per share)	\$ 25	
Depository shares issued (in shares)	18,000,000	
Depository share interest percentage	2.50%	

Series F

Preferred Stock

Preferred stock, liquidation preference (in dollars per share)	\$ 1,000	
Preferred stock, issued (in shares)	400,000	400,000
Preferred stock, issued	\$ 395	\$ 395

Series G

Preferred Stock

Preferred stock, liquidation preference (in dollars per share)	\$ 1,000	
Preferred stock, issued (in shares)	300,000	300,000
Preferred stock, issued	\$ 296	\$ 296

Series H

Preferred Stock

Preferred stock, par value (in dollars per share)		\$ 25.00	
Preferred stock, liquidation preference (in dollars per share)	\$ 1,000	\$ 1,000	
Preferred stock, issued (in shares)	400,000	400,000	0
Preferred stock, issued	\$ 392	\$ 400	\$ 0
Depository shares issued (in shares)	16,000,000		
Depository share interest percentage	2.50%		

~~XML 150 R127.htm IDEA- XBRL DOCUMENT~~

STOCKHOLDERS'	1 Months Ended		12 Months Ended	
EQUITY - Narrative				
(Details) - USD (\$)				
\$ / shares in Units, \$	May 23, 2024	May 31, 2024	Dec. 31, 2024	Dec. 31, 2023
in Millions				

Class of Stock [Line Items]

Preferred stock, issued		\$ 2,113	\$ 2,014	
Preferred stock, issued (in shares)		2,150,000	2,050,000	
Preferred stock, par value (in dollars per share)		\$ 25.00	\$ 25.00	
Cost of stock repurchase		\$ 1,050	\$ 906	\$ 153
Treasury stock purchased (in shares)		28,113,278	28,473,805	

Series H

Class of Stock [Line Items]

Preferred stock, issued	\$ 400		\$ 392	\$ 0
Preferred stock, issued (in shares)	400,000		400,000	0
Preferred stock, dividend rate	7.375%	9.205%		
Preferred stock, par value (in dollars per share)	\$ 25.00			
Preferred stock, liquidation preference (in dollars per share)	\$ 1,000		\$ 1,000	
Proceeds from issuance of preferred stock	\$ 392			
Redemption option regulatory capital treatment event window	90 days			

~~XML 151 R128.htm IDEA- XBRL DOCUMENT~~

STOCKHOLDERS'	12 Months Ended	
EQUITY - Preferred		
Stock Outstanding	Dec. 31, 2024	Dec. 31, 2023
(Details) - \$ / shares		

Class of Stock [Line Items]

Number of shares issued (in shares)	2,150,000	2,050,000
Redemption period	90 days	
Redemption price per share (in dollars per share)	\$ 1,000	

Series B

Class of Stock [Line Items]

Number of shares issued (in shares)	300,000	300,000
Preferred stock, dividend rate	6.00%	

Series C

Class of Stock [Line Items]

Number of shares issued (in shares)	300,000	300,000
Preferred stock, dividend rate	6.375%	

Series D

Class of Stock [Line Items]

Number of shares issued (in shares)	0	300,000
Depository shares issued (in shares)	12,000,000	
Depository share interest percentage	2.50%	

Series E

Class of Stock [Line Items]

Number of shares issued (in shares)	450,000	450,000
Preferred stock, dividend rate	5.00%	
Depository shares issued (in shares)	18,000,000	
Depository share interest percentage	2.50%	

Series F

Class of Stock [Line Items]

Number of shares issued (in shares)	400,000	400,000
Preferred stock, dividend rate	5.65%	

Series G

Class of Stock [Line Items]

Number of shares issued (in shares)	300,000	300,000
Preferred stock, dividend rate	4.00%	

Secured Overnight Financing Rate (SOFR) | Series B

Class of Stock [Line Items]

Preferred stock, dividend payment rate	3.265%

Secured Overnight Financing Rate (SOFR) | Series C

Class of Stock [Line Items]

Preferred stock, dividend payment rate	3.419%

US Treasury (UST) Interest Rate | Series F

Class of Stock [Line Items]

Preferred stock, dividend payment rate	5.313%

US Treasury (UST) Interest Rate | Series G

Class of Stock [Line Items]

Preferred stock, dividend payment rate	3.215%

~~XML 152 R129.htm IDEA- XBRL DOCUMENT~~

STOCKHOLDERS'	3 Months Ended		12 Months Ended	
EQUITY - Dividends				
(Details) - USD (\$)				
\$ / shares in Units, \$	Dec. 31, 2024	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
in Millions				

Common stock

Dividends declared per share of common stock (in usd per share)	\$ 1.68	\$ 1.68	\$ 1.62

Dividends Declared		\$ 769	\$ 808	\$ 779
Payments of ordinary common stock dividends	\$ 769	769	808	779
Preferred stock				
Dividends Declared		137	117	113
Dividends Paid	134	\$ 134	\$ 120	\$ 113
Series B				
Preferred stock				
Dividends declared per share of preferred stock (in usd per share)		\$ 84.92	\$ 74.49	\$ 60.00
Dividends Declared		\$ 25	\$ 22	\$ 18
Dividends Paid	26		\$ 25	\$ 18
Series C				
Preferred stock				
Dividends declared per share of preferred stock (in usd per share)		\$ 80.78	\$ 63.75	\$ 63.75
Dividends Declared		\$ 24	\$ 19	\$ 19
Dividends Paid	23		\$ 19	\$ 19
Series D				
Preferred stock				
Dividends declared per share of preferred stock (in usd per share)		\$ 39.66	\$ 63.50	\$ 63.50
Dividends Declared		\$ 12	\$ 19	\$ 19
Dividends Paid	17		\$ 19	\$ 19
Series E				
Preferred stock				
Dividends declared per share of preferred stock (in usd per share)		\$ 50.00	\$ 50.00	\$ 50.00
Dividends Declared		\$ 23	\$ 22	\$ 22
Dividends Paid	23		\$ 22	\$ 22
Series F				
Preferred stock				
Dividends declared per share of preferred stock (in usd per share)		\$ 56.50	\$ 56.50	\$ 56.50
Dividends Declared		\$ 23	\$ 23	\$ 23
Dividends Paid	23		\$ 23	\$ 23
Series G				
Preferred stock				
Dividends declared per share of preferred stock (in usd per share)		\$ 40.00	\$ 40.00	\$ 40.00
Dividends Declared		\$ 12	\$ 12	\$ 12
Dividends Paid	\$ 12		\$ 12	\$ 12
Series H				
Preferred stock				
Dividends declared per share of preferred stock (in usd per share)	\$ 45.68		\$ 0	\$ 0
Dividends Declared	\$ 18		\$ 0	\$ 0
Dividends Paid	\$ 10		\$ 0	\$ 0

XML-153-R130.htm
IDEA: XBRL DOCUMENT

SHARE-BASED COMPENSATION - Narrative (Details) - USD (\$)	12 Months Ended			
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022	
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]				
Employee discount on company stock		10.00%		
Maximum employee salary contribution percentage - ESPP		10.00%		
Maximum employee contribution amount - ESPP		\$ 25,000		
Compensation expense related to share-based plans		97,000,000	\$ 87,000,000	\$ 84,000,000
Share-based compensation not yet recognized		\$ 105,000,000		
Unrecognized compensation expense, weighted-average period of recognition		2 years		
Tax benefit recognized in earnings for share-based compensation arrangements		\$ 16,000,000		19,000,000
Restricted Stock Units (RSUs)				
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]				
Total fair value of restricted stock units that vested during the years		\$ 77,000,000	\$ 71,000,000	\$ 51,000,000
2014 Omnibus Incentive Plan Time-based restricted stock units				
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]				
Vesting period		3 years		
2014 Omnibus Incentive Plan Performance-based restricted stock units				
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]				
Vesting period		3 years		
Omnibus Incentive Plan And Directors Plan				
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]				
Number of shares available for grant (in shares)		12,847,704		
2014 Employee Stock Purchase Plan				
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]				
Number of shares available for grant (in shares)		7,709,853		

XML-154-R131.htm
IDEA: XBRL DOCUMENT

SHARE-BASED COMPENSATION - Share-based Compensation Activity (Details) - Restricted Stock Units (RSUs) - \$ / shares	12 Months Ended			
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022	

Shares Underlying Awards				
Beginning of period (in shares)	4,573,657	3,876,601	3,502,956	
Granted (in shares)	4,080,812	2,575,234	1,844,352	
Vested and Distributed (in shares)	(1,791,746)	(1,729,136)	(1,359,543)	
Forfeited (in shares)	(184,555)	(149,042)	(111,164)	
End of period (in shares)	6,678,168	4,573,657	3,876,601	
Weighted Average Grant Price				
Beginning of period (in dollars per share)	\$ 42.23	\$ 43.06	\$ 38.23	
Granted (in dollars per share)	33.62	39.88	48.12	
Vested and Distributed (in dollars per share)	43.12	40.84	37.47	
Forfeited (in dollars per share)	37.56	42.92	43.36	
End of period (in dollars per share)	\$ 36.86	\$ 42.23	\$ 43.06	

XML-155-R132.htm
IDEA: XBRL DOCUMENT

COMMITMENTS AND CONTINGENCIES - Narrative (Details)	12 Months Ended			
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2003	

Minimum				
Risk Participation Agreements [Abstract]				
Risk participation agreements, Average term	1 year			
Maximum				
Risk Participation Agreements [Abstract]				
Risk participation agreements, Average term	9 years			

[Marketing rights](#)

[Marketing Rights \[Abstract\]](#)

[Commitment period](#)

25 years

[Financial standby letters of credit](#)

[Letters of Credit \[Abstract\]](#)

[Letters of credit terms](#)

2 years

[Commercial letters of credit](#)

[Letters of Credit \[Abstract\]](#)

[Letters of credit terms](#)

1 year

~~XML-156-R133.htm IDEA: XBRL DOCUMENT~~

COMMITMENTS AND

CONTINGENCIES -

Schedule of

Outstanding Off-

balance sheet

Dec. 31, 2024 Dec. 31, 2023

Arrangements

(Details) - USD (\$)

\$ in Millions

[Other Commitments \[Line Items\]](#)

[Commitment amount](#)

\$ 95,413 \$ 96,295

[Commitments to extend credit](#)

[Other Commitments \[Line Items\]](#)

[Commitment amount](#)

93,460 94,201

[Letters of credit](#)

[Other Commitments \[Line Items\]](#)

[Commitment amount](#)

1,845 1,977

[Loans sold with recourse](#)

[Other Commitments \[Line Items\]](#)

[Commitment amount](#)

93 96

[Marketing rights](#)

[Other Commitments \[Line Items\]](#)

[Commitment amount](#)

14 18

[Risk participation agreements](#)

[Other Commitments \[Line Items\]](#)

[Commitment amount](#)

\$ 1 \$ 3

~~XML-157-R134.htm IDEA: XBRL DOCUMENT~~

FAIR VALUE

MEASUREMENTS -

Residential and

Commercial

Mortgage Loans Held

For Sale (Details) -

USD (\$)

Dec. 31, 2024 Dec. 31, 2023

\$ in Millions

[Fair Value, Balance Sheet Grouping, Financial Statement Captions \[Line Items\]](#)

[Aggregate Fair Value](#)

[1] \$ 858 \$ 779

[Level 2 | Residential mortgage loans held for sale](#)

[Fair Value, Balance Sheet Grouping, Financial Statement Captions \[Line Items\]](#)

[Aggregate Fair Value](#)

633 614

[Aggregate Unpaid Principal](#)

625 593

[Aggregate Fair Value Less Aggregate Unpaid Principal](#)

8 21

[Level 2 | Commercial loans held for sale](#)

[Fair Value, Balance Sheet Grouping, Financial Statement Captions \[Line Items\]](#)

[Aggregate Fair Value](#)

192 62

[Aggregate Unpaid Principal](#)

199 69

[Aggregate Fair Value Less Aggregate Unpaid Principal](#)

\$ (7) \$ (7)

[1] See Note 1 for information regarding updates to the Consolidated Balance Sheets during 2024.

~~XML-158-R135.htm IDEA: XBRL DOCUMENT~~

FAIR VALUE

MEASUREMENTS -

Schedule of Fair

Value Measurements

(Details) - USD (\$)

\$ in Millions

Dec. 31, 2024

Dec. 31, 2023

[Assets](#)

[Debt securities available for sale](#)

[1] \$ 32,765 \$ 29,777

[Loans held for sale at fair value](#)

825 676

[Mortgage servicing rights](#)

1,491 1,552

[Total derivative assets](#)

1,476 1,593

[Equity securities, at fair value](#)

162 115

[Short-term investments](#)

53

[Total assets](#)

36,772 33,713

[Liabilities](#)

[Total derivative liabilities](#)

1,710 2,183

[Short-term borrowed funds](#)

0 505

[Other liabilities](#)

101

[Total liabilities](#)

1,811 2,183

[Equity securities, at fair value](#)

220 173

[Interest rate contracts](#)

[Assets](#)

[Total derivative assets](#)

562 464

[Liabilities](#)

[Total derivative liabilities](#)

910 1,149

[Foreign exchange contracts](#)

[Assets](#)

[Total derivative assets](#)

472 434

[Liabilities](#)

[Total derivative liabilities](#)

411 378

[Commodities contracts](#)

[Assets](#)

[Total derivative assets](#)

429 685

[Liabilities](#)

[Total derivative liabilities](#)

379 640

[TBA contracts](#)

[Assets](#)

[Total derivative assets](#)

10 3

[Liabilities](#)

[Total derivative liabilities](#)

8 16

[Other contracts](#)

[Assets](#)

Total derivative assets	3	7
Liabilities		
Total derivative liabilities	2	0
Level 1		
Assets		
Debt securities available for sale	3,525	4,380
Loans held for sale at fair value	0	0
Total derivative assets	0	0
Equity securities, at fair value	162	115
Short-term investments	40	
Total assets	3,727	4,495
Liabilities		
Total derivative liabilities	0	0
Short-term borrowed funds	0	0
Other liabilities	0	
Total liabilities	0	0
Level 1 Interest rate contracts		
Assets		
Total derivative assets	0	0
Liabilities		
Total derivative liabilities	0	0
Level 1 Foreign exchange contracts		
Assets		
Total derivative assets	0	0
Liabilities		
Total derivative liabilities	0	0
Level 1 Commodities contracts		
Assets		
Total derivative assets	0	0
Liabilities		
Total derivative liabilities	0	0
Level 1 TBA contracts		
Assets		
Total derivative assets	0	0
Liabilities		
Total derivative liabilities	0	0
Level 1 Other contracts		
Assets		
Total derivative assets	0	0
Liabilities		
Total derivative liabilities	0	0
Level 2		
Assets		
Debt securities available for sale	29,240	25,397
Loans held for sale at fair value	825	676
Total derivative assets	1,473	1,586
Equity securities, at fair value	0	0
Short-term investments	13	
Total assets	31,551	27,659
Liabilities		
Total derivative liabilities	1,708	2,183
Short-term borrowed funds	0	505
Other liabilities	101	
Total liabilities	1,809	2,183
Level 2 Interest rate contracts		
Assets		
Total derivative assets	562	464
Liabilities		
Total derivative liabilities	910	1,149
Level 2 Foreign exchange contracts		
Assets		
Total derivative assets	472	434
Liabilities		
Total derivative liabilities	411	378
Level 2 Commodities contracts		
Assets		
Total derivative assets	429	685
Liabilities		
Total derivative liabilities	379	640
Level 2 TBA contracts		
Assets		
Total derivative assets	10	3
Liabilities		
Total derivative liabilities	8	16
Level 2 Other contracts		
Assets		
Total derivative assets	0	0
Liabilities		
Total derivative liabilities	0	0
Level 3		
Assets		
Debt securities available for sale	0	0
Loans held for sale at fair value	0	0
Total derivative assets	3	7
Equity securities, at fair value	0	0
Short-term investments	0	
Total assets	1,494	1,559
Liabilities		
Total derivative liabilities	2	0
Short-term borrowed funds	0	0
Other liabilities	0	
Total liabilities	2	0
Level 3 Interest rate contracts		
Assets		
Total derivative assets	0	0
Liabilities		
Total derivative liabilities	0	0

Level 3 Foreign exchange contracts		
Assets		
Total derivative assets	0	0
Liabilities		
Total derivative liabilities	0	0
Level 3 Commodities contracts		
Assets		
Total derivative assets	0	0
Liabilities		
Total derivative liabilities	0	0
Level 3 TBA contracts		
Assets		
Total derivative assets	0	0
Liabilities		
Total derivative liabilities	0	0
Level 3 Other contracts		
Assets		
Total derivative assets	3	7
Liabilities		
Total derivative liabilities	2	0
Investments Measured at Net Asset Value		
Liabilities		
Equity securities, at fair value	58	58
Unfunded capital commitments	24	28
Total mortgage-backed securities		
Assets		
Debt securities available for sale	29,055	24,732
Total mortgage-backed securities Level 1		
Assets		
Debt securities available for sale	0	0
Total mortgage-backed securities Level 2		
Assets		
Debt securities available for sale	29,055	24,732
Total mortgage-backed securities Level 3		
Assets		
Debt securities available for sale	0	0
Collateralized loan obligations		
Assets		
Debt securities available for sale	184	664
Collateralized loan obligations Level 1		
Assets		
Debt securities available for sale	0	0
Collateralized loan obligations Level 2		
Assets		
Debt securities available for sale	184	664
Collateralized loan obligations Level 3		
Assets		
Debt securities available for sale	0	0
State and political subdivisions		
Assets		
Debt securities available for sale	1	1
State and political subdivisions Level 1		
Assets		
Debt securities available for sale	0	0
State and political subdivisions Level 2		
Assets		
Debt securities available for sale	1	1
State and political subdivisions Level 3		
Assets		
Debt securities available for sale	0	0
U.S. Treasury and other		
Assets		
Debt securities available for sale	3,525	4,380
U.S. Treasury and other Level 1		
Assets		
Debt securities available for sale	3,525	4,380
U.S. Treasury and other Level 2		
Assets		
Debt securities available for sale	0	0
U.S. Treasury and other Level 3		
Assets		
Debt securities available for sale	0	0
Residential loans held for sale		
Assets		
Loans held for sale at fair value	633	614
Residential loans held for sale Level 1		
Assets		
Loans held for sale at fair value	0	0
Residential loans held for sale Level 2		
Assets		
Loans held for sale at fair value	633	614
Residential loans held for sale Level 3		
Assets		
Loans held for sale at fair value	0	0
Commercial loans held for sale		
Assets		
Loans held for sale at fair value	192	62
Commercial loans held for sale Level 1		
Assets		
Loans held for sale at fair value	0	0
Commercial loans held for sale Level 2		
Assets		
Loans held for sale at fair value	192	62
Commercial loans held for sale Level 3		
Assets		
Loans held for sale at fair value	0	0
Mortgage Servicing Rights		

Assets		
Mortgage servicing rights	1,491	1,552
Mortgage Servicing Rights Level 1		
Assets		
Mortgage servicing rights	0	0
Mortgage Servicing Rights Level 2		
Assets		
Mortgage servicing rights	0	0
Mortgage Servicing Rights Level 3		
Assets		
Mortgage servicing rights	\$ 1,491	\$ 1,552

[1] Includes only collateral pledged by the Company where counterparties have the right to sell or pledge the collateral.

~~XML 159 R136.htm IDEA: XBRL DOCUMENT~~

FAIR VALUE	12 Months Ended	
MEASUREMENTS -		
Schedule of Assets		
Measured on		
Recurring Basis Level	Dec. 31, 2024 Dec. 31, 2023	
3 Rollforward		
(Details) - USD (\$)		
\$ in Millions		

[Mortgage Servicing Rights](#)

[Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation \[Roll Forward\]](#)

Beginning balance	\$ 1,552	\$ 1,530
Issuances	106	127
Sales	(99)	0
Settlements	(176)	(166)
Changes in fair value during the period recognized in earnings	108	61
Ending balance	1,491	1,552

[Other Derivative Contracts](#)

[Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation \[Roll Forward\]](#)

Beginning balance	7	1
Issuances	60	64
Sales	0	0
Settlements	(41)	(24)
Changes in fair value during the period recognized in earnings	(25)	(34)
Ending balance	\$ 1	\$ 7

~~XML 160 R137.htm IDEA: XBRL DOCUMENT~~

FAIR VALUE		
MEASUREMENTS -		
Unobservable Inputs		
Used and Valuation	Dec. 31, 2024 Dec. 31, 2023	
Techniques (Details) -		
Level 3		

[Minimum | Discounted Cash Flow | Constant prepayment rate | Residential mortgages](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Mortgage servicing rights, measurement input	0.0508	0.0670

[Minimum | Discounted Cash Flow | Option adjusted spread | Residential mortgages](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Mortgage servicing rights, measurement input	3.98	

[Minimum | Discounted Cash Flow | Option adjusted spread | Mortgage Servicing Rights](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Mortgage servicing rights, measurement input		3.98

[Minimum | Internal Model | Pull through rate | Other contracts](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Other derivative contracts, measurement input	0.0509	0.2490

[Minimum | Internal Model | MSR value | Other contracts](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Other derivative contracts, measurement input	0.2391	(0.0890)

[Maximum | Discounted Cash Flow | Constant prepayment rate | Residential mortgages](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Mortgage servicing rights, measurement input	0.1632	0.1455

[Maximum | Discounted Cash Flow | Option adjusted spread | Residential mortgages](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Mortgage servicing rights, measurement input	10.58	

[Maximum | Discounted Cash Flow | Option adjusted spread | Mortgage Servicing Rights](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Mortgage servicing rights, measurement input		10.58

[Maximum | Internal Model | Pull through rate | Other contracts](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Other derivative contracts, measurement input	0.9990	0.9970

[Maximum | Internal Model | MSR value | Other contracts](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Other derivative contracts, measurement input	1.7164	1.4124

[Weighted Average | Discounted Cash Flow | Constant prepayment rate | Residential mortgages](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Mortgage servicing rights, measurement input	0.0670	0.0723

[Weighted Average | Discounted Cash Flow | Option adjusted spread | Residential mortgages](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Mortgage servicing rights, measurement input	6.32	

[Weighted Average | Discounted Cash Flow | Option adjusted spread | Mortgage Servicing Rights](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Mortgage servicing rights, measurement input		6.30

[Weighted Average | Internal Model | Pull through rate | Other contracts](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Other derivative contracts, measurement input	0.8306	0.8034

[Weighted Average | Internal Model | MSR value | Other contracts](#)

[Fair Value Measurement Inputs and Valuation Techniques \[Line Items\]](#)

Other derivative contracts, measurement input	1.2123	0.8804

~~XML 161 R138.htm IDEA: XBRL DOCUMENT~~

FAIR VALUE	12 Months Ended		
MEASUREMENTS -			
Schedule of Gain			
(Loss) on Assets and			
Liabilities Measured			
on Nonrecurring			
Basis Included in	Dec. 31, 2024 Dec. 31, 2023 Dec. 31, 2022		
Earnings (Details) -			
USD (\$)			
\$ in Millions			

Nonrecurring measurement basis | Collateral-dependent loans

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Collateral-dependent loans

\$ (200) \$ (138) \$ (4)

~~XML 162 R139.htm IDEA: XBRL DOCUMENT~~

FAIR VALUE
MEASUREMENTS -
Schedule of Fair
Value Measurements
on a Nonrecurring
Basis (Details) -
Nonrecurring
measurement basis -
USD (\$)
\$ in Millions

Dec. 31, 2024 Dec. 31, 2023

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Collateral-dependent loans

\$ 979 \$ 789

Level 1

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Collateral-dependent loans

0 0

Level 2

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Collateral-dependent loans

979 789

Level 3

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Collateral-dependent loans

\$ 0 \$ 0

~~XML 163 R140.htm IDEA: XBRL DOCUMENT~~

FAIR VALUE
MEASUREMENTS -
Schedule of Financial
Instruments not
Recorded at Fair
Value (Details) - USD
(\$)
\$ in Millions

Dec. 31, 2024 Dec. 31, 2023

Financial assets:

Debt securities held to maturity

[1] \$ 8,599 \$ 9,184

Debt securities held-to-maturity, fair value

7,540 8,350

Loans held for sale

33 103

Loans held for sale, fair value

33 103

Net loans and leases

[2] 137,142 143,861

Net loans and leases, fair value

136,293 140,504

Other investment securities, at cost, carrying value

710 869

Other investment securities, at cost, estimated fair value

710 869

Financial liabilities:

Deposits, carrying value

174,776 177,342

Deposits, fair value

174,651 177,096

Short-term borrowed funds

0 505

Short-term borrowed funds, fair value

0 505

Long-term borrowed funds, carrying value

[2] 12,401 13,467

Long-term borrowed funds, fair value

12,247 13,012

Level 1

Financial assets:

Debt securities held to maturity

0 0

Debt securities held-to-maturity, fair value

0 0

Loans held for sale

0 0

Loans held for sale, fair value

0 0

Net loans and leases

0 0

Net loans and leases, fair value

0 0

Other investment securities, at cost, carrying value

0 0

Other investment securities, at cost, estimated fair value

0 0

Financial liabilities:

Deposits, carrying value

0 0

Deposits, fair value

0 0

Short-term borrowed funds

0 0

Short-term borrowed funds, fair value

0 0

Long-term borrowed funds, carrying value

0 0

Long-term borrowed funds, fair value

0 0

Level 2

Financial assets:

Debt securities held to maturity

8,187 8,696

Debt securities held-to-maturity, fair value

7,136 7,887

Loans held for sale

0 0

Loans held for sale, fair value

0 0

Net loans and leases

979 789

Net loans and leases, fair value

979 789

Other investment securities, at cost, carrying value

689 851

Other investment securities, at cost, estimated fair value

689 851

Financial liabilities:

Deposits, carrying value

174,776 177,342

Deposits, fair value

174,651 177,096

Short-term borrowed funds

505

Short-term borrowed funds, fair value

0 505

Long-term borrowed funds, carrying value

12,401 13,467

Long-term borrowed funds, fair value

12,247 13,012

Level 3

Financial assets:

Debt securities held to maturity

412 488

Debt securities held-to-maturity, fair value

404 463

Loans held for sale

33 103

Loans held for sale, fair value

33 103

Net loans and leases

136,163 143,072

Net loans and leases, fair value

135,314 139,715

Other investment securities, at cost, carrying value

21 18

Other investment securities, at cost, estimated fair value

21 18

Financial liabilities:

Deposits, carrying value

0 0

Deposits, fair value

0 0

Short-term borrowed funds

0 0

Short-term borrowed funds, fair value

0 0

Long-term borrowed funds, carrying value

0 0

[1] Includes only collateral pledged by the Company where counterparties have the right to sell or pledge the collateral.
[2] Includes amounts in consolidated VIEs. See Note 11 for additional information.

~~XML 164 R141.htm IDEA: XBRL DOCUMENT~~

NONINTEREST			
INCOME - Narrative			
(Details) - USD (\$)			
\$ in Millions			
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Wealth fees

Disaggregation of Revenue [Line Items]

Trailing commission income	\$ 16	\$ 15	\$ 15

~~XML 165 R142.htm IDEA: XBRL DOCUMENT~~

NONINTEREST			
INCOME -			
Components of			
Revenue from			
Contracts with			
Customers (Details) -			
USD (\$)			
\$ in Millions			
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	\$ 1,533	\$ 1,266	\$ 1,299
Total noninterest income	2,176	1,983	2,009
Bank-owned life insurance	108	93	88

Operating Segments

Disaggregation of Revenue [Line Items]

Total revenue from other sources	643	717	710
Total noninterest income	2,176	1,983	2,009
Other			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	25	1	4
Total revenue from other sources	112	131	97
Total noninterest income	137	132	101

Consumer Banking

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	869	783	769
Consumer Banking Operating Segments			

Disaggregation of Revenue [Line Items]

Total revenue from other sources	262	284	294
Total noninterest income	1,131	1,067	1,063
Commercial Banking			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	639	482	526
Commercial Banking Operating Segments			

Disaggregation of Revenue [Line Items]

Total revenue from other sources	269	302	319
Total noninterest income	908	784	845
Non-Core			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	0	0	0
Non-Core Operating Segments			

Disaggregation of Revenue [Line Items]

Total revenue from other sources	0	0	0
Total noninterest income	0	0	0
Service charges and fees			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	417	409	418
Service charges and fees Other			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	1	1	3
Service charges and fees Consumer Banking			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	288	277	291
Service charges and fees Commercial Banking			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	128	131	124
Service charges and fees Non-Core			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	0	0	0
Card fees			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	362	291	271
Card fees Other			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	24	0	0
Card fees Consumer Banking			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	284	244	228
Card fees Commercial Banking			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	54	47	43
Card fees Non-Core			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	0	0	0
Capital markets fees			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	445	293	341
Capital markets fees Other			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	0	0	0
Capital markets fees Consumer Banking			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	0	0	0
Capital markets fees Commercial Banking			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	445	293	341
Capital markets fees Non-Core			

Disaggregation of Revenue [Line Items]

Revenue from contracts with customers	0	0	0

Wealth fees			
Disaggregation of Revenue [Line Items]			
Revenue from contracts with customers	294	259	250
Wealth fees Other			
Disaggregation of Revenue [Line Items]			
Revenue from contracts with customers	0	0	0
Wealth fees Consumer Banking			
Disaggregation of Revenue [Line Items]			
Revenue from contracts with customers	294	259	249
Wealth fees Commercial Banking			
Disaggregation of Revenue [Line Items]			
Revenue from contracts with customers	0	0	1
Wealth fees Non-Core			
Disaggregation of Revenue [Line Items]			
Revenue from contracts with customers	0	0	0
Other banking fees			
Disaggregation of Revenue [Line Items]			
Revenue from contracts with customers	15	14	19
Other banking fees Other			
Disaggregation of Revenue [Line Items]			
Revenue from contracts with customers	0	0	1
Other banking fees Consumer Banking			
Disaggregation of Revenue [Line Items]			
Revenue from contracts with customers	3	3	1
Other banking fees Commercial Banking			
Disaggregation of Revenue [Line Items]			
Revenue from contracts with customers	12	11	17
Other banking fees Non-Core			
Disaggregation of Revenue [Line Items]			
Revenue from contracts with customers	\$ 0	\$ 0	\$ 0

~~XML 166 R143.htm IDEA: XBRL DOCUMENT~~

OTHER OPERATING	12 Months Ended		
EXPENSE (Details) -			
USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
\$ in Millions			
Other Income and Expenses [Abstract]			
Marketing	\$ 170	\$ 187	\$ 166
Deposit insurance	193	390	96
Other	359	396	323
Other operating expense	722	973	\$ 585
FDIC special assessment	\$ 31	\$ 225	

~~XML 167 R144.htm IDEA: XBRL DOCUMENT~~

INCOME TAXES -	12 Months Ended		
Narrative (Details) -			
USD (\$)	Dec. 31, 2024	Dec. 31, 2023	
\$ in Millions			
Significant Change in Unrecognized Tax Benefits is Reasonably Possible [Line Items]			
Federal and state net operating and capital loss carryforwards	\$ 581		
Deferred tax asset valuation allowance	120	\$ 137	
Interest on unrecognized tax benefits accrued (released) during period	(1)	3	
Accrued interest on unrecognized tax benefits	1	\$ 4	

Capital Loss Carryforward			
Significant Change in Unrecognized Tax Benefits is Reasonably Possible [Line Items]			
Capital loss carryforward	132		
General Business Tax Credit Carryforward			
Significant Change in Unrecognized Tax Benefits is Reasonably Possible [Line Items]			
Capital loss carryforward	212		
Tax Years Ended Prior to 1988			
Significant Change in Unrecognized Tax Benefits is Reasonably Possible [Line Items]			
Base year loan loss reserves attributable to prior years	\$ 557		

~~XML 168 R145.htm IDEA: XBRL DOCUMENT~~

INCOME TAXES -	12 Months Ended		
Income Tax Expense			
(Benefit) (Details) -			
USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
\$ in Millions			
Income Tax Disclosure [Abstract]			
Income tax expense	\$ 379	\$ 422	\$ 582
Tax effect of changes in OCI	62	289	(1,319)
Total comprehensive income tax expense (benefit)	\$ 441	\$ 711	\$ (737)

~~XML 169 R146.htm IDEA: XBRL DOCUMENT~~

INCOME TAXES -	12 Months Ended		
Components of			
Income Tax Expense			
(Benefit) (Details) -	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
USD (\$)			
\$ in Millions			
Current			
U.S. federal	\$ 447	\$ 497	\$ 355
State and local	109	167	170
Total	556	664	525

Deferred			
U.S. federal	(127)	(135)	88
State and local	(50)	(107)	(31)
Total	(177)	(242)	57
U.S. federal	320	362	443
State and local	59	60	139
Income tax expense	\$ 379	\$ 422	\$ 582

~~XML 170 R147.htm IDEA: XBRL DOCUMENT~~

INCOME TAXES -	12 Months Ended		
Effective Income Tax			
Reconciliation			
(Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
\$ in Millions			
Amount			
U.S. Federal income tax expense	\$ 396	\$ 426	\$ 558
Increase (decrease) resulting from:			
State and local income taxes (net of federal benefit)	46	58	133
Bank-owned life insurance	(22)	(20)	(19)
Tax-exempt interest	(12)	(12)	(8)

Tax advantaged investments (including related credits)	(82)	(77)	(102)
Other tax credits	(2)	(3)	(9)
Adjustments for uncertain tax positions	0	5	1
Non-deductible FDIC insurance premiums	34	35	20
Legacy tax matters	0	0	3
Other	21	10	5
Income tax expense	\$ 379	\$ 422	\$ 582
Rate			
U.S. Federal income tax rate	21.00%	21.00%	21.00%
Increase (decrease) resulting from:			
State and local income taxes (net of federal benefit)	2.50%	2.90%	5.00%
Bank-owned life insurance	(1.20%)	(1.00%)	(0.70%)
Tax-exempt interest	(0.70%)	(0.60%)	(0.30%)
Tax advantaged investments (including related credits)	(4.40%)	(3.80%)	(3.80%)
Other tax credits	(0.10%)	(0.10%)	(0.30%)
Adjustments for uncertain tax positions	0.00%	0.20%	0.00%
Non-deductible FDIC insurance premiums	1.80%	1.70%	0.70%
Legacy tax matters	0.00%	0.00%	0.10%
Other	1.20%	0.50%	0.20%
Total income tax expense and effective tax rate	20.10%	20.80%	21.90%

~~XML 171 R148.htm IDEA: XBRL DOCUMENT~~

INCOME TAXES -		
Deferred Income Tax		
Assets and Liabilities	Dec. 31, 2024	Dec. 31, 2023
(Details) - USD (\$)		
\$ in Millions		
Deferred tax assets:		
Other comprehensive income	\$ 1,242	\$ 1,291
Allowance for credit losses	552	555
Federal and state net operating and capital loss carryforwards	69	79
Accrued expenses	1,198	1,152
Investment and other tax credit carryforwards	214	130
Partnerships	4	0
Other	10	9
Total deferred tax assets	3,289	3,216
Valuation allowance	(120)	(137)
Deferred tax assets, net of valuation allowance	3,169	3,079
Deferred tax liabilities:		
Leasing transactions	208	297
Amortization of intangibles	425	421
Depreciation	570	532
Pension and other employee compensation plans	146	130
Partnerships	0	12
Deferred Income	24	3
MSRs	243	252
Total deferred tax liabilities	1,616	1,647
Net deferred tax asset (liability)	\$ 1,553	\$ 1,432

~~XML 172 R149.htm IDEA: XBRL DOCUMENT~~

INCOME TAXES - Unrecognized Tax Benefits (Details) - USD (\$) \$ in Millions		12 Months Ended		
		Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Unrecognized Tax Benefits [Roll Forward]				
Balance at the beginning of the year	\$ 7	\$ 6	\$ 7	
Gross increase for tax positions related to current year	1	1	0	
Gross increase for tax positions related to prior years	1	1	0	
Decrease for tax positions as a result of the lapse of the statutes of limitations	(1)	0	0	
Decrease for tax positions related to settlements with taxing authorities	(3)	(1)	(1)	
Balance at end of year	\$ 5	\$ 7	\$ 6	

~~XML 173 R150.htm IDEA: XBRL DOCUMENT~~

EARNINGS PER		12 Months Ended		
SHARE (Details) -				
USD (\$)				
\$ / shares in Units, \$		Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
in Millions				
Numerator (basic and diluted):				
Net income		\$ 1,509	\$ 1,608	\$ 2,073
Less: Preferred stock dividends		137	117	113
Net income available to common stockholders		\$ 1,372	\$ 1,491	\$ 1,960
Denominator:				
Weighted-average common shares outstanding - basic (in shares)		450,678,038	475,089,384	475,959,815
Dilutive common shares: share-based awards (in shares)		2,832,207	1,603,764	1,843,327
Weighted-average common shares outstanding - diluted (in shares)		453,510,245	476,693,148	477,803,142
Earnings per common share:				
Basic (in dollars per share)		\$ 3.05	\$ 3.14	\$ 4.12
Diluted (in dollars per share)		\$ 3.03	\$ 3.13	\$ 4.10
Antidilutive securities (in shares)		330,950	2,210,857	949,606

~~XML 174 R151.htm IDEA: XBRL DOCUMENT~~

REGULATORY	
MATTERS - Narrative	Dec. 31, 2024 Dec. 31, 2023
(Details)	

Mortgage Banking [Abstract]

Required Minimum Capital	9.00%	8.50%

~~XML 175 R152.htm IDEA: XBRL DOCUMENT~~

REGULATORY MATTERS - Capital and Capital Ratio Information (Details) \$ in Millions		Dec. 31, 2024 USD (\$)	Dec. 31, 2023 USD (\$)
Common Equity Tier 1 to Risk-Weighted Assets (Amount)			
Actual		\$ 17,900	\$ 18,358
Required Minimum Capital		\$ 14,913	\$ 14,671
Common Equity Tier 1 to Risk-Weighted Assets (Ratio)			
Actual		0.108	0.106
Required Minimum Capital		9.00%	8.50%
Tier 1 Capital to Risk-Weighted Assets (Amount)			
Actual		\$ 20,013	\$ 20,372
Required Minimum Capital		\$ 17,398	\$ 17,260
Tier 1 Capital to Risk-Weighted Assets (Ratio)			
Actual		0.121	0.118

Required Minimum Capital	0.105	0.100
Total Capital to Risk-Weighted Assets (Amount)		
Actual	\$ 23,232	\$ 23,608
Required Minimum Capital	\$ 20,712	\$ 20,712
Total Capital to Risk-Weighted Assets (Ratio)		
Actual	0.140	0.137
Required Minimum Capital	0.125	0.120
Tier 1 Capital to Average Assets (Leverage) (Amount)		
Actual	\$ 20,013	\$ 20,372
Required Minimum Capital	\$ 8,502	\$ 8,784
Tier 1 Capital to Average Assets (Leverage) (Ratio)		
Actual	0.094	0.093
Required Minimum Capital	0.040	0.040
Stress capital buffer	4.50%	4.50%
CBNA		

Common Equity Tier 1 to Risk-Weighted Assets (Amount)		
Actual	\$ 20,250	\$ 19,411
Required Minimum Capital	\$ 11,549	\$ 12,047
Common Equity Tier 1 to Risk-Weighted Assets (Ratio)		
Actual	0.123	0.113
Required Minimum Capital	7.00%	7.00%
Tier 1 Capital to Risk-Weighted Assets (Amount)		
Actual	\$ 20,250	\$ 19,411
Required Minimum Capital	\$ 14,024	\$ 14,628
Tier 1 Capital to Risk-Weighted Assets (Ratio)		
Actual	0.123	0.113
Required Minimum Capital	0.085	0.085
Total Capital to Risk-Weighted Assets (Amount)		
Actual	\$ 23,362	\$ 22,453
Required Minimum Capital	\$ 17,324	\$ 18,070
Total Capital to Risk-Weighted Assets (Ratio)		
Actual	0.142	0.130
Required Minimum Capital	0.105	0.105
Tier 1 Capital to Average Assets (Leverage) (Amount)		
Actual	\$ 20,250	\$ 19,411
Required Minimum Capital	\$ 8,474	\$ 8,759
Tier 1 Capital to Average Assets (Leverage) (Ratio)		
Actual	0.096	0.089
Required Minimum Capital	0.040	0.040
Capital conservation buffer	2.50%	2.50%

~~XML 176 R153.htm IDEA: XBRL DOCUMENT~~

BUSINESS OPERATING SEGMENTS - Narrative (Details) \$ in Millions	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
	USD (\$)	USD (\$)	USD (\$)
	segment		

Segment Reporting [Abstract]			
Business operating segments segment	3		
Segment Reporting Information [Line Items]			
Revenues \$	\$ 7,809	\$ 8,224	\$ 8,021

~~XML 177 R154.htm IDEA: XBRL DOCUMENT~~

BUSINESS OPERATING SEGMENTS - Schedule of Business Operating Segments (Details) - USD (\$) \$ in Millions	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Segment Reporting Information [Line Items]			
Net interest income	\$ 5,633	\$ 6,241	\$ 6,012
Noninterest income	2,176	1,983	2,009
Total revenue	7,809	8,224	8,021
Direct expenses	5,234	5,507	4,892
Indirect expenses	0	0	0
Total noninterest expense	5,234	5,507	4,892
Profit (loss) before provision for credit losses	2,575	2,717	3,129
Provision (benefit) for credit losses	687	687	474
Income before income tax expense	1,888	2,030	2,655
Income tax expense	379	422	582
NET INCOME	1,509	1,608	2,073
Total average assets	219,024	222,221	215,061

[Operating Segments](#)

Segment Reporting Information [Line Items]			
Noninterest income	2,176	1,983	2,009

[Operating Segments | Consumer Banking](#)

Segment Reporting Information [Line Items]			
Net interest income	4,565	4,187	3,649
Noninterest income	1,131	1,067	1,063
Total revenue	5,696	5,254	4,712
Direct expenses	2,325	2,244	2,103
Indirect expenses	1,353	1,298	1,152
Total noninterest expense	3,678	3,542	3,255
Profit (loss) before provision for credit losses	2,018	1,712	1,457
Provision (benefit) for credit losses	331	280	174
Income before income tax expense	1,687	1,432	1,283
Income tax expense	434	373	328
NET INCOME	1,253	1,059	955
Total average assets	75,037	72,693	68,027
Depreciation and amortization	113	106	97

[Operating Segments | Commercial Banking](#)

Segment Reporting Information [Line Items]			
Net interest income	1,950	2,292	2,103
Noninterest income	908	784	845
Total revenue	2,858	3,076	2,948
Direct expenses	835	857	820
Indirect expenses	406	438	403
Total noninterest expense	1,241	1,295	1,223
Profit (loss) before provision for credit losses	1,617	1,781	1,725
Provision (benefit) for credit losses	353	250	46

Income before income tax expense	1,264	1,531	1,679
Income tax expense	291	378	375
NET INCOME	973	1,153	1,304
Total average assets	68,478	76,028	74,919
Depreciation and amortization	26	30	27
Operating Segments Non-Core			
Segment Reporting Information Line Items 			
Net interest income	(117)	(129)	378
Noninterest income	0	0	0
Total revenue	(117)	(129)	378
Direct expenses	4	13	23
Indirect expenses	94	110	113
Total noninterest expense	98	123	136
Profit (loss) before provision for credit losses	(215)	(252)	242
Provision (benefit) for credit losses	61	78	52
Income before income tax expense	(276)	(330)	190
Income tax expense	(70)	(86)	48
NET INCOME	(206)	(244)	142
Total average assets	8,942	13,745	18,121
Other			

Segment Reporting Information Line Items 			
Net interest income	(765)	(109)	(118)
Noninterest income	137	132	101
Total revenue	(628)	23	(17)
Direct expenses	2,070	2,393	1,946
Indirect expenses	(1,853)	(1,846)	(1,668)
Total noninterest expense	217	547	278
Profit (loss) before provision for credit losses	(845)	(524)	(295)
Provision (benefit) for credit losses	(58)	79	202
Income before income tax expense	(787)	(603)	(497)
Income tax expense	(276)	(243)	(169)
NET INCOME	(511)	(360)	(328)
Total average assets	66,567	59,755	53,994
Depreciation and amortization	\$ 312	\$ 291	\$ 274

~~XML 170 R155.htm IDEA: XBRL DOCUMENT~~

PARENT COMPANY				
FINANCIALS -				
Condensed Balance				
Sheets (Details) -				
USD (\$)				
\$ in Millions				

ASSETS:				
Cash and due from banks	[1] \$ 1,409	\$ 1,794		
Other assets	[1] 13,941	13,359		
TOTAL ASSETS	217,521	221,964		
LIABILITIES:				
Long-term borrowed funds	[1] 12,401	13,467		
Other liabilities	[1] 4,870	4,746		
TOTAL LIABILITIES	193,267	197,622		
Total stockholders' equity	24,254	24,342	\$ 23,690	\$ 23,420
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	217,521	221,964		
Parent company				

ASSETS:		
Cash and due from banks	2,658	2,864
Other assets	237	194
TOTAL ASSETS	31,094	27,944
LIABILITIES:		
Long-term borrowed funds	6,479	
Other liabilities	360	258
TOTAL LIABILITIES	6,840	3,602
Total stockholders' equity	24,254	24,342
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	31,094	27,944
Bank subsidiaries Parent company		

ASSETS:		
Loans and advances	3,326	1,152
Investments in subsidiaries	24,389	23,289
Nonbank subsidiaries Parent company		

ASSETS:		
Loans and advances	150	154
Investments in subsidiaries	334	291
Unaffiliated companies Parent company		
LIABILITIES:		
Long-term borrowed funds	\$ 6,480	\$ 3,344

[1] Includes amounts in consolidated VIEs. See Note 11 for additional information.

~~XML 179 R156.htm IDEA: XBRL DOCUMENT~~

PARENT COMPANY				
FINANCIALS -				
Condensed				
Statements of				
Operations (Details) -				
USD (\$)				
\$ in Millions				

OPERATING INCOME:			
Total interest income	\$ 10,186	\$ 10,204	\$ 7,060
OPERATING EXPENSE:			
Salaries and employee benefits	2,657	2,599	2,549
Interest expense	4,553	3,963	1,048
All other expenses	722	973	585
Income tax expense (benefit)	379	422	582
NET INCOME	1,509	1,608	2,073
Total other comprehensive income (loss), net of income taxes	163	802	(3,895)
Total comprehensive income (loss)	1,672	2,410	(1,822)
Parent company			
OPERATING INCOME:			
Dividends	625	2,875	450
Interest	139	43	39
Management and service fees	67	69	69
All other operating income	1	1	1
Total interest income	841	2,996	605

OPERATING EXPENSE:			
Salaries and employee benefits	36	39	43
Interest expense	263	129	125
All other expenses	32	31	28
Total operating expense	331	199	196
Income before income tax expense	510	2,797	409
Income tax expense (benefit)	(24)	(13)	(13)
Income before undistributed income of subsidiaries	534	2,810	422
NET INCOME	1,509	1,608	2,073
Total other comprehensive income (loss), net of income taxes	163	802	(3,895)
Total comprehensive income (loss)	1,672	2,410	(1,822)

Nonbank subsidiaries | Parent company

OPERATING INCOME:			
Interest	9	8	3
Dividends	0	0	43

OPERATING EXPENSE:			
Equity in undistributed income (losses) of subsidiaries	36	(39)	(73)
Bank subsidiaries Parent company			

OPERATING EXPENSE:			
Equity in undistributed income (losses) of subsidiaries	\$ 939	\$ (1,163)	\$ 1,724

XML-180-R157.htm-IDEA: XBRL DOCUMENT

PARENT COMPANY FINANCIALS - Condensed Cash Flow Statements (Details) - USD (\$) \$ in Millions	3 Months Ended		12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
OPERATING ACTIVITIES				
Net income		\$ 1,509	\$ 1,608	\$ 2,073
Adjustments to reconcile net income to net change due to operating activities:				
Deferred income tax expense (benefit)		(177)	(242)	57
Net increase (decrease) in other liabilities		(310)	(339)	1,036
Net (increase) decrease in other assets		(261)	612	(1,894)
Net change due to operating activities		2,001	2,961	4,119
INVESTING ACTIVITIES				
Acquisitions, net of cash acquired	[1]	0	0	(255)
Other investing, net		(93)	(61)	(771)
Net change due to investing activities		2,987	5,248	(12,637)
FINANCING ACTIVITIES				
Proceeds from issuance of long-term borrowed funds		13,185	25,983	24,617
Repayments of long-term borrowed funds		(14,286)	(28,418)	(19,691)
Treasury stock purchased		(1,050)	(906)	(153)
Net proceeds from issuance of preferred stock		392	0	0
Redemption of preferred stock		(300)	0	0
Dividends paid to preferred stockholders	\$ (134)	(134)	(120)	(113)
Other		18	21	(25)
Net change due to financing activities		(6,015)	(7,128)	9,907
Net change in cash and cash equivalents	[2]	(1,027)	1,081	1,389
Cash and cash equivalents at beginning of period	[2]	11,628	10,547	9,158
Cash and cash equivalents at end of period	[2] 10,601	10,601	11,628	10,547
Parent company				
OPERATING ACTIVITIES				
Net income		1,509	1,608	2,073
Adjustments to reconcile net income to net change due to operating activities:				
Deferred income tax expense (benefit)		(10)	(4)	(11)
Equity in undistributed (income) losses of subsidiaries		(975)	1,202	(1,651)
Other, net		108	96	92
Net increase (decrease) in other liabilities		92	(17)	(7)
Net (increase) decrease in other assets		(84)	17	(44)
Net change due to operating activities		640	2,902	452
INVESTING ACTIVITIES				
Investments in and advances to subsidiaries		(2,249)	(76)	(156)
Repayment of investments in and advances to subsidiaries		120	30	121
Acquisitions, net of cash acquired		0	0	(23)
Other investing, net		2	0	(1)
Net change due to investing activities		(2,127)	(46)	(59)
FINANCING ACTIVITIES				
Proceeds from issuance of long-term borrowed funds		3,231	0	414
Repayments of long-term borrowed funds		(107)	0	(182)
Treasury stock purchased		(1,050)	(906)	(153)
Net proceeds from issuance of preferred stock		392	0	0
Redemption of preferred stock		(300)	0	0
Dividends paid to common stockholders		(769)	(808)	(779)
Dividends paid to preferred stockholders		(134)	(120)	(113)
Other		18	21	(25)
Net change due to financing activities		1,281	(1,813)	(838)
Net change in cash and cash equivalents		(206)	1,043	(445)
Cash and cash equivalents at beginning of period		2,864	1,821	2,266
Cash and cash equivalents at end of period	\$ 2,658	\$ 2,658	\$ 2,864	\$ 1,821

[1] Primarily includes cash paid of \$355 million to acquire Investors less \$287 million in cash acquired, and \$143 million and \$23 million of cash paid for the HSBC transaction and acquisition of DH Capital, LLC, respectively, for the year ended December 31, 2022.

[2] Cash and cash equivalents include cash and due from banks and interest-bearing cash and due from banks as reflected on the Consolidated Balance Sheets

EXCEL-181-Financial-Report.xlsx-IDEA: XBRL DOCUMENT begin 644-Financial-Report.xlsx-M4\$!#!!0 ('6 35H'04UB@0 +\$ 0 9&IC4J0<^Q87'P+GAM
M:3V/0L"-1\$ YQO=-IP4)B0-!2L+(/=>OLOD&1#LD)^OCG:CVX>:QA&WPIG M^N^1#BV&5(C(H(/147BK9.7:=N)=HH6 Y #OGDK7A.YNJO<&4GPZ4A!0W J=0UIR,UEA_6#MI7E!+
P04 M "-"IU@\$/U:EG7#^X K @ \$0 &108U!R:W!S+V-O&ULS9+! M2L0P\$(9217)O)VE1)'1!43PI""XHWD(RNOMLFT".M/OVIG&WB^@#>:S.GV^^^M@>ETD-I?<
(X^8^2+Z6IVPYBD^AMV(H2(G.D#17JGIAS<^>C4Y2?<0!H20^U M1V@XOP&4(PB!0NP^BN1!9W14D=4Y..); 2*#Y!Q*#"C 0=T.%("40M@ 3(Q M^>A@PM@@1%&E!X+;%9B!<
Z)+1U@!^2+J)JF:VI+-PAX>WI^>M6=DRD M1HWY5!^2C@\$WI#\$SYM:V!WSZPON^-=<6;2K3;1DC>2G^!OKC^!+L(C.V LSOYC MX!@W!&ON^B %!+ P04 "IU@\$/U:F5R<(Q &-"
<IP \$P^AL+WIH M96UE+WIH96UE.2YX:6SM6EMSV@4?N^OT^AG!FT+QC:IMK03621A^1S80RY8-I9)-N!L!^SI^Y%1^?H.'GSIBYBZG:(E)/X M8-DOV!IMR->X%#BYR!+<
M4!B1!G@M MNN01+5)#3(3/PB=AI4!P"!I DOEJ&^+3&K!^@SWYWO@C(WXY(IZMOFCU7 MH5A)VH3X\$S8:XIQSYG/1;/L!4:1HE6W*.76!4!EQC?^HU+76>J7^V<
M/IT3\$LV4^P9!AI@S M&L%&KOMUAYC2/'K^!?F<-0HACA^FNVB<5@\$ 9Y>PTG!Z(+!+9OVX?H.5.VPLCQ='U!=\$Y^FIS L.C0' MHY!9'^V55FJ?H!@H%^D>/N5Z>
HWEL:4Z">P^T=HWPJQX@L Y M?RYISZ7ON?0!H=*W-R-I9\3BUO>1FY:Q/NN,=K7^XH8U=RS TS0LS0!R2^JVE+ZU)CA^MI+<
<\$X>RPIPSR2^9WH!TU^ 9==N0C!3J3ET.X&D^ VVZG=PZ.JZ8D:D^ MTU^0A/YZ<5X&N^CY02Y?9A7;>?8T='IY%1L^/O!08=QXCRHB^NH8:8S\# MAWE!7YAGE<90-
!M:~PD+&W8+C72P4X&1@+!^Z!H O)256 Q6!8#^Y B M?S!R!>APY^=<7^!DN/!F6U;H!>QEM(E(YPFF8\$V>KRMVEL<%5^<156 ^P
MOFHIM5.S Y9KF4Q9Z.RWRT^2Q:B^D2XDU=I=7GFYRN>B)Y^I=W MP6#R 7#)1P E.^=2!%U#KGI VW>/Z;L!2\$R<><41 71% B.5^ 86%S+D4.Z2 MD MQ
>LX=SFWJXPDL UC6^ODRWSEPVSK> U!F M\$SRQ#I^?8J!@!&K8KZZKT Y9PI^M^OQ@2^"-;!!/=X Q!U^M:160K\$3!+ M!WP?D@9CC^OT%^&^&*MHK&MOMHQ#^F
6L,H68XWX=%FAHSU8NL8T^T^5 M0.4 V!0-;/8-!R!15XQF;8VH^L^CS<^N^L+&CN^MB!^4\$!#!!0 (M^6 35K5HU;)50D)U 8 >&PO=V!R:W-H965T&UL
MM9QK<^&V&L> BH9>9G!6L4&&S! 2\$H>?ZRW.MGRKX72T(X>LG2Q+CJ+^#E?>CUBFA) M.ER>46^\$1S+H^SM>8XSZ&4XR3O7E +D-
2^GS5<3N.\$ ^2XY^+!HWKRO5^)#/"OZZF#(YZ6Y4XR4A>)#1^MC^RN.D/WPZCOB -YQ>V>2YV/B-1E3FEWA7!)+H^>)S^41%Q(8-GR1D^2I
M40R +46!6S0^0WV -4Q!+R4)DY+DA(TS^2F" ^O.N<=)%&E^3Y! (>L^ MI85>1-" HN>JVO!<,>H+^#C-UL^PG^5YH1> K\$^L)PI#0^>L!H\$^ ^<^ M.L!^ &S!H^ C6 8\$D4U5%
TIKH =HSE?6N@VCTE -M%<^A!D;:4C.ENO&BB.2G2+?4&>XP6:H^F^#&9GR(GD.%!3?C^/Z?H>I M.HIUVKC.RG!4L!OI@V-2N@L^SWRHN^O^2SW 5FG^2%? 3(^D IVD&^<
M%"L5PQ#MB1^N8^=:9: MX+30=DIC6%M:EL1J^M^ZVM^Z,;S-><?)H7FE!-V5V9PP^26SAN.X77P^408=4V9G)VC&84Q# ME^&0ECEGK_WUM,UJXJNM0^0:T!6E^K -040:0@

[illegible]

[illegible]

[illegible]

S-CYYYYJKVE,01JM,M,2DJ1*5*7K7)SS8,M*5B5;VZV-AZ*)%-%M2295(1-VYTL4)@5K^+O.L*+K6#KQZHJ77IXSLNND,F.R@IV^H;3/30%MPRU;-6WTIZRI\$)(=5;7;5T/5*DG5F7J) Q5*4J,6NFW7VJ*PM6;16.MHW."AURS6614XBYR/5/2.XBK&0JHX%#5VWZ7E+MEIJK<^HJB,(54I8H;7=N86I%#P.L.J+VJD*/=3.MZ5V5T@=5*5K32USA^KUIHE9JKPBRJOPMDJGOM^3#=-M5;5J7YB>5/Q:FAHJ,44H(OJY MR*0:IXKM6I2QD^HJ,0:7U=1&H-VG<^LXK6K:0I>ZD3_98 M3U7DS^B73+3NAQ^2T^RSG98P<^,98866 M^M&G6M02BJHKJZT:HBPTTJYVY^BE+T39^IGMZFZY2V=M6+X+3>YBP1^5X0+151^NOW9:07G7EK^HJ,170:1^)*X^&ES:8T^ M7E0=F+5:5%K 6<^&WKHIMW,1^2NKKP.SA1J,141HNMOI2HJ^+KS+,-N-CMSV19^SY,SMF4^4EOQ+MP=-#JYVH10E:(E8ROC1&5VG&M0Z3>TX^>GV.M.3Q: <=>W4.DQE<4X1.NIT+DQEAT8Q0N18:19J,17Y>+W8JHV.HS17^78.MNV/F45FAI^HITZ2^2HGDGFSV<^SAZH,CBEG&1^A3&L.G3&RC9J,1^M3518F=-M+AFEC=SI/2AG,-<2K#,-<MDDTRNWR9;8^+3+91LDOGEU/PPS&Z9#^4BYT MG6<A1+1%&DLR,PEAF&6^B61 MR6H^Y:4,1U^SH8203PHOAA00%+--&SdS1K8AAFEF#^2^6:U)N\$S4LDMVY<^WAC+^<M18N0^HJJ(0IDFFAM^TJTSH120:PVOC<^9^4YB(MG6PHJ@_MF-EINR^99D+P^CGE@W)W1CJ,1^=GXEH,H^V^7^4LFN:7D#8^7C^>?^4@9^M^F&I@ST@ 2^1X3^7H1B.PR0^F7J,01P^65RS-QO^>?2DW2VH<^&RO^>VDU7^MC3AVYKXHEU^GE^T8HJZ.HDBP^M&LZ9X@BG7<@GF173:629U15U1X+5K MKZ4^CJL,02L1/43K&SE9HQ<6^MHUO1D^5^H.H41A7B=X,2^J4KCF7^1X8 M^D^>YGI05NF91=-1^S0C.X%#5:17,-BOB^SI^>?J9U.UROFCK@K51T^U8 MH0J1QJQVWVY,^XUZC@2^UW^?#1=GSV/Q515KFP3I7M6,=42%&2+^MDE3X/57>06%<G0D@,C28ENIE7FEEO>@>02J/2^26NHJZUD M@<6LDP^A1HT&2J:ZJ78I>+VW^28HR^L+5+1C<C0S0C^RNHV%+^V4^SA^E3^3 MCD0A15:5WYHA,=95A1=2^CZ^H;2^?>#<^OIXE+KM A+^+^F,(5&0) X9 M.9K\$5^*4+0+0X0,; Y51AR^+YM.X^CH4P4^S,BXN4P49 L^#ADS MFC^SDBF,2^>W QAB14,3&2M7+5HQF1JLWVA2IVH03=%%KIL,E^K+<R/70) M^9T12^R^J2T<8&2RH6^4AHEH,LELZ3L,8@5Y+CBUM6^5#5C1^M@<2L-MEEEM/MA OGEECKXIAOC,<^E1Z40+08.X+^,08F6I^4)AVA<@6RU0S@X1YVHOI M9JH,+BDWK98+16H,1&X2=-,7(Z7ZT/6T@D(Q4CF4%Y>EQ:GA@<MS@,OB MJ,915)<@2900(O>U>H>29(0(9>5<@<19C)S)R6^U4SP,R6JXBXD<^ MR15=^7%F4\$#&RA5B^7%F8\$#&R<5^7%2F2^>F3JL5YJGA,LDWEW^C@<G^K.S M.#,C/F^K2\$,-(6&FBK<^,LIM(B7TW^M^F9H0,^44MYVG^RY\$92^SA+ MJDRJ, <2925+>+D0KG18^D)^+FL(BTAS@P96K),B.C<^&2>2XY-MR7\$F6D^M6>5&1+>0.YROHJJ^2^F2<5^,HV<^&(SP<7Y9^6W)>=N^AK<@1%I28^H1 MHEDL4T^M^K1Z2J6ZT)^Z76BY8B^70^?2X=,7)ZIOD1^20C^2.904 M7E2\$5K<^& BT9N^3^1 QE5%Z FOE1AD 5Z/0E6^PHHR,G^O.N+,\$\$G)8K M53^#5^KCB>0^1%6>@<6900,%%6@<69@0,^Y7I) <69@<69JQ6KF<^& M63>?7X4@B<^<LX0X,T^X^Y M(OX^TA4D#0%5156^GID>B)23<^UJ9FA OLH5^M12W; <7^4,KU4D79<624 KY6D9#<Z<@<1^16S6P^*KRTY^T7UA8D &E/>F MBX+57^TY^V1484^7I62AD)M^7YFVM&^4HTJ,?>X)=M1A0DSZGGABPGH1 M4C53=-X1WY^>^U5Y,Y4B+R3N18^2+>60^ON5@22^<2B,BX,T12U9YD MD5^4ZRRBP^RHWIQOP,U+>6G^Q,1%ZYU6PB\$K<VAGI6=-K^F,A1K7^F^H ML,^Y560J VHT,"2E,Is@<13UW0)2KLI^D0Y3^79R8@V3^,S^SLP,MC2^L^9E,YV,0^ANDIK3M2IM<=2^2,M^M8B5N5R<^EY,MVXK<U+LX+Z MFVHBTJ^66O^NLW<^&I2^U) SO=KJ=HR<3WG=JH(EQ,YI)>X(5KZ,^ MM31YX9IVU<^>LEHZIOR33M21R^19^5J6E^F^VJIM+SOU9E7N(9,=YABS2H,69T8LW=\$7=Y,U;SJO<KYD:(A)DSA,8L2A)<V+P M15(53<5%WSJ2PFTU>U>P4^2^F7FA>1ZYW,MX^4A-DR<^&R<^<JC+JFKP MMR,K6^6^TID^?5R2P956I6U) 5^,QW1 WIPF<C0^N.S,^+WZ>U>@QA MKOEQU)U,0^3ZKP; IS,2^#(ZJL,1U9VEH&SL<^,LJLV7^1L+LZ13^+1^<^JQJISOLH^LHFT F,T2,Y2 M1X7^Y5R2SAGEO+EQWU^5^YAXI<1^?>J5JYVJ62OUZK5:B,0EYN5^M5JU6G30^G30^HLD N#87J,68^7YVL<O>EDNE,W6<KOOQRJ^MO=>?>P<^&FJNLG6K\$SOD<^<0A7=X) JD1<^R>V^KF^>?>20Y>132^MIOJ2LD COHL9^N3T7WUR^F&S? IR,CWLSIOZ%<^TC7X,2GA2,^MRT^IZA,^D4O4)WD2+D7O>JP^L8B1>Z,^ZSDN,ZG%<D^ZPL<1/D1,LM8MG^Y&S32^34XIG6? HGOWO,"P!NIISQR\$=@F<^<^J,=#71-B;U6,JXTR2^Z0 M^<VLY,&O4HIEZWO:IGGSN%5, E7IN+SI)W2K-V,U2)%&6^J,@PU&ZET M@!<G!>XB#4MKSOL+P3<); <1NRW<^&IR2C+VVRB^ZRCZ1+JVS5H8N18, M10I>%%&F^FX^74LWABD2NCO-U7=-7#U47 M,=^&Q?>WZG:OOER871NOWJZG@O:FP^TOP3^QF=Q4IH^Q2MPY-BJE>JYU MCG,01A<@DC572VZ10>5>WGIS<^Q/2<^&EB2,IA&73+XJY^R^P75LPA2<M.T.HNOXQFBYE/0(27F=WWJY^H1UJ^Y<=9768SFQZ<^&N70W^PN%>#?>704P<^&@V&^T^X E/QY@<OEMJ^PW1H7UV26^N1^7TIF:FGY<5^H1MLWW2OE<2^7^MA&A^W2PUL0^U,61G^6&XW,^?T@,17J@<A=^M2>? S8H7W^YV55^M2036^A#<XV4^2^R\$^AMH-4&A0K<2>251N^F,IMJO,09H8C^E&S,N#X1 MRYN1UJ^516YU1P^J,(MNXS@ M12^<CL6^I4Z9&2BE&5^I2\$Q>X^<X&+P&^<X8^>?10T8RH=PPYAPQPR<1YU,RF MJ5PJ^9N&6^#)MV1VN:FXX5N^C^=F2,1#M^7#56WB<9Y8GGD>?>Z+ G MDOA,7I38^T210H,*<^<^&#5W^UE1:6/3I3>G3ZTJHPMT>P IO MOW(4^<M)W^>K,=7%4(F09XL(>L16-S^UC7%<MKAUOI>^>27Y10%<O^FMJ,KC IAX,X^Z,QXTXV41VB15N(MHXRA,1YUN^I&E&1^>P L74G6S5Y7W69R^QZ1 MIZEVWA@,A1Q3A4WDEYBL0^6^ME^W2^G5G>=,ITH^G^>O7J>OVSWDSLR,D M1CB9^<S^CM^51FEJ5^Y7>ZBD2D,10U5187K7C^#L9@A1X1J49ISIR^#W.S M1#^Q^R(RE)7^4,4HA,^4S+>8,1^<2NY2OOHYB^>OKO169^8 WX^514QY M^#SY77B/ZYPT YH3<^&#NZ+DORDHXA,Y^ATU31KLUCIH9^PU/MHP^CWOS4K MY9^?2^?@#A^#W U7^7^>1^7^SOH1^>012MJC<5^<^&BFFPM9,X1#X8=0A0>=> MG10,42VE/O9,10P1VU>TIT5XK75<+3272^X0/R17YTDY49 B/H5Q^M>D25<^<P1N:310COMR^>07OFTC/Z5+1MC)HQ^YH0<^<

[illegible]

M(GIROP>AQUGLBFB,+H+>3%HA15/2)I8~VL5.ZD1G~EPEELG8BMP82\$(<M.MHJ5&K>~<I&S>?I?JPC@HJ.L?7(P2P~^~KGQS<I&7?4+!~.3E7P%<~G.M&DDZ>2~I5(-
M0&I-D-QZW-B+IA-G0ISXN<G%2+7BX3~R5+L/06~4~7M~I+?=>EOCIUOHOAH~?O4XI@-5S\$<LOW>+FM^LQLLMT5\$X.N@YQQR@I+M0D88.6VB8G7>+0UFT>+B@?>
9/XB+ARZ?D?2@O:(H(N24YVIT9J)7Q,76Z7?H1BWR^F1.BX5HXJPM.S?M=2~V46%;~R~.DFFCL(MO)H@G14YKXMH+I^0HW86KN~I0999&~N^GN^YZH~3~V0
MELD156&E~P89=+05!~.9A.BWQ(10BY00IET4~UK~?7JFFH1\$6~.GI<~MX6V.ZWPIA~L~\$22C9\$~?~F+I.N.2V1<0>~ZLIGRRRT.SS4\$@/3D&I~@I31C@2>~M1KBM4~\$<G.V~
~3KDS1FB3BQ>+3~UEBZS0%630/EO~IJSWE~5PG.R=VB\$K86~4H1~L~B8W.W3~K~L@I~A)20~<~XFAFI9XYDID(235!~.M3B)=3&I>~<MIQ?EX.W~+5H~
~<10.7LYD#9.=G&S'6>J9&N0%9CR2~XlZ>~I?~@Q#~I~A+5+~MNCZ.7LE6.U%DC9.YA~0L2YLOXP0.LAC~?I=XY23D(XN\$XWJM18Q~(6.3.MSD.RW~
~M=7.708~!~&T5.JXIO4JH.HD@?7&~IV.5~G(H).B~MNC?2(2>~N<80.M9JZ\$UT&~Y~<400NOZ.&~DOE.HM~X\$UQOKRU^V2~+97K.9W~4Z093JE.BM
MTFN1=6LC4M42J.CH549>3Q~R~N2X.&~Y\$=0.YXJ8+~YRC?C.N%~KZH~\$NW~I~0S@7%~B=I@W\$+K~R>Y~YH14300I)477X6XPFF+~M~B!QI@~0WR1LYB/VS<X~M)=H2\$<F9E.ID)
(~%~YR9E)>E\$(S="9AB<C=..W~A?~Y~Y6W~I6JBUH.RU~T~MFU2~PC7U1R~Z~+P~..@~%~==20IC44.4~42@~+~!~C.L@.Q1B1~B1~M3T~Y0~L=BX&DP<I~JH8&~<
~>K3S1TH(OR<K&DE=D~X)~I%3.LH4B1@D9X%~MHPRR~HG~2DHK7IMB+IH5<~<2425WA~IWRIN.M~7H1~(M\$W4=DPE.<I0W7.KI8YV~G~L&~5~I~N~YXSH3\$4VLQ>?I~N41~K98L
MY.OHK618BD.LIP~W~LGB0N17Y0H+~N0XHUJNY\$X\$9.HAUHOOWT6P3~W<~RC.05<I&S~T~7B~FD@R..YEL\$~>~L1?~XH688Y0~
M.WY3JG52K~C\$=4U8N>B.9A<~I~LOXNIXW.84+0~I~2ST5W~EBRQIET?H8U.MCM.PHR6JF?I~Q.0\$~4.YOL1\$~>~H0<~<=70?>3Q&OG<~\$R~/6C~+F.M~M0~G.DGYU132~EA
H\$D+~(KIC8Y0)AL<~I(F907Z)I4UCXX~"N53."MKK.MDR?2)7Q~REI8>~0ZG7V>4C=..AX417IEFIVP~P~U\$H3M0.~C<~0!\$0~V\$AJ~#SBYZ2~T.M5E~@~2L@~+~M
~>W~+~120GLU~3~K~ZFNZ~I..R=T8.4481M!>~MDJ6I~U.A9B&~544?HFB~U>~TRI~H6!A9\$S~U~GMUEW~07&E.B.6DZ3@JMF>IWK3C~.OY439E~WIRI~M~?~
SII~\$W7>~XJW7@~(WK670CR~K~&~I~(15%>QDTRDQ(VHC3(UKXSMMWEI8F)80GLJ~S)U~AR.Q~I~W~MEZV7D~I~(EB@~<~LIT<~@AM.OY475PDP~?R7B\$5~I~Y~D~EWEVDP\$)2
BM.A~H0W~W~HGSOTZ<C~SRX~M~B~2\$U~M~K~?~B89~DR.L2UCA6Z77~A~6~*F17C~M~+~6C@50FMB~2~\$C&PEW~M~9+~HH~NNOKN%N\$295&
DM.A~?CTMKN0~JBDQHCQ2XISAEHT~F?74Q4~Q~M~QW1~I~?~S<B4GR~@1\$K164\$FF0H~!~GJ>~OG1\$+~XML.C~Y~W04YN
M=YA>3~I0.7D>~X'D'G/MCJ6(%H/HK93J68@Q64%=00S@Y.3~H~L~N~MBO78.MI~IB8@~D1^AIOW3U>PL/B.A523H~CPU~+..0&~\$!>~<\$~%?MSB.MDQ2
JFIU~.N02~0~I0?2C<<~5Y083500PGCF\$~N~.A9J~MS~H&~&B~L.FYH.GX4~+2.F390504I0\$H~E~H~VGMN~4Z~?~3.E.B.N~+ETI~I.QMD\$~KJ3AT1~L+~4~BN0~JK5~I.37A>~3@2UN:
Z(XL8D1<~I~IUB<HEBT8H.MPGSN?>49<C~WZMB22R\$+I~D~W~L~MMVYC~HJNOXKULC.H\$J(K9A)D<M..I~@~I~@B02~K~8(Y0R\$345~I~JPUB1BFI~Y~3K@Q=I~I~R.78(62~
~H5.A4~M6N~JL~EY=2%~ME2.N9~I~Y~M5YI~Q~O~NOXIK3C.GZV3~I~FIH~086Z~P~I~>~8.0~E~7~K~M~MB~BC~0~UKE(H\$~#(72D15J3~
ZG~GW~I~H~7A~P6Y9K\$~KS.R9R/EGV~B~B~M3~2LB.&~6VL~X~I~H14S@~+~5N~Z~I~>~<K.B~D~I~E1~O1~L~MAKTH44XOLF~K~8~?I~I~R4GLHWO~E~I~L~#~N~N~WQ~I~7LZ8A~
XJ~(HT.7+0945@58XO3EY992@)KZ3BC3\$4~2B~#I.\$E99I~(B~MUK\$!KSB2IH0D3~MA~U~@~<3?D8<7I~88C~S+~#~F.E~*~L~G<~A581BQI~F.E03O~ADDD5V3H9~+~
YZK.YIBB<~W:WT49?~2~NMY6~B~T~(RN3J~<~M28SXN4H@~X~@.IXJN~WZ8?>=GVI~MV3YR~ZT.IRP.R~A~I4POH~I~H~MD~+45G>~HJRT>C~H~I~?~J~N~I~7JIS+OYE~U~G/AW7YSTI~#8!
4~0~<~H~M8I~XEYB~>8AWYB~56M21%Y\$Y~L~M78N%6IN8X6~H&8L~>~YJBUT2I~I~HJZ4~M~#~8Z3BV~I~Q6+~I~?~ETFK~<~>H&I0~4CD~I~I~IPK~YXJPI0~K~+~I~J~51SP0
MT~R~M~UTV3>~>~<C2E1K~Z3~W~C~&~D~L~Y~I~ZOR\$~F.SN1.B)~I~L~F&SUD~M~Z~K~WZ6Z~3~K~I~G~F~\$4ADB~&~02OY~+~I~U~W~#~V~>~H12~I~E~W~I~#~N~I~X1M~6UF68~8R3~E@I
H~I~0~S~U~4~M~>~N~+~3~B~D96G~D~I~L~U~I~4PI8~23V~MD063~G\$<=ZP~G74~2~G~K~I~Z>~A~2X1~T~%~8I~U~MIQOZ<5A1MU3~MI~8~C~H82~G~7XZK~>R>E~I~>~ZUF(K)B#~4VMI~H
02NKLTKOY~C~04~Y%<~M~.Y\$94I~>~+~@~I~I~(WW9%XAOU0~Z~MPNKE~@~>H9XZW9Y~C~PN~8%~Y7C75~MAPYB~#E7AJHT~+22Z2T@~(UKJ)SH>~MKVF~2~H@6~
M)J6@~CFJX~>HYFP~@~>WFIYXFK@>~RO(AIK7H~.0@~V4~#~5~<3~C~Y>~(ETQU~M3BPH7CXV~I~M~>9~V18QY~0?EK<3~>~>~M~RIR@~B~TJBKX~U~I~P2.
M)=CJXJNE@~M1B6G@D~.D.17P45L3~I~G~WGSQ2~PN~*P5Y>~>525>..F9P5N~4Z~XIZ~8YB~M~KB&~8~IR~3NO4~..N.ZTSD~R5~XIL45K7IQI2~%AQI

[illegible]

[illegible][illegible]

[illegible]

[illegible][illegible][illegible]

[The content of this block is extremely dense and appears to be a corrupted or heavily obfuscated version of a document. It contains numerous non-standard characters, symbols, and sequences that do not form recognizable words or sentences. The text is largely illegible due to the level of corruption.]

[illegible][illegible]

[illegible][illegible][illegible]

Q19YR*K-8GBTEL4.2+@D2HJLD-10)AJ,U=ATVMMKT*XIPP>KM7@^AV9J1WFOIM<^P&N7MY60U/I@PID>O-D4F<^W3GQFH1?RQK^&CW4531^GQ-68RIHOCLNV7/C5MSL10^+54GS5V8XZP^O-DYMI+GT78CGL5/JX0/^Q182N<1^<R&RM^+2M<HHK^WVC^DK3P=664L2>+5453-041MUKU3IR321^U9CA^P0ZTMD>7KAFOH3ICYCS0216^+10FDZT1^5PGC>M5-SUFOIMP^XBYF04SK7^U4H00Z1<G1BV11<BAXCK10M>+VNW^CYXSH3PR^M3T@M35^V6

[illegible]

[illegible]

[illegible]

[The following text contains extremely dense, non-readable characters and symbols, likely representing corrupted or encrypted data.]

[illegible]

[illegible]

[The following text contains extremely dense, non-readable noise and appears to be corrupted or placeholder content.]

[illegible]

[illegible][illegible]

[illegible][illegible]

[illegible][illegible]

12345678910111213141516171819202122232425262728293031323334353637383940414243444546474849505152535455565758596061626364656667686970717273747576777879808182838485868788899091929394959697989910010110210310410510610710810911011111211311411511611711811912012112212312412512612712812913013113213313413513613713813914014114214314414514614714814915015115215315415515615715815916016116216316416516616716816917017117217317417517617717817918018118218318418518618718818919019119219319419519619719819920020120220320420520620720820921021121221321421521621721821922022122222322422522622722822923023123223323423523623723823924024124224324424524624724824925025125225325425525625725825926026126226326426526626726826927027127227327427527627727827928028128228328428528628728828929029129229329429529629729829930030130230330430530630730830931031131231331431531631731831932032132232332432532632732832933033133233333433533633733833934034134234334434534634734834935035135235335435535635735835936036136236336436536636736836937037137237337437537637737837938038138238338438538638738838939039139239339439539639739839940040140240340440540640740840941041141241341441541641741841942042142242342442542642742842943043143243343443543643743843944044144244344444544644744844945045145245345445545645745845946046146246346446546646746846947047147247347447547647747847948048148248348448548648748848949049149249349449549649749849950050150250350450550650750850951051151251351451551651751851952052152252352452552652752852953053153253353453553653753853954054154254354454554654754854955055155255355455555655755855956056156256356456556656756856957057157257357457557657757857958058158258358458558658758858959059159259359459559659759859960060160260360460560660760860961061161261361461561661761861962062162262362462562662762862963063163263363463563663763863964064164264364464564664764864965065165265365465565665765865966066166266366466566666766866967067167267367467567667767867968068168268368468568668768868969069169269369469569669769869970070170270370470570670770870971071171271371471571671771871972072172272372472572672772872973073173273373473573673773873974074174274374474574674774874975075175275375475575675775875976076176276376476576676776876977077177277377477577677777877978078178278378478578678778878979079179279379479579679779879980080180280380480580680780880981081181281381481581681781881982082182282382482582682782882983083183283383483583683783883984084184284384484584684784884985085185285385485585685785885986086186286386486586686786886987087187287387487587687787887988088188288388488588688788888989089189289389489589689789889990090190290390490590690790890991091191291391491591691791891992092192292392492592692792892993093193293393493593693793893994094194294394494594694794894995095195295395495595695795895996096196296396496596696796896997097197297397497597697797897998098198298398498598698798898999099199299399499599699799899910001001100210031004100510061007100810091010101110121013101410151016101710181019102010211022102310241025102610271028102910301031103210331034103510361037103810391040104110421043104410451046104710481049105010511052105310541055105610571058105910601061106210631064106510661067106810691070107110721073107410751076107710781079108010811082108310841085108610871088108910901091109210931094109510961097109810991100110111021103110411051106110711081109111011111121113111411151116111711181119112011211122112311241125112611271128112911301131113211331134113511361137113811391140114111421143114411451146114711481149115011511152115311541155115611571158115911601161116211631164116511661167116811691170117111721173117411751176117711781179118011811182118311841185118611871188118911901191119211931194119511961197119811992002012022032042052062072082092102112122132142152162172182192202212222232242252262272282292302312322332342352362372382392402412422432442452462472482492502512522532542552562572582592602612622632642652662672682692702712722732742752762772782792802812822832842852862872882892902912922932942952962972982993003013023033043053063073083093103113123133143153163173183193203213223233243253263273283293303313323333343

[illegible][illegible][illegible][illegible]

@H3>+DlO Q/AVP68LDDRDl F7Z3L M.P.MFEGGKl@EH7BKS5522D@GGKPKlMMJ0F6B.O3G.FlD.P.MNXL92D@.M5R9lY.780Q2A14Hk>Z>6.YG7773CS.R@GKlULK70.9l<Y
 MY1>E@.15fF@.15XV55@.P@.RlR<4.6CMFXY4@.D@>D>D3 Q>O2<+M-M.XH8U4B9lR>X>#>YlUHEK2DlPW6HlFCWMU>3XlV4L73lH6LEQ.78Z.MH9P7H.VlS>9LlDlDn-FTS.VC%PSL.5X
 MJ5f<0>+SjR8L70L>4>5YlHOU<@K8CK>9AS74G2B5K3SLAS@l0P7.MOUlQl0B67K(G67=&G1fHf5FY967Hl)G6GSR5B3MGB87L2L1.M@Ml07@8NH#2S1Rl4>H2P(G=P4HlQlP6.P76TKSCGX.V5H
 R.CK>0<1>SjR8R.(GLS-41.7573GL6LO.GH7H047.4%U.M34S#JFfE.Hl.BFEHfU7867KlP.FS1l@100%>XlD70F.R<4>#>TlC7lZC.QCYC.K.MENfF8.KRWlB4L.OOXASOASH
 7/7>=>M913>2D>2D.OOAKL1%>YQ7V5SP.DZl.M.OZ7lZU7U10U7ZlU6P5SHf=H14lM@>M8B>K7.75B4B9P7Q.#Y.S6fAS35L7.H.V.5fEHWIGU4L.CKlP5SHEYO.MV4HD#3Z07lJW0L.G1YlV5>
 fEO2>GM3000QVMO#Y3YK7K#M.PZl+4S.YWHR.MOSDK7>5WlD>P.MSHEU.H907YfUGSfHf0L3L1ABEP9lS<0>56fGRANHXKl@fHEBGWlUDG.YODHKL5Ml.DBK<=>0*
 HD98<UL5PUL5>P@.P905YlOCM6V4YKlO.DMfHY.SX6.Hl.Ml<Z>6.MfMlP6SP2L6f1YlV6BfBfBE>P7LWS<2>2H67F.FV156.MU5.0l.HH8fH8K60.7%CH67M.M.R<3>NOLCfZW70H@E-
 6<61%>YlYlVKNl.MFGK9Kl.G1NlN7<0>.O.MH.G0A1R8C>#>R9lVlO6.77N8>A5E8>#>K7(MA56MHl7H47L529>3KBCORTNQQ<=>0f674P2C4E2+BB>8DSl<4>7B>0K.M.
 \$lX<0.803Q.M=C12.WPFR>@..+D8l5.YlZDlYXGfZGU-4lR0<+lYME@AV5UOU#>+0.5<G3Y.TE4#>.NlR6<2YRlF<=H1.M.GVFN5P>D7lEU<+lCK>3WYXB+Fl78Y.MO.W003J5E+29+H
 MLN=DSlNlAMZl=AM3751L@M3751L@4L>9.A.MD#XKfE.R8@&61KlM.O<725.M1>7l>3L7C19l0>+936OF.S<5%<+lCK9fPKKl#7lH6K6<f=HlYlZl8S.RYR5>+lWULR8l>P7G4HfZV<#6
 MBH@.069N89S0SGO74M<+15XK5fHT7C>@>8%&P%7+YlDf7E.96D.MP7lE>R3K00M@B9lA9A060.02BKO<OR<=>SH5<0.U7>+@.PlC<=>R=>0.MfR>fTC129J58=2VQXlH7fG1HlOT5f
 lWfW<=4W>+f0lB2.YlY3L6.MO<Z73f7l.G1X>1>fYlMEfL62fUf+1MlM80<4BZ7>9M5.M#7Z>5.WJ0F<+>fH9G7G.KO.P2A1MfHfGZT5Y#>
 P7HfLQlEO@G1G1Nl2SGSLHfGYO#R.VA#NlN5lGD.M5Y>#>fE7WlZ3YlJW<=>SNC5fZLZ8lO@&KV@NlSMXO&KH.Df7sl.MY73L2M#8A<UOY7#D.O.MfR>fTC129J58=2VQXlH7fG1HlOT5f

[illegible][illegible][illegible][illegible]

GA8/1+2+R2K66HA+J04<Q001.0779W-0<IWT.013+<ITSL.M54<QOZ3P/HBW7C+UE-W3+V47-PAP.859,WMC<2+2KRL9C7<SUVX1M+P+FW<ZFK/2G5K+4+7.GM+K6<05S.ZJ1W*Q/0S-2
M12A/01UBJ15+527.WP1P.J4QACGGH73YTY.YS<H1H3+5ND40M44104<MRL1Y5W67B8.43YJ3.V7.ZD0D<SECH+R8P+U2BTR6+0<U5=U8<0EJTW+LL6<0+U9+ICZ2N.N1<8FIC0K+K6<OXFPW/N2
ISINZHKYUO-M<KK.G09<MY1HO+21.PW1TJ+XG7<4ZFH+1.BDQ.PMXT.L8.MEANY04<+<N+UO<FLLGM4+3J8J66+0RU100W.E+U7<QY12M6K73+Y&BH+H+UW34S/05SNDP1+<#<XC21
M2B2<01KU+U7<GC<FS+W5.WD3J+WWY7C6/0<OA1U0<CN1<SLOQ.M+UK1<+<GH93.65P2<44.0KPD.E.CJ9X>SDRSB>>0BJO&0+511B>>M6.MKVVYB>>C7FYK<>0<76Y9K.03UGK+P<P+AS5B2JW
CYNM61K.M2+2AA0+6W27.D56.62X9+<+<+<BNE.6Z.VY1T.VH60T.DIRNJC+<C.MD2PVEY+M1S9J9.4392T.PB+FWJHEGU+W.ZK&VX<Q00H/1/S.L5J3K123.MB.704D4/EFWUXU1.Y9.C9>10<+O+W*
P17.SAJM3+5Y7.B7Q+VHXSHXNM.T6.T9+2J3UMU1.N1<0+U7.V1.TPL+EM6.G2<4FZ+DE.N+61.C1V+14.S58<MHL+Y8<+<STK.(0.0175Y1T72GKKYVDY>+7+Z7+67E4EK0+OAYBP1/9.U.G36K16.1+2N
M61D1<M9TNEJ.P3DGI(0+<3JIV22E74H89-0W+U<67.H+<0+<46.M+3U&VIZW.H5824+75.HU1T+3PTT.K+<02NR2Y<GNW+U<6.S+0+HLP.M4+K0.CX.R5.40.Y.FYFBHD3B21.GP3+CK&Z
PS.17.UE.2R5Y<+00.MM.B4R6JBD7165J9M+K=<#A1&S+I9Q9A3Y+30U66W&UXU12+W.XBJ3+14Z4XM1+R1X+0D&6+AI6.JHB.G1W+AW+R1W&S+<M1.MJH+11M.W3R9N.P&M&F&S10+P
M&DNV+<HWE.P6U156.GM.1676T+3Z1+CA&2+<+<ZU&Y.KO.MY2B2+M1.BF4XK.V+644+129.D&6N+W+XUDJ3.M.1Q5+<0+U12+<HVN+1+1.G0&B.B.3A+JYB&MA.D10Y+<C17+FWRC&W
MFTG1.4HOY9B5+1+O1+1Z&NO>RB/2+DEQF+4DC.(SVT<0<600BP&0+375S+<#99.M&+<#H5XP314171CRV7+2M3UST1.2+33FE+SQ+1%<ILK14.46+UW+2+<+YBW&C&N&X&N.M.ZKU.G+<M&1H7<M&V1G>DI/22A+I3

ASJ-AL-6:81V1-6:82D2-SFN7V1ZC1-6:83M1W1-6:84S1S1DHUR1-6:85LQD0-2%2-D-M-H-7135GCD-PQOR-D3-A-LD15DJSDDYMA-6:86X7-6:87K6B7-6:88F9F-6:89M65-M-72
FQWV3536G66-W5X-AUG-6:90G1G1S-6:91-6:92FQUT3TO-2-5-YQ-6:93MTD03-BRO-LD2-6:94VQGV1-M-H-M6X9Z-6:95V736-EDD-DUXH-M-M-6:96J2-6:97TTHH-6:98LW37GTE-Q0WBW-Q0H
M6-0-6:99-6:100-6:101-6:102-6:103-6:104-6:105-6:106-6:107-6:108-6:109-6:110-6:111-6:112-6:113-6:114-6:115-6:116-6:117-6:118-6:119-6:120-6:121-6:122-6:123-6:124-6:125-6:126-6:127-6:128-6:129-6:130-6:131-6:132-6:133-6:134-6:135-6:136-6:137-6:138-6:139-6:140-6:141-6:142-6:143-6:144-6:145-6:146-6:147-6:148-6:149-6:150-6:151-6:152-6:153-6:154-6:155-6:156-6:157-6:158-6:159-6:160-6:161-6:162-6:163-6:164-6:165-6:166-6:167-6:168-6:169-6:170-6:171-6:172-6:173-6:174-6:175-6:176-6:177-6:178-6:179-6:180-6:181-6:182-6:183-6:184-6:185-6:186-6:187-6:188-6:189-6:190-6:191-6:192-6:193-6:194-6:195-6:196-6:197-6:198-6:199-6:200-6:201-6:202-6:203-6:204-6:205-6:206-6:207-6:208-6:209-6:210-6:211-6:212-6:213-6:214-6:215-6:216-6:217-6:218-6:219-6:220-6:221-6:222-6:223-6:224-6:225-6:226-6:227-6:228-6:229-6:230-6:231-6:232-6:233-6:234-6:235-6:236-6:237-6:238-6:239-6:240-6:241-6:242-6:243-6:244-6:245-6:246-6:247-6:248-6:249-6:250-6:251-6:252-6:253-6:254-6:255-6:256-6:257-6:258-6:259-6:260-6:261-6:262-6:263-6:264-6:265-6:266-6:267-6:268-6:269-6:270-6:271-6:272-6:273-6:274-6:275-6:276-6:277-6:278-6:279-6:280-6:281-6:282-6:283-6:284-6:285-6:286-6:287-6:288-6:289-6:290-6:291-6:292-6:293-6:294-6:295-6:296-6:297-6:298-6:299-6:300-6:301-6:302-6:303-6:304-6:305-6:306-6:307-6:308-6:309-6:310-6:311-6:312-6:313-6:314-6:315-6:316-6:317-6:318-6:319-6:320-6:321-6:322-6:323-6:324-6:325-6:326-6:327-6:328-6:329-6:330-6:331-6:332-6:333-6:334-6:335-6:336-6:337-6:338-6:339-6:340-6:341-6:342-6:343-6:344-6:345-6:346-6:347-6:348-6:349-6:350-6:351-6:352-6:353-6:354-6:355-6:356-6:357-6:358-6:359-6:360-6:361-6:362-6:363-6:364-6:365-6:366-6:367-6:368-6:369-6:370-6:371-6:372-6:373-6:374-6:375-6:376-6:377-6:378-6:379-6:380-6:381-6:382-6:383-6:384-6:385-6:386-6:387-6:388-6:389-6:390-6:391-6:392-6:393-6:394-6:395-6:396-6:397-6:398-6:399-6:400-6:401-6:402-6:403-6:404-6:405-6:406-6:407-6:408-6:409-6:410-6:411-6:412-6:413-6:414-6:415-6:416-6:417-6:418-6:419-6:420-6:421-6:422-6:423-6:424-6:425-6:426-6:427-6:428-6:429-6:430-6:431-6:432-6:433-6:434-6:435-6:436-6:437-6:438-6:439-6:440-6:441-6:442-6:443-6:444-6:445-6:446-6:447-6:448-6:449-6:450-6:451-6:452-6:453-6:454-6:455-6:456-6:457-6:458-6:459-6:460-6:461-6:462-6:463-6:464-6:465-6:466-6:467-6:468-6:469-6:470-6:471-6:472-6:473-6:474-6:475-6:476-6:477-6:478-6:479-6:480-6:481-6:482-6:483-6:484-6:485-6:486-6:487-6:488-6:489-6:490-6:491-6:492-6:493-6:494-6:495-6:496-6:497-6:498-6:499-6:500-6:501-6:502-6:503-6:504-6:505-6:506-6:507-6:508-6:509-6:510-6:511-6:512-6:513-6:514-6:515-6:516-6:517-6:518-6:519-6:520-6:521-6:522-6:523-6:524-6:525-6:526-6:527-6:528-6:529-6:530-6:531-6:532-6:533-6:534-6:535-6:536-6:537-6:538-6:539-6:540-6:541-6:542-6:543-6:544-6:545-6:546-6:547-6:548-6:549-6:550-6:551-6:552-6:553-6:554-6:555-6:556-6:557-6:558-6:559-6:560-6:561-6:562-6:563-6:564-6:565-6:566-6:567-6:568-6:569-6:570-6:571-6:572-6:573-6:574-6:575-6:576-6:577-6:578-6:579-6:580-6:581-6:582-6:583-6:584-6:585-6:586-6:587-6:588-6:589-6:590-6:591-6:592-6:593-6:594-6:595-6:596-6:597-6:598-6:599-6:600-6:601-6:602-6:603-6:604-6:605-6:606-6:607-6:608-6:609-6:610-6:611-6:612-6:613-6:614-6:615-6:616-6:617-6:618-6:619-6:620-6:621-6:622-6:623-6:624-6:625-6:626-6:627-6:628-6:629-6:630-6:631-6:632-6:633-6:634-6:635-6:636-6:637-6:638-6:639-6:640-6:641-6:642-6:643-6:644-6:645-6:646-6:647-6:648-6:649-6:650-6:651-6:652-6:653-6:654-6:655-6:656-6:657-6:658-6:659-6:660-6:661-6:662-6:663-6:664-6:665-6:666-6:667-6:668-6:669-6:670-6:671-6:672-6:673-6:674-6:675-6:676-6:677-6:678-6:679-6:680-6:681-6:682-6:683-6:684-6:685-6:686-6:687-6:688-6:689-6:690-6:691-6:692-6:693-6:694-6:695-6:696-6:697-6:698-6:699-6:700-6:701-6:702-6:703-6:704-6:705-6:706-6:707-6:708-6:709-6:710-6:711-6:712-6:713-6:714-6:715-6:716-6:717-6:718-6:719-6:720-6:721-6:722-6:723-6:724-6:725-6:726-6:727-6:728-6:729-6:730-6:731-6:732-6:733-6:734-6:735-6:736-6:737-6:73

[The following text contains extremely dense, non-readable noise and appears to be a corrupted or placeholder document. It has been truncated for brevity.]

[illegible]

[The following text contains extremely dense, non-readable characters and symbols, likely representing corrupted or encrypted data.]

[The following text contains extremely dense, non-readable characters and symbols, likely representing corrupted or encrypted data.]

[The following text contains extremely dense, non-readable characters and symbols, likely representing corrupted or encrypted data.]

[The following text contains extremely dense, non-readable characters and symbols, likely representing corrupted or encrypted data.]

[illegible]

~~W<*. @|F61.K+H5@*Q'H6B6 FVL@SLIC8S<@|G|UW055L=,2'LP4Z>M.%7,B.>EO!&R41~~

```
41Nf0((K_K<@<+|E.%5A(002).TE>*ML1%SKH5YG2-TJ& MV0PRR>7RUHKDR@.%&0EF2|E|(25+P@M|L%G4G|BP7& <97.>P MMV|@7ZFC9|3G|> DX.W>Z<XB>@DH76B9M8U5&ZB>@=F TDKY4M9M4# M/X&1GT/1+XMA@T%#8&#.W.##
```


1-J51 FRK0W*8\$N+Y\$S0-F 57+TYR-MIC+TG3-76.XR-UL79NHP-E-8C0765\$913**==FY5(6Z7W-VU4TH#Y-M<4)HFM-F2-1+QXS#2W*-P(G0=F=50-1A9P61B1B2)AXF7U2**NNOF-MYMI5-12H0F509U=>5& 9HHKf26L8W3.P017ON=>T0.F22+1F6-7BHS00V-MKB=>M3Mf.H5THN+1OMW-9IMGC2&M.IX066X 24132.M+>XC.NA.MG##<90=>U+INL0(21V1T3XC320#<C5-4#PIADR#<412YR68)<6M.B99>=>N+M+1W43.10HPWf2->V874JYGM50M0*AIRO.SV0E1+MWC02D9(0H315)+D10COT0EKFCT+<TJZ ZKLM-F2->C<S7F6C>=>D1>1 M8+2V1+1=M+>2XQ-3L31RIALW6-32UUBH JYK8B35.39R9JX=>EJXKUA2M151&D6.M+>V17+NP1->U-DJ70.P-1JIN-J#H=>0+<M3K6C.C0.M+<2A<QD0D1=>D=>414+6V2 J7BS6=C+>(WC012M8I8-2= 5L P4VY-MXRB->JPPROT->GSDKP04502N1KXKH<6&&OKEBWTU+>IR=>=<M/500<0+YI MVJ0-3CCM0R(K0WB1B0M.DF6.595LE 6LE P6N6HUFU-P+>MM&KMW06H1H M8Y5<72P1-9#W17 9U1=>=>N.F1->C9WK0L1+V6PK4Y8H.HK M0C=>=>85&KPYDK>S4.F76MS<0+YU064>AJVJ1.I8WC04H.<Q01->?>AMM BWOC=>L=1YI&2KN7<2N6N4K+C=2E.5-PK2VZV1M721B1-DEK6H.00POET 1PY-YZ4G-9N1<QIU0EM4U.HJF5JM1<1+J7VHUS.MK044P9FD9J74J9-6+>I&R813K9W->I&E.5TA&B+1K10ZO K4RL 5.W+Y+>335XIGR.D1V71+>CSGJN.S5F7IO-M7K1 1LM+>0=>22Q01-WES<H0=>?>#4&A9NWS15= 07ICK>=>P7YB0M-MX7FZ9B9AAV->J7B3KB0A->P7YBKR->W35IK0C=>Y WIZU+>7D0375&.M+<1-1>=>5&EKKJ020R3K7P2J4IOM=>=>DQ5W806 MK<1ZTDV.R6.M/ANX0F8WCE3Y#B=>6+H1ZBE01<1+>J0B&N15 N.6<0-0T21E1MV.M0M.FIT->6.A8H.I&D.VYMS&M7V0M.F11+>M<->0#A#T8N3YR20<1VU5>1+>L1&+0&E2M<1J9<G&RTDIABD1H09D77.M2 <6&F0-M70-R6.M/AMU4A3DH3C.3Z4H1+>R=>4+>9&N5&EY#511.1.ON.M-T6&=AMX<=>4+>YH1.OJ7 92V+>OZAM0125VE.PP1T3<SS+MZ&B3<6Q MR&N7USN1LAMPDXU<0<= FLUBD7P&CZ =>6+>PMH1+142.G<6#3A<B M0S+QBZWS7&Z>AY<=>L(60NH4AH94+G&K M2J1H0E8H0>=>W+>HUQ+YU1UG4T0+1H.SD1L+>HEN1-E7&WS07.ZG&MDM+1+K1=>D&E0Y-HO7&S M-L6T4-MH2W>=>TUCN3+>U-B VP3R3.W2+>17<C<=>K&N.KAR M042B->=>ARKJ09Q37SIDJ0L.BV<=>CF1P-4WV2&K193J1ER1+>Z&M7+1.F7FBK087DM AK59J0+VH1K02+>134K7&54>(>1<5Y>4Y>JRC. MYLO+>E.D>B2+>J&KUY.KVAY0P.GD7B0BDE9LSMSZ22PCG27L10.VY1+>=>MPW.5CIE+>=>1M63+>CAV1F+>K1+>14<0+>V1BIM0IK06K5U.SU+>RHFI.M03062+>T&8 M1T032.F<=>M2 3&A0H1P7H0BMS=>=>XRLH1PR1Z5XW1G73 SHZ2JH5XSR<0 MIMH7W3&PNV<=>K&K&J1+>1M63.P+>D&0&K1GARY.PK542WHR<=>ZG MYP6=>1OZ.Y4Q+Q2B+>125LX48R16R<=>IPC.K1.9.L1A+>Z.2.1K M3.WEY+>OIH<0+>J3K1U+>ARE2+131A7&S&K198N6BHI M7&EYAO1M.MX+N09UX4OZ.U1A+>R+V1B.<=>0&UJ1F+>TAMEE124X162X<1S1+>F>54&=>0+>V1AH&D M1E4&6&FF 5+>14670+>Y&S (HFIPO2&YDY+>1.1&M0.7&G&XGB1S0M2-MJ4TBS5E+>42&M2V9 BXIOU5+>VX3R-1M1+>=>J&8&03T+>3W5V1P->0TH1M7+>F511+>XIEPB7+>F232+>=>N'D109+>=>B.BLH1US+>0&S.9W15 M-IN6P94V14B437A<=>1X1151+>TDIZUJX0&K6F.M&B&01<=>LPV1E+>0 M7L5W+>=>1.3WUJZM1<=>0&B2UDV72MDMOQ1P7U+>S=0+>UL+>7%<FQ0+>Z M+>V1B&H1&VR-N+>6&OKW5+>L+>E1H&E+>OV&=>B<C<F<T16-0&SS9P4V1W.MXZ5V1W.MXZ5V6P<=>H5H1H07D1M.JH476V6P<=>H5GK&G1>21WUJZM1+>S4V1GBA M SS+W50M.3AW8V<=>S+>P2K&Y1-.AB1Y200951W436Z2/PR2+>M&P.M H&H01&N&AKPOEY4V1V2M0&K&C2V2Y+>A9 H 6&51=>7474(3DD8D12 MPQI<=>YO&HSTS.XC8F07PBC2T17.R1P1C&F52M+>F12%>03 M1L5A1C1+>V.6B=>PWI+>61A1XT+>=<<1U&U.F+>H1 QIR.HW+>LAU.H1G M-MUIT-B80G<=>GSH X+>4K1<IN61211JN.W64=>M&01M0 MTA&N2P 2M4&4&G&H&ZIN.F8C2+>101H1+>=>5&XLMW+>G/MOMAA1N<=>N S5H8=>=>1&SOQD8P7U&K&T H1X1&09L A21H+>IP+>P#R#1+>+0 M5=>D-70L5(0Y2+>M0&E<=>Q10U81U+>P-Y IY140&0&Q10729R0<=>H.HUK254+>13WUJZM1+>3JTGFS->19Z80H.135GUCW16+>X+V-E-(B2.5%<=HVP->P1.H1K+>MA&6<=>S1&H&K.T00M FDOQ&1108<=>R0T7&5&A9D8E62>=>B1D7.P665&X&0M MVW6&RTLE+>JHFK-QW<=>Z&N3&4G&72T+>DL1H1U1A=>5073&8FEQ->1%<M&1M<=>ZSMO<=>M07-R0T20D121T0_AQ1-Y+>1&5&U7N+>42&S&09N+>26V1 MW1&M-L1X1H051LW<=>RU5XG125+>VOOMCG+>HG<=>4V9&71C<=>0%<6&S1MD1M622V1T4V&B14+>Z F&EW1P+>5&5.11A6H1C<=>C1VAZ1VR0+>B1&8B+>=>=>G&X1 M&6&GGY0+>91 (XN147J1D1<=>02270R+>E+>REF=>=>4TX&M&T.VUY9&0M<=>N1Z&+>M3C MTFYRM<=>1+>2M&V146U121.0&ZV1H&Q81S66<=>710DMM&P.&K3&X&W&D00F8PWC.MP.(<616H 1+>V1D7D&G65K&K68<=>04P.>T&V&M&4U/HW=>E&KDF1L&N<=>C9Q M&N&4G&S42W<=>524P17F&E&H&S1+>H2<=>26W190.F&A<=>C.W111%<N10+>70 M1R7037&S<=>HUK<=>=>C<=>S&S<=>H&5K2 BUC9N61L3U551X1P+>P42 D83JH6U60E M&S<=>K&61&M<=>P&N67UEH+>X&AP(3B37)0+>0 KB-L+>VEO+>H&SK&A21W10M MOK P7+>2WY1L+>C06 M71+>H51BR-01FC&P4(CW&B0E+>E V&NUL<=>6&G17+>=>E.W3&X&AKO1M27&10 9Z&B1=>1+>#3J4 7&7P&H4E00L1+>1&S2&T&27+>71&H&AW&S7&84U+>1& MBW+>V9=1+>1Q31+>M7N D1+>F1U&+>F7&C1&X1P27+>H1L+>U&VEH&B10+>1A&7+>G&XO1+>2+>=>B1QI09&S1&X&COK1+>A M1N<=>F7F&VW7&X&L&X5+>5+>0.BC+>G&J&AP&A0N1&E3JN.E+>F&R1&SD MOK0P2-034 9+>7=>0&1&R&EPU01+>0<=>K&H1&G2+>7&0&7NH14+>51ZU506<=>S&AP+>MY62 Y&S&N.2.54+>1&J&S&U0+>=>0# 90F22.21J&N1476P&H4014+>=>=>J&R05+>7W-M1G971+>=>GIMX7+>=>J1D1C<=>S&A&A21Q1 0&K&H01E+>9VY.TZ K1Z&X&6&2X M&4&=>B1AGB+>1<=>2FD900.52Y&N.HO <1&4=>=>N.63+>G&EUI&21.72501+>P&S1T M54 10F26+>M&6Y60G1A<=>G1+>H0D1B140&U&1A+>Y P Y&N&=>8WY22+N M<=>2D213CF7N+W.MJ0+>=>H#<?<Q1&531CN1F1H&S.W&N+>T54&S(SK&B1 MB&B0&S2&A1H+>=>=>1Y1=>=>9R10701T07M0FD0&U0+>H0<=>Y1(F1&IM&W&GHZ17 M.45+>K1JH&BTS&CF&N<=>6+>Y&N10+>=>Y02+>C0+>116951L1K1&Y5M1C 2-M.Y+>E1V1L+>H2256V&K V1TRU+>=>7+>K1+>=>11&FBK77&H 5C1&ZL.D.F+>U&1A3101+>5.7KVM1+>5&Z021&+>K2+>5&S0R.DN1<=>H&AR4C 14+>=>8&91G0+>M.3R&W5+>V&W1H+>1A+>=>V02&P&X&U&R+>J&M+>5&XJ610.HU0+>02+>B&GMDX.U0+>K&W60 MP&X&S1&0+>=>4&H+>FYP+>ZP1+>B&MR 21Q+>4&1&M<=>OG721Q1.16W1K&2-90W+>M11+>W&K&S+>Z+>4&S&FTRX+>X965.5&A1+>FL&X VYDK&646+>C01E+>=>0&F3.F&N08 M&F&1<=>0&XPI+>X71E.E0P61<=>1J&X&R3014+>C+>=>7&S&C1+>G1C2H+>Z3U1Y2 L&V1+>U1+>W&X1+>W10PX+>03F+>K&1 M&HES<=>C&W&K&S1H8 JYH0+>S0H1G7+>=>W&W4507&F79&P+>J&M KML7+>1+>C&M+>M1T&R&S+>T188&B&H1A0+>03+>K&7&A&00+>1&R&G135&G&A&U&S1W2 B&M1/EM0+>1G6.FY&S9 H&S02+>6&5FYP90+>02+>M1L&=>SR4E16G+>V6+>G<=>5+>Y7.H1M&D+>=>C+>9U1Y&1+>=>1R<=>GUV1+>S61&L M1Y0&F&6<=>H&RRIUK.OU3Y&MV&EN08&K5U&V&M1013D+>P1 A1H&A1&E1&H9HJ20 W&W+>W40380+>54(2Q)XRE&B92V1C<=>K U2&K7Z&R1+>17&V.Y4+<=>6.9%>144H1D+>V&S1+>J&E&F&Y.K3F1&5K1&S&Y&M&V1A M14101+>U1U130+>121L W1W1G1+>=>K1&H&K1H&A&G101+>M&7E1C<=>67+>M M1&N029P&F0Y1+>M64.PMG+>1&M1Y&1&610 M&61+>=>1&R1M&W&6&77+>08+>F1&E1&M&W&G&H17 M.45+>K1JH&BTS&CF&N<=>6+>Y&N10+>=>Y02+>C0+>116951L1K1&Y5M1C 2-M.Y+>E1V1L+>H2256V&K V1TRU+>=>7+>K1+>=>11&FBK77&H 5C1&ZL.D.F+>U&1A3101+>5.7KVM1+>5&Z021&+>K2+>5&S0R.DN1<=>H&AR4C 14+>=>8&91G0+>M.3R&W5+>V&W1H+>1A+>=>V02&P&X&U&R+>J&M+>5&XJ610.HU0+>02+>B&GMDX.U0+>K&W60 MP&X&S1&0+>=>4&H+>FYP+>ZP1+>B&MR 21Q+>4&1&M<=>OG721Q1.16W1K&2-90W+>M11+>W&K&S+>Z+>4&S&FTRX+>X965.5&A1+>FL&X VYDK&646+>C01E+>=>0&F3.F&N08 M&F&1<=>0&XPI+>X71E.E0P61<=>1J&X&R3014+>C+>=>7&S&C1+>G1C2H+>Z3U1Y2 L&V1+>U1+>W&X1+>W10PX+>03F+>K&1 M&HES<=>C&W&K&S1H8 JYH0+>S0H1G7+>=>W&W4507&F79&P+>J&M KML7+>1+>C&M+>M1T&R&S+>T188&B&H1A0+>03+>K&7&A&00+>1&R&G135&G&A&U&S1W2 B&M1/EM0+>1G6.FY&S9 H&S02+>6&5FYP90+>02+>M1L&=>SR4E16G+>V6+>G<=>5+>Y7.H1M&D+>=>C+>9U1Y&1+>=>1R<=>GUV1+>S61&L M1Y0&F&6<=>H&RRIUK.OU3Y&MV&EN08&K5U&V&M1013D+>P1 A1H&A1&E1&H9HJ20 W&W+>W40380+>54(2Q)XRE&B92V1C<=>K U2&K7Z&R1+>17&V.Y4+<=>6.9%>144H1D+>V&S1+>J&E&F&Y.K3F1&5K1&S&Y&M&V1A M14101+>U1U130+>121L W1W1G1+>=>K1&H&K1H&A&G101+>M&7E1C<=>67+>M M1&N029P&F0Y1+>M64.PMG+>1&M1Y&1&610 M&61+>=>1&R1M&W&6&77+>08+>F1&E1&M&W&G&H17 M.45+>K1JH&BTS&CF&N<=>6+>Y&N10+>=>Y02+>C0+>116951L1K1&Y5M1C 2-M.Y+>E1V1L+>H2256V&K V1TRU+>=>7+>K1+>=>11&FBK77&H 5C1&ZL.D.F+>U&1A3101+>5.7KVM1+>5&Z021&+>K2+>5&S0R.DN1<=>H&AR4C 14+>=>8&91G0+>M.3R&W5+>V&W1H+>1A+>=>V02&P&X&U&R+>J&M+>5&XJ610.HU0+>02+>B&GMDX.U0+>K&W60 MP&X&S1&0+>=>4&H+>FYP+>ZP1+>B&MR 21Q+>4&1&M<=>OG721Q1.16W1K&2-90W+>M11+>W&K&S+>Z+>4&S&FTRX+>X965.5&A1+>FL&X VYDK&646+>C01E+>=>0&F3.F&N08 M&F&1<=>0&XPI+>X71E.E0P61<=>1J&X&R3014+>C+>=>7&S&C1+>G1C2H+>Z3U1Y2 L&V1+>U1+>W&X1+>W10PX+>03F+>K&1 M&HES<=>C&W&K&S1H8 JYH0+>S0H1G7+>=>W&W4507&F79&P+>J&M KML7+>1+>C&M+>M1T&R&S+>T188&B&H1A0+>03+>K&7&A&00+>1&R&G135&G&A&U&S1W2 B&M1/EM0+>1G6.FY&S9 H&S02+>6&5FYP90+>02+>M1L&=>SR4E16G+>V6+>G<=>5+>Y7.H1M&D+>=>C+>9U1Y&1+>=>1R<=>GUV1+>S61&L M1Y0&F&6<=>H&RRIUK.OU3Y&MV&EN08&K5U&V&M1013D+>P1 A1H&A1&E1&H9HJ20 W&W+>W40380+>54(2Q)XRE&B92V1C<=>K U2&K7Z&R1+>17&V.Y4+<=>6.9%>144H1D+>V&S1+>J&E&F&Y.K3F1&5K1&S&Y&M&V1A M14101+>U1U130+>121L W1W1G1+>=>K1&H&K1H&A&G101+>M&7E1C<=>67+>M M1&N029P&F0Y1+>M64.PMG+>1&M1Y&1&610 M&61+>=>1&R1M&W&6&77+>08+>F1&E1&M&W&G&H17 M.45+>K1JH&BTS&CF&N<=>6+>Y&N10+>=>Y02+>C0+>116951L1K1&Y5M1C 2-M.Y+>E1V1L+>H2256V&K V1TRU+>=>7+>K1+>=>11&FBK77&H 5C1&ZL.D.F+>U&1A3101+>5.7KVM1+>5&Z021&+>K2+>5&S0R.DN1<=>H&AR4C 14+>=>8&91G0+>M.3R&W5+>V&W1H+>1A+>=>V02&P&X&U&R+>J&M+>5&XJ610.HU0+>02+>B&GMDX.U0+>K&W60 MP&X&S1&0+>=>4&H+>FYP+>ZP1+>B&MR 21Q+>4&1&M<=>OG721Q1.16W1K&2-90W+>M11+>W&K&S+>Z+>4&S&FTRX+>X965.5&A1+>FL&X VYDK&646+>C01E+>=>0&F3.F&N08 M&F&1<=>0&XPI+>X71E.E0P61<=>1J&X&R3014+>C+>=>7&S&C1+>G1C2H+>Z3U1Y2 L&V1+>U1+>W&X1+>W10PX+>03F+>K&1 M&HES<=>C&W&K&S1H8 JYH0+>S0H1G7+>=>W&W4507&F79&P+>J&M KML7+>1+>C&M+>M1T&R&S+>T188&B&H1A0+>03+>K&7&A&00+>1&R&G135&G&A&U&S1W2 B&M1/EM0+>1G6.FY&S9 H&S02+>6&5FYP90+>02+>M1L&=>SR4E16G+>V6+>G<=>5+>Y7.H1M&D+>=>C+>9U1Y&1+>=>1R<=>GUV1+>S61&L M1Y0&F&6<=>H&RRIUK.OU3Y&MV&EN08&K5U&V&M1013D+>P1 A1H&A1&E1&H9HJ20 W&W+>W40380+>54(2Q)XRE&B92V1C<=>K U2&K7Z&R1+>17&V.Y4+<=>6.9%>144H1D+>V&S1+>J&E&F&Y.K3F1&5K1&S&Y&M&V1A M14101+>U1U130+>121L W1W1G1+>=>K1&H&K1H&A&G101+>M&7E1C<=>67+>M M1&N029P&F0Y1+>M64.PMG+>1&M1Y&1&610 M&61+>=>1&R1M&W&6&77+>08+>F1&E1&M&W&G&H17 M.45+>K1JH&BTS&CF&N<=>6+>Y&N10+>=>Y02+>C0+>116951L1K1&Y5M1C 2-M.Y+>E1V1L+>H2256V&K V1TRU+>=>7+>K1+>=>11&FBK77&H 5C1&ZL.D.F+>U&1A3101+>5.7KVM1+>5&Z021&+>K2+>5&S0R.DN1<=>H&AR4C 14+>=>8&91G0+>M.3R&W5+>V&W1H+>1A+>=>V02&P&X&U&R+>J&M+>5&XJ610.HU0+>02+>B&GMDX.U0+>K&W60 MP&X&S1&0+>=>4&H+>FYP+>ZP1+>B&MR 21Q+>4&1&M<=>OG721Q1.16W1K&2-90W+>M11+>W&K&S+>Z+>4&S&FTRX+>X965.5&A1+>FL&X VYDK&646+>C01E+>=>0&F3.F&N08 M&F&1<=>0&XPI+>X71E.E0P61<=>1J&X&R3014+>C+>=>7&S&C1+>G1C2H+>Z3U1Y2 L&V1+>U1+>W&X1+>W10PX+>03F+>K&1 M&HES<=>C&W&K&S1H8 JYH0+>S0H1G7+>=>W&W4507&F79&P+>J&M KML7+>1+>C&M+>M1T&R&S+>T188&B&H1A0+>03+>K&7&A&00+>1&R&G135&G&A&U&S1W2 B&M1/EM0+>1G6.FY&S9 H&S02+>6&5FYP90+>02+>M1L&=>SR4E16G+>V6+>G<=>5+>Y7.H1M&D+>=>C+>9U1Y&1+>=>1R<=>GUV1+>S61&L M1Y0&F&6<=>H&RRIUK.OU3Y&MV&EN08&K5U&V&M1013D+>P1 A1H&A1&E1&H9HJ20 W&W+>W40380+>54(2Q)XRE&B92V1C<=>K U2&K7Z&R1+>17&V.Y4+<=>6.9%>144H1D+>V&S1+>J&E&F&Y.K3F1&5K1&S&Y&M&V1A M14101+>U1U130+>121L W1W1G1+>=>K1&H&K1H&A&G101+>M&7E1C<=>67+>M M1&N029P&F0Y1+>M64.PMG+>1&M1Y&1&610 M&61+>=>1&R1M&W&6&77+>08+>F1&E1&M&W&G&H17 M.45+>K1JH&BTS&CF&N<=>6+>Y&N10+>=>Y02+>C0+>116951L1K1&Y5M1C 2-M.Y+>E1V1L+>H2256V&K V1TRU+>=>7+>K1+>=>11&FBK77&H 5C1&ZL.D.F+>U&1A3101+>5.7KVM1+>5&Z021&+>K2+>5&S0R.DN1<=>H&AR4C 14+>=>8&91G0+>M.3R&W5+>V&W1H+>1A+>=>V02&P&X&U&R+>J&M+>5&XJ610.HU0+>02+>B&GMDX.U0+>K&W60 MP&X&S1&0+>=>4&H+>FYP+>ZP1+>B&MR 21Q+>4&1&M<=>OG721Q1.16W1K&2-90W+>M11+>W&K&S+>Z+>4&S&FTRX+>X965.5&A1+>FL&X VYDK&646+>C01E+>=>0&F3.F&N08 M&F&1<=>0&XPI+>X71E.E0P61<=>1J&X&R3014+>C+>=>7&S&C1+>G1C2H+>Z3U1Y2 L&V1+>U1+>W&X1+>W10PX+>03F+>K&1 M&HES<=>C&W&K&S1H8 JYH0+>S0H1G7+>=>W&W4507&F79&P+>J&M KML7+>1+>C&M+>M1T&R&S+>T188&B&H1A0+>03+>K&7&A&00+>1&R&G135&G&A&U&S1W2 B&M1/EM0+>1G6.FY&S9 H&S02+>6&5FYP90+>02+>M1L&=>SR4E16G+>V6+>G<=>5+>Y7.H1M&D+>=>C+&

[illegible]

[illegible]

[The following text contains extremely dense, nonsensical characters and symbols, likely representing corrupted or encrypted data. It is not a valid document.]

==M^IK5R^%FYBBMISQJ^<M^K5RPHZFEZ7^BA^U45HQ^%\$LTHJ^>^HXRY4^FPI^IN^MCGO,9C^#63^M6RV^>=IQ9S^50V2^YA^+O&K45M^>=ZNC^>C5SIRP^>^JM^1^M^VPI^97%6&X^=OD^UOB#?^
^L4G^Ms0CR^=50^L6^W^>2&O^=29FZ^MIG^UO^GKZ4^J24^J5H^FYNTS^S8B^MQS^&W916^P2T&K&S&QCLCB^=4B^U^M&40^Z^XPT&H^J2&K&APM&H5T^J0R&C&GRWHVHY&GAF^=7^X^JTM7J2M^
^MHK60P^HKR12^>97^EMJ2X^>F160PBPV^F5T0W&EFGX^VLKB&VJ5T^>90^M1^B&K&W&L^>6^QZBB^>5&NOS^&G&=^>M^IN^48P^Y21^M^M1Y5TWM^GLOTH&F^RNMGX^>FV^VOVJ3&^TXFV^
=P^K^JB^U^L^>Y^U^M^&M0H&L^>O2&VJ&G^>E0F0^>O5^IG0L^>3^CUXZ^ESNID&F7SR&A^>X%>^M1H&E5T0F^>1UY^>XG^>=RKD^>M^&36^>KK&G380L^HJ040^>0^>KBDD^>M^>70^>C089T3^>4&C0K^>CIV&XIS^>J^>ME^K^>K0^>6^>YU^>ZYVZVJ&G&H^>IGF99^>5&Z5^>M5&XW&IN&B30^>Y^>JB^>+>MHHY^>V2^>2HS^>=3&V^>Z^>=5&9^>OPZ^>V71^>A^>MD7INKE^>3^>BE^>ZSDDA&N&C^>IN&T91^>4^>4KE^>I0^>1V1&N^>4^>O^>MGBJ^>L^>01DH^>J72^>BE(W0^>=^>1^>UQ^>Z1&L^>06&K9&+0&=EF&0&O&AMES&AKV&G^>IG^>TP2B&M&ZN&=T&K&I^>Y&N&H&4^>2&M&V^>F&K&F&L&N&G&X&P0&D1^>VCYNR^>K^>4^>I&B&C&S05^>C%&@>^>A^>M&X^>O^>15^>L1^>A^>L&W&BD1^>#^>B^>^>^>H^>#^>197&F&AS&S^>653&P^>=^>MUHJNGO^>1^>M0^>Z&F3^>C&K&S^>23H&Z&N^>W1^>W1^>=QXQ9P^>=^>8&9L^>1^>LV&G&DOHS^>#^>C&T&S&E&P&L0^>Z&IK^>W&L^>400N&8&M^>MM^>27&C0^>1&6&N1^>PPV1^>V0&S^>4P^>02&H&H^>Y&D6&H&G^>PKUY^>=^>T1^>YCYG^>M^>IMM^>W008^>H&W^>3&X&WGO^>L^>8&X&I&W&Z^>=^>F0N&P^>O^>I^>O&G^>=^>L&E^>M&V&H&MIS^>9&#^>B&F3&H&V&K^>=^>EDG&S&V&A&L^>SK^>M^>A^>X&K^>=^>G&=^>RS&G&N1V^>56&2B^>MR&P7%>=^>XPO^>M^>K7^>M^>D&BCW^>5&Y&K&M&K&W&F&W&X&X&C^>I0^>0H9J^>7^>G&F&M^>5&S&F&L&S&I^>G&O&I&M^>V&L^>Z^>C&#^>E^>F&C&N1^>#^>T6^>M^>HNJ&X&W^>5&6&POXP&R^>#^>3W&E&K51&^>G&D&P^>X^>I&K&W80^>X^>W&U2&E^>R&F&K5^>=^>PWU7&=^>G^>H&L&I7^>L^>H&KG&U&Z&I0&H&M&U&H&C^>I^>V=5^>H^>I&AB&K^>+^>D0&G^>=92L^>T&#^>4V1&X&L^>I7&I02D^>=^>EHLE^>=^>J23Y65^>P&K0X&ZYW^>#^>EZ&H&D^>K&I&P&U^>MU7^>=^>2N&T&B52^>70^>I^>V&S^>ROS^>W5&=^>S^>H&G^>H&Z&H&21^>A^>Q^>Q&S^>U&L&S^>02^>M&H1&+^>D&M&J90^>T^>I^>V2^>I&W^>=^>X&Y&K&O&H&L^>17&G&68&R^>E^>F8^>=^>Q0H^>T&9W&B&=^>L10^>MB4^>=^>P0^>MB^>+^>K&F&S&M&W&Y^>P&X&CIV^>X5^>+^>U&D2^>65B9^>+^>Q&T&E^>O^>I&M&J3^>P^>L^>P&O&N1&P^>6^>M&G&I&G^>F&T&C&=^>C&M&G&N&F^>I&B&N&C&G&I&T&X&^>X^>M^>H&U&B^>G&I&G&L^>M^>FR&I^>+^>#^>XJ^>J&LJ^>I56V^>75&6^>I&C&S&N&T^>M&N14^>WY^>=^>I^>V^>=^>W&H&7&X&O&S^>=^>M^>G&I&R^>=^>2&M^>V^>C^>6^>3&P^>5&J&G&F&L^>F&C&P&UQ^>=^>P&C&O&N^>I&M&S&L1^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&E^>N&W&X&P0^>M^>=^>2^>L&S&R81V&R^>+^>5&X&B190^>3^>V^>7&S&T^>C^>R^>+^>F&U&O2P&S^>M^>L^>4^>U^>S&L^>S03&G^>G10^>90&S&=^>S^>W&P^>B&V&G^>M^>+^>3&P&C&O&C^>O^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I&M1&4&S^>C&E97&I&T9&A&C96V^>M^>#8M^>+^>30R^>M^>C&T^>F&A&T&S1^>+^>Q0^>Q0^>1^>6^>351&+^>886&BP^>#^>=^>0^>M^>=^>3&G&C&G^>F&4&S&L^>A0&#^>=^>81^>M&6&=^>23F&IG^>L^>I^>I

[illegible]

[illegible]

[gaap:AutomobileLoanMembercfc:FinancialAssetNonaccrualMember-2023-01-012023-12-31-0000759944-us-gaap:ConsumerPortfolioSegmentMember-gaap:StudentLoanMember](#)

[gaap:FinancialAssetNotPastDueMember-2023-01-012023-12-31-0000759944-us-gaap:ConsumerPortfolioSegmentMember-gaap:StudentLoanMember](#)[gaap:FinancingReceivables30To59DaysPastDueMember-2023-01-012023-12-31-0000759944-us-gaap:ConsumerPortfolioSegmentMember-gaap:StudentLoanMember](#)[gaap:FinancingReceivables60To89DaysPastDueMember-2023-01-012023-12-31-0000759944-us-gaap:ConsumerPortfolioSegmentMember-gaap:StudentLoanMember](#)[gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember-2023-01-012023-12-31-0000759944-us-gaap:ConsumerPortfolioSegmentMember-gaap:StudentLoanMember](#)[gaap:FinancialAssetNonaccrualMember-2023-01-012023-12-31-0000759944-us-gaap:ConsumerPortfolioSegmentMembercfc:ConsumerOtherRetailMember-gaap:FinancialAssetNotPastDueMember-2023-01-012023-12-31-0000759944-us-gaap:ConsumerPortfolioSegmentMembercfc:ConsumerOtherRetailMember-gaap:FinancingReceivables30To59DaysPastDueMember-2023-01-012023-12-31-0000759944-us-gaap:ConsumerPortfolioSegmentMembercfc:ConsumerOtherRetailMember-gaap:FinancingReceivables60To89DaysPastDueMember-2023-01-012023-12-31-0000759944-us-gaap:ConsumerPortfolioSegmentMembercfc:ConsumerOtherRetailMember-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember-2023-01-012023-12-31-0000759944-us-gaap:ConsumerPortfolioSegmentMembercfc:ConsumerOtherRetailMember](#)

[cfc:FinancialAssetNonaccrualMember-2023-01-012023-12-31-0000759944-srt:MinimumMember-gaap:LandAndLandImprovementsMember-2024-12-31-0000759944-us-gaap:LandAndLandImprovementsMember-2024-12-31-0000759944-srt:MaximumMember](#)

[cfc:BuildingsandLeaseholdImprovementsMember-2024-12-31-0000759944-cfg:BuildingsandLeaseholdImprovementsMember-2024-12-31-0000759944-srt:MinimumMembercfc:FurnitureFixturesandEquipmentMember-2024-12-31-0000759944-srt:MaximumMembercfc:FurnitureFixturesandEquipmentMember-2024-12-31-0000759944-cfg:FurnitureFixturesandEquipmentMember-2024-12-31-0000759944-us-gaap:ConstructionInProgressMember-2024-12-31-0000759944-us-gaap:ConstructionInProgressMember-2023-12-31-0000759944-us-gaap:ResidentialMortgageMember-2024-01-012024-12-31-0000759944-us-gaap:ResidentialMortgageMember-2023-01-012023-12-31-0000759944-us-gaap:ResidentialMortgageMember-2022-01-012022-12-31-0000759944-cfg:MortgageBankingFeesMember-2024-01-012024-12-31-0000759944-cfg:MortgageBankingFeesMember-2023-01-012023-12-31-0000759944-cfg:MortgageBankingFeesMember-2022-01-012022-12-31-0000759944-us-gaap:ResidentialMortgageMember-2024-12-31-0000759944-us-gaap:ResidentialMortgageMember-2023-12-31-0000759944-us-gaap:ResidentialMortgageMember-2022-12-31-0000759944-us-gaap:FederalHomeLoanMortgageCorporationHlmInsuredLoansMember-2024-12-31-0000759944-srt:MinimumMember-2023-01-012023-12-31-0000759944-srt:MaximumMember-2023-01-012023-12-31-0000759944-cfg:StudentLoansServicedForOthersMember-2024-12-31-0000759944-cfg:StudentLoansServicedForOthersMember-2023-12-31-0000759944-cfg:CommercialAndIndustrialMember-2024-12-31-0000759944-cfg:CommercialAndIndustrialMember-2023-12-31-0000759944-srt:MinimumMember-2024-12-31-0000759944-srt:MaximumMember-2024-12-31-0000759944-cfg:ConsumerBankingMember-2022-12-31-0000759944-cfg:CommercialBankingMember-2022-12-31-0000759944-cfg:ConsumerBankingMember-2023-01-012023-12-31-0000759944-cfg:ConsumerBankingMember-2023-01-012023-12-31-0000759944-cfg:CommercialBankingMember-2024-01-012024-12-31-0000759944-cfg:ConsumerBankingMember-2024-12-31-0000759944-cfg:CommercialBankingMember-2024-12-31-0000759944-us-gaap:CoreDepositsMember-2024-12-31-0000759944-us-gaap:CoreDepositsMember-2023-12-31-0000759944-srt:MinimumMember](#)

[gaap:TechnologyBasedIntangibleAssetsMember-2024-12-31-0000759944-srt:MaximumMember-gaap:TechnologyBasedIntangibleAssetsMember-2024-12-31-0000759944-us-gaap:TechnologyBasedIntangibleAssetsMember-2024-12-31-0000759944-us-gaap:CustomerRelationshipsMember-2024-12-31-0000759944-srt:MaximumMember-gaap:CustomerRelationshipsMember-2024-12-31-0000759944-us-gaap:CustomerRelationshipsMember-2023-12-31-0000759944-srt:MinimumMembercfc:NamingRightsMember-2024-12-31-0000759944-cfg:NamingRightsMember-2024-12-31-0000759944-cfg:NamingRightsMember-2023-12-31-0000759944-srt:MinimumMember-gaap:OtherIntangibleAssetsMember-2024-12-31-0000759944-srt:MaximumMember-gaap:OtherIntangibleAssetsMember-2023-12-31-0000759944-srt:MinimumMember](#)

[VariableInterestEntityPrimaryBeneficiaryMember-2024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember-2023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:LowIncomeHousingTaxCreditPartnershipsMember-2024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:LowIncomeHousingTaxCreditPartnershipsMember-2023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:RenewableEnergyInvestmentsMember-2024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:RenewableEnergyInvestmentsMember-2023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NewMarketTaxCreditInvestmentsMember-2024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NewMarketTaxCreditInvestmentsMember-2023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:SpecialPurposeEntitiesMember-gaap:CommitmentsToExtendCreditMember-2024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:SpecialPurposeEntitiesMember-gaap:CommitmentsToExtendCreditMember-2023-12-31-0000759944-cfg:RenewableEnergyEntitiesMembercfc:RenewableEnergyWindInvestmentsMember-2024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseTaxCreditMember-2024-01-012024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseTaxCreditMember-2023-01-012023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseTaxCreditMember-2022-01-012022-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseOtherTaxBenefitsMember-2024-01-012024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseOtherTaxBenefitsMember-2023-01-012023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseOtherTaxBenefitsMember-2022-01-012022-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseAmortizationMember-2024-01-012024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseAmortizationMember-2023-01-012023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseAmortizationMember-2022-01-012022-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseNetBenefitMember-2024-01-012024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseNetBenefitMember-2023-01-012023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:IncomeTaxExpenseNetBenefitMember-2022-01-012022-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NoninterestIncomeAllocatedIncomeLossOnInvestmentsMember-2024-01-012024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NoninterestIncomeAllocatedIncomeLossOnInvestmentsMember-2023-01-012023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NoninterestIncomeAllocatedIncomeLossOnInvestmentsMember-2022-01-012022-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NoninterestIncomeNetBenefitMember-2024-01-012024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NoninterestIncomeNetBenefitMember-2023-01-012023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NoninterestIncomeNetBenefitMember-2022-01-012022-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NetIncomeLossAttributableToParentNetBenefitMember-2024-01-012024-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NetIncomeLossAttributableToParentNetBenefitMember-2023-01-012023-12-31-0000759944-us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMembercfc:NetIncomeLossAttributableToParentNetBenefitMember-2022-01-012022-12-31-0000759944-cfg:OtherShorttermDebtMember-2023-12-31-0000759944-srt:ParentCompanyMembercfc:A3.750FixedRateSubordinatedDebtDue2](#)

[illegible]

[illegible]

requested.true34Deloitte & Touche LLP Boston.
Massachusetts14090000017940000001920000009634000000635000000405000000152000000110000000032765000000297770000007540000000350000000300000023000000091940000000250
25.0025.0010000000100000000215000021500002050000205000021130000002014000000.010.011000000000010000000065006832444054338164782927046618057500000000000223640000022250000
3595000000.
3750000000242540000002434200000021752100000022196400000079480000008489000000596800000770000010200000012400000165000000116200000084000000503000004510000012000000101
19400000-39000000-46600000-53100000-10600000-134000000-25300000-16100000-3000000-6930000-43500000-8500000-270000011900000-86800000-900000035000000-268000000
1900000-2800000200000-5900000-83000007000007000001500000-15000001900002800000-3700000-400000-5000000-200000-1300000-1200000-12000001630000008000000
369500000167200000241400000-1822000002000002014000004220000060000019005000007970000000-491800000.
6650000023420000007790000077900000113000001130000072000003036000003036000001530000015300000200000770000077000002400000240000002073000000207300000
45000000-389500000207300000-389500000-1822000002000002014000004220000060000022142000009159000000-507100000.
3560000002369000000800000800000800000117000001170000029000009060000090600000900000200000011000008810000010000027000002700000-2600000.
260000016080000016080000080200000802000001608000008020000024100000020000020140000046600000600000225000000981600000-598600000.
3750000002243420000076900000769000001370000013700000392000003920000029300000293000007000000300000280000010500000105000001100000110000020000010000089000000000
7047000000-35950000024254000001509000001608000002073000006670000066700000473000002400000-9800000-173300000498000004700000056500000-17700000.
2020000057000009700000870000084000001800000280000090000026100000-61200000189400000-31000000.
3390000010360000020100000025610000001190000009755000001100870000010760000033040000002001100000033420000003619000002941000001178000006620000076100000103500000
23000000-102000001300000002560000065500000010070000020700000279300000267700000-605000000.
71470000007927000000122000001720000012600000001000000093000006100000771000002987000000524800000-12637000000-256600000-3382000000614600000-50500000050200000.
95000001318500002598300000246170000014286000002841800000196910000010500000906000001530000039200000300000000769000008000000077900000134000001200000011
25000000-6015000001728000000990700000.
10270000010810000013900000011628000001054700000015800000106010000011628000001054700000437500000364000000989000002080000037500000183000002990000026170000000
style="margin-bottom:6pt;margin-top:9pt">NOTE 1 - SIGNIFICANT ACCOUNTING POLICIES
</div><div style="margin-bottom:6pt;margin-top:9pt;text-align:justify">Nature of Operations</div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">The Company is a regional bank holding company organized under Delaware law and headquartered in Providence, Rhode Island. Through its bank subsidiary, CBNA, the Company provides a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations and institutions. The Company's retail branch network is primarily located in the New England, Mid-Atlantic and Midwest regions, with certain lines of business serving national markets.</div><div style="margin-bottom:6pt;margin-top:9pt;text-align:justify">Basis of Presentation</div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">The Consolidated Financial Statements include the accounts of the Parent Company and its subsidiaries, including VIEs in which the Company is a primary beneficiary, and are prepared in accordance with GAAP.</div><div style="background-color:#ffff;color:#000000;font-family:Trebuchet,sans-serif;font-size:10pt;font-weight:400;line-height:120%">Investments in VIEs in which the Company does not have the ability to exercise significant influence are not consolidated.</div><div style="background-color:#ffff;color:#000000;font-family:Trebuchet,sans-serif;font-size:10pt;font-weight:400;line-height:120%">All intercompany transactions and balances have been eliminated in consolidation.</div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">During 2024, the Company modified the presentation of its loans and leases portfolio to include leases in the commercial and industrial financing receivable class. In addition, LHFS, at fair value and other LHFS were combined into LHFS in the Consolidated Balance Sheets. See Notes 5 and 6 for additional information relative to the Company's loans and leases portfolio. In the Consolidated Statements of Operations, Trust and investment services fees was renamed to Wealth fees to better reflect the broad range of wealth-related management fees and services provided to customers and interest and fees on other LHFS is now included with interest and fees on LHFS. Prior period results have been revised to conform to the new presentations.</div><div style="margin-bottom:6pt;margin-top:9pt;text-align:justify">Change in Accounting Principle</div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">During 2024, the Company voluntarily changed its annual goodwill impairment assessment date from October 31st to October 1st to better align its testing procedures with its annual financial planning process and year-end reporting schedule. Less than 12 months elapsed between the Company's previous annual assessment as of October 31, 2023, and the annual assessment performed as of October 1, 2024. This change in accounting principle did not result in any delay, acceleration or avoidance of a goodwill impairment charge. The Company continuously monitors each reporting unit for triggering events for the purpose of goodwill impairment testing.</div><div style="margin-bottom:6pt;margin-top:9pt;text-align:justify">Use of Estimates</div><div style="margin-bottom:6pt;text-align:justify;text-indent:36pt">The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates. Material estimates that are particularly susceptible to significant change include the determination of the ACL, fair value measurements and the evaluation and measurement of goodwill impairment.</div><div style="margin-bottom:6pt;margin-top:9pt;text-align:justify"><span style="color:#000000;font-family:Trebuchet,sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

https://www.ccsd.ca/education/primary-to-secondary-programs/middle-school-program/grade-6-science/grade-6-science-unit-overview

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Experiencing Financial Difficulty

The Company offers loan modifications, characterized as FDMs, to retail and commercial borrowers experiencing financial difficulty as a result of its loss mitigation activities that may result in a payment delay, interest rate reduction, term extension, principal forgiveness, or combination thereof. Payment delays consist of modifications that result in a delay of contractual amounts due greater than three months over a rolling 12-month period. Term extensions consist of modifications that result in an extension of the contractual maturity date greater than three months or a significant deferral of principal payments relative to the total outstanding principal balance of the loan.

Marginal-bottom: The Company does not typically offer principal forgiveness for commercial loans. Retail loan modifications are offered through structured loan modification programs, which are summarized below.

Forbearance: Forbearance programs provide borrowers experiencing some form of hardship a period of time during which their contractual payment obligations are suspended, resulting in a payment delay and/or term extension.

Interest Rate Reduction: Interest rate reductions are designed to enable the borrower to return the loan to current status in an expeditious manner.

Term Extension: Term extensions are designed to enable the borrower to return the loan to current status in an expeditious manner.

Principal Forgiveness: Principal forgiveness is granted when the borrower's financial condition improves such that they can resume making payments on the original loan terms.

Payment Delay: Payment delays are granted when the borrower's financial condition improves such that they can resume making payments on the original loan terms.

Commercial Loan Modifications: Commercial loan modifications are generally applied to reduce the unpaid principal balance. Certain FDMs that are current in payment status are classified as nonaccrual in accordance with regulatory guidance. Nonaccrual FDMs that meet the guidelines above for accrual status can be returned to accruing if supported by a well-documented evaluation of the borrower's financial condition and the borrower has been current for at least six months.

FDM Types: The following tables present the period-end amortized cost of loans to borrowers experiencing financial difficulty that were modified during the indicated period.

Period-End Amortized Cost of Loans to Borrowers Experiencing Financial Difficulty
Total
Commercial
Retail

Table Data:

Period-End Amortized Cost of Loans to Borrowers Experiencing Financial Difficulty
Total
Commercial
Retail

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

loan from all other available sources, including guarantors, are expected to be no more than nominal. Loans that are deemed to be collateral-dependent are written down to fair value, less costs to sell, as of the evaluation date and are reassessed each subsequent period, which may result in an increase or decrease to the ACL based on the corresponding change in the fair value of the collateral during the period. Any decrease to the ACL would be limited to the amount previously written off for a given loan or lease.

Collateral values for residential mortgage and home equity loans are based on appraisals, which are updated every 90 days at a minimum, less estimated costs to sell. At December 31, 2024 and 2023, the Company had collateral-dependent residential mortgage and home equity loans totaling \$372 million and \$556 million, respectively. The amortized cost basis of mortgage loans collateralized by residential real estate for which formal foreclosure proceedings were in-process was \$295 million and \$336 million as of December 31, 2024 and 2023, respectively.

Commercial loans are secured by various types of collateral, including real estate, inventory, equipment, accounts receivable, securities and cash, among others. Collateral values are generally based on appraisals for commercial real estate loans, which are updated based on management judgment on a case-by-case basis. At December 31, 2024 and 2023, the Company had collateral-dependent commercial loans totaling \$607 million and \$233 million, respectively.

Expected recoveries are considered in management's estimate of the ACL and may result in a reduction to the ACL balance. A negative ACL for a collateral dependent loan exists if the fair value of the collateral increases in a subsequent reporting period and cannot exceed the total amount previously charged off. Accrued interest receivable on loans and leases is excluded from asset balances used to calculate the ACL.

The Company estimates expected credit losses associated with off-balance sheet financial instruments such as standby letters of credit, financial guarantees and unfunded loan commitments that are not unconditionally cancellable. Off-balance sheet financial instruments are subject to individual reviews and are analyzed and segregated by risk according to the Company's internal risk rating scale. These risk classifications, in conjunction with historical loss experience, current and future economic conditions, timing and amount of expected draws, and performance trends within specific portfolio segments, are considered to estimate the allowance for unfunded lending commitments. The Company does not recognize a reserve for future draws from credit lines that are unconditionally cancellable (e.g., credit cards).

The ALI and the allowance for unfunded lending commitments are reported in the allowance for loan and lease losses and other liabilities, respectively, in the Consolidated Balance Sheets. The provision for credit losses related to loan and lease portfolios and unfunded lending commitments is reported in provision (benefit) for credit losses in the Consolidated Statements of Operations.

Nonaccrual loans and leases are those on which accrual of interest is suspended. Loans, other than certain retail loans insured by U.S. government agencies, are placed on nonaccrual status when full payment of principal and interest is in doubt, unless the loan is both well-secured and in the process of collection.

When a loan is placed on nonaccrual status the accrued interest receivable is reversed against interest income and the amortization of any net deferred fees is suspended. Interest collected on nonaccrual loans and leases for which the ultimate collectability of principal is uncertain are generally applied to reduce the carrying value of the asset first. Otherwise, interest income may be recognized to the extent of the cash received if the loan is deemed fully collectible.

A loan or lease may be returned to accrual status if:

- the loan or lease has otherwise become well-secured and in the process of collection; or
- the borrower has made regularly scheduled payments in full for the prior six months and it is reasonably assured that the loan or lease will be brought current within a reasonable period.

Upon return to accrual status, interest payments received and applied to the carrying value of a loan or lease while on nonaccrual status are accreted into interest income over the remaining life of the loan or lease using the effective interest method.

Commercial and industrial loans and commercial real estate loans are generally placed on nonaccrual status when contractually past due 90 days or more, or earlier if management believes that the probability of collection is insufficient to warrant further accrual. Some of these loans may remain on accrual status when contractually past due 90 days or more if management considers the loan collectible.

Residential mortgages are generally placed on nonaccrual status when past due 120 days, or sooner if determined to be collateral dependent, unless repayment of the loan is fully or partially guaranteed by the FHA, VA or USDA. Credit card balances are placed on nonaccrual status when past due 90 days or more and are restored to accrual status if they subsequently become less than 90 days past due. All other retail loans are generally placed on nonaccrual status when past due 90 days or more, or earlier if management believes that the probability of collection is insufficient to warrant further accrual. Loans less than 90 days past due may be placed on nonaccrual status due to the death of the borrower, fraud or bankruptcy.

Loans that are determined to be collateral dependent, unless repayment of the loan is fully or partially guaranteed by the FHA, VA or USDA, Credit card balances are placed on nonaccrual status when past due 90 days or more and are restored to accrual status if they subsequently become less than 90 days past due. All other retail loans are generally placed on nonaccrual status when past due 90 days or more, or earlier if management believes that the probability of collection is insufficient to warrant further accrual. Loans less than 90 days past due may be placed on nonaccrual status due to the death of the borrower, fraud or bankruptcy.

FDAs that are determined to be collateral dependent:

- Education loans are generally charged off when the loan becomes 60 days past due after receiving notification of a bankruptcy filing.
- Auto loans are generally charged off when the loan becomes 60 days past due after receiving notification of a bankruptcy filing.
- Credit card loans are fully charged off within 60 days of receiving notification of the bankruptcy filing or other event.

The following table presents a summary of changes in the ACL for the year ended December 31, 2024:

	Year Ended December 31, 2024
Residential mortgage and home equity loans	\$372
Commercial loans	\$607
Nonaccrual loans and leases	\$233
Unfunded lending commitments	\$115
Standby letters of credit, financial guarantees and unfunded loan commitments	\$115
Other off-balance sheet financial instruments	\$115
Total	\$1,140

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

amortized cost-of-loans-to borrowers experiencing financial difficulty that were modified during the years ended December 31, 2024 and 2023. Disaggregated by class of financing receivable. A loan-in-a-forbearance-or-repayment-plan-is reported as past due according to its contractual terms until contractually modified. Subsequent to modification, it is reported as past due based on its restructured terms.

<div><div style="margin-bottom:6pt"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:center;vertical-align-bottom:>

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

2023-2024-2025-2026-2027-2028-2029-2030-2031-2032-2033-2034-2035-2036-2037-2038-2039-2040-2041-2042-2043-2044-2045-2046-2047-2048-2049-2050-2051-2052-2053-2054-2055-2056-2057-2058-2059-2060-2061-2062-2063-2064-2065-2066-2067-2068-2069-2070-2071-2072-2073-2074-2075-2076-2077-2078-2079-2080-2081-2082-2083-2084-2085-2086-2087-2088-2089-2090-2091-2092-2093-2094-2095-2096-2097-2098-2099-2100-2101-2102-2103-2104-2105-2106-2107-2108-2109-2110-2111-2112-2113-2114-2115-2116-2117-2118-2119-2120-2121-2122-2123-2124-2125-2126-2127-2128-2129-2130-2131-2132-2133-2134-2135-2136-2137-2138-2139-2140-2141-2142-2143-2144-2145-2146-2147-2148-2149-2150-2151-2152-2153-2154-2155-2156-2157-2158-2159-2160-2161-2162-2163-2164-2165-2166-2167-2168-2169-2170-2171-2172-2173-2174-2175-2176-2177-2178-2179-2180-2181-2182-2183-2184-2185-2186-2187-2188-2189-2190-2191-2192-2193-2194-2195-2196-2197-2198-2199-2200-2201-2202-2203-2204-2205-2206-2207-2208-2209-2210-2211-2212-2213-2214-2215-2216-2217-2218-2219-2220-2221-2222-2223-2224-2225-2226-2227-2228-2229-2230-2231-2232-2233-2234-2235-2236-2237-2238-2239-2240-2241-2242-2243-2244-2245-2246-2247-2248-2249-2250-2251-2252-2253-2254-2255-2256-2257-2258-2259-2260-2261-2262-2263-2264-2265-2266-2267-2268-2269-2270-2271-2272-2273-2274-2275-2276-2277-2278-2279-2280-2281-2282-2283-2284-2285-2286-2287-2288-2289-2290-2291-2292-2293-2294-2295-2296-2297-2298-2299-2300-2301-2302-2303-2304-2305-2306-2307-2308-2309-2310-2311-2312-2313-2314-2315-2316-2317-2318-2319-2320-2321-2322-2323-2324-2325-2326-2327-2328-2329-2330-2331-2332-2333-2334-2335-2336-2337-2338-2339-2340-2341-2342-2343-2344-2345-2346-2347-2348-2349-2350-2351-2352-2353-2354-2355-2356-2357-2358-2359-2360-2361-2362-2363-2364-2365-2366-2367-2368-2369-2370-2371-2372-2373-2374-2375-2376-2377-2378-2379-2380-2381-2382-2383-2384-2385-2386-2387-2388-2389-2390-2391-2392-2393-2394-2395-2396-2397-2398-2399-2400-2401-2402-2403-2404-2405-2406-2407-2408-2409-2410-2411-2412-2413-2414-2415-2416-2417-2418-2419-2420-2421-2422-2423-2424-2425-2426-2427-2428-2429-2430-2431-2432-2433-2434-2435-2436-2437-2438-2439-2440-2441-2442-2443-2444-2445-2446-2447-2448-2449-2450-2451-2452-2453-2454-2455-2456-2457-2458-2459-2460-2461-2462-2463-2464-2465-2466-2467-2468-2469-2470-2471-2472-2473-2474-2475-2476-2477-2478-2479-2480-2481-2482-2483-2484-2485-2486-2487-2488-2489-2490-2491-2492-2493-2494-2495-2496-2497-2498-2499-2500-2501-2502-2503-2504-2505-2506-2507-2508-2509-2510-2511-2512-2513-2514-2515-2516-2517-2518-2519-2520-2521-2522-2523-2524-2525-2526-2527-2528-2529-2530-2531-2532-2533-2534-2535-2536-2537-2538-2539-2540-2541-2542-2543-2544-2545-2546-2547-2548-2549-2550-2551-2552-2553-2554-2555-2556-2557-2558-2559-2560-2561-2562-2563-2564-2565-2566-2567-2568-2569-2570-2571-2572-2573-2574-2575-2576-2577-2578-2579-2580-2581-2582-2583-2584-2585-2586-2587-2588-2589-2590-2591-2592-2593-2594-2595-2596-2597-2598-2599-2600-2601-2602-2603-2604-2605-2606-2607-2608-2609-2610-2611-2612-2613-2614-2615-2616-2617-2618-2619-2620-2621-2622-2623-2624-2625-2626-2627-2628-2629-2630-2631-2632-2633-2634-2635-2636-2637-2638-2639-2640-2641-2642-2643-2644-2645-2646-2647-2648-2649-2650-2651-2652-2653-2654-2655-2656-2657-2658-2659-2660-2661-2662-2663-2664-2665-2666-2667-2668-2669-2670-2671-2672-2673-2674-2675-2676-2677-2678-2679-2680-2681-2682-2683-2684-2685-2686-2687-2688-2689-2690-2691-2692-2693-2694-2695-2696-2697-2698-2699-2700-2701-2702-2703-2704-2705-2706-2707-2708-2709-2710-2711-2712-2713-2714-2715-2716-2717-2718-2719-2720-2721-2722-2723-2724-2725-2726-2727-2728-2729-2730-2731-2732-2733-2734-2735-2736-2737-2738-2739-2740-2741-2742-2743-2744-2745-2746-2747-2748-2749-2750-2751-2752-2753-2754-2755-2756-2757-2758-2759-2760-2761-2762-2763-2764-2765-2766-2767-2768-2769-2770-2771-2772-2773-2774-2775-2776-2777-2778-2779-2780-2781-2782-2783-2784-2785-2786-2787-2788-2789-2790-2791-2792-2793-2794-2795-2796-2797-2798-2799-2800-2801-2802-2803-2804-2805-2806-2807-2808-2809-2810-2811-2812-2813-2814-2815-2816-2817-2818-2819-2820-2821-2822-2823-2824-2825-2826-2827-2828-2829-2830-2831-2832-2833-2834-2835-283

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

use derivatives for speculative purposes.

The Company's derivative instruments are reported at fair value in the Consolidated Balance Sheets as derivative assets and derivative liabilities. Certain derivatives are cleared through central clearing houses. Cleared derivatives represent contracts executed bilaterally with counterparties in the OTC market that are novated to central clearing houses that become our counterparty. OTC-cleared derivative instruments are typically settled in cash each day based on their value from the previous day. Information regarding the valuation methodology and inputs used to estimate the fair value of the Company's derivative instruments is described in Note 20.

Derivative assets and liabilities are netted by counterparty in the Consolidated Balance Sheets if a "right of setoff" is established in a master netting agreement between the Company and the counterparty. This netted derivative asset or liability position is also netted against the fair value of any cash collateral that is pledged or received in accordance with a master netting agreement.

The Company's derivative transactions are internally divided into three sub-groups: institutional, customer facilitation and residential loan. Certain derivative transactions within these sub-groups are designated as fair value or cash flow hedges, as described below.

Derivatives Designated As Hedging Instruments

The Company's institutional derivatives qualify for hedge accounting treatment. The net interest accruals on interest rate swaps designated in a fair value or cash flow hedge relationship are treated as an adjustment to interest income or interest expense of the item being hedged. All hedging relationships are formally documented at inception, as well as risk management objectives and strategies for undertaking various accounting hedges. In addition, the effectiveness of hedge relationships is monitored during the duration of the hedge period. The methods utilized to assess hedge effectiveness vary based on the hedge relationship and each relationship is monitored to ensure that management's initial intent continues to be satisfied. Hedge accounting treatment is discontinued when the derivative is terminated or when it is determined that a derivative is not expected to be, or has ceased to be, effective as a hedge. Changes in the fair value of a derivative are reflected in earnings after termination of the hedge relationship.

Fair Value Hedges

In a fair value hedge, changes in the fair value of both the derivative instrument and the hedged asset or liability attributable to the risk being hedged are recognized in the same income statement line item in the Consolidated Statements of Operations when the changes in fair value occur. At December 31, 2024 and 2023, the Company has designated \$4.7 billion and \$4.0 billion, respectively, of interest rate swaps as fair value hedges of its fixed-rate prepayable AFS securities using the portfolio layer method. This approach allows the Company to designate as the hedged item a stated amount of the assets that are not expected to be affected by prepayments, defaults and other factors affecting the timing and amount of cash flows. The Company has also entered into fair value hedges to manage interest rate risk within its nonprepayable fixed-rate AFS securities and long-term borrowed funds portfolios.

In a cash flow hedge the entire change in the fair value of the interest rate swap included in the assessment of hedge effectiveness is initially recorded in OCI and is subsequently reclassified from AOCI into earnings in the period during which the hedged item affects earnings.

The Company has entered into interest rate swap agreements designed to hedge a portion of its floating-rate assets and liabilities. All of these swaps are deemed highly effective cash flow hedges. From time to time, the Company may also enter into certain interest rate option agreements that utilize interest rate floors and/or caps. Option premiums paid and received are excluded from the assessment of hedge effectiveness and are amortized over the life of the instruments.

Residential MSRs are accounted for at fair value. Derivatives utilized to hedge the fair value of residential MSRs include interest rate futures, swaps, options, and forward contracts to purchase mortgage-backed securities. Gains and losses on residential MSRs and the related derivatives are reported in mortgage banking fees in the Consolidated Statements of Operations.

The following table presents derivative instruments included in the Consolidated Balance Sheets:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are classified as follows:

	December 31, 2024	December 31, 2023
Assets	\$0.1 billion	\$0.1 billion
Liabilities	\$1.1 billion	\$1.1 billion
Total	\$1.0 billion	\$1.0 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023
Interest Rate Swaps	\$1.1 billion	\$1.1 billion
Interest Rate Options	\$0.1 billion	\$0.1 billion
Mortgage-Backed Securities	\$0.1 billion	\$0.1 billion
Total	\$1.2 billion	\$1.2 billion

The Company's derivative instruments are categorized as follows:

	December 31, 2024	December 31, 2023

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

align-bottom><td colspan=

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

`<div><table border=`

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Treasury

The following table presents the regulatory capital ratios for the Company and CBNA under the U.S. Basel III Standardized rules. The Company and CBNA have both declared as an "AOCI opt-out" institution, which means they are not required to recognize the AOCI impact of net unrealized gains and losses on debt securities and accumulated net gains and losses on cash flow hedges and certain defined benefit pension plan assets in regulatory capital. In addition, both entities elected to delay the estimated impact of CECI on regulatory capital for a two-year period ending December 31, 2024, followed by a three-year transition period ending December 31, 2024, to phase in the aggregate amount of the capital benefit provided during the initial two-year delay.

Ratio	Company	CBNA
Common Equity Tier 1 Capital Ratio	10.5%	10.5%
Total Capital Ratio	13.7%	13.7%
Leverage Ratio	7.5%	7.5%
Countercyclical Capital Buffer Ratio	0.0%	0.0%
Systemic Risk Capital Buffer Ratio	0.0%	0.0%
Capital Conservation Buffer Ratio	0.0%	0.0%
Dividend Payout Ratio	2.8%	2.8%

The following table presents the regulatory capital ratios for the Company and CBNA under the U.S. Basel III Standardized rules. The Company and CBNA have both declared as an "AOCI opt-out" institution, which means they are not required to recognize the AOCI impact of net unrealized gains and losses on debt securities and accumulated net gains and losses on cash flow hedges and certain defined benefit pension plan assets in regulatory capital. In addition, both entities elected to delay the estimated impact of CECI on regulatory capital for a two-year period ending December 31, 2024, followed by a three-year transition period ending December 31, 2024, to phase in the aggregate amount of the capital benefit provided during the initial two-year delay.

Ratio	Company	CBNA
Common Equity Tier 1 Capital Ratio	10.5%	10.5%
Total Capital Ratio	13.7%	13.7%
Leverage Ratio	7.5%	7.5%
Countercyclical Capital Buffer Ratio	0.0%	0.0%
Systemic Risk Capital Buffer Ratio	0.0%	0.0%
Capital Conservation Buffer Ratio	0.0%	0.0%
Dividend Payout Ratio	2.8%	2.8%

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

<td colspan=

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

3BZK%KPJ4Y42KJ1WVQJ.P%63N5WTFW%7H*+M-MZHBM%UJF9%T%L4:KO=AW:IKHJ.FUJZ44@/5716%#M%K2%3%7T#
M2~4%#J25AIPU1=UD_5~>U5/<+>0\$H@?M@=<?RJH:W29\$WMBT\$F+!@P773~21/74N5UWQ@V\$YSK14Y#22F7FEHJF+~21=H(R+5*+~#V-MPI0JCG
J4GMB&MPL1.TD6C&U\$OJ\$OBHSIT(F.W.RX)Y1I1P5.2JFQ-MEDJ5HMPR4F1@P%P%>E7.15G8F+5~>YBS/E~>H832522QF6~>Z-B@1-4=-E(2)%=L40T02HJ
M9R1PWK&N.U>JEO/>XJ9G+6JF/E/C/LPBBGN68A#&4ID8HCKIK&S<R=>MQM<2T2Z<N<F%=>5Z48UUEQGO4A9E7AN-6GT/PT/HGL7L@GPD+!S<RZD01
MORUXJ4J5.S9CY-KD-P(2.9687)TKH5JORK<~>@?7W9LJH8R83&PG<3 M8#~>F.S D0A.CYSV41&RSJ5.FJ3P2C@F&9P9741XUAOAVS;2F=C.VPZ-PCM(KMH0J-HH1_82+~J%+
Z0~1R+4J>~5_Y\$EWF+~(DRQ>Z>A=M-A2LC955~/FN2722<=KJ>K.P4ZM#>MAIM5PHY#~8IUUV.YG@T8BL45%#="M.#6>Q>~1%~@C<A9CX8JF~>22R+66:E3+~
SY6FYC\$5.+9@<M2H6ISIS-MZTV7UK_UH~W+T+OC<C3/CULB%1H)B&NZ9V+EDY%#>Z5_156_%5PZ-MCLV-17XKHJ3>G>W.N7H=F(NV>E2Y-P102P.\$>~
=81-6MMW+HJ@10 M&24_H1_IXJ~JWJKA~>H441YWH~UV~P~2JZU~>@W80OF~>@X8#~>#OHY~>M+K-P0J8KH2ZTO_UJ2/6Q=WS-VYUOYB0X&2XD1ISFD%MI(M?P
N5;OT?EJDSI=W4RFKJ:CHHJ(F14B*P0_U1P8H&XA23C#&L17W5J0H+H MGI/DP93!<=<7#J\$5J.UJWJPO@PTD~N&C%K%YPUQ%#XJHJ(XA~>YK9"XQ;
M+FB<1L(BDD_X.WOJ\$~JWISAD/6#~>P=AX.4.WKX2N1@?7J4DGK@ (1 MCG<O@FK%6.DB+7FK+1F80OUL/DKD7YB &WRJ.MJLH~>N20E~MWSW-GE7C<~
\$P.FROOF.MOLXP<S%PB@(\$3~5~%6233CY=H~9*6Q)~%Y%~M4RIRANJ3Z51&P~P.CGN&H14J47>WOHFGLDB@LKR1EEF<S_T4H@_7ULJ9_M<IG708A+?E0X9BIX-
XUU_7L67&PS+!HUTICJLBWC9JF-L-OC2HJ=(H<L8<MIFA"WB<#27J4Y1&A=30N~U~M99~T1@=+!U~>#AHD0QGH<@<6.73-63JF-UJ6.MJ9V7G<4=?
HVOJ&D&GY<EFG6QJXROJZ+D&BC.MPSHZE58HJ30"AAF~P3J M2AIG<~>15@=>?N?TJF~HJ@+4#=>6K165.1=Y9J4V4K#N6S6G70H1= MUU9V~
(AGV55FL~RIM~DLEHJF9M2JTOUO.CJ.TFYUT+!6M:HZZ~>K&~>MM#7ALCLZ3(A~MJOYJ250EL00W90JL60E3&KGJDOAKEL<8UM8F&K%5:UJH M5>=POT?_DYG& M&Z
Z>13-1D7.TOW~VL+M8F95CJLJVC@EJUFJ5SXJ&KJL12X~>JQJ&S.MJL-PZ+VLGVJW=LEL~>R1HJ~>RTEJ2_14~>JTW8~>N9XQ<0+&KJ/681 M7J2L J&K%5JUYO1
HRT>DX4Y9R9J5KUNGB=>LUCO_56T.IN0A+ MY0W~RDX36C~RUZJ>~24YJY=>=&O+K3HL93JGH24JWJ5JDR~>JL7T.DW~>L4&~MEJOW6VK02H2I<9JHJ&G<8V<~64M5~LJ~>
ZUR?0198~3QB~>66K7<~M9JLNTAFRA50>B~>+@X\$CDM-HH65\$5M~M7~>2+3L\$5W7&CYP2.4JLW515G~>15G~>IK6HUIG~>MK3TC6J#>+~>1MR~>+~>1E~>+~>W3-
J=+7K4<~29.MT2IALTHMPR8DX2#~>PGI7JID/5#>MAY.S&+~>1-Z04RKHGJZ~>#3GIGWO44B0<3~>8-BJ3X7U4 P04_1U M0&U_1J3~>L@~>@&~>A!+W=O&UL MK99=>JHP%
C_B154RNU5825U0XBMM:HO6J1=I-TNIEV8<~>QJYL_725TVC@MHN~P7NR&LVEYW~>@SNFL9QB<~>~>Kv4J9=92Y4>~>NZHJH2>20UKX&DUJN
M2J+!TQ<60D@DU14F1@>~>#SLJHJ R_LEE61~>QNB~>KJN.MJ~>QNV+~>97J.D.MJR Q&HJZKH= SMW69TJ~>BDPA=N<~>2JIE(3P7HJ+6 M~>Y~>P~>AESOC3ATG7J0P0P@
KXJ~>T904J~>JG1~>CJY=J4JHHWIF.JVGAM M8R~>AOXN~>~>+72=UT2F9%FHHJ~>MMZJN~>7H+60VC=C~>Q~>A~>E5J~>MP~>#JH0U67J02J1_U1S8J9~>NYE~>W9M~>K~>NA
M&S+S&D1Z>4ZE74_#~>J4JHY&Z_HRAN4(<~>76?E&1B0I0<4GU~>+PBMJ~>MZN~>CY>G9JH~>H~>S&K10HMM#00N9JUNI_1GL5>~>X~>+~>I~>R~>J02A M8\$~>CJL
AL~>#M4_6A2EMD=+32R10N~>YH~>@TNVQ?>A.EIPVQ4~>OX~>M~>YNI TV9~>@~>BFEESA4PU4+O.M.S.HCF/FHGB5UJ~>W.F#XAZ~>~>@3HJH~>M~>J~>J3B3DEVC~>V3J02P.\$%~>
=81-6EXK~>@<~>D~>H~>IXJ~>W~>M~>W~>K~>L~>M~>X~>J~>E~>R~>BDH4J(79RS_07J~>C~>OWC3R~>HJ@~>Y~>M~>J&G&H&C(F4~>5IBBBJ~>(LKEF.FKJ2JUBFJ5~>@<~>N~>X4HJ~>=Z2AFBDEFA/WB
MW(2~>2E&0P4BLT43SEUN~>#~>P4~>+~>H&S1&E&R~>F&S_ QTN8~>G5J~>H~>S~>F~>M05+~>H&S&XA~>CJOK~>MC3147~>PGL3~>C~>LENNM5V566.18P9J06G&0BD5528T
MHYKEYWJ~>E~>V5J~>C~>G6G1H~>LM~>LB~>JY<~>IK~>6FZD~>~>1MNA&WX6_XS~>216>~>J~>M~>~>1~>BBG&XCMC&OZ~>7~>5BNIKS37~>+~>2975~>~>UR~>+~>50P.L~>@X&LPPHJ~>M~>+~>SN2GJ2S
JL0JGJH73XZJCGJ-4N552CTVY&=VG4~>7K7J6JQAWR&M~>M4~>N4X~>7~>G~>7W~>7VN~>N=3~>3V.FIOK~>70Q.T= <~>2J~>W&JY~>+~>9_#~>O~>A~>T~>M8#O~>~>K&K8G808T~>~>N~>
6\$AW7)G~>K18G8W1H~>I3~>~>+~>J~>0&W8J~>3~>E~>MZJZD~>+~>7&F~>@~>9~>V~>W~>EXOC6.X>>D.5J~>G~>9.YL~>Y~>J~>+~>M0I6G02280A5CJLE~>J~>N~>F~>E~>J~>N~>+~>7~>+~>IPBV&B~>H~>
ZPU/69~>B=ZUTZ~>M~>J~>4&SL~>10~>C635J2LOEP~>K&~>+~>P5~>VIR~>H965T~>M~>6&S~>@~>P8JYD_43JG~>O8T~>@~>M2L6S~>EDKR&C~>O~>EC~>PZL~>+~>J~>D~>V~>6ZMNR&J5~>7~>19H9EJ~>K~>U
M~>J~>C~>D20HJ2G>B~>@~>708&4~>BB~>G~>L&S~>LPI1~>+~>JF2J~>E<~>4~>M5~>SIR~>JDSLAQ~>#B~>HR~>4R3

UUC/82-D:25%68.QOY+QZ1<MUD+L25H1<H<Q<#PIZ-6.WEL180T(K3)5%5.A&H:Z78&FBD2DDSS/MI15X2DQ034.(C"LMUIAK
M00AVZG=BA(Y1F9.YK<+S61.0D.DG<=>R54"FKO"042.3+O+M3IX1Q1D1"PLHMQJ&ZLW">AIG>A=E6APEF\$.<"/>Z4B4Y1Y=DC@8M5-Z<AN.MI+O<+&."Z171^HX
5K2033M1+>?2P2?<#36HISIRI<IR=26L.D5-0?MN?<H02%#.C1X1(CF.J7GK050%#&K1#-8=>M6-161>ZB17?#30SC#W1D=>RF.M71=D24=D1J&C<+>.X0<+<FJ?<X)1?
HJ1?7H0H2>=<F?QX.O2R5B.F.R.M.U08N1<0.O.W127U1?<Z&V1U6H1D.CH1QWZ2+<FJB#1O1>?V5Y1ZK3&<5U1E6.10>D41F2.X210E1&Q1R8M02U1=<2&EB&2H1M
M=1.4>2.VVU7U1<1.G6HUWEN?E7?>F959?<#1KE1M=>?<N>E>V2+<F119.MW.NZ23?<#051QQ<H1U34F1?<#13708F6WV1XX;<=>M7B1Q\$<21.S5?<B1Y<+<F?=>H02P.\$%
@=>81-6L.G.11X#<+>.Y.B1.<=>(\$2.YSPK<5\$K<(<3RO.WF18+DF+<C2U+<+S?=>D21.37Y1T@2U1ZA=V1?<=>B4EEFK4MH188"Q1-2?<2
M&SD1E.81>?TOU1T?M<U0P<365<=>087?=>?+<O?>H1V=>=>S5P1O&=>=<4Y.M&S?<#1818+O?X?N\$C=4P+<FJO?X5N.R.IY1D1W.C2.L.M?W>H2.702U19S5)8D14ON.M+9RPH1<+<V
M<CUG1OQCR1&98ME.MN<+<F?=>Y3<=>?<#C=>E?=>MID5?=>WB1S1?KY&Z1K?<+<OW\$<+4?M<V?P?O)VU.<661?<6.L8665KK1<
MK2.2<#YR1W12P1>1S1J?<9.C&A1.NM0F1W18N51?=<OGX5JN<=>(<1?<5.8-M.FYU+<O=TW1J8Y?CY?E740Z1RUE8B1C?C?O4=<5&N1)5W?<?>9O9T?N?<N?<7
M+<P1YCA>XD1?<?<Z1&0&T6<?<?<MMU2.K1YH1JH18.161ZCPDG6<=>Q3H?<+<C.M1T13Z1T52?<G1L?<C1Y?<XQCVM1?(<A3V?<#<2NU?<LJW1O1BVK?<POY?<C.L?<Z&M
M.SC9W1G18Y31Q1N-G7MB\$<H&W<+<A&264?O1\$116&1Q1R.X<536K<+<G)M4OY@414YTK.XO.>O1S+<P&S.FL3DL@<A/QO6?AGRAF?=>?<DK"DI&S@<NYM.MD6K01-1\$(<M3M-
M1T9\$<?P3?<PL5.66CGX?P&FK1FVG33?<11#N0K3?<V1.VV1.M?<Z+<P1\$151+4H1H&?<?<9YMc?<4BZ1R1B1AE1\$<#<1E15Y1&GRTX?<A?<O41<
M1H30C1O?<F1E17PAUCW1T&E50H1Q30KRB1G9ZE7BLKV?<C1H7E1FA.X.M?<F41?<1P?<XHZ391?<N?<H41+4A=><CNK1?2G1X?X0?<7?<9**11?<T#<1TW.M/M&0+S33N+I<+<
@<G1Z77RL&S&0610X&L1Z&R>7F31?<M1(29NAT1R=A@<M&5Y1?<1OAC69B01V0W?<F2ECP1U?<X1Z>=>SO=<@QWK151D1?<T1?<ZBH1P?<2?<M7@<L(KVC?<YH1E1U0&<
<=>3?<21K1L1\$#<=>NBL\$1O1&1M0&S.W.X\$<#<71W>?<G1M?<W1DGO?<13Z41SD1&<5<5R16E3U1&=<YPM.X13?<=>S1SCZ0?<=<D1?<31U?<UQF1GDX14?<4(5H1?<72P1?<6H
MK31R8H1B1?<9Y1>?<4W4<+<71R1W<#<?<A3Y02L1F?<V3Q01H8DYU15?<O1?<9HS7?<1OK&O?<M9H175R1?<Q5C162MH1Q3SV\$<S?<H0?<?<K?<D+<?<1P5.UZZ19<3-B1O&G1)<?<G1
M1N18W\$<5K9PL1.UV1?<12?<2DAUE/4?<J7CPN?<1\$4?<P?<H1U17M01-WA1J02P.\$%<=>=<81-6B1.ML<=>11?<Q1?<H1.IX?<1W?<W1K?<W1U?<KM92.C3<4E6<
<R.SGGZLY06?<0R\$<H1Y?<31\$<A?<=>H1L?<=>M1?<=>1L?<=>8WT1?<1W?<F.RW3B13HCR?<1FH?<HCWNX?<=<S33?<J?<V12KX1F?<=>W1K?<+<M9O1?<LBX1?<E214KB?<=>B8=>26)<
<K1P1?<10?<=<D1F11.F1H16<=>11LA1&1Y.M1589Y1+2H1E1+401+S?<=<?<C1X1&K18?<=<1?<C0V1P4?<X1NE?<+<W0?<W?<M?<C1).OYQM\$<=>1?<9N?<+<H1L.M?<+<?<101M1N9?<?<T3F?<Q1A1O.V?<0
M>W1?<2?<1F1H103?<Q51K109N1C?<Y?<O1E1A=42A.758CHE1L1A1Y?<1\$?<=<?<M2?<6M150?<O1H1R?<G1?<C17.8?<2\$<=>=<O1B?<P?<N1H?<SZ?<Y?<+<#?<R1?<M1&1WAT<18?<P1P?<=<?<
JWU?<UL<=>=<G4E1T3PCA1?<2?<B1N1?<?<G1O?<D1R141O1M?<151ED&1&A1O3W16?<1?<O1FDR?<E1A?<S1?<O?<G?<251.1?<51&4S49?<61X1G1P1+<X.M?<C737W141O1M18?<1?<+<U1VJ25O19
MAG1?<10Q1<=<1R1+H1?<79\$<=<B1?<1?<YD?<=<+<S?<OVS1?<18C6T1?<1&+<B?<+<M?<O&=<B?<O?<H1R1&1Y.U?<H1.3?<2=<PNMCH1?<1&5?<1?<E2K5U141B1DKR?<=<Z.M?<C7?<6?<P1%<3=<T51TYG
H<7?<1AAV1=7PX.GPX.FX?<?<S?<O?<U2=A?<+<Z1FUMC<=<9D\$<=<D36<=>D>=>?<DN1PA1?<1?<X1Y1MY101NV+<K?<M1H14.T1?<M31.5K2199D191NVKJW1SM.HOQ81E1?<
<Y6N1P1ED?<Z14Y1\$<=<O1N<=<J?<C1.MV15?<=>=<MCG1W<11-KUGO?<71JY3?<Z1MY101NV+<K?<M1H14.T1?<M31.5K2199D191NVKJW1SM.HOQ81E1?<
P1210?<F1JH14C66F1CQ?<=<J1.R5601?<CNH1XO&9?<1?<SQ101?<102P1\$<=>=<81.M6K161?<F1J1H10.H1.IX?<1W?<W1K191?<7?<5JG=>=<1E51U286G?<=<Z32.M3191QHH1Q1O&1RVN\$<
2131RVX1A1?<TKS01?<0D\$<221?<=<D1A1?<1ZACHF.M?<1\$<1?<0?<CZ21?<67?<1?<31S1\$<=<D1A1A19?<9?<Z1H1F1?<3?<X1H1J9?<TP0?<M7\$1G0T1N?<U141120SSOZ?<=<1?<O8\$<K+<5?<1?<<

[illegible]

@@(C=,333==*(PG.5#H\$A47V9%48U#J#)=(/JL4Y6TVWRXHTKSYXN/A,129?%9MX7/B'D^DZHQ^C4YH(##/M/H/H%RW%-N.Z.CG/CPD.C72S^#D3=-SCZ0LS^EA#IO=9K6IEV4=0@E@/U/HANE.M863V9I0B#2#JZ=>R>+4J^>QXT.G750D95Q.3ELP^2I9^M^&D9UE4D.G)M004H#G.H0GB1#G2J2=944S#S=AJ(6L4NJZ/0I#1.2.O#IC>K.GI>V>AN.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@/1K.Z.B.3P2=48E9H<5#1#.#N#C.M(KVA0JVIC)LPUS1V?>ZPO%ZE5?#A19I.RI0-HI3*4FOPT8/KO5UI\$BN^D.M.HO^30XJX\$N\$MRI?GEJZEW&M3X9X/00>8R.2P.6V.VH=V1.C.M#H8.2IE9U(41F4I#Q48.9A24JW@P%&B.MPO.&W64I>1F1.2HU.8R.MG&MSH#&6.5(U1JD=>?%JC4Y#&W8>6^C)G2L45HF&HRT7ZHTL^EX1(I.M.10)&E\$K%B+JZ>?J1=&51JLT0@

[illegible]

color: white; } .report .rou td { border-bottom: 1px solid black; } .report .rou table td { .report .reu table td { border-bottom: 0px solid black; } } /* styles for footnote marker */ .report .fn { white-space: nowrap; } /* styles for numeric types */ .report .num { .report .nump { text-align: right; white-space: nowrap; } .report .nump { padding-left: 2em; } .report .nump { padding: 0px 0.4em 0px 2em; } } /* styles for text types */ .report .text { text-align: left; white-space: normal; } .report .text .big { margin-bottom: 1em; width: 17em; } .report .text .more { display: none; } .report .text .note { font-style: italic; font-weight: bold; } .report .text .small { width: 10em; } .report .sup { font-style: italic; } .report .outerFootnotes { font-size: 1em; } } XML-185 FilingSummary.xml IDEA: XBRL DOCUMENT 3.25.0.1.html 1153 776 1 true 223 0 false 7 false false R1.htm 0000001- Document - Cover Page Sheet http://www.citizensbank.com/role/CoverPage Cover Page Cover 1 false false R2.htm 0000002- Document - Audit Information Sheet http://www.citizensbank.com/role/AuditInformation Audit Information Cover 2 false false R3.htm 9952151- Statement - CONSOLIDATED BALANCE SHEETS Sheet http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS CONSOLIDATED BALANCE SHEETS Statements 3 false false R4.htm 9952152- Statement - CONSOLIDATED BALANCE SHEETS (Parenthetical) Sheet http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS Parenthetical CONSOLIDATED BALANCE SHEETS (Parenthetical) Statements 4 false false R5.htm 9952153- Statement - CONSOLIDATED STATEMENTS OF OPERATIONS Sheet http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS CONSOLIDATED STATEMENTS OF OPERATIONS Statements 5 false false R6.htm 9952154- Statement - CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME Sheet http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME Statements 6 false false R7.htm 9952155- Statement - CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (Parenthetical) Sheet http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME Parenthetical CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (Parenthetical) Statements 7 false false R8.htm 9952156- Statement - CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY Sheet http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY Statements 8 false false R9.htm 9952157- Statement - CONSOLIDATED STATEMENTS OF CASH FLOWS Sheet http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS CONSOLIDATED STATEMENTS OF CASH FLOWS Statements 9 false false R10.htm 9952158- Statement - CONSOLIDATED STATEMENTS OF CASH FLOWS (Parenthetical) Sheet http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS Parenthetical CONSOLIDATED STATEMENTS OF CASH FLOWS (Parenthetical) Statements 10 false false R11.htm 9952159- Disclosure - SIGNIFICANT ACCOUNTING POLICIES Sheet http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIES SIGNIFICANT ACCOUNTING POLICIES Notes 11 false false R12.htm 9952160- Disclosure - ACQUISITIONS Sheet http://www.citizensbank.com/role/ACQUISITIONS ACQUISITIONS Notes 12 false false R13.htm 9952161- Disclosure - CASH AND DUE FROM BANKS Sheet http://www.citizensbank.com/role/CASHANDDUEFROMBANKS CASH AND DUE FROM BANKS Notes 13 false false R14.htm 9952162- Disclosure - SECURITIES Sheet http://www.citizensbank.com/role/SECURITIES SECURITIES Notes 14 false false R15.htm 9952163- Disclosure - LOANS AND LEASES Sheet http://www.citizensbank.com/role/LOANSANDLEASES LOANS AND LEASES Notes 15 false false R16.htm 9952164- Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES Sheet http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSES CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES Notes 16 false false R17.htm 9952165- Disclosure - PREMISES, EQUIPMENT, AND SOFTWARE Sheet http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARE PREMISES, EQUIPMENT, AND SOFTWARE Notes 17 false false R18.htm 9952166- Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS Sheet http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANS MORTGAGE BANKING AND OTHER SERVICED LOANS Notes 18 false false R19.htm 9952167- Disclosure - LEASES Sheet http://www.citizensbank.com/role/LEASES LEASES Notes 19 false false R20.htm 9952168- Disclosure - GOODWILL AND INTANGIBLE ASSETS Sheet http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETS GOODWILL AND INTANGIBLE ASSETS Notes 20 false false R21.htm 9952169- Disclosure - VARIABLE INTEREST ENTITIES Sheet http://www.citizensbank.com/role/VARIABLEINTERESTENTITIES VARIABLE INTEREST ENTITIES Notes 21 false false R22.htm 9952170- Disclosure - DEPOSITS Sheet http://www.citizensbank.com/role/DEPOSITS DEPOSITS Notes 22 false false R23.htm 9952171- Disclosure - BORROWED FUNDS Sheet http://www.citizensbank.com/role/BORROWEDFUNDS BORROWED FUNDS Notes 23 false false R24.htm 9952172- Disclosure - DERIVATIVES Sheet http://www.citizensbank.com/role/DERIVATIVES DERIVATIVES Notes 24 false false R25.htm 9952173- Disclosure - EMPLOYEE BENEFITS Sheet http://www.citizensbank.com/role/EMPLOYEEBENEFITS EMPLOYEE BENEFITS Notes 25 false false R26.htm 9952174- Disclosure - ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) Sheet http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSS ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) Notes 26 false false R27.htm 9952175- Disclosure - STOCKHOLDERS' EQUITY Sheet http://www.citizensbank.com/role/STOCKHOLDERSEQUITY STOCKHOLDERS' EQUITY Notes 27 false false R28.htm 9952176- Disclosure - SHARE-BASED COMPENSATION Sheet http://www.citizensbank.com/role/SHAREBASEDCOMPENSATION SHARE-BASED COMPENSATION Notes 28 false false R29.htm 9952177- Disclosure - COMMITMENTS AND CONTINGENCIES Sheet http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIES COMMITMENTS AND CONTINGENCIES Notes 29 false false R30.htm 9952178- Disclosure - FAIR VALUE MEASUREMENTS Sheet http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTS FAIR VALUE MEASUREMENTS Notes 30 false false R31.htm 9952179- Disclosure - NONINTEREST INCOME Sheet http://www.citizensbank.com/role/NONINTERESTINCOME NONINTEREST INCOME Notes 31 false false R32.htm 9952180- Disclosure - OTHER OPERATING EXPENSE Sheet http://www.citizensbank.com/role/OTHEROPERATINGEXPENSE OTHER OPERATING EXPENSE Notes 32 false false R33.htm 9952181- Disclosure - INCOME TAXES Sheet http://www.citizensbank.com/role/INCOMETAXES INCOME TAXES Notes 33 false false R34.htm 9952182- Disclosure - EARNINGS PER SHARE Sheet http://www.citizensbank.com/role/EARNINGSPERSHARE EARNINGS PER SHARE Notes 34 false false R35.htm 9952183- Disclosure - REGULATORY MATTERS Sheet http://www.citizensbank.com/role/REGULATORYMATTERS REGULATORY MATTERS Notes 35 false false R36.htm 9952184- Disclosure - BUSINESS OPERATING SEGMENTS Sheet http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTS BUSINESS OPERATING SEGMENTS Notes 36 false false R37.htm 9952185- Disclosure - PARENT COMPANY FINANCIALS Sheet http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALS PARENT COMPANY FINANCIALS Notes 37 false false R38.htm 995410- Disclosure - Pay vs Performance Disclosure Sheet http://xbrl.sec.gov/ecd/role/PvpDisclosure Pay vs Performance Disclosure Notes 38 false false R39.htm 995445- Disclosure - Insider Trading Arrangements Sheet http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements Insider Trading Arrangements Notes 39 false false R40.htm 995447- Disclosure - Insider Trading Policies and Procedures Sheet http://xbrl.sec.gov/ecd/role/InsiderTradingPoliciesProc Insider Trading Policies and Procedures Notes 40 false false R41.htm 995550- Disclosure - Cybersecurity Risk Management and Strategy Disclosure Sheet http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure Cybersecurity Risk Management and Strategy Disclosure Notes 41 false false R42.htm 9955511- Disclosure - SIGNIFICANT ACCOUNTING POLICIES (Policies) Sheet http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIES Policies SIGNIFICANT ACCOUNTING POLICIES (Policies) Policies 42 false false R43.htm 9955512- Disclosure - SIGNIFICANT ACCOUNTING POLICIES (Tables) Sheet http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIES Tables SIGNIFICANT ACCOUNTING POLICIES (Tables) Tables http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIES 43 false false R44.htm 9955513- Disclosure - SECURITIES (Tables) Sheet http://www.citizensbank.com/role/SECURITIES Tables SECURITIES (Tables) Tables http://www.citizensbank.com/role/SECURITIES 44 false false R45.htm 9955514- Disclosure - LOANS AND LEASES (Tables) Sheet http://www.citizensbank.com/role/LOANSANDLEASES Tables LOANS AND LEASES (Tables) Tables http://www.citizensbank.com/role/LOANSANDLEASES 45 false false R46.htm 9955515- Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES (Tables) Sheet http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSES Tables CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES (Tables) Tables http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSES 46 false false R47.htm 9955516- Disclosure - PREMISES, EQUIPMENT, AND SOFTWARE (Tables) Sheet http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARE Tables PREMISES, EQUIPMENT, AND SOFTWARE (Tables) Tables http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARE 47 false false R48.htm 9955517- Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS (Tables) Sheet http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANS Tables MORTGAGE BANKING AND OTHER SERVICED LOANS (Tables) Tables http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANS 48 false false R49.htm 9955518- Disclosure - LEASES (Tables) Sheet http://www.citizensbank.com/role/LEASES Tables LEASES (Tables) Tables http://www.citizensbank.com/role/LEASES 49 false false R50.htm 9955519- Disclosure - GOODWILL AND INTANGIBLE ASSETS (Tables) Sheet http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETS Tables GOODWILL AND INTANGIBLE ASSETS (Tables) Tables http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETS 50 false false R51.htm 9955520- Disclosure - VARIABLE INTEREST ENTITIES (Tables) Sheet http://www.citizensbank.com/role/VARIABLEINTERESTENTITIES Tables VARIABLE INTEREST ENTITIES (Tables) Tables http://www.citizensbank.com/role/VARIABLEINTERESTENTITIES 51 false false R52.htm 9955521- Disclosure - DEPOSITS (Tables) Sheet http://www.citizensbank.com/role/DEPOSITS Tables DEPOSITS (Tables) Tables http://www.citizensbank.com/role/DEPOSITS 52 false false R53.htm 9955522- Disclosure - BORROWED FUNDS (Tables) Sheet http://www.citizensbank.com/role/BORROWEDFUNDS Tables BORROWED FUNDS (Tables) Tables http://www.citizensbank.com/role/BORROWEDFUNDS 53 false false R54.htm 9955523- Disclosure - DERIVATIVES (Tables) Sheet http://www.citizensbank.com/role/DERIVATIVES Tables DERIVATIVES (Tables) Tables http://www.citizensbank.com/role/DERIVATIVES 54 false false R55.htm 9955524- Disclosure - EMPLOYEE BENEFITS (Tables) Sheet http://www.citizensbank.com/role/EMPLOYEEBENEFITS Tables EMPLOYEE BENEFITS (Tables) Tables http://www.citizensbank.com/role/EMPLOYEEBENEFITS 55 false false R56.htm 9955525- Disclosure - ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) (Tables) Sheet http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSS Tables ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) (Tables) Tables http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSS 56 false false R57.htm 9955526- Disclosure - STOCKHOLDERS' EQUITY (Tables) Sheet http://www.citizensbank.com/role/STOCKHOLDERSEQUITY Tables STOCKHOLDERS' EQUITY (Tables) Tables http://www.citizensbank.com/role/STOCKHOLDERSEQUITY 57 false false R58.htm 9955527- Disclosure - SHARE-BASED COMPENSATION (Tables) Sheet http://www.citizensbank.com/role/SHAREBASEDCOMPENSATION Tables SHARE-BASED COMPENSATION (Tables) Tables http://www.citizensbank.com/role/SHAREBASEDCOMPENSATION 58 false false R59.htm 9955528- Disclosure - COMMITMENTS AND CONTINGENCIES (Tables) Sheet http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIES Tables COMMITMENTS AND CONTINGENCIES (Tables) Tables http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIES 59 false false R60.htm 9955529- Disclosure - FAIR VALUE MEASUREMENTS (Tables) Sheet http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTS Tables FAIR VALUE MEASUREMENTS (Tables) Tables http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTS 60 false false R61.htm 9955530- Disclosure - NONINTEREST INCOME (Tables) Sheet http://www.citizensbank.com/role/NONINTERESTINCOME Tables NONINTEREST INCOME (Tables) Tables http://www.citizensbank.com/role/NONINTERESTINCOME 61

[Details 75 false false R76.htm 9955545 - Disclosure - LOANS AND LEASES - Narrative \(Details\) Sheet http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails](#)
[LOANS AND LEASES - Narrative \(Details\) Details 76 false false R77.htm 9955546 - Disclosure - LOANS AND LEASES - Loans Held For Sale \(Details\) Sheet](#)
[http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails LOANS AND LEASES - Loans Held For Sale \(Details\) Details 77 false false R78.htm 9955547 -](#)
[Disclosure - LOANS AND LEASES - Components of Investments in Leases \(Details\) Sheet](#)
[http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails LOANS AND LEASES - Components of Investments in Leases \(Details\) Details](#)
[78 false false R79.htm 9955548 - Disclosure - LOANS AND LEASES - Maturity of Direct Finance Lease \(Details\) Sheet](#)
[http://www.citizensbank.com/role/LOANSANDLEASESMaturityofDirectFinanceLeaseDetails LOANS AND LEASES - Maturity of Direct Finance Lease \(Details\) Details 79 false](#)
[false R80.htm 9955549 - Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Narrative \(Details\) Sheet](#)
[http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES](#)
[- Narrative \(Details\) Details http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTables 80 false false R81.htm 9955550 - Disclosure -](#)
[CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Summary of Changes in Allowance for Credit Losses \(Details\) Sheet](#)
[http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails CREDIT QUALITY AND](#)
[THE ALLOWANCE FOR CREDIT LOSSES - Summary of Changes in Allowance for Credit Losses \(Details\) Details 81 false false R82.htm 9955551 - Disclosure - CREDIT](#)
[QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Amortized Cost Basis by Credit Quality Indicator \(Details\) Sheet](#)
[http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails CREDIT QUALITY AND THE](#)
[ALLOWANCE FOR CREDIT LOSSES - Amortized Cost Basis by Credit Quality Indicator \(Details\) Details 82 false false R83.htm 9955552 - Disclosure - CREDIT QUALITY AND](#)
[THE ALLOWANCE FOR CREDIT LOSSES - Accruing and Non-accruing Past Due Amounts \(Details\) Sheet](#)
[http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails CREDIT QUALITY AND THE](#)
[ALLOWANCE FOR CREDIT LOSSES - Accruing and Non-accruing Past Due Amounts \(Details\) Details 83 false false R84.htm 9955553 - Disclosure - CREDIT QUALITY AND THE](#)
[ALLOWANCE FOR CREDIT LOSSES - Modified \(Details\) Sheet http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails](#)
[CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Modified \(Details\) Details](#)
[http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTables 84 false false R85.htm 9955554 - Disclosure - CREDIT QUALITY AND THE](#)
[ALLOWANCE FOR CREDIT LOSSES - Troubled Debt Restructurings, Modified Default \(Details\) Sheet](#)
[http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails CREDIT QUALITY AND THE](#)
[ALLOWANCE FOR CREDIT LOSSES - Troubled Debt Restructurings, Modified Default \(Details\) Details 85 false false R86.htm 9955555 - Disclosure - PREMISES, EQUIPMENT,](#)
[AND SOFTWARE - Narrative \(Details\) Sheet http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARENarrativeDetails PREMISES, EQUIPMENT, AND](#)
[SOFTWARE - Narrative \(Details\) Details 86 false false R87.htm 9955556 - Disclosure - PREMISES, EQUIPMENT, AND SOFTWARE - Schedule of Premises and Equipment](#)
[\(Details\) Sheet http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofPremisesandEquipmentDetails PREMISES, EQUIPMENT, AND SOFTWARE](#)
[- Schedule of Premises and Equipment \(Details\) Details 87 false false R88.htm 9955557 - Disclosure - PREMISES, EQUIPMENT, AND SOFTWARE - Schedule of Amortization](#)
[\(Details\) Sheet http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails PREMISES, EQUIPMENT, AND SOFTWARE - Schedule](#)
[of Amortization \(Details\) Details 88 false false R89.htm 9955558 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS - Narrative \(Details\) Sheet](#)
[http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSNarrativeDetails MORTGAGE BANKING AND OTHER SERVICED LOANS - Narrative](#)
[\(Details\) Details 89 false false R90.htm 9955559 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS - Residential Mortgage Loans \(Details\) Sheet](#)
[http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSResidentialMortgageLoansDetails MORTGAGE BANKING AND OTHER SERVICED LOANS](#)
[- Residential Mortgage Loans \(Details\) Details 90 false false R91.htm 9955560 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS - Changes Related to](#)
[MSRs - Fair Value Method \(Details\) Sheet](#)
[http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails MORTGAGE BANKING AND OTHER](#)
[SERVICED LOANS - Changes Related to MSRs - Fair Value Method \(Details\) Details 91 false false R92.htm 9955561 - Disclosure - MORTGAGE BANKING AND OTHER](#)
[SERVICED LOANS - Economic Assumptions Used to Estimate Value of MSRs \(Details\) Sheet](#)
[http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails MORTGAGE BANKING AND](#)
[OTHER SERVICED LOANS - Economic Assumptions Used to Estimate Value of MSRs \(Details\) Details 92 false false R93.htm 9955562 - Disclosure - MORTGAGE BANKING](#)
[AND OTHER SERVICED LOANS - Other Serviced Loans \(Details\) Sheet](#)
[http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSOtherServicedLoansDetails MORTGAGE BANKING AND OTHER SERVICED LOANS-](#)
[Other Serviced Loans \(Details\) Details 93 false false R94.htm 9955563 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS - Changes Related to MSRs-](#)
[Amortization Method \(Details\) Sheet http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsAmortizationMethodDetails](#)
[MORTGAGE BANKING AND OTHER SERVICED LOANS - Changes Related to MSRs - Amortization Method \(Details\) Details 94 false false R95.htm 9955564 - Disclosure -](#)
[LEASES - Narrative \(Details\) Sheet http://www.citizensbank.com/role/LEASESNarrativeDetails LEASES - Narrative \(Details\) Details 95 false false R96.htm 9955565 - Disclosure](#)
[- LEASES - Components of Operating Lease Cost \(Details\) Sheet http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails LEASES - Components of](#)
[Operating Lease Cost \(Details\) Details 96 false false R97.htm 9955566 - Disclosure - LEASES - Supplemental Balance Sheet Information \(Details\) Sheet](#)
[http://www.citizensbank.com/role/LEASESSupplementalBalanceSheetInformationDetails LEASES - Supplemental Balance Sheet Information \(Details\) Details 97 false false](#)
[R98.htm 9955567 - Disclosure - LEASES - Supplemental Lease Information \(Details\) Sheet http://www.citizensbank.com/role/LEASESSupplementalLeaseInformationDetails](#)
[LEASES - Supplemental Lease Information \(Details\) Details 98 false false R99.htm 9955568 - Disclosure - LEASES - Liability Maturity Schedule \(Details\) Sheet](#)
[http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails LEASES - Liability Maturity Schedule \(Details\) Details 99 false false R100.htm 9955569-](#)
[Disclosure - GOODWILL AND INTANGIBLE ASSETS - Narrative \(Details\) Sheet http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSNarrativeDetails](#)
[GOODWILL AND INTANGIBLE ASSETS - Narrative \(Details\) Details 100 false false R101.htm 9955570 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Goodwill](#)
[Rollforward \(Details\) Sheet http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails GOODWILL AND INTANGIBLE ASSETS-](#)
[Goodwill Rollforward \(Details\) Details 101 false false R102.htm 9955571 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Other Intangibles \(Details\) Sheet](#)
[http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails GOODWILL AND INTANGIBLE ASSETS - Other Intangibles \(Details\) Details](#)
[102 false false R103.htm 9955572 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Intangible Asset Amortization \(Details\) Sheet](#)
[http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSIntangibleAssetAmortizationDetails GOODWILL AND INTANGIBLE ASSETS - Intangible Asset](#)
[Amortization \(Details\) Details 103 false false R104.htm 9955573 - Disclosure - VARIABLE INTEREST ENTITIES - Schedule of Consolidated Variable Interest Entities \(Details\)](#)
[Sheet http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails VARIABLE INTEREST ENTITIES - Schedule of](#)
[Consolidated Variable Interest Entities \(Details\) Details 104 false false R105.htm 9955574 - Disclosure - VARIABLE INTEREST ENTITIES - Schedule of Variable Interest](#)
[Entities \(Details\) Sheet http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofVariableInterestEntitiesDetails VARIABLE INTEREST ENTITIES - Schedule](#)
[of Variable Interest Entities \(Details\) Details 105 false false R106.htm 9955575 - Disclosure - VARIABLE INTEREST ENTITIES - Narrative \(Details\) Sheet](#)
[http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails VARIABLE INTEREST ENTITIES - Narrative \(Details\) Details 106 false false R107.htm](#)
[9955576 - Disclosure - VARIABLE INTEREST ENTITIES - Schedule of Affordable Housing Tax Credit Investments \(Details\) Sheet](#)
[http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails VARIABLE INTEREST ENTITIES - Schedule of](#)
[Affordable Housing Tax Credit Investments \(Details\) Details 107 false false R108.htm 9955577 - Disclosure - DEPOSITS - Major Components of Deposits \(Details\) Sheet](#)
[http://www.citizensbank.com/role/DEPOSITSMajorComponentsofDepositsDetails DEPOSITS - Major Components of Deposits \(Details\) Details 108 false false R109.htm](#)
[9955578 - Disclosure - DEPOSITS - Maturities of Term Deposits \(Details\) Sheet http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails DEPOSITS-](#)
[Maturities of Term Deposits \(Details\) Details 109 false false R110.htm 9955579 - Disclosure - DEPOSITS - Maturities of Term Deposits Greater than \\$100,000 \(Details\) Sheet](#)
[http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details DEPOSITS - Maturities of Term Deposits Greater than \\$100,000 \(Details\)](#)
[Details 110 false false R111.htm 9955580 - Disclosure - BORROWED FUNDS - Short Term Debt \(Details\) Sheet](#)
[http://www.citizensbank.com/role/BORROWEDFUNDSShortTermDebtDetails BORROWED FUNDS - Short Term Debt \(Details\) Details 111 false false R112.htm 9955581-](#)
[Disclosure - BORROWED FUNDS - Long Term Debt \(Details\) Sheet http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails BORROWED FUNDS - Long](#)
[Term Debt \(Details\) Details 112 false false R113.htm 9955582 - Disclosure - BORROWED FUNDS - Narrative \(Details\) Sheet](#)
[http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails BORROWED FUNDS - Narrative \(Details\) Details 113 false false R114.htm 9955583 - Disclosure -](#)
[BORROWED FUNDS - Maturities of Long-term Borrowed Funds \(Details\) Sheet](#)
[http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails BORROWED FUNDS - Maturities of Long-term Borrowed Funds \(Details\)](#)
[Details 114 false false R115.htm 9955584 - Disclosure - DERIVATIVES - Schedule of Derivative Instruments \(Details\) Sheet](#)
[http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails DERIVATIVES - Schedule of Derivative Instruments \(Details\) Details 115 false false](#)
[R116.htm 9955585 - Disclosure - DERIVATIVES - Narrative \(Details\) Sheet http://www.citizensbank.com/role/DERIVATIVESNarrativeDetails DERIVATIVES - Narrative \(Details\)](#)
[Details 116 false false R117.htm 9955586 - Disclosure - DERIVATIVES - Schedule of Fair Value Hedges \(Details\) Sheet](#)
[http://www.citizensbank.com/role/DERIVATIVESScheduleofFairValueHedgesDetails DERIVATIVES - Schedule of Fair Value Hedges \(Details\) Details 117 false false R118.htm](#)
[9955587 - Disclosure - DERIVATIVES - Amounts Recorded in Balance Sheet \(Details\) Sheet](#)
[http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedinBalanceSheetDetails DERIVATIVES - Amounts Recorded in Balance Sheet \(Details\) Details 118 false false](#)
[R119.htm 9955588 - Disclosure - DERIVATIVES - Effect of Derivative Instruments on Net Income and Stockholders' Equity \(Details\) Sheet](#)
[http://www.citizensbank.com/role/DERIVATIVESEffectofDerivativeInstrumentsonNetIncomeandStockholdersEquityDetails DERIVATIVES - Effect of Derivative Instruments on](#)
[Net Income and Stockholders' Equity \(Details\) Details 119 false false R120.htm 9955589 - Disclosure - DERIVATIVES - Effect of Customer Derivatives and Economic Hedges](#)
[on Net Income \(Details\) Sheet http://www.citizensbank.com/role/DERIVATIVESEffectofCustomerDerivativesandEconomicHedgesonNetIncomeDetails DERIVATIVES - Effect of](#)
[Customer Derivatives and Economic Hedges on Net Income \(Details\) Details 120 false false R121.htm 9955590 - Disclosure - EMPLOYEE BENEFITS - Narrative \(Details\) Sheet](#)
[http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails EMPLOYEE BENEFITS - Narrative \(Details\) Details 121 false false R122.htm 9955591 - Disclosure -](#)
[EMPLOYEE BENEFITS - Changes in the Fair Value of Pension Plan Assets, Projected Benefit Obligation, Funded Status, and Accumulated Benefit Obligation \(Details\) Sheet](#)
[http://www.citizensbank.com/role/EMPLOYEEBENEFITSChangesintheFairValueofPensionPlanAssetsProjectedBenefitObligationFundedStatusandAccumulatedBenefitObligation](#)
[EMPLOYEE BENEFITS - Changes in the Fair Value of Pension Plan Assets, Projected Benefit Obligation, Funded Status, and Accumulated Benefit Obligation \(Details\) Details](#)
[122 false false R123.htm 9955592 - Disclosure - EMPLOYEE BENEFITS - Schedule of Net Periodic \(Income\) Cost \(Details\) Sheet](#)
[http://www.citizensbank.com/role/EMPLOYEEBENEFITScheduleofNetPeriodicIncomeCostDetails EMPLOYEE BENEFITS - Schedule of Net Periodic \(Income\) Cost \(Details\)](#)
[Details 123 false false R124.htm 9955593 - Disclosure - EMPLOYEE BENEFITS - Expected Future Benefit Payments \(Details\) Sheet](#)
[http://www.citizensbank.com/role/EMPLOYEEBENEFITSExpectedFutureBenefitPaymentsDetails EMPLOYEE BENEFITS - Expected Future Benefit Payments \(Details\) Details](#)
[124 false false R125.htm 9955594 - Disclosure - ACCUMULATED OTHER COMPREHENSIVE INCOME \(LOSS\) - Schedule of Accumulated Other Comprehensive Income \(Loss\)](#)
[\(Details\) Sheet http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails](#)
[ACCUMULATED OTHER COMPREHENSIVE INCOME \(LOSS\) - Schedule of Accumulated Other Comprehensive Income \(Loss\) \(Details\) Details](#)
[http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSTables 125 false false R126.htm 9955595 - Disclosure - STOCKHOLDERS' EQUITY-](#)
[Preferred Stock \(Details\) Sheet http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails STOCKHOLDERS' EQUITY - Preferred Stock \(Details\) Details](#)
[126 false false R127.htm 9955596 - Disclosure - STOCKHOLDERS' EQUITY - Narrative \(Details\) Sheet](#)
[http://www.citizensbank.com/role/STOCKHOLDERSEQUYNarrativeDetails STOCKHOLDERS' EQUITY - Narrative \(Details\) Details 127 false false R128.htm 9955597-](#)
[Disclosure - STOCKHOLDERS' EQUITY - Preferred Stock Outstanding \(Details\) Sheet](#)
[http://www.citizensbank.com/role/STOCKHOLDERSEQUYPreferredStockOutstandingDetails STOCKHOLDERS' EQUITY - Preferred Stock Outstanding \(Details\) Details 128](#)
[false false R129.htm 9955598 - Disclosure - STOCKHOLDERS' EQUITY - Dividends \(Details\) Sheet http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails](#)
[STOCKHOLDERS' EQUITY - Dividends \(Details\) Details 129 false false R130.htm 9955599 - Disclosure - SHARE-BASED COMPENSATION - Narrative \(Details\) Sheet](#)
[http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails SHARE-BASED COMPENSATION - Narrative \(Details\) Details 130 false false R131.htm](#)
[9955600 - Disclosure - SHARE-BASED COMPENSATION - Share-based Compensation Activity \(Details\) Sheet](#)
[http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails SHARE-BASED COMPENSATION - Share-based Compensation](#)

[Activity \(Details\) Details 131 false false R132.htm 9955601 – Disclosure – COMMITMENTS – Narrative \(Details\) Sheet](#)

[http://www.citizensbank.com/role/COMMITMENTSANDBCONTINGENCIESNarrativeDetails.COMMITMENTSANDCONTINGENCIES - Narrative \(Details\) Details 132 false false R133.htm 9955602 – Disclosure – COMMITMENTS AND CONTINGENCIES – Schedule of Outstanding Off-balance sheet Arrangements \(Details\) Sheet](#)

[http://www.citizensbank.com/role/COMMITMENTSANDBCONTINGENCIESScheduleofOutstandingOffbalancesheetArrangementsDetails.COMMITMENTSANDCONTINGENCIES - Schedule of Outstanding Off-balance sheet Arrangements \(Details\) Details 133 false false R134.htm 9955603 – Disclosure – FAIR VALUE MEASUREMENTS – Residential and Commercial Mortgage Loans Held For Sale \(Details\) Sheet](#)

[http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails.FAIR VALUE MEASUREMENTS – Residential and Commercial Mortgage Loans Held For Sale \(Details\) Details 134 false false R135.htm 9955604 – Disclosure – FAIR VALUE MEASUREMENTS – Schedule of Fair Value Measurements \(Details\) Sheet http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails.FAIR VALUE MEASUREMENTS – Schedule of Fair Value Measurements \(Details\) Details 135 false false R136.htm 9955605 – Disclosure – FAIR VALUE MEASUREMENTS – Schedule of Assets Measured on Recurring Basis Level 3 Rollforward \(Details\) Sheet](#)

[http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails.FAIR VALUE MEASUREMENTS – Schedule of Assets Measured on Recurring Basis Level 3 Rollforward \(Details\) Details 136 false false R137.htm 9955606 – Disclosure – FAIR VALUE MEASUREMENTS – Unobservable Inputs Used and Valuation Techniques \(Details\) Sheet](#)

[http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails.FAIR VALUE MEASUREMENTS – Unobservable Inputs Used and Valuation Techniques \(Details\) Details 137 false false R138.htm 9955607 – Disclosure – FAIR VALUE MEASUREMENTS – Schedule of Gain \(Loss\) on Assets and Liabilities Measured on Nonrecurring Basis Included in Earnings \(Details\) Sheet](#)

[http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofGainLossOnAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedinEarningsDetails.FAIR VALUE MEASUREMENTS – Schedule of Gain \(Loss\) on Assets and Liabilities Measured on Nonrecurring Basis Included in Earnings \(Details\) Details 138 false false R139.htm 9955608 – Disclosure – FAIR VALUE MEASUREMENTS – Schedule of Fair Value Measurements on a Nonrecurring Basis \(Details\) Sheet](#)

[http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsonaNonrecurringBasisDetails.FAIR VALUE MEASUREMENTS – Schedule of Fair Value Measurements on a Nonrecurring Basis \(Details\) Details 139 false false R140.htm 9955609 – Disclosure – FAIR VALUE MEASUREMENTS – Schedule of Financial Instruments Not Recorded at Fair Value \(Details\) Sheet](#)

[http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsNotRecordedatFairValueDetails.FAIR VALUE MEASUREMENTS – Schedule of Financial Instruments Not Recorded at Fair Value \(Details\) Details 140 false false R141.htm 9955610 – Disclosure – NONINTEREST INCOME – Narrative \(Details\) Sheet](#)

[http://www.citizensbank.com/role/NONINTERESTINCOMENarrativeDetails.NONINTEREST INCOME – Narrative \(Details\) Details 141 false false R142.htm 9955611 – Disclosure – NONINTEREST INCOME – Components of Revenue from Contracts with Customers \(Details\) Sheet](#)

[http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsofRevenuefromContractswithCustomersDetails.NONINTEREST INCOME – Components of Revenue from Contracts with Customers \(Details\) Details 142 false false R143.htm 9955612 – Disclosure – OTHER OPERATING EXPENSE \(Details\) Sheet](#)

[http://www.citizensbank.com/role/OTHEROPERATINGEXPENSEDetails.OTHER OPERATING EXPENSE \(Details\) Details](#)

[http://www.citizensbank.com/role/OTHEROPERATINGEXPENSETables.143 false false R144.htm 9955613 – Disclosure – INCOME TAXES – Narrative \(Details\) Sheet](#)

[http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails.INCOME TAXES – Narrative \(Details\) Details 144 false false R145.htm 9955614 – Disclosure – INCOME TAXES – Income Tax Expense \(Benefit\) \(Details\) Sheet http://www.citizensbank.com/role/INCOMETAXESIncomeTaxExpenseBenefitDetails.INCOME TAXES – Income Tax Expense \(Benefit\) \(Details\) Details 145 false false R146.htm 9955615 – Disclosure – INCOME TAXES – Components of Income Tax Expense \(Benefit\) \(Details\) Sheet](#)

[http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails.INCOME TAXES – Components of Income Tax Expense \(Benefit\) \(Details\) Details 146 false false R147.htm 9955616 – Disclosure – INCOME TAXES – Effective Income Tax Reconciliation \(Details\) Sheet](#)

[http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails.INCOME TAXES – Effective Income Tax Reconciliation \(Details\) Details 147 false false R148.htm 9955617 – Disclosure – INCOME TAXES – Deferred Income Tax Assets and Liabilities \(Details\) Sheet](#)

[http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails.INCOME TAXES – Deferred Income Tax Assets and Liabilities \(Details\) Details 148 false false R149.htm 9955618 – Disclosure – INCOME TAXES – Unrecognized Tax Benefits \(Details\) Sheet](#)

[http://www.citizensbank.com/role/INCOMETAXESUnrecognizedTaxBenefitsDetails.INCOME TAXES – Unrecognized Tax Benefits \(Details\) Details 149 false false R150.htm 9955619 – Disclosure – EARNINGS PER SHARE \(Details\) Sheet http://www.citizensbank.com/role/EARNINGSPERSHAREDetails.EARNINGS PER SHARE \(Details\) Details](#)

[http://www.citizensbank.com/role/EARNINGSPERSHARETables.150 false false R151.htm 9955620 – Disclosure – REGULATORY MATTERS – Narrative \(Details\) Sheet](#)

[http://www.citizensbank.com/role/REGULATORYMATTERSNarrativeDetails.REGULATORY MATTERS – Narrative \(Details\) Details 151 false false R152.htm 9955621 – Disclosure – REGULATORY MATTERS – Capital and Capital Ratio Information \(Details\) Sheet](#)

[http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails.REGULATORY MATTERS – Capital and Capital Ratio Information \(Details\) Details 152 false false R153.htm 9955622 – Disclosure – BUSINESS OPERATING SEGMENTS – Narrative \(Details\) Sheet](#)

[http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails.BUSINESS OPERATING SEGMENTS – Narrative \(Details\) Details 153 false false R154.htm 9955623 – Disclosure – BUSINESS OPERATING SEGMENTS – Schedule of Business Operating Segments \(Details\) Sheet](#)

[http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails.BUSINESS OPERATING SEGMENTS – Schedule of Business Operating Segments \(Details\) Details 154 false false R155.htm 9955624 – Disclosure – PARENT COMPANY FINANCIALS – Condensed Balance Sheets \(Details\) Sheet](#)

[http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails.PARENT COMPANY FINANCIALS – Condensed Balance Sheets \(Details\) Details 155 false false R156.htm 9955625 – Disclosure – PARENT COMPANY FINANCIALS – Condensed Statements of Operations \(Details\) Sheet](#)

[http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsofOperationsDetails.PARENT COMPANY FINANCIALS – Condensed Statements of Operations \(Details\) Details 156 false false R157.htm 9955626 – Disclosure – PARENT COMPANY FINANCIALS – Condensed Cash Flow Statements \(Details\) Sheet](#)

[http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails.PARENT COMPANY FINANCIALS – Condensed Cash Flow Statements \(Details\) Details 157 false false All Reports Book All Reports cfg-20241231.htm cfg-20241231.xsd cfg-20241231.cal.xml cfg-20241231_def.xml cfg-20241231_lab.xml cfg-20241231_pre.xml cfg-20241231_g1.jpg cfg-20241231_g2.jpg http://fasb.org/srt/2024 http://fasb.org/us-gaap/2024 http://xbrl.sec.gov/cyd/2024 http://xbrl.sec.gov/dei/2024 http://xbrl.sec.gov/ecd/2024 true true JSON 188 MetaLinks:json IDEA: XBRL DOCUMENT | "version": "2.2", "instance": { "cfg-20241231.htm", "nsprefix": "cfg", "nsuri": "http://www.citizensbank.com/20241231", "dts": { "f": "local", "c": "cfg-20241231.htm" } }, "schema": { "f": "local", "c": "cfg-20241231.xsd", "remote": "http://www.xbrl.org/2003/xbrl-instance-2003-12-31.xsd", "http://www.xbrl.org/2003/xbrl-linkbase-2003-12-31.xsd", "http://www.xbrl.org/2003/xl-2003-12-31.xsd", "http://www.xbrl.org/2003/xlink-2003-12-31.xsd", "http://www.xbrl.org/2005/xbrldt-2005.xsd", "http://www.xbrl.org/2006/ref-2006-02-27.xsd", "http://www.xbrl.org/lrr/role/negated-2009-12-16.xsd", "http://www.xbrl.org/lrr/role/net-2009-12-16.xsd", "http://www.xbrl.org/lrr/role/reference-2009-12-16.xsd", "https://www.xbrl.org/2020/extensible-enumerations-2.0.xsd", "https://www.xbrl.org/dtr/type/2020-01-21/types.xsd", "https://www.xbrl.org/dtr/type/2022-03-31/types.xsd", "https://xbrl.fasb.org/srt/2024/elts/srt-2024.xsd", "https://xbrl.fasb.org/srt/2024/elts/srt-roles-2024.xsd", "https://xbrl.fasb.org/srt/2024/elts/srt-types-2024.xsd", "https://xbrl.fasb.org/us-gaap/2024/elts/us-gaap-2024.xsd", "https://xbrl.fasb.org/us-gaap/2024/elts/us-roles-2024.xsd", "https://xbrl.fasb.org/us-gaap/2024/elts/us-types-2024.xsd", "https://xbrl.sec.gov/country/2024/country-2024.xsd", "https://xbrl.sec.gov/cyd/2024/cyd-2024.xsd", "https://xbrl.sec.gov/cyd/2024/cyf-af-2024.xsd", "https://xbrl.sec.gov/cyd/2024/cyf-af-sub-2024.xsd", "https://xbrl.sec.gov/dei/2024/dei-2024.xsd", "https://xbrl.sec.gov/ecd/2024/ecd-2024.xsd", "https://xbrl.sec.gov/stpr/2024/stpr-2024.xsd" } }, "calculationLink": { "f": "local", "c": "cfg-20241231.cal.xml" }, "definitionLink": { "f": "local", "c": "cfg-20241231_def.xml" } }, "labelLink": { "f": "local", "c": "cfg-20241231_lab.xml" } }, "presentationLink": { "f": "local", "c": "cfg-20241231_pre.xml" } } }, "keyStandard": "661", "keyCustom": "115", "axisStandard": "48", "axisCustom": "1", "memberStandard": "102", "memberCustom": "106", "hidden": { "f": "total", "22", "http://fasb.org/us-gaap/2024", "13", "http://www.citizensbank.com/20241231", "4", "http://xbrl.sec.gov/dei/2024", "5", "contextCount": "1153", "entityCount": "1", "segmentCount": "223", "elementCount": "1391", "unitCount": "7", "baseTaxonomies": { "http://fasb.org/us-gaap/2024": "4658", "http://xbrl.sec.gov/dei/2024": "44", "http://xbrl.sec.gov/cyd/2024": "15", "http://xbrl.sec.gov/ecd/2024": "5", "http://fasb.org/srt/2024": "3", "report": { "R1": { "role": "http://www.citizensbank.com/role/CoverPage", "longName": "0000001 - Document - Cover Page", "shortName": "Cover Page", "isDefault": "true", "groupType": "document", "subGroupType": "", "menuCat": "Cover", "order": "4", "firstAnchor": { "contextRef": "c-1", "name": "dei:DocumentType", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "span": "div", "body", "html" }, "reportCount": "1", "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "dei:DocumentType", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "span": "div", "body", "html" }, "reportCount": "1", "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R2": { "role": "http://www.citizensbank.com/role/Audit](#)

```

http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS, "longName": "9952156 - Statement - CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY", "shortName": "CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY", "isDefault": "false", "groupType": "statement", "subGroupType": "", "menuCat": "Statements", "order": "9", "firstAnchor": { "contextRef": "c-13", "name": "us-gaap:SharesOutstanding", "unitRef": "shares", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "body", "html": "reportCount", "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-13", "name": "us-gaap:SharesOutstanding", "unitRef": "shares", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "body", "html": "reportCount", "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R9": { "role": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS", "longName": "9952157 - Statement - CONSOLIDATED STATEMENTS OF CASH FLOWS", "shortName": "CONSOLIDATED STATEMENTS OF CASH FLOWS", "isDefault": "false", "groupType": "statement", "subGroupType": "parenthetical", "menuCat": "Statements", "order": "9", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ProfitLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "body", "html": "reportCount", "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ProfitLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "body", "html": "reportCount", "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R10": { "role": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS", "longName": "9952158 - Statement - CONSOLIDATED STATEMENTS OF CASH FLOWS (Parenthetical)", "shortName": "CONSOLIDATED STATEMENTS OF CASH FLOWS (Parenthetical)", "isDefault": "false", "groupType": "statement", "subGroupType": "parenthetical", "menuCat": "Statements", "order": "10", "firstAnchor": { "contextRef": "c-57", "name": "us-gaap:PaymentsToAcquireBusinessesGross", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "link:footnote": "span", "div": "body", "html": "reportCount", "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-57", "name": "us-gaap:PaymentsToAcquireBusinessesGross", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "link:footnote": "span", "div": "body", "html": "reportCount", "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R11": { "role": "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIES", "longName": "9952159 - Disclosure - SIGNIFICANT ACCOUNTING POLICIES", "shortName": "SIGNIFICANT ACCOUNTING POLICIES", "isDefault": "false", "groupType": "disclosure", "subGroupType": "", "menuCat": "Notes", "order": "11", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:BasisOfPresentationAndSignificantAccountingPoliciesTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:BasisOfPresentationAndSignificantAccountingPoliciesTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R12": { "role": "http://www.citizensbank.com/role/ACQUISITIONS", "longName": "9952160 - Disclosure - ACQUISITIONS", "shortName": "ACQUISITIONS", "isDefault": "false", "groupType": "disclosure", "subGroupType": "", "menuCat": "Notes", "order": "12", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:BusinessCombinationDisclosureTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:BusinessCombinationDisclosureTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R13": { "role": "http://www.citizensbank.com/role/CASHANDDUEFROMBANKS", "longName": "9952161 - Disclosure - CASH AND DUE FROM BANKS", "shortName": "CASH AND DUE FROM BANKS", "isDefault": "false", "groupType": "disclosure", "subGroupType": "", "menuCat": "Notes", "order": "13", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:CashAndCashEquivalentsDisclosureTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:CashAndCashEquivalentsDisclosureTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R14": { "role": "http://www.citizensbank.com/role/SECURITIES", "longName": "9952162 - Disclosure - SECURITIES", "shortName": "SECURITIES", "isDefault": "false", "groupType": "disclosure", "subGroupType": "", "menuCat": "Notes", "order": "14", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R15": { "role": "http://www.citizensbank.com/role/LOANSANDLEASES", "longName": "9952163 - Disclosure - LOANS AND LEASES", "shortName": "LOANS AND LEASES", "isDefault": "false", "groupType": "disclosure", "subGroupType": "", "menuCat": "Notes", "order": "15", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:LoansNotesTradeAndOtherReceivablesExcludingAllowanceForCreditLossesTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:LoansNotesTradeAndOtherReceivablesExcludingAllowanceForCreditLossesTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R16": { "role": "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSES", "longName": "9952164 - Disclosure - CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES", "shortName": "CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES", "isDefault": "false", "groupType": "disclosure", "subGroupType": "", "menuCat": "Notes", "order": "16", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:AllowanceForCreditLossesTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:AllowanceForCreditLossesTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R17": { "role": "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARE", "longName": "9952165 - Disclosure - PREMISES, EQUIPMENT, AND SOFTWARE", "shortName": "PREMISES, EQUIPMENT, AND SOFTWARE", "isDefault": "false", "groupType": "disclosure", "subGroupType": "", "menuCat": "Notes", "order": "17", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:PropertyPlantAndEquipmentDisclosureTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:PropertyPlantAndEquipmentDisclosureTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R18": { "role": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANS", "longName": "9952166 - Disclosure - MORTGAGE BANKING AND OTHER SERVICED LOANS", "shortName": "MORTGAGE BANKING AND OTHER SERVICED LOANS", "isDefault": "false", "groupType": "disclosure", "subGroupType": "", "menuCat": "Notes", "order": "18", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:MortgageServicingRightsTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:MortgageServicingRightsTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R19": { "role": "http://www.citizensbank.com/role/LEASES", "longName": "9952167 - Disclosure - LEASES", "shortName": "LEASES", "isDefault": "false", "groupType": "disclosure", "subGroupType": "", "menuCat": "Notes", "order": "19", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:LesseeOperatingLeasesTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:LesseeOperatingLeasesTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true } }, "R20": { "role": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETS", "longName": "9952168 - Disclosure - GOODWILL AND INTANGIBLE ASSETS", "shortName": "GOODWILL AND INTANGIBLE ASSETS", "isDefault": "false", "groupType": "disclosure", "subGroupType": "", "menuCat": "Notes", "order": "20", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:GoodwillAndIntangibleAssetsDisclosureTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "body": "html", "reportCount": "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "
```


"false", "lang": "en-US", "decimals": null, "ancestors": { "ix:continuation": "body", "html": 1, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R50": { "role": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSTables", "longName": "9955519 - Disclosure - GOODWILL AND INTANGIBLE ASSETS (Tables)", "shortName": "GOODWILL AND INTANGIBLE ASSETS (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "50", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfGoodwillTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:GoodwillAndIntangibleAssetsDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfGoodwillTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:GoodwillAndIntangibleAssetsDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R51": { "role": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESTables", "longName": "9955520 - Disclosure - VARIABLE INTEREST ENTITIES (Tables)", "shortName": "VARIABLE INTEREST ENTITIES (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "51", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfVariableInterestEntitiesTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "span": "div", "ix:continuation": "body", "html": 1, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfVariableInterestEntitiesTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "span": "div", "ix:continuation": "body", "html": 1, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R52": { "role": "http://www.citizensbank.com/role/DEPOSITSTables", "longName": "9955521 - Disclosure - DEPOSITS (Tables)", "shortName": "DEPOSITS (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "52", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfDepositLiabilitiesTableTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:DepositLiabilitiesDisclosuresTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfDepositLiabilitiesTableTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:DepositLiabilitiesDisclosuresTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R53": { "role": "http://www.citizensbank.com/role/BORROWEDFUNDSTables", "longName": "9955522 - Disclosure - BORROWED FUNDS (Tables)", "shortName": "BORROWED FUNDS (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "53", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfShortTermDebtTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:DebtDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfShortTermDebtTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:DebtDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R54": { "role": "http://www.citizensbank.com/role/DERIVATIVESTables", "longName": "9955523 - Disclosure - DERIVATIVES (Tables)", "shortName": "DERIVATIVES (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "54", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfDerivativeInstrumentsInStatementOfFinancialPositionFairValueTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "ix:continuation": "body", "html": 1, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfDerivativeInstrumentsInStatementOfFinancialPositionFairValueTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "ix:continuation": "body", "html": 1, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R55": { "role": "http://www.citizensbank.com/role/EMPLOYEEBENEFITSTables", "longName": "9955524 - Disclosure - EMPLOYEE BENEFITS (Tables)", "shortName": "EMPLOYEE BENEFITS (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "55", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ChangesInProjectedBenefitObligationsFairValueOfPlanAssetsAndFundedStatusOfPlanTableTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:PensionAndOtherPostretirementBenefitsDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ChangesInProjectedBenefitObligationsFairValueOfPlanAssetsAndFundedStatusOfPlanTableTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:PensionAndOtherPostretirementBenefitsDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R56": { "role": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSTables", "longName": "9955525 - Disclosure - ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) (Tables)", "shortName": "ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "56", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfAccumulatedOtherComprehensiveIncomeLossTableTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:DisclosureOfReclassificationAmountTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfAccumulatedOtherComprehensiveIncomeLossTableTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:DisclosureOfReclassificationAmountTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R57": { "role": "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYTables", "longName": "9955526 - Disclosure - STOCKHOLDERS' EQUITY (Tables)", "shortName": "STOCKHOLDERS' EQUITY (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "57", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfStockByClassTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "div": "us-gaap:StockholdersEquityNoteDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfStockByClassTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "div": "us-gaap:StockholdersEquityNoteDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R58": { "role": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONTables", "longName": "9955527 - Disclosure - SHARE-BASED COMPENSATION (Tables)", "shortName": "SHARE-BASED COMPENSATION (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "58", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfShareBasedCompensationActivityTableTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "ix:continuation": "body", "html": 1, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfShareBasedCompensationActivityTableTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "ix:continuation": "body", "html": 1, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R59": { "role": "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESTables", "longName": "9955528 - Disclosure - COMMITMENTS AND CONTINGENCIES (Tables)", "shortName": "COMMITMENTS AND CONTINGENCIES (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "59", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfFairValueOffBalanceSheetRisksTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:CommitmentsAndContingenciesDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:ScheduleOfFairValueOffBalanceSheetRisksTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:CommitmentsAndContingenciesDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R60": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSTables", "longName": "9955529 - Disclosure - FAIR VALUE MEASUREMENTS (Tables)", "shortName": "FAIR VALUE MEASUREMENTS (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "60", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:FairValueOptionQuantitativeDisclosuresTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:FairValueDisclosuresTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:FairValueOptionQuantitativeDisclosuresTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": { "us-gaap:FairValueDisclosuresTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R61": { "role": "http://www.citizensbank.com/role/NONINTERESTINCOMETables", "longName": "9955530 - Disclosure - NONINTEREST INCOME (Tables)", "shortName": "NONINTEREST INCOME (Tables)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "tables", "menuCat": "Tables", "order": "61", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:DisaggregationOfRevenueTableTextBlock", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors

```
"ancestors": f "span", "div", "us-gaap:BusinessCombinationDisclosureTextBlock", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": f "contextRef": "c-61", "name": "cfg:BusinessAcquisitionNumberOffBranches", "unitRef": "branch", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "div", "us-gaap:BusinessCombinationDisclosureTextBlock", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }}, {"R69": f "role": "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails", "longName": "9955538 - Disclosure - SECURITIES - Schedule of Investments (Details)", "shortName": "SECURITIES - Schedule of Investments (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "69", "firstAnchor": f "contextRef": "c-7", "name": "us-gaap:DebtSecuritiesAvailableForSaleExcludingAccruedInterest", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "us-gaap:DebtSecuritiesTableTextBlock", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "unique": true }}, {"R70": f "role": "http://www.citizensbank.com/role/SECURITIESNarrativeDetails", "longName": "9955539 - Disclosure - SECURITIES - Narrative (Details)", "shortName": "SECURITIES - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "70", "firstAnchor": f "contextRef": "c-7", "name": "cfg:DebtSecuritiesInterestReceivable", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "cfg:DebtSecuritiesInterestReceivable", "span", "div", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": f "contextRef": "c-7", "name": "cfg:DebtSecuritiesInterestReceivable", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "unique": true }}, {"R71": f "role": "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "longName": "9955540 - Disclosure - SECURITIES - Schedule of Available for Sale Securities Debt Maturities (Details)", "shortName": "SECURITIES - Schedule of Available for Sale Securities Debt Maturities (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "71", "firstAnchor": f "contextRef": "c-7", "name": "us-gaap:AvailableForSaleSecuritiesDebtMaturitiesNextRollingTwelveMonthsAmortizedCostBasis", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "us-gaap:InvestmentsClassifiedByContractualMaturityDateTableTextBlock", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": f "contextRef": "c-7", "name": "us-gaap:AvailableForSaleSecuritiesDebtMaturitiesNextRollingTwelveMonthsAmortizedCostBasis", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }}, {"R72": f "role": "http://www.citizensbank.com/role/SECURITIESIncomeRecognizedfromInvestmentSecuritiesDetails", "longName": "9955541 - Disclosure - SECURITIES - Income Recognized from Investment Securities (Details)", "shortName": "SECURITIES - Income Recognized from Investment Securities (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "72", "firstAnchor": f "contextRef": "c-1", "name": "us-gaap:DebtSecuritiesAvailableForSaleRealizedGain", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "us-gaap:GainLossOnInvestmentsTextBlock", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": f "contextRef": "c-1", "name": "us-gaap:DebtSecuritiesAvailableForSaleRealizedGain", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "us-gaap:GainLossOnInvestmentsTextBlock", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }}, {"R73": f "role": "http://www.citizensbank.com/role/SECURITIESScheduleofSecuritiesPledgedDetails", "longName": "9955542 - Disclosure - SECURITIES - Schedule of Securities Pledged (Details)", "shortName": "SECURITIES - Schedule of Securities Pledged (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "73", "firstAnchor": f "contextRef": "c-84", "name": "us-gaap:DebtSecurities", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "us-gaap:ScheduleOffinancialInstrumentsOwnedAndPledgedAsCollateralTextBlock", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": f "contextRef": "c-84", "name": "us-gaap:DebtSecurities", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "us-gaap:ScheduleOffinancialInstrumentsOwnedAndPledgedAsCollateralTextBlock", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }}, {"R74": f "role": "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsinContinuousLossPositionsDetails", "longName": "9955543 - Disclosure - SECURITIES - Schedule of Investments in Continuous Loss Positions (Details)", "shortName": "SECURITIES - Schedule of Investments in Continuous Loss Positions (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "74", "firstAnchor": f "contextRef": "c-7", "name": "us-gaap:DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "us-gaap:DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "us-gaap:DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionFairValueTableTextBlock", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }}, {"R75": f "role": "http://www.citizensbank.com/role/LOANSANDLEASESSummaryofLoansandLeasesPortfolioDetails", "longName": "9955544 - Disclosure - LOANS AND LEASES - Summary of Loans and Leases Portfolio (Details)", "shortName": "LOANS AND LEASES - Summary of Loans and Leases Portfolio (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "75", "firstAnchor": f "contextRef": "c-7", "name": "us-gaap:FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true }, {"uniqueAnchor": null }, {"R76": f "role": "http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails", "longName": "9955545 - Disclosure - LOANS AND LEASES - Narrative (Details)", "shortName": "LOANS AND LEASES - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "76", "firstAnchor": f "contextRef": "c-7", "name": "us-gaap:InterestReceivable", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "div", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": f "contextRef": "c-7", "name": "us-gaap:InterestReceivable", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }}, {"R77": f "role": "http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails", "longName": "9955546 - Disclosure - LOANS AND LEASES - Loans Held For Sale (Details)", "shortName": "LOANS AND LEASES - Loans Held For Sale (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "77", "firstAnchor": f "contextRef": "c-7", "name": "us-gaap:LoansHeldForSaleFairValueDisclosure", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true }, {"uniqueAnchor": f "contextRef": "c-110", "name": "us-gaap:LoansHeldForSaleFairValueDisclosure", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }}, {"R78": f "role": "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails", "longName": "9955547 - Disclosure - LOANS AND LEASES - Components of Investments in Leases (Details)", "shortName": "LOANS AND LEASES - Components of Investments in Leases (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "78", "firstAnchor": f "contextRef": "c-7", "name": "us-gaap:DirectFinancingLeaseLeaseReceivable", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "cfg:ScheduleOfNetInvestmentInLeaseTableTextBlock", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": f "contextRef": "c-7", "name": "us-gaap:DirectFinancingLeaseLeaseReceivable", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "cfg:ScheduleOfNetInvestmentInLeaseTableTextBlock", "ix:continuation", "body", "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }}, {"R79": f "role": "http://www.citizensbank.com/role/LOANSANDLEASESMaturityofDirectFinanceLeaseDetails", "longName": "9955548 - Disclosure - LOANS AND LEASES - Maturity of Direct Finance Lease (Details)", "shortName": "LOANS AND LEASES - Maturity of Direct Finance Lease (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "79", "firstAnchor": f "contextRef": "c-7", "name": "us-gaap:SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedNextTwelveMonths", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": f "span", "td", "tr", "table", "div", "us-gaap:SalesTypeAndDirectFinancingLeasesLeaseReceivableMaturityTableTextBlock", "ix:continuation", "body", "html" }, "reportCount":
```

"td","tr","table","div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true},"uniqueAnchor":f{"contextRef":"c-1","name":"us-gaap:FinancingReceivableExcludingAccruedInterestModifiedPeriod","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"R85":f{"role":"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails","longName":"9955554-Disclosure-CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Troubled Debt Restructurings, Modified Default (Details)","shortName":"CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES - Troubled Debt Restructurings, Modified Default (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"85","firstAnchor":f{"contextRef":"c-1","name":"us-gaap:FinancingReceivableModifiedSubsequentDefaultRecordedInvestment1","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"uniqueAnchor":f{"contextRef":"c-1","name":"us-gaap:FinancingReceivableModifiedSubsequentDefaultRecordedInvestment1","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"R86":f{"role":"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARENarrativeDetails","longName":"9955555-Disclosure-PREMISES, EQUIPMENT, AND SOFTWARE - Narrative (Details)","shortName":"PREMISES, EQUIPMENT, AND SOFTWARE - Narrative (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"86","firstAnchor":f{"contextRef":"c-1","name":"us-gaap:Depreciation","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"baseRef":"cfg-20241231.htm","first":true,"unique":true},"uniqueAnchor":f{"contextRef":"c-1","name":"us-gaap:Depreciation","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"R87":f{"role":"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofPremisesandEquipmentDetails","longName":"9955556-Disclosure-PREMISES, EQUIPMENT, AND SOFTWARE - Schedule of Premises and Equipment (Details)","shortName":"PREMISES, EQUIPMENT, AND SOFTWARE - Schedule of Premises and Equipment (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"87","firstAnchor":f{"contextRef":"c-7","name":"us-gaap:PropertyPlantAndEquipmentGross","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"uniqueAnchor":f{"contextRef":"c-7","name":"us-gaap:PropertyPlantAndEquipmentGross","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"R88":f{"role":"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails","longName":"9955557-Disclosure-PREMISES, EQUIPMENT, AND SOFTWARE - Schedule of Amortization (Details)","shortName":"PREMISES, EQUIPMENT, AND SOFTWARE - Schedule of Amortization (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"88","firstAnchor":f{"contextRef":"c-7","name":"cfg:CapitalizedComputerSoftwareAmortizationExpenseYearOne","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"uniqueAnchor":f{"contextRef":"c-7","name":"cfg:CapitalizedComputerSoftwareAmortizationExpenseYearOne","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"R89":f{"role":"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSNarrativeDetails","longName":"9955558-Disclosure-MORTGAGE BANKING AND OTHER SERVICED LOANS - Narrative (Details)","shortName":"MORTGAGE BANKING AND OTHER SERVICED LOANS - Narrative (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"89","firstAnchor":f{"contextRef":"c-584","name":"us-gaap:SecuritiesSoldUnderAgreementsToRepurchase","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true},"uniqueAnchor":null},"R90":f{"role":"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSResidentialMortgageLoansDetails","longName":"9955559-Disclosure-MORTGAGE BANKING AND OTHER SERVICED LOANS - Residential Mortgage Loans (Details)","shortName":"MORTGAGE BANKING AND OTHER SERVICED LOANS - Residential Mortgage Loans (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"90","firstAnchor":f{"contextRef":"c-578","name":"us-gaap:ProceedsFromSaleOfMortgageLoansHeldForSale","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"uniqueAnchor":f{"contextRef":"c-578","name":"us-gaap:ProceedsFromSaleOfMortgageLoansHeldForSale","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true,"unique":true}},"R91":f{"role":"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails","longName":"9955560-Disclosure-MORTGAGE BANKING AND OTHER SERVICED LOANS - Changes Related to MSRs - Fair Value Method (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"91","firstAnchor":f{"contextRef":"c-8","name":"us-gaap:ServicingAssetAtFairValueAmount","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","ix:continuation","div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true},"uniqueAnchor":f{"contextRef":"c-586","name":"us-gaap:ServicingAssetAtFairValueAmount","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true}},"R92":f{"role":"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails","longName":"9955561-Disclosure-MORTGAGE BANKING AND OTHER SERVICED LOANS - Economic Assumptions Used to Estimate Value of MSRs (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"92","firstAnchor":f{"contextRef":"c-7","name":"us-gaap:ServicingAssetAtFairValueAmount","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true}},"R93":f{"role":"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSOtherServicedLoansDetails","longName":"9955562-Disclosure-MORTGAGE BANKING AND OTHER SERVICED LOANS - Other Serviced Loans (Details)","shortName":"MORTGAGE BANKING AND OTHER SERVICED LOANS - Other Serviced Loans (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"93","firstAnchor":f{"contextRef":"c-590","name":"us-gaap:ServicingAsset","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true},"uniqueAnchor":null},"R94":f{"role":"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsAmortizationMethodDetails","longName":"9955563-Disclosure-MORTGAGE BANKING AND OTHER SERVICED LOANS - Changes Related to MSRs - Amortization Method (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"94","firstAnchor":f{"contextRef":"c-590","name":"us-gaap:ServicingAsset","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true}},"R95":f{"role":"http://www.citizensbank.com/role/LEASESNarrativeDetails","longName":"9955564-Disclosure-LEASES - Narrative (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"95","firstAnchor":f{"contextRef":"c-7","name":"us-gaap:OperatingLeaseRightOfUseAsset","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true}},"R96":f{"role":"http://www.citizensbank.com/role/LEASESComponentsOfOperatingLeaseCostDetails","longName":"9955565-Disclosure-LEASES - Components of Operating Lease Cost (Details)","shortName":"LEASES - Components of Operating Lease Cost (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"96","firstAnchor":f{"contextRef":"c-1","name":"us-gaap:OperatingLeaseCost","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true}},"R97":f{"role":"http://www.citizensbank.com/role/LEASESSupplementalBalanceSheetInformationDetails","longName":"9955566-Disclosure-LEASES - Supplemental Balance Sheet Information (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"97","firstAnchor":f{"contextRef":"c-7","name":"us-gaap:OperatingLeaseRightOfUseAsset","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true}},"R98":f{"role":"http://www.citizensbank.com/role/LEASESSupplementalBalanceSheetInformationDetails","longName":"9955567-Disclosure-LEASES - Supplemental Balance Sheet Information (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"98","firstAnchor":f{"contextRef":"c-1","name":"us-gaap:OperatingLeasePayments","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true}},"R99":f{"role":"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails","longName":"9955568-Disclosure-LEASES - Liability Maturity Schedule (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"99","firstAnchor":f{"contextRef":"c-7","name":"us-gaap:LesseeOperatingLeaseLiabilityPaymentsDueNextTwelveMonths","unitRef":"usd","xsiNil":"false","lang":"en-US","decimals":"6","ancestors":f{"span":"td","tr","table","div","ix:continuation","div","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true}},"R100":f{"role":"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSNarrativeDetails","longName":"9955569-Disclosure-GOODWILL AND INTANGIBLE ASSETS - Narrative (Details)","shortName":"GOODWILL AND INTANGIBLE ASSETS - Narrative (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"100","firstAnchor":f{"contextRef":"c-1","name":"us-gaap:GoodwillAndIntangibleAssetsDisclosureTextBlock","ix:continuation","body","html"]","reportCount":1,"baseRef":"cfg-20241231.htm","first":true}},"R101":f{"role":"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails","longName":"9955570-Disclosure-GOODWILL AND INTANGIBLE ASSETS - Goodwill Rollforward (Details)","shortName":"GOODWILL AND INTANGIBLE ASSETS - Goodwill Rollforward (Details)","isDefault":"false","groupType":"disclosure","subGroupType":"details","menuCat":"Details","order":"101","firstAnchor":f{"contextRef":"c-8","name":"us-gaap:Goodwill","unitRef":"usd"}}

"xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfGoodwillTextBlock", "us-gaap:GoodwillAndIntangibleAssetsDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "uniqueAnchor": { "contextRef": "c-31", "name": "us-gaap:Goodwill", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfGoodwillTextBlock", "us-gaap:GoodwillAndIntangibleAssetsDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "unique": true }, "R102": { "role": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails", "longName": "9955571 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Other Intangibles (Details)", "shortName": "GOODWILL AND INTANGIBLE ASSETS - Other Intangibles (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "102", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:FiniteLivedIntangibleAssetsGross", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfFiniteLivedIntangibleAssetsTableTextBlock", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-7", "name": "us-gaap:FiniteLivedIntangibleAssetsGross", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfFiniteLivedIntangibleAssetsTableTextBlock", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R103": { "role": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSIntangibleAssetAmortizationDetails", "longName": "9955572 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Intangible Asset Amortization (Details)", "shortName": "GOODWILL AND INTANGIBLE ASSETS - Intangible Asset Amortization (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "103", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:FiniteLivedIntangibleAssetsAmortizationExpenseNextTwelveMonths", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfFiniteLivedIntangibleAssetsFutureAmortizationExpenseTableTextBlock", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R104": { "role": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails", "longName": "9955573 - Disclosure - VARIABLE INTEREST ENTITIES - Schedule of Consolidated Variable Interest Entities (Details)", "shortName": "VARIABLE INTEREST ENTITIES - Schedule of Consolidated Variable Interest Entities (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "104", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:CashAndDueFromBanks", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R105": { "role": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofVariableInterestEntitiesDetails", "longName": "9955574 - Disclosure - VARIABLE INTEREST ENTITIES - Schedule of Variable Interest Entities (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "105", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:FairValueByBalanceSheetGroupingTextBlock", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "uniqueAnchor": { "contextRef": "c-626", "name": "us-gaap:FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "ix:continuation", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "unique": true }, "R106": { "role": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails", "longName": "9955575 - Disclosure - VARIABLE INTEREST ENTITIES - Narrative (Details)", "shortName": "VARIABLE INTEREST ENTITIES - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "106", "firstAnchor": { "contextRef": "c-634", "name": "us-gaap:OtherCommitment", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-8", "ancestors": { "span": "div", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "unique": true }, "R107": { "role": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails", "longName": "9955576 - Disclosure - VARIABLE INTEREST ENTITIES - Schedule of Affordable Housing Tax Credit Investments (Details)", "shortName": "VARIABLE INTEREST ENTITIES - Schedule of Affordable Housing Tax Credit Investments (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "107", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:IncomeTaxExpenseBenefit", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfComponentsOfIncomeTaxExpenseBenefitTableTextBlock", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true }, "uniqueAnchor": { "contextRef": "c-658", "name": "us-gaap:NetIncomeLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "cfg:ScheduleOfAffordableHousingTaxCreditInvestmentsTableTextBlock", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "unique": true }, "R108": { "role": "http://www.citizensbank.com/role/DEPOSITSMajorComponentsOfDepositsDetails", "longName": "9955577 - Disclosure - DEPOSITS - Major Components of Deposits (Details)", "shortName": "DEPOSITS - Major Components of Deposits (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "108", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:DemandDepositAccounts", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:DepositLiabilitiesDisclosuresTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-7", "name": "us-gaap:DemandDepositAccounts", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "cfg:ScheduleOfDepositLiabilitiesTableTextBlock", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R109": { "role": "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails", "longName": "9955578 - Disclosure - DEPOSITS - Maturities of Term Deposits (Details)", "shortName": "DEPOSITS - Maturities of Term Deposits (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "109", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:TimeDepositMaturitiesYearOne", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:DepositLiabilitiesDisclosuresTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-7", "name": "us-gaap:TimeDepositMaturitiesYearOne", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:DepositLiabilitiesDisclosuresTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R110": { "role": "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details", "longName": "9955579 - Disclosure - DEPOSITS - Maturities of Term Deposits Greater than \$100,000 (Details)", "shortName": "DEPOSITS - Maturities of Term Deposits Greater than \$100,000 (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "110", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:TimeDepositLiabilityAboveUsInsuranceLimitMaturityThreeMonthsOrLess", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "cfg:ScheduleOfMaturitiesofTimeDepositsGreaterthan100000TableTextBlock", "us-gaap:DepositLiabilitiesDisclosuresTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-7", "name": "us-gaap:TimeDepositLiabilityAboveUsInsuranceLimitMaturityThreeMonthsOrLess", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "cfg:ScheduleOfMaturitiesofTimeDepositsGreaterthan100000TableTextBlock", "us-gaap:DepositLiabilitiesDisclosuresTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R111": { "role": "http://www.citizensbank.com/role/BORROWEDFUNDSShortTermDebtDetails", "longName": "9955580 - Disclosure - BORROWED FUNDS - Short Term Debt (Details)", "shortName": "BORROWED FUNDS - Short Term Debt (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "111", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:ShortTermBorrowings", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "uniqueAnchor": { "contextRef": "c-661", "name": "us-gaap:ShortTermBorrowings", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfShortTermDebtTextBlock", "us-gaap:DebtDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "unique": true }, "R112": { "role": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "longName": "9955581 - Disclosure - BORROWED FUNDS - Long Term Debt (Details)", "shortName": "BORROWED FUNDS - Long Term Debt (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "112", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:LongTermDebt", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfMaturitiesOfLongTermDebtTableTextBlock", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "uniqueAnchor": { "contextRef": "c-663", "name": "us-gaap:DebtInstrumentInterestRateStatedPercentage", "unitRef": "number", "xsiNil": "false", "lang": "en-US", "decimals": "0", "ancestors": { "span": "div", "td": "tr", "table", "div": "us-gaap:ScheduleOfDebtInstrumentsTextBlock", "us-gaap:DebtDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "unique": true }, "R113": { "role": "http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails", "longName": "9955582 - Disclosure - BORROWED FUNDS - Narrative (Details)", "shortName": "BORROWED FUNDS - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "113", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:UnsecuredDebt", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-8", "ancestors": { "span": "div", "us-gaap:DebtDisclosureTextBlock", "body": "html" }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R114": { "role": "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongTermBorrowedFundsDetails", "longName": "9955583 - Disclosure - BORROWED FUNDS - Maturities of Long-term Borrowed Funds (Details)", "shortName": "BORROWED FUNDS - Maturities of Long-term Borrowed Funds (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "114", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:LongTermDebtMaturitiesRepaymentsOfPrincipalInNextTwelveMonths", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfMaturitiesOfLongTermDebtTableTextBlock", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R115": { "role": "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails", "longName": "9955584 - Disclosure - DERIVATIVES - Schedule of Derivative Instruments (Details)", "shortName": "DERIVATIVES - Schedule of Derivative Instruments (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "115", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:DerivativeNotionalAmount", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfDerivativeInstrumentsInStatementOfFinancialPositionFairValueTextBlock", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "uniqueAnchor": { "contextRef": "c-7", "name": "us-gaap:DerivativeNotionalAmount", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "div", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "c-7", "name": "us-gaap:InterestRateCashFlowHedgeGainLossToBeReclassifiedDuringNext12MonthsNet", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "div", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R116": { "role": "http://www.citizensbank.com/role/DERIVATIVESNarrativeDetails", "longName": "9955585 - Disclosure - DERIVATIVES - Narrative (Details)", "shortName": "DERIVATIVES - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "116", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:InterestRateCashFlowHedgeGainLossToBeReclassifiedDuringNext12MonthsNet", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "div", "ix:continuation": "body", "html": " }, "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, "R117": { "role": "http://www.citizensbank.com/role/DERIVATIVESScheduleofFairValueHedgesDetails", "longName": "9955586 - Disclosure - DERIVATIVES - Schedule of Fair Value Hedges (Details)", "shortName": "DERIVATIVES - Schedule of Fair Value Hedges (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "117", "firstAnchor": { "contextRef": "c-733", "name": "us-gaap:ChangeInUnrealizedGainLossOnHedgedItemInFairValueHedge1", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "-6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOffairValueHedgingInstrumentsStatementsOffinancialPerformanceAndFinancialPositionLocationTableTextBlock", "ix:continuation": "body",

"html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": "contextRef": "c-733", "name": "us-gaap:ChangeInUnrealizedGainLossOnHedgedItemFairValueHedge", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table"], "div": "us-gaap:ScheduleOfFairValueHedgingInstrumentsStatementsOffFinancialPerformanceAndFinancialPositionLocationTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"R118": "role": "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedinBalanceSheetDetails", "longName": "9955587 - Disclosure - DERIVATIVES - Amounts Recorded in Balance Sheet (Details)", "shortName": "DERIVATIVES - Amounts Recorded in Balance Sheet (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "118", "firstAnchor": "contextRef": "c-7", "name": "us-gaap:HedgedLiabilityFairValueHedgeCumulativeIncreaseDecrease", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "div"], "div": "us-gaap:DebtDisclosureTableTextBlock", "body": "html", "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true }, {"uniqueAnchor": "contextRef": "c-742", "name": "us-gaap:HedgedAssetFairValueHedge", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ScheduleOfFairValueHedgingInstrumentsStatementsOffFinancialPerformanceAndFinancialPositionLocationTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"R119": "role": "http://www.citizensbank.com/role/DERIVATIVESEffectofDerivativeInstrumentsonNetIncomeandStockholdersEquityDetails", "longName": "9955588 - Disclosure - DERIVATIVES - Effect of Derivative Instruments on Net Income and Stockholders' Equity (Details)", "shortName": "DERIVATIVES - Effect of Derivative Instruments on Net Income and Stockholders' Equity (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "119", "firstAnchor": "contextRef": "c-1", "name": "us-gaap:OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationAndTax", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ScheduleOfCashFlowHedgesIncludedInAccumulatedOtherComprehensiveIncomeLossTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": "contextRef": "c-1", "name": "us-gaap:OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationAndTax", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ScheduleOfCashFlowHedgesIncludedInAccumulatedOtherComprehensiveIncomeLossTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"R120": "role": "http://www.citizensbank.com/role/DERIVATIVESEffectofCustomerDerivativesandEconomicHedgesonNetIncomeDetails", "longName": "9955589 - Disclosure - DERIVATIVES - Effect of Customer Derivatives and Economic Hedges on Net Income (Details)", "shortName": "DERIVATIVES - Effect of Customer Derivatives and Economic Hedges on Net Income (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "120", "firstAnchor": "contextRef": "c-1", "name": "us-gaap:DerivativeGainLossOnDerivativeNet", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ScheduleOfDerivativeInstrumentsGainLossInStatementOffFinancialPerformanceTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": "contextRef": "c-1", "name": "us-gaap:DerivativeGainLossOnDerivativeNet", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ScheduleOfDerivativeInstrumentsGainLossInStatementOffFinancialPerformanceTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"R121": "role": "http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails", "longName": "9955590 - Disclosure - EMPLOYEE BENEFITS - Narrative (Details)", "shortName": "EMPLOYEE BENEFITS - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "121", "firstAnchor": "contextRef": "c-1", "name": "cfg:DefinedBenefitPlanBenefitCalculationYearsOfCompensation", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": ["span", "div"], "div": "us-gaap:PensionAndOtherPostretirementBenefitsDisclosureTableTextBlock", "body": "html", "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": "contextRef": "c-1", "name": "cfg:DefinedBenefitPlanBenefitCalculationYearsOfCompensation", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": ["span", "div"], "div": "us-gaap:PensionAndOtherPostretirementBenefitsDisclosureTableTextBlock", "body": "html", "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"R122": "role": "http://www.citizensbank.com/role/EMPLOYEEBENEFITSChangesintheFairValueofPensionPlanAssetsProjectedBenefitObligationFundedStatusandAccumulatedBenefitObligation", "longName": "9955591 - Disclosure - EMPLOYEE BENEFITS - Changes in the Fair Value of Pension Plan Assets, Projected Benefit Obligation, Funded Status, and Accumulated Benefit Obligation (Details)", "shortName": "EMPLOYEE BENEFITS - Changes in the Fair Value of Pension Plan Assets, Projected Benefit Obligation, Funded Status, and Accumulated Benefit Obligation (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "122", "firstAnchor": "contextRef": "c-779", "name": "us-gaap:DefinedBenefitPlanFairValueOfPlanAssets", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ChangesInProjectedBenefitObligationsFairValueOfPlanAssetsAndFundedStatusOfPlanTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": "contextRef": "c-780", "name": "us-gaap:DefinedBenefitPlanFairValueOfPlanAssets", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ChangesInProjectedBenefitObligationsFairValueOfPlanAssetsAndFundedStatusOfPlanTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"R123": "role": "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails", "longName": "9955592 - Disclosure - EMPLOYEE BENEFITS - Schedule of Net Periodic (Income) Cost (Details)", "shortName": "EMPLOYEE BENEFITS - Schedule of Net Periodic (Income) Cost (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "123", "firstAnchor": "contextRef": "c-1", "name": "us-gaap:DefinedBenefitPlanServiceCost", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ScheduleOfAmountsRecognizedInOtherComprehensiveIncomeLossTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": "contextRef": "c-1", "name": "us-gaap:DefinedBenefitPlanServiceCost", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ScheduleOfAmountsRecognizedInOtherComprehensiveIncomeLossTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"R124": "role": "http://www.citizensbank.com/role/EMPLOYEEBENEFITSExpectedFutureBenefitPaymentsDetails", "longName": "9955593 - Disclosure - EMPLOYEE BENEFITS - Expected Future Benefit Payments (Details)", "shortName": "EMPLOYEE BENEFITS - Expected Future Benefit Payments (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "124", "firstAnchor": "contextRef": "c-7", "name": "us-gaap:DefinedBenefitPlanExpectedFutureBenefitPaymentsNextTwelveMonths", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ScheduleOfExpectedBenefitPaymentsTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": "contextRef": "c-7", "name": "us-gaap:DefinedBenefitPlanExpectedFutureBenefitPaymentsNextTwelveMonths", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:ScheduleOfExpectedBenefitPaymentsTableTextBlock", "ix:continuation": "body", "html": "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"R125": "role": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails", "longName": "9955594 - Disclosure - ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) - Schedule of Accumulated Other Comprehensive Income (Loss) (Details)", "shortName": "ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) - Schedule of Accumulated Other Comprehensive Income (Loss) (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "125", "firstAnchor": "contextRef": "c-8", "name": "us-gaap:StockholdersEquity", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:StockholdersEquityNoteDisclosureTableTextBlock", "body": "html", "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"uniqueAnchor": "contextRef": "c-1", "name": "us-gaap:PreferredStockLiquidationPreference", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div"], "div": "us-gaap:StockholdersEquityNoteDisclosureTableTextBlock", "body": "html", "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true, "unique": true }, {"R126": "role": "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails", "longName": "9955595 - Disclosure - STOCKHOLDERS' EQUITY - Preferred Stock (Details)", "shortName": "STOCKHOLDERS' EQUITY - Preferred Stock (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "126", "firstAnchor": "contextRef": "c-7", "name": "us-gaap:PreferredStockParOrStatedValuePerShare", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "div", "td", "tr", "table", "div", "body", "html"], "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true }, {"uniqueAnchor": "contextRef": "c-813", "name": "us-gaap:PreferredStockLiquidationPreference", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "body", "html"], "reportCount": 1, "baseRef": "cfg-20241231.htm", "first": true }, {"R127": "role": "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails", "longName": "9955596 - Disclosure - STOCKHOLDERS' EQUITY

"en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOfShareBasedCompensationActivityTableTextBlock", "ix:continuation", "body", "html", "1", "reportCount": 1, "baseRef": "cfq-20241231.htm", "unique": true }], "R132": { "role": "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails", "longName": "9955601 - Disclosure - COMMITMENTS AND CONTINGENCIES - Narrative (Details)", "shortName": "COMMITMENTS AND CONTINGENCIES - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "132", "firstAnchor": { "contextRef": "c-116", "name": "cfq:RiskParticipationAgreementsAverageTerm", "unitRef": null, "xsiNil": "false", "lang": "en-US", "decimals": null, "ancestors": ["span", "div", "ix:continuation", "body", "html", "1", "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R133": { "role": "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESScheduleOfOutstandingOffBalanceSheetArrangementsDetails", "longName": "9955602 - Disclosure - COMMITMENTS AND CONTINGENCIES - Schedule of Outstanding Off-balance sheet Arrangements (Details)", "shortName": "COMMITMENTS AND CONTINGENCIES - Schedule of Outstanding Off-balance sheet Arrangements (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "133", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:ContractualObligation", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOffFairValueAssetsAndLiabilitiesMeasuredOnRecurringBasisTableTextBlock", "ix:continuation", "body", "html", "1", "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R134": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails", "longName": "9955603 - Disclosure - FAIR VALUE MEASUREMENTS - Residential and Commercial Mortgage Loans Held For Sale (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Residential and Commercial Mortgage Loans Held For Sale (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "134", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:LoansReceivableHeldForSaleAmount", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "ix:continuation", "body", "html", "1", "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R135": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails", "longName": "9955604 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Fair Value Measurements (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Schedule of Fair Value Measurements (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "135", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:DebtSecuritiesAvailableForSaleExcludingAccruedInterest", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOffFairValueAssetsAndLiabilitiesMeasuredOnRecurringBasisTableTextBlock", "ix:continuation", "body", "html", "1", "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R136": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails", "longName": "9955605 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Assets Measured on Recurring Basis Level 3 Rollforward (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Schedule of Assets Measured on Recurring Basis Level 3 Rollforward (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "136", "firstAnchor": { "contextRef": "c-968", "name": "us-gaap:FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetValue", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTextBlock", "ix:continuation", "body", "html", "1", "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R137": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails", "longName": "9955606 - Disclosure - FAIR VALUE MEASUREMENTS - Unobservable Inputs Used and Valuation Techniques (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Unobservable Inputs Used and Valuation Techniques (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "137", "firstAnchor": { "contextRef": "c-1001", "name": "us-gaap:ServicingAssetMeasurementInput", "unitRef": "number", "xsiNil": "false", "lang": "en-US", "decimals": "4", "ancestors": ["span", "div", "td", "tr", "table", "div", "ix:continuation", "body", "html", "1", "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R138": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofGainLossOnAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedinEarningsDetails", "longName": "9955607 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Gain (Loss) on Assets and Liabilities Measured on Nonrecurring Basis Included in Earnings (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Schedule of Gain (Loss) on Assets and Liabilities Measured on Nonrecurring Basis Included in Earnings (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "138", "firstAnchor": { "contextRef": "c-1025", "name": "cfq:FairValueMeasurementWithUnobservableInputsReconciliationNonrecurringBasisAssetGainLossIncludedinEarnings", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "cfq:FairValueMeasuredOnNonrecurringBasisGainLossIncludedinEarningsTableTextBlock", "ix:continuation", "body", "html", "1, "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R139": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsonaNonrecurringBasisDetails", "longName": "9955608 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Fair Value Measurements on a Nonrecurring Basis (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Schedule of Fair Value Measurements on a Nonrecurring Basis (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "139", "firstAnchor": { "contextRef": "c-1028", "name": "cfq:LoansCollateralDependentImpaired", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:FairValueAssetsMeasuredOnNonrecurringBasisTableTextBlock", "ix:continuation", "body", "html", "1, "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R140": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "longName": "9955609 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "140", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:DebtSecuritiesHeldToMaturityExcludingAccruedInterestAfterAllowanceForCreditLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:FairValueAssetsMeasuredOnNonrecurringBasisTableTextBlock", "ix:continuation", "body", "html", "1, "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R141": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "longName": "9955610 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "141", "firstAnchor": { "contextRef": "c-1055", "name": "us-gaap:ContractWithCustomerLiabilityChangeInTimeframePerformanceObligationSatisfiedRevenueRecognized", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "div", "ix:continuation", "body", "html", "1, "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R142": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "longName": "9955611 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "142", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:DisaggregationOfRevenueTableTextBlock", "ix:continuation", "body", "html", "1, "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R143": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "longName": "9955612 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "143", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:MarketingAndAdvertisingExpense", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr", "table", "div", "us-gaap:ScheduleOfOtherOperatingCostAndExpenseByComponentTableTextBlock", "ix:continuation", "body", "html", "1, "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R144": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "longName": "9955613 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "144", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:OperatingLossCarryforwards", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "div", "ix:continuation", "body", "html", "1, "reportCount": 1, "baseRef": "cfq-20241231.htm", "first": true, "unique": true }], "R145": { "role": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "longName": "9955614 - Disclosure - FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "shortName": "FAIR VALUE MEASUREMENTS - Schedule of Financial Instruments not Recorded at Fair Value (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "145", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:OtherComprehensiveIncomeLossTax", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": ["span", "td", "tr",

```

gaap:ScheduleOfComponentsOffIncomeTaxExpenseBenefitTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:CurrentFederalTaxExpenseBenefit", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfComponentsOffIncomeTaxExpenseBenefitTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R147": { "role": "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails", "longName": "9955616 - Disclosure - INCOME TAXES - Effective Income Tax Reconciliation (Details)", "shortName": "INCOME TAXES - Effective Income Tax Reconciliation (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "147", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:IncomeTaxReconciliationIncomeTaxExpenseBenefitAtFederalStatutoryIncomeTaxRate", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfEffectiveIncomeTaxRateReconciliationTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R148": { "role": "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsAndLiabilitiesDetails", "longName": "9955617 - Disclosure - INCOME TAXES - Deferred Income Tax Assets and Liabilities (Details)", "shortName": "INCOME TAXES - Deferred Income Tax Assets and Liabilities (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "148", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:DeferredTaxAssetsNetLossOnSecuritiesAndDerivatives", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:IncomeTaxReconciliationIncomeTaxExpenseBenefitAtFederalStatutoryIncomeTaxRate", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfEffectiveIncomeTaxRateReconciliationTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R149": { "role": "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsAndLiabilitiesTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R150": { "role": "http://www.citizensbank.com/role/EARNINGS PER SHARE (Details)", "longName": "9955618 - Disclosure - EARNINGS PER SHARE (Details)", "shortName": "EARNINGS PER SHARE (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "149", "firstAnchor": { "contextRef": "c-8", "name": "us-gaap:UnrecognizedTaxBenefits", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfUnrecognizedTaxBenefitsRollForwardTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } uniqueAnchor": { "contextRef": "c-19", "name": "us-gaap:UnrecognizedTaxBenefits", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfUnrecognizedTaxBenefitsRollForwardTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R151": { "role": "http://www.citizensbank.com/role/EARNINGS PER SHARE (Details)", "longName": "9955619 - Disclosure - EARNINGS PER SHARE (Details)", "shortName": "EARNINGS PER SHARE (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "150", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:NetIncomeLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfSegmentReportingInformationBySegmentTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:PreferredStockDividendsIncomeStatementImpact", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R152": { "role": "http://www.citizensbank.com/role/REGULATORYMATTERSNarrativeDetails", "longName": "9955620 - Disclosure - REGULATORY MATTERS - Narrative (Details)", "shortName": "REGULATORY MATTERS - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "151", "firstAnchor": { "contextRef": "c-7", "name": "cfr:CommonEquityTier1RequiredForCapitalAdequacyToRiskWeightedAssets", "unitRef": "number", "xsiNil": "false", "lang": "en-US", "decimals": "INF", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R153": { "role": "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalAndCapitalRatioInformationDetails", "longName": "9955621 - Disclosure - REGULATORY MATTERS - Capital and Capital Ratio Information (Details)", "shortName": "REGULATORY MATTERS - Capital and Capital Ratio Information (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "152", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:CommonEquityTierOneCapital", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R154": { "role": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails", "longName": "9955622 - Disclosure - BUSINESS OPERATING SEGMENTS - Narrative (Details)", "shortName": "BUSINESS OPERATING SEGMENTS - Narrative (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "153", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:SegmentReportingDisclosureTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } uniqueAnchor": { "contextRef": "c-1", "name": "us-gaap:SegmentReportingDisclosureTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R155": { "role": "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails", "longName": "9955623 - Disclosure - PARENT COMPANY FINANCIALS - Condensed Balance Sheets (Details)", "shortName": "PARENT COMPANY FINANCIALS - Condensed Balance Sheets (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "154", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:InterestIncomeExpenseNet", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfSegmentReportingInformationBySegmentTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R156": { "role": "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails", "longName": "9955624 - Disclosure - PARENT COMPANY FINANCIALS - Condensed Statements of Operations (Details)", "shortName": "PARENT COMPANY FINANCIALS - Condensed Statements of Operations (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "155", "firstAnchor": { "contextRef": "c-7", "name": "us-gaap:CashAndDueFromBanks", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfSegmentReportingInformationBySegmentTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R157": { "role": "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails", "longName": "9955625 - Disclosure - PARENT COMPANY FINANCIALS - Condensed Cash Flow Statements (Details)", "shortName": "PARENT COMPANY FINANCIALS - Condensed Cash Flow Statements (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "156", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:InterestAndDividendIncomeOperating", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfSegmentReportingInformationBySegmentTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R158": { "role": "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails", "longName": "9955626 - Disclosure - PARENT COMPANY FINANCIALS - Condensed Cash Flow Statements (Details)", "shortName": "PARENT COMPANY FINANCIALS - Condensed Cash Flow Statements (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "157", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:NetIncomeLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfSegmentReportingInformationBySegmentTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R159": { "role": "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails", "longName": "9955627 - Disclosure - PARENT COMPANY FINANCIALS - Condensed Cash Flow Statements (Details)", "shortName": "PARENT COMPANY FINANCIALS - Condensed Cash Flow Statements (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "158", "firstAnchor": { "contextRef": "c-1", "name": "us-gaap:NetIncomeLoss", "unitRef": "usd", "xsiNil": "false", "lang": "en-US", "decimals": "6", "ancestors": { "span": "td", "tr": "table", "div": "us-gaap:ScheduleOfSegmentReportingInformationBySegmentTableTextBlock", "ix:continuation", "body", "html" | } reportCount": 1, "baseRef": "cfr-20241231.htm", "first": true, "unique": true | } "R160": { "role": "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails", "longName": "9955628 - Disclosure - PARENT COMPANY FINANCIALS - Condensed Cash Flow Statements (Details)", "shortName": "PARENT COMPANY FINANCIALS - Condensed Cash Flow Statements (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "
```

February 2031", "label": "4.3750% Fixed Rate Subordinated Debt, Due February 2031 [Member]", "documentation": "4.3750% Fixed Rate Subordinated Debt, Due February 2031" } } }, "auth_ref": "f", "cf": "A4.023FixedRateSubordinatedDebtDue2024Member", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "A4.023FixedRateSubordinatedDebtDue2024Member", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "lang": "en-us", "role": "terseLabel", "4.023% fixed-rate subordinated debt, due October 2024", "label": "4.023% Fixed Rate Subordinated Debt Due 2024 [Member]", "documentation": "4.023% Fixed Rate Subordinated Debt Due 2024 [Member]" } } }, "auth_ref": "f", "cf": "A4.300FixedRateSubordinatedDebtDue2025Member", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "A4.300FixedRateSubordinatedDebtDue2025Member", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "lang": "en-us", "role": "terseLabel", "4.300% fixed-rate subordinated debt, due December 2025", "label": "4.300% Fixed Rate Subordinated Debt, Due 2025 [Member]", "documentation": "4.300% Fixed Rate Subordinated Debt, Due 2025 [Member]" } } }, "auth_ref": "f", "cf": "A4.350FixedRateSubordinatedDebtDue2025Member", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "A4.350FixedRateSubordinatedDebtDue2025Member", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "lang": "en-us", "role": "terseLabel", "4.350% fixed-rate subordinated debt, due August 2025", "label": "4.350% Fixed Rate Subordinated Debt, Due 2025 [Member]", "documentation": "4.350% Fixed Rate Subordinated Debt, Due 2025 [Member]" } } }, "auth_ref": "f", "cf": "A4300FixedRateSubordinatedDebtDueFebruary2031Member", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "A4300FixedRateSubordinatedDebtDueFebruary2031Member", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "lang": "en-us", "role": "terseLabel", "4.300% fixed-rate reset subordinated debt, due February 2031", "label": "4.300% Fixed Rate Subordinated Debt, Due February 2031 [Member]", "documentation": "4.300% Fixed Rate Subordinated Debt, Due February 2031" } } }, "auth_ref": "f", "cf": "A4350FixedRateSubordinatedDebtDueFebruary2031Member", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "A4350FixedRateSubordinatedDebtDueFebruary2031Member", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "lang": "en-us", "role": "terseLabel", "4.350% fixed-rate reset subordinated debt, due February 2031", "label": "4.350% Fixed Rate Subordinated Debt, Due February 2031 [Member]", "documentation": "4.350% Fixed Rate Subordinated Debt, Due February 2031" } } }, "auth_ref": "f", "cf": "A5.718FixedFloatingRateSeniorUnsecuredNotesDueJuly2032Member", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "A5.718FixedFloatingRateSeniorUnsecuredNotesDueJuly2032Member", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "lang": "en-us", "role": "terseLabel", "5.718% fixed/floating-rate senior unsecured notes, due July 2032", "label": "5.718% Fixed/Floating-Rate Senior Unsecured Notes, Due July 2032 [Member]", "documentation": "5.718% Fixed/Floating-Rate Senior Unsecured Notes, Due July 2032" } } }, "auth_ref": "f", "cf": "A5.841SeniorUnsecuredNotesDueJanuary2030Member", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "A5.841SeniorUnsecuredNotesDueJanuary2030Member", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "lang": "en-us", "role": "terseLabel", "5.841% fixed/floating-rate senior unsecured notes, due January 2030", "label": "5.841% Senior Unsecured Notes, Due January 2030 [Member]", "documentation": "5.841% Senior Unsecured Notes, Due January 2030" } } }, "auth_ref": "f", "cf": "A6.645FixedFloatingRateSeniorUnsecuredNotesDueApril2035Member", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "A6.645FixedFloatingRateSeniorUnsecuredNotesDueApril2035Member", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "lang": "en-us", "role": "terseLabel", "6.645% fixed/floating-rate senior unsecured notes, due April 2035", "label": "6.645% Fixed/Floating-Rate Senior Unsecured Notes, Due April 2035 [Member]", "documentation": "6.645% Fixed/Floating-Rate Senior Unsecured Notes, Due April 2035" } } }, "auth_ref": "f", "us-gaap": "AOCArbitrableToParentNetOfTaxRollForward", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AOCArbitrableToParentNetOfTaxRollForward", "presentation": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails", "lang": "en-us", "role": "terseLabel", "Accumulated Other Comprehensive Income (Loss), Net of Tax [Roll Forward]", "label": "AOCArbitrable to Parent, Net of Tax [Roll Forward]", "documentation": "A roll forward is a reconciliation of a concept from the beginning of a period to the end of a period." } } }, "auth_ref": "f", "us-gaap": "AccountsNotesAndLoansReceivableLineItems", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccountsNotesAndLoansReceivableLineItems", "presentation": "http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails", "lang": "en-us", "role": "terseLabel", "Accounts, Notes, Loans and Financing Receivable [Line Items]", "label": "Accounts, Notes, Loans and Financing Receivable [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": "f", "r45", "r152", "us-gaap": "AccumulatedDefinedBenefitPlansAdjustmentMember", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedDefinedBenefitPlansAdjustmentMember", "presentation": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails", "lang": "en-us", "role": "terseLabel", "Defined Benefit Plans", "label": "Accumulated Defined Benefit Plans Adjustment Attributable to Parent [Member]", "documentation": "Accumulated other comprehensive (income) loss related to defined benefit plans attributable to the parent." } } }, "auth_ref": "f", "r2", "r3", "r17", "r34", "r145", "r1526", "r1527", "r1528" } } }, "us-gaap": "AccumulatedDepreciationDepletionAndAmortizationPropertyPlantAndEquipment", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedDepreciationDepletionAndAmortizationPropertyPlantAndEquipment", "crdr": "credit", "calculation": "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofPremisesandEquipmentDetails", "parentTag": "us-gaap_PropertyPlantAndEquipmentNet", "weight": "1.0", "order": "2.0" } } }, "presentation": "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofPremisesandEquipmentDetails", "lang": "en-us", "role": "negatedTerseLabel", "Accumulated depreciation and amortization", "label": "Accumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment", "documentation": "Amount of accumulated depreciation, depletion and amortization for physical assets used in the normal conduct of business to produce goods and services." } } }, "auth_ref": "f", "r63", "r324", "r1062" } } }, "us-gaap": "AccumulatedGainLossNetCashFlowHedgeParentMember", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedGainLossNetCashFlowHedgeParentMember", "presentation": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails", "lang": "en-us", "role": "terseLabel", "Net Unrealized Gains (Losses) on Cash Flow Hedges", "label": "Accumulated Gain (Loss), Net, Cash Flow Hedge, Parent [Member]", "documentation": "Accumulated other comprehensive income (loss) from gain (loss) of derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness, attributable to parent." } } }, "auth_ref": "f", "r343", "r353", "r354", "r650", "r1255", "r1526" } } }, "us-gaap": "AccumulatedNetUnrealizedInvestmentGainLossMember", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedNetUnrealizedInvestmentGainLossMember", "presentation": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails", "lang": "en-us", "role": "terseLabel", "Net Unrealized Gains (Losses) on Investment Securities", "label": "AOI, Accumulated Gain (Loss), Debt Securities, Available-for-Sale, Parent [Member]", "documentation": "Accumulated unrealized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), attributable to parent." } } }, "auth_ref": "f", "r338", "r339", "r340", "r343", "r353", "r354", "r1526" } } }, "us-gaap": "AccumulatedOtherComprehensiveIncomeLossLineItems", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedOtherComprehensiveIncomeLossLineItems", "presentation": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails", "lang": "en-us", "role": "terseLabel", "Accumulated Other Comprehensive Income (Loss) [Line Items]", "label": "Accumulated Other Comprehensive Income (Loss) [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": "f", "r352", "r353", "r905", "r906", "r907", "r908", "r909", "r910" } } }, "us-gaap": "AccumulatedOtherComprehensiveIncomeLossNetOfTax", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedOtherComprehensiveIncomeLossNetOfTax", "crdr": "credit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "parentTag": "us-gaap_StockholdersEquity", "weight": "1.0", "order": "5.0" } } }, "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "lang": "en-us", "role": "terseLabel", "Accumulated other comprehensive income (loss)", "label": "Accumulated Other Comprehensive Income (Loss), Net of Tax", "documentation": "Amount, after tax, of accumulated increase (decrease) in equity from transaction and other event and circumstance from nonowner source." } } }, "auth_ref": "f", "r33", "r34", "r146", "r333", "r1057", "r1101", "r1102" } } }, "us-gaap": "AccumulatedOtherComprehensiveIncomeLossTable", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedOtherComprehensiveIncomeLossTable", "presentation": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails", "lang": "en-us", "role": "terseLabel", "Accumulated Other Comprehensive Income (Loss) [Table]", "label": "Accumulated Other Comprehensive Income (Loss) [Table]", "documentation": "Disclosure of information about components of accumulated other comprehensive income (loss)." } } }, "auth_ref": "f", "r352", "r353", "r905", "r906", "r907", "r908", "r909", "r910" } } }, "us-gaap": "AccumulatedOtherComprehensiveIncomeMember", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedOtherComprehensiveIncomeMember", "presentation": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails", "lang": "en-us", "role": "terseLabel", "Accumulated Other Comprehensive Income (Loss) [Table]", "label": "Accumulated Other Comprehensive Income (Loss) [Table]", "documentation": "Disclosure of information about components of accumulated other comprehensive income (loss)." } } }, "auth_ref": "f", "r352", "r353", "r905", "r906", "r907", "r908", "r909", "r910" } } }, "us-gaap": "AccumulatedOtherComprehensiveIncomeMember", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AccumulatedOtherComprehensiveIncomeMember", "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFGANGESINSTOCKHOLDERSEQUITY", "lang": "en-us", "role": "terseLabel", "Accumulated Other Comprehensive Income (Loss)", "label": "AOI, Accumulated Gain (Loss), Debt Securities, Available-for-Sale, Parent [Member]", "documentation": "Accumulated increase (decrease) in equity from transactions and other events and circumstances from non-owner sources, attributable to the parent. Excludes net income (loss), and accumulated changes in equity from transactions resulting from investments by owners and distributions to owners." } } }, "auth_ref": "f", "r1", "r17", "r34", "r864", "r867", "r939", "r1097", "r1098", "r1526", "r1527", "r1528", "r1550", "r1551", "r1552", "r1553" } } }, "ecd": "Additional402vDisclosureTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "Additional402vDisclosureTextBlock", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel", "Additional 402(v) Disclosure", "label": "Additional 402(v) Disclosure [Text Block]", "auth_ref": "f", "r1417" } } }, "us-gaap": "AdditionalPaidInCapital", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AdditionalPaidInCapital", "crdr": "credit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "parentTag": "us-gaap_StockholdersEquity", "weight": "1.0", "order": "3.0" } } }, "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "lang": "en-us", "role": "terseLabel", "Additional paid-in capital", "label": "Additional Paid-in Capital", "documentation": "Amount of excess of issue price over par or stated value of stock and from other transaction involving stock or stockholder. Includes, but is not limited to, additional paid-in capital (APIC) for common and preferred stock." } } }, "auth_ref": "f", "r137", "r1331", "r1807" } } }, "us-gaap": "AdditionalPaidInCapitalMember", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AdditionalPaidInCapitalMember", "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFGANGESINSTOCKHOLDERSEQUITY", "lang": "en-us", "role": "terseLabel", "Additional Paid-in Capital", "label": "Additional Paid-in Capital [Member]", "documentation": "Excess of issue price over par or stated value of the entity's capital stock and amounts received from other transactions involving the entity's stock or stockholders." } } }, "auth_ref": "f", "r114", "r150", "r1550", "r1551", "r1552", "r1553", "r1712", "r1811" } } }, "ecd": "AdjToCompAmt", "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AdjToCompAmt", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel", "Adjustment to Compensation, Amount", "label": "Adjustment to Compensation Amount", "auth_ref": "f", "r1430" } } }, "ecd": "AdjToCompAxis", "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AdjToCompAxis", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel", "Adjustment to Compensation", "label": "Adjustment to Compensation [Axis]", "auth_ref": "f", "r1430" } } }, "ecd": "AdjToNonPegNeoCompFnTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AdjToNonPegNeoCompFnTextBlock", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel", "Adjustment to Non-PEO-NEO Compensation Footnote", "label": "Adjustment to Non-PEO-NEO Compensation Footnote [Text Block]", "auth_ref": "f", "r1430" } } }, "ecd": "AdjToPegNeoCompFnTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AdjToPegNeoCompFnTextBlock", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel", "Adjustment to PEO Compensation, Footnote", "label": "Adjustment to PEO Compensation, Footnote [Text Block]", "auth_ref": "f", "r1430" } } }, "us-gaap": "AdjustmentsToAdditionalPaidInCapitalSharebasedCompensationRequisiteServicePeriodRecognitionValue", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AdjustmentsToAdditionalPaidInCapitalSharebasedCompensationRequisiteServicePeriodRecognitionValue", "crdr": "credit",

```

presentation": f"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS", "lang": f"en-us", "role": f"terseLabel", "Share-based compensation plans": f"label": "ADPG, Share-Based Payment Arrangement, Increase for Cost Recognition", "documentation": "Amount of increase to additional paid-in capital (APIC) for recognition of cost for award under share-based payment arrangement." }, {"auth_ref": f"r83", "r84", "r750"}, {"us-gaap-AdjustmentsToReconcileNetIncomeLossToCashProvidedByUsedInOperatingActivitiesAbstract": f"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AdjustmentsToReconcileNetIncomeLossToCashProvidedByUsedInOperatingActivitiesAbstract", "presentation": f"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS", "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": f"lang": f"en-us", "role": f"terseLabel", "Adjustments to reconcile net income to net change due to operating activities": f"label": "Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities {Abstract}", {"auth_ref": f"r1", "ecd-AggtChngPnsnValInSummaryCompstnTblForApbllyrMember": f"xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AggtChngPnsnValInSummaryCompstnTblForApbllyrMember", "presentation": f"http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": f"en-us", "role": f"terseLabel", "Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table": f"label": "Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table {Member}", {"auth_ref": f"r1475"}, {"ecd-AggtErrCompAmt": f"xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AggtErrCompAmt", "presentation": f"http://xbrl.sec.gov/ecd/role/ErrCompDisclosure", "lang": f"en-us", "role": f"terseLabel", "Aggregate Erroneous Compensation Amount": f"label": "Aggregate Erroneous Compensation Amount", {"auth_ref": f"r1388", "r1399", "r1409", "r1442"}, {"ecd-AggtErrCompNotYetDeterminedTextBlock": f"xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AggtErrCompNotYetDeterminedTextBlock", "presentation": f"http://xbrl.sec.gov/ecd/role/ErrCompDisclosure", "lang": f"en-us", "role": f"terseLabel", "Aggregate Erroneous Compensation Not Yet Determined": f"label": "Aggregate Erroneous Compensation Not Yet Determined {Text Block}", {"auth_ref": f"r1391", "r1402", "r1412", "r1445"}, {"ecd-AggtPnsnAdjsSvcCstMember": f"xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AggtPnsnAdjsSvcCstMember", "presentation": f"http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": f"en-us", "role": f"terseLabel", "Aggregate Pension Adjustments Service Cost": f"label": "Aggregate Pension Adjustments Service Cost {Member}", {"auth_ref": f"r1476"}, {"ecd-AllAdjToCompMember": f"xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AllAdjToCompMember", "presentation": f"http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": f"en-us", "role": f"terseLabel", "All Adjustments to Compensation": f"label": "All Adjustments to Compensation {Member}", {"auth_ref": f"r1430"}, {"ecd-AllExecutiveCategoriesMember": f"xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AllExecutiveCategoriesMember", "presentation": f"http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": f"en-us", "role": f"terseLabel", "All Executive Categories": f"label": "All Executive Categories {Member}", {"auth_ref": f"r1437"}, {"ecd-AllIndividualsMember": f"xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AllIndividualsMember", "presentation": f"http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure", "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure", "http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements", "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": f"en-us", "role": f"terseLabel", "All Individuals": f"label": "All Individuals {Member}", {"auth_ref": f"r1392", "r1403", "r1413", "r1437", "r1446", "r1450"}, {"ecd-AllTradingArrangementsMember": f"xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AllTradingArrangementsMember", "presentation": f"http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements", "lang": f"en-us", "role": f"terseLabel", "All Trading Arrangements": f"label": "All Trading Arrangements {Member}", {"auth_ref": f"r1456"}, {"us-gaap-AllocatedShareBasedCompensationExpense": f"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AllocatedShareBasedCompensationExpense", "crdr": "debit", "calculation": f"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS", "parentTag": "us-gaap-NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 8.0 }, {"presentation": f"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS", "lang": f"en-us", "role": f"terseLabel", "Share-based compensation": f"label": "Share-Based Payment Arrangement, Expense", "documentation": "Amount of expense for award under share-based payment arrangement. Excludes amount capitalized." }, {"auth_ref": f"r782", "r791"}, {"us-gaap-AllocatedShareBasedCompensationExpenseNetOfTax": f"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AllocatedShareBasedCompensationExpenseNetOfTax", "crdr": "debit", "presentation": f"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "lang": f"en-us", "role": f"verboseLabel", "Compensation expense related to share-based plans": f"label": "Share-Based Payment Arrangement, Expense, after Tax", "documentation": "Amount, after tax, of expense for award under share-based payment arrangement." }, {"auth_ref": f"r1", "us-gaap-AllowanceForCreditLossesOnFinancingReceivablesTableTextBlock": f"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AllowanceForCreditLossesOnFinancingReceivablesTableTextBlock", "presentation": f"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTables", "lang": f"en-us", "role": f"terseLabel", "Schedule of changes in the allowance for credit losses": f"label": "Financing Receivable, Allowance for Credit Loss {Table Text Block}", "documentation": "Tabular disclosure of allowance for credit loss on financing receivable." }, {"auth_ref": f"r220", "r1600"}, {"us-gaap-AllowanceForCreditLossesTableTextBlock": f"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AllowanceForCreditLossesTableTextBlock", "presentation": f"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSES", "lang": f"en-us", "role": f"terseLabel", "CREDIT QUALITY AND THE ALLOWANCE FOR CREDIT LOSSES": f"label": "Allowance for Credit Losses {Table Text Block}", "documentation": "The entire disclosure for allowance for credit losses." }, {"auth_ref": f"r60"}, {"us-gaap-AllowanceForLoanAndLeaseLossesRollForward": f"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AllowanceForLoanAndLeaseLossesRollForward", "presentation": f"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", "lang": f"en-us", "role": f"terseLabel", "Allowance for Loan and Lease Losses {Roll Forward)": f"label": "Allowance for Loan and Lease Losses {Roll Forward}", "documentation": "A roll forward is a reconciliation of a concept from the beginning of a period to the end of a period." }, {"auth_ref": f"r1", "dei-AmendmentFlag": f"xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "AmendmentFlag", "presentation": f"http://www.citizensbank.com/role/CoverPage", "lang": f"en-us", "role": f"terseLabel", "Amendment Flag": f"label": "Amendment Flag", "documentation": "Boolean flag that is true when the XBRL content amends previously filed or accepted submission." }, {"auth_ref": f"r1", "us-gaap-AmortizationOfIntangibleAssets": f"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AmortizationOfIntangibleAssets", "crdr": "debit", "presentation": f"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSNarrativeDetails", "lang": f"en-us", "role": f"terseLabel", "Amortization of intangible assets": f"label": "Amortization of Intangible Assets", "documentation": "The aggregate expense charged against earnings to allocate the cost of intangible assets (nonphysical assets not used in production) in a systematic and rational manner to the periods expected to benefit from such assets. As a noncash expense, this element is added back to net income when calculating cash provided by or used in operations using the indirect method." }, {"auth_ref": f"r11", "r558", "r563", "r1202"}, {"us-gaap-AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareAmount": f"xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareAmount", "presentation": f"http://www.citizensbank.com/role/EARNINGSPEPERSHAREDetails", "lang": f"en-us", "role": f"terseLabel", "Antidilutive securities (in shares)": f"label": "Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount", "documentation": "Securities (including those issuable pursuant to contingent stock agreements) that could potentially dilute basic earnings per share (EPS) or earnings per unit (EPU) in the future that were not included in the computation of diluted EPS or EPU because to do so would increase EPS or EPU amounts or decrease loss per share or unit amounts for the period presented." }, {"auth_ref": f"r406"}, {"us-gaap-AssetBackedSecuritiesMember": f"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AssetBackedSecuritiesMember", "presentation": f"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "lang": f"en-us", "role": f"terseLabel", "Asset-backed securities": f"label": "Asset-Backed Securities {Member}", "documentation": "Securities that are primarily serviced by the cash flows of a discrete pool of receivables or other financial assets for example, but not limited to, credit card receivables, car loans, recreational vehicle loans, and mobile home loans." }, {"auth_ref": f"r1298", "r1333", "r1579", "r1585", "r1591"}, {"us-gaap-AssetPledgedAsCollateralMember": f"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AssetPledgedAsCollateralMember", "presentation": f"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical", "lang": f"en-us", "role": f"terseLabel", "Asset Pledged as Collateral": f"label": "Asset Pledged as Collateral {Member}", "documentation": "Asset pledged as collateral." }, {"auth_ref": f"r846", "r1138", "r1312", "r1755"}, {"us-gaap-Assets": f"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Assets", "crdr": "debit", "calculation": f"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "parentTag": null, "weight": null, "order": null, "root": true }, {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails": f"lang": f"en-us", "role": f"terseLabel", "Total average assets": f"label": "Assets, Average Outstanding", "documentation": "Average amount outstanding of interest-earning and noninterest-earning assets." }, {"auth_ref": f"r1490"}, {"us-gaap-AssetsFairValueDisclosure": f"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AssetsFairValueDisclosure", "crdr": "debit", "calculation": f"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails", "parentTag": null, "weight": null, "order": null, "root": true }, {"presentation": f"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails", "lang": f"en-us", "role": f"terseLabel", "Total assets": f"label": "Assets, Fair Value Disclosure", "documentation": "Fair value portion of asset recognized for present right to economic benefit." }, {"auth_ref": f"r878", "r879", "r1318"}, {"us-gaap-AssetsFairValueDisclosureAbstract": f"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AssetsFairValueDisclosureAbstract", "presentation": f"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsNotRecordedatFairValueDetails", "lang": f"en-us", "role": f"terseLabel", "Financial assets": f"label": "Assets, Fair Value Disclosure {Abstract}", {"auth_ref": f"r1", "cfd-AuditInformationAbstract": f"xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AuditInformationAbstract", "lang": f"en-us", "role": f"terseLabel", "Audit Information": f"label": "Audit Information {Abstract}", {"documentation": "Audit Information", {"auth_ref": f"r1", "dei-AuditorFirmID": f"xbrltype": "nonemptySequenceNumberItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "AuditorFirmID", "presentation": f"http://www.citizensbank.com/role/AuditInformation", "lang": f"en-us", "role": f"terseLabel", "Auditor Firm ID": f
```


"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails",
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails",
"http://www.citizensbank.com/role/LOANSANDLEASESSummaryofLoansandLeasesPortfolioDetails", "lang": { "en-us": { "role": { "terseLabel": "Automobile", "label":
"Automobile Loan {Member}", "documentation": "Loan to finance the purchase of a vehicle." } } }, "auth_ref": { "r1564" } }, "us-
gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedGainBeforeTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedGainBeforeTax", "crdr": "credit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsDetails": { "parentTag": "us-
gaap_DebtSecuritiesAvailableForSaleAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLoss", "weight": 1.0, "order": 1.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Gross Unrealized Gains", "label": "Debt Securities:
Available-for-Sale, Accumulated Gross Unrealized Gain, before Tax", "documentation": "Amount, before tax, of unrealized gain in accumulated other comprehensive income
(AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale).", "auth_ref": {
"r466" } }, "us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedLossBeforeTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedLossBeforeTax", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsDetails": { "parentTag": "us-
gaap_DebtSecuritiesAvailableForSaleAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLoss", "weight": 1.0, "order": 2.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsDetails": { "lang": { "en-us": { "role": { "negatedLabel": "Gross Unrealized Losses", "label": "Debt
Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax", "documentation": "Amount, before tax, of unrealized loss in accumulated other comprehensive
income (AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale).", "auth_ref": {
"r467" } }, "cfq_AvailableForSaleSecuritiesAndHeldToMaturitySecuritiesDebtMaturitiesAfterFiveThroughTenYearsAmortizedCost": { "xbrltype":
"monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"AvailableForSaleSecuritiesAndHeldToMaturitySecuritiesDebtMaturitiesAfterFiveThroughTenYearsAmortizedCost", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag":
"cfq_AvailableforSaleSecuritiesAndHeldtoMaturitySecuritiesDebtMaturitiesAmortizedCost", "weight": 1.0, "order": 3.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } },
"presentation": { "http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel":
"Total amortized cost of debt securities, Maturity of 5-10 Years", "label": "Available-For-Sale Securities And Held-To-Maturity Securities, Debt Maturities, After Five Through
Ten Years, Amortized Cost", "documentation": "Amount of investment in available for sale and held-to-maturity debt securities maturing in the fifth through tenth fiscal year
following the latest fiscal year." } } }, "auth_ref": { "r1578" } }, "us-gaap_AvailableForSaleSecuritiesContinuousUnrealizedLossPositionAccumulatedLossAbstract": { "xbrltype":
"stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleSecuritiesContinuousUnrealizedLossPositionAccumulatedLossAbstract",
"presentation": { "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Gross
Unrealized Losses", "label": "Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss {Abstract}" } } }, "auth_ref": { "r1579" } }, "us-
gaap_AvailableForSaleSecuritiesContinuousUnrealizedLossPositionQualitativeDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "AvailableForSaleSecuritiesContinuousUnrealizedLossPositionQualitativeDisclosureAbstract", "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value", "label":
"Available-for-Sale Securities, Continuous Unrealized Loss Position, Qualitative Disclosure {Abstract}" } } }, "auth_ref": { "r1580" } }, "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsFairValue", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDate", "weight": 1.0, "order": 4.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Debt
securities available for sale, Maturity After 10 Years", "label": "Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10",
"documentation": "Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale),
with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when
interim periods are reported from current statement of financial position date (rolling approach).", "auth_ref": { "r473", "r1634" } }, "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesNextRollingTwelveMonthsAmortizedCostBasis": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "AvailableForSaleSecuritiesDebtMaturitiesNextRollingTwelveMonthsAmortizedCostBasis", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag":
"cfq_AvailableforSaleSecuritiesAndHeldtoMaturitySecuritiesDebtMaturitiesWithinOneYearAmortizedCost", "weight": 1.0, "order": 1.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Amortized Cost,
Debt securities available for sale, Maturity of 1 Year or Less", "label": "Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling within One
Year, Amortized Cost", "documentation": "Amortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive
income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next rolling fiscal year following latest fiscal year. For interim
and annual periods when interim period is reported on rolling approach, from latest statement of financial position date." } } }, "auth_ref": { "r1580" } }, "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingAfterYearTenAmortizedCostBasis": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "AvailableForSaleSecuritiesDebtMaturitiesRollingAfterYearTenAmortizedCostBasis", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis", "weight": 1.0, "order": 4.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Amortized Cost, Debt
securities available for sale, Maturity After 10 Years", "label": "Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after 10 Years,
Amortized Cost", "documentation": "Amortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income
(available-for-sale), with single maturity date and allocated without single maturity date, maturing after rolling tenth fiscal year following latest fiscal year. For interim and
annual periods when interim period is reported on rolling approach, from latest statement of financial position date." } } }, "auth_ref": { "r1583" } }, "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCostBasis": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "AvailableForSaleSecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCostBasis", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis", "weight": 1.0, "order": 3.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Amortized Cost,
Debt securities available for sale, Maturity of 5-10 Years", "label": "Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after 5 through
10 Years, Amortized Cost", "documentation": "Amortized cost of investment in debt security, measured at fair value with change in fair value recognized in other
comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in rolling sixth through tenth fiscal year following
latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date." } } }, "auth_ref": {
"r1582" } }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingYearSixThroughTenFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "AvailableForSaleSecuritiesDebtMaturitiesRollingYearSixThroughTenFairValue", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDate", "weight": 1.0, "order": 3.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Fair Value, Debt
securities available for sale, Maturity of 5-10 Years", "label": "Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after 5 through 10
Years, Fair Value", "documentation": "Fair value of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income
(available-for-sale), with single maturity date and allocated without single maturity date, maturing in rolling sixth through tenth fiscal year following latest fiscal year. For
interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date." } } }, "auth_ref": { "r1582" } }, "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingYearTwoThroughFiveAmortizedCostBasis": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "AvailableForSaleSecuritiesDebtMaturitiesRollingYearTwoThroughFiveAmortizedCostBasis", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis", "weight": 1.0, "order": 2.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Amortized Cost,
Debt securities available for sale, Maturity of 1-5 Years", "label": "Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after One Through
Five Years, Amortized Cost", "documentation": "Amortized cost of investment in debt security measured at fair value with change in fair value recognized in other
comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next rolling fiscal year through fifth year
following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date." } } },
"auth_ref": { "r1581" } }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesRollingYearTwoThroughFiveFairValue": { "xbrltype": "monetaryItemType", "nsuri":
"http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleSecuritiesDebtMaturitiesRollingYearTwoThroughFiveFairValue", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDate", "weight": 1.0, "order": 2.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Debt
securities available for sale, Maturity of 1-5 Years", "label": "Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Rolling after One Through Five
Years, Fair Value", "documentation": "Fair value of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income
(available-for-sale), with single maturity date and allocated without single maturity date, maturing in next rolling fiscal year through fifth year following latest fiscal year. For
interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date." } } }, "auth_ref": { "r1581" } }, "us-
gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDate": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDate", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag":
"cfq_AvailableforSaleSecuritiesAndHeldtoMaturitySecuritiesDebtMaturitiesFairValue", "weight": 1.0, "order": 2.0 } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Fair Value, Debt
securities available for sale, Total", "label": "Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Amortized Cost", "documentation": "Amortized
cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date
and allocated without single maturity date." } } }, "auth_ref": { "r1578", "r1579", "r1764" } }, "us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearFairValue": {

"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearFairValue", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesMaturityWithinOneYearFairValue", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Fair Value, Debt securities available for sale, Maturity of 1 Year or Less", "label": "Debt Securities, Available for Sale, Fair Value, Maturity, Allocated and Single Maturity Date, Year One", "documentation": "Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available for sale), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach).", "auth_ref": "r470", "r1033" } }, "us-gaap_AvailableForSaleSecuritiesFairValueToAmortizedCostBasisAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleSecuritiesFairValueToAmortizedCostBasisAbstract", "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Debt Securities, Available for Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract]", "label": "Debt Securities, Available for Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract]", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAbstract", "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities [Abstract] [Abstract]", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities [Abstract] [Abstract]", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesFairValue", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total fair value of debt securities, Maturity of 5-10 Years", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, After Five Through Ten Years, Fair Value", "documentation": "Fair value of available for sale and held-to-maturity debt securities maturing in the sixth through tenth rolling twelve months following the latest balance sheet. For interim and annual periods when interim periods are reported on a rolling approach, from latest balance sheet date.", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYears": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYears", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesFairValue", "weight": 1.0, "order": 2.0 } }, "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total fair value of debt securities, Maturity of 1-5 Years", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, After One Through Five Years", "documentation": "Fair value of available for sale and held-to-maturity debt securities maturing in the second through fifth rolling twelve months following the latest balance sheet. For interim and annual periods when interim periods are reported on a rolling approach, from latest balance sheet date.", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsAmortizedCost", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAmortizedCost", "weight": 1.0, "order": 2.0 } }, "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total amortized cost of debt securities, Maturity of 1-5 Years", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, After One Through Five Years, Amortized Cost", "documentation": "Amount of investment in available for sale and held-to-maturity debt securities maturing in the next fiscal year through the fifth fiscal year following the latest fiscal year.", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAfterTenYearsAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAfterTenYearsAmortizedCost", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesFairValue", "weight": 1.0, "order": 4.0 } }, "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total fair value of debt securities, Maturity After 10 Years", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, After Ten Years, Fair Value", "documentation": "Fair value of available for sale and held-to-maturity debt securities maturing after the tenth rolling twelve months following the latest balance sheet. For interim and annual periods when interim periods are reported on a rolling approach, from latest balance sheet date.", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAmortizedCost", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total amortized cost of debt securities, Total", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Amortized Cost", "documentation": "Amount of investment in available for sale and held-to-maturity debt securities with a single maturity date, after other than temporary (OTT) accretion.", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAmortizedCostBasisAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAmortizedCostBasisAbstract", "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Amortized Cost", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Amortized Cost Basis [Abstract]", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesFairValue", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total fair value of debt securities, Total", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Fair Value", "documentation": "Fair value of investment in held-to-maturity and available for sale debt securities with a single maturity date.", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesFairValueAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesFairValueAbstract", "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Fair Value [Abstract]", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesMaturityWithinOneYearFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesMaturityWithinOneYearFairValue", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesFairValue", "weight": 1.0, "order": 1.0 } }, "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total fair value of debt securities, Maturity of 1 Year or Less", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Maturity Within One Year, Fair Value", "documentation": "Fair value of available for sale and held-to-maturity debt securities maturing in the next rolling twelve months following the latest balance sheet. For interim and annual periods when interim periods are reported on a rolling approach, from latest balance sheet date.", "auth_ref": { "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesWithinOneYearAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesWithinOneYearAmortizedCost", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": "cfq_AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesAmortizedCost", "weight": 1.0, "order": 1.0 } }, "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total amortized cost of debt securities, Maturity of 1 Year or Less", "label": "Available-for-sale Securities and Held-to-maturity Securities, Debt Maturities, Within One Year, Amortized Cost", "documentation": "Amount of investment in available for sale and held-to-maturity debt securities maturing in the next fiscal year following the latest fiscal year.", "auth_ref": { "ecd_AwardExrcPrice": { "xbrltype": "perShareItem", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardExrcPrice", "presentation": { "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Exercise Price", "label": "Award Exercise Price", "auth_ref": { "ecd_AwardGrantDateFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardGrantDateFairValue", "presentation": { "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value as of Grant Date", "label": "Award Grant Date Fair Value", "auth_ref": { "ecd_AwardTmgDiscLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardTmgDiscLineItems", "lang": { "en-us": { "role": { "label": "Award Timing Disclosures [Line Items]", "auth_ref": { "ecd_AwardTmgHowMnpiCnsdrdTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardTmgHowMnpiCnsdrdTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Award Timing, How MNPI Considered [Text Block]", "label": "Award Timing, How MNPI Considered [Text Block]", "auth_ref": { "ecd_AwardTmgMethodTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardTmgMethodTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Award Timing Method", "label": "Award Timing Method [Text Block]", "auth_ref": { "ecd_AwardTmgMnpiCnsdrdFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardTmgMnpiCnsdrdFlag", "presentation": { "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure": { "lang": { "en-us": { "role": {

"terseLabel": "Award Timing MNPI Considered", "label": "Award Timing MNPI Considered [Flag]", "auth_ref": "r1449", "ecd": "AwardTmgMnpiDiscTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardTmgMnpiDiscTextBlock", "presentation": "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure", "lang": "en-us", "role": "terseLabel": "Award Timing MNPI Disclosure [Text Block]", "auth_ref": "r1449", "ecd": "AwardTmgPredtrmndFlag", "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardTmgPredtrmndFlag", "presentation": "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure", "lang": "en-us", "role": "terseLabel": "Award Timing Predetermined", "label": "Award Timing Predetermined [Flag]", "auth_ref": "r1449", "us-gaap": "AwardTypeAxis", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AwardTypeAxis", "presentation": "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure", "lang": "en-us", "role": "terseLabel": "Award Type Axis", "label": "Award Type Axis", "documentation": "Information by type of award under share-based payment arrangement", "auth_ref": "r753", "r754", "r755", "r757", "r758", "r759", "r760", "r761", "r762", "r763", "r764", "r765", "r766", "r767", "r768", "r769", "r770", "r771", "r772", "r773", "r774", "r775", "r776", "r777", "r778", "r779", "r780", "r781", "ecd": "AwardUndrlygSecuritiesAmt", "xbrltype": "decimalItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardUndrlygSecuritiesAmt", "presentation": "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure", "lang": "en-us", "role": "terseLabel": "Underlying Securities", "label": "Award Underlying Securities Amount", "auth_ref": "r1452", "ecd": "AwardsCloseToMnpiDiscIndName", "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardsCloseToMnpiDiscIndName", "presentation": "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure", "lang": "en-us", "role": "terseLabel": "Name", "label": "Awards Close in Time to MNPI Disclosures, Individual Name", "auth_ref": "r1451", "ecd": "AwardsCloseToMnpiDiscTable", "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardsCloseToMnpiDiscTable", "presentation": "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure", "lang": "en-us", "role": "terseLabel": "Awards Close in Time to MNPI Disclosures", "label": "Awards Close in Time to MNPI Disclosures [Table]", "auth_ref": "r1450", "ecd": "AwardsCloseToMnpiDiscTableTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AwardsCloseToMnpiDiscTableTextBlock", "presentation": "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure", "lang": "en-us", "role": "terseLabel": "Awards Close in Time to MNPI Disclosures, Table", "label": "Awards Close in Time to MNPI Disclosures [Table Text Block]", "auth_ref": "r1450", "us-gaap": "BankOwnedLifeInsurance", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BankOwnedLifeInsurance", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "parentTag": "us-gaap:Assets", "weight": 1.0, "order": 1.0, "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "lang": "en-us", "role": "terseLabel": "Bank-owned life insurance", "label": "Bank Owned Life Insurance", "documentation": "The carrying amount of a life insurance policy on an officer, executive or employee for which the reporting entity (a bank) is entitled to proceeds from the policy upon death of the insured or surrender of the insurance policy", "auth_ref": "r1761", "us-gaap": "BankOwnedLifeInsuranceIncome", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BankOwnedLifeInsuranceIncome", "crdr": "credit", "presentation": "http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsOfRevenuefromContractswithCustomersDetails", "lang": "en-us", "role": "terseLabel": "Bank-owned life insurance", "label": "Bank Owned Life Insurance Income", "documentation": "Earnings on or other increases in the value of the cash surrender value of bank-owned life insurance policies", "auth_ref": "r202", "cfg": "BankSubsidiariesMember", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "BankSubsidiariesMember", "presentation": "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails", "lang": "en-us", "role": "terseLabel": "Bank subsidiaries", "label": "Bank Subsidiaries [Member]", "documentation": "Bank Subsidiaries [Member]", "auth_ref": "cfg": "BankSubsidiariesandAssociatedBanksMember", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "BankSubsidiariesandAssociatedBanksMember", "presentation": "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails", "lang": "en-us", "role": "terseLabel": "Bank subsidiaries", "label": "Bank Subsidiaries and Associated Banks [Member]", "documentation": "Bank Subsidiaries and Associated Banks [Member]", "auth_ref": "us-gaap: BasisOfAccountingPolicyPolicyTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BasisOfAccountingPolicyPolicyTextBlock", "presentation": "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies", "lang": "en-us", "role": "terseLabel": "Basis of Presentation", "label": "Basis of Accounting, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for basis of accounting, or basis of presentation, used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS)", "auth_ref": "us-gaap: BasisOfPresentationAndSignificantAccountingPoliciesTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BasisOfPresentationAndSignificantAccountingPoliciesTextBlock", "presentation": "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIES", "lang": "en-us", "role": "terseLabel": "Basis of Presentation and Significant Accounting Policies [Text Block]", "documentation": "The entire disclosure for the basis of presentation and significant accounting policies concepts. Basis of presentation describes the underlying basis used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS). Accounting policies describe all significant accounting policies of the reporting entity", "auth_ref": "r162", "cfg": "BuildingsandLeaseholdImprovementsMember", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "BuildingsandLeaseholdImprovementsMember", "presentation": "http://www.citizensbank.com/role/PREMISESEQUIMENTANDSOFTWAREScheduleOfPremisesandEquipmentDetails", "lang": "en-us", "role": "terseLabel": "Buildings and leasehold improvements", "label": "Buildings and Leasehold Improvements [Member]", "documentation": "Buildings and Leasehold Improvements [Member]", "auth_ref": "us-gaap: BusinessAcquisitionAcquireeDomain", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BusinessAcquisitionAcquireeDomain", "presentation": "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS Parenthetical", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", "lang": "en-us", "role": "terseLabel": "Business Acquisition", "label": "Business Acquisition, Acquiree [Domain]", "documentation": "Identification of the acquiree in a material business combination (or series of individually immaterial business combinations), which may include the name or other type of identification of the acquiree", "auth_ref": "r559", "r560", "r561", "r562", "r563", "r840", "r1302", "r1305", "us-gaap: BusinessAcquisitionAxis", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BusinessAcquisitionAxis", "presentation": "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS Parenthetical", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", "lang": "en-us", "role": "terseLabel": "Business Acquisition Axis", "label": "Business Acquisition Axis", "documentation": "Information by business combination or series of individually immaterial business combinations", "auth_ref": "r85", "r86", "r559", "r560", "r561", "r562", "r563", "r840", "r1302", "r1305", "us-gaap: BusinessAcquisitionEquityInterestsIssuedOrIssuableNumberOfSharesIssued", "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BusinessAcquisitionEquityInterestsIssuedOrIssuableNumberOfSharesIssued", "presentation": "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Number of shares issued for acquisition", "label": "Business Acquisition, Equity Interest Issued or Issuable, Number of Shares", "documentation": "Number of shares of equity interests issued or issuable to acquire entity", "auth_ref": "r177", "us-gaap: BusinessAcquisitionLineItems", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BusinessAcquisitionLineItems", "presentation": "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Business Acquisition Line Items", "label": "Business Acquisition Line Items", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table", "auth_ref": "r840", "cfg": "BusinessAcquisitionNumberOfBranches", "xbrltype": "integerItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "BusinessAcquisitionNumberOfBranches", "presentation": "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Number of branches acquired", "label": "Business Acquisition, Number Of Branches", "documentation": "Business Acquisition, Number Of Branches", "auth_ref": "us-gaap: BusinessCombinationAndAssetAcquisitionAbstract", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BusinessCombinationAndAssetAcquisitionAbstract", "presentation": "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Business Combination, Asset Acquisition, and Joint Venture Formation [Abstract]", "auth_ref": "cfg: BusinessCombinationConsiderationTransferredCashInDollarsPerShareOfAcquireeStock", "xbrltype": "perShareItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "BusinessCombinationConsiderationTransferredCashInDollarsPerShareOfAcquireeStock", "presentation": "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Cash consideration, in dollars per share for each share of investors stock (in dollars per share)", "label": "Business Combination, Consideration Transferred, Cash, In Dollars Per Share Of Acquiree Stock", "documentation": "Business Combination, Consideration Transferred, Cash, In Dollars Per Share Of Acquiree Stock", "auth_ref": "cfg: BusinessCombinationConsiderationTransferredEquityInterestsIssuedAndIssuablePerEachShare", "xbrltype": "perShareItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "BusinessCombinationConsiderationTransferredEquityInterestsIssuedAndIssuablePerEachShare", "presentation": "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Stock consideration (in dollars per each share)", "label": "Business Combination, Consideration Transferred, Equity Interests Issued And Issuable Per Each Share", "documentation": "Business Combination, Consideration Transferred, Equity Interests Issued And Issuable Per Each Share", "auth_ref": "us-gaap: BusinessCombinationDisclosureTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BusinessCombinationDisclosureTextBlock", "presentation": "http://www.citizensbank.com/role/ACQUISITIONS", "lang": "en-us", "role": "terseLabel": "ACQUISITIONS", "label": "Business Combination Disclosure [Text Block]", "documentation": "The entire disclosure for a business combination (or series of individually immaterial business combinations) completed during the period, including background, timing, and recognized assets and liabilities. The disclosure may include leverage buyout transactions (as applicable)", "auth_ref": "r176", "r841", "us-gaap: BusinessCombinationRecognizedIdentifiableAssetsAcquiredAndLiabilitiesAssumedCashAndEquivalents", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BusinessCombinationRecognizedIdentifiableAssetsAcquiredAndLiabilitiesAssumedCashAndEquivalents", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS Parenthetical", "lang": "en-us", "role": "terseLabel": "Cash acquired", "label": "Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Cash and Equivalents", "documentation": "Amount of currency on hand as well as demand deposits with banks or financial institutions, acquired at the acquisition date. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates", "auth_ref": "r807", "us-gaap: Capital", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Capital", "crdr": "credit", "presentation": "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": "en-us", "role": "terseLabel": "Actual", "label": "Banking Regulation, Total Capital, Actual", "documentation": "Amount of total capital as defined by regulatory framework", "auth_ref": "r1039", "us-gaap: CapitalAbstract", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalAbstract", "presentation": "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": "en-us", "role": "terseLabel": "Total Capital to Risk-Weighted Assets (Amount)", "label": "Banking Regulation, Total Capital [Abstract]", "auth_ref": "cfg: CapitalConservationBuffer", "xbrltype": "percentItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalConservationBuffer", "presentation": "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": "en-us", "role": "terseLabel": "Capital conservation buffer", "label": "Capital Conservation Buffer", "documentation": "Capital Conservation Buffer", "auth_ref": "us-gaap: CapitalLeasesOfLesseeAbstract", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalLeasesOfLesseeAbstract", "presentation": "http://www.citizensbank.com/role/PREMISESEQUIMENTANDSOFTWARENarrativeDetails", "lang": "en-us", "role": "terseLabel": "Capital Leases of Lessee [Abstract]", "label": "Capital Leases of Lessee [Abstract]", "auth_ref": "us-gaap: CapitalLossCarryforwardMember", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalLossCarryforwardMember", "presentation": "http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Capital Loss Carryforward", "label": "Capital Loss Carryforward [Member]", "documentation": "Deductions derived from capital losses that cannot be utilized on the tax return during a period that have been carried forward to reduce taxable income or taxes payable in a future year", "auth_ref": "cfg: CapitalMarketsFees", "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalMarketsFees", "crdr": "credit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS", "parentTag": "us-gaap: NoninterestIncome", "weight": 1.0, "order": 3.0, "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS", "lang": "en-us", "role": "terseLabel": "Capital markets fees",

"label": "Capital Markets Fees", "documentation": "Capital market fee income earned including (for example): corporate syndication, referral, merger and acquisition fees, and other capital market fee income", "auth_ref": "I", "cfg_CapitalMarketsFeesMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalMarketsFeesMember", "presentation": "I" }, "http://www.citizensbank.com/role/NONINTERESTINGCOMESComponentsOfRevenueFromContractswithCustomersDetails": { "lang": { "en-us": { "role": { "terseLabel": "Capital markets fees", "label": "Capital Markets Fees [Member]", "documentation": "Capital Markets Fees [Member]" } } }, "auth_ref": "I", "cfg_CapitalRatiosAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalRatiosAbstract", "presentation": "I" }, "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Total Capital to Risk-Weighted Assets (Ratio)", "label": "Capital Ratios [Abstract]", "documentation": "Capital Ratios [Abstract]" } } }, "auth_ref": "I", "us-gaap_CapitalRequiredForCapitalAdequacy": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalRequiredForCapitalAdequacy", "crdr": "credit", "presentation": "I" }, "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Required Minimum Capital", "label": "Banking Regulation, Total Risk-Based Capital Ratio, Capital Adequacy, Minimum", "documentation": "Ratio of minimum total risk-based capital to risk-weighted assets required for capital adequacy as defined by regulatory framework." } } }, "auth_ref": "r1039", "r1043", "us-gaap_CapitalRequiredForCapitalAdequacyToRiskWeightedAssets": { "xbrltype": "pureItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalRequiredForCapitalAdequacyToRiskWeightedAssets", "presentation": "I" }, "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Actual", "label": "Banking Regulation, Total Risk-Based Capital Ratio, Actual", "documentation": "Ratio of total risk-based capital to risk-weighted assets as defined by regulatory framework." } } }, "auth_ref": "r1039", "us-gaap_CapitalizedComputerSoftwareAccumulatedAmortization": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalizedComputerSoftwareAccumulatedAmortization", "crdr": "debit", "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARENarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Capitalized software, accumulated amortization", "label": "Capitalized Computer Software, Accumulated Amortization", "documentation": "For each balance sheet presented, the amount of accumulated amortization for capitalized computer software costs." } } }, "auth_ref": "r564", "r1244", "us-gaap_CapitalizedComputerSoftwareAmortization": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalizedComputerSoftwareAmortization", "crdr": "debit", "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARENarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Amortization of software", "label": "Capitalized Computer Software, Amortization", "documentation": "Amount of expense for amortization of capitalized computer software costs." } } }, "auth_ref": "r1243", "r1244", "us-gaap_CapitalizedComputerSoftwareAmortizationExpenseThereafter": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalizedComputerSoftwareAmortizationExpenseThereafter", "crdr": "debit", "calculation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "parentTag": "cf", "cf_CapitalizedSoftwareAmortizationExpenseTotal": { "weight": 1.0, "order": 6.0 }, "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Thereafter", "label": "Capitalized Computer Software, Amortization Expense, Thereafter", "documentation": "The amount of capitalized computer software amortization expense expected to be recognized after the fifth fiscal year following the latest fiscal year." } } }, "auth_ref": "I", "cf_CapitalizedComputerSoftwareAmortizationExpenseYearFive": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalizedComputerSoftwareAmortizationExpenseYearFive", "crdr": "debit", "calculation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "parentTag": "cf", "cf_CapitalizedSoftwareAmortizationExpenseTotal": { "weight": 1.0, "order": 5.0 }, "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "lang": { "en-us": { "role": { "terseLabel": "2029", "label": "Capitalized Computer Software, Amortization Expense, Year Five", "documentation": "The amount of capitalized computer software amortization expense expected to be recognized during year five of the succeeding fiscal years." } } }, "auth_ref": "I", "cf_CapitalizedComputerSoftwareAmortizationExpenseYearFour": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalizedComputerSoftwareAmortizationExpenseYearFour", "crdr": "debit", "calculation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "parentTag": "cf", "cf_CapitalizedSoftwareAmortizationExpenseTotal": { "weight": 1.0, "order": 4.0 }, "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "lang": { "en-us": { "role": { "terseLabel": "2028", "label": "Capitalized Computer Software, Amortization Expense, Year Four", "documentation": "The amount of capitalized computer software amortization expense expected to be recognized during year four of the succeeding fiscal years." } } }, "auth_ref": "I", "cf_CapitalizedComputerSoftwareAmortizationExpenseYearOne": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalizedComputerSoftwareAmortizationExpenseYearOne", "crdr": "debit", "calculation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "parentTag": "cf", "cf_CapitalizedSoftwareAmortizationExpenseTotal": { "weight": 1.0, "order": 3.0 }, "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "lang": { "en-us": { "role": { "terseLabel": "2025", "label": "Capitalized Computer Software, Amortization Expense, Year One", "documentation": "The amount of capitalized computer software amortization expense expected to be recognized during the succeeding fiscal year." } } }, "auth_ref": "I", "cf_CapitalizedComputerSoftwareAmortizationExpenseYearThree": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalizedComputerSoftwareAmortizationExpenseYearThree", "crdr": "debit", "calculation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "parentTag": "cf", "cf_CapitalizedSoftwareAmortizationExpenseTotal": { "weight": 1.0, "order": 2.0 }, "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "lang": { "en-us": { "role": { "terseLabel": "2026", "label": "Capitalized Computer Software, Amortization Expense, Year Two", "documentation": "The amount of capitalized computer software amortization expense expected to be recognized during year two of the succeeding fiscal years." } } }, "auth_ref": "I", "us-gaap_CapitalizedComputerSoftwareGross": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalizedComputerSoftwareGross", "crdr": "debit", "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARENarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Capitalized software, gross", "label": "Capitalized Computer Software, Gross", "documentation": "Amount before accumulated amortization of capitalized costs for computer software, including but not limited to, acquired and internally developed computer software." } } }, "auth_ref": "r564", "r1244", "us-gaap_CapitalizedComputerSoftwareNetAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalizedComputerSoftwareNetAbstract", "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARENarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Capitalized Software", "label": "Capitalized Computer Software, Net [Abstract]", "documentation": "Capitalized Computer Software, Net [Abstract]" } } }, "auth_ref": "I", "cf_CapitalizedSoftwareAmortizationExpenseTotal": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalizedSoftwareAmortizationExpenseTotal", "crdr": "debit", "calculation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "parentTag": null, "weight": null, "order": null, "root": true }, "presentation": "I", "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total", "label": "Capitalized Software, Amortization Expense, Total", "documentation": "The amount of capitalized computer software amortization expense to be recognized." } } }, "auth_ref": "I", "cf_CapitalizedSoftwareDevelopmentCostsForInternalUseSoftware": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalizedSoftwareDevelopmentCostsForInternalUseSoftware", "crdr": "debit", "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "lang": { "en-us": { "role": { "terseLabel": "In-process software", "label": "Capitalized Software Development Costs For Internal Use Software", "documentation": "Capitalized Software Development Costs For Internal Use Software" } } }, "auth_ref": "I", "cf_CapitalizedSoftwareExpectedFutureAmortizationExpenseAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CapitalizedSoftwareExpectedFutureAmortizationExpenseAbstract", "presentation": "I" }, "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofAmortizationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Capitalized Software, Expected Future Amortization Expense [Abstract]", "label": "Capitalized Software, Expected Future Amortization Expense [Abstract]", "documentation": "Capitalized Software, Expected Future Amortization Expense [Abstract]" } } }, "auth_ref": "I", "cf_CardFeesMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CardFeesMember", "presentation": "I" }, "http://www.citizensbank.com/role/NONINTERESTINGCOMESComponentsOfRevenueFromContractswithCustomersDetails": { "lang": { "en-us": { "role": { "terseLabel": "Card fees", "label": "Card Fees [Member]", "documentation": "Card Fees [Member]" } } }, "auth_ref": "I", "us-gaap_CashAndCashEquivalentsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndCashEquivalentsAbstract", "lang": { "en-us": { "role": { "terseLabel": "Cash and Cash Equivalents [Abstract]", "label": "Cash and Cash Equivalents [Abstract]", "documentation": "Cash and Cash Equivalents [Abstract]" } } }, "auth_ref": "I", "us-gaap_CashAndCashEquivalentsDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndCashEquivalentsDisclosureTextBlock", "presentation": "I" }, "http://www.citizensbank.com/role/CASHANDDUEFROMBANKS": { "lang": { "en-us": { "role": { "terseLabel": "CASH AND DUE FROM BANKS", "label": "Cash and Cash Equivalents Disclosure [Text Block]", "documentation": "The entire disclosure for cash and cash equivalent footnotes, which may include the types of deposits and money market instruments, applicable carrying amounts, restricted amounts and compensating balance arrangements. Cash and equivalents include: (1) currency on hand (2) demand deposits with banks or financial institutions (3) other kinds of accounts that have the general characteristics of demand deposits (4) short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Generally, only investments maturing within three months from the date of acquisition qualify." } } }, "auth_ref": "r322", "r1054", "us-gaap_CashAndCashEquivalentsPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndCashEquivalentsPolicyTextBlock", "presentation": "I" }, "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies": { "lang": { "en-us": { "role": { "terseLabel": "Cash and Cash Equivalents", "label": "Cash and Cash Equivalents, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for cash and cash equivalents, including the policy for determining which items are treated as cash equivalents. Other information that may be disclosed includes (1) the nature of any restrictions on the entity's use of its cash and cash equivalents, (2) whether the entity's cash and cash equivalents are insured or expose the entity to credit risk, (3) the classification of any negative balance accounts (overdrafts), and (4) the carrying basis of cash equivalents (for example, at cost) and whether the carrying amount of cash equivalents approximates fair value." } } }, "auth_ref": "r43", "us-gaap_CashAndDueFromBanks": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndDueFromBanks", "crdr": "debit", "calculation": "I" }, "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails": { "parentTag": "us-gaap Assets", "weight": 1.0, "order": 1.0 }, "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap Assets", "weight": 1.0, "order": 6.0 }, "presentation": "I" }, "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails", "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Cash and due from banks", "label": "Cash and Due from Banks", "documentation": "For banks and other depository institutions: Includes cash on hand (currency and coin), cash items in process of collection, noninterest bearing deposits due from other financial institutions (including corporate credit unions), and noninterest bearing balances with the Federal Reserve Banks, Federal Home Loan Banks and central banks." } } }, "auth_ref": "r107", "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents", "crdr": "debit", "presentation": "I" }

http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFACASHFLOWS",
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCashFlowStatementsDetails", "lang": "en-us", "role": "periodStartLabel", "Cash and cash equivalents at beginning of period", "periodEndLabel", "Cash and cash equivalents at end of period", "label": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents", "documentation": "Amount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } } "auth_ref": "r41", "r157", "r367" } } "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFACASHFLOWS", "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFACASHFLOWS", "lang": "en-us", "role": "totalLabel", "Net change in cash and cash equivalents", "label": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect", "documentation": "Amount of increase (decrease) in cash, cash equivalents, and cash and cash equivalents restricted to withdrawal or usage, including effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } } "auth_ref": "r0", "r157" } } "cfg_CashFlowLesseeAbstract", "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CashFlowLesseeAbstract", "presentation": { "http://www.citizensbank.com/role/LEASESupplementalLeaseInformationDetails", "lang": "en-us", "role": "terseLabel", "Cash paid for amounts included in measurement of liabilities", "label": "Cash Flow Lessee Abstract", "documentation": "Cash Flow Lessee Abstract" } } } "auth_ref": { "us-gaap_ChangeInUnrealizedGainLossOnFairValueHedgingInstruments", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ChangeInUnrealizedGainLossOnFairValueHedgingInstruments", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofFairValueHedgesDetails", "parentTag": "us-gaap_DerivativeFairValueHedgeIncludedInEffectivenessGainLoss", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofFairValueHedgesDetails", "lang": "en-us", "role": "terseLabel", "Derivative", "label": "Change in Unrealized Gain (Loss) on Fair Value Hedging Instruments", "documentation": "Amount of gain (loss) from the increase (decrease) in fair value of derivative and nonderivative instruments designated as fair value hedging instruments recognized in the income statement." } } } "auth_ref": { "r184" } } "us-gaap_ChangeInUnrealizedGainLossOnHedgedItemInFairValueHedge", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ChangeInUnrealizedGainLossOnHedgedItemInFairValueHedge", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofFairValueHedgesDetails", "parentTag": "us-gaap_DerivativeFairValueHedgeIncludedInEffectivenessGainLoss", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofFairValueHedgesDetails", "lang": "en-us", "role": "terseLabel", "Hedged Item", "label": "Change in Unrealized Gain (Loss) on Hedged Item in Fair Value Hedge", "documentation": "Amount of the increase (decrease) in fair value of the hedged item in a fair value hedge recognized in the income statement." } } } "auth_ref": { "r184" } } "cfg_ChangeInUnrealizedGainLossOnSettlementsOnDerivatives", "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ChangeInUnrealizedGainLossOnSettlementsOnDerivatives", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofFairValueHedgesDetails", "parentTag": "us-gaap_DerivativeFairValueHedgeIncludedInEffectivenessGainLoss", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofFairValueHedgesDetails", "lang": "en-us", "role": "terseLabel", "Amounts related to interest settlements on derivatives", "label": "Change in Unrealized Gain (Loss) on Settlements on Derivatives", "documentation": "Change in Unrealized Gain (Loss) on Settlements on Derivatives" } } } "auth_ref": { "ecd_ChangedPeerGroupFnTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChangedPeerGroupFnTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel", "Changed Peer Group, Footnote", "label": "Changed Peer Group, Footnote [Text Block]", "auth_ref": { "r1428" } } } "us-gaap_ChangesInProjectedBenefitObligationsFairValueOfPlanAssetsAndFundedStatusOfPlanTableTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ChangesInProjectedBenefitObligationsFairValueOfPlanAssetsAndFundedStatusOfPlanTableTextBlock", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITTables", "lang": "en-us", "role": "terseLabel", "Changes in projected benefit obligations, fair value of plan assets, and funded status of plan", "label": "Changes in Projected Benefit Obligations, Fair Value of Plan Assets, and Funded Status of Plan [Table Text Block]", "documentation": "Tabular disclosure of the change in the benefit obligation, fair value of plan assets, and funded status of pension plans or other employee benefit plans." } } } "auth_ref": { "r27" } } "ecd_ChngInFrValAsOfVstngDtOfPrYrEqtyAwrdsVstdInCvrdYrMember", "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChngInFrValAsOfVstngDtOfPrYrEqtyAwrdsVstdInCvrdYrMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel", "Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year", "label": "Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member]", "auth_ref": { "r1425" } } } "ecd_ChngInFrValOfOutstndgAndUnvstdEqtyAwrdsGrntdInPrYrsMember", "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChngInFrValOfOutstndgAndUnvstdEqtyAwrdsGrntdInPrYrsMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel", "Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested", "label": "Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member]", "auth_ref": { "r1423" } } } "cfg_CitizensBankNationalAssociationCBNAMember", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CitizensBankNationalAssociationCBNAMember", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": "en-us", "role": "terseLabel", "CBNA", "label": "Citizens Bank National Association (CBNA) [Member]", "documentation": "Citizens Bank National Association (CBNA)", "auth_ref": { "dei_CityAreaCode", "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "CityAreaCode", "presentation": { "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "terseLabel", "City Area Code", "label": "City Area Code", "documentation": "Area code of city" } } } "us-gaap_ClassOfStockDomain", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ClassOfStockDomain", "presentation": { "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "terseLabel", "Class of Stock", "label": "Class of Stock [Domain]", "documentation": "Share of stock differentiated by the voting rights the holder receives. Examples include, but are not limited to, common stock, redeemable preferred stock, nonredeemable preferred stock, and convertible stock." } } } "auth_ref": { "r265", "r330", "r331", "r332", "r370", "r399", "r400", "r403", "r405", "r414", "r415", "r499", "r596", "r599", "r600", "r601", "r605", "r606", "r637", "r638", "r641", "r644", "r651", "r904", "r1106", "r1107", "r1108", "r1109", "r1114", "r1115", "r1116", "r1117", "r1118", "r1119", "r1120", "r1121", "r1122", "r1123", "r1124", "r1125", "r1146", "r1167", "r1187", "r1217", "r1218", "r1219", "r1220", "r1221", "r1480", "r1543", "r1554" } } "us-gaap_ClassOfStockLineItems", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ClassOfStockLineItems", "presentation": { "http://www.citizensbank.com/role/STOCKHOLDERSECURITYDividendsDetails", "lang": "en-us", "role": "terseLabel", "Class of Stock Line Items", "label": "Class of Stock Line Items", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } } "auth_ref": { "r330", "r331", "r332", "r414", "r637", "r638", "r639", "r641", "r644", "r649", "r651", "r1106", "r1107", "r1108", "r1109", "r1289", "r1480", "r1543" } } "cfg_ClosedPortfoliosMember", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ClosedPortfoliosMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedinBalanceSheetDetails", "lang": "en-us", "role": "terseLabel", "Closed Portfolios", "label": "Closed Portfolios [Member]", "documentation": "Closed Portfolios" } } } "auth_ref": { "ecd_CoSelectedMeasureAmt", "xbrltype": "decimalItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CoSelectedMeasureAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel", "Company Selected Measure Amount", "label": "Company Selected Measure Amount", "auth_ref": { "r1429" } } } "ecd_CoSelectedMeasureName", "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CoSelectedMeasureName", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel", "Company Selected Measure Name", "label": "Company Selected Measure Name" } } } "auth_ref": { "r1429" } } "us-gaap_CollateralAxis", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CollateralAxis", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails", "lang": "en-us", "role": "terseLabel", "Collateral Held Axis", "label": "Collateral Held Axis", "documentation": "Information by category of collateral or no collateral, from lender's perspective." } } } "auth_ref": { "r1274" } } "cfg_CollateralDependentMember", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CollateralDependentMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails", "lang": "en-us", "role": "terseLabel", "Collateral Dependent", "label": "Collateral Dependent [Member]", "documentation": "Collateral Dependent [Member]", "auth_ref": { "us-gaap_CollateralDomain", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CollateralDomain", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails", "lang": "en-us", "role": "terseLabel", "Collateralized Loan Obligations", "label": "Collateralized Loan Obligations", "documentation": "Securities collateralized by a pool of assets." } } } "auth_ref": { "r1318", "r1320", "r1322", "r1576", "r1584", "r1655" } } "us-gaap_C

specified merchandise is accepted pursuant to the terms of the letter of credit)."} } } , "auth_ref": "H } , "us-gaap_CommercialLoanMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommercialLoanMember", "presentation": -1 } , "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails", "http://www.citizensbank.com/role/LOANSANDEASESSummaryofLoansandLeasesPortfolioDetails", "lang": { "en-us": { "role": { "terseLabel": "Commercial and industrial", "label": "Commercial Loan [Member]", "documentation": "A loan, whether secured or unsecured, to a company for purposes such as seasonal working capital needs, inventory financing, equipment purchases and acquisitions." } } } , "auth_ref": "H } , "us-gaap_CommercialPortfolioSegmentMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommercialPortfolioSegmentMember", "presentation": -1 } , "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails", "http://www.citizensbank.com/role/LOANSANDEASESSummaryofLoansandLeasesPortfolioDetails", "lang": { "en-us": { "role": { "terseLabel": "Commercial", "label": "Commercial Portfolio Segment [Member]", "documentation": "Portfolio segment of the company's total financing receivables related to commercial receivables." } } } , "auth_ref": "H } , "cfq_CommercialRealEstateLoansHeldforsaleMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CommercialRealEstateLoansHeldforsaleMember", "presentation": -1 } , "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails", "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFairValueMeasurementsDetails", "lang": { "en-us": { "role": { "terseLabel": "Commercial loans held for sale", "label": "Commercial Real Estate Loans Held-for-sale [Member]", "documentation": "Commercial Real Estate Loans Held-for-sale [Member]" } } } , "auth_ref": "H } , "us-gaap_CommercialRealEstateMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommercialRealEstateMember", "presentation": -1 } , "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails", "http://www.citizensbank.com/role/LOANSANDEASESSummaryofLoansandLeasesPortfolioDetails", "lang": { "en-us": { "role": { "terseLabel": "Commercial real estate", "label": "Commercial Real Estate [Member]", "documentation": "Property that is solely used for business purposes." } } } , "auth_ref": "H } , "cfq_CommercialandCommercialRealEstateLoansHeldforsaleMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CommercialandCommercialRealEstateLoansHeldforsaleMember", "presentation": -1 } , "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails", "lang": { "en-us": { "role": { "terseLabel": "Commercial loans held for sale", "label": "Commercial and Commercial Real Estate Loans Held-for-sale [Member]", "documentation": "Commercial and Commercial Real Estate Loans Held-for-sale [Member]" } } } , "auth_ref": "H } , "us-gaap_CommitmentsAndContingencies": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsAndContingencies", "crdr": "credit", "calculation": -1 } , "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_LiabilitiesAndStockholdersEquity", "weight": 1.0, "order": 2.0, "presentation": -1 } , "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "lang": { "en-us": { "role": { "terseLabel": "Commitments and Contingencies (refer to Note 19)", "label": "Commitments and Contingencies", "documentation": "Represents the caption on the face of the balance sheet to indicate that the entity has entered into (1) purchase or supply arrangements that will require expending a portion of its resources to meet the terms thereof, and (2) is exposed to potential losses or, less frequently, gains, arising from (a) possible claims against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur." } } } , "auth_ref": "H } , "r130", "r197", "r1053", "r1145", "us-gaap_CommitmentsAndContingenciesDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsAndContingenciesDisclosureAbstract", "lang": { "en-us": { "role": { "terseLabel": "Commitments and Contingencies Disclosure [Abstract]", "label": "Commitments and Contingencies Disclosure [Abstract]", "documentation": "Commitments and Contingencies Disclosure [Abstract]" } } } , "auth_ref": "H } , "us-gaap_CommitmentsAndContingenciesDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsAndContingenciesDisclosureTextBlock", "presentation": -1 } , "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIES", "lang": { "en-us": { "role": { "terseLabel": "COMMITMENTS AND CONTINGENCIES", "label": "Commitments and Contingencies Disclosure [Text Block]", "documentation": "The entire disclosure for commitments and contingencies." } } } , "auth_ref": "H } , "r166", "r385", "r586", "r1230", "r1632", "r1637", "us-gaap_CommitmentsToExtendCreditMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsToExtendCreditMember", "presentation": -1 } , "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESScheduleofOutstandingOffbalancesheetArrangementsDetails", "http://www.citizensbank.com/role/DERIVATIVESEFFECTofCustomerDerivativesandEconomicHedgesonNetIncomeDetails", "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails", "lang": { "en-us": { "role": { "verboseLabel": "Commitments to extend credit", "terseLabel": "Residential loan commitments", "label": "Commitments to Extend Credit [Member]", "documentation": "Loan commitments are legally binding commitments to extend credit to a counterparty under certain terms and conditions." } } } , "auth_ref": "H } , "us-gaap_CommodityContractMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommodityContractMember", "presentation": -1 } , "http://www.citizensbank.com/role/DERIVATIVESEFFECTofCustomerDerivativesandEconomicHedgesonNetIncomeDetails", "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails", "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFairValueMeasurementsDetails", "lang": { "en-us": { "role": { "terseLabel": "Commodities contracts", "verboseLabel": "Derivatives hedging commodity price risk", "label": "Commodity Contract [Member]", "documentation": "Derivative instrument whose primary underlying risk is tied to commodity prices." } } } , "auth_ref": "H } , "r1298", "r1316", "cfq_CommonEquityTier1RequiredForCapitalAdequacyToRiskWeightedAssets": { "xbrltype": "percentItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CommonEquityTier1RequiredForCapitalAdequacyToRiskWeightedAssets", "presentation": -1 } , "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": { "en-us": { "role": { "terseLabel": "Required Minimum Capital", "label": "Common Equity Tier 1 Required For Capital Adequacy To Risk Weighted Assets", "documentation": "The minimum common equity tier 1 ratio (CET1 divided by risk-weighted assets) required for capital adequacy purposes under the regulatory framework for prompt corrective action." } } } , "auth_ref": "H } , "cfq_CommonEquityTier1ToRiskWeightedAssetsAmountAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CommonEquityTier1ToRiskWeightedAssetsAmountAbstract", "presentation": -1 } , "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": { "en-us": { "role": { "terseLabel": "Common Equity Tier 1 to Risk-Weighted Assets (Amount)", "label": "Common Equity Tier 1 to Risk-Weighted Assets (Amount) [Abstract]", "documentation": "Common Equity Tier 1 to Risk-Weighted Assets (Amount) [Abstract]" } } } , "auth_ref": "H } , "cfq_CommonEquityTier1ToRiskWeightedAssetsRatioAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CommonEquityTier1ToRiskWeightedAssetsRatioAbstract", "presentation": -1 } , "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": { "en-us": { "role": { "terseLabel": "Common Equity Tier 1 to Risk-Weighted Assets (Ratio)", "label": "Common Equity Tier 1 to Risk-Weighted Assets (Ratio) [Abstract]", "documentation": "Common Equity Tier 1 to Risk-Weighted Assets (Ratio) [Abstract]" } } } , "auth_ref": "H } , "us-gaap_CommonEquityTierOneCapital": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonEquityTierOneCapital", "crdr": "credit", "presentation": -1 } , "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": { "en-us": { "role": { "terseLabel": "Actual", "label": "Banking Regulation, Common Equity Tier 1 Risk-Based Capital, Actual", "documentation": "Ratio of Common Equity Tier 1 risk-based capital to risk-weighted assets as defined by regulatory framework." } } } , "auth_ref": "H } , "r1039", "us-gaap_CommonEquityTierOneCapitalRequiredForCapitalAdequacy": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonEquityTierOneCapitalRequiredForCapitalAdequacy", "crdr": "credit", "presentation": -1 } , "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": { "en-us": { "role": { "terseLabel": "Required Minimum Capital", "label": "Banking Regulation, Common Equity Tier 1 Risk-Based Capital, Capital Adequacy, Minimum", "documentation": "Amount of minimum Common Equity Tier 1 risk-based capital required for capital adequacy as defined by regulatory framework." } } } , "auth_ref": "H } , "r1039", "r1043", "cfq_CommonStockAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CommonStockAbstract", "presentation": -1 } , "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "lang": { "en-us": { "role": { "terseLabel": "Common stock", "label": "Common Stock [Abstract]", "documentation": "Common Stock [Abstract]" } } } , "auth_ref": "H } , "us-gaap_CommonStockDividendsPerShareDeclared": { "xbrltype": "perShareItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockDividendsPerShareDeclared", "presentation": -1 } , "http://fasb.org/us-gaap/2024", "localname": "CommonStockDividendsPerShareDeclared", "presentation": -1 } , "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails", "lang": { "en-us": { "role": { "terseLabel": "Dividends declared per share of common stock (in usd per share)", "label": "Common Stock, Dividends, Per Share, Declared", "documentation": "Aggregate dividends declared during the period for each share of common stock outstanding." } } } , "auth_ref": "H } , "r172", "us-gaap_CommonStockMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockMember", "presentation": -1 } , "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY", "http://www.citizensbank.com/role/CoverPage", "lang": { "en-us": { "role": { "terseLabel": "Common Stock", "label": "Common Stock [Member]", "documentation": "Stock that is subordinate to all other stock of the issuer." } } } , "auth_ref": "H } , "r1353", "r1354", "r1355", "r1357", "r1358", "r1359", "r1362", "r1550", "r1551", "r1553", "r1712", "r1804", "r1811", "us-gaap_CommonStockParOrStatedValuePerShare": { "xbrltype": "perShareItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockParOrStatedValuePerShare", "presentation": -1 } , "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParenthetical", "lang": { "en-us": { "role": { "terseLabel": "Common stock, par value (in dollars per share)", "label": "Common Stock, Par or Stated Value Per Share", "documentation": "Face amount or stated value per share of common stock." } } } , "auth_ref": "H } , "r135", "us-gaap_CommonStockSharesAuthorized": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockSharesAuthorized", "presentation": -1 } , "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParenthetical", "lang": { "en-us": { "role": { "terseLabel": "Common stock, authorized (in shares)", "label": "Common Stock, Shares Authorized", "documentation": "The maximum number of common shares permitted to be issued by an entity's charter and bylaws." } } } , "auth_ref": "H } , "r135", "r1146", "us-gaap_CommonStockSharesIssued": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockSharesIssued", "presentation": -1 } , "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParenthetical", "lang": { "en-us": { "role": { "terseLabel": "Common stock, issued (in shares)", "label": "Common Stock, Shares Issued", "documentation": "Total number of common shares of an entity that have been sold or granted to shareholders (includes common shares that were issued, repurchased and remain in the treasury). These shares represent capital invested by the firm's shareholders and owners, and may be all or only a portion of the number of shares authorized. Shares issued include shares outstanding and shares held in the treasury." } } } , "auth_ref": "H } , "r135", "us-gaap_CommonStockSharesOutstanding": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockSharesOutstanding", "presentation": -1 } , "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParenthetical", "lang": { "en-us": { "role": { "terseLabel": "Common stock, outstanding (in shares)", "label": "Common Stock, Shares Outstanding", "documentation": "Number of shares of common stock outstanding. Common stock represent the ownership interest in a corporation." } } } , "auth_ref": "H } , "r18", "r135", "r1146", "r1164", "r1811", "r1812", "us-gaap_CommonStockValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockValue", "crdr": "credit", "calculation": -1 } }

http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS-{"parentTag":"us-gaap-StockholdersEquity","weight":1.0,"order":2.0},"presentation":f
http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS-{"lang":"en-us","role":{"terseLabel":"\$0.01 par value, 1,000,000,000 shares authorized;
650,068,324 shares issued and 440,543,381 shares outstanding at December 31, 2024 and 647,829,720 shares issued and 466,418,055 shares outstanding at December 31,
2023"},"label":"Common Stock, Value Issued","documentation":"Aggregate par or stated value of issued nonredeemable common stock (or common stock redeemable solely
at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable common shares, par value and other
disclosure concepts are in another section within stockholders' equity."}},"auth_ref":{"r135","r1056","r1331"}},
"ecd_CompActuallyPaidVsCoSelectedMeasureTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://xbrl.sec.gov/ecd/2024","localname":
"CompActuallyPaidVsCoSelectedMeasureTextBlock","presentation":f"http://xbrl.sec.gov/ecd/role/PvpDisclosure-{"lang":"en-us","role":{"terseLabel":"Compensation
Actually Paid vs. Company Selected Measure"},"label":"Compensation Actually Paid vs. Company Selected Measure [Text Block]"},"auth_ref":{"r1434"}},
"ecd_CompActuallyPaidVsNetIncomeTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://xbrl.sec.gov/ecd/2024","localname":
"CompActuallyPaidVsNetIncomeTextBlock","presentation":f"http://xbrl.sec.gov/ecd/role/PvpDisclosure-{"lang":"en-us","role":{"terseLabel":"Compensation Actually
Paid vs. Net Income"},"label":"Compensation Actually Paid vs. Net Income [Text Block]"},"auth_ref":{"r1433"}},
"ecd_CompActuallyPaidVsOtherMeasureTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://xbrl.sec.gov/ecd/2024","localname":
"CompActuallyPaidVsOtherMeasureTextBlock","presentation":f
http://xbrl.sec.gov/ecd/role/PvpDisclosure-{"lang":"en-us","role":{"terseLabel":"Compensation Actually Paid vs. Other Measure"},"label":"Compensation Actually Paid
vs. Other Measure [Text Block]"},"auth_ref":{"r1435"}},
"ecd_CompActuallyPaidVsTotalShareholderRtnTextBlock":{"xbrltype":"textBlockItemType","nsuri":
http://xbrl.sec.gov/ecd/2024","localname":
"CompActuallyPaidVsTotalShareholderRtnTextBlock","presentation":f"http://xbrl.sec.gov/ecd/role/PvpDisclosure-{"lang":"en-us","role":{"terseLabel":"Compensation Actually Paid vs. Total Shareholder Return"},"label":"Compensation Actually Paid vs. Total Shareholder Return [Text Block]"},"auth_ref":{"r1432"}},
"us-gaap-CompensationAndRetirementDisclosureAbstract":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":
"CompensationAndRetirementDisclosureAbstract","lang":"en-us","role":{"terseLabel":"Retirement Benefits [Abstract]"},"label":"Retirement Benefits [Abstract]"},"auth_ref":{"r1432"}},
"us-gaap-ComplianceWithRegulatoryCapitalRequirementsForMortgageCompaniesLineItems":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":
"ComplianceWithRegulatoryCapitalRequirementsForMortgageCompaniesLineItems","presentation":f
http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails-{"lang":"en-us","role":{"terseLabel":"Compliance with
Regulatory Capital Requirements for Mortgage Companies [Line Items]"},"label":"Compliance with Regulatory Capital Requirements for Mortgage Companies [Line Items]"},
"documentation":"Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members
defined in one or many axes to the table."}},"auth_ref":{"r1223","r1224","r1225","r1226"}},
"us-gaap-ComprehensiveIncomeNetOfTax":{"xbrltype":
"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":
"ComprehensiveIncomeNetOfTax","crdr":"credit","calculation":f
http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME-{"parentTag":null,"weight":null,"order":null,"root":true}},
"presentation":f"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME-{"lang":"en-us","role":{"terseLabel":"Comprehensive Income (Loss)"},"label":"Comprehensive Income (Loss) Net of Tax, Attributable to Parent [Abstract]"},"auth_ref":{"r1223","r1224","r1225","r1226"}},
"us-gaap-ComprehensiveIncomeNetOfTaxAbstract":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":
"ComprehensiveIncomeNetOfTaxAbstract","presentation":f"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME-{"lang":"en-us","role":{"terseLabel":"Total comprehensive income (loss)"},"label":"Comprehensive Income (Loss) Net of Tax, Attributable to Parent [Abstract]"},"auth_ref":{"r1223","r1224","r1225","r1226"}},
"srt-CondensedBalanceSheetStatementTable":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"CondensedBalanceSheetStatementTable","presentation":f"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails-{"lang":"en-us","role":{"terseLabel":"Condensed Balance Sheet Statement [Table]"},"label":"Condensed Balance Sheet Statement [Table]"},
"documentation":"Disclosure of
information about condensed balance sheet, including, but not limited to, balance sheets of consolidated entities and consolidation eliminations."}},"auth_ref":{"r277","r378","r1484"}},
"srt-CondensedBalanceSheetStatementsCaptionsLineItems":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"CondensedBalanceSheetStatementsCaptionsLineItems","presentation":f"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails-{"lang":"en-us","role":{"terseLabel":"Condensed Balance Sheet Statements, Captions [Line Items]"},"label":"Condensed Balance Sheet Statements, Captions [Line Items]"},
"documentation":"Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain
members defined in one or many axes to the table."}},"auth_ref":{"r277","r378","r1484"}},
"srt-CondensedCashFlowStatementTable":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"CondensedCashFlowStatementTable","presentation":f
http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails-{"lang":"en-us","role":{"terseLabel":"Condensed Cash Flow
Statement [Table]"},"label":"Condensed Cash Flow Statement [Table]"},
"documentation":"Disclosure of information about condensed cash flow statement, including, but not
limited to, cash flow statements of consolidated entities and consolidation eliminations."}},"auth_ref":{"r277","r378","r1484"}},
"srt-CondensedCashFlowStatementsCaptionsLineItems":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"CondensedCashFlowStatementsCaptionsLineItems","presentation":f
http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails-{"lang":"en-us","role":{"terseLabel":"Condensed Cash Flow
Statements, Captions [Line Items]"},"label":"Condensed Cash Flow Statements, Captions [Line Items]"},
"documentation":"Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table."}},"auth_ref":{"r277","r378","r1484"}},
"srt-CondensedFinancialInformationOfParentCompanyOnlyDisclosureAbstract":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"CondensedFinancialInformationOfParentCompanyOnlyDisclosureAbstract","lang":"en-us","role":{"terseLabel":"Condensed Financial Information
Disclosure [Abstract]"},"label":"Condensed Financial Information Disclosure [Abstract]"},"auth_ref":{"r277","r378","r1484"}},
"us-gaap-CondensedFinancialInformationOfParentCompanyOnlyDisclosureTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":
"CondensedFinancialInformationOfParentCompanyOnlyDisclosureTextBlock","presentation":f"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALS-{"lang":"en-us","role":{"terseLabel":"Parent Company Financials"},"label":"Condensed Financial Information of Parent Company Only Disclosure [Text Block]"},
"documentation":"The entire disclosure for condensed financial information, including the financial position, cash flows, and the results of operations of the registrant
(parent company) as of the same dates or for the same periods for which audited consolidated financial statements are being presented. Alternatively, the details of this
disclosure can be reported by the specific parent company taxonomy elements, indicating the appropriate date and period contexts in an instance document."}},"auth_ref":{"r378","r1484"}},
"srt-CondensedIncomeStatementTable":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"CondensedIncomeStatementTable","presentation":f"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails-{"lang":"en-us","role":{"terseLabel":"Condensed Income
Statement [Table]"},"label":"Condensed Income Statement [Table]"},
"documentation":"Disclosure of information about
condensed income statement including, but not limited to, income statements of consolidated entities and consolidation eliminations."}},"auth_ref":{"r277","r378","r1484"}},
"srt-CondensedIncomeStatementsCaptionsLineItems":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"CondensedIncomeStatementsCaptionsLineItems","presentation":f
http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails-{"lang":"en-us","role":{"terseLabel":"Condensed Income
Statements, Captions [Line Items]"},"label":"Condensed Income Statements, Captions [Line Items]"},
"documentation":"Line items represent financial concepts included in a
table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table."}},"auth_ref":{"r277","r378","r1484"}},
"srt-ConsolidatedEntitiesAxis":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"ConsolidatedEntitiesAxis","presentation":f
http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails-{"lang":"en-us","role":{"terseLabel":"Borrowed Funds Narrative Details"},"label":"Borrowed Funds Narrative Details"},
"documentation":"Borrowed funds narrative details, including, but not limited to, details of borrowings, maturities, interest rates, and other information related to borrowed funds."}},"auth_ref":{"r277","r378","r1484"}},
"srt-ConsolidatedFinancialInformationOfParentCompanyOnlyDisclosureTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":
"CondensedFinancialInformationOfParentCompanyOnlyDisclosureTextBlock","presentation":f"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALS-{"lang":"en-us","role":{"terseLabel":"Parent Company Financials"},"label":"Condensed Financial Information of Parent Company Only Disclosure [Text Block]"},
"documentation":"The entire disclosure for condensed financial information, including the financial position, cash flows, and the results of operations of the registrant
(parent company) as of the same dates or for the same periods for which audited consolidated financial statements are being presented. Alternatively, the details of this
disclosure can be reported by the specific parent company taxonomy elements, indicating the appropriate date and period contexts in an instance document."}},"auth_ref":{"r378","r1484"}},
"srt-ConsolidatedIncomeStatementTable":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"CondensedIncomeStatementTable","presentation":f"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails-{"lang":"en-us","role":{"terseLabel":"Condensed Income
Statement [Table]"},"label":"Condensed Income Statement [Table]"},
"documentation":"Disclosure of information about
condensed income statement including, but not limited to, income statements of consolidated entities and consolidation eliminations."}},"auth_ref":{"r277","r378","r1484"}},
"srt-ConsolidatedIncomeStatementsCaptionsLineItems":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"CondensedIncomeStatementsCaptionsLineItems","presentation":f
http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails-{"lang":"en-us","role":{"terseLabel":"Condensed Income
Statements, Captions [Line Items]"},"label":"Condensed Income Statements, Captions [Line Items]"},
"documentation":"Line items represent financial concepts included in a
table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table."}},"auth_ref":{"r277","r378","r1484"}},
"srt-ConsolidatedEntitiesAxis":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/srt/2024","localname":
"ConsolidatedEntitiesAxis","presentation":f
http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails-{"lang":"en-us","role":{"terseLabel":"Borrowed Funds Narrative Details"},"label":"Borrowed Funds Narrative Details"},
"documentation":"Borrowed funds narrative details, including, but not limited to, details of borrowings, maturities, interest rates, and other information related to borrowed funds."}},"auth_ref":{"r277","r378","r1484"}},
"srt-ConsolidatedFinancialInformationOfParentCompanyOnlyDisclosureTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":
"CondensedFinancialInformationOfParentCompanyOnlyDisclosureTextBlock","presentation":f"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALS-{"lang":"en-us","role":{"terseLabel":"Parent Company Financials"},"label":"Condensed Financial Information of Parent Company Only Disclosure [Text Block]"},
"documentation":"The entire disclosure for condensed financial information, including the financial position, cash flows, and the results of operations of the registrant
(parent company) as of the same dates or for the same periods for which audited consolidated financial statements are being presented. Alternatively, the details of this
disclosure can be reported by the specific parent company taxonomy elements, indicating the appropriate date and period contexts in an instance document."}},"auth_ref":{"r378","r1484"}},
"srt-ConsolidatedIncomeStatement

The and significant factors considered and judgments made in determining the power to direct the activities that significantly impact the economic performance of the variable interest entity are shared (as defined)."} } } }, "auth_ref": "r89", "r92", "r94"} } }, "us-gaap_ConstructionInProgressMember": { "xbrlType": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "ConstructionInProgressMember", "presentation": -1 }

"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleOfPremisesandEquipmentDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Construction in progress", "label": "Construction in Progress [Member]", "documentation": "Structure or a modification to a structure under construction. Includes recently completed structures or modifications to structures that have not been placed into service." } } }, "auth_ref": -1 }, "cfg_ConsumerAndCommercialPortfolioSegmentMember": { "xbrlType": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localName": "ConsumerAndCommercialPortfolioSegmentMember", "presentation": -1 }

"http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Retail and Commercial", "label": "Consumer And Commercial Portfolio Segment [Member]", "documentation": "Consumer And Commercial Portfolio Segment [Member]" } } }, "auth_ref": -1 }, "cfg_ConsumerBankingMember": { "xbrlType": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localName": "ConsumerBankingMember", "presentation": -1 }

"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails"

"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTScheduleOfBusinessOperatingSegmentsDetails"

"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails"

"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSNarrativeDetails"

"http://www.citizensbank.com/role/NONINTERESTINGCOMEComponentsofRevenuefromContractswithCustomersDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Consumer Banking", "label": "Consumer Banking [Member]", "documentation": "Consumer Banking [Member]" } } }, "auth_ref": -1 }, "cfg_ConsumerOtherRetailMember": { "xbrlType": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localName": "ConsumerOtherRetailMember", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails"

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails"

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails"

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails"

"http://www.citizensbank.com/role/LOANSANDLEASESSummaryofLoansandLeasesPortfolioDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Other retail", "label": "Consumer, Other Retail [Member]", "documentation": "Consumer, Other Retail [Member]" } } }, "auth_ref": -1 }, "us-gaap_ConsumerPortfolioSegmentMember": { "xbrlType": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "ConsumerPortfolioSegmentMember", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails"

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails"

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails"

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails"

"http://www.citizensbank.com/role/LOANSANDLEASESSummaryofLoansandLeasesPortfolioDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Retail", "label": "Consumer Portfolio Segment [Member]", "documentation": "Portfolio segment of the company's total financing receivables related to consumer receivables." } } }, "auth_ref": -1 }, "us-gaap_ContractWithCustomerLiabilityChangeInTimeframePerformanceObligationSatisfiedRevenueRecognized": { "xbrlType": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "ContractWithCustomerLiabilityChangeInTimeframePerformanceObligationSatisfiedRevenueRecognized", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails"

"http://www.citizensbank.com/role/NONINTERESTINGCOMENarrativeDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Trailing commission income", "label": "Contract with Customer, Liability, Change in Timeframe, Performance Obligation Satisfied, Revenue Recognized", "documentation": "Amount of revenue recognized arising from contract liability from change in timeframe for performance obligation to be satisfied." } } }, "auth_ref": "r1290"} } }, "us-gaap_ContractualInterestRateReductionMember": { "xbrlType": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "ContractualInterestRateReductionMember", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails"

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Interest Rate Reduction", "label": "Contractual Interest Rate Reduction [Member]", "documentation": "Loan modification for a reduction of contractual interest rate." } } }, "auth_ref": "r453", "r454", "r456", "r1269"} } }, "us-gaap_ContractualMaturitiesTimeDeposits100000OrMoreAbstract": { "xbrlType": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "ContractualMaturitiesTimeDeposits100000OrMoreAbstract", "presentation": -1 }

"http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details"} } }, "lang": { "en-us": { "role": { "terseLabel": "Contractual Maturities, Time Deposits, \$100,000 or More [Abstract]", "label": "Time Deposits, \$100,000 or More [Abstract]" } } }, "auth_ref": -1 }, "us-gaap_ContractualObligation": { "xbrlType": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "ContractualObligation", "presentation": -1 }

"http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESScheduleofOutstandingOffbalancesheetArrangementsDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Commitment amount", "label": "Contractual Obligation", "documentation": "Amount of contractual obligation, including, but not limited to, long-term debt, lease obligation, purchase obligation, and other commitments." } } }, "auth_ref": "r1548"} } }, "us-gaap_ContractuallySpecifiedServicingFeesLateFeesAndAncillaryFeesEarnedInExchangeForServicingFinancialAssets": { "xbrlType": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "ContractuallySpecifiedServicingFeesLateFeesAndAncillaryFeesEarnedInExchangeForServicingFinancialAssets", "presentation": -1 }

"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSResidentialMortgageLoansDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Contractually specified servicing, late and other ancillary fees", "label": "Contractually Specified Servicing Fee, Late Fee, and Ancillary Fee Earned in Exchange for Servicing Financial Asset", "documentation": "Amount of contractually specified servicing fee, late fee, and ancillary fee recognized as income for servicing asset and servicing liability." } } }, "auth_ref": "r1757"} } }, "us-gaap_CoreDepositsMember": { "xbrlType": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "CoreDepositsMember", "presentation": -1 }

"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Core deposits", "label": "Core Deposits [Member]", "documentation": "Entity's long-term relationships with depositors, commonly known as core deposit intangibles, which are separate from the financial instruments themselves." } } }, "auth_ref": "r120", "r1619", "r1620", "r1621", "r1622", "r1624", "r1626", "r1629", "r1630"} } }, "us-gaap_CorporateNonSegmentMember": { "xbrlType": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "CorporateNonSegmentMember", "presentation": -1 }

"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleOfBusinessOperatingSegmentsDetails"

"http://www.citizensbank.com/role/NONINTERESTINGCOMEComponentsofRevenuefromContractswithCustomersDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Other", "label": "Segment Reporting, Reconciling Item, Corporate Nonsegment [Member]", "documentation": "Corporate headquarters or functional department that may not earn revenues or may earn revenues that are only incidental to the activities of the entity and is not considered an operating segment." } } }, "auth_ref": "r24", "r437", "r438", "r439", "r440", "r443", "r1559"} } }, "srt_CounterpartyNameAxis": { "xbrlType": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localName": "CounterpartyNameAxis", "presentation": -1 }

"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Counterparty Name [Axis]", "label": "Counterparty Name [Axis]", "documentation": "Information by name of counterparty. A counterparty is the other party that participates in a financial transaction. Examples include, but not limited to, the name of the financial institution." } } }, "auth_ref": "r313", "r314", "r375", "r376", "r611", "r639", "r942", "r963", "r1046", "r1251", "r1254"} } }, "dei_CoverAbstract": { "xbrlType": "stringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localName": "CoverAbstract", "lang": { "en-us": { "role": { "terseLabel": "Cover [Abstract]", "label": "Cover [Abstract]", "documentation": "Cover page." } } }, "auth_ref": -1 }, "us-gaap_CreditFacilityAxis": { "xbrlType": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "CreditFacilityAxis", "presentation": -1 }

"http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Credit Facility [Axis]", "label": "Credit Facility [Axis]", "documentation": "Information by type of credit facility. Credit facilities provide capital to borrowers without the need to structure a loan for each borrowing." } } }, "auth_ref": "r595", "r1643"} } }, "us-gaap_CreditFacilityDomain": { "xbrlType": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "CreditFacilityDomain", "presentation": -1 }

"http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Credit Facility [Domain]", "label": "Credit Facility [Domain]", "documentation": "Type of credit facility. Credit facilities provide capital to borrowers without the need to structure a loan for each borrowing." } } }, "auth_ref": "r595", "r1643", "r1644"} } }, "us-gaap_CreditLossFinancialInstrumentPolicyTextBlock": { "xbrlType": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "CreditLossFinancialInstrumentPolicyTextBlock", "presentation": -1 }

"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies"} } }, "lang": { "en-us": { "role": { "terseLabel": "Allowance for Credit Losses and Nonaccrual and Past Due Assets", "label": "Credit Loss, Financial Instrument [Policy Text Block]", "documentation": "Disclosure of accounting policy for credit loss on financial instrument measured at amortized cost basis, net investment in lease, off-balance sheet credit exposure, and available-for-sale debt security. Includes, but is not limited to, methodology used to estimate allowance for credit loss, how writeoff of uncollectible amount is recognized, and determination of past due status and nonaccrual status." } } }, "auth_ref": "r503", "r504", "r505", "r507", "r508", "r514", "r518", "r520", "r522", "r523", "r528", "r529", "r530", "r531", "r532", "r533", "r534", "r539"} } }, "cfg_CreditQualityIndicatorsPolicyTextBlock": { "xbrlType": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localName": "CreditQualityIndicatorsPolicyTextBlock", "presentation": -1 }

"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies"} } }, "lang": { "en-us": { "role": { "terseLabel": "Credit Quality Indicators", "label": "Credit Quality Indicators [Policy Text Block]", "documentation": "Credit Quality Indicators" } } }, "auth_ref": -1 }, "us-gaap_CreditScoreFicoAxis": { "xbrlType": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localName": "CreditScoreFicoAxis", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails"} } }, "lang": { "en-us": { "role": { "terseLabel": "Credit Score, FICO [Axis]", "label": "Credit Score, FICO [Axis]", "documentation": "Information by credit scores as defined by Fair Isaac Corporation (FICO), for example, but not limited to, greater than 740." } } }, "auth

"http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails" |, "lang": { "en-us": { "role": { "terseLabel": "U.S. federal", "label": "Current Federal Tax Expense (Benefit)", "documentation": "Amount of current federal tax expense (benefit) attributable to income (loss) from continuing operations. Includes, but is not limited to, current national tax expense (benefit) for non-US (United States of America) jurisdiction." } } }, "auth_ref": { "r1488", "r1546", "r1700" } }, "dei_CurrentFiscalYearEndDate": { "xbrltype": "gMonthDayItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "CurrentFiscalYearEndDate", "presentation": { "http://www.citizensbank.com/role/CoverPage" |, "lang": { "en-us": { "role": { "terseLabel": "Current Fiscal Year End Date", "label": "Current Fiscal Year End Date", "documentation": "End date of current fiscal year in the format --MM-DD--" } } }, "auth_ref": { "r23", "r156" } }, "us-gaap_CurrentIncomeTaxExpenseBenefit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CurrentIncomeTaxExpenseBenefit", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails" |, "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": 1.0, "order": 1.0 |, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails" |, "lang": { "en-us": { "role": { "totalLabel": "Total", "label": "Current Income Tax Expense (Benefit)", "documentation": "Amount of current income tax expense (benefit) pertaining to taxable income (loss) from continuing operations." } } }, "auth_ref": { "r23", "r156" } }, "us-gaap_CurrentIncomeTaxExpenseBenefitContinuingOperationsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CurrentIncomeTaxExpenseBenefitContinuingOperationsAbstract", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails" |, "lang": { "en-us": { "role": { "terseLabel": "Current", "label": "Current Income Tax Expense (Benefit). Continuing Operations [Abstract]" } } }, "auth_ref": { "r1", "us-gaap_CurrentStateAndLocalTaxExpenseBenefit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CurrentStateAndLocalTaxExpenseBenefit", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails" |, "parentTag": "us-gaap_CurrentIncomeTaxExpenseBenefit", "weight": 1.0, "order": 2.0 |, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails" |, "lang": { "en-us": { "role": { "terseLabel": "State and local", "label": "Current State and Local Tax Expense (Benefit)", "documentation": "Amount of current state and local tax expense (benefit) attributable to income (loss) from continuing operations. Includes, but is not limited to, current regional, territorial, and provincial tax expense (benefit) for non-US (United States of America) jurisdiction." } } }, "auth_ref": { "r1488", "r1546", "r1700" } }, "cfg_CustomerCommodityContractMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "CustomerCommodityContractMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectOfCustomerDerivativesandEconomicHedgesonNetIncomeDetails" |, "lang": { "en-us": { "role": { "terseLabel": "Customer commodity contracts", "label": "Customer Commodity Contract [Member]", "documentation": "Customer Commodity Contract" } } }, "auth_ref": { "r1", "us-gaap_CustomerRelationshipsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CustomerRelationshipsMember", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails" |, "lang": { "en-us": { "role": { "terseLabel": "Acquired relationships", "label": "Customer Relationships [Member]", "documentation": "Customer relationship that exists between an entity and its customer, for example, but not limited to, tenant relationships." } } }, "auth_ref": { "r88", "r1619", "r1620", "r1621", "r1622", "r1624", "r1626", "r1629", "r1630" } }, "cyd_CybersecurityRiskBoardCommitteeOrSubcommitteeResponsibleForOversightTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskBoardCommitteeOrSubcommitteeResponsibleForOversightTextBlock", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Board Committee or Subcommittee Responsible for Oversight [Text Block]" } } }, "auth_ref": { "r1380", "r1469" } }, "cyd_CybersecurityRiskBoardOfDirectorsOversightTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskBoardOfDirectorsOversightTextBlock", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Board of Directors Oversight [Text Block]" } } }, "auth_ref": { "r1380", "r1469" } }, "cyd_CybersecurityRiskManagementExpertiseOfManagementResponsibleTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementExpertiseOfManagementResponsibleTextBlock", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management Expertise of Management Responsible [Text Block]" } } }, "auth_ref": { "r1382", "r1471" } }, "cyd_CybersecurityRiskManagementPositionsOrCommitteesResponsibleFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementPositionsOrCommitteesResponsibleFlag", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management Positions or Committees Responsible [Flag]" } } }, "auth_ref": { "r1382", "r1471" } }, "cyd_CybersecurityRiskManagementPositionsOrCommitteesResponsibleReportToBoardFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementPositionsOrCommitteesResponsibleReportToBoardFlag", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management Positions or Committees Responsible Report to Board [Flag]" } } }, "auth_ref": { "r1384", "r1473" } }, "cyd_CybersecurityRiskManagementPositionsOrCommitteesResponsibleTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementPositionsOrCommitteesResponsibleTextBlock", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management Positions or Committees Responsible [Text Block]" } } }, "auth_ref": { "r1382", "r1471" } }, "cyd_CybersecurityRiskManagementProcessesForAssessingIdentifyingAndManagingThreatsTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementProcessesForAssessingIdentifyingAndManagingThreatsTextBlock", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management Processes for Assessing, Identifying, and Managing Threats [Text Block]" } } }, "auth_ref": { "r1375", "r1464" } }, "cyd_CybersecurityRiskManagementProcessesIntegratedFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementProcessesIntegratedFlag", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management Processes Integrated [Flag]" } } }, "auth_ref": { "r1376", "r1463" } }, "cyd_CybersecurityRiskManagementProcessesIntegratedTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementProcessesIntegratedTextBlock", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management Processes Integrated [Text Block]" } } }, "auth_ref": { "r1376", "r1463" } }, "cyd_CybersecurityRiskManagementStrategyAndGovernanceAbstract": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementStrategyAndGovernanceAbstract", "presentation": { "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementStrategyAndGovernanceAbstract", "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management, Strategy, and Governance [Abstract]" } } }, "auth_ref": { "r1374", "r1463" } }, "cyd_CybersecurityRiskManagementStrategyAndGovernanceLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementStrategyAndGovernanceLineItems", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management, Strategy, and Governance [Line Items]" } } }, "auth_ref": { "r1374", "r1463" } }, "cyd_CybersecurityRiskManagementStrategyAndGovernanceTable": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementStrategyAndGovernanceTable", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management, Strategy, and Governance [Table]" } } }, "auth_ref": { "r1374", "r1463" } }, "cyd_CybersecurityRiskManagementThirdPartyEngagedFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskManagementThirdPartyEngagedFlag", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Management Third Party Engaged [Flag]" } } }, "auth_ref": { "r1377", "r1466" } }, "cyd_CybersecurityRiskMateriallyAffectedOrReasonablyLikelyToMateriallyAffectRegistrantFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskMateriallyAffectedOrReasonablyLikelyToMateriallyAffectRegistrantFlag", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Materially Affected or Reasonably Likely to Materially Affect Registrant [Flag]" } } }, "auth_ref": { "r1379", "r1468" } }, "cyd_CybersecurityRiskMateriallyAffectedOrReasonablyLikelyToMateriallyAffectRegistrantTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskMateriallyAffectedOrReasonablyLikelyToMateriallyAffectRegistrantTextBlock", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Materially Affected or Reasonably Likely to Materially Affect Registrant [Text Block]" } } }, "auth_ref": { "r1379", "r1468" } }, "cyd_CybersecurityRiskProcessForInformingBoardCommitteeOrSubcommitteeResponsibleForOversightTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskProcessForInformingBoardCommitteeOrSubcommitteeResponsibleForOversightTextBlock", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Process for Informing Board Committee or Subcommittee Responsible for Oversight [Text Block]" } } }, "auth_ref": { "r1380", "r1469" } }, "cyd_CybersecurityRiskProcessForInformingManagementOrCommitteesResponsibleTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskProcessForInformingManagementOrCommitteesResponsibleTextBlock", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Process for Informing Management or Committees Responsible [Text Block]" } } }, "auth_ref": { "r1382", "r1472" } }, "cyd_CybersecurityRiskRoleOfManagementTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskRoleOfManagementTextBlock", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Role of Management [Text Block]" } } }, "auth_ref": { "r1381", "r1470" } }, "cyd_CybersecurityRiskThirdPartyOversightAndIdentificationProcessesFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/cyd/2024", "localname": "CybersecurityRiskThirdPartyOversightAndIdentificationProcessesFlag", "presentation": { "http://xbrl.sec.gov/cyd/role/CybersecurityRiskManagementAndStrategyDisclosure" |, "lang": { "en-us": { "role": { "label": "Cybersecurity Risk Third Party Oversight and Identification Processes [Flag]" } } }, "auth_ref": { "r1378", "r1467" } }, "cfg_DHCapitalLLCMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DHCapitalLLCMember", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCAASHFLOWSParenthetical" |, "lang": { "en-us": { "role": { "terseLabel": "DH Capital, LLC", "label": "DH Capital, LLC [Member]", "documentation": "DH Capital, LLC" } } }, "auth_ref": { "r1", "us-gaap_DebtDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtDisclosureAbstract", "lang": { "en-us": { "role": { "terseLabel": "Debt Disclosure [Abstract]", "label": "Debt Disclosure [Abstract]" } } }, "auth_ref": { "r1", "us-gaap_DebtDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtDisclosureTextBlock", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDS" |, "lang": { "en-us": { "role": { "terseLabel": "BORROWED FUNDS", "label": "Debt Disclosure [Text Block]", "documentation": "The entire disclosure for information about short-term and long-term debt arrangements, which includes amounts of borrowings under each line of credit, note payable, commercial paper issue, bonds indenture, debenture issue, own-share lending arrangements and any other contractual agreement to repay funds, and about the underlying arrangements, rationale for a classification as long-term, including repayment terms, interest rates, collateral provided, restrictions on use of assets and activities, whether or not in compliance with debt covenants, and other matters important to users of the financial statements, such as the effects of refinancing and noncompliance with debt covenants." } } }, "auth_ref": { "r167", "r368", "r576", "r577", "r578", "r579", "r580", "r594", "r595", "r607", "r613", "r614", "r615", "r616", "r617", "r618", "r623", "r630", "r631", "r633", "r912" } }, "us-gaap_DebtInstrumentAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentAxis", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails" |, "lang": { "en-us": { "role": { "terseLabel": "Debt Instrument [Axis]", "label": "Debt Instrument [Axis]", "documentation": "Information by type of debt instrument, including, but not limited to, draws against credit facilities." } } }, "auth_ref": { "r31", "r123", "r124", "r193", "r196", "r378", "r608", "r609", "r610", "r611", "r612", "r614", "r619", "r620", "r621", "r622", "r624", "r625", "r626", "r627", "r628", "r629", "r1284", "r1285", "r1286", "r1287", "r1288", "r1329", "r1544", "r1633", "r1634", "r1635", "r1736", "r1737" } }, "us-gaap_DebtInstrumentInterestRateStatedPercentage": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentInterestRateStatedPercentage", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails" |, "lang": { "en-us": { "role": { "terseLabel": "Interest rate", "label": "Debt Instrument Interest Rate, Stated Percentage", "documentation": "Contractual interest rate for funds borrowed, under the debt agreement." } } }, "auth_ref": { "r126", "r609" } }, "us-gaap_DebtInstrumentLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentLineItems", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails" |, "lang": { "en-us": { "role": { "terseLabel": "Debt Instrument [Line Items]", "label": "Debt Instrument [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r126", "r609" } } }

```
"auth_ref": "r378", "r608", "r609", "r610", "r611", "r612", "r614", "r619", "r620", "r621", "r622", "r624", "r625", "r626", "r627", "r628", "r629", "r632", "r1284", "r1285", "r1286", "r1287", "r1288", "r1329", "r1544", "r1736", "r1737"}}, {"us-gaap_DebtInstrumentNameDomain": {"xbrl_type": "domainItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentNameDomain", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "http://www.citizensbank.com/role/BORROWEDFUNDSShortTermDebtDetails"}, {"lang": {"en-us": {"role": {"terseLabel": "Debt Instrument Name {Domain}", "label": "Debt Instrument Name {Domain}", "documentation": "The name for the particular debt instrument or borrowing that distinguishes it from other debt instruments or borrowings, including draws against credit facilities."}}}}, {"auth_ref": "r31", "r378", "r608", "r609", "r610", "r611", "r612", "r614", "r619", "r620", "r621", "r622", "r624", "r625", "r626", "r627", "r628", "r629", "r1284", "r1285", "r1286", "r1287", "r1288", "r1329", "r1544", "r1633", "r1634", "r1635", "r1736", "r1737"}}, {"us-gaap_DebtInstrumentTable": {"xbrl_type": "stringItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentTable", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails", "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails", "http://www.citizensbank.com/role/BORROWEDFUNSNarrativeDetails"}, {"lang": {"en-us": {"role": {"terseLabel": "Schedule of Long-Term Debt Instruments [Table]", "label": "Schedule of Long-Term Debt Instruments [Table]", "documentation": "Disclosure of information about long-term debt instrument or arrangement."}}}}, {"auth_ref": "r31", "r69", "r73", "r121", "r170", "r171", "r378", "r608", "r609", "r610", "r611", "r612", "r614", "r619", "r620", "r621", "r622", "r624", "r625", "r626", "r627", "r628", "r629", "r632", "r1284", "r1285", "r1286", "r1287", "r1288", "r1329", "r1544", "r1736", "r1737"}}, {"us-gaap_DebtInstrumentUnamortizedDiscountPremiumAndDebtIssuanceCostsNet": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentUnamortizedDiscountPremiumAndDebtIssuanceCostsNet", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails"}, {"lang": {"en-us": {"role": {"terseLabel": "Unamortized deferred issuance costs and or discounts", "label": "Debt Instrument Unamortized Discount (Premium) and Debt Issuance Costs Net", "documentation": "Amount of unamortized debt discount (premium) and debt issuance costs."}}}}, {"auth_ref": "r619", "r634", "r911", "r912", "r913", "r1285", "r1286", "r1329", "r1544", "r1736", "r1737"}}, {"us-gaap_DebtInstrumentUnusedBorrowingCapacityAmount": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentUnusedBorrowingCapacityAmount", "crdr": "credit", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNSNarrativeDetails"}, {"lang": {"en-us": {"role": {"terseLabel": "Available borrowing capacity", "label": "Debt Instrument Unused Borrowing Capacity Amount", "documentation": "Amount of unused borrowing capacity under the long-term financing arrangement that is available to the entity as of the balance sheet date."}}}}, {"auth_ref": "r127", "r594"}}, {"us-gaap_DebtSecurities": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecurities", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/SECURITIEScheduleofSecuritiesPledgedDetails"}, {"lang": {"en-us": {"role": {"terseLabel": "Debt securities at amortized cost", "label": "Debt Securities", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), investment in debt security measured at amortized cost (held-to-maturity), and investment in debt security measured at fair value with change in fair value recognized in net income (trading)."}}}}, {"auth_ref": "r459", "r1046", "r1047", "r1349", "r1352"}}, {"us-gaap_DebtSecuritiesAvailableForSaleAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLoss": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLoss", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsDetails", {"parentTag": null, "weight": null, "order": null, "root": true}}, {"presentation": "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsDetails"}, {"lang": {"en-us": {"role": {"totalLabel": "Amortized Cost", "label": "Debt Securities Available-for-Sale Amortized Cost Excluding Accrued Interest After Allowance for Credit Loss", "documentation": "Amortized cost excluding accrued interest after allowance for credit loss, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)."}}}}}, {"auth_ref": "r1603"}}, {"us-gaap_DebtSecuritiesAvailableForSaleAndHeldToMaturityFairValue": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleAndHeldToMaturityFairValue", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/SECURITIEScheduleofSecuritiesPledgedDetails"}, {"lang": {"en-us": {"role": {"terseLabel": "Debt securities at fair value", "label": "Debt Securities Available-for-Sale and Held-to-Maturity Fair Value", "documentation": "Fair value of investment in debt security measured at amortized cost (held-to-maturity) and investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)."}}}}}, {"auth_ref": "r1577", "r1590"}}, {"us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLonger": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLonger", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails", {"parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "weight": 1.0, "order": 2.0}}, {"presentation": "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails"}, {"lang": {"en-us": {"role": {"terseLabel": "12 Months or Longer", "label": "Debt Securities Available-for-Sale Continuous Unrealized Loss Position 12 Months or Longer", "documentation": "Amount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for more than 12 months without allowance for credit loss. Includes beneficial interest in securitized financial asset."}}}}, {"auth_ref": "r244", "r538", "r1280"}}, {"us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails", {"parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "weight": 1.0, "order": 1.0}}, {"presentation": "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails"}, {"lang": {"en-us": {"role": {"negatedLabel": "12 Months or Longer", "label": "Debt Securities Available-for-Sale Continuous Unrealized Loss Position 12 Months or Longer Accumulated Loss", "documentation": "Amount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale); in continuous unrealized loss position for 12 months or longer without allowance for credit loss. Includes beneficial interest in securitized financial asset."}}}}, {"auth_ref": "r244", "r538"}}, {"us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails", {"parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "weight": 1.0, "order": 3.0}}, {"presentation": "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails"}, {"lang": {"en-us": {"role": {"negatedLabel": "Less than 12 Months", "label": "Debt Securities Available-for-Sale Continuous Unrealized Loss Position Less Than 12 Months", "documentation": "Amount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months without allowance for credit loss. Includes beneficial interest in securitized financial asset."}}}}, {"auth_ref": "r244", "r538"}}, {"us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails", {"parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "weight": 1.0, "order": 2.0}}, {"presentation": "http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails"}, {"lang": {"en-us": {"role": {"negatedLabel": "Less than 12 Months", "label": "Debt Securities Available-for-Sale Continuous Unrealized Loss Position Less Than 12 Months Accumulated Loss", "documentation": "Amount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale); in continuous unrealized loss position for less than 12 months without allowance for credit loss. Includes beneficial interest in securitized financial asset."}}}}, {"auth_ref": "r244", "r538"}}, {"us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleExcludingAccruedInterest", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", {"parentTag": "us-gaap_Assets", "weight": 1.0, "order": 3.0}}, {"presentation": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffairValueMeasurementsDetails", {"parentTag": "us-gaap_AssetsFairValueDisclosure", "weight": 1.0, "order": 5.0}}, {"presentation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS"}, {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical"}, {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffairValueMeasurementsDetails"}, {"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsDetails"}, {"lang": {"en-us": {"role": {"verboseLabel": "Debt securities available for sale, at fair value (including $152 and $110 pledged to creditors, respectively)", "terseLabel": "Fair Value", "netLabel": "Debt securities available for sale", "label": "Debt Securities Available-for-Sale Excluding Accrued Interest", "documentation": "Amount excluding accrued interest, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)."}}}}}, {"auth_ref": "r1603"}}, {"us-gaap_DebtSecuritiesAvailableForSaleRealizedGain": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleRealizedGain", "crdr": "credit", "calculation": "http://www.citizensbank.com/role/SECURITIESIncomeRecognizedfromInvestmentSecuritiesDetails", {"parentTag": "us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss", "weight": 1.0, "order": 1.0}}, {"presentation": "http://www.citizensbank.com/role/SECURITIESIncomeRecognizedfromInvestmentSecuritiesDetails"}, {"lang": {"en-us": {"role": {"terseLabel": "Gains on sale of debt securities", "label": "Debt Securities Available-for-Sale Realized Gain", "documentation": "Amount of realized gain on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)."}}}}}, {"auth_ref": "r492"}}, {"us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss": {"xbrl_type": "monetaryItem type", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleRealizedGainLoss", "crdr": "credit", "calculation": "http://www.citizensbank.com
```


debt security measured at fair value with change in fair value recognized in other comprehensive income (available for sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. } } }, "auth_ref": { "r243": "r537" } } }, "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionFairValueTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleUnrealizedLossPositionFairValueTableTextBlock", "presentation": { "http://www.citizensbank.com/role/SECURITIESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of unrealized loss on investments", "label": "Debt Securities, Available for Sale, Unrealized Loss Position, Fair Value [Table Text Block]", "documentation": "Tabular disclosure of fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available for sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. } } }, "auth_ref": { "r241": "r1280", "r1604" } } }, "us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDate": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDate", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": { "cf: AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesFairValue": { "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Fair Value, Debt securities held to maturity, Total", "label": "Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date", "documentation": "Amount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing after rolling tenth fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach." } } }, "auth_ref": { "r1589": "r1768" } } }, "us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateRollingAfter10Years": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateRollingAfter10Years", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": { "us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDate": { "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Debt securities held to maturity, Maturity After 10 Years", "label": "Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after 10 Years", "documentation": "Amount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing after rolling tenth fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach." } } }, "auth_ref": { "r1589": "r1768" } } }, "us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateRollingAfter5Through10Years": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateRollingAfter5Through10Years", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": { "us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDate": { "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Debt securities held to maturity, Maturity of 5-10 Years", "label": "Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after 5 through 10 Years", "documentation": "Amount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach." } } }, "auth_ref": { "r1588": "r1767" } } }, "us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateRollingAfterOneThroughFive": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateRollingAfterOneThroughFive", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": { "us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDate": { "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Debt securities held to maturity, Maturity of 1-5 Years", "label": "Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after One through Five Years", "documentation": "Amount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in second through fifth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach." } } }, "auth_ref": { "r1587": "r1766" } } }, "us-gaap_DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateRollingWithinOneYear": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesHeldToMaturityAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLossMaturityAllocatedAndSingleMaturityDateRollingWithinOneYear", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "parentTag": { "cf: AvailableforSaleSecuritiesandHeldtomaturitySecuritiesDebtMaturitiesMaturityWithinOneYearFairValue": { "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Debt securities held to maturity, Maturity of 1 Year or Less", "label": "Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling within One Year", "documentation": "Amount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in next rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach." } } }, "auth_ref": { "r1586": "r1765" } } }, "us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestAfterAllowanceForCreditLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesHeldToMaturityExcludingAccruedInterestAfterAllowanceForCreditLoss", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": { "us-gaap Assets": { "weight": 1.0, "order": 1.0 } }, "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofVariableInterestEntitiesDetails": { "lang": { "en-us": { "role": { "netLabel": "Debt securities held to maturity (fair value of \$7,540 and \$8,350, respectively, and including \$83 and \$204 pledged to creditors, respectively)", "terseLabel": "Asset-backed investments included in HTM securities", "totalLabel": "Amortized Cost", "verboseLabel": "Debt securities held to maturity", "label": "Debt Securities, Held-to-Maturity, Excluding Accrued Interest, after Allowance for Credit Loss", "documentation": "Amount excluding accrued interest, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity). } } }, "auth_ref": { "r477": "r479", "r1599" } } }, "cf: DebtSecuritiesHeldToMaturityZeroExpectedCreditLossPercentOfPortfolio": { "xbrltype": "percentItem", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DebtSecuritiesHeldToMaturityZeroExpectedCreditLossPercentOfPortfolio", "presentation": { "http://www.citizensbank.com/role/SECURITIESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Held-to-maturity, zero expected credit loss, percent of portfolio", "label": "Debt Securities, Held To Maturity, Zero Expected Credit Loss, Percent Of Portfolio", "documentation": "Debt Securities, Held To Maturity, Zero Expected Credit Loss, Percent Of Portfolio" } } }, "auth_ref": { "r61": "r1355", "r1814" } } }, "us-gaap_DebtSecuritiesRealizedGainLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesRealizedGainLoss", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": { "us-gaap NoninterestIncome": { "weight": 1.0, "order": 8.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "verboseLabel": "Securities gains, net", "label": "Debt Securities, Realized Gain (Loss)", "documentation": "Amount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available for sale), investment in debt security measured at amortized cost (held-to-maturity) and investment in debt security measured at fair value with change in fair value recognized in net income (trading). } } }, "auth_ref": { "r1072": "r1532", "r1533" } } }, "us-gaap_DebtWeightedAverageInterestRate": { "xbrltype": "percentItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtWeightedAverageInterestRate", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": { "lang": { "en-us": { "role": { "terseLabel": "Debt, Weighted Average Interest Rate", "label": "Debt, Weighted Average Interest Rate", "documentation": "Weighted average interest rate of debt outstanding." } } }, "auth_ref": { "r1546": "r1699", "r1700" } } }, "us-gaap_DeferredFederalIncomeTaxExpenseBenefit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredFederalIncomeTaxExpenseBenefit", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails": { "parentTag": { "us-gaap FederalIncomeTaxExpenseBenefitContinuingOperations": { "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails": { "lang": { "en-us": { "role": { "terseLabel": "U.S. federal", "label": "Deferred Federal Income Tax Expense (Benefit)", "documentation": "Amount of deferred federal tax expense (benefit) attributable to income (loss) from continuing operations. Includes, but is not limited to, deferred national tax expense (benefit) for non-US (United States of America) jurisdiction." } } }, "auth_ref": { "r1546": "r1699", "r1700" } } }, "us-gaap_DeferredIncomeTaxExpenseBenefit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredIncomeTaxExpenseBenefit", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": { "us-gaap NetCashProvidedByUsedInOperatingActivities": { "weight": 1.0,

```

order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total deferred tax liabilities", "label": "Deferred Tax Liabilities, Gross", "documentation": "Amount of deferred tax liability attributable to taxable temporary differences." } } } }, "auth_ref": { "r131": { "r132": { "r194": { "r816": { "us-gaap_DeferredStateAndLocalIncomeTaxExpenseBenefit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredStateAndLocalIncomeTaxExpenseBenefit", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails": { "parentTag": "us-gaap_DeferredIncomeTaxExpenseBenefit", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails": { "lang": { "en-us": { "role": { "terseLabel": "State and local", "label": "Deferred State and Local Income Tax Expense (Benefit)", "documentation": "Amount of deferred state and local tax expense (benefit) attributable to income (loss) from continuing operations. Includes, but is not limited to, deferred regional, territorial, and provincial tax expense (benefit) for non-US (United States of America) jurisdiction." } } }, "auth_ref": { "r1546": { "r1699": { "r1700": { "cfd_DeferredTaxAssetOperatingAndCapitalLossCarryforwards": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DeferredTaxAssetOperatingAndCapitalLossCarryforwards", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredTaxAssetsGross", "weight": 1.0, "order": 6.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Federal and state net operating and capital loss carryforwards", "label": "Deferred Tax Asset, Operating And Capital Loss Carryforwards", "documentation": "Deferred Tax Asset, Operating And Capital Loss Carryforwards" } } }, "auth_ref": { "r11": { "cfd_DeferredTaxAssetsAccruedExpenses": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DeferredTaxAssetsAccruedExpenses", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredTaxAssetsGross", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Accrued expenses", "label": "Deferred Tax Assets, Accrued Expenses", "documentation": "Deferred Tax Assets, Accrued Expenses" } } }, "auth_ref": { "r11": { "us-gaap_DeferredTaxAssetsGross": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredTaxAssetsGross", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredTaxAssetsNet", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total deferred tax assets", "label": "Deferred Tax Assets, Gross", "documentation": "Amount before allocation of valuation allowances of deferred tax asset attributable to deductible temporary differences and carryforwards." } } }, "auth_ref": { "r817": { "us-gaap_DeferredTaxAssetsLiabilitiesNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredTaxAssetsLiabilitiesNet", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Net deferred tax asset (liability)", "label": "Deferred Tax Assets, Net", "documentation": "Amount, after allocation of valuation allowances and deferred tax liability, of deferred tax asset attributable to deductible differences and carryforwards, without jurisdictional netting." } } }, "auth_ref": { "r1693": { "us-gaap_DeferredTaxAssetsNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredTaxAssetsNet", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredTaxAssetsLiabilitiesNet", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Deferred tax assets, net of valuation allowance", "label": "Deferred Tax Assets, Net of Valuation Allowance", "documentation": "Amount after allocation of valuation allowances of deferred tax asset attributable to deductible temporary differences and carryforwards." } } }, "auth_ref": { "r1693": { "us-gaap_DeferredTaxAssetsNetAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredTaxAssetsNetAbstract", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Deferred tax assets", "label": "Deferred Tax Assets, Net [Abstract]" } } }, "auth_ref": { "r11": { "cfd_DeferredTaxAssetsNetLossOnSecuritiesAndDerivatives": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DeferredTaxAssetsNetLossOnSecuritiesAndDerivatives", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredTaxAssetsGross", "weight": 1.0, "order": 7.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other comprehensive income", "label": "Deferred Tax Assets, Net Loss On Securities And Derivatives", "documentation": "Deferred Tax Assets, Net Loss On Securities And Derivatives" } } }, "auth_ref": { "r11": { "us-gaap_DeferredTaxAssetsOther": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredTaxAssetsOther", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredTaxAssetsGross", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other", "label": "Deferred Tax Assets, Other", "documentation": "Amount, before allocation of valuation allowance, of deferred tax asset attributable to deductible temporary differences, classified as other." } } }, "auth_ref": { "r1697": { "cfd_DeferredTaxAssetsPartnerships": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DeferredTaxAssetsPartnerships", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredTaxAssetsGross", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Partnerships", "label": "Deferred Tax Assets, Partnerships", "documentation": "Deferred Tax Assets, Partnerships" } } }, "auth_ref": { "r11": { "cfd_DeferredTaxAssetsTaxCreditCarryforwardsInvestmentsAndOther": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DeferredTaxAssetsTaxCreditCarryforwardsInvestmentsAndOther", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredTaxAssetsGross", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Investment and other tax credit carryforwards", "label": "Deferred Tax Assets, Tax Credit Carryforwards, Investments And Other", "documentation": "Deferred Tax Assets, Tax Credit Carryforwards, Investments And Other" } } }, "auth_ref": { "r11": { "us-gaap_DeferredTaxAssetsTaxDeferredExpenseReservesAndAccrualsAllowanceForDoubtfulAccounts": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredTaxAssetsTaxDeferredExpenseReservesAndAccrualsAllowanceForDoubtfulAccounts", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredTaxAssetsGross", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Allowance for credit losses", "label": "Deferred Tax Asset, Tax Deferred Expense, Reserve and Accrual, Accounts Receivable, Allowance for Credit Loss", "documentation": "Amount, before allocation of valuation allowance, of deferred tax asset attributable to deductible temporary difference from allowance for credit loss on accounts receivable." } } }, "auth_ref": { "r1697": { "us-gaap_DeferredTaxAssetsTaxDeferredExpenseReservesAndAccrualsProvisionForLoanLosses": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredTaxAssetsTaxDeferredExpenseReservesAndAccrualsProvisionForLoanLosses", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Base year loan loss reserves attributable to prior years", "label": "Deferred Tax Asset, Tax Deferred Expense, Reserve and Accrual, Financing Receivable, Allowance for Credit Loss", "documentation": "Amount, before allocation of valuation allowance, of deferred tax asset attributable to deductible temporary difference from allowance for credit loss on financing receivable." } } }, "auth_ref": { "r1697": { "us-gaap_DeferredTaxAssetsValuationAllowance": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredTaxAssetsValuationAllowance", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredTaxAssetsNet", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Deferred tax asset valuation allowance", "label": "Deferred Tax Assets, Valuation Allowance", "documentation": "Amount of deferred tax assets for which it is more likely than not that a tax benefit will not be realized." } } }, "auth_ref": { "r818": { "us-gaap_DeferredTaxLiabilitiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredTaxLiabilitiesAbstract", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Deferred tax liabilities", "label": "Deferred Tax Liabilities, Gross [Abstract]" } } }, "auth_ref": { "r11": { "cfd_DeferredTaxLiabilitiesCompensationAndBenefitsPostretirementBenefits": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DeferredTaxLiabilitiesCompensationAndBenefitsPostretirementBenefits", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredIncomeTaxLiabilities", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Amortization of intangibles", "label": "Deferred Tax Liabilities, Intangible Assets", "documentation": "Amount of deferred tax liability attributable to taxable temporary differences from intangible assets other than goodwill." } } }, "auth_ref": { "r1697": { "us-gaap_DeferredTaxLiabilitiesInvestments": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredTaxLiabilitiesInvestments", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "parentTag": "us-gaap_DeferredIncomeTaxLiabilities", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESDeferredIncomeTaxAssetsandLiabilitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Partnerships", "label": "Deferred Tax Liabilities, Investments", "documentation": "Amount of deferred tax liability attributable to taxable temporary differences from investments (excludes investments in subsidiaries and equity method investments)." } } }, "auth_ref": { "r1697": { "us-gaap_DeferredTaxLiabilitiesLeasingArrangements": { "xbrltype": "monetaryItemType", "nsuri": "http://fas
```

[illegible]

1. **"lang": { "en-us": { "role": { "periodStartLabel": "Fair value of plan assets as of January 1", "periodEndLabel": "Fair value of plan assets as of December 31", "label": "Defined Benefit Plan, Plan Assets, Amount", "documentation": "Amount of asset segregated and restricted to provide benefit under defined benefit plan. Asset includes, but is not limited to, stock, bond, other investment, earning from investment, and contribution by employer and employee." } }, "auth_ref": { "r688", "r699", "r701", "r702", "r1298", "r1299", "r1300" } }, "us-gaap-DefinedBenefitPlanInterestCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlanInterestCost", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "parentTag": "us-gaap-DefinedBenefitPlanNetPeriodicBenefitCost", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "lang": { "en-us": { "role": { "terseLabel": "Interest cost", "label": "Defined Benefit Plan, Interest Cost", "documentation": "Amount of cost recognized for passage of time related to defined benefit plan." } } }, "auth_ref": { "r676", "r680", "r712", "r733", "r1300", "r1301" } }, "us-gaap-DefinedBenefitPlanNetPeriodicBenefitCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlanNetPeriodicBenefitCost", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "parentTag": "cfg-NetPeriodicBenefitCostandOtherComprehensiveIncome", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "lang": { "en-us": { "role": { "totalLabel": "Net periodic pension cost (income)", "label": "Defined Benefit Plan, Net Periodic Benefit Cost (Credit)", "documentation": "Amount of net periodic benefit cost (credit) for defined benefit plan." } } }, "auth_ref": { "r710", "r731", "r1300", "r1301" } }, "us-gaap-DefinedBenefitPlanNetPeriodicBenefitCostCreditExpectedReturnLossStatementOfIncomeOrComprehensiveIncomeExtensibleList": { "xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlanNetPeriodicBenefitCostCreditExpectedReturnLossStatementOfIncomeOrComprehensiveIncomeExtensibleList", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Defined Benefit Plan, Net Periodic Benefit (Cost) Credit, Expected Return (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration]", "label": "Defined Benefit Plan, Net Periodic Benefit (Cost) Credit, Expected Return (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration]", "documentation": "Indicates line item in statement of income or comprehensive income that includes expected return (loss) on plan asset component of net periodic benefit (cost) credit for defined benefit plan." } } }, "auth_ref": { "r710", "r731" } }, "us-gaap-DefinedBenefitPlanNetPeriodicBenefitCostCreditInterestCostStatementOfIncomeOrComprehensiveIncomeExtensibleList": { "xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlanNetPeriodicBenefitCostCreditInterestCostStatementOfIncomeOrComprehensiveIncomeExtensibleList", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "lang": { "en-us": { "role": { "terseLabel": "Defined Benefit Plan, Net Periodic Benefit Cost (Credit), Interest Cost, Statement of Income or Comprehensive Income [Extensible Enumeration]", "label": "Defined Benefit Plan, Net Periodic Benefit Cost (Credit), Interest Cost, Statement of Income or Comprehensive Income [Extensible Enumeration]", "documentation": "Indicates line item in statement of income or comprehensive income that includes interest cost component of net periodic benefit cost (credit) for defined benefit plan." } } }, "auth_ref": { "r710", "r731" } }, "us-gaap-DefinedBenefitPlanRecognizedNetGainLossDueToSettlements1": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlanRecognizedNetGainLossDueToSettlements1", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "parentTag": "us-gaap-DefinedBenefitPlanNetPeriodicBenefitCost", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "lang": { "en-us": { "role": { "negatedLabel": "Settlement", "label": "Defined Benefit Plan, Net Periodic Benefit Cost (Credit), Gain (Loss) Due to Settlement", "documentation": "Amount of gain (loss) recognized in net periodic benefit (cost) credit from irrevocable action relieving primary responsibility for benefit obligation and eliminating risk related to obligation and assets used to effect settlement." } } }, "auth_ref": { "r675", "r717", "r738" } }, "us-gaap-DefinedBenefitPlanServiceCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlanServiceCost", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "parentTag": "us-gaap-DefinedBenefitPlanNetPeriodicBenefitCost", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "lang": { "en-us": { "role": { "terseLabel": "Service cost", "label": "Defined Benefit Plan, Service Cost", "documentation": "Amount of cost for actuarial present value of benefits attributed to service rendered by employee for defined benefit plan." } } }, "auth_ref": { "r678", "r711", "r732", "r1300", "r1301" } }, "us-gaap-DefinedBenefitPlanSettlementsPlanAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlanSettlementsPlanAssets", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Settlements", "label": "Defined Benefit Plan, Plan Assets, Payment for Settlement", "documentation": "Amount of payment, which decreases plan assets of defined benefit plan, for irrevocable action relieving primary responsibility for benefit obligation and eliminating risk for obligation and assets used to effect settlement. Transaction constituting settlement includes, but is not limited to, making lump-sum cash payment to participant in exchange for their rights to receive specified benefits and purchasing nonparticipating annuity contract." } } }, "auth_ref": { "r696" } }, "us-gaap-DefinedBenefitPlansAndOtherPostretirementBenefitPlansDisclosuresTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlansAndOtherPostretirementBenefitPlansDisclosuresTable", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Defined Benefit Plans and Other Postretirement Benefit Plans Disclosures [Table]", "label": "Defined Benefit Plans and Other Postretirement Benefit Plans Disclosures [Table]", "documentation": "Disclosure of information about defined benefit pension plans or other postretirement defined benefit plans. The arrangements are generally based on terms and conditions stipulated by the entity, and which contain a promise by the employer to pay certain amounts or awards at designated future dates, including a period after retirement, upon compliance with stipulated requirements. Excludes disclosures pertaining to defined contribution plans." } } }, "auth_ref": { "r15", "r78", "r79", "r80", "r81" } }, "us-gaap-DefinedBenefitPlansAndOtherPostretirementBenefitPlansTableTextBlockLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedBenefitPlansAndOtherPostretirementBenefitPlansTableTextBlockLineItems", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Defined Benefit Plans and Other Postretirement Benefit Plans Table Text Block [Line Items]", "label": "Defined Benefit Plans and Other Postretirement Benefit Plans Table Text Block [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "1" } }, "us-gaap-DefinedContributionPlanCostRecognized": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedContributionPlanCostRecognized", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Employer contribution amount", "label": "Defined Contribution Plan, Cost", "documentation": "Amount of cost for defined contribution plan." } } }, "auth_ref": { "r743" } }, "cfg-DefinedContributionPlanEmployerMatchingContributionChangeInPeriodPercentOfEmployeesGrossPay": { "xbrltype": "percentItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DefinedContributionPlanEmployerMatchingContributionChangeInPeriodPercentOfEmployeesGrossPay", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Employer matching contribution, addition", "label": "Defined Contribution Plan, Employer Matching Contribution, Change In Period, Percent Of Employees' Gross Pay", "documentation": "Incremental Percentage of employees' gross pay for which the employer contributes a matching contribution to a defined contribution plan. Subject to limits set by the Internal Revenue Service." } } }, "auth_ref": { "1" } }, "us-gaap-DefinedContributionPlanEmployerMatchingContributionPercent": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DefinedContributionPlanEmployerMatchingContributionPercent", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Employer matching contribution, percent of employees' pay", "label": "Defined Contribution Plan, Employer Matching Contribution, Percent Of Employees' Gross Pay", "documentation": "Percentage of employees' gross pay for which the employer contributes a matching contribution to a defined contribution plan." } } }, "auth_ref": { "1" } }, "cfg-DefinedContributionPlanEmployerMatchingContributionPeriodOfServiceCompletion": { "xbrltype": "durationItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DefinedContributionPlanEmployerMatchingContributionPeriodOfServiceCompletion", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Employer matching contribution, period of service completion", "label": "Defined Contribution Plan, Employer Matching Contribution, Period Of Service Completion", "documentation": "Defined Contribution Plan, Employer Matching Contribution, Period Of Service Completion" } } }, "auth_ref": { "1" } }, "us-gaap-DemandDepositAccounts": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DemandDepositAccounts", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMajorComponentsofDepositsDetails": { "parentTag": "us-gaap-Deposits", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMajorComponentsofDepositsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Noninterest-bearing demand", "label": "Demand Deposit Accounts", "documentation": "The amount of money in accounts that may bear interest and that the depositor is entitled to withdraw at any time without prior notice." } } }, "auth_ref": { "r190" } }, "us-gaap-DepositLiabilitiesDisclosuresTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositLiabilitiesDisclosuresTextBlock", "presentation": { "http://www.citizensbank.com/role/DEPOSITS": { "lang": { "en-us": { "role": { "terseLabel": "DEPOSITS", "label": "Deposit Liabilities Disclosures [Text Block]", "documentation": "The entire disclosure for deposit liabilities including data and tables. It may include a description of the entity's deposit liabilities, the aggregate amount of time deposits (including certificates of deposit) in denominations of \$100,000 or more at the balance sheet date; the aggregate amount of any demand deposits that have been reclassified as loan balances, such as overdrafts, at the balance sheet date; deposits that are received on terms other than those in the normal course of business, the amount of accrued interest on deposit liabilities; securities, mortgage loans or other financial instruments that serve as collateral for deposits; for time deposits having a remaining term of more than one year, the aggregate amount of maturities for each of the five years following the balance sheet date; and the weighted average interest rate for all deposit liabilities held by the entity." } } }, "auth_ref": { "r16", "r190", "r274", "r276" } }, "us-gaap-DepositLiabilitiesTypeTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositLiabilitiesTypeTableTextBlock", "presentation": { "http://www.citizensbank.com/role/DEPOSITS": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of the major components of deposits", "label": "Deposit Liabilities, Type [Table Text Block]", "documentation": "Tabular disclosure of type of deposit liability." } } }, "auth_ref": { "r1500", "r1501", "r1502", "r1503", "r1504", "r1505", "r1506", "r1507", "r1508", "r1509", "r1510", "r1511", "r1512", "r1513", "r1514" } }, "us-gaap-Deposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Deposits", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap-Liabilities", "weight": 1.0, "order": 2.0 } }, "http://www.citizensbank.com/role/DEPOSITSMajorComponentsofDepositsDetails": { "parentTag": "us-gaap-Liabilities", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap-Deposits", "weight": 1.0, "order": 4.0 } }, "http://www.citizensbank.com/role/DEPOSITSMajorComponentsofDepositsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Money market", "label": "Deposits, Money Market Deposits", "documentation": "Amount of deposits in accounts that offer many of the same**

services as checking accounts although transactions may be somewhat more limited, share some of the characteristics of a money market fund and are insured by the Federal government, also known as money market accounts." } } }, "auth_ref": { "r190" } }, "us-gaap_DepositSavingsDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositsSavingsDeposits", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMajorComponentsOfDepositsDetails": { "parentTag": "us-gaap_DepositSavingsDeposits", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMajorComponentsOfDepositsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Savings", "label": "Deposits, Savings Deposits", "documentation": "Amount of interest bearing deposits with no stated maturity, which may include passbook and statement savings accounts and money-market deposit accounts (MMDAs)." } } }, "auth_ref": { "r190" } }, "us-gaap_Depreciation": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Depreciation", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARENarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Depreciation expense", "label": "Depreciation", "documentation": "The amount of expense recognized in the current period that reflects the allocation of the cost of tangible assets over the assets' useful lives. Includes production and non-production related depreciation." } } }, "auth_ref": { "r11", "r62" } }, "us-gaap_DepreciationAmortizationAndAccretionNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepreciationAmortizationAndAccretionNet", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "lang": { "en-us": { "role": { "terseLabel": "Depreciation, amortization and accretion", "label": "Depreciation, Amortization and Accretion, Net", "documentation": "The aggregate net amount of depreciation, amortization, and accretion recognized during an accounting period. As a noncash item, the net amount is added back to net income when calculating cash provided by or used in operations using the indirect method." } } }, "auth_ref": { "r11" } }, "us-gaap_DepreciationDepletionAndAmortization": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepreciationDepletionAndAmortization", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Depreciation and amortization", "label": "Depreciation, Depletion and Amortization", "documentation": "The aggregate expense recognized in the current period that allocates the cost of tangible assets, intangible assets, or depleting assets to periods that benefit from use of the assets." } } }, "auth_ref": { "r11", "r411", "r425", "r442", "r1264", "r1265" } }, "us-gaap_DerivativeAmountOffHedgedItem": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeAmountOffHedgedItem", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedInBalanceSheetDetails": { "lang": { "en-us": { "role": { "terseLabel": "Amount of hedged item", "label": "Derivative, Amount of Hedged Item", "documentation": "Amount of hedged item in hedging relationship. Excludes hedged asset or liability." } } }, "auth_ref": { } }, "us-gaap_DerivativeAssetAfterOffsetSubjectToMasterNettingArrangement": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeAssetAfterOffsetSubjectToMasterNettingArrangement", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total net derivatives presented in the Consolidated Balance Sheets", "label": "Derivative Asset, Subject to Master Netting Arrangement, after Offset", "documentation": "Fair value, after effect of master netting arrangement, of financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and contract can be net settled by means outside contract or delivery of asset. Includes derivative subject to master netting arrangement not elected or qualified to offset. Excludes derivative not subject to master netting arrangement or similar agreement." } } }, "auth_ref": { "r335", "r1254" } }, "us-gaap_DerivativeAssetCollateralObligationToReturnCashOffset": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeAssetCollateralObligationToReturnCashOffset", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "parentTag": "us-gaap_DerivativeAssetAfterOffsetSubjectToMasterNettingArrangement", "weight": -1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "negatedLabel": "Less: Cash collateral applied", "label": "Derivative Asset, Subject to Master Netting Arrangement, Collateral, Obligation to Return Cash, Offset Against Derivative Asset", "documentation": "Amount of obligation to return cash collateral under master netting arrangements offset against derivative assets." } } }, "auth_ref": { "r12", "r23" } }, "us-gaap_DerivativeAssetFairValueAmountOffsetAgainstCollateralAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeAssetFairValueAmountOffsetAgainstCollateralAbstract", "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative Assets", "label": "Derivative Asset, Including Not Subject to Master Netting Arrangement, after Offset and Deduction [Abstract]", "documentation": "Fair value of liability associated with financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset." } } }, "auth_ref": { "r12", "r23" } }, "us-gaap_DerivativeAssetFairValueGrossLiability": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeAssetFairValueGrossLiability", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "parentTag": "us-gaap_DerivativeAssetAfterOffsetSubjectToMasterNettingArrangement", "weight": -1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Less: Gross amounts offset in the Consolidated Balance Sheets", "label": "Derivative Asset, Subject to Master Netting Arrangement, Liability Offset", "documentation": "Fair value of liability associated with financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset." } } }, "auth_ref": { "r23", "r30", "r180", "r181", "r1208", "r1209" } }, "us-gaap_DerivativeAssetLiabilityNetMeasurementInput": { "xbrltype": "decimalItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeAssetLiabilityNetMeasurementInput", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other derivative contracts, measurement input", "label": "Derivative Asset (Liability) Net, Measurement Input", "documentation": "Value of input used to measure net derivative asset (liability)." } } }, "auth_ref": { "r176", "r177", "r178" } }, "us-gaap_DerivativeAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Derivative Assets", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 12.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "lang": { "en-us": { "role": { "terseLabel": "Derivative assets", "label": "Derivative Asset", "documentation": "Fair value, after the effects of master netting arrangements, of a financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes assets not subject to a master netting arrangement and not elected to be offset." } } }, "auth_ref": { "r335", "r336", "r878", "r879", "r892", "r903", "r1126", "r1127", "r1128", "r1129", "r1130", "r1132", "r1133", "r1134", "r1135", "r1136", "r1152", "r1153", "r1203", "r1206", "r1207", "r1208", "r1210", "r1211", "r1254", "r1318", "r1322", "r1355", "r1716", "r1717", "r1718", "r1805" } }, "us-gaap_DerivativeContractTypeDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeContractTypeDomain", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedInBalanceSheetDetails": { "http://www.citizensbank.com/role/DERIVATIVESEffectofCustomerDerivativesandEconomicHedgesonNetIncomeDetails", "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails", "http://www.citizensbank.com/role/DERIVATIVEScheduleofFairValueHedgesDetails", "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative Contract [Domain]", "label": "Derivative Contract [Domain]", "documentation": "Financial instrument or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset." } } }, "auth_ref": { "r1134", "r1136", "r1151", "r1152", "r1153", "r1154", "r1155", "r1156", "r1157", "r1159", "r1160", "r1161", "r1162", "r1175", "r1176", "r1177", "r1178", "r1181", "r1182", "r1183", "r1184", "r1203", "r1204", "r1207", "r1210", "r1353", "r1355", "r1719", "r1720", "r1721", "r1722", "r1723", "r1724", "r1726", "r1727" } }, "us-gaap_DerivativeFairValueHedgeIncludedInEffectivenessGainLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeFairValueHedgeIncludedInEffectivenessGainLoss", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofFairValueHedgesDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofFairValueHedgesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total net interest income recognized on fair value hedges", "label": "Derivative, Fair Value Hedge, Included in Effectiveness, Gain (Loss)", "documentation": "Amount of gain (loss) on derivative instrument designated and qualifying as fair value hedge included in assessment of hedge effectiveness, recognized in earnings." } } }, "auth_ref": { "r861" } }, "us-gaap_DerivativeFairValueOfDerivativeAsset": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeFairValueOfDerivativeAsset", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "parentTag": "us-gaap_DerivativeAssetAfterOffsetSubjectToMasterNettingArrangement", "weight": 1.0, "order": 2.0 } }, "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "parentTag": "us-gaap_AssetsFairValueDisclosure", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Total derivative assets", "label": "Derivative Asset, Subject to Master Netting Arrangement, before Offset", "documentation": "Fair value, before effects of master netting arrangements, of a financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes assets elected not to be offset. Excludes assets not subject to a master netting arrangement." } } }, "auth_ref": { "r26", "r143", "r180", "r181", "r334", "r1254" } }, "us-gaap_DerivativeFairValueOfDerivativeLiability": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeFairValueOfDerivativeLiability", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "parentTag": "us-gaap_DerivativeLiabilityAfterOffsetSubjectToMasterNettingArrangement", "weight": 1.0, "order": 1.0 } }, "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "parentTag": "us-gaap_FinancialLiabilitiesFairValueDisclosure", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative Liabilities", "label": "Total derivative liabilities", "documentation": "Fair value, before effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes liabilities elected not to be offset. Excludes liabilities not subject to a master netting arrangement." } } }, "auth_ref": { "r26", "r143", "r180", "r181", "r334", "r1254" } }, "us-gaap_DerivativeGainLossOnDerivativeNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeGainLossOnDerivativeNet", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofCustomerDerivativesandEconomicHedgesonNetIncomeDetails": { "lang": { "en-us": { "role": { "netLabel": "Amounts Recognized in Noninterest Income", "label": "Derivative, Gain (Loss) on Derivative, Net", "documentation": "Amount of increase (decrease) in the fair value of derivatives recognized in the income statement." } } }, "auth_ref": { "r1709" } }, "us-gaap_DerivativeGainLossStatementOfIncomeOrComprehensiveIncomeExtensibleEnumeration": { "xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeGainLossStatementOfIncomeOrComprehensiveIncomeExtensibleEnumeration", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofCustomerDerivativesandEconomicHedgesonNetIncomeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration]", "label": "Derivative, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration]", "documentation": "Indicates line item in statement of income or comprehensive income that includes gain (loss) from derivative." } } }, "auth_ref": { "r1709" } }, "us-gaap_DerivativeInstrumentRiskAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentRiskAxis", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedInBalanceSheetDetails": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails", "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative Instruments And Hedging Activities Disclosure [Abstract]", "label": "Derivative Instruments and Hedging Activities Disclosure [Abstract]", "documentation": "Information by type of derivative contract." } } }, "auth_ref": { "r103", "r105", "r107", "r182", "r1134", "r1136", "r1151", "r1152", "r1153", "r1154", "r1155", "r1156", "r1157", "r1159", "r1160", "r1161", "r1162", "r1175", "r1176", "r1177", "r1178", "r1181", "r1182", "r1183", "r1184", "r1203", "r1204", "r1207", "r1210", "r1254", "r1353", "r1355", "r1719", "r1720", "r1721", "r1722", "r1723", "r1724", "r1726", "r1727" } }, "us-gaap_DerivativeInstrumentsAndHedgingActivitiesDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentsAndHedgingActivitiesDisclosureAbstract", "lang": { "en-us": { "role": { "terseLabel": "Derivative Instruments and Hedging Activities Disclosure [Abstract]", "label": "Derivative Instruments and Hedging Activities Disclosure [Abstract]", "documentation": "Information by type of derivative contract." } } }, "auth_ref": { } }, "us-

gaap_DerivativeInstrumentsAndHedgingActivitiesDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentsAndHedgingActivitiesDisclosureTextBlock", "presentation": { "http://www.citizensbank.com/role/DERIVATIVES": { "lang": { "en-us": { "role": { "terseLabel": "Derivatives", "label": "Derivatives", "documentation": "The entire disclosure for derivative instruments and hedging activities including, but not limited to, risk management strategies, non-hedging derivative instruments, assets, liabilities, revenue and expenses, and methodologies and assumptions used in determining the amounts." } } }, "auth_ref": { "r179", "r860", "r870" } }, "us-gaap_DerivativeInstrumentsGainLossByHedgingRelationshipAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentsGainLossByHedgingRelationshipAxis", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectOfCustomerDerivativesandEconomicHedgesonNetIncomeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Hedging Relationship [Axis]", "label": "Hedging Relationship [Axis]", "documentation": "Information by type of hedging relationship." } } }, "auth_ref": { "r19", "r103", "r105" } }, "us-gaap_DerivativeInstrumentsGainLossByHedgingRelationshipByIncomeStatementLocationByDerivativeInstrumentRiskTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentsGainLossByHedgingRelationshipByIncomeStatementLocationByDerivativeInstrumentRiskTable", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectOfCustomerDerivativesandEconomicHedgesonNetIncomeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative Instruments, Gain (Loss) [Table]", "label": "Derivative Instruments, Gain (Loss) [Table]", "documentation": "Disclosure of information about the location and amount of derivative instruments and nonderivative instruments designated as hedging instruments reported before netting adjustments, and the amount of gain (loss) on derivative instruments and nonderivative instruments designated and qualified as hedging instruments." } } }, "auth_ref": { "r19", "r103", "r105", "r107", "r111", "r112", "r855" } }, "us-gaap_DerivativeInstrumentsGainLossLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentsGainLossLineItems", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectOfCustomerDerivativesandEconomicHedgesonNetIncomeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative Instruments, Gain (Loss) [Line Items]", "label": "Derivative Instruments, Gain (Loss) [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r855" } }, "us-gaap_DerivativeLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLiabilities", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 3.0 }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "lang": { "en-us": { "role": { "terseLabel": "Derivative Liabilities", "label": "Derivative Liability", "documentation": "Fair value, after the effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes liabilities not subject to a master netting arrangement and not elected to be offset." } } }, "auth_ref": { "r335", "r336", "r870", "r879", "r892", "r903", "r1126", "r1127", "r1128", "r1129", "r1132", "r1133", "r1134", "r1135", "r1136", "r1159", "r1161", "r1162", "r1204", "r1205", "r1206", "r1207", "r1208", "r1210", "r1211", "r1254", "r1716", "r1717", "r1718", "r1805" } }, "us-gaap_DerivativeLiabilityAfterOffsetSubjectToMasterNettingArrangement": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLiabilityAfterOffsetSubjectToMasterNettingArrangement", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": { "parentTag": null, "weight": null, "order": null, "root": true }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total net derivatives presented in the Consolidated Balance Sheets", "label": "Derivative Liability, Subject to Master Netting Arrangement, after Offset", "documentation": "Fair value, after effect of master netting arrangement, of financial liability or contract with one or more underlyings, notional amount or payment provision or both, and contract can be net settled by means outside contract or delivery of asset. Includes derivative subject to master netting arrangement not elected or qualified to offset. Excludes derivative not subject to master netting arrangement or similar agreement." } } }, "auth_ref": { "r335", "r1254" } }, "us-gaap_DerivativeLiabilityCollateralRightToReclaimCashOffset": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLiabilityCollateralRightToReclaimCashOffset", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": { "parentTag": "us-gaap_DerivativeLiabilityAfterOffsetSubjectToMasterNettingArrangement", "weight": -1.0, "order": 3.0 }, "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Less: Cash collateral applied", "label": "Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Cash Offset", "documentation": "Amount of right to receive cash collateral under master netting arrangements offset against derivative liabilities." } } }, "auth_ref": { "r12", "r23" } }, "us-gaap_DerivativeLiabilityFairValueAmountOffsetAgainstCollateralAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLiabilityFairValueAmountOffsetAgainstCollateralAbstract", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative Liabilities", "label": "Derivative Liability, Including Not Subject to Master Netting Arrangement, after Offset and Deduction [Abstract]", "documentation": "Fair value of asset associated with financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset." } } }, "auth_ref": { "r23", "r30", "r180", "r181", "r1208", "r1209", "r1252" } }, "us-gaap_DerivativeLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLineItems", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedinBalanceSheetDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative [Line Items]", "label": "Derivative [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r870" } }, "us-gaap_DerivativeNotionalAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeNotionalAmount", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Notional amount", "label": "Derivative, Notional Amount", "documentation": "Nominal or face amount used to calculate payment on derivative." } } }, "auth_ref": { "r1707", "r1708" } }, "us-gaap_DerivativeTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeTable", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedinBalanceSheetDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative [Table]", "label": "Derivative [Table]", "documentation": "Disclosure of information about derivative instrument or group of derivative instruments, including, but not limited to, type of derivative instrument, risk being hedged, notional amount, hedge designation, related hedged item, inception date, and maturity date." } } }, "auth_ref": { "r19", "r97", "r98", "r99", "r101", "r104", "r105", "r108", "r110", "r112", "r870" } }, "us-gaap_DerivativesFairValueLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativesFairValueLineItems", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivatives, Fair Value [Line Items]", "label": "Derivatives, Fair Value [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r19", "r97", "r98", "r101", "r109", "r377", "r393" } }, "us-gaap_DesignatedAsHedgingInstrumentMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DesignatedAsHedgingInstrumentMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivatives designated as hedging instruments", "label": "Designated as Hedging Instrument [Member]", "documentation": "Derivative instrument designated as hedging instrument under Generally Accepted Accounting Principles (GAAP)." } } }, "auth_ref": { "r19" } }, "us-gaap_DirectFinancingLeaseDeferredSellingProfit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DirectFinancingLeaseDeferredSellingProfit", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails": { "parentTag": "us-gaap_DirectFinancingLeaseNetInvestmentInLeaseExcludingAccruedInterestBeforeAllowanceForCreditLoss", "weight": -1.0, "order": 4.0 }, "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails": { "lang": { "en-us": { "role": { "negatedLabel": "Unearned income", "label": "Direct Financing Lease, Deferred Selling Profit", "documentation": "Amount of deferred selling profit from direct financing lease." } } }, "auth_ref": { "r937" } }, "cfg_DirectFinancingLeaseInitialIndirectCosts": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "DirectFinancingLeaseInitialIndirectCosts", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails": { "parentTag": "us-gaap_DirectFinancingLeaseNetInvestmentInLeaseExcludingAccruedInterestBeforeAllowanceForCreditLoss", "weight": 1.0, "order": 3.0 }, "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Initial direct costs", "label": "Direct Financing Lease, Initial Indirect Costs", "documentation": "Costs that are essential to acquiring the lease and would not otherwise have been incurred without the lease agreement, including evaluating the lessee's credit condition, guarantees, and collateral and costs incurred negotiating, processing, and closing the lease agreement." } } }, "auth_ref": { "r19", "r937" } }, "us-gaap_DirectFinancingLeaseInterestIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DirectFinancingLeaseInterestIncome", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Interest income on direct financing and sales-type leases", "label": "Direct Financing Lease, Interest Income", "documentation": "Amount of interest income from net investment in direct financing lease." } } }, "auth_ref": { "r412", "r936" } }, "us-gaap_DirectFinancingLeaseLeaseReceivable": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DirectFinancingLeaseLeaseReceivable", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails": { "parentTag": "us-gaap_DirectFinancingLeaseNetInvestmentInLeaseExcludingAccruedInterestBeforeAllowanceForCreditLoss", "weight": -1.0, "order": 1.0 }, "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Total future minimum lease rentals", "label": "Direct Financing Lease, Lease Receivable", "documentation": "Present value of lease payments not yet received by lessor and amount expected to be derived from underlying asset, following end of lease term, guaranteed by lessee or other third party unrelated to lessor, from direct financing lease." } } }, "auth_ref": { "r937" } }, "us-gaap_DirectFinancingLeaseNetInvestmentInLeaseExcludingAccruedInterestBeforeAllowanceForCreditLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DirectFinancingLeaseNetInvestmentInLeaseExcludingAccruedInterestBeforeAllowanceForCreditLoss", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails": { "parentTag": null, "weight": null, "order": null, "root": true }, "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total leases", "label": "Direct Financing Lease, Net Investment in Lease, Excluding Accrued Interest, before Allowance for Credit Loss", "documentation": "Amount excluding accrued interest, before allowance for credit loss, of net investment in direct financing lease." } } }, "auth_ref": { "r1599" } }, "us-gaap_DirectFinancingLeaseUnguaranteedResidualAsset": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DirectFinancingLeaseUnguaranteedResidualAsset", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails": { "parentTag": "us-gaap_DirectFinancingLeaseNetInvestmentInLeaseExcludingAccruedInterestBeforeAllowanceForCreditLoss", "weight": 1.0, "order": 2.0 }, "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESComponentsofInvestmentsinLeasesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Estimated residual value of leased equipment (non-guaranteed)", "label": "Direct Financing Lease, Unguaranteed Residual Asset", "documentation": "Present value expected to be derived from underlying asset, following end of lease term, not guaranteed by lessee or other third party unrelated to lessor." } } }, "auth_ref": { "r937" } }, "us-gaap_DisaggregationOfRevenueLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DisaggregationOfRevenueLineItems",

"presentation": { "http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsOfRevenueFromContractswithCustomersDetails",
"http://www.citizensbank.com/role/NONINTERESTINCOMENarrativeDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Disaggregation of Revenue [Line Items]", "label":
"Disaggregation of Revenue [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable
information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r670", "r1291", "r1292", "r1293", "r1294", "r1295", "r1296",
"r1297" } }, "us-gaap_DisaggregationOfRevenueTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DisaggregationOfRevenueTable",
"presentation": { "http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsOfRevenueFromContractswithCustomersDetails",
"http://www.citizensbank.com/role/NONINTERESTINCOMENarrativeDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Disaggregation of Revenue [Table]", "label":
"Disaggregation of Revenue [Table]", "documentation": "Disclosure of information about disaggregation of revenue into categories depicting how nature, amount, timing, and
uncertainty of revenue and cash flows are affected by economic factor." } } }, "auth_ref": { "r670", "r1291", "r1292", "r1293", "r1294", "r1295", "r1296", "r1297" } }, "us-
gaap_DisaggregationOfRevenueTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"DisaggregationOfRevenueTableTextBlock", "presentation": { "http://www.citizensbank.com/role/NONINTERESTINCOMETables" }, "lang": { "en-us": { "role": { "terseLabel":
"Components of revenue from contracts with customers", "label": "Disaggregation of Revenue [Table Text Block]", "documentation": "Tabular disclosure of disaggregation of
revenue into categories depicting how nature, amount, timing, and uncertainty of revenue and cash flows are affected by economic factor." } } }, "auth_ref": { "r1654" } }, "us-
gaap_DisclosureOfCompensationRelatedCostsShareBasedPaymentsTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"DisclosureOfCompensationRelatedCostsShareBasedPaymentsTextBlock", "presentation": { "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATION" }, "lang": { "en-
us": { "role": { "terseLabel": "SHARE-BASED COMPENSATION", "label": "Share-Based Payment Arrangement [Text Block]", "documentation": "The entire disclosure for share-
based payment arrangement." } } }, "auth_ref": { "r748", "r752", "r783", "r784", "r786", "r1309" } }, "us-
gaap_DisclosureOfCompensationRelatedCostsShareBasedPaymentsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"DisclosureOfCompensationRelatedCostsShareBasedPaymentsAbstract", "lang": { "en-us": { "role": { "terseLabel": "Share-based Payment Arrangement [Abstract]", "label":
"Share-Based Payment Arrangement [Abstract]" } } }, "auth_ref": { } }, "us-gaap_DisclosureOfReclassificationAmountTextBlock": { "xbrltype": "textBlockItemType", "nsuri":
"http://fasb.org/us-gaap/2024", "localname": "DisclosureOfReclassificationAmountTextBlock", "presentation": {
"http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSS" }, "lang": { "en-us": { "role": { "verboseLabel": "ACCUMULATED OTHER
COMPREHENSIVE INCOME (LOSS)", "label": "Disclosure of Reclassification Amount [Text Block]", "documentation": "The entire disclosure for any adjustments made during
the period to avoid double counting in comprehensive income items displayed as part of net income that also had been displayed as part of other comprehensive income in
that period or earlier periods. These adjustments include reclassifications to net income of items in accumulated comprehensive income, such as deferred gains or losses on
qualifying hedges when hedged item reported in net income, holding gains or losses on available-for-sale securities transferred into trading category, unrealized holding gains
or losses on debt securities transferred from held-to-maturity category into available-for-sale category and accumulated translation adjustment attributable to foreign
subsidiary or investment in foreign entity upon sale or liquidation." } } }, "auth_ref": { "r144" } }, "cfig_DividendFromNonBankSubsidiaries": { "xbrltype": "monetaryItemType",
"nsuri": "http://www.citizensbank.com/20241231", "localname": "DividendFromNonBankSubsidiaries", "crdr": "credit", "presentation": {
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Dividends", "label":
"Dividend From NonBank Subsidiaries", "documentation": "Dividend from non bank subsidiaries" } } }, "auth_ref": { } }, "us-gaap_DividendIncomeOperating": { "xbrltype":
"monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DividendIncomeOperating", "crdr": "credit", "presentation": {
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Dividends", "label":
"Dividend Income, Operating", "documentation": "Amount of operating dividend income on securities." } } }, "auth_ref": { "r206", "r1112", "r1168", "r1214", "r1215", "r1363",
"r1364", "r1816" } }, "us-gaap_DividendsCommonStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DividendsCommonStock",
"crdr": "debit", "presentation": { "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Dividends
Declared", "label": "Dividends, Common Stock", "documentation": "Amount of paid and unpaid common stock dividends declared with the form of settlement in cash, stock
and payment-in-kind (PIK)." } } }, "auth_ref": { "r7", "r172" } }, "us-gaap_DividendsCommonStockAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "DividendsCommonStockAbstract", "presentation": { "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails" }, "lang": { "en-
us": { "role": { "terseLabel": "Common stock", "label": "Dividends, Common Stock [Abstract]" } } }, "auth_ref": { } }, "us-gaap_DividendsCommonStockCash": { "xbrltype":
"monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DividendsCommonStockCash", "crdr": "debit", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFGANGESINSTOCKHOLDERSEQUITY" }, "lang": { "en-us": { "role": { "negatedTerseLabel": "Dividends
declared - common stock", "label": "Dividends, Common Stock, Cash", "documentation": "Amount of paid and unpaid common stock dividends declared with the form of
settlement in cash." } } }, "auth_ref": { "r172" } }, "us-gaap_DividendsDeclaredTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "DividendsDeclaredTableTextBlock", "presentation": { "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYTables" }, "lang": { "en-us": { "role": {
"terseLabel": "Schedule of dividends", "label": "Dividends Declared [Table Text Block]", "documentation": "Tabular disclosure of information related to dividends declared,
including paid and unpaid dividends." } } }, "auth_ref": { } }, "us-gaap_DividendsPreferredStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "DividendsPreferredStock", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails" }, "lang": { "en-us": {
"role": { "terseLabel": "Dividends Declared", "label": "Dividends, Preferred Stock", "documentation": "Amount of paid and unpaid preferred stock dividends declared with the
form of settlement in cash, stock and payment-in-kind (PIK)." } } }, "auth_ref": { "r7", "r172" } }, "us-gaap_DividendsPreferredStockAbstract": { "xbrltype": "stringItemType",
"nsuri": "http://fasb.org/us-gaap/2024", "localname": "DividendsPreferredStockAbstract", "presentation": {
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Preferred stock", "label": "Dividends, Preferred
Stock [Abstract]" } } }, "auth_ref": { } }, "us-gaap_DividendsPreferredStockCash": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"DividendsPreferredStockCash", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFGANGESINSTOCKHOLDERSEQUITY" },
"lang": { "en-us": { "role": { "negatedTerseLabel": "Dividends declared - preferred stock", "label": "Dividends, Preferred Stock, Cash", "documentation": "Amount of paid and
unpaid preferred stock dividends declared with the form of settlement in cash." } } }, "auth_ref": { "r7", "r172" } }, "dei_DocumentAnnualReport": { "xbrltype":
"booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "DocumentAnnualReport", "presentation": { "http://www.citizensbank.com/role/CoverPage" }, "lang": { "en-
us": { "role": { "terseLabel": "Document Annual Report", "label": "Document Annual Report", "documentation": "Boolean flag that is true only for a form used as an annual
report." } } }, "auth_ref": { "r1371", "r1372", "r1395" } }, "dei_DocumentFinStmntErrorCorrectionFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024",
"localname": "DocumentFinStmntErrorCorrectionFlag", "presentation": { "http://www.citizensbank.com/role/CoverPage" }, "lang": { "en-us": { "role": { "terseLabel": "Document
Financial Statement Error Correction Flag", "label": "Document Financial Statement Error Correction [Flag]", "documentation": "Indicates whether any of the financial
statement period in the filing include a restatement due to error correction." } } }, "auth_ref": { "r1371", "r1372", "r1395", "r1438" } }, "dei_DocumentFiscalPeriodFocus": { "xbrltype":
"fiscalPeriodItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "DocumentFiscalPeriodFocus", "presentation": {
"http://www.citizensbank.com/role/CoverPage" }, "lang": { "en-us": { "role": { "terseLabel": "Document Fiscal Period Focus", "label": "Document Fiscal Period Focus",
"documentation": "Fiscal period values are FY, Q1, Q2, and Q3. 1st, 2nd and 3rd quarter 10-Q or 10-QT statements have value Q1, Q2, and Q3 respectively, with 10-K, 10-KT or
other fiscal year statements having FY." } } }, "auth_ref": { } }, "dei_DocumentFiscalYearFocus": { "xbrltype": "gYearItemType", "nsuri": "http://xbrl.sec.gov/dei/2024",
"localname": "DocumentFiscalYearFocus", "presentation": { "http://www.citizensbank.com/role/CoverPage" }, "lang": { "en-us": { "role": { "terseLabel": "Document Fiscal Year
Focus", "label": "Document Fiscal Year Focus", "documentation": "This is focus fiscal year of the document report in YYYY format. For a 2006 annual report, which may also
provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006." } } }, "auth_ref": { } }, "dei_DocumentInformationLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "DocumentInformationLineItems", "presentation": {
"http://www.citizensbank.com/role/CoverPage" }, "lang": { "en-us": { "role": { "terseLabel": "Document Information [Line Items]", "label": "Document Information [Line
Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain
members defined in one or many axes to the table." } } }, "auth_ref": { } }, "dei_DocumentInformationTable": { "xbrltype": "stringItemType", "nsuri":
"http://xbrl.sec.gov/dei/2024", "localname": "DocumentInformationTable", "presentation": { "http://www.citizensbank.com/role/CoverPage" }, "lang": { "en-us": { "role": {
"terseLabel": "Document Information [Table]", "label": "Document Information [Table]", "documentation": "Container to support the formal attachment of each official or
unofficial, public or private document as part of a submission package." } } }, "auth_ref": { } }, "dei_DocumentPeriodEndDate": { "xbrltype": "dateItemType", "nsuri":
"http://xbrl.sec.gov/dei/2024", "localname": "DocumentPeriodEndDate", "presentation": { "http://www.citizensbank.com/role/CoverPage" }, "lang": { "en-us": { "role": {
"terseLabel": "Document Period End Date", "label": "Document Period End Date", "documentation": "For the EDGAR submission types of Form 8-K: the date of the report, the
date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period.
The format of the date is YYYY-MM-DD." } } }, "auth_ref": { } }, "dei_DocumentTransitionReport": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024",
"localname": "DocumentTransitionReport", "presentation": { "http://www.citizensbank.com/role/CoverPage" }, "lang": { "en-us": { "role": { "terseLabel": "Document Transition
Report", "label": "Document Transition Report", "documentation": "Boolean flag that is true only for a form used as a transition report." } } }, "auth_ref": { "r1416" } },
"dei_DocumentType": { "xbrltype": "submissionItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "DocumentType", "presentation": {
"http://www.citizensbank.com/role/CoverPage" }, "lang": { "en-us": { "role": { "terseLabel": "Document Type", "label": "Document Type", "documentation": "The type of
document being provided (such as 10-K, 10-Q, 485BPOS, etc). The document type is limited to the same value as the supporting SEC submission type, or the word 'Other.'" } } },
"auth_ref": { } }, "dei_DocumentsIncorporatedByReferenceTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname":
"DocumentsIncorporatedByReferenceTextBlock", "presentation": { "http://www.citizensbank.com/role/CoverPage" }, "lang": { "en-us": { "role": { "terseLabel": "Documents
Incorporated by Reference", "label": "Documents Incorporated by Reference [Text Block]", "documentation": "Documents incorporated by reference." } } }, "auth_ref": { "r1369" } }, "ecd_DvdsOrOthrErngsPdOnEqtyAwrdsNtOthrwsRflctdInTHCompForCvrdYrMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024",
"localname": "DvdsOrOthrErngsPdOnEqtyAwrdsNtOthrwsRflctdInTHCompForCvrdYrMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PypDisclosure" }, "lang": { "en-
us": { "role": { "terseLabel": "Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year", "label": "Dividends or
Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year [Member]" } } }, "auth_ref": { "r1427" } }, "us-
gaap_EarningsPerShareAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EarningsPerShareAbstract", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS" }, "lang": { "en-us": { "role": { "terseLabel": "Per common share information", "label":
"Earnings Per Share [Abstract]" } } }, "auth_ref": { } }, "us-gaap_EarningsPerShareBasic": { "xbrltype": "perShareItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "EarningsPerShareBasic", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS",
"http://www.citizensbank.com/role/EARNINGSPEPERSHAREDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Basic earnings (in dollars per share)", "verboseLabel": "Basic
(in dollars per share)", "label": "Earnings Per Share, Basic", "documentation": "The amount of net income (loss) for the period per each share of common stock or unit
outstanding during the reporting period." } } }, "auth_ref": { "r358", "r385", "r386", "r387", "r388", "r389", "r390", "r399", "r403", "r404", "r405", "r410", "r438", "r444", "r475", "r476", "r1024", "r1071", "r1257" } }, "us-
gaap_EarningsPerSharePolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EarningsPerSharePolicyTextBlock",
"presentation": { "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies" }, "lang": { "en-us": { "role": { "terseLabel": "Earnings Per Share", "label":
"Earnings Per Share, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for computing basic and diluted earnings or loss per share for each class
of common stock and participating security. Addresses all significant policy factors, including any antidilutive items that have been excluded from the computation and takes
into account stock dividends, splits and reverse splits that occur after the balance sheet date of the latest reporting period but before the issuance of the financial
statements." } } }, "auth_ref": { "r50", "r51", "r407" } }, "us-gaap_EarningsPerShareTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024",

"localname": "EarningsPerShareTextBlock", "presentation": { "http://www.citizensbank.com/role/EARNINGSPEPERSHARE": { "lang": { "en-us": { "role": { "terseLabel": "EARNINGS PER SHARE", "label": "Earnings Per Share [Text Block]", "documentation": "The entire disclosure for earnings per share." } } }, "auth_ref": { "r395", "r406", "r408", "r409" } }, "us-gaap_EffectiveIncomeTaxRateContinuingOperations": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateContinuingOperations", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "null", "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total income tax expense and effective tax rate", "label": "Effective Income Tax Rate Reconciliation, Percent", "documentation": "Percentage of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations." } } }, "auth_ref": { "r799", "r1311" } }, "us-gaap_EffectiveIncomeTaxRateContinuingOperationsTaxRateReconciliationAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateContinuingOperationsTaxRateReconciliationAbstract", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Rate", "label": "Effective Income Tax Rate Reconciliation, at Federal Statutory Income Tax Rate, Percent", "documentation": "Percentage of domestic federal statutory tax rate applicable to pretax income (loss)." } } }, "auth_ref": { "r372", "r799", "r826", "r1311" } }, "cfq_EffectiveIncomeTaxRateReconciliationDeductionLifeInsuranceAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "EffectiveIncomeTaxRateReconciliationDeductionLifeInsuranceAmount", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": -1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Bank-owned life insurance", "label": "Effective Income Tax Rate Reconciliation, Deduction, Life Insurance, Amount", "documentation": "Effective Income Tax Rate Reconciliation, Deduction, Life Insurance, Amount" } } }, "auth_ref": { "cfq_EffectiveIncomeTaxRateReconciliationDeductionLifeInsurancePercent": { "xbrltype": "percentItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "EffectiveIncomeTaxRateReconciliationDeductionLifeInsurancePercent", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": -1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Bank-owned life insurance", "label": "Effective Income Tax Rate Reconciliation, Deduction, Life Insurance, Percent", "documentation": "Effective Income Tax Rate Reconciliation, Deduction, Life Insurance, Percent" } } }, "auth_ref": { "cfq_EffectiveIncomeTaxRateReconciliationLegacyTaxMattersAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "EffectiveIncomeTaxRateReconciliationLegacyTaxMattersAmount", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": -1.0, "order": 10.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedLabel": "Legacy tax matters", "label": "Effective Income Tax Rate Reconciliation, Legacy Tax Matters, Amount", "documentation": "Effective Income Tax Rate Reconciliation, Legacy Tax Matters, Amount" } } }, "auth_ref": { "cfq_EffectiveIncomeTaxRateReconciliationLegacyTaxMattersPercent": { "xbrltype": "percentItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "EffectiveIncomeTaxRateReconciliationLegacyTaxMattersPercent", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": -1.0, "order": 10.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedLabel": "Legacy tax matters", "label": "Effective Income Tax Rate Reconciliation, Legacy Tax Matters, Percent", "documentation": "Effective Income Tax Rate Reconciliation, Legacy Tax Matters, Percent" } } }, "auth_ref": { "us-gaap_EffectiveIncomeTaxRateReconciliationNondeductibleExpense": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateReconciliationNondeductibleExpense", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": -1.0, "order": 8.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Non-deductible FDIC insurance premiums", "label": "Effective Income Tax Rate Reconciliation, Nondeductible Expense, Percent", "documentation": "Percentage of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to nondeductible expenses." } } }, "auth_ref": { "r803", "r805", "r1547", "r1688" } }, "us-gaap_EffectiveIncomeTaxRateReconciliationNondeductibleExpenseAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateReconciliationNondeductibleExpenseAbstract", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Increase (decrease) resulting from", "label": "Effective Income Tax Rate Reconciliation, Nondeductible Expense, Percent [Abstract]" } } }, "auth_ref": { "us-gaap_EffectiveIncomeTaxRateReconciliationOtherReconcilingItemsPercent": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateReconciliationOtherReconcilingItemsPercent", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": 1.0, "order": 9.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other", "label": "Effective Income Tax Rate Reconciliation, Other Reconciling Items, Percent", "documentation": "Percentage of reported income tax benefit (expense) from difference to income tax expense (benefit) computed by applying statutory federal (national) income tax rate to pretax income (loss) from continuing operation, attributable to other reconciling items. Excludes state and local income tax expense (benefit), federal tax expense (benefit), statutory income tax expense (benefit) outside of country of domicile, tax credit, nondeductible expense, deduction, income tax settlement, income tax contingency, and cross-border tax law." } } }, "auth_ref": { "r1689" } }, "us-gaap_EffectiveIncomeTaxRateReconciliationStateAndLocalIncomeTaxes": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateReconciliationStateAndLocalIncomeTaxes", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "State and local income taxes (net of federal benefit)", "label": "Effective Income Tax Rate Reconciliation, State and Local Income Taxes, Percent", "documentation": "Percentage of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations applicable to state and local income tax expense (benefit), net of federal tax expense (benefit)." } } }, "auth_ref": { "r801", "r1311", "r1547", "r1688" } }, "us-gaap_EffectiveIncomeTaxRateReconciliationTaxContingencies": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateReconciliationTaxContingencies", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": 1.0, "order": 7.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Adjustments for uncertain tax positions", "label": "Effective Income Tax Rate Reconciliation, Tax Contingency, Percent", "documentation": "Percentage of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to income tax contingencies. Includes, but not limited to, domestic tax contingency, foreign tax contingency, state and local tax contingency, and other contingencies." } } }, "auth_ref": { "r804", "r1311", "r1547", "r1688" } }, "us-gaap_EffectiveIncomeTaxRateReconciliationTaxCredits": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateReconciliationTaxCredits", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": -1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Tax advantaged investments (including related credits)", "label": "Effective Income Tax Rate Reconciliation, Tax Credit, Percent", "documentation": "Percentage of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to tax credits. Including, but not limited to, research credit, foreign tax credit, investment tax credit, and other tax credits." } } }, "auth_ref": { "r802", "r805", "r1547", "r1688" } }, "us-gaap_EffectiveIncomeTaxRateReconciliationTaxCreditsOther": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateReconciliationTaxCreditsOther", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": -1.0, "order": 6.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Other tax credits", "label": "Effective Income Tax Rate Reconciliation, Tax Credit, Other, Percent", "documentation": "Percentage of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to other tax credits." } } }, "auth_ref": { "r1311", "r1547", "r1688", "r1690" } }, "us-gaap_EffectiveIncomeTaxRateReconciliationTaxExemptIncome": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateReconciliationTaxExemptIncome", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": -1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Tax exempt interest", "label": "Effective Income Tax Rate Reconciliation, Tax Exempt Income, Percent", "documentation": "Percentage of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to income (loss) exempt from income taxes." } } }, "auth_ref": { "r803", "r805", "r1547", "r1688" } }, "us-gaap_EmployeeServiceShareBasedCompensationNonvestedAwardsTotalCompensationCostNotYetRecognizedPeriodForRecognition1": { "xbrltype": "durationItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeServiceShareBasedCompensationNonvestedAwardsTotalCompensationCostNotYetRecognizedPeriodForRecognition1", "presentation": { "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Unrecognized compensation expense, weighted-average period of recognition", "label": "Share-Based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Period for Recognition", "documentation": "Weighted-average period over which cost not yet recognized is expected to be recognized for award under share-based payment arrangement, in PaYnMnDnHnMnS format for example, P1Y5M13D represents reported fact of one year, five months, and thirteen days." } } }, "auth_ref": { "r785" } }, "us-gaap_EmployeeServiceShareBasedCompensationNonvestedAwardsTotalCompensationCostNotYetRecognizedShareBasedAwardsOtherThanOptions": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeServiceShareBasedCompensationNonvestedAwardsTotalCompensationCostNotYetRecognizedShareBasedAwardsOtherThanOptions", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Share-based compensation not yet recognized", "label": "Share-Based Payment Arrangement, Nonvested Award, Excluding Option, Cost Not yet Recognized, Amount", "documentation": "Amount of cost to be recognized for nonvested award under share-based payment arrangement. Excludes share and unit options." } } }, "auth_ref": { "r1685" } }, "us-gaap_EmployeeServiceShareBasedCompensationTaxBenefitFromCompensationExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeServiceShareBasedCompensationTaxBenefitFromCompensationExpense", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tax benefit recognized in earnings for share-based compensation arrangements", "label": "Share-Based Payment Arrangement, Expense, Tax Benefit", "documentation": "Amount of tax benefit for recognition of expense of award under share-based payment arrangement." } } }, "auth_ref": { "r792" } }, "us-gaap_EmployeeStockOptionMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeStockOptionMember", "presentation": { "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Employee Stock Option", "label": "Share-Based Payment Arrangement, Option [Member]", "documentation": "Share-based payment arrangement granting right, subject to vesting and other restrictions, to purchase or sell certain number of shares at predetermined price for specified period of time." } } }, "auth_ref": { "dei_EntityAddressAddressLine1": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressAddressLine1", "presentation": { "http://www.citizensbank.com/role/CoverPage": { "lang": { "en-us": { "role": { "terseLabel": "Entity Address, Address Line One", "label": "Entity Address,

Address Line One", "documentation": "Address Line 1 such as Attn, Building Name, Street Name" } } }, "auth_ref": "H", "doi_EntityAddressCityOrTown": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressCityOrTown", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Address, City or Town", "label": "Entity Address, City or Town", "documentation": "Name of the City or Town" } } }, "auth_ref": "H", "doi_EntityAddressPostalZipCode": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressPostalZipCode", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Address, Postal Zip Code", "label": "Entity Address, Postal Zip Code", "documentation": "Code for the postal or zip code" } } }, "auth_ref": "H", "doi_EntityAddressStateOrProvince": { "xbrltype": "stateOrProvinceItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressStateOrProvince", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Address, State or Province", "label": "Entity Address, State or Province", "documentation": "Name of the state or province" } } }, "auth_ref": "H", "doi_EntityCentralIndexKey": { "xbrltype": "centralIndexKeyItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCentralIndexKey", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Central Index Key", "label": "Entity Central Index Key", "documentation": "A unique 10-digit SEC-issued value to identify entities that have filed disclosures with the SEC. It is commonly abbreviated as CIK." } } }, "auth_ref": "r1368", "doi_EntityCommonStockSharesOutstanding": { "xbrltype": "sharesItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCommonStockSharesOutstanding", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Common Stock, Shares Outstanding", "label": "Entity Common Stock, Shares Outstanding", "documentation": "Indicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument." } } }, "auth_ref": "H", "doi_EntityCurrentReportingStatus": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCurrentReportingStatus", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Current Reporting Status", "label": "Entity Current Reporting Status", "documentation": "Indicate 'Yes' or 'No' whether registrants (1) have filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure." } } }, "auth_ref": "H", "doi_EntityDomain": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityDomain", "presentation": "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": "en-us", "role": "role", "terseLabel": "Entity [Domain]", "label": "Entity [Domain]", "documentation": "All the names of the entities being reported upon in a document. Any legal structure used to conduct activities or to hold assets. Some examples of such structures are corporations, partnerships, limited liability companies, grantor trusts, and other trusts. This item does not include business and geographical segments which are included in the geographical or business segments domains." } } }, "auth_ref": "H", "doi_EntityEmergingGrowthCompany": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityEmergingGrowthCompany", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Emerging Growth Company", "label": "Entity Emerging Growth Company", "documentation": "Indicate if registrant meets the emerging growth company criteria." } } }, "auth_ref": "r1368", "doi_EntityFileNumber": { "xbrltype": "fileNumberItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityFileNumber", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity File Number", "label": "Entity File Number", "documentation": "Commission file number. The field allows up to 17 characters. The prefix may contain 1-3 digits, the sequence number may contain 1-8 digits, the optional suffix may contain 1-4 characters, and the fields are separated with a hyphen." } } }, "auth_ref": "H", "doi_EntityFilerCategory": { "xbrltype": "filerCategoryItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityFilerCategory", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Filer Category", "label": "Entity Filer Category", "documentation": "Indicate whether the registrant is one of the following: Large Accelerated Filer, Accelerated Filer, Non-accelerated Filer. Definitions of these categories are stated in Rule 12b-2 of the Exchange Act. This information should be based on the registrant's current or most recent filing containing the related disclosure." } } }, "auth_ref": "r1368", "doi_EntityIncorporationStateCountryCode": { "xbrltype": "edgarStateCountryItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityIncorporationStateCountryCode", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Incorporation, State or Country Code", "label": "Entity Incorporation, State or Country Code", "documentation": "Two-character EDGAR code representing the state or country of incorporation." } } }, "auth_ref": "H", "doi_EntityInteractiveDataCurrent": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityInteractiveDataCurrent", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Interactive Data Current", "label": "Entity Interactive Data Current", "documentation": "Boolean flag that is true when the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files)." } } }, "auth_ref": "r1479", "doi_EntityPublicFloat": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityPublicFloat", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Public Float", "label": "Entity Public Float", "documentation": "The aggregate market value of the voting and non-voting common equity held by non-affiliates computed by reference to the price at which the common equity was last sold, or the average bid and asked price of such common equity, as of the last business day of the registrant's most recently completed second fiscal quarter." } } }, "auth_ref": "H", "doi_EntityRegistrantName": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityRegistrantName", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Registrant Name", "label": "Entity Registrant Name", "documentation": "The exact name of the entity filing the report as specified in its charter, which is required by forms filed with the SEC." } } }, "auth_ref": "r1368", "doi_EntityShellCompany": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityShellCompany", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Shell Company", "label": "Entity Shell Company", "documentation": "Boolean flag that is true when the registrant is a shell company as defined in Rule 12b-2 of the Exchange Act." } } }, "auth_ref": "r1368", "doi_EntitySmallBusiness": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntitySmallBusiness", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Small Business", "label": "Entity Small Business", "documentation": "Indicates that the company is a Smaller Reporting Company (SRC)." } } }, "auth_ref": "r1368", "doi_EntityTaxIdentificationNumber": { "xbrltype": "employerIdItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityTaxIdentificationNumber", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Tax Identification Number", "label": "Entity Tax Identification Number", "documentation": "The Tax Identification Number (TIN), also known as an Employer Identification Number (EIN), is a unique 9-digit value assigned by the IRS." } } }, "auth_ref": "r1368", "doi_EntityVoluntaryFilers": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityVoluntaryFilers", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Voluntary Filers", "label": "Entity Voluntary Filers", "documentation": "Indicate 'Yes' or 'No' if the registrant is not required to file reports pursuant to Section 13 or Section 15(d) of the Act." } } }, "auth_ref": "H", "doi_EntityWellKnownSeasonedIssuer": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityWellKnownSeasonedIssuer", "presentation": "http://www.citizensbank.com/role/CoverPage", "lang": "en-us", "role": "role", "terseLabel": "Entity Well-known Seasoned Issuer", "label": "Entity Well-known Seasoned Issuer", "documentation": "Indicate 'Yes' or 'No' if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act. Is used on Form Type: 10-K, 10-Q, 8-K, 20-F, 6-K, 10-K/A, 10-Q/A, 20-F/A, 6-K/A, N-CSR, N-Q, N-1A." } } }, "auth_ref": "r1479", "ecd_EqtyAwrdsAdjFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "EqtyAwrdsAdjFnTextBlock", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "role", "terseLabel": "Equity Awards Adjustments, Footnote", "label": "Equity Awards Adjustments, Footnote", "documentation": "Equity Awards Adjustments, Footnote" } } }, "auth_ref": "r1421", "ecd_EqtyAwrdsAdjExclgValRprtInSummaryCompstnTblMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "EqtyAwrdsAdjExclgValRprtInSummaryCompstnTblMember", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "role", "terseLabel": "Equity Awards Adjustments, Excluding Value Reported in Compensation Table", "label": "Equity Awards Adjustments, Excluding Value Reported in the Compensation Table [Member]" } } }, "auth_ref": "r1474", "ecd_EqtyAwrdsAdjMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "EqtyAwrdsAdjMember", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "role", "terseLabel": "Equity Awards Adjustments [Member]" } } }, "auth_ref": "r1474", "ecd_EqtyAwrdsInSummaryCompstnTblForApblYrMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "EqtyAwrdsInSummaryCompstnTblForApblYrMember", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "role", "terseLabel": "Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table", "label": "Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member]" } } }, "auth_ref": "r1474", "us_gaap_EquipmentExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EquipmentExpense", "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS", "lang": "en-us", "role": "role", "terseLabel": "Equipment and software", "label": "Equipment Expense", "documentation": "This element represents equipment expense including depreciation, repairs, rentals, and service contract costs. This item also includes equipment purchases which do not qualify for capitalization in accordance with the entity's accounting policy. This item may also include furniture expenses." } } }, "auth_ref": "H", "us_gaap_EquityAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EquityAbstract", "lang": "en-us", "role": "role", "terseLabel": "Equity [Abstract]", "label": "Equity [Abstract]" } } }, "auth_ref": "H", "us_gaap_EquityComponentDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EquityComponentDomain", "presentation": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails", "lang": "en-us", "role": "role", "totalLabel": "Total equity securities, at cost, Amortized Cost", "label":

"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": { "parentTag": "cfg_EquitySecuritiesFVNICostOther", "weight": 1.0, "order": 1.0 } },
"presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Equity securities, at cost, Fair Value", "label": "Equity Securities, FV-NI, Current, Other", "documentation": "Equity Securities, FV-NI, Current, Other" } } }, "auth_ref": { } },
"cfg_EquitySecuritiesFVNIExcludingNetAssetValue": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"EquitySecuritiesFVNIExcludingNetAssetValue", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "parentTag": "us-gaap_AssetsFairValueDisclosure", "weight":
1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role":
{ "terseLabel": "Equity securities, at fair value", "label": "Equity Securities, FV-NI, Excluding Net Asset Value", "documentation": "Equity Securities, FV-NI, Excluding Net
Asset Value" } } }, "auth_ref": { } }, "us-gaap_EquitySecuritiesFvNi": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"EquitySecuritiesFvNi", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": { "parentTag": "us-
gaap_EquitySecuritiesFvNiCost", "weight": 1.0, "order": 1.0 } }, "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails":
"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Equity securities, Fair Value", "terseLabel":
"Equity securities, at fair value", "label": "Equity Securities, FV-NI, Current", "documentation": "Amount of investment in equity security measured at fair value with change in
fair value recognized in net income (FV-NI), classified as current." } } }, "auth_ref": { "r329", "r902", "r1250" } }, "us-gaap_EquitySecuritiesFvNiCost": { "xbrltype":
"monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EquitySecuritiesFvNiCost", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": {
"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": { "lang": { "en-us": { "role": { "totalLabel": "Equity securities, Amortized Cost", "label": "Equity
Securities, FV-NI, Cost", "documentation": "Cost of investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). Excludes
equity method investment and investment in equity security without readily determinable fair value." } } }, "auth_ref": { "r1048" } },
"ecd_EquityValuationAssumptionDifferenceFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname":
"EquityValuationAssumptionDifferenceFnTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Equity
Valuation Assumption Difference, Footnote", "label": "Equity Valuation Assumption Difference, Footnote [Text Block]" } } }, "auth_ref": { "r1431" } },
"ecd_ErrCompAnalysisTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ErrCompAnalysisTextBlock", "presentation": {
"http://xbrl.sec.gov/ecd/role/ErrCompDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Erroneous Compensation Analysis", "label": "Erroneous Compensation Analysis
[Text Block]" } } }, "auth_ref": { "r1388", "r1399", "r1409", "r1442" } }, "ecd_ErrCompRecoveryTable": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024",
"localname": "ErrCompRecoveryTable", "presentation": { "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Erroneously Awarded
Compensation Recovery", "label": "Erroneously Awarded Compensation Recovery [Table]" } } }, "auth_ref": { "r1385", "r1396", "r1406", "r1439" } },
"ecd_ExecutiveCategoryAxis": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ExecutiveCategoryAxis", "presentation": {
"http://xbrl.sec.gov/ecd/role/PvpDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Executive Category", "label": "Executive Category [Axis]" } } }, "auth_ref": { "r1437"
"us-gaap_ExtendedMaturityAndInterestRateReductionMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ExtendedMaturityAndInterestRateReductionMember", "presentation": {
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails":
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "lang": { "en-us": {
"role": { "terseLabel": "Interest Rate Reduction and Term Extension", "label": "Extended Maturity and Interest Rate Reduction [Member]", "documentation": "Loan
modification for extension of term of loan in which it must be paid, reduction of contractual interest rate, and reduction of interest rate to lower than current market rate for
new debt with similar risk." } } }, "auth_ref": { "r1269" } }, "cfg_ExtendedMaturityAndPaymentDeferralMember": { "xbrltype": "domainItemType", "nsuri":
"http://www.citizensbank.com/20241231", "localname": "ExtendedMaturityAndPaymentDeferralMember", "presentation": {
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails":
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "lang": { "en-us": {
"role": { "terseLabel": "Term Extension and Payment Delay", "label": "Extended Maturity And Payment Deferral [Member]", "documentation": "Extended Maturity And Payment
Deferral" } } }, "auth_ref": { } }, "us-gaap_ExtendedMaturityMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ExtendedMaturityMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails":
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "lang": { "en-us": {
"role": { "verboseLabel": "Term Extension", "terseLabel": "Term Extension", "label": "Extended Maturity [Member]", "documentation": "Loan modification for an extension of
the term of a loan in which it must be paid." } } }, "auth_ref": { "r453", "r1269" } }, "cfg_FHAVAAndUSDA LoansMember": { "xbrltype": "domainItemType", "nsuri":
"http://www.citizensbank.com/20241231", "localname": "FHAVAAndUSDA LoansMember", "presentation": {
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "lang": { "en-us": { "role": {
"terseLabel": "FHA, VA And USDA Loans", "label": "FHA, VA And USDA Loans [Member]", "documentation": "FHA, VA And USDA Loans" } } }, "auth_ref": { } },
"cfg_FIGOScore620To679Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FIGOScore620To679Member",
"presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "lang":
{ "en-us": { "role": { "terseLabel": "620-679", "label": "FIGO Score, 620 To 679 [Member]", "documentation": "FIGO Score, 620 To 679 [Member]" } } }, "auth_ref": { } },
"cfg_FIGOScore680To739Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FIGOScore680To739Member",
"presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "lang":
{ "en-us": { "role": { "terseLabel": "680-739", "label": "FIGO Score, 680 To 739 [Member]", "documentation": "FIGO Score, 680 To 739 [Member]" } } }, "auth_ref": { } },
"cfg_FIGOScore740To799Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FIGOScore740To799Member",
"presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "lang":
{ "en-us": { "role": { "terseLabel": "740-799", "label": "FIGO Score, 740 To 799 [Member]", "documentation": "FIGO Score, 740 To 799 [Member]" } } }, "auth_ref": { } },
"cfg_FIGOScoreGreater Than 800 Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"FIGOScoreGreater Than 800 Member", "presentation": {
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "lang": { "en-us": {
"role": { "terseLabel": "Greater than 800", "label": "FIGO Score, Greater Than 800 [Member]", "documentation": "FIGO Score, Greater Than 800 [Member]" } } }, "auth_ref": { } },
"cfg_FIGOScoreLess Than 620 Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FIGOScoreLess Than 620 Member",
"presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "lang":
{ "en-us": { "role": { "terseLabel": "Less than 620", "label": "FIGO Score, Less Than 620 [Member]", "documentation": "FIGO Score, Less Than 620 [Member]" } } }, "auth_ref":
{ } }, "cfg_FIGOScoreNoFIGO Available Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"FIGOScoreNoFIGO Available Member", "presentation": {
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "lang": { "en-us": {
"role": { "terseLabel": "No FIGO available", "label": "FIGO Score, No FIGO Available [Member]", "documentation": "FIGO Score, No FIGO Available [Member]" } } }, "auth_ref":
{ } }, "us-gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsonaNonrecurringBasisDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofGainLossOnAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedinEarningsDetails": {
"lang": { "en-us": { "role": { "terseLabel": "Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]", "label": "Fair Value, Assets and
Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are
used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r678", "r679", "r892", "r1318" } }, "us-
gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisTable", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsonaNonrecurringBasisDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofGainLossOnAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedinEarningsDetails": {
"lang": { "en-us": { "role": { "terseLabel": "Fair Value, Recurring and Nonrecurring [Table]", "label": "Fair Value, Recurring and Nonrecurring [Table]", "documentation":
"Disclosure of information about asset and liability measured at fair value on recurring and nonrecurring basis." } } }, "auth_ref": { "r678", "r679", "r892", "r1318" } }, "us-
gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisValuationTechniquesLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisValuationTechniquesLineItems", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair
Value Measurement Inputs and Valuation Techniques [Line Items]", "label": "Fair Value Measurement Inputs and Valuation Techniques [Line Items]", "documentation": "Line
items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many
axes to the table." } } }, "auth_ref": { "r880", "r881", "r882", "r1322" } }, "us-
gaap_FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisValuationTechniquesTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisValuationTechniquesTable", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair
Value Measurement Inputs and Valuation Techniques [Table]", "label": "Fair Value Measurement Inputs and Valuation Techniques [Table]", "documentation": "Disclosure of
information about input and valuation technique used to measure fair value and change in valuation approach and technique for each separate class of asset and liability
measured on recurring and nonrecurring basis." } } }, "auth_ref": { "r880", "r881", "r882", "r1322" } }, "us-gaap_FairValueAssetsMeasuredOnNonrecurringBasisTextBlock": {
"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnNonrecurringBasisTextBlock", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTTables": { "lang": { "en-us": { "role": { "terseLabel": "Fair value of assets and liabilities measured on a
nonrecurring basis", "label": "Fair Value Measurements, Nonrecurring [Table Text Block]", "documentation": "Tabular disclosure of assets and liabilities by class, including
financial instruments measured at fair value that are classified in shareholders' equity, if any, that are measured at fair value on a nonrecurring basis in periods after initial
recognition (for example, impaired assets). Disclosures may include, but are not limited to: (a) the fair value measurements recorded and the reasons for the measurements
and (b) the level within the fair value hierarchy in which the fair value measurements are categorized in their entirety (levels 1, 2, 3)." } } }, "auth_ref": { "r1714", "r1715" } },
"us-gaap_FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationByAssetClassDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationByAssetClassDomain", "presentation": {
"http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedInBalanceSheetDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofGainLossOnAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedinEarningsDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Asset
Class [Domain]", "label": "Asset Class [Domain]", "documentation": "Class of asset." } } }, "auth_ref": { "r883", "r884", "r885", "r886", "r887", "r888", "r893", "r1320" } }, "us-
gaap_FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationCalculationRollForward": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationCalculationRollForward", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails": { "lang": { "en-us": { "role": {
"terseLabel": "Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward]", "label": "Fair Value, Assets Measured on
Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward]", "documentation": "A roll forward is a reconciliation of a concept from the beginning of a
period to the end of a period." } } }, "auth_ref": { } }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationLineItems": { "xbrltype":

"stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationLineItems",
"presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Line Items]", "label": "Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r883", "r884", "r885", "r886", "r887", "r888", "r893", "r1320" } }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTable", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table]", "label": "Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table]", "documentation": "Disclosure of information about financial instrument asset measured at fair value on recurring basis using unobservable input." } } }, "auth_ref": { "r883", "r884", "r885", "r886", "r887", "r888", "r893", "r1320" } }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTextBlock", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSTables": { "lang": { "en-us": { "role": { "terseLabel": "Assets measured at fair value on recurring basis", "label": "Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table Text Block]", "documentation": "Tabular disclosure of the fair value measurement of assets using significant unobservable inputs (Level 3), a reconciliation of the beginning and ending balances, separately presenting changes during the period attributable to the following: (1) total gains or losses for the period (realized and unrealized), segregating those gains or losses included in earnings (or changes in net assets) and gains or losses recognized in other comprehensive income (loss), and a description of where those gains or losses included in earnings (or changes in net assets) are reported in the statement of income (or activities); (2) purchases, sales, issues, and settlements (each type disclosed separately); and (3) transfers in and transfers out of Level 3 (for example, transfers due to changes in the observability of significant inputs), by class of asset." } } }, "auth_ref": { "r883", "r888", "r893", "r1320" } }, "us-gaap_FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]", "label": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r883", "r884", "r885", "r886", "r887", "r888", "r893", "r1320" } }, "us-gaap_FairValueByAssetClassAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByAssetClassAxis", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedinBalanceSheetDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofGainLossonAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedinEarningsDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Asset Class [Axis]", "label": "Asset Class [Axis]", "documentation": "Information by class of asset." } } }, "auth_ref": { "r883", "r884", "r885", "r886", "r887", "r888", "r893", "r1320" } }, "us-gaap_FairValueByBalanceSheetGroupingTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByBalanceSheetGroupingTable", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, by Balance Sheet Grouping [Table]", "label": "Fair Value, by Balance Sheet Grouping [Table]", "documentation": "Disclosure of information about the fair value of financial instruments, including financial assets and financial liabilities, and the measurements of those instruments, assets, and liabilities." } } }, "auth_ref": { "r114", "r115" } }, "us-gaap_FairValueByBalanceSheetGroupingTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByBalanceSheetGroupingTextBlock", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSTables": { "lang": { "en-us": { "role": { "terseLabel": "Assets and liabilities measured at fair value", "label": "Fair Value, by Balance Sheet Grouping [Table Text Block]", "documentation": "Tabular disclosure of the fair value of financial instruments, including financial assets and financial liabilities, and the measurements of those instruments, assets, and liabilities." } } }, "auth_ref": { "r114" } }, "us-gaap_FairValueByFairValueHierarchyLevelAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByFairValueHierarchyLevelAxis", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsonaNonrecurringBasisDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value Hierarchy and NAV [Axis]", "label": "Fair Value Hierarchy and NAV [Axis]", "documentation": "Information by level within fair value hierarchy and fair value measured at net asset value per share as practical expedient." } } }, "auth_ref": { "r621", "r701", "r702", "r703", "r704", "r705", "r706", "r777", "r879", "r880", "r881", "r882", "r891", "r892", "r894", "r947", "r948", "r949", "r1285", "r1286", "r1298", "r1299", "r1300", "r1318", "r1322" } }, "us-gaap_FairValueByLiabilityClassAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByLiabilityClassAxis", "presentation": {
"http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedinBalanceSheetDetails": { "lang": { "en-us": { "role": { "terseLabel": "Liability Class [Axis]", "label": "Liability Class [Axis]", "documentation": "Information by class of liability." } } }, "auth_ref": { "r883", "r884", "r885", "r886", "r887", "r888", "r893" } }, "us-gaap_FairValueByMeasurementFrequencyAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByMeasurementFrequencyAxis", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsonaNonrecurringBasisDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofGainLossonAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedinEarningsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Measurement Frequency [Axis]", "label": "Measurement Frequency [Axis]", "documentation": "Information by measurement frequency." } } }, "auth_ref": { "r879", "r879", "r880", "r882", "r1318", "r1717", "r1728" } }, "us-gaap_FairValueDisclosureOffbalanceSheetRisksAmountLiability": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueDisclosureOffbalanceSheetRisksAmountLiability", "crdr": "credit", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Unfunded capital commitments", "label": "Fair Value Disclosure, off-Balance-Sheet Risks, Amount, Liability", "documentation": "The fair value of financial liabilities, which are not recognized in the financial statements (off-balance sheet) because they fail to meet some other criterion for recognition." } } }, "auth_ref": { "r903" } }, "us-gaap_FairValueDisclosuresAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueDisclosuresAbstract", "lang": { "en-us": { "role": { "terseLabel": "Fair Value Disclosures [Abstract]", "label": "Fair Value Disclosures [Abstract]" } } }, "auth_ref": { } }, "us-gaap_FairValueDisclosuresTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueDisclosuresTextBlock", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTS": { "lang": { "en-us": { "role": { "terseLabel": "FAIR VALUE MEASUREMENTS", "label": "Fair Value Disclosures [Text Block]", "documentation": "The entire disclosure for the fair value of financial instruments (as defined), including financial assets and financial liabilities (collectively, as defined), and the measurements of those instruments as well as disclosures related to the fair value of non-financial assets and liabilities. Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information." } } }, "auth_ref": { "r887", "r889", "r890", "r891", "r894", "r895", "r896", "r897", "r898", "r1018", "r1318", "r1323" } }, "us-gaap_FairValueHedgingMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueHedgingMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofCustomerDerivativesandEconomicHedgesonNetIncomeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Economic hedges", "label": "Fair Value Hedging [Member]", "documentation": "A hedge of the exposure to changes in the fair value of a recognized asset or liability, or of an unrecognized firm commitment, that are attributable to a particular risk." } } }, "auth_ref": { "r100" } }, "us-gaap_FairValueInputsLevel1Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel1Member", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsonaNonrecurringBasisDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails": { "lang": { "en-us": { "role": { "terseLabel": "Level 1", "label": "Fair Value, Inputs, Level 1 [Member]", "documentation": "Quoted prices in active markets for identical assets or liabilities that the reporting entity can access at the measurement date." } } }, "auth_ref": { "r621", "r701", "r706", "r799", "r892", "r947", "r1298", "r1299", "r1300", "r1318" } }, "us-gaap_FairValueInputsLevel2Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel2Member", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsonaNonrecurringBasisDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails": { "lang": { "en-us": { "role": { "terseLabel": "Level 2", "label": "Fair Value, Inputs, Level 2 [Member]", "documentation": "Inputs other than quoted prices included within level 1 that are observable for an asset or liability, either directly or indirectly, including, but not limited to, quoted prices for similar assets or liabilities in active markets, or quoted prices for identical or similar assets or liabilities in inactive markets." } } }, "auth_ref": { "r621", "r701", "r706", "r799", "r880", "r892", "r948", "r1285", "r1286", "r1298", "r1299", "r1300", "r1318" } }, "us-gaap_FairValueInputsLevel3Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel3Member", "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails":
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Level 3", "label": "Fair Value, Inputs, Level 3 [Member]", "documentation": "Unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing." } } }, "auth_ref": { "r621", "r701", "r702", "r703", "r704", "r705", "r706", "r799", "r880", "r881", "r882", "r892", "r949", "r1285", "r1286", "r1298", "r1299", "r1300", "r1318", "r1322" } }, "us-gaap_FairValueLiabilitiesMeasuredOnRecurringBasisUnobservableInputReconciliationByLiabilityClassDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueLiabilitiesMeasuredOnRecurringBasisUnobservableInputReconciliationByLiabilityClassDomain", "presentation": {
"http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedinBalanceSheetDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value by Liability Class [Domain]", "label": "Fair Value by Liability Class [Domain]", "documentation": "Represents classes of liabilities measured and disclosed at fair value." } } }, "auth_ref": {

"r883", "r884", "r885", "r886", "r887", "r888", "r893" }, {"us-gaap FairValueMeasuredAtNetAssetValuePerShareMember": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasuredAtNetAssetValuePerShareMember", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFairValueMeasurementsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Investments Measured at Net Asset Value", "label": "Fair Value Measured at Net Asset Value Per Share [Member]", "documentation": "Fair value measured at net asset value per share as practical expedient." } }}, "auth_ref": {"r701", "r877", "r894", "r1318" }, "cfg FairValueMeasuredOnNonrecurringBasisGainLossIncludedInEarningsTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FairValueMeasuredOnNonrecurringBasisGainLossIncludedInEarningsTableTextBlock", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSTables": {"lang": {"en-us": {"role": {"terseLabel": "Gains (losses) on assets and liabilities measured on a nonrecurring basis included in earnings", "label": "Fair Value, Measured On Nonrecurring Basis, Gain (Loss) Included In Earnings [Table Text Block]", "documentation": "Tabular disclosure of gains (losses) on assets and liabilities measured at fair value on a nonrecurring basis and recorded in earnings." } }}, "auth_ref": {} }, "us-gaap FairValueMeasurementFrequencyDomain": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementFrequencyDomain", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFairValueMeasurementsonaNonrecurringBasisDetails": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofGainLossOnAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedInEarningsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Measurement Frequency [Domain]", "label": "Measurement Frequency [Domain]", "documentation": "Measurement frequency." } }}, "auth_ref": {"r878", "r879", "r880", "r882", "r1318", "r1717", "r1728" }, "us-gaap FairValueMeasurementPolicyPolicyTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementPolicyPolicyTextBlock", "presentation": {"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies": {"lang": {"en-us": {"role": {"terseLabel": "Fair Value Measurements", "label": "Fair Value Measurement, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for fair value measurements of financial and non-financial assets, liabilities and instruments classified in shareholders' equity. Disclosures include, but are not limited to, how an entity that manages a group of financial assets and liabilities on the basis of its net exposure measures the fair value of those assets and liabilities." } }}, "auth_ref": {} }, "us-gaap FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetGainLossIncludedInEarnings1": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetGainLossIncludedInEarnings1", "crdr": "credit", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails": {"lang": {"en-us": {"role": {"terseLabel": "Changes in fair value during the period recognized in earnings", "label": "Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Gain (Loss) Included in Earnings", "documentation": "Amount of gain (loss) recognized in income from asset measured at fair value on recurring basis using unobservable input (level 3).", "auth_ref": {"r884", "r893", "r1320", "r1321" }, "us-gaap FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetIssues": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetIssues", "crdr": "debit", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails": {"lang": {"en-us": {"role": {"terseLabel": "Issuances", "label": "Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Issuances", "documentation": "Amount of issuances of financial instrument classified as an asset measured using unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing.", "auth_ref": {"r886", "r893", "r1320" }, "us-gaap FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetSales": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetSales", "crdr": "credit", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails": {"lang": {"en-us": {"role": {"terseLabel": "NegatedLabel", "label": "Sales", "label": "Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Sales", "documentation": "Amount of sale of financial instrument classified as an asset measured using unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing.", "auth_ref": {"r886", "r893", "r1320" }, "us-gaap FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetSettlements": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetSettlements", "crdr": "credit", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails": {"lang": {"en-us": {"role": {"terseLabel": "NegatedTerseLabel", "label": "Settlements", "label": "Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Settlements", "documentation": "Amount of settlement of financial instrument classified as an asset measured using unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing.", "auth_ref": {"r886", "r893", "r1320" }, "us-gaap FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetValue": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetValue", "crdr": "debit", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails": {"lang": {"en-us": {"role": {"terseLabel": "NegatedTerseLabel", "label": "Settlements", "label": "Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Settlements", "documentation": "Amount of settlement of financial instrument classified as an asset measured using unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing.", "auth_ref": {"r886", "r893", "r1320" }, "us-gaap FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetValue": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetValue", "crdr": "debit", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails": {"lang": {"en-us": {"role": {"terseLabel": "PeriodStartLabel", "label": "Beginning balance", "label": "Ending balance", "label": "Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset Value", "documentation": "Fair value of financial instrument classified as an asset measured using unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing.", "auth_ref": {"r883", "r893", "r1320" }, "us-gaap FairValueMeasurementsFairValueHierarchyDomain": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementsFairValueHierarchyDomain", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFairValueMeasurementsDetails": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFairValueMeasurementsonaNonrecurringBasisDetails": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFinancialInstrumentsnotRecordedatFairValueDetails": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFairValueMeasurementsonaNonrecurringBasisDetails": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFairValueMeasurementsonaNonrecurringBasisDetails": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffGainLossOnAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedInEarningsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Fair Value Hierarchy and NAV [Domain]", "label": "Fair Value Hierarchy and NAV [Domain]", "documentation": "Categories used to prioritize the inputs to valuation techniques to measure fair value.", "auth_ref": {"r621", "r701", "r702", "r703", "r704", "r705", "r706", "r877", "r879", "r880", "r881", "r882", "r891", "r892", "r894", "r947", "r948", "r949", "r1285", "r1286", "r1298", "r1299", "r1300", "r1318", "r1322" }, "us-gaap FairValueMeasurementsNonrecurringMember": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementsNonrecurringMember", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFairValueMeasurementsonaNonrecurringBasisDetails": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffGainLossOnAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedInEarningsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Nonrecurring measurement basis", "label": "Fair Value, Nonrecurring [Member]", "documentation": "Infrequent fair value measurement. Includes, but is not limited to, fair value adjustment for impairment of asset, liability or equity, not frequently measured at fair value.", "auth_ref": {"r878", "r879", "r880", "r882", "r1318", "r1717" }, "cfg FairValueMeasurementwithUnobservableInputsReconciliationNonrecurringBasisAssetGainLossIncludedInEarnings": {"xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FairValueMeasurementwithUnobservableInputsReconciliationNonrecurringBasisAssetGainLossIncludedInEarnings", "crdr": "credit", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffGainLossOnAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedInEarningsDetails": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleoffFairValueMeasurementsonaNonrecurringBasisDetails": {"lang": {"en-us": {"role": {"terseLabel": "Collateral-dependent loans", "label": "Fair Value, Measurement with Unobservable Inputs Reconciliation, Nonrecurring Basis, Asset, Gain (Loss) Included in Earnings", "documentation": "Amount of unrealized (holding) gain (loss) which is included in the statement of income (or changes in net assets) related to those assets still held at the reporting date for which fair value is measured on a nonrecurring basis.", "auth_ref": {} }, "us-gaap FairValueOptionAggregateDifferencesLoansAndLongTermReceivables": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueOptionAggregateDifferencesLoansAndLongTermReceivables", "crdr": "debit", "calculation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails": {"parentTag": null, "weight": null, "order": null, "root": true }, "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails": {"lang": {"en-us": {"role": {"totalLabel": "Aggregate Fair Value Less Aggregate Unpaid Principal", "label": "Fair Value, Option, Aggregate Differences, Loans and Long-Term Receivables", "documentation": "This item represents the difference between the aggregate fair value and the aggregate unpaid principal balance of loans and long-term receivables (other than securities categorized as trading, available for sale or held-to-maturity) that have contractual principal amounts and for which the fair value option has been elected.", "auth_ref": {"r116" }, "cfg FairValueOptionLoansHeldAsAssetsAggregateUnpaidPrincipal": {"xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FairValueOptionLoansHeldAsAssetsAggregateUnpaidPrincipal", "crdr": "credit", "calculation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails": {"parentTag": "us-gaap FairValueOptionAggregateDifferencesLoansAndLongTermReceivables", "weight": -1.0, "order": 2.0 }, "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails": {"lang": {"en-us": {"role": {"terseLabel": "Aggregate Unpaid Principal", "label": "Fair Value, Option, Loans Held As Assets, Aggregate Unpaid Principal", "documentation": "The aggregate unpaid principal balance of loans measured at fair value.", "auth_ref": {} }, "us-gaap FairValueOptionQuantitativeDisclosuresTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueOptionQuantitativeDisclosuresTextBlock", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSTables": {"lang": {"en-us": {"role": {"terseLabel": "Summary of difference between aggregated fair value and unpaid principal balance of loans held for sale", "label": "Fair Value Option, Disclosures [Table Text Block]", "documentation": "Tabular disclosure of information about asset and liability measured at fair value under fair value option.", "auth_ref": {"r117", "r1730", "r1732", "r1733" }, "us-gaap FairValuesDerivativesBalanceSheetLocationByDerivativeContractTypeByHedgingDesignationTable": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValuesDerivativesBalanceSheetLocationByDerivativeContractTypeByHedgingDesignationTable", "presentation": {"http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table]", "label": "Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table]", "documentation": "Disclosure of information about location and fair value of derivative instrument and nonderivative instrument designated as hedging instrument.", "auth_ref": {"r102", "r104", "r111" } }, "us-gaap FederalDepositInsuranceCorporationPremiumExpense": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FederalDepositInsuranceCorporationPremiumExpense", "crdr": "debit", "calculation": {"http://www.citizensbank.com/role/OTHEROPERATINGEXPENSEDetails": {"parentTag": "us-gaap OtherCostAndExpenseOperating", "weight": 1.0, "order": 3.0 }, "presentation": {"http://www.citizensbank.com/role/OTHEROPERATINGEXPENSEDetails": {"lang": {"en-us": {"role": {"terseLabel": "Deposit insurance", "label": "Federal Deposit Insurance Corporation Premium Expense", "documentation": "Amount of expense for Federal Deposit Insurance Corporation (FDIC) insurance.", "auth_ref": {"r204" }, "cfg FederalDepositInsuranceCorporationPremiumExpenseSpecialAssessment": {"xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FederalDepositInsuranceCorporationPremiumExpenseSpecialAssessment", "crdr": "debit", "presentation": {"http://www.citizensbank.com/role/OTHEROPERATINGEXPENSEDetails": {"lang": {"en-us": {"role": {"terseLabel": "FDIC special assessment", "label": "Federal Deposit Insurance Corporation Premium Expense, Special Assessment", "documentation": "Federal Deposit Insurance Corporation Premium Expense, Special Assessment", "auth_ref": {} }, "us-gaap FederalHomeLoanBankAdvancesMember": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FederalHomeLoanBankAdvancesMember", "presentation": {"http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": {"http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails": {"http://www.citizensbank.com/role/SECURITIESScheduleofSecuritiesPledgedDetails": {"lang": {"en-us": {"role": {"terseLabel": "Pledged as collateral for FHLB borrowing capacity", "label": "Federal Home Loan advances", "label": "Federal Home Loan Bank Advances [Member]", "documentation": "Borrowings from the Federal Home Loan Bank which are primarily used to cover shortages in the required reserve balance and also in times of liquidity shortages. The member institution executes a promissory note, which is generally collateralized by government securities to the Federal Reserve or loans.", "auth_ref": {"r192" }, "us-gaap FederalHomeLoanBankAdvancesWeightedAverageInterestRate": {"xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FederalHomeLoanBankAdvancesWeightedAverageInterestRate", "presentation": {"http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": {"lang": {"en-us": {"role": {"terseLabel": "Weighted average interest rate", "label": "Federal Home Loan Bank, Advances, Weighted Average Interest Rate", "documentation":

Weighted average interest rate on advances made and reported by Federal Home Loan Bank (FHLBank). } } } , "auth_ref": } } } , "cfp_FederalHomeLoanBankAdvancesandLettersOfCreditMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FederalHomeLoanBankAdvancesandLettersOfCreditMember", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "FHLB advances and letters of credit", "label": "Federal Home Loan Bank Advances and Letters of Credit [Member]", "documentation": "Borrowings from letters of credit and the Federal Home Loan Bank, which are primarily used to cover shortages in the required reserve balance and also in times of liquidity shortages. The member institution executes a promissory note, which is generally collateralized by government securities to the Federal Reserve or loans." } } } , "auth_ref": } } } , "us-gaap_FederalHomeLoanMortgageCorporationFhlmcInsuredLoansMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FederalHomeLoanMortgageCorporationFhlmcInsuredLoansMember", "presentation": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDELOANSChangesRelatedtoMSRsFairValueMethodDetails": { "lang": { "en-us": { "role": { "terseLabel": "Federal Home Loan Mortgage Corporation (FHLMG)", "label": "Federal Home Loan Mortgage Corporation (FHLMG) [Member]", "documentation": "Government-sponsored enterprise under conservatorship of Federal Housing Finance Agency known as Federal Home Loan Mortgage Corporation (FHLMG or Freddie Mac)."} } } , "auth_ref": { "r1223", "r1224" } } , "us-gaap_FederalIncomeTaxExpenseBenefitContinuingOperations": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FederalIncomeTaxExpenseBenefitContinuingOperations", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": 1.0, "order": 1.0, "root": true } } , "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails": { "parentTag": null, "weight": null, "order": null, "root": true } } , "presentation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails": { "lang": { "en-us": { "role": { "totalLabel": "U.S. federal", "label": "Federal Income Tax Expense (Benefit), Continuing Operations", "documentation": "Amount of current and deferred federal tax expense (benefit) attributable to income (loss) from continuing operations. Includes, but is not limited to, current and deferred national tax expense (benefit) for non-US (United States of America) jurisdiction." } } } , "auth_ref": { "r371", "r797", "r798" } } } , "cfp_FeesAndCommissionsCreditAndDebitCards": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FeesAndCommissionsCreditAndDebitCards", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap_NoninterestIncome", "weight": 1.0, "order": 2.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "Card fees", "label": "Fees And Commissions, Credit And Debit Cards", "documentation": "Fees And Commissions, Credit And Debit Cards"} } } , "auth_ref": { "us-gaap_FeesAndCommissionsMortgageBankingAndServicing": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FeesAndCommissionsMortgageBankingAndServicing", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap_NoninterestIncome", "weight": 1.0, "order": 7.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "verboseLabel": "Mortgage banking fees", "label": "Fees and Commissions, Mortgage Banking and Servicing", "documentation": "Income from mortgage banking activities (fees and commissions) and servicing real estate mortgages, credit cards, and other financial assets held by others net of any related impairment of capitalized service costs. Also includes any premiums received in lieu of regular servicing fees on such loans only as earned over the life of the loans." } } } , "auth_ref": { "r266", "r267" } } } , "us-gaap_FinanceLoansAndLeasesReceivablePolicy": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinanceLoansAndLeasesReceivablePolicy", "presentation": { "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIES": { "lang": { "en-us": { "role": { "terseLabel": "Loans and Leases", "label": "Financing Receivable [Policy Text Block]", "documentation": "Disclosure of accounting policy for financing receivable." } } } , "auth_ref": { "r221", "r223", "r224", "r232", "r235", "r457", "r1565", "r1566", "r1567", "r1568", "r1573", "r1574" } } } , "cfp_FinancialAssetNonaccrualMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FinancialAssetNonaccrualMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "lang": { "en-us": { "role": { "terseLabel": "Nonaccrual", "label": "Financial Asset, Nonaccrual [Member]", "documentation": "Financial Asset, Nonaccrual"} } } , "auth_ref": { "us-gaap_FinancialAssetNotPastDueMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancialAssetNotPastDueMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "lang": { "en-us": { "role": { "terseLabel": "Current", "label": "Financial Asset, Not Past Due [Member]", "documentation": "Financial asset not past due." } } } , "auth_ref": { "r514", "r1279" } } } , "us-gaap_FinancialInstrumentAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancialInstrumentAxis", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDELOANSChangesRelatedtoMSRsAmortizationMethodDetails": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDELOANSChangesRelatedtoMSRsFairValueMethodDetails": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDELOANSNarrativeDetails": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDELOANSOtherServicedLoansDetails": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDELOANSResidentialMortgageLoansDetails": { "http://www.citizensbank.com/role/SECURITIESNarrativeDetails": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsinContinuousLossPositionsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financial Instrument [Axis]", "label": "Financial Instrument [Axis]", "documentation": "Information by type of financial instrument." } } } , "auth_ref": { "r462", "r463", "r464", "r465", "r466", "r467", "r468", "r469", "r470", "r471", "r474", "r475", "r476", "r477", "r478", "r479", "r480", "r481", "r482", "r483", "r484", "r485", "r486", "r487", "r488", "r489", "r490", "r491", "r508", "r509", "r514", "r515", "r524", "r535", "r539", "r540", "r632", "r649", "r870", "r899", "r944", "r945", "r946", "r947", "r948", "r949", "r950", "r951", "r952", "r953", "r954", "r955", "r956", "r957", "r961", "r967", "r968", "r969", "r970", "r973", "r974", "r975", "r976", "r977", "r978", "r979", "r980", "r981", "r982", "r983", "r1068", "r1280", "r1318", "r1320", "r1322", "r1323", "r1324", "r1325", "r1326", "r1327", "r1328", "r1333", "r1490", "r1491", "r1492", "r1493", "r1494", "r1495", "r1496", "r1592", "r1593", "r1594", "r1595", "r1713", "r1716", "r1717", "r1718", "r1725", "r1728" } } } , "us-gaap_FinancialInstrumentsFinancialAssetsBalanceSheetGroupingsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancialInstrumentsFinancialAssetsBalanceSheetGroupingsAbstract", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Assets", "label": "Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract]", "documentation": "Financial Instruments Owned and Pledged as Collateral [Line Items]", "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofSecuritiesPledgedDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financial Instruments Owned and Pledged as Collateral [Line Items]", "label": "Financial Instruments Owned and Pledged as Collateral [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } } , "auth_ref": { "r957", "r1138" } } } , "us-gaap_FinancialInstrumentsOwnedAndPledgedAsCollateralTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancialInstrumentsOwnedAndPledgedAsCollateralTable", "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofSecuritiesPledgedDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financial Instruments Owned and Pledged as Collateral [Table]", "label": "Financial Instruments Owned and Pledged as Collateral [Table]", "documentation": "Disclosure of information about financial instrument held by broker-dealer for its own account for trading or investment purposes and pledged to counterparty as collateral for financing transaction." } } } , "auth_ref": { "r186", "r957", "r1138" } } } , "us-gaap_FinancialLiabilitiesFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancialLiabilitiesFairValueDisclosure", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "parentTag": null, "weight": null, "order": null, "root": true } } , "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total liabilities", "label": "Financial Liabilities Fair Value Disclosure", "documentation": "Fair value of financial obligations, including, but not limited to, debt instruments, derivative liabilities, federal funds purchased and sold under agreements to repurchase, securities loaned or sold under agreements to repurchase, financial instruments sold not yet purchased, guarantees, line of credit, loans and notes payable, servicing liability, and trading liabilities." } } } , "auth_ref": { "r1714", "r1715", "r1725" } } } , "us-gaap_FinancialLiabilitiesFairValueDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancialLiabilitiesFairValueDisclosureAbstract", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financial liabilities", "label": "Financial Liabilities Fair Value Disclosure [Abstract]", "documentation": "Financial Standby Letter of Credit [Member]", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financial standby letters of credit", "label": "Financial Standby Letter of Credit [Member]", "documentation": "An irrevocable undertaking (typically by a financial institution) to guarantee payment of a specified financial obligation if defined events occur or fail to occur." } } } , "auth_ref": { "us-gaap_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/

"FinancingReceivableAllowanceForCreditLossesLineItems", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Allowance for Credit Loss [Line Items]", "label": "Financing Receivable, Allowance for Credit Loss [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r273", "r1600" } }, "us-gaap_FinancingReceivableCreditQualityIndicatorsTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableCreditQualityIndicatorsTableTextBlock", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTables", "lang": { "en-us": { "role": { "terseLabel": "Schedule of loans that may increase credit exposure", "label": "Financing Receivable Credit Quality Indicators [Table Text Block]", "documentation": "Tabular disclosure of financing receivables by credit quality indicator. The credit quality indicator is a statistic about the credit quality of financing receivables. Examples include, but not limited to, consumer credit risk scores, credit-rating-agency ratings, an entity's internal credit risk grades, loan-to-value ratios, collateral, collection experience and other internal metrics." } } }, "auth_ref": { "r225", "r1602" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss", "crdr": "debit", "calculation": -1 }

"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", { "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 1.0 } }, "presentation": -1 }

"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "presentation": -1 }

"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "presentation": -1 }

"http://www.citizensbank.com/role/LOANSANDELEASESNarrativeDetails", "presentation": -1 }

"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails", "presentation": -1 }

"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofVariableInterestEntitiesDetails", "lang": { "en-us": { "role": { "totalLabel": "Net loans and leases", "netLabel": "Net loans and leases", "verboseLabel": "Lending to special purpose entities included in loans and leases", "label": "Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss", "documentation": "Amortized cost excluding accrued interest, after allowance for credit loss, of financing receivable. Excludes net investment in lease." } } }, "auth_ref": { "r1599" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossPeriodIncreaseDecrease": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossPeriodIncreaseDecrease", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails", "lang": { "en-us": { "role": { "negatedLabel": "Allowance for credit loss decrease", "label": "Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Period Increase (Decrease)", "documentation": "Amount, excluding accrued interest, of increase (decrease) in allowance for credit loss on financing receivable. Excludes net investment in lease." } } }, "auth_ref": { "r1600" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossRecovery": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossRecovery", "crdr": "credit", "calculation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", { "parentTag": "us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoffAfterRecovery", "weight": -1.0, "order": 2.0 } }, "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", "lang": { "en-us": { "role": { "terseLabel": "Recoveries", "label": "Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery", "documentation": "Amount, excluding accrued interest, of increase in allowance for credit loss on financing receivable from recovery. Excludes net investment in lease." } } }, "auth_ref": { "r513" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoff": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoff", "crdr": "debit", "calculation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", { "parentTag": "us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoffAfterRecovery", "weight": 1.0, "order": 1.0 } }, "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails", { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", "lang": { "en-us": { "role": { "negatedTerseLabel": "Charge-offs", "totalLabel": "Total", "label": "Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff", "documentation": "Amount, excluding accrued interest, of decrease in allowance for credit loss on financing receivable from writeoff. Excludes net investment in lease." } } }, "auth_ref": { "r512", "r526" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoffAfterRecovery": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoffAfterRecovery", "crdr": "debit", "calculation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", "lang": { "en-us": { "role": { "terseLabel": "Net charge-offs", "negatedTotalLabel": "Net charge-offs", "label": "Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff (Recovery)", "documentation": "Amount, excluding accrued interest, of decrease (increase) in allowance for credit loss on financing receivable from writeoff (recovery). Excludes net investment in lease." } } }, "auth_ref": { "r1600" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoffByOriginationYearAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoffByOriginationYearAbstract", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails", "lang": { "en-us": { "role": { "terseLabel": "Gross charge-offs", "label": "Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff, by Origination Year [Abstract]" } } }, "auth_ref": { "r512" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss", "crdr": "debit", "calculation": -1 }

"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", { "parentTag": "us-gaap_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss", "weight": 1.0, "order": 1.0 } }, "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails", { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails", "presentation": -1 }

"http://www.citizensbank.com/role/LOANSANDELEASESSummaryofLoansandLeasesPortfolioDetails", "lang": { "en-us": { "role": { "terseLabel": "Loans and leases", "totalLabel": "Total", "label": "Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss", "documentation": "Amortized cost excluding accrued interest, before allowance for credit loss, of financing receivable. Excludes net investment in lease." } } }, "auth_ref": { "r521", "r525", "r1599" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLossByOriginationYearAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLossByOriginationYearAbstract", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails", "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss, by Origination Year [Abstract]" } } }, "auth_ref": { "r521" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestCreditLossExpenseReversal": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestCreditLossExpenseReversal", "crdr": "debit", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", "lang": { "en-us": { "role": { "terseLabel": "Provision expense (benefit) for loans and leases", "label": "Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal)", "documentation": "Amount, excluding accrued interest, of credit loss expense (reversal of expense) on financing receivable. Excludes net investment in lease." } } }, "auth_ref": { "r510" } }, "efg_FinancingReceivableExcludingAccruedInterestCreditLossExpenseReversalAndOffBalanceSheetCreditLossExpenseReversal": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FinancingReceivableExcludingAccruedInterestCreditLossExpenseReversalAndOffBalanceSheetCreditLossExpenseReversal", "crdr": "debit", "calculation": -1 }

"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTScheduleofBusinessOperatingSegmentsDetails", { "parentTag": "us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest", "weight": -1.0, "order": 1.0 } }, "presentation": -1 }

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFFCASHFLOWS", { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 7.0 } }, "presentation": -1 }

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFFCASHFLOWS", "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFFCASHFLOWS", "lang": { "en-us": { "role": { "terseLabel": "Provision (benefit) for credit losses", "netLabel": "Provision for credit losses", "verboseLabel": "Provision (benefit) for credit losses", "label": "Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) And Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal)", "documentation": "Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) And Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal)" } } }, "auth_ref": { "r516" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestModifiedIncreaseDecreaseFromModification": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestModifiedIncreaseDecreaseFromModification", "crdr": "debit", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails", "lang": { "en-us": { "role": { "terseLabel": "Amount of Principal Forgiven", "label": "Financing Receivable, Excluding Accrued Interest, Modified, Increase (Decrease) from Modification", "documentation": "Amount of increase (decrease) in amortized cost excluding accrued interest, of financing receivable modified for debtor experiencing financial difficulty." } } }, "auth_ref": { "r454" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestModifiedPeriod": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestModifiedPeriod", "crdr": "debit", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails", "lang": { "en-us": { "role": { "terseLabel": "Amortized cost basis", "label": "Financing Receivable, Excluding Accrued Interest, Modified in Period, Amount", "documentation": "Amortized cost excluding accrued interest, of financing receivable modified during period for debtor experiencing financial difficulty." } } }, "auth_ref": { "r453" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestNonaccrual": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestNonaccrual", "crdr": "debit", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails", "lang": { "en-us": { "role": { "terseLabel": "Loans and leases, nonaccrual", "label": "Financing Receivable, Excluding Accrued Interest, Nonaccrual", "documentation": "Amortized cost excluding accrued interest, of financing receivable on nonaccrual status. Excludes net investment in lease." } } }, "auth_ref": { "r516" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestNonaccrualNoAllowance": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestNonaccrualNoAllowance", "crdr": "debit", "presentation": -1 }

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails", "lang": { "en-us": { "role": { "terseLabel": "Loans and leases, nonaccrual with no related ACL", "label": "Financing Receivable, Excluding Accrued Interest, Nonaccrual, No Allowance", "documentation": "Amortized cost excluding accrued interest, of financing receivable on nonaccrual status with no allowance for credit loss. Excludes net investment in lease." } } }, "auth_ref": { "r517" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestOriginatedMoreThanFiveYearsBeforeCurrentFiscalYear": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestOriginatedMoreThanFiveYearsBeforeCurrentFiscalYear", "crdr": "debit", "presentation": -1 }

[illegible]

"Amortized cost excluding accrued interest of financing receivable originated in fiscal year prior to current fiscal year. Excludes net investment in lease." } } }, "auth_ref": { "r521", "r526", "r1278" } }, "us-gaap_FinancingReceivableExcludingAccruedInterestYearTwoOriginatedFiscalYearBeforeCurrentFiscalYearWriteoff": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableExcludingAccruedInterestYearTwoOriginatedFiscalYearBeforeCurrentFiscalYearWriteoff", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "parentTag": "us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoff", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "lang": { "en-us": { "role": { "terseLabel": "Year two", "label": "Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year, Writeoff", "documentation": "Amount, excluding accrued interest, of writeoff of financing receivable originated in fiscal year before current fiscal year. Excludes net investment in lease." } } }, "auth_ref": { "r526" } }, "us-gaap_FinancingReceivableModificationToTotalFinancingReceivablesExcludingAccruedInterestPercent": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModificationToTotalFinancingReceivablesExcludingAccruedInterestPercent", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "lang": { "en-us": { "role": { "terseLabel": "Total as a % of Loan Class", "label": "Financing Receivable, Excluding Accrued Interest, Modified in Period, to Total Financing Receivables, Percentage", "documentation": "Percentage, excluding accrued interest, of financing receivable modified during period for debtor experiencing financial difficulty to total financing receivables." } } }, "auth_ref": { "r453" } }, "us-gaap_FinancingReceivableModificationsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModificationsLineItems", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Troubled Debt Restructuring [Line Items]", "label": "Financing Receivable, Modified [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r229", "r230", "r453", "r454", "r1269" } }, "us-gaap_FinancingReceivableModificationsSubsequentDefaultRecordedInvestment": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModificationsSubsequentDefaultRecordedInvestment", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "lang": { "en-us": { "role": { "terseLabel": "Amortized cost basis of modified loans that are in subsequent default", "label": "Financing Receivable, Modified, Subsequent Default", "documentation": "Amortized cost of financing receivable with payment default in current period and modified within previous 12 months preceding payment default for debtor experiencing financial difficulty." } } }, "auth_ref": { "r231", "r456", "r1269" } }, "cfq_FinancingReceivableModifiedPolicyPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedPolicyPolicyTextBlock": { "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies": { "lang": { "en-us": { "role": { "terseLabel": "Loan Modifications to Borrowers Experiencing Financial Difficulty", "label": "Financing Receivable, Modified, Policy [Policy Text Block]", "documentation": "Financing Receivable, Modified, Policy" } } }, "auth_ref": { } }, "us-gaap_FinancingReceivableModifiedSubsequentDefaultLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModifiedSubsequentDefaultLineItems", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Modified, Subsequent Default [Line Items]", "label": "Financing Receivable, Modified, Subsequent Default [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r456", "r1269" } }, "us-gaap_FinancingReceivableModifiedSubsequentDefaultTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModifiedSubsequentDefaultTable", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Modified, Subsequent Default [Table]", "label": "Financing Receivable, Modified, Subsequent Default [Table]", "documentation": "Disclosure of information about financing receivable with payment default and modified within previous 12 months preceding payment default for debtor experiencing financial difficulty." } } }, "auth_ref": { "r456", "r1269" } }, "us-gaap_FinancingReceivableModifiedSubsequentDefaultTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModifiedSubsequentDefaultTableTextBlock", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTables": { "lang": { "en-us": { "role": { "terseLabel": "Financing receivable, modified, subsequent default", "label": "Financing Receivable, Modified, Subsequent Default [Table Text Block]", "documentation": "Tabular disclosure of financing receivable with payment default and modified within previous 12 months preceding payment default for debtor experiencing financial difficulty." } } }, "auth_ref": { "r1269", "r1571" } }, "us-gaap_FinancingReceivableModifiedWeightedAverageInterestRateDecreaseFromModification": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModifiedWeightedAverageInterestRateDecreaseFromModification", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "lang": { "en-us": { "role": { "terseLabel": "Weighted-Average Interest Rate Reduction", "label": "Financing Receivable, Modified, Weighted-Average Interest Rate Decrease from Modification", "documentation": "Percentage of decrease in weighted average contractual interest rate of financing receivable modified for debtor experiencing financial difficulty." } } }, "auth_ref": { "r1269" } }, "cfq_FinancingReceivableModifiedWeightedAveragePaymentDeferralFromModification": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FinancingReceivableModifiedWeightedAveragePaymentDeferralFromModification", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "lang": { "en-us": { "role": { "terseLabel": "Weighted-Average Payment Deferral", "label": "Financing Receivable, Modified, Weighted-Average Payment Deferral from Modification", "documentation": "Financing Receivable, Modified, Weighted-Average Payment Deferral from Modification" } } }, "auth_ref": { } }, "us-gaap_FinancingReceivableModifiedWeightedAverageTermIncreaseFromModification": { "xbrltype": "durationItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableModifiedWeightedAverageTermIncreaseFromModification", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "lang": { "en-us": { "role": { "terseLabel": "Weighted-Average Term Extension (in Months)", "label": "Financing Receivable, Modified, Weighted-Average Term Increase from Modification", "documentation": "Period of increase in weighted average maturity of financing receivable modified for debtor experiencing financial difficulty, in PnYnMnDtnHnMnS format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days." } } }, "auth_ref": { "r1269" } }, "us-gaap_FinancingReceivablePortfolioSegmentAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivablePortfolioSegmentAxis", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESSummaryofLoansandLeasesPortfolioDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable Portfolio Segment [Axis]", "label": "Financing Receivable Portfolio Segment [Axis]", "documentation": "Information by the level at which an entity develops and documents a systematic methodology to determine its allowance for credit losses." } } }, "auth_ref": { "r270", "r271", "r272", "r273", "r508", "r509", "r1271", "r1490", "r1491", "r1492", "r1493", "r1494", "r1495", "r1496", "r1497", "r1498", "r1499" } }, "us-gaap_FinancingReceivablePortfolioSegmentDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivablePortfolioSegmentDomain", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESSummaryofLoansandLeasesPortfolioDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable Portfolio Segment [Domain]", "label": "Financing Receivable Portfolio Segment [Domain]", "documentation": "Level at which an entity develops and documents a systematic methodology to determine its allowance for credit losses." } } }, "auth_ref": { "r270", "r271", "r272", "r273", "r1490", "r1491", "r1492", "r1493", "r1494", "r1495", "r1496", "r1497", "r1498", "r1499" } }, "us-gaap_FinancingReceivableRecordedInvestmentByClassOffFinancingReceivableAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableRecordedInvestmentByClassOffFinancingReceivableAxis", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESSummaryofLoansandLeasesPortfolioDetails": { "lang": { "en-us": { "role": { "terseLabel": "Class of Financing Receivable", "label": "Class of Financing Receivable [Axis]", "documentation": "Information by class of financing receivable determined on the basis of initial measurement attribute, risk characteristics and method of monitoring and assessing credit risk." } } }, "auth_ref": { "r227", "r233", "r234", "r236", "r270", "r271", "r272", "r273", "r451", "r453", "r454", "r455", "r456", "r514", "r515", "r524", "r1269", "r1272", "r1273", "r1278", "r1279", "r1490", "r1491", "r1492", "r1493", "r1494", "r1495", "r1496", "r1497", "r1498", "r1499", "r1572" } }, "us-gaap_FinancingReceivableRecordedInvestmentClassOffFinancingReceivableDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableRecordedInvestmentClassOffFinancingReceivableDomain", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails": { "http://www.citizensbank.com/role/LOANSANDLEASESSummaryofLoansandLeasesPortfolioDetails": { "lang": { "en-us": { "role": { "terseLabel": "Class of Financing Receivable", "label": "Class of Financing Receivable [Domain]", "documentation": "Financing receivables determined on the basis of initial measurement attribute, risk characteristics and method of monitoring and assessing credit risk." } } }, "auth_ref": { "r236", "r270", "r271", "r272", "r273", "r451", "r453", "r454", "r455", "r456", "r1269", "r1490", "r1491", "r1492", "r1493", "r1494", "r1495", "r1496", "r1497", "r1498", "r1499", "r1572" } }, "us-gaap_FinancingReceivableRecordedInvestmentLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableRecordedInvestmentLineItems", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Credit Quality Indicator [Line Items]", "label": "Financing Receivable, Credit Quality Indicator [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r227", "r1278", "r1602" } }, "us-gaap_FinancingReceivableRecordedInvestmentPastDueLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableRecordedInvestmentPastDueLineItems", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Past Due [Line Items]", "label": "Financing Receivable, Past Due [Line Items]", "documentation": "Line items represent financial concepts

included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r1279", "r1601" } }, "us-gaap_FinancingReceivables1To29DaysPastDueMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivables1To29DaysPastDueMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivables, Current", "label": "Financial Asset, 1 to 29 Days Past Due [Member]", "documentation": "Financial asset fewer than 30 days past due." } } }, "auth_ref": { "r1279" } }, "us-gaap_FinancingReceivables30To59DaysPastDueMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivables30To59DaysPastDueMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivables, 30 to 59 Days Past Due", "label": "Financial Asset, 30 to 59 Days Past Due [Member]", "documentation": "Financial asset more than 29 days past due but fewer than 60 days past due." } } }, "auth_ref": { "r1279" } }, "us-gaap_FinancingReceivables60To89DaysPastDueMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivables60To89DaysPastDueMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivables, 60 to 89 Days Past Due", "label": "Financial Asset, 60 to 89 Days Past Due [Member]", "documentation": "Financial asset more than 59 days past due but fewer than 90 days past due." } } }, "auth_ref": { "r1279" } }, "us-gaap_FinancingReceivablesEqualToGreaterThan90DaysPastDueMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivablesEqualToGreaterThan90DaysPastDueMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivables, 90 Days or More Past Due", "label": "Financial Asset, Equal to or Greater than 90 Days Past Due [Member]", "documentation": "Financial asset equal to or greater than 90 days past due." } } }, "auth_ref": { "r1279" } }, "us-gaap_FinancingReceivablesPeriodPastDueAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivablesPeriodPastDueAxis", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financial Asset, Period Past Due [Axis]", "label": "Financial Asset, Aging [Axis]", "documentation": "Information by period in which financial asset is past due or not past due." } } }, "auth_ref": { "r234", "r514", "r1279" } }, "us-gaap_FinancingReceivablesPeriodPastDueDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivablesPeriodPastDueDomain", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financial Asset, Period Past Due [Domain]", "label": "Financial Asset, Aging [Domain]", "documentation": "Period in which financial asset is past due or not past due. For past due, element name and standard label in Financial Asset, [numeric lower end] to [numeric higher end] [date measure] Past Due [Member] or Financial Asset, Greater than flow end numeric value [date measure] Past Due [Member] or Financial Asset, Less than [high end numeric value] [date measure] Past Due [Member] formats." } } }, "auth_ref": { "r234", "r514", "r1279" } }, "us-gaap_FiniteLivedIntangibleAssetUsefulLife": { "xbrltype": "durationItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetUsefulLife", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Amortizable Lives", "label": "Finite-Lived Intangible Asset, Useful Life", "documentation": "Useful life of finite-lived intangible assets, in PnYnMnDnTnHnMns format, for example, PY5M13D represents the reported fact of one year, five months, and thirteen days." } } }, "auth_ref": { "us-gaap_FiniteLivedIntangibleAssetsAccumulatedAmortization": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsAccumulatedAmortization", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "parentTag": "us-gaap_FiniteLivedIntangibleAssetsNet", "weight": -1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Accumulated Amortization", "label": "Finite-Lived Intangible Assets, Accumulated Amortization", "documentation": "Accumulated amount of amortization of assets, excluding financial assets and goodwill, lacking physical substance with a finite life." } } }, "auth_ref": { "r326", "r541", "r564", "r1282" } }, "us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseNextTwelveMonths": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsAmortizationExpenseNextTwelveMonths", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "2025", "label": "Finite-Lived Intangible Asset, Expected Amortization, Year One", "documentation": "Amount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r566", "r1244", "r1282" } }, "us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseYearFive": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsAmortizationExpenseYearFive", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "2029", "label": "Finite-Lived Intangible Asset, Expected Amortization, Year Five", "documentation": "Amount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r566", "r1244", "r1282" } }, "us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseYearFour": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsAmortizationExpenseYearFour", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "2028", "label": "Finite-Lived Intangible Asset, Expected Amortization, Year Four", "documentation": "Amount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in fourth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r566", "r1244", "r1282" } }, "us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseYearThree": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsAmortizationExpenseYearThree", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "2027", "label": "Finite-Lived Intangible Asset, Expected Amortization, Year Three", "documentation": "Amount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in third fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r566", "r1244", "r1282" } }, "us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseYearTwo": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsAmortizationExpenseYearTwo", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "2026", "label": "Finite-Lived Intangible Asset, Expected Amortization, Year Two", "documentation": "Amount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in second fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r566", "r1244", "r1282" } }, "us-gaap_FiniteLivedIntangibleAssetsByMajorClassAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsByMajorClassAxis", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Finite-Lived Intangible Assets by Major Class [Axis]", "label": "Finite-Lived Intangible Assets by Major Class [Axis]", "documentation": "Information by major type or class of finite-lived intangible assets." } } }, "auth_ref": { "r557", "r559", "r560", "r561", "r563", "r564", "r567", "r986", "r987", "r1244" } }, "us-gaap_FiniteLivedIntangibleAssetsFutureAmortizationExpenseCurrentAndFiveSucceedingFiscalYearsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsFutureAmortizationExpenseCurrentAndFiveSucceedingFiscalYearsAbstract", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Finite-Lived Intangible Assets, Amortization Expense, Maturity Schedule [Abstract]", "label": "Finite-Lived Intangible Assets, Amortization Expense, Maturity Schedule [Abstract]" } } }, "auth_ref": { "us-gaap_FiniteLivedIntangibleAssetsGross": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsGross", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "parentTag": "us-gaap_FiniteLivedIntangibleAssetsNet", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Gross", "label": "Finite-Lived Intangible Assets, Gross", "documentation": "Amount before amortization of assets, excluding financial assets and goodwill, lacking physical substance with a finite life." } } }, "auth_ref": { "r541", "r564", "r987", "r1282" } }, "us-gaap_FiniteLivedIntangibleAssetsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsLineItems", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Finite-Lived Intangible Assets [Line Items]", "label": "Finite-Lived Intangible Assets [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r557", "r564", "r567", "r568", "r570", "r986", "r1244", "r1282" } }, "us-gaap_FiniteLivedIntangibleAssetsMajorClassNameDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedIntangibleAssetsMajorClassNameDomain", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Customer foreign exchange contracts", "label": "Foreign Exchange Contract, Customer [Member]", "documentation": "Foreign Exchange Contract, Customer [Member]" } } }, "auth_ref": { "us-gaap_ForeignExchangeContractMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ForeignExchangeContractMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofCustomerDerivativesandEconomicHedgesonNetIncomeDetails": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Foreign exchange contracts", "verboseLabel": "Derivatives hedging foreign exchange risk", "label": "Foreign Exchange Contract [Member]", "documentation": "Derivative instrument whose primary underlying risk is tied to foreign exchange rates." } } }, "auth_ref": { "r1254", "r1298", "r1315", "r1318" } }, "cfg_ForeignExchangeandTradeFinanceFees": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ForeignExchangeandTradeFinanceFees", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap_NoninterestIncome", "weight": 1.0, "order": 6.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "Foreign exchange and derivative products", "label": "Foreign Exchange and Trade Finance Fees", "documentation": "Fee income earned related to foreign exchange, trade finance fees and other related income." } } }, "auth_ref": { "ecd_ForgoneRecoveryDueToDisqualificationOfTaxBenefitsAmt": { "xbrltype": "monetaryItemType", "nsuri":

"http://xbrl.sec.gov/ecd/2024", "localname": "ForgoneRecoveryDueToDisqualificationOfTaxBenefitsAmt", "presentation": "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure", "lang": "en-us", "role": "terseLabel": "Forgone Recovery due to Disqualification of Tax Benefits, Amount", "label": "Forgone Recovery due to Disqualification of Tax Benefits, Amount", "auth_ref": "r1392", "r1403", "r1413", "r1446", "ecd.ForgoneRecoveryDueToExpenseOfEnforcementAmt", "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ForgoneRecoveryDueToExpenseOfEnforcementAmt", "presentation": "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure", "lang": "en-us", "role": "terseLabel": "Forgone Recovery due to Expense of Enforcement, Amount", "label": "Forgone Recovery due to Expense of Enforcement, Amount", "auth_ref": "r1392", "r1403", "r1413", "r1446", "ecd.ForgoneRecoveryDueToViolationOfHomeCountryLawAmt", "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ForgoneRecoveryDueToViolationOfHomeCountryLawAmt", "presentation": "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure", "lang": "en-us", "role": "terseLabel": "Forgone Recovery due to Violation of Home Country Law, Amount", "label": "Forgone Recovery due to Violation of Home Country Law, Amount", "auth_ref": "r1392", "r1403", "r1413", "r1446", "ecd.ForgoneRecoveryExplanationOfImpracticabilityTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ForgoneRecoveryExplanationOfImpracticabilityTextBlock", "presentation": "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure", "lang": "en-us", "role": "terseLabel": "Forgone Recovery, Explanation of Impracticability", "label": "Forgone Recovery, Explanation of Impracticability [Text Block]", "auth_ref": "r1392", "r1403", "r1413", "r1446", "ecd.ForgoneRecoveryIndName", "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ForgoneRecoveryIndName", "presentation": "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure", "lang": "en-us", "role": "terseLabel": "Name", "label": "Forgone Recovery, Individual Name", "auth_ref": "r1392", "r1403", "r1413", "r1446", "us-gaap.ForwardContractsMember", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ForwardContractsMember", "presentation": "http://www.citizensbank.com/role/DERIVATIVESEffectOfCustomerDerivativesandEconomicHedgesonNetIncomeDetails", "lang": "en-us", "role": "terseLabel": "Derivatives hedging residential loan commitments and mortgage loans held for sale, at fair value", "label": "Forward Contracts [Member]", "documentation": "Contracts negotiated between two parties to purchase and sell a specific quantity of a financial instrument, foreign currency, or commodity at a price specified at origination of the contract, with delivery and settlement at a specified future date.", "auth_ref": "r1710", "ecd.FrValAsOfPrYrEndOfEqtyAwrdsGrntdInPrYrsFldVstngCondsDrngCvrdYrMember", "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "FrValAsOfPrYrEndOfEqtyAwrdsGrntdInPrYrsFldVstngCondsDrngCvrdYrMember", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel": "Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year", "label": "Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year [Member]", "auth_ref": "r1426", "cfg.FurnitureFixturesandEquipmentMember", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "FurnitureFixturesandEquipmentMember", "presentation": "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleOfPremisesandEquipmentDetails", "lang": "en-us", "role": "terseLabel": "Furniture, fixtures and equipment", "label": "Furniture, Fixtures, and Equipment [Member]", "documentation": "Furniture, Fixtures, and Equipment [Member]", "auth_ref": "us-gaap.GainLossOnDispositionOfAssets1", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GainLossOnDispositionOfAssets1", "crdr": "credit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOfCASHFLOWS", "parentTag": "us-gaap.NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 1.0, "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOfCASHFLOWS", "lang": "en-us", "role": "negatedLabel": "Net gain on sale of assets", "label": "Gain (loss) on Disposition of Assets", "documentation": "Amount of gain (loss) on sale or disposal of assets, including but not limited to property plant and equipment, intangible assets and equity in securities of subsidiaries or equity method investee.", "auth_ref": "r1540", "us-gaap.GainLossOnInvestmentsTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GainLossOnInvestmentsTextBlock", "presentation": "http://www.citizensbank.com/role/SECURITIESTables", "lang": "en-us", "role": "terseLabel": "Schedule of income recognized on investment securities", "label": "Gain (loss) on Securities [Table Text Block]", "documentation": "Tabular disclosure of realized and unrealized gain (loss) on investment in security.", "auth_ref": "r1532", "r1533", "us-gaap.GainLossOnSaleOfMortgageLoans", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GainLossOnSaleOfMortgageLoans", "crdr": "credit", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSResidentialMortgageLoansDetails", "lang": "en-us", "role": "terseLabel": "Gain on sales", "label": "Gain (Loss) on Sale of Mortgage Loans", "documentation": "The gains (losses) included in earnings that represent the difference between the sale price and the carrying value of loans made to finance real estate acquisitions. This element refers to the gain (loss) and not to the cash proceeds of the sale. This element is a noncash adjustment to net income when calculating net cash generated by operating activities using the indirect method.", "auth_ref": "r11", "r248", "r249", "r252", "us-gaap.GeneralBusinessMember", "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GeneralBusinessMember", "presentation": "http://www.citizensbank.com/role/INGOMETAXESNarrativeDetails", "lang": "en-us", "role": "terseLabel": "General Business Tax Credit Carryforward", "label": "General Business Tax Credit Carryforward [Member]", "documentation": "Tax credit carryforwards which include, but are not limited to, investment, alcohol fuels, low income housing, alternative fuels, alternative motor vehicles, hurricane relief, disabled access, renewable resources electricity production, employer social security, orphan drug, new markets, employer provided child care facilities and services, biodiesel fuels, low sulfur diesel fuel production, distilled spirits and the advanced nuclear power facilities credit.", "auth_ref": "r1696", "us-gaap.Goodwill", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Goodwill", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "parentTag": "us-gaap.Assets", "weight": 1.0, "order": 2.0, "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails", "lang": "en-us", "role": "terseLabel": "Goodwill", "periodStartLabel": "Beginning balance", "periodEndLabel": "Ending balance", "label": "Goodwill", "documentation": "Amount, after accumulated impairment loss, of asset representing future economic benefit arising from other asset acquired in business combination or from joint venture formation or both, that is not individually identified and separately recognized.", "auth_ref": "r325", "r543", "r1019", "r1265", "r1281", "r1319", "r1331", "r1608", "r1615", "us-gaap.GoodwillAcquiredDuringPeriod", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillAcquiredDuringPeriod", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails", "lang": "en-us", "role": "terseLabel": "Business acquisitions", "label": "Goodwill, Acquired During Period", "documentation": "Amount of increase in asset representing future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized resulting from a business combination.", "auth_ref": "r547", "r1281", "us-gaap.GoodwillAndIntangibleAssetsDisclosureAbstract", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillAndIntangibleAssetsDisclosureAbstract", "lang": "en-us", "role": "terseLabel": "Goodwill and Intangible Assets Disclosure [Abstract]", "label": "Goodwill and Intangible Assets Disclosure [Abstract]", "auth_ref": "us-gaap.GoodwillAndIntangibleAssetsDisclosureTextBlock", "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillAndIntangibleAssetsDisclosureTextBlock", "presentation": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETS", "lang": "en-us", "role": "terseLabel": "GOODWILL AND INTANGIBLE ASSETS", "label": "Goodwill and Intangible Assets Disclosure [Text Block]", "documentation": "The entire disclosure for goodwill and intangible assets.", "auth_ref": "r1606", "r1618", "us-gaap.GoodwillAndIntangibleAssetsGoodwillPolicy", "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillAndIntangibleAssetsGoodwillPolicy", "presentation": "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies", "lang": "en-us", "role": "terseLabel": "Goodwill", "label": "Goodwill and Intangible Assets, Goodwill, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for goodwill. This accounting policy also may address how an entity assesses and measures impairment of goodwill, how reporting units are determined, how goodwill is allocated to such units, and how the fair values of the reporting units are determined.", "auth_ref": "r542", "r555", "r1281", "us-gaap.GoodwillAndIntangibleAssetsIntangibleAssetsPolicy", "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillAndIntangibleAssetsIntangibleAssetsPolicy", "presentation": "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies", "lang": "en-us", "role": "terseLabel": "Other Intangibles", "label": "Goodwill and Intangible Assets, Intangible Assets, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for intangible assets. This accounting policy may address both intangible assets subject to amortization and those that are not. The following also may be disclosed: (1) a description of intangible assets (2) the estimated useful lives of those assets (3) the amortization method used (4) how the entity assesses and measures impairment of such assets (5) how future cash flows are estimated (6) how the fair values of such asset are determined.", "auth_ref": "r556", "r569", "r571", "us-gaap.GoodwillImpairedAccumulatedImpairmentLoss", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillImpairedAccumulatedImpairmentLoss", "crdr": "credit", "presentation": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Goodwill accumulated impairment loss", "label": "Goodwill, Impaired, Accumulated Impairment Loss", "documentation": "Amount of accumulated impairment loss for asset representing future economic benefit arising from other asset acquired in business combination or from joint venture formation or both, that is not individually identified and separately recognized.", "auth_ref": "r546", "r553", "r1281", "us-gaap.GoodwillImpairmentLoss", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillImpairmentLoss", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Goodwill impairment", "label": "Goodwill, Impairment Loss", "documentation": "Amount of impairment loss from asset representing future economic benefit arising from other asset acquired in business combination or from joint venture formation or both, that is not individually identified and separately recognized.", "auth_ref": "r11", "r544", "r550", "r555", "r1281", "r1319", "us-gaap.GoodwillLineItems", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillLineItems", "presentation": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails", "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Goodwill [Line Items]", "label": "Goodwill [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table.", "auth_ref": "r545", "r546", "r547", "r548", "r549", "r550", "r551", "r552", "r553", "r554", "r555", "r1281", "us-gaap.GoodwillRollForward", "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillRollForward", "presentation": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails", "lang": "en-us", "role": "terseLabel": "Goodwill [Roll Forward]", "label": "Goodwill [Roll Forward]", "documentation": "A roll forward is a reconciliation of a concept from the beginning of a period to the end of a period.", "auth_ref": "us-gaap.GoodwillWrittenOffRelatedToSaleOfBusinessUnit", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillWrittenOffRelatedToSaleOfBusinessUnit", "crdr": "credit", "presentation": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails", "lang": "en-us", "role": "negatedTerseLabel": "Divestitures", "label": "Goodwill, Written Off Related to Sale of Business Unit", "documentation": "Amount of divestiture of asset representing future economic benefit arising from other asset acquired in business combination or from joint venture formation or both, that is not individually identified and separately recognized.", "auth_ref": "r549", "r1281", "cfg.GuarantorObligationTerm", "xbrltype": "durationItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "GuarantorObligationTerm", "presentation": "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Letters of credit terms", "label": "Guarantor Obligation, Term", "documentation": "Describe the approximate term of the guarantee or each group of similar guarantees.", "auth_ref": "cfg.HSBCBankAndInvestorsAcquisitionsMember", "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "HSBCBankAndInvestorsAcquisitionsMember", "presentation": "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails", "lang": "en-us", "role": "terseLabel": "HSBC Bank And Investors Acquisitions", "label": "HSBC Bank And Investors Acquisitions [Member]", "documentation": "HSBC Bank And Investors Acquisitions", "auth_ref": "us-gaap.HedgedAssetFairValueHedge", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HedgedAssetFairValueHedge", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedinBalanceSheetDetails", "lang": "en-us", "role": "terseLabel": "Carrying amount of hedged assets (2)", "label": "Hedged Asset, Fair Value Hedge", "documentation": "Amount of asset hedged in fair value hedging relationship.", "auth_ref": "r856", "r1317", "us-gaap.HedgedAssetFairValueHedgeCumulativeIncreaseDecrease", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HedgedAssetFairValueHedgeCumulativeIncreaseDecrease", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedinBalanceSheetDetails", "lang": "en-us", "role": "terseLabel": "Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items", "label": "Hedged Asset, Fair Value Hedge, Cumulative Increase (Decrease)", "documentation": "Amount of cumulative increase (decrease) in fair value of hedged asset in fair value hedge, attributable to hedged risk.", "auth_ref": "r857", "r1317", "us-gaap.HedgedAssetFairValueHedgePortfolioLayerMethodCumulativeIncreaseDecreaseExcludedFromAmortizedCost", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HedgedAssetFairValueHedgePortfolioLayerMethodCumulativeIncreaseDecreaseExcludedFromAmortizedCost", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails", "lang": "en-us", "role": "negatedTerseLabel": "Portfolio level basis adjustments excluded from amortized cost", "label": "Hedged Asset, Fair Value Hedge, Portfolio Layer Method, Hedged Layer, Fair Value, Cumulative Increase (Decrease),

from Amortized Cost", "documentation": "Amount of cumulative increase (decrease) in fair value of hedged asset in fair value hedge, attributable to hedged risk, in portfolio layer hedging relationship, excluded from amortized cost of asset included in closed portfolio." } } } , "auth_ref": { "r859" } } } , "us-gaap_HedgedLiabilityFairValueHedge": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HedgedLiabilityFairValueHedge", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedInBalanceSheetDetails", "lang": { "en-us": { "role": { "terseLabel": "Carrying amount of hedged liabilities", "label": "Hedged Liability, Fair Value Hedge", "documentation": "Amount of liability hedged in fair value hedging relationship." } } } , "auth_ref": { "r856" } } } , "us-gaap_HedgedLiabilityFairValueHedgeCumulativeIncreaseDecrease": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HedgedLiabilityFairValueHedgeCumulativeIncreaseDecrease", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails", "lang": { "en-us": { "role": { "terseLabel": "Cumulative amount of fair value hedging adjustments included in the carrying amount of the hedged items", "label": "Hedged Liability, Fair Value Hedge, Cumulative Increase (Decrease)", "documentation": "Amount of cumulative increase (decrease) in fair value of hedged liability in fair value hedge, attributable to hedged risk." } } } , "auth_ref": { "r857" } } } , "us-gaap_HedgingDesignationAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HedgingDesignationAxis", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails", "lang": { "en-us": { "role": { "terseLabel": "Hedging Designation Axis", "label": "Hedging Designation Axis", "documentation": "Information by designation of purpose of derivative instrument." } } } , "auth_ref": { "r19", "r855" } } } , "us-gaap_HedgingDesignationDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HedgingDesignationDomain", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails", "lang": { "en-us": { "role": { "terseLabel": "Hedging Designation Domain", "label": "Hedging Designation Domain", "documentation": "Designation of purpose of derivative instrument." } } } , "auth_ref": { "r19" } } } , "us-gaap_HedgingRelationshipDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HedgingRelationshipDomain", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectOfCustomerDerivativesandEconomicHedgesonNetIncomeDetails", "lang": { "en-us": { "role": { "terseLabel": "Hedging Relationship Domain", "label": "Hedging Relationship Domain", "documentation": "Nature or intent of a hedge." } } } , "auth_ref": { "r19" } } } , "us-gaap_HeldToMaturitySecuritiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesAbstract", "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails", "lang": { "en-us": { "role": { "terseLabel": "Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss Abstract", "label": "Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss Abstract", "documentation": "Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss Abstract", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesAccumulatedUnrecognizedHoldingGain", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails", "parentTag": "us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestAfterAllowanceForCreditLoss", "weight": 1.0, "order": 1.0 } } , "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails", "lang": { "en-us": { "role": { "terseLabel": "Gross Unrealized Gains", "label": "Debt Securities, Held-to-Maturity, Accumulated Unrecognized Gain", "documentation": "Amount of accumulated unrecognized gain on investment in debt security measured at amortized cost (held-to-maturity)." } } } , "auth_ref": { "r239", "r485" } } } , "us-gaap_HeldToMaturitySecuritiesAccumulatedUnrecognizedHoldingLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesAccumulatedUnrecognizedHoldingLoss", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails", "parentTag": "us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestAfterAllowanceForCreditLoss", "weight": 1.0, "order": 2.0 } } , "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails", "lang": { "en-us": { "role": { "negatedTerseLabel": "Gross Unrealized Losses", "label": "Debt Securities, Held-to-Maturity, Accumulated Unrecognized Loss", "documentation": "Amount of accumulated unrecognized loss on investment in debt security measured at amortized cost (held-to-maturity)." } } } , "auth_ref": { "r240", "r486" } } } , "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterFiveThroughTenYearsNetCarryingAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesDebtMaturitiesAfterFiveThroughTenYearsNetCarryingAmount", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "parentTag": "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis", "weight": 1.0, "order": 3.0 } } , "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "lang": { "en-us": { "role": { "terseLabel": "Amortized Cost, Debt securities held to maturity, Maturity of 5-10 Years", "label": "Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year 5 through 10", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in sixth through tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } } , "auth_ref": { "r402", "r1031" } } } , "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsNetCarryingAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsNetCarryingAmount", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "parentTag": "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis", "weight": 1.0, "order": 4.0 } } , "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "lang": { "en-us": { "role": { "terseLabel": "Amortized Cost, Debt securities held to maturity, Maturity of 1-5 Years", "label": "Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year One through Five", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } } , "auth_ref": { "r481", "r1030" } } } , "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterTenYearsNetCarryingAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesDebtMaturitiesAfterTenYearsNetCarryingAmount", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "parentTag": "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis", "weight": 1.0, "order": 5.0 } } , "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "lang": { "en-us": { "role": { "terseLabel": "Amortized Cost, Debt securities held to maturity, Maturity After 10 Years", "label": "Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year 10", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } } , "auth_ref": { "r483", "r1032" } } } , "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "parentTag": "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis", "weight": 1.0, "order": 1.0 } } , "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "lang": { "en-us": { "role": { "totalLabel": "Amortized Cost, Debt securities held to maturity, Total", "label": "Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date." } } } , "auth_ref": { "r1585", "r1764" } } } , "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesWithinOneYearNetCarryingAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesDebtMaturitiesWithinOneYearNetCarryingAmount", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "parentTag": "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis", "weight": 1.0, "order": 2.0 } } , "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails", "lang": { "en-us": { "role": { "verboseLabel": "Amortized Cost, Debt securities held to maturity, Maturity of 1 Year or Less", "label": "Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Year One", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } } , "auth_ref": { "r480", "r1029" } } } , "us-gaap_HeldToMaturitySecuritiesFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesFairValue", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails", "parentTag": "us-gaap_DebtSecuritiesHeldToMaturityExcludingAccruedInterestAfterAllowanceForCreditLoss", "weight": 1.0, "order": 3.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical", "lang": { "en-us": { "role": { "terseLabel": "Fair Value", "label": "Fair Value", "documentation": "Fair value of investment in debt security measured at amortized cost (held-to-maturity)." } } } , "auth_ref": { "r238", "r484", "r879", "r891", "r1020", "r1048" } } } , "cfg_HomeEquityLoanAndLineOfCreditMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "HomeEquityLoanAndLineOfCreditMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails", "lang": { "en-us": { "role": { "terseLabel": "Home equity", "label": "Home Equity Loan And Line Of Credit [Member]", "documentation": "Home Equity Loan And Line Of Credit [Member]" } } } , "auth_ref": { "r1371", "r1372", "r1395" } } } , "cfg_IncomeLossFromContinuingOperationsBeforeIncomeTaxesAndUndistributedIncomeOfSubsidiariesNoncontrollingInterest": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "IncomeLossFromContinuingOperationsBeforeIncomeTaxesAndUndistributedIncomeOfSubs

"Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest", "documentation": "Amount of income (loss) from continuing operations, including income (loss) from equity method investments, before deduction of income tax expense (benefit), and income (loss) attributable to noncontrolling interest." } } , "auth_ref": "r149", "r205", "r218", "r1027", "r1064", "r1259", "r1264", "r1556", "r1558", "r1560", "r1561", "r1562" } } ,

"cfg_IncomeLossFromEquityInUndistributedEarningsOfSubsidiaries": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "IncomeLossFromEquityInUndistributedEarningsOfSubsidiaries", "crdr": "debit", "calculation": {

"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 5.0 } } , "presentation": {

"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Equity in undistributed (income) losses of subsidiaries", "label": "(Income) Loss From Equity In Undistributed Earnings Of Subsidiaries", "documentation": "(Income) Loss From Equity In Undistributed Earnings Of Subsidiaries" } } } , "auth_ref": { } } , "us-gaap_IncomeLossFromSubsidiariesNetOfTax": { "xbrltype": "monetaryItemType", "nsuri":

"http://fasb.org/us-gaap/2024", "localname": "IncomeLossFromSubsidiariesNetOfTax", "crdr": "credit", "calculation": {

"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": { "parentTag": "us-gaap_NetIncomeLoss", "weight": 1.0, "order": 2.0 } } , "presentation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Equity in undistributed income (losses) of subsidiaries", "label": "Income (Loss) from Subsidiaries, Net of Tax", "documentation": "Amount after tax of income (loss) of subsidiary attributable to the parent entity." } } } , "auth_ref": { } } , "us-gaap_IncomeStatementAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeStatementAbstract", "lang": { "en-us": { "role": { "terseLabel": "Income Statement Abstract", "label": "Income Statement Abstract" } } } , "auth_ref": { } } , "us-gaap_IncomeStatementLocationAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeStatementLocationAxis", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectOfDerivativeInstrumentsonNetIncomeandStockholdersEquityDetails":

"http://www.citizensbank.com/role/DERIVATIVESScheduleofFairValueHedgesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Statement of Income Location, Balance {Axis}", "label": "Statement of Income Location, Balance {Axis}", "documentation": "Information by location in statement of income where disaggregated amount has been reported." } } } , "auth_ref": { "r574", "r581", "r582", "r884", "r888", "r893", "r1094", "r1096", "r1172", "r1244", "r1321", "r1774" } } , "us-gaap_IncomeStatementLocationDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeStatementLocationDomain", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectOfDerivativeInstrumentsonNetIncomeandStockholdersEquityDetails":

"http://www.citizensbank.com/role/DERIVATIVESScheduleofFairValueHedgesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Statement of Income Location, Balance {Domain}", "label": "Statement of Income Location, Balance {Domain}", "documentation": "Location in statement of income where disaggregated amount has been reported." } } } , "auth_ref": { "r581", "r582", "r884", "r888", "r893", "r1094", "r1096", "r1172", "r1244", "r1321", "r1774" } } , "us-gaap_IncomeTaxDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxDisclosureAbstract", "lang": { "en-us": { "role": { "terseLabel": "Income Tax Disclosure Abstract", "label": "Income Tax Disclosure Abstract" } } } , "auth_ref": { } } , "us-gaap_IncomeTaxDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri":

"http://fasb.org/us-gaap/2024", "localname": "IncomeTaxDisclosureTextBlock", "presentation": { "http://www.citizensbank.com/role/INCOMETAXES": { "lang": { "en-us": { "role": { "terseLabel": "INCOME TAXES", "label": "Income Tax Disclosure {Text Block}", "documentation": "The entire disclosure for income tax." } } } , "auth_ref": { "r372", "r793", "r799", "r806", "r807", "r808", "r814", "r820", "r827", "r829", "r832", "r833", "r1111", "r1311" } } , "cfg_IncomeTaxExpenseAmortizationMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "IncomeTaxExpenseAmortizationMember", "presentation": {

"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Amortization", "label": "Income Tax Expense, Amortization {Member}", "documentation": "Income Tax Expense, Amortization" } } } , "auth_ref": { } } , "us-gaap_IncomeTaxExpenseBenefit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxExpenseBenefit", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESIncomeTaxExpenseBenefitDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefitIntraperiodTaxAllocation", "weight": 1.0, "order": 1.0 } ,

"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": { "parentTag":

"cfg_NetIncomeLossBeforeUndistributedIncomeOfSubsidiaries", "weight": -1.0, "order": 1.0 } ,

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap_NetIncomeLoss", "weight": -1.0, "order": 2.0 } ,

"http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails": { "parentTag": null, "weight": null, "order": null, "root": true } ,

"http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails": { "parentTag": null, "weight": null, "order": null, "root": true } ,

"http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": null, "weight": null, "order": null, "root": true } } , "presentation": {

"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails":

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS",

"http://www.citizensbank.com/role/INCOMETAXESComponentsofIncomeTaxExpenseBenefitDetails",

"http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails",

"http://www.citizensbank.com/role/INCOMETAXESIncomeTaxExpenseBenefitDetails",

"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails",

"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Income tax expense", "negatedTerseLabel": "Income tax expense", "totalLabel": "Income tax expense", "netLabel": "Income tax expense", "verboseLabel": "Income tax expense (benefit)", "label": "Income Tax Expense (Benefit)", "documentation": "Amount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations." } } } , "auth_ref": { "r250", "r262", "r392", "r393", "r411", "r428", "r442", "r797", "r799", "r828", "r1074", "r1311" } } , "us-gaap_IncomeTaxExpenseBenefitContinuingOperationsIncomeTaxReconciliationAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxExpenseBenefitContinuingOperationsIncomeTaxReconciliationAbstract", "presentation": {

"http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Amount", "label": "Income Tax Expense (Benefit), Effective Income Tax Rate Reconciliation, Amount Abstract" } } } , "auth_ref": { } } , "us-gaap_IncomeTaxExpenseBenefitIntraperiodTaxAllocation": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxExpenseBenefitIntraperiodTaxAllocation", "crdr": "debit", "calculation": {

"http://www.citizensbank.com/role/INCOMETAXESIncomeTaxExpenseBenefitDetails": { "parentTag": null, "weight": null, "order": null, "root": true } } , "presentation": {

"http://www.citizensbank.com/role/INCOMETAXESIncomeTaxExpenseBenefitDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total comprehensive income tax expense (benefit)", "label": "Income Tax Expense (Benefit), Intraperiod Tax Allocation", "documentation": "Amount of income tax expense (benefit) for continuing operations, discontinued operations, other comprehensive income, and items charged (credited) directly to shareholders' equity." } } } , "auth_ref": { "r828", "r1701" } } ,

"cfg_IncomeTaxExpenseNetBenefitMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "IncomeTaxExpenseNetBenefitMember", "presentation": {

"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Net benefit (expense) included in income tax expense", "label": "Income Tax Expense, Net Benefit {Member}", "documentation": "Income Tax Expense, Net Benefit" } } } , "auth_ref": { } } , "cfg_IncomeTaxExpenseOtherTaxBenefitsMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "IncomeTaxExpenseOtherTaxBenefitsMember", "presentation": {

"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other tax benefits recognized", "label": "Income Tax Expense, Other Tax Benefits {Member}", "documentation": "Income Tax Expense, Other Tax Benefits" } } } , "auth_ref": { } } , "cfg_IncomeTaxExpenseTaxCreditMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "IncomeTaxExpenseTaxCreditMember", "presentation": {

"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tax credits recognized", "label": "Income Tax Expense, Tax Credit {Member}", "documentation": "Income Tax Expense, Tax Credit" } } } , "auth_ref": { } } , "us-gaap_IncomeTaxPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxPolicyTextBlock", "presentation": {

"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies": { "lang": { "en-us": { "role": { "terseLabel": "Income Taxes", "label": "Income Tax, Policy {Policy Text Block}", "documentation": "Disclosure of accounting policy for income taxes, which may include its accounting policies for recognizing and measuring deferred tax assets and liabilities and related valuation allowances, recognizing investment tax credits, operating loss carryforwards, tax credit carryforwards, and other carryforwards, methodologies for determining its effective income tax rate and the characterization of interest and penalties in the financial statements." } } } , "auth_ref": { "r351", "r795", "r796", "r814", "r815", "r819", "r822", "r1105" } } , "us-gaap_IncomeTaxReconciliationIncomeTaxExpenseBenefitAtFederalStatutoryIncomeTaxRate": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxReconciliationIncomeTaxExpenseBenefitAtFederalStatutoryIncomeTaxRate", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": 1.0, "order": 1.0 } } , "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Non-deductible FDIC insurance premiums", "label": "Effective Income Tax Rate Reconciliation, Nondeductible Expense, Amount", "documentation": "Amount of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to nondeductible expenses." } } } , "auth_ref": { "r803", "r805", "r1688" } } , "us-gaap_IncomeTaxReconciliationNondeductibleExpenseAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxReconciliationNondeductibleExpenseAbstract", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Increase (decrease) resulting from", "label": "Effective Income Tax Rate Reconciliation, Nondeductible Expense, Amount Abstract" } } } , "auth_ref": { } } , "us-gaap_IncomeTaxReconciliationOtherReconcilingItems": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxReconciliationOtherReconcilingItems", "crdr": "debit", "calculation": {

"http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": 1.0, "order": 9.0 } } , "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "State and local income taxes (net of federal benefit)", "label": "Effective Income Tax Rate Reconciliation, State and Local Income Taxes, Amount", "documentation": "Amount of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to state and local income tax expense (benefit)." } } } , "auth_ref": { "r801", "r1311", "r1688" } } , "us-gaap_IncomeTaxReconciliationTaxContingencies": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxReconciliationTaxContingencies", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": 1.0, "order": 7.0 } } , "presentation": {

"http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Adjustments for uncertain tax

positions", "label": "Effective Income Tax Rate Reconciliation, Tax Contingency, Amount", "documentation": "Amount of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to increase (decrease) in income tax contingencies. Including, but not limited to, domestic tax contingency, foreign tax contingency, state and local tax contingency, and other contingencies." } } }, "auth_ref": { "r804", "r1311", "r1688" } }, "us-gaap_IncomeTaxReconciliationTaxCredits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxReconciliationTaxCredits", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": -1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedLabel": "Tax advantaged investments (including related credits)", "label": "Effective Income Tax Rate Reconciliation, Tax Credit, Amount", "documentation": "Amount of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to tax credits. Including, but not limited to, research credit, foreign tax credit, investment tax credit, and other tax credits." } } }, "auth_ref": { "r802", "r805", "r1688" } }, "us-gaap_IncomeTaxReconciliationTaxCreditsOther": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxReconciliationTaxCreditsOther", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": -1.0, "order": 6.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Other tax credits", "label": "Effective Income Tax Rate Reconciliation, Tax Credit, Other, Amount", "documentation": "Amount of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to other tax credits." } } }, "auth_ref": { "r1311", "r1688", "r1690" } }, "us-gaap_IncomeTaxReconciliationTaxExemptIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxReconciliationTaxExemptIncome", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": -1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedLabel": "Tax-exempt interest", "label": "Effective Income Tax Rate Reconciliation, Tax Exempt Income, Amount", "documentation": "Amount of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to income (loss) exempt from income taxes." } } }, "auth_ref": { "r803", "r805", "r1688" } }, "us-gaap_IncomeTaxesPaid": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxesPaid", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "lang": { "en-us": { "role": { "terseLabel": "Income taxes paid", "label": "Income Taxes Paid", "documentation": "Amount, before refund, of cash paid to foreign, federal, state, and local jurisdictions as income tax." } } }, "auth_ref": { "r44", "r160", "r1542", "r1694", "r1695" } }, "us-gaap_IncreaseDecreaseInDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncreaseDecreaseInDeposits", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": 1.0, "order": 7.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "lang": { "en-us": { "role": { "terseLabel": "Net increase (decrease) in deposits", "label": "Increase (Decrease) in Deposits", "documentation": "The net cash inflow or outflow for the increase (decrease) in the beginning and end of period deposits balances." } } }, "auth_ref": { "r42", "r214" } }, "us-gaap_IncreaseDecreaseInLoansHeldForSale": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncreaseDecreaseInLoansHeldForSale", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": -1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Net change in loans held for sale", "label": "Increase (Decrease) in Loan, Held-for-Sale", "documentation": "The increase (decrease) during the reporting period in the value of loans or securitized loans that are held with the intention to sell in the near future." } } }, "auth_ref": { "r251", "r1539" } }, "us-gaap_IncreaseDecreaseInOtherOperatingAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncreaseDecreaseInOtherOperatingAssets", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": -1.0, "order": 4.0 } }, "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": -1.0, "order": 6.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Net (increase) decrease in other assets", "label": "Increase (Decrease) in Other Operating Assets", "documentation": "Amount of increase (decrease) in operating assets classified as other." } } }, "auth_ref": { "r10" } }, "us-gaap_IncreaseDecreaseInOtherOperatingCapitalNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncreaseDecreaseInOtherOperatingCapitalNet", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": -1.0, "order": 6.0 } }, "presentation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Other, net", "label": "Increase (Decrease) in Other Operating Assets and Liabilities, Net", "documentation": "Amount of increase (decrease) in operating assets after deduction of operating liabilities classified as other." } } }, "auth_ref": { "r10" } }, "us-gaap_IncreaseDecreaseInOtherOperatingLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncreaseDecreaseInOtherOperatingLiabilities", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 2.0 } }, "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 9.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "lang": { "en-us": { "role": { "terseLabel": "Net increase (decrease) in other liabilities", "label": "Net increase (decrease) in other liabilities", "documentation": "Amount of increase (decrease) in operating liabilities classified as other." } } }, "auth_ref": { "r10" } }, "us-gaap_IncreaseDecreaseInStockholdersEquityRollForward": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncreaseDecreaseInStockholdersEquityRollForward", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CHANGES IN STOCKHOLDER EQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Increase (Decrease) in Stockholders' Equity [Roll Forward]", "label": "Increase (Decrease) in Stockholders' Equity [Roll Forward]", "documentation": "A roll forward is a reconciliation of a concept from the beginning of a period to the end of a period." } } }, "auth_ref": { "r11", "ecd_IndividualAxis" } }, "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "IndividualAxis", "presentation": { "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure": { "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure": { "http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements": { "http://xbrl.sec.gov/ecd/role/PropDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Individual:", "label": "Individual [Axis]", "auth_ref": { "r1392", "r1403", "r1413", "r1437", "r1446", "r1450", "r1458" } }, "ecd_InsiderTradingArrLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "InsiderTradingArrLineItems", "lang": { "en-us": { "role": { "label": "Insider Trading Arrangements [Line Items]", "auth_ref": { "r1456" } }, "ecd_InsiderTradingPoliciesProcLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "InsiderTradingPoliciesProcLineItems", "lang": { "en-us": { "role": { "label": "Insider Trading Policies and Procedures [Line Items]", "auth_ref": { "r1373", "r1462" } }, "ecd_InsiderTrdPoliciesProcAdoptedFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "InsiderTrdPoliciesProcAdoptedFlag", "presentation": { "http://xbrl.sec.gov/ecd/role/InsiderTradingPoliciesProc": { "lang": { "en-us": { "role": { "terseLabel": "Insider Trading Policies and Procedures Adopted", "label": "Insider Trading Policies and Procedures Adopted [Flag]", "auth_ref": { "r1373", "r1462" } }, "ecd_InsiderTrdPoliciesProcNotAdoptedTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "InsiderTrdPoliciesProcNotAdoptedTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/InsiderTradingPoliciesProc": { "lang": { "en-us": { "role": { "terseLabel": "Insider Trading Policies and Procedures Not Adopted", "label": "Insider Trading Policies and Procedures Not Adopted [Text Block]", "auth_ref": { "r1373", "r1462" } }, "us-gaap_InterestAndDividendIncomeOperating": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndDividendIncomeOperating", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "parentTag": "us-gaap_InterestIncomeExpenseNet", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "lang": { "en-us": { "role": { "totalLabel": "Total interest income", "label": "Interest and Dividend Income, Operating", "documentation": "Represents the total of interest and dividend income, including any amortization and accretion (as applicable) of discounts and premiums, earned from (1) loans and leases whether held-for-sale or held-in-portfolio; (2) investment securities; (3) federal funds sold; (4) securities purchased under agreements to resell; (5) investments in banker's acceptances, commercial paper, or certificates of deposit; (6) dividend income; or (7) other investments not otherwise specified herein." } } }, "auth_ref": { "r200", "r206", "r208", "r209", "r210", "r1817" } }, "us-gaap_InterestAndDividendIncomeOperatingAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndDividendIncomeOperatingAbstract", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "INTEREST INCOME", "label": "Interest and Dividend Income, Operating [Abstract]", "auth_ref": { "r11" } }, "us-gaap_InterestAndDividendIncomeSecurities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndDividendIncomeSecurities", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "parentTag": "us-gaap_InterestAndDividendIncomeOperating", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "Investment securities", "label": "Interest and Dividend Income, Securities, Operating", "documentation": "Amount of operating dividend and interest income, including amortization and accretion of premiums and discounts, on securities." } } }, "auth_ref": { "r1809", "r1815" } }, "cfig_InterestAndDividendIncomeSecuritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "InterestAndDividendIncomeSecuritiesMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofFairValueHedgesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Interest Income, Investment Securities", "label": "Interest And Dividend Income, Securities [Member]", "documentation": "Interest And Dividend Income, Securities [Member]" } } }, "auth_ref": { "r11" } }, "us-gaap_InterestAndFeeIncomeLoansAndLeasesHeldInPortfolio": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndFeeIncomeLoansAndLeasesHeldInPortfolio", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "parentTag": "us-gaap_InterestAndDividendIncomeOperating", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "Interest and fees on loans and leases", "label": "Interest and Fee Income, Loan and Lease, Held-in-Portfolio", "documentation": "Interest and fee income generated by loans the Entity intends and has the ability to hold for the foreseeable future, or until maturity or payoff, including commercial and consumer loans, whether domestic or foreign, which may consist of: (1) industrial and agricultural; (2) real estate; and (3) real estate construction loans; (4) trade financing; (5) lease financing; (6) home equity lines of credit; (7) automobile and other vehicle loans; and (8) credit card and other revolving-type loans. Also includes interest income for leases held by the Entity." } } }, "auth_ref": { "r200" } }, "us-gaap_InterestAndFeeIncomeLoansHeldForSaleMortgages": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndFeeIncomeLoansHeldForSaleMortgages", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "parentTag": "us-gaap_InterestAndDividendIncomeOperating", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "Interest and fees on loans held for sale", "label": "Interest and Fee Income, Loan, Mortgage, Held-for-Sale", "documentation": "Interest and fee income from mortgage loans considered to be held-for-sale." } } }, "auth_ref": { "r200" } }, "cfig_InterestAndFeeIncomeLoansMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "InterestAndFeeIncomeLoansMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofFairValueHedgesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Interest Income, Loans Held for Sale", "label": "Interest And Fee Income, Loans [Member]", "documentation": "Interest And Fee Income, Loans [Member]" } } }, "auth_ref": { "r11" } }, "cfig_InterestBearingCashAndDueFromBanks": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "InterestBearingCashAndDueFromBanks", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 7.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "lang": { "en-us": { "role": {

"terseLabel": "Interest-bearing cash and due from banks", "label": "Interest-bearing Cash And Due From Banks", "documentation": "For banks and other depository institutions (including Federal Reserve Banks, if applicable). Interest-bearing cash in other financial institutions for relatively short periods of time including, for example, certificates of deposits, which are presented separately from cash on the balance sheet." } } }, "auth_ref": "r190", "role": "us-gaap InterestBearingDepositLiabilities", "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestBearingDepositLiabilities", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap Deposits", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "lang": { "en-us": { "role": { "terseLabel": "Interest-bearing", "label": "Interest-Bearing Deposit Liabilities", "documentation": "The aggregate of all domestic and foreign interest-bearing deposit liabilities." } } }, "auth_ref": { "r190" } }, "us-gaap InterestBearingDepositLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestBearingDepositLiabilities", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap Assets", "weight": 1.0, "order": 9.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "lang": { "en-us": { "role": { "terseLabel": "Interest-bearing deposits in banks", "label": "Interest-Bearing Deposits in Banks and Other Financial Institutions", "documentation": "For banks and other depository institutions (including Federal Reserve Banks, if applicable). Interest-bearing deposits in other financial institutions for relatively short periods of time including, for example, certificates of deposits, which are presented separately from cash on the balance sheet." } } }, "auth_ref": { "r118", "r198" } }, "us-gaap InterestBearingDomesticDepositChecking": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestBearingDomesticDepositChecking", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMajorComponentsofDepositsDetails": { "parentTag": "us-gaap Deposits", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMajorComponentsofDepositsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Checking with interest", "label": "Interest-Bearing Domestic Deposit, Checking", "documentation": "Amount of interest-bearing domestic checking deposit liabilities." } } }, "auth_ref": { "r190" } }, "us-gaap InterestExpenseAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseAbstract", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "INTEREST EXPENSE", "label": "Interest Expense, Operating and Nonoperating [Abstract]", "documentation": "The aggregate amount of interest expense on all deposits." } } }, "auth_ref": { "r211" } }, "us-gaap InterestExpenseLongTermDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseLongTermDebt", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap InterestExpenseOperating", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "Long-term borrowed funds", "label": "Interest Expense, Long-Term Debt", "documentation": "Aggregate amount of interest paid or due on all long-term debt." } } }, "auth_ref": { "r213", "r265", "r266" } }, "us-gaap InterestExpenseMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofDerivativeInstrumentsonNetIncomeandStockholdersEquityDetails": { "http://www.citizensbank.com/role/DERIVATIVESEffectofDerivativeInstrumentsonNetIncomeandStockholdersEquityDetails": { "lang": { "en-us": { "role": { "terseLabel": "Interest Expense", "label": "Interest Expense [Member]", "documentation": "Primary financial statement caption encompassing interest expense." } } }, "auth_ref": { "r25" } }, "us-gaap InterestExpenseOperating": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseOperating", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap InterestIncomeExpenseNet", "weight": 1.0, "order": 2.0 } }, "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsofOperationsDetails": { "parentTag": "us-gaap OperatingExpenses", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "totalLabel": "Total interest expense", "terseLabel": "Interest expense", "label": "Interest Expense, Operating", "documentation": "Amount of interest expense classified as operating." } } }, "auth_ref": { "r424", "r1025", "r1530" } }, "us-gaap InterestExpenseShortTermBorrowings": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestExpenseShortTermBorrowings", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap InterestExpenseOperating", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "Short-term borrowed funds", "label": "Interest Expense, Short-Term Borrowings", "documentation": "The aggregate interest expense incurred on short-term borrowings including commercial paper and Federal funds purchased and securities sold under agreements to repurchase." } } }, "auth_ref": { "r212", "r265", "r266" } }, "us-gaap InterestIncomeDepositsWithFinancialInstitutions": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeDepositsWithFinancialInstitutions", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap InterestAndDividendIncomeOperating", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "Interest-bearing deposits in banks", "label": "Interest Income, Deposits with Financial Institutions", "documentation": "Interest income derived from funds deposited with both domestic and foreign financial institutions including funds in money market and other accounts." } } }, "auth_ref": { "r209", "r265", "r266" } }, "us-gaap InterestIncomeExpenseAfterProvisionForLoanLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeExpenseAfterProvisionForLoanLoss", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap InterestIncomeExpenseAfterProvisionForLoanLoss", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "totalLabel": "Net interest income after provision (benefit) for credit losses", "label": "Interest Income (Expense), after Provision for Loan Loss", "documentation": "Amount of interest income or expense, including any amortization and accretion (as applicable) of discounts and premiums, including consideration of the provisions for loan, lease, credit, and other related losses." } } }, "auth_ref": { "r201" } }, "us-gaap InterestIncomeExpenseNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeExpenseNet", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap InterestIncomeExpenseAfterProvisionForLoanLoss", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails": { "parentTag": "us-gaap Revenues", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails": { "lang": { "en-us": { "role": { "totalLabel": "Net interest income", "label": "Interest Income (Expense), Operating", "documentation": "Amount of interest income (expense) classified as operating." } } }, "auth_ref": { "r1021", "r1558" } }, "us-gaap InterestIncomeMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofDerivativeInstrumentsonNetIncomeandStockholdersEquityDetails": { "lang": { "en-us": { "role": { "terseLabel": "Interest Income", "label": "Interest Income [Member]", "documentation": "Primary financial statement caption in which reported facts about interest income have been included." } } }, "auth_ref": { "r11" } }, "us-gaap InterestIncomeOperating": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeOperating", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsofOperationsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Interest", "label": "Interest Income, Operating", "documentation": "Amount of operating interest income, including, but not limited to, amortization and accretion of premiums and discounts on securities." } } }, "auth_ref": { "r423", "r1169", "r1214", "r1215", "r1264", "r1363", "r1364", "r1529", "r1816" } }, "us-gaap InterestIncomeSecuritiesTaxable": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestIncomeSecuritiesTaxable", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/SECURITIESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Taxable interest income from investment securities", "label": "Interest Income, Securities, Operating, Taxable", "documentation": "Amount of operating interest income, including amortization and accretion of premiums and discounts, on securities subject to state, federal and other income tax." } } }, "auth_ref": { "r206", "r265", "r268" } }, "us-gaap InterestPaidNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestPaidNet", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "lang": { "en-us": { "role": { "terseLabel": "Interest paid", "label": "Interest Paid, Excluding Capitalized Interest, Operating Activities", "documentation": "Amount of cash paid for interest, excluding capitalized interest, classified as operating activity, includes, but is not limited to, payment to settle zero-coupon bond for accreted interest of debt discount and debt instrument with insignificant coupon interest rate in relation to effective interest rate of borrowing attributable to accreted interest of debt discount." } } }, "auth_ref": { "r362", "r365", "r366" } }, "us-gaap InterestRateCashFlowHedgeGainLossToBeReclassifiedDuringNext12MonthsNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestRateCashFlowHedgeGainLossToBeReclassifiedDuringNext12MonthsNet", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESNarrativeDetails": { "lang": { "en-us": { "role": { "negatedLabel": "Net loss (pre-tax) on derivatives expected to be reclassified in next 12 months", "label": "Interest Rate Cash Flow Hedge Gain (Loss) to be Reclassified During Next 12 Months, Net", "documentation": "The estimated net amount of unrealized gains or losses on interest rate cash flow hedges as of the balance sheet date expected to be reclassified to earnings within the next twelve months." } } }, "auth_ref": { "r113" } }, "cfg InterestRateContractCustomerMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "InterestRateContractCustomerMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofCustomerDerivativesandEconomicHedgesonNetIncomeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Customer interest rate contracts", "label": "Interest Rate Contract, Customer [Member]", "documentation": "Interest Rate Contract, Customer [Member]" } } }, "auth_ref": { "r11" } }, "us-gaap InterestRateContractMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestRateContractMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofCustomerDerivativesandEconomicHedgesonNetIncomeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivatives hedging interest rate risk", "label": "Interest Rate Contract [Member]", "documentation": "Derivative instrument whose primary underlying risk is tied to the right to receive or pay a sum of money at a given interest rate." } } }, "auth_ref": { "r1246", "r1254", "r1298", "r1318" } }, "cfg InterestRateContractMortgageServicingRightsMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "InterestRateContractMortgageServicingRightsMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofCustomerDeriv

"http://fasb.org/us-gaap/2024", "localname": "InternalCreditAssessmentDomain", "presentation": f

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails" }, "lang": f "en-us": f

"role": f "terseLabel": "Internal Credit Assessment {Domain}", "label": "Internal Credit Assessment {Domain}", "documentation": "Entity defined credit risk rating." } } },

"auth_ref": f }, "us-gaap_InternalUseSoftwarePolicy": f "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InternalUseSoftwarePolicy",

"presentation": f "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies" }, "lang": f "en-us": f "role": f "terseLabel": "Software", "label": "Internal

Use Software, Policy {Policy Text Block}", "documentation": "Disclosure of accounting policy for costs incurred when both (1) the software is acquired, internally developed, or

modified solely to meet the entity's internal needs, and (2) during the software's development or modification, no substantive plan exists or is being developed to market the

software externally." } } }, "auth_ref": f "r572" }, "us-gaap_InvestmentsClassifiedByContractualMaturityDateTableTextBlock": f "xbrltype": "textBlockItemType", "nsuri":

"http://fasb.org/us-gaap/2024", "localname": "InvestmentsClassifiedByContractualMaturityDateTableTextBlock", "presentation": f

"http://www.citizensbank.com/role/SECURITIESTables" }, "lang": f "en-us": f "role": f "terseLabel": "Schedule of investments classified by maturity date", "label": "Investments

Classified by Contractual Maturity Date {Table Text Block}", "documentation": "Tabular disclosure of maturities of an entity's investments as well as any other information

pertinent to the investments." } } }, "auth_ref": f }, "us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract": f "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-

gaap/2024", "localname": "InvestmentsDebtAndEquitySecuritiesAbstract", "lang": f "en-us": f "role": f "terseLabel": "Investments, Debt and Equity Securities {Abstract}",

"label": "Investments, Debt and Equity Securities {Abstract}" } } }, "auth_ref": f }, "us-

gaap_InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock": f "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-

gaap/2024", "localname": "InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock", "presentation": f

"http://www.citizensbank.com/role/SECURITIES" }, "lang": f "en-us": f "role": f "terseLabel": "SECURITIES", "label": "Investments in Debt and Marketable Equity Securities

(and Certain Trading Assets) Disclosure {Text Block}", "documentation": "The entire disclosure for investments in certain debt and equity securities." } } }, "auth_ref": f

"r215", "r269", "r458", "r461", "r900", "r901", "r1760" }, "cfg_InvestorsAcquisitionMember": f "xbrltype": "domainItemType", "nsuri":

"http://www.citizensbank.com/20241231", "localname": "InvestorsAcquisitionMember", "presentation": f "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails",

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWSParentetical",

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails" }, "lang": f "en-us": f

"role": f "terseLabel": "Investors Acquisition", "label": "Investors Acquisition {Member}", "documentation": "Investors Acquisition" } } }, "auth_ref": f }, "us-

gaap_LaborAndRelatedExpense": f "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LaborAndRelatedExpense", "crdr": "debit",

"calculation": f "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": f "parentTag": "us-gaap_NoninterestExpense", "weight": 1.0, "order": 1.0

, "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": f "parentTag": "us-gaap_OperatingExpenses", "weight": 1.0,

"order": 1.0 } }, "presentation": f "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS",

"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails" }, "lang": f "en-us": f "role": f "terseLabel": "Salaries and

employee benefits", "label": "Labor and Related Expense", "documentation": "Amount of expense for salary, wage, profit sharing, incentive and equity-based compensation;

and other employee benefit." } } }, "auth_ref": f "r1531" }, "us-gaap_LandAndLandImprovementsMember": f "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-

gaap/2024", "localname": "LandAndLandImprovementsMember", "presentation": f

"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleofPremisesandEquipmentDetails" }, "lang": f "en-us": f "role": f "terseLabel": "Land and

land improvements", "label": "Land and Land Improvements {Member}", "documentation": "Real estate held and assets that are an addition or improvement to real estate

held." } } }, "auth_ref": f }, "us-gaap_LeaseCost": f "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LeaseCost", "crdr": "debit",

"calculation": f "http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails": f "parentTag": null, "weight": null, "order": null, "root": true } },

"presentation": f "http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails" }, "lang": f "en-us": f "role": f "totalLabel": "Total", "label": "Lease,

Cost", "documentation": "Amount of lease cost recognized by lessee for lease contract." } } }, "auth_ref": f "r923", "r1330" }, "us-gaap_LeaseCostTableTextBlock": f

"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LeaseCostTableTextBlock", "presentation": f

"http://www.citizensbank.com/role/LEASESTables" }, "lang": f "en-us": f "role": f "terseLabel": "Components of operating lease cost", "label": "Lease, Cost {Table Text Block}",

"documentation": "Tabular disclosure of lessee's lease cost. Includes, but is not limited to, interest expense for finance lease, amortization of right-of-use asset for finance

lease, operating lease cost, short-term lease cost, variable lease cost and sublease income." } } }, "auth_ref": f "r1738" }, "us-gaap_LeasesAbstract": f "xbrltype":

"stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LeasesAbstract", "lang": f "en-us": f "role": f "terseLabel": "Leases {Abstract}", "label": "Leases

{Abstract}" } } }, "auth_ref": f }, "dei_LegalEntityAxis": f "xbrltype": "stringItemType", "nsuri": "http://xbrl.sev.gov/dei/2024", "localname": "LegalEntityAxis", "presentation": f

"http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails" }, "lang": f "en-us": f "role": f "terseLabel": "Legal Entity {Axis}",

"label": "Legal Entity {Axis}", "documentation": "The set of legal entities associated with a report." } } }, "auth_ref": f }, "us-gaap_LesseeLeaseDescriptionLineItems": f

"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LesseeLeaseDescriptionLineItems", "presentation": f

"http://www.citizensbank.com/role/LEASESNarrativeDetails" }, "lang": f "en-us": f "role": f "terseLabel": "Lessee, Lease, Description {Line Items}", "label": "Lessee, Lease,

Description {Line Items}", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information

associated with domain members defined in one or many axes to the table." } } }, "auth_ref": f "r922", "r934" }, "us-gaap_LesseeLeaseDescriptionTable": f "xbrltype":

"stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LesseeLeaseDescriptionTable", "presentation": f

"http://www.citizensbank.com/role/LEASESNarrativeDetails" }, "lang": f "en-us": f "role": f "terseLabel": "Lessee, Lease, Description {Table}", "label": "Lessee, Lease,

Description {Table}", "documentation": "Disclosure of information about lessee's leases." } } }, "auth_ref": f "r922", "r934" }, "us-gaap_LesseeLeasesPolicyTextBlock": f

"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LesseeLeasesPolicyTextBlock", "presentation": f

"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies" }, "lang": f "en-us": f "role": f "terseLabel": "Leases", "label": "Lessee, Leases {Policy Text

Block}", "documentation": "Disclosure of accounting policy for leasing arrangement entered into by lessee." } } }, "auth_ref": f "r921" }, "us-

gaap_LesseeOperatingLeaseLiabilityMaturityTableTextBlock": f "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":

"LesseeOperatingLeaseLiabilityMaturityTableTextBlock", "presentation": f "http://www.citizensbank.com/role/LEASESTables" }, "lang": f "en-us": f "role": f "terseLabel":

"Lease liability maturity schedule", "label": "Lessee, Operating Lease, Liability, to be Paid, Maturity {Table Text Block}", "documentation": "Tabular disclosure of undiscounted

cash flows of lessee's operating lease liability. Includes, but is not limited to, reconciliation of undiscounted cash flows to operating lease liability recognized in statement of

financial position." } } }, "auth_ref": f "r1739" }, "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue": f "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-

gaap/2024", "localname": "LesseeOperatingLeaseLiabilityPaymentsDue", "crdr": "credit", "calculation": f

"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails": f "parentTag": null, "weight": null, "order": null, "root": true },

"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails_1": f "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": f

"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails" }, "lang": f "en-us": f "role": f "totalLabel": "Total lease payments", "label": "Lessee, Operating

Lease, Liability, to be Paid", "documentation": "Amount of lessee's undiscounted obligation for lease payment for operating lease." } } }, "auth_ref": f "r932" }, "us-

gaap_LesseeOperatingLeaseLiabilityPaymentsDueAfterYearFive": f "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":

"LesseeOperatingLeaseLiabilityPaymentsDueAfterYearFive", "crdr": "credit", "calculation": f "http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails_1": f

"parentTag": "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue", "weight": 1.0, "order": 1.0 } }, "presentation": f

"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails_1": "lang": f "en-us": f "role": f "terseLabel": "Thereafter", "label": "Lessee, Operating Lease,

Liability, to be Paid, after Year Five", "documentation": "Amount of lessee's undiscounted obligation for lease payment for operating lease due after fifth fiscal year following

current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } },

"auth_ref": f "r932" }, "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueNextTwelveMonths": f "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024",

"localname": "LesseeOperatingLeaseLiabilityPaymentsDueNextTwelveMonths", "crdr": "credit", "calculation": f

"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails_1": f "parentTag": "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue", "weight": 1.0, "order":

3.0 } }, "presentation": f "http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails" }, "lang": f "en-us": f "role": f "terseLabel": "2025", "label": "Lessee,

Operating Lease, Liability, to be Paid, Year One", "documentation": "Amount of lessee's undiscounted obligation for lease payment for operating lease to be paid in next fiscal

year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling

approach)." } } }, "auth_ref": f "r932" }, "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearFive": f "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-

gaap/2024", "localname": "LesseeOperatingLeaseLiabilityPaymentsDueYearFive", "crdr": "credit", "calculation": f

"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails_1": f "parentTag": "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue", "weight": 1.0, "order":

5.0 } }, "presentation": f "http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails" }, "lang": f "en-us": f "role": f "terseLabel": "2029", "label": "Lessee,

Operating Lease, Liability, to be Paid, Year Five", "documentation": "Amount of lessee's undiscounted obligation for lease payment for operating lease to be paid in fifth fiscal

year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling

approach)." } } }, "auth_ref": f "r932" }, "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearFour": f "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-

gaap/2024", "localname": "LesseeOperatingLeaseLiabilityPaymentsDueYearFour", "crdr": "credit", "calculation": f

"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails_1": f "parentTag": "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue", "weight": 1.0, "order":

4.0 } }, "presentation": f "http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails" }, "lang": f "en-us": f "role": f "terseLabel": "2028", "label": "Lessee,

Operating Lease, Liability, to be Paid, Year Four", "documentation": "Amount of lessee's undiscounted obligation for lease payment for operating lease to be paid in fourth

fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling

approach)." } } }, "auth_ref": f "r932" }, "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearThree": f "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-

gaap/2024", "localname": "LesseeOperatingLeaseLiabilityPaymentsDueYearThree", "crdr": "credit", "calculation": f

"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails_1": f "parentTag": "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue", "weight": 1.0, "order":

6.0 } }, "presentation": f "http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails" }, "lang": f "en-us": f "role": f "terseLabel": "2027", "label": "Lessee,

Operating Lease, Liability, to be Paid, Year Three", "documentation": "Amount of lessee's undiscounted obligation for lease payment for operating lease to be paid in third

fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling

approach)." } } }, "auth_ref": f "r932" }, "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearTwo": f "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-

gaap/2024", "localname": "LesseeOperatingLeaseLiabilityPaymentsDueYearTwo", "crdr": "credit", "calculation": f

"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails_1": f "parentTag": "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue", "weight": 1.0, "order":

2.0 } }, "presentation": f "http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails" }, "lang": f "en-us": f "role": f "terseLabel": "2026", "label": "Lessee,

Operating Lease, Liability, to be Paid, Year Two", "documentation": "Amount of lessee's undiscounted obligation for lease payment for operating lease to be paid in second

fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling

approach)." } } }, "auth_ref": f "r932" }, "us-gaap_LesseeOperatingLeaseLiabilityUndiscountedExcessAmount": f "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-

gaap/2024", "localname": "LesseeOperatingLeaseLiabilityUndiscountedExcessAmount", "crdr": "credit", "calculation": f

"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails": f "parentTag": "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue", "weight": 1.0, "order": 1.0

} }, "presentation": f "http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails" }, "lang": f "en-us": f "role": f "terseLabel": "Less: Interest", "label":

"Lessee, Operating Lease, Liability, Undiscounted Excess Amount", "documentation": "Amount of lessee's undiscounted obligation for lease payments in excess of discounted

obligation for lease payments for operating lease." } } }, "auth_ref": f "r932" }, "us-gaap_LesseeOperatingLeasesTextBlock": f "xbrltype": "textBlockItemType", "nsuri":

"http://fasb.org/us-gaap/2024", "localname": "LesseeOperatingLeasesTextBlock", "presentation": f "http://www.citizensbank.com/role/LEASES" }, "lang": f "en-us": f "role": f

"terseLabel": "LEASES", "label": "Lessee, Operating Leases {Text Block}", "documentation": "The entire disclosure for operating leases of lessee. Includes, but is not limited to,

description of operating lease and maturity analysis of operating lease liability." } } }, "auth_ref": f "r915" }, "cfg_LesseeTermOfContract": f "xbrltype": "durationItemType",

"nsuri": "http://www.citizensbank.com/20241231", "localname": "LesseeTermOfContract", "presentation": f

"http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails" }, "lang": f "en-us": f "role": f "terseLabel": "Term of contract", "label": "Lessee, Term Of Contract",

"documentation": "Lessee, Term Of Contract" } } }, "auth_ref": f }, "us-gaap_LessorOperatingLeaseTermOfContract": f "xbrltype": "durationItemType", "nsuri":

"http://fasb.org/us-gaap/2024", "localname": "LessorOperatingLeaseTermOfContract", "presentation": f "http://www.citizensbank.com/role/LEASESNarrativeDetails" }, "lang": f

"en-us": {"role": {"terseLabel": "Lease term", "label": "Lessor, Operating Lease, Term of Contract", "documentation": "Term of lessor's operating lease, in PnYnMnDtInMns format, for example, 'P1Y5M13D' represents reported fact of one year, five months, and thirteen days." }}, "auth_ref": {"r1741"}}, "us-gaap_LetterOfCreditMember": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LetterOfCreditMember", "presentation": {"http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESScheduleofOutstandingOffbalancesheetArrangementsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Letters of credit", "label": "Letter of Credit [Member]", "documentation": "A document typically issued by a financial institution which acts as a guarantee of payment to a beneficiary, or as the source of payment for a specific transaction (for example, wiring funds to a foreign exporter if and when specified merchandise is accepted pursuant to the terms of the letter of credit)."} }}, "auth_ref": {"cfq_LetterOfCreditandLoanFees": {"xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "LetterOfCreditandLoanFees", "crdr": "credit", "calculation": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": {"parentTag": "us-gaap_NoninterestIncome", "weight": 1.0, "order": 5.0 }}, "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": {"lang": {"en-us": {"role": {"terseLabel": "Letter of credit and loan fees", "label": "Letter of Credit and Loan Fees", "documentation": "Letter of Credit and Loan Fees"} }}, "auth_ref": {"cfq_LettersofCreditAbstract": {"xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "LettersofCreditAbstract", "presentation": {"http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails": {"lang": {"en-us": {"role": {"terseLabel": "Letters of Credit [Abstract]", "label": "Letters of Credit [Abstract]", "documentation": "Letters of Credit [Abstract]"} }}, "auth_ref": {"us-gaap_LeverageRatiosAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LeverageRatiosAbstract", "presentation": {"http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioinformationDetails": {"lang": {"en-us": {"role": {"terseLabel": "Tier 1 Capital to Average Assets (Leverage) (Ratio)", "label": "Banking Regulation, Leverage Ratio [Abstract]"} }}, "auth_ref": {"us-gaap_Liabilities": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Liabilities", "crdr": "credit", "calculation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": {"parentTag": "us-gaap_LiabilitiesAndStockholdersEquity", "weight": 1.0, "order": 1.0 }}, "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails": {"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails": {"lang": {"en-us": {"role": {"totalLabel": "TOTAL LIABILITIES", "label": "Liabilities", "documentation": "Amount of liability recognized for present obligation requiring transfer or otherwise providing economic benefit to others." }}, "auth_ref": {"r31", "r123", "r124", "r125", "r128", "r129", "r130", "r133", "r370", "r499", "r596", "r597", "r599", "r600", "r601", "r602", "r603", "r605", "r606", "r847", "r851", "r852", "r904", "r1144", "r1258", "r1366", "r1646", "r1745", "r1746"} }}, "us-gaap_LiabilitiesAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LiabilitiesAbstract", "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails": {"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails": {"lang": {"en-us": {"role": {"terseLabel": "LIABILITIES", "label": "Liabilities [Abstract]"} }}, "auth_ref": {"us-gaap_LiabilitiesAndStockholdersEquity": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LiabilitiesAndStockholdersEquity", "crdr": "credit", "calculation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": {"parentTag": null, "weight": null, "order": null, "root": true }}, "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails": {"lang": {"en-us": {"role": {"totalLabel": "TOTAL LIABILITIES AND STOCKHOLDERS'2019 EQUITY", "label": "Liabilities and Equity", "documentation": "Amount of liabilities and equity items, including the portion of equity attributable to noncontrolling interests, if any." }}, "auth_ref": {"r141", "r199", "r1059", "r1331", "r1545", "r1597", "r1731"} }}, "us-gaap_LiabilitiesAndStockholdersEquityAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LiabilitiesAndStockholdersEquityAbstract", "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": {"lang": {"en-us": {"role": {"terseLabel": "LIABILITIES AND STOCKHOLDERS'2019 EQUITY", "label": "Liabilities and Equity [Abstract]"} }}, "auth_ref": {"cfq_LoanChargeOffsPolicyPolicyTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "LoanChargeOffsPolicyPolicyTextBlock", "presentation": {"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies": {"lang": {"en-us": {"role": {"terseLabel": "Loan Charge-Offs", "label": "Loan Charge-Offs Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for valuing, recording, and reporting of charge-offs of loans receivable." }}, "auth_ref": {"us-gaap_LoanParticipationsAndAssignmentsMember": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoanParticipationsAndAssignmentsMember", "presentation": {"http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESScheduleofOutstandingOffbalancesheetArrangementsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Risk participation agreements", "label": "Loan Participations and Assignments [Member]", "documentation": "Investments consisting of the rights in and risks associated with loans shared among a number of (unrelated) parties which may or may not include an assignment of the underlying instrument." }}, "auth_ref": {"us-gaap_LoanRestructuringModificationAxis": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoanRestructuringModificationAxis", "presentation": {"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": {"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": {"lang": {"en-us": {"role": {"terseLabel": "Loan Restructuring Modification [Axis]", "label": "Loan Restructuring Modification [Axis]", "documentation": "Information by concessions made to the terms of loan contracts." }}, "auth_ref": {"r453", "r454", "r456", "r1269"} }}, "us-gaap_LoanRestructuringModificationDomain": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoanRestructuringModificationDomain", "presentation": {"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": {"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": {"lang": {"en-us": {"role": {"terseLabel": "Loan Restructuring Modification [Domain]", "label": "Loan Restructuring Modification [Domain]", "documentation": "Concessions made to the terms of loan contracts, including but not limited to, interest rate reductions, maturity extensions, principal forgiveness, and payment deferral." }}, "auth_ref": {"r453", "r454", "r456", "r1269"} }}, "us-gaap_LoansAndLeasesReceivableImpairedCommitmentToLend": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansAndLeasesReceivableImpairedCommitmentToLend", "crdr": "debit", "presentation": {"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails": {"lang": {"en-us": {"role": {"terseLabel": "Unfunded commitments related to TDRs", "label": "Financing Receivable, Modified, Commitment to Lend", "documentation": "Amount of commitment to lend additional funds to debtor experiencing financial difficulty for which creditor has modified terms of financing receivable." }}, "auth_ref": {"r237", "r452"} }}, "us-gaap_LoansAndLeasesReceivableMortgageBankingActivitiesPolicy": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansAndLeasesReceivableMortgageBankingActivitiesPolicy", "presentation": {"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies": {"lang": {"en-us": {"role": {"terseLabel": "Mortgage Banking", "label": "Mortgage Banking Activity [Policy Text Block]", "documentation": "Disclosure of accounting policy for the lending, securitization, sales, transfers and servicing practices for mortgage banking activities." }}, "auth_ref": {"r1228"} }}, "cfq_LoansCollateralDependentImpaired": {"xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "LoansCollateralDependentImpaired", "crdr": "debit", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsonaNonrecurringBasisDetails": {"lang": {"en-us": {"role": {"terseLabel": "Collateral-dependent loans", "label": "Loans, Collateral Dependent, Impaired", "documentation": "Fair value of impaired collateral-dependent loans net of impairments." }}, "auth_ref": {"cfq_LoansCollateralDependentImpairedMember": {"xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "LoansCollateralDependentImpairedMember", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofGainLossonAssetsandLiabilitiesMeasuredonNonrecurringBasisIncludedinEarningsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Collateral-dependent loans", "label": "Loans, Collateral Dependent, Impaired [Member]", "documentation": "Loans, Collateral Dependent, Impaired [Member]"} }}, "auth_ref": {"us-gaap_LoansHeldForSaleFairValueDisclosure": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansHeldForSaleFairValueDisclosure", "crdr": "debit", "calculation": {"http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails": {"parentTag": "us-gaap_LoansReceivableHeldForSaleAmount", "weight": 1.0, "order": 2.0 }}, "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParenthetical": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": {"http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails": {"lang": {"en-us": {"role": {"terseLabel": "Loans held for sale at fair value", "label": "Loan, Held-for-Sale, Fair Value Disclosure", "documentation": "Fair value portion of loans held-for-sale including, but not limited to, mortgage loans and finance receivables." }}, "auth_ref": {"r878", "r879", "r1716", "r1717", "r1718"} }}, "us-gaap_LoansNotesTradeAndOtherReceivablesExcludingAllowanceForCreditLossesTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansNotesTradeAndOtherReceivablesExcludingAllowanceForCreditLossesTextBlock", "presentation": {"http://www.citizensbank.com/role/LOANSANDLEASES": {"lang": {"en-us": {"role": {"terseLabel": "LOANS AND LEASES", "label": "Loans, Notes, Trade and Other Receivables, Excluding Allowance for Credit Losses [Text Block]", "documentation": "The entire disclosure for claims held for amounts due a company, excluding disclosure for allowance for credit losses. Examples include, but are not limited to, trade accounts receivables, notes receivables, loans receivables. Also excludes disclosure for financing receivables." }}, "auth_ref": {"r1563"} }}, "us-gaap_LoansReceivableFairValueDisclosure": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansReceivableFairValueDisclosure", "crdr": "debit", "presentation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails": {"lang": {"en-us": {"role": {"terseLabel": "Net loans and leases, fair value", "label": "Loans Receivable, Fair Value Disclosure", "documentation": "Fair value portion of loan receivable, including, but not limited to, mortgage loans held for investment, finance receivables held for investment, policy loans on insurance contracts." }}, "auth_ref": {"r1729"} }}, "us-gaap_LoansReceivableHeldForSaleAmount": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansReceivableHeldForSaleAmount", "crdr": "debit", "calculation": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails": {"parentTag": "us-gaap_FairValueOptionAggregateDifferencesLoansAndLongTermReceivables", "weight": 1.0, "order": 1.0 }}, "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": {"parentTag": "us-gaap_Assets", "weight": 1.0, "order": 10.0 }}, "http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails": {"parentTag": null, "weight": null, "order": null, "root": true }}, "presentation": {"http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails": {"lang": {"en-us": {"role": {"terseLabel": "Loans held for sale (includes \$825 and \$676 respectively, measured at fair value)", "totalLabel": "Total loans held for sale", "netLabel": "Aggregate Fair Value", "label": "Financing Receivable, Held-for-Sale", "documentation": "Amount, before valuation allowance, of financing receivable classified as held-for-sale." }}, "auth_ref": {"r1227", "r1564"} }}, "cfq_LoansandAdvances": {"xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "LoansandAdvances", "crdr": "debit", "calculation": {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails": {"parentTag": "us-gaap_Assets", "weight": 1.0, "order": 2.0 }}, "presentation": {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Loans and advances", "label": "Loans and Advances", "documentation": "Loans and Advances"} }}, "auth_ref": {"cfq_LoansandLeasesReceivableMortgageBankingActivitiesTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "LoansandLeasesReceivableMortgageBankingActivitiesTableTextBlock", "presentation": {"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLoanTables": {"lang": {"en-us": {"role": {"terseLabel": "Schedule of mortgage banking activities", "label": "Loans and Leases Receivable, Mortgage Banking Activities [Table Text Block]"} }}, "auth_ref": {"det_LocalPhoneNumber": {"xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/det/2024", "localname": "LocalPhoneNumber", "presentation": {"http://www.citizensbank.com/role/CoverPage": {"lang": {"en-us": {"role": {"terseLabel": "Local Phone Number", "label": "Local Phone Number", "documentation": "Local phone number for entity." }}, "auth_ref": {"us-gaap_LongTermDebt": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebt", "crdr": "credit", "calculation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": {"parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 1.0 }}, "presentation": {"http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails": {"parentTag": null, "weight": null, "order": null, "root": true }}, "presentation": {"http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": {"http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": {"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails":

"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails";
"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails";
"term borrowed funds", "totalLabel": "Total", "netLabel": "Long-term borrowed funds, carrying value", "label": "Long-Term Debt", "documentation": "Amount, after deduction of unamortized premium (discount) and debt issuance cost, of long-term debt. Excludes lease obligation." } } }, "auth_ref": { "r31", "r196", "r620", "r635", "r1285", "r1286", "r1329", "r1771" } }, "us-gaap LongTermDebtFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebtFairValue", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTScheduleofFinancialInstrumentsnotRecordedatFairValueDetails";
"en-us", "role": { "terseLabel": "Long-term borrowed funds, fair value", "label": "Long-Term Debt, Fair Value", "documentation": "The fair value amount of long-term debt whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission." } } }, "auth_ref": { "r1714", "r1716", "r1717", "r1718" } }, "us-gaap LongTermDebtMaturitiesRepaymentsOfPrincipalAfterYearFive": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebtMaturitiesRepaymentsOfPrincipalAfterYearFive", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"parentTag": "us-gaap LongTermDebt", "weight": 1.0, "order": 6.0 } } }, "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"lang": { "en-us", "role": { "terseLabel": "2028 and thereafter", "label": "Long-Term Debt, Maturity, after Year Five", "documentation": "Amount of long-term debt payable, sinking fund requirement, and other securities issued that are redeemable by holder at fixed or determinable price and date, maturing after fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14", "r378", "r625" } } }, "us-gaap LongTermDebtMaturitiesRepaymentsOfPrincipalInNextTwelveMonths": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebtMaturitiesRepaymentsOfPrincipalInNextTwelveMonths", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"parentTag": "us-gaap LongTermDebt", "weight": 1.0, "order": 1.0 } } }, "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"lang": { "en-us", "role": { "terseLabel": "2025", "label": "Long-Term Debt, Maturity, Year One", "documentation": "Amount of long-term debt payable, sinking fund requirement, and other securities issued that are redeemable by holder at fixed or determinable price and date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14", "r378", "r625" } } }, "us-gaap LongTermDebtMaturitiesRepaymentsOfPrincipalInYearFive": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebtMaturitiesRepaymentsOfPrincipalInYearFive", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"parentTag": "us-gaap LongTermDebt", "weight": 1.0, "order": 5.0 } } }, "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"lang": { "en-us", "role": { "terseLabel": "2029", "label": "Long-Term Debt, Maturity, Year Five", "documentation": "Amount of long-term debt payable, sinking fund requirement, and other securities issued that are redeemable by holder at fixed or determinable price and date, maturing in fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14", "r378", "r625" } } }, "us-gaap LongTermDebtMaturitiesRepaymentsOfPrincipalInYearFour": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebtMaturitiesRepaymentsOfPrincipalInYearFour", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"parentTag": "us-gaap LongTermDebt", "weight": 1.0, "order": 4.0 } } }, "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"lang": { "en-us", "role": { "terseLabel": "2028", "label": "Long-Term Debt, Maturity, Year Four", "documentation": "Amount of long-term debt payable, sinking fund requirement, and other securities issued that are redeemable by holder at fixed or determinable price and date, maturing in fourth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14", "r378", "r625" } } }, "us-gaap LongTermDebtMaturitiesRepaymentsOfPrincipalInYearThree": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebtMaturitiesRepaymentsOfPrincipalInYearThree", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"parentTag": "us-gaap LongTermDebt", "weight": 1.0, "order": 3.0 } } }, "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"lang": { "en-us", "role": { "terseLabel": "2027", "label": "Long-Term Debt, Maturity, Year Three", "documentation": "Amount of long-term debt payable, sinking fund requirement, and other securities issued that are redeemable by holder at fixed or determinable price and date, maturing in third fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14", "r378", "r625" } } }, "us-gaap LongTermDebtMaturitiesRepaymentsOfPrincipalInYearTwo": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebtMaturitiesRepaymentsOfPrincipalInYearTwo", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"parentTag": "us-gaap LongTermDebt", "weight": 1.0, "order": 2.0 } } }, "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesofLongtermBorrowedFundsDetails";
"lang": { "en-us", "role": { "terseLabel": "2026", "label": "Long-Term Debt, Maturity, Year Two", "documentation": "Amount of long-term debt payable, sinking fund requirement, and other securities issued that are redeemable by holder at fixed or determinable price and date, maturing in second fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14", "r378", "r625" } } }, "us-gaap LongTermDebtMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermDebtMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESAmountsRecordedInBalanceSheetDetails";
"lang": { "en-us", "role": { "terseLabel": "Long-term borrowed funds", "label": "Long-Term Debt [Member]", "documentation": "Debt arrangement having an initial term longer than one year or beyond the normal operating cycle, if longer." } } }, "auth_ref": { } }, "us-gaap LongTermPurchaseCommitmentByCategoryOfItemPurchasedAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermPurchaseCommitmentByCategoryOfItemPurchasedAxis", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails";
"lang": { "en-us", "role": { "terseLabel": "Category of Item Purchased [Axis]", "label": "Category of Item Purchased [Axis]", "documentation": "Information by category of items purchased under a long-term purchase commitment." } } }, "auth_ref": { } }, "us-gaap LongTermPurchaseCommitmentCategoryOfItemPurchasedDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermPurchaseCommitmentCategoryOfItemPurchasedDomain", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails";
"lang": { "en-us", "role": { "terseLabel": "Long-term Purchase Commitment, Category of Item Purchased [Domain]", "label": "Long-Term Purchase Commitment, Category of Item Purchased [Domain]", "documentation": "General description of the goods or services to be purchased from the counterparty to the long-term purchase commitment." } } }, "auth_ref": { } }, "us-gaap LongTermPurchaseCommitmentLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermPurchaseCommitmentLineItems", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails";
"lang": { "en-us", "role": { "terseLabel": "Long-term Purchase Commitment [Line Items]", "label": "Long-Term Purchase Commitment [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { } }, "us-gaap LongTermPurchaseCommitmentTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongTermPurchaseCommitmentTable", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails";
"lang": { "en-us", "role": { "terseLabel": "Long-term Purchase Commitment [Table]", "label": "Long-Term Purchase Commitment [Table]", "documentation": "Disclosure of information about long-term purchase arrangement. Includes, but is not limited to, term of arrangement with supplier, minimum quantity required, milestone, period covered by arrangement, and committed amount. Excludes short-term purchase arrangement and unconditional purchase obligation." } } }, "auth_ref": { } }, "us-gaap LongtermDebtTypeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongtermDebtTypeAxis", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails";
"lang": { "en-us", "role": { "terseLabel": "Long-term Debt, Type [Axis]", "label": "Long-Term Debt, Type [Axis]", "documentation": "Information by type of long-term debt." } } }, "auth_ref": { "r31", "r1633", "r1634", "r1635" } } }, "us-gaap LongtermDebtTypeDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongtermDebtTypeDomain", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails";
"lang": { "en-us", "role": { "terseLabel": "Long-term Debt, Type [Domain]", "label": "Long-Term Debt, Type [Domain]", "documentation": "Type of long-term debt arrangement, such as notes, line of credit, commercial paper, asset-based financing, project financing, letter of credit financing. These are debt arrangements that originally required repayment more than twelve months after issuance or greater than the normal operating cycle of the company, if longer." } } }, "auth_ref": { "r31", "r64", "r1633", "r1634", "r1635" } } }, "us-gaap LongtermPurchaseCommitmentPeriod": { "xbrltype": "durationItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongtermPurchaseCommitmentPeriod", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails";
"lang": { "en-us", "role": { "terseLabel": "Commitment period", "label": "Long-Term Purchase Commitment, Period", "documentation": "Period covered by the long-term purchase commitment, in PnYnMnDnTnHnMnS format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days." } } }, "auth_ref": { } }, "us-gaap LossContingenciesByNatureOfContingencyAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LossContingenciesByNatureOfContingencyAxis", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails";
"lang": { "en-us", "role": { "terseLabel": "Loss Contingency Nature [Axis]", "label": "Loss Contingency Nature [Axis]", "documentation": "Information by type of existing condition, situation, or set of circumstances involving uncertainty as to possible loss to an enterprise that will ultimately be resolved when one or more future events occur or fail to occur." } } }, "auth_ref": { "r587", "r588", "r589", "r593", "r792", "r1103", "r1283", "r1638", "r1639" } } }, "us-gaap LossContingencyNatureDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LossContingencyNatureDomain", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails";
"lang": { "en-us", "role": { "terseLabel": "Loss Contingency, Nature [Domain]", "label": "Loss Contingency, Nature [Domain]", "documentation": "An existing condition, situation, or set of circumstances involving uncertainty as to possible loss to an enterprise that will ultimately be resolved when one or more future events occur or fail to occur. Resolution of the uncertainty may confirm the incurrence of a loss or impairment of an asset or the incurrence of a liability." } } }, "auth_ref": { "r587", "r588", "r589", "r593", "r792", "r1103", "r1283", "r1638", "r1639" } } }, "cfg LowIncomeHousingTaxCreditPartnershipsMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "LowIncomeHousingTaxCreditPartnershipsMember", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofVariableInterestEntitiesDetails";
"lang": { "en-us", "role": { "terseLabel": "Low Income Housing Tax Credit Partnerships", "label": "Low Income Housing Tax Credit Partnerships [Member]", "documentation": "Low Income Housing Tax Credit Partnerships" } } }, "auth_ref": { } }, "cfg ManagementandServiceFeeIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ManagementandServiceFeeIncome", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails";
"lang": { "en-us", "role": { "terseLabel": "Management and service fees", "label": "Management and Service Fee Income", "documentation": "Amount of management and service fee income." } } }, "auth_ref": { } }, "us-gaap MarketableSecuritiesPolicy": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MarketableSecuritiesPolicy", "presentation": { "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies";
"lang": { "en-us", "role": { "terseLabel": "Securities", "label": "Marketable Securities, Policy [Text Block]", "documentation": "Disclosure of accounting policy for investment classified as marketable security." } } }, "auth_ref": { "r119" } } }, "us-gaap MarketingAndAdvertisingExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MarketingAndAdvertisingExpense", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/OTHEROPERATINGEXPENSEDetails";
"parentTag": "us-gaap OtherCostAndExpenseOperating", "weight": 1.0, "order": 1.0 } } }, "presentation": { "http://www.citizensbank.com/role/OTHEROPERATINGEXPENSEDetails";
"lang": { "en-us", "role": { "terseLabel": "Marketing", "label": "Marketing and Advertising Expense", "documentation": "The total expense recognized in the period for promotion, public relations, and brand or product advertising." } } }, "auth_ref": { "r152" } } }, "cfg MarketingRightsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "MarketingRightsAbstract", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails";
"lang": { "en-us", "role": { "terseLabel": "Marketing Rights [Abstract]", "label": "Marketing Rights [Abstract]", "documentation": "Marketing Rights [Abstract]" } } }, "auth_ref": { } }


```

"src_MinimumMember": {"xbrlytype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "MaximumMember", "presentation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails"},
"http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails",
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails",
"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails", "http://www.citizensbank.com/role/LEASESNarrativeDetails",
"http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails",
"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduledPremisesandEquipmentDetails" | "lang": { "en-us": { "role": { "terseLabel": "Maximum", "label": "Maximum [Member]", "documentation": "Upper limit of the provided range." } } }, "auth_ref": { "r278": "r280", "r282", "r283", "r285", "r317", "r318", "r588", "r589", "r590", "r591", "r746", "r792", "r882", "r984", "r1093", "r1095", "r1103", "r1135", "r1136", "r1193", "r1196", "r1200", "r1201", "r1212", "r1241", "r1242", "r1269", "r1289", "r1308", "r1322", "r1323", "r1327", "r1328", "r1344", "r1650", "r1747", "r1748", "r1749", "r1750", "r1751", "r1752" } }, "ecd_MeasureAxis": { "xbrlytype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "MeasureAxis", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure" | "lang": { "en-us": { "role": { "terseLabel": "Measure", "label": "Measure [Axis]" } } }, "auth_ref": { "r1429" } }, "ecd_MeasureName": { "xbrlytype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "MeasureName", "presentation": "http://xbrl.sec.gov/ecd/role/PvpDisclosure" | "lang": { "en-us": { "role": { "terseLabel": "Name", "label": "Measure Name" } } }, "auth_ref": { "r1429" } }, "us-gaap_MeasurementInputConstantPrepaymentRateMember": { "xbrlytype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MeasurementInputConstantPrepaymentRateMember", "presentation": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails" | "lang": { "en-us": { "role": { "terseLabel": "Constant prepayment rate", "label": "Measurement Input, Constant Prepayment Rate [Member]", "documentation": "Measurement input using principal prepayment as proportion of outstanding loan principal at constant rate." } } }, "auth_ref": { "r1322", "r1716", "r1717", "r1718" } }, "cfg_MeasurementInputMSRValueMember": { "xbrlytype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "MeasurementInputOptionAdjustedSpreadMember", "presentation": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails" | "lang": { "en-us": { "role": { "terseLabel": "MSR value", "label": "Measurement Input, MSR Value [Member]", "documentation": "Measurement Input, MSR Value [Member]" } } }, "auth_ref": { "r1716", "r1717", "r1718" } }, "cfg_MeasurementInputOptionAdjustedSpreadMember": { "xbrlytype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "MeasurementInputOptionAdjustedSpreadMember", "presentation": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails" | "lang": { "en-us": { "role": { "terseLabel": "Option adjusted spread", "label": "Measurement Input, Option Adjusted Spread [Member]", "documentation": "Measurement Input, Option Adjusted Spread [Member]" } } }, "auth_ref": { "r1716", "r1717", "r1718" } }, "cfg_MeasurementInputPullThroughRateMember": { "xbrlytype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "MeasurementInputPullThroughRateMember", "presentation": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails" | "lang": { "en-us": { "role": { "terseLabel": "Pull through rate", "label": "Measurement Input, Pull Through Rate [Member]", "documentation": "Measurement Input, Pull Through Rate [Member]" } } }, "auth_ref": { "r1716", "r1717", "r1718" } }, "us-gaap_MeasurementInputTypeAxis": { "xbrlytype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MeasurementInputTypeAxis", "presentation": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails" | "lang": { "en-us": { "role": { "terseLabel": "Measurement Input Type [Axis]", "label": "Measurement Input Type [Axis]", "documentation": "Information by type of measurement input used to determine value of asset and liability." } } }, "auth_ref": { "r880", "r881", "r882", "r1322" } }, "us-gaap_MeasurementInputTypeDomain": { "xbrlytype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MeasurementInputTypeDomain", "presentation": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails" | "lang": { "en-us": { "role": { "terseLabel": "Measurement Input Type [Domain]", "label": "Measurement Input Type [Domain]", "documentation": "Measurement input used to determine value of asset and liability." } } }, "auth_ref": { "r880", "r881", "r882", "r1322" } }, "cfg_MidAtlanticWashingtonDCMember": { "xbrlytype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "Mid-Atlantic Washington D.C. Member", "presentation": "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails" | "lang": { "en-us": { "role": { "terseLabel": "Mid-Atlantic Washington D.C.", "label": "Mid-Atlantic Washington D.C. [Member]", "documentation": "Mid-Atlantic Washington D.C." } } }, "auth_ref": { "r1429" } }, "srt_MinimumMember": { "xbrlytype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "MinimumMember", "presentation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails"},
"http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails",
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails",
"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails", "http://www.citizensbank.com/role/LEASESNarrativeDetails",
"http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails",
"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduledPremisesandEquipmentDetails" | "lang": { "en-us": { "role": { "terseLabel": "Minimum", "label": "Minimum [Member]", "documentation": "Lower limit of the provided range." } } }, "auth_ref": { "r278": "r280", "r282", "r283", "r285", "r317", "r318", "r588", "r589", "r590", "r591", "r746", "r792", "r882", "r984", "r1093", "r1095", "r1103", "r1135", "r1136", "r1193", "r1196", "r1200", "r1201", "r1212", "r1241", "r1242", "r1269", "r1289", "r1308", "r1322", "r1323", "r1327", "r1344", "r1650", "r1747", "r1748", "r1749", "r1750", "r1751", "r1752" } }, "ecd_MnpiDiscTimedForCompValFlag": { "xbrlytype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "MnpiDiscTimedForCompValFlag", "presentation": "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure" | "lang": { "en-us": { "role": { "terseLabel": "MNPI Disclosure Timed for Compensation Value", "label": "MNPI Disclosure Timed for Compensation Value [Flag]" } } }, "auth_ref": { "r1449" } }, "us-gaap_MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember": { "xbrlytype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember", "presentation": "http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails",
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsDetails",
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails" | "lang": { "en-us": { "role": { "terseLabel": "Other/non-agency", "label": "Mortgage-Backed Securities, Issued by Private Enterprises [Member]", "documentation": "Debt securities collateralized by real estate mortgage loans (mortgages), issued by non-governmental sponsored enterprises." } } }, "auth_ref": { "r1576", "r1579", "r1584", "r1585", "r1591", "r1655" } }, "us-gaap_MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember": { "xbrlytype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember", "presentation": "http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails",
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsDetails",
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails" | "lang": { "en-us": { "role": { "terseLabel": "Federal agencies and U.S. government sponsored entities", "label": "Mortgage-Backed Securities, Issued by US Government-Sponsored Enterprise [Member]", "documentation": "Debt security collateralized by real estate mortgage loan issued by U.S. government-sponsored enterprise (GSE), including, but not limited to, Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), Federal National Mortgage Association (FNMA or Fannie Mae), and Federal Home Loan Bank (FHLBank)." } } }, "auth_ref": { "r1579", "r1585", "r1591", "r1655" } }, "us-gaap_MortgageBackedSecuritiesMember": { "xbrlytype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MortgageBackedSecuritiesMember", "presentation": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails",
"http://www.citizensbank.com/role/SECURITIEScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails",
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsDetails",
"http://www.citizensbank.com/role/SECURITIEScheduleofInvestmentsinContinuousLossPositionsDetails" | "lang": { "en-us": { "role": { "terseLabel": "Total mortgage-backed securities", "label": "Total mortgage-backed securities [Member]", "documentation": "Securities collateralized by mortgage loans." } } }, "auth_ref": { "r1298", "r1299", "r1300", "r1576", "r1579", "r1584", "r1585", "r1591", "r1601" } }, "us-gaap_MortgageBankingAbstract": { "xbrlytype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MortgageBankingAbstract", "lang": { "en-us": { "role": { "terseLabel": "Mortgage Banking [Abstract]", "label": "Mortgage Banking [Abstract]" } } }, "auth_ref": { "r1576", "r1579", "r1584", "r1585", "r1591", "r1601" } }, "cfg_MortgageBankingFeesMember": { "xbrlytype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "MortgageBankingFeesMember", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSResidentialMortgageLoansDetails" | "lang": { "en-us": { "role": { "terseLabel": "Mortgage Banking Fees", "label": "Mortgage Banking Fees [Member]", "documentation": "Mortgage Banking Fees [Member]" } } }, "auth_ref": { "r1576", "r1579", "r1584", "r1585", "r1591", "r1601" } }, "cfg_MortgageLoansCollateralizedByOREO": { "xbrlytype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "MortgageLoansCollateralizedByOREO", "presentation": "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESNarrativeDetails" | "lang": { "en-us": { "role": { "terseLabel": "Mortgage loans collateralized by residential real estate property", "label": "Mortgage Loans Collateralized By OREO", "documentation": "Recorded investment in
```

ACTIVITIES","verboseLabel":"FINANCING ACTIVITIES","label":"Net Cash Provided by (Used in) Financing Activities [Abstract] } } }","auth_ref":{ } } },"us-gaap_NetCashProvidedByUsedInInvestingActivities":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"NetCashProvidedByUsedInInvestingActivities","crdr":"debit","calculation":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"parentTag":"us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect","weight":1.0,"order":2.0},"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"parentTag":null,"weight":null,"order":null,"root":true},"presentation":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"lang":{"en-us":{"role":{"totalLabel":"Net change due to investing activities","label":"Net Cash Provided by (Used in) Investing Activities","documentation":"Amount of cash inflow (outflow) from investing activities, including discontinued operations. Investing activity cash flows include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment and other productive assets."}}},"auth_ref":{"r364"},"us-gaap_NetCashProvidedByUsedInInvestingActivitiesAbstract":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"NetCashProvidedByUsedInInvestingActivitiesAbstract"},"presentation":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"lang":{"en-us":{"role":{"terseLabel":"INVESTING ACTIVITIES","label":"Net Cash Provided by (Used in) Investing Activities [Abstract] } } }","auth_ref":{ } } },"us-gaap_NetCashProvidedByUsedInOperatingActivities":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"NetCashProvidedByUsedInOperatingActivities","calculation":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"parentTag":"us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect","weight":1.0,"order":3.0},"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"parentTag":null,"weight":null,"order":null,"root":true},"presentation":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"lang":{"en-us":{"role":{"totalLabel":"Net change due to operating activities","label":"Net Cash Provided by (Used in) Operating Activities","documentation":"Amount of cash inflow (outflow) from operating activities, including discontinued operations. Operating activity cash flows include transactions, adjustments, and changes in value not defined as investing or financing activities."}}},"auth_ref":{"r157","r158","r161"},"us-gaap_NetCashProvidedByUsedInOperatingActivitiesAbstract":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"NetCashProvidedByUsedInOperatingActivitiesAbstract"},"presentation":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"lang":{"en-us":{"role":{"verboseLabel":"OPERATING ACTIVITIES","label":"Net Cash Provided by (Used in) Operating Activities [Abstract] } } }","auth_ref":{ } } },"us-gaap_NetIncomeLoss":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"NetIncomeLoss","crdr":"credit","calculation":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME":{"parentTag":"us-gaap_ComprehensiveIncomeNetOfTax","weight":1.0,"order":1.0},"http://www.citizensbank.com/role/EARNINGSPEPERSHAREDetails":{"parentTag":"us-gaap_NetIncomeLossAvailableToCommonStockholdersBasic","weight":1.0,"order":1.0},"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"parentTag":"us-gaap_NetCashProvidedByUsedInOperatingActivities","weight":1.0,"order":1.0},"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS":{"parentTag":null,"weight":null,"order":null,"root":true},"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails":{"parentTag":null,"weight":null,"order":null,"root":true},"presentation":{"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFGANGESINSTOCKHOLDERSEQUITY":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS"},"http://www.citizensbank.com/role/EARNINGSPEPERSHAREDetails":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails":{"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails":{"xbrl.sec.gov/ecd/role/PvpDisclosure"},"lang":{"en-us":{"role":{"totalLabel":"NET INCOME","terseLabel":"Net income","verboseLabel":"Net income","label":"Net Income (Loss) Attributable to Parent","documentation":"The portion of profit or loss for the period, net of income taxes, which is attributable to the parent."}}},"auth_ref":{"r150","r161","r207","r321","r346","r349","r354","r370","r383","r385","r386","r387","r388","r389","r392","r393","r401","r499","r596","r597","r599","r600","r601","r602","r603","r605","r606","r838","r844","r876","r904","r1066","r1166","r1185","r1186","r1364","r1646"},"us-gaap_NetIncomeLossAbstract":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"NetIncomeLossAbstract"},"presentation":{"http://www.citizensbank.com/role/EARNINGSPEPERSHAREDetails":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails":{"lang":{"en-us":{"role":{"terseLabel":"Numerator (basic and diluted)","verboseLabel":"Net Income (Loss)","label":"Net Income (Loss) Attributable to Parent [Abstract] } } }","auth_ref":{ } } },"cfq_NetIncomeLossAttributableToParentNetBenefitMember":{"xbrltype":"domainItemType","nsuri":"http://www.citizensbank.com/20241231","localname":"NetIncomeLossAttributableToParentNetBenefitMember"},"presentation":{"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails"},"lang":{"en-us":{"role":{"terseLabel":"Net Income (Loss) Attributable to Parent, Net Benefit","label":"Net Income (Loss) Attributable to Parent, Net Benefit [Member]","documentation":"Net Income (Loss) Attributable to Parent, Net Benefit" } } }","auth_ref":{ } } },"us-gaap_NetIncomeLossAvailableToCommonStockholdersBasic":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"NetIncomeLossAvailableToCommonStockholdersBasic","crdr":"credit","calculation":{"http://www.citizensbank.com/role/EARNINGSPEPERSHAREDetails":{"parentTag":null,"weight":null,"order":null,"root":true},"presentation":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS"},"http://www.citizensbank.com/role/EARNINGSPEPERSHAREDetails":{"lang":{"en-us":{"role":{"terseLabel":"Net income available to common stockholders","totalLabel":"Net income available to common stockholders","label":"Net Income (Loss) Available to Common Stockholders, Basic","documentation":"Amount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities, of income (loss) available to common shareholders."}}},"auth_ref":{"r359","r385","r386","r387","r388","r396","r397","r402","r405","r444"},"cfq_NetIncomeLossBeforeUndistributedIncomeOfSubsidiaries":{"xbrltype":"monetaryItemType","nsuri":"http://www.citizensbank.com/20241231","localname":"NetIncomeLossBeforeUndistributedIncomeOfSubsidiaries","crdr":"credit","calculation":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails":{"parentTag":"us-gaap_NetIncomeLoss","weight":1.0,"order":1.0},"presentation":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails":{"lang":{"en-us":{"role":{"totalLabel":"Income before undistributed income of subsidiaries","label":"Net Income (Loss) Before Undistributed Income Of Subsidiaries","documentation":"Net Income (Loss) Before Undistributed Income Of Subsidiaries" } } }","auth_ref":{ } } },"cfq_NetPeriodicBenefitCostandOtherComprehensiveIncome":{"xbrltype":"monetaryItemType","nsuri":"http://www.citizensbank.com/20241231","localname":"NetPeriodicBenefitCostandOtherComprehensiveIncome","crdr":"debit","calculation":{"http://www.citizensbank.com/role/EMPLOYEEBENEFITScheduleofNetPeriodicIncomeCostDetails":{"parentTag":null,"weight":null,"order":null,"root":true},"presentation":{"http://www.citizensbank.com/role/EMPLOYEEBENEFITScheduleofNetPeriodicIncomeCostDetails":{"lang":{"en-us":{"role":{"totalLabel":"Total recognized in net periodic benefit cost (income) and OCI","label":"Net Periodic Benefit Cost and Other Comprehensive Income","documentation":"Amount before tax, after reclassification adjustments, of (increase) decrease in net periodic benefit cost and other comprehensive (income) loss related to pension and other postretirement defined benefit plans."}}},"auth_ref":{ } } },"cfq_NewMarketTaxCreditInvestmentsMember":{"xbrltype":"domainItemType","nsuri":"http://www.citizensbank.com/20241231","localname":"NewMarketTaxCreditInvestmentsMember"},"presentation":{"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofVariableInterestEntitiesDetails":{"lang":{"en-us":{"role":{"terseLabel":"New Market Tax Credit Investments","label":"New Market Tax Credit Investments [Member]","documentation":"New Market Tax Credit Investments" } } }","auth_ref":{ } } },"cfq_NewYorkCityMetroMember":{"xbrltype":"domainItemType","nsuri":"http://www.citizensbank.com/20241231","localname":"NewYorkCityMetroMember"},"presentation":{"http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails":{"lang":{"en-us":{"role":{"terseLabel":"New York City Metro","label":"New York City Metro [Member]","documentation":"New York City Metro" } } }","auth_ref":{ } } },"cfq_NonCoreSegmentMember":{"xbrltype":"domainItemType","nsuri":"http://www.citizensbank.com/20241231","localname":"NonCoreSegmentMember"},"presentation":{"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails":{"http://www.citizensbank.com/role/NONINTERESTINGCOMEComponentsofRevenuefromContractswithCustomersDetails":{"lang":{"en-us":{"role":{"terseLabel":"Non-Core","label":"Non-Core Segment [Member]","documentation":"Non-Core Segment" } } }","auth_ref":{ } } },"ecd_NonGaapMeasureDescriptionTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://xbrl.sec.gov/ecd/2024","localname":"NonGaapMeasureDescriptionTextBlock"},"presentation":{"http://xbrl.sec.gov/ecd/role/PvpDisclosure"},"lang":{"en-us":{"role":{"terseLabel":"Non-GAAP Measure Description","label":"Non-GAAP Measure Description [Text Block] } } }","auth_ref":{"r1429"},"ecd_NonNeosMember":{"xbrltype":"domainItemType","nsuri":"http://xbrl.sec.gov/ecd/2024","localname":"NonNeosMember"},"presentation":{"http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"},"lang":{"en-us":{"role":{"terseLabel":"Non-NEOs","label":"Non-NEOs [Member] } } }","auth_ref":{"r1392","r1403","r1413","r1437","r1446"},"ecd_NonPeoNeoAvgCompActuallyPaidAmt":{"xbrltype":"monetaryItemType","nsuri":"http://xbrl.sec.gov/ecd/2024","localname":"NonPeoNeoAvgCompActuallyPaidAmt"},"presentation":{"http://xbrl.sec.gov/ecd/role/PvpDisclosure"},"lang":{"en-us":{"role":{"terseLabel":"Non-PEO NEO Average Compensation Actually Paid Amount","label":"Non-PEO NEO Average Compensation Actually Paid Amount" } } }","auth_ref":{"r1420"},"ecd_NonPeoNeoAvgTotalCompAmt":{"xbrltype":"monetaryItemType","nsuri":"http://xbrl.sec.gov/ecd/2024","localname":"NonPeoNeoAvgTotalCompAmt"},"presentation":{"http://xbrl.sec.gov/ecd/role/PvpDisclosure"},"lang":{"en-us":{"role":{"terseLabel":"Non-PEO NEO Average Total Compensation Amount","label":"Non-PEO NEO Average Total Compensation Amount" } } }","auth_ref":{"r1419"},"ecd_NonPeoNeoMember":{"xbrltype":"domainItemType","nsuri":"http://xbrl.sec.gov/ecd/2024","localname":"NonPeoNeoMember"},"presentation":{"http://xbrl.sec.gov/ecd/role/PvpDisclosure"},"lang":{"en-us":{"role":{"terseLabel":"Non-PEO NEO","label":"Non-PEO NEO [Member] } } }","auth_ref":{"r1437"},"ecd_NonRule10b51ArrAdoptedFlag":{"xbrltype":"booleanItemType","nsuri":"http://xbrl.sec.gov/ecd/2024","localname":"NonRule10b51ArrAdoptedFlag"},"presentation":{"http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"},"lang":{"en-us":{"role":{"terseLabel":"Non-Rule 10b5-1 Arrangement Adopted","label":"Non-Rule 10b5-1 Arrangement Adopted [Flag] } } }","auth_ref":{"r1457"},"ecd_NonRule10b51ArrTrmntdFlag":{"xbrltype":"booleanItemType","nsuri":"http://xbrl.sec.gov/ecd/2024","localname":"NonRule10b51ArrTrmntdFlag"},"presentation":{"http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"},"lang":{"en-us":{"role":{"terseLabel":"Non-Rule 10b5-1 Arrangement Terminated","label":"Non-Rule 10b5-1 Arrangement Terminated [Flag] } } }","auth_ref":{"r1457"},"cfq_NonaccrualMember":{"xbrltype":"domainItemType","nsuri":"http://www.citizensbank.com/20241231","localname":"NonaccrualMember"},"presentation":{"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails":{"lang":{"en-us":{"role":{"terseLabel":"Nonaccrual","label":"Nonaccrual [Member]","documentation":"Nonaccrual" } } }","auth_ref":{ } } },"cfq_NonbankSubsidiariesMember":{"xbrltype":"domainItemType","nsuri":"http://www.citizensbank.com/20241231","localname":"NonbankSubsidiariesMember"},"presentation":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails":{"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails":{"lang":{"en-us":{"role":{"terseLabel":"Nonbank subsidiaries","label":"Nonbank Subsidiaries [Member]","documentation":"Nonbank Subsidiaries [Member] } } }","auth_ref":{ } } },"us-gaap_NoncashOrPartNoncashAcquisitionIntangibleAssetsAcquired":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"NoncashOrPartNoncashAcquisitionIntangibleAssetsAcquired"},"crdr":"debit","presentation":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"lang":{"en-us":{"role":{"terseLabel":"Goodwill and other intangible assets","label":"Noncash or Part Noncash Acquisition, Intangible Assets Acquired","documentation":"The amount of intangibles that an Entity acquires in a noncash (or part noncash) acquisition. Noncash is defined as information about all investing and financing activities of an enterprise during a period that affect recognized assets or liabilities but that do not result in cash receipts or cash payments in the period."}}},"auth_ref":{"r45","r46","r47"},"us-gaap_NoncashOrPartNoncashAcquisitionNetNonmonetaryAssetsAcquiredLiabilitiesAssumedAbstract":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"NoncashOrPartNoncashAcquisitionNetNonmonetaryAssetsAcquiredLiabilitiesAssumedAbstract"},"presentation":{"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS"},"lang":{"en-us":{"role":{"terseLabel":"Investors Acquisition";

"label": "Noncash or Part Noncash Acquisition, Net Nonmonetary Assets Acquired (Liabilities Assumed) [Abstract]" } } }, "auth_ref": "I" },
"cfg_NoncashOrPartNoncashAcquisitionNoncashFinancialOrEquityInstrumentConsiderationSharesIssuedValue": { "xbrltype": "monetaryItemType", "nsuri":
"http://www.citizensbank.com/20241231", "localname": "NoncashOrPartNoncashAcquisitionNoncashFinancialOrEquityInstrumentConsiderationSharesIssuedValue", "crdr":
"credit", "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASHFLOWS", "lang": "en-us", "role": "terseLabel", "Common stock
issued", "label": "Noncash or Part Noncash Acquisition, Noncash Financial or Equity Instrument Consideration, Shares Issued, Value" } } }, "auth_ref": "I" },
"cfg_NoncashOrPartNoncashAcquisitionShareBasedPaymentArrangementAwardsIssued": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231",
"localname": "NoncashOrPartNoncashAcquisitionShareBasedPaymentArrangementAwardsIssued", "crdr": "credit", "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASHFLOWS", "lang": "en-us", "role": "terseLabel", "Replacement equity awards", "label": "Noncash
Or Part Noncash Acquisition, Share-Based Payment Arrangement, Awards Issued", "documentation": "Noncash Or Part Noncash Acquisition, Share-Based Payment
Arrangement, Awards Issued" } } }, "auth_ref": "I" }, "us-gaap_NoncashOrPartNoncashAcquisitionValueOfAssetsAcquired": { "xbrltype": "monetaryItemType", "nsuri":
"http://fasb.org/us-gaap/2024", "localname": "NoncashOrPartNoncashAcquisitionValueOfAssetsAcquired", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASHFLOWS", "lang": "en-us", "role": "terseLabel", "Fair value of assets acquired, excluding cash
and cash equivalents", "label": "Noncash or Part Noncash Acquisition, Value of Assets Acquired", "documentation": "The value of an asset or business acquired in a noncash
(or part noncash) acquisition. Noncash is defined as information about all investing and financing activities of an enterprise during a period that affect recognized assets or
liabilities but that do not result in cash receipts or cash payments in the period." } } }, "Part noncash" refers to that portion of the transaction not resulting in cash receipts or cash
payments in the period. } } }, "auth_ref": "r45", "r46", "r47" } } }, "us-gaap_NoncashOrPartNoncashAcquisitionValueOfLiabilitiesAssumed": { "xbrltype":
"monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NoncashOrPartNoncashAcquisitionValueOfLiabilitiesAssumed", "crdr": "credit", "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASHFLOWS", "lang": "en-us", "role": "terseLabel", "Fair value of liabilities assumed", "label":
"Noncash or Part Noncash Acquisition, Value of Liabilities Assumed", "documentation": "The total amount of all liabilities that an Entity assumes in acquiring a business or
in consideration for an asset received in a noncash (or part noncash) acquisition. Noncash is defined as transactions during a period that affect recognized assets or liabilities
but that do not result in cash receipts or cash payments in the period." } } }, "Part noncash" refers to that portion of the transaction not resulting in cash receipts or cash
payments in the period. } } }, "auth_ref": "r45", "r46", "r47" } } }, "us-gaap_NondesignatedMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "NondesignatedMember", "presentation": "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails", "lang": "en-us", "role": "terseLabel", "Derivatives not designated as hedging instruments", "label": "Not Designated as Hedging Instrument [Member]", "documentation": "Derivative
instrument not designated as hedging instrument under Generally Accepted Accounting Principles (GAAP). } } }, "auth_ref": "r19" } } }, "us-
gaap_NoninterestBearingDepositLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NoninterestBearingDepositLiabilities",
"crdr": "credit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "parentTag": "us-gaap_Deposits", "weight": 1.0, "order": 1.0 } } },
"presentation": "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "lang": "en-us", "role": "terseLabel", "Noninterest-bearing", "label":
"Noninterest-Bearing Deposit Liabilities", "documentation": "The aggregate amount of all domestic and foreign noninterest-bearing deposits liabilities held by the entity." } } },
"auth_ref": "r190" } } }, "us-gaap_NoninterestExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NoninterestExpense",
"crdr": "debit", "calculation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails", "parentTag":
"cfg_ProfitLossBeforeProvisionforCreditLosses", "weight": 1.0, "order": 2.0, "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": {
"parentTag": "us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest", "weight": -1.0, "order": 3.0 } } }, "presentation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails",
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS", "lang": "en-us", "role": "totalLabel", "Total noninterest expense", "label":
"Noninterest Expense", "documentation": "Total aggregate amount of all noninterest expense." } } }, "auth_ref": "r204" } } }, "us-gaap_NoninterestExpenseAbstract": {
"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NoninterestExpenseAbstract", "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS", "lang": "en-us", "role": "terseLabel", "NONINTEREST EXPENSE", "label":
"Noninterest Expense [Abstract]" } } }, "auth_ref": "I" }, "cfg_NoninterestExpenseDirectExpensesAdjusted": { "xbrltype": "monetaryItemType", "nsuri":
"http://www.citizensbank.com/20241231", "localname": "NoninterestExpenseDirectExpensesAdjusted", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails", "parentTag": "us-gaap_NoninterestExpense", "weight":
1.0, "order": 2.0 } } }, "presentation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails", "lang": "en-us",
"role": "terseLabel", "Direct expenses", "label": "Noninterest Expense, Direct Expenses, Adjusted", "documentation": "Noninterest Expense, Direct Expenses, Adjusted" } } },
"auth_ref": "I" }, "cfg_NoninterestExpenseIndirectExpensesAdjusted": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"NoninterestExpenseIndirectExpensesAdjusted", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails", "parentTag": "us-gaap_NoninterestExpense", "weight":
1.0, "order": 1.0 } } }, "presentation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails", "lang": "en-us",
"role": "terseLabel", "Indirect expenses", "label": "Noninterest Expense, Indirect Expenses, Adjusted", "documentation": "Noninterest Expense, Indirect Expenses, Adjusted" } } },
"auth_ref": "I" }, "us-gaap_NoninterestIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NoninterestIncome",
"crdr": "credit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "parentTag": "us-
gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest", "weight": 1.0, "order": 2.0 } } },
"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails": { "parentTag": "us-gaap_Revenues", "weight": 1.0,
"order": 2.0 } } }, "http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsOfRevenuefromContractswithCustomersDetails": { "parentTag": null, "weight": null,
"order": null, "root": true } } }, "presentation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails",
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS",
"http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsOfRevenuefromContractswithCustomersDetails",
"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails", "lang": "en-us", "role": "totalLabel",
"Total noninterest income", "terseLabel": "Noninterest income", "label": "Noninterest Income", "documentation": "The total amount of noninterest income which may be
derived from: (1) fees and commissions; (2) premiums earned; (3) insurance policy charges; (4) the sale or disposal of assets; and (5) other sources not otherwise specified." } } },
"auth_ref": "r202" } } }, "us-gaap_NoninterestIncomeAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"NoninterestIncomeAbstract", "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS", "lang": "en-us", "role": "terseLabel",
"NONINTEREST INCOME", "label": "Noninterest Income [Abstract]" } } }, "auth_ref": "I" }, "cfg_NoninterestIncomeAllocatedIncomeLossOnInvestmentsMember": { "xbrltype":
"domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "NoninterestIncomeAllocatedIncomeLossOnInvestmentsMember", "presentation": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails", "lang": "en-us", "role": "terseLabel",
"Allocated income (loss) on investments", "label": "Noninterest Income, Allocated Income (Loss) On Investments [Member]", "documentation": "Noninterest Income, Allocated
Income (Loss) On Investments" } } }, "auth_ref": "I" }, "cfg_NoninterestIncomeNetBenefitMember": { "xbrltype": "domainItemType", "nsuri":
"http://www.citizensbank.com/20241231", "localname": "NoninterestIncomeNetBenefitMember", "presentation": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails", "lang": "en-us", "role": "terseLabel", "Net
benefit (expense) included in noninterest income", "label": "Noninterest Income, Net Benefit [Member]", "documentation": "Noninterest Income, Net Benefit" } } },
"auth_ref": "I" }, "us-gaap_NoninterestIncomeOther": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NoninterestIncomeOther",
"crdr": "credit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "parentTag": "us-gaap_NoninterestIncome", "weight":
1.0, "order": 9.0 } } }, "presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS", "lang": "en-us", "role": "terseLabel", "Other
income", "label": "Noninterest Income, Other", "documentation": "Represents the total of noninterest income derived from certain activities and assets including (for
example): (1) venture capital investments; (2) bank owned life insurance; (3) foreign currency transactions; and (4) mortgage servicing rights." } } }, "auth_ref": "r202" } } },
"cfg_NoninterestIncomeOtherIncomeMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"NoninterestIncomeOtherIncomeMember", "presentation": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails", "lang": "en-us", "role": "terseLabel",
"Other income", "label": "Noninterest Income, Other Income [Member]", "documentation": "Noninterest Income, Other Income" } } }, "auth_ref": "I" }, "us-
gaap_NoninterestIncomeOtherOperatingIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"NoninterestIncomeOtherOperatingIncome", "crdr": "credit", "calculation": "http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsOfRevenuefromContractswithCustomersDetails": { "parentTag": "us-gaap_NoninterestIncome",
"weight": 1.0, "order": 2.0 } } }, "presentation": "http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsOfRevenuefromContractswithCustomersDetails": {
"lang": "en-us", "role": "terseLabel", "Total revenue from other sources", "label": "Noninterest Income, Other Operating Income", "documentation": "Amount of revenue
earned, classified as other, excluding interest income." } } }, "auth_ref": "r147", "r202" } } }, "us-gaap_NotesPayableOtherPayablesMember": { "xbrltype": "domainItemType",
"nsuri": "http://fasb.org/us-gaap/2024", "localname": "NotesPayableOtherPayablesMember", "presentation": "http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails", "lang": "en-us", "role": "terseLabel", "Notes Payable, Other Payables [Member]", "documentation": "A written promise to pay a note to a third party." } } }, "auth_ref": "I" }, "us-gaap_NumberOfOperatingSegments": { "xbrltype":
"integerItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NumberOfOperatingSegments", "presentation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails", "lang": "en-us", "role": "terseLabel", "Business operating segments", "label":
"Number of Operating Segments", "documentation": "Number of operating segments. An operating segment is a component of an enterprise: (a) that engages in business
activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same enterprise); (b)
whose operating results are regularly reviewed by the enterprise's chief operating decision maker to make decisions about resources to be allocated to the segment and assess
its performance, and (c) for which discrete financial information is available. An operating segment may engage in business activities for which it has yet to earn revenues, for
example, start-up operations may be operating segments before earning revenues." } } }, "auth_ref": "r1265", "r1557" } } }, "us-gaap_NumberOfReportingUnits": { "xbrltype":
"integerItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NumberOfReportingUnits", "presentation": "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSNarrativeDetails", "lang": "en-us", "role": "terseLabel", "Number of reporting units", "label":
"Number of Reporting Units", "documentation": "Number of reporting units tested for impairment of goodwill. A reporting unit is an operating segment or one level below an
operating segment." } } }, "auth_ref": "I" }, "us-gaap_ObligationToRepurchaseReceivablesSoldMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "ObligationToRepurchaseReceivablesSoldMember", "presentation": "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESScheduleofOutstandingOffbalancesheetArrangementsDetails", "lang": "en-us", "role": "terseLabel", "Loans sold with recourse", "label": "Obligation to Repurchase Receivables Sold [Member]", "documentation": "An agreement to repurchase receivables that have
been sold to a third party, which exposes the entity to collection loss." } } }, "auth_ref": "r1642" } } }, "us-gaap_OccupancyNet": { "xbrltype": "monetaryItemType", "nsuri":
"http://fasb.org/us-gaap/2024", "localname": "OccupancyNet", "crdr": "debit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "parentTag": "us-gaap_NoninterestExpense", "weight": 1.0, "order": 3.0 } } },
"presentation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS", "lang": "en-us", "role": "terseLabel", "Occupancy", "label":
"Occupancy, Net", "documentation": "Amount of net occupancy expense that may include items, such as depreciation of facilities and equipment, lease expenses, property
taxes and property and casualty insurance expense." } } }, "auth_ref": "r153", "r203", "r247" } } }, "us-gaap_OciBeforeReclassificationsNetOfTaxAttributableToParent": {
"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OciBeforeReclassificationsNetOfTaxAttributableToParent", "crdr": "credit",
"calculation": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails": {
"parentTag": "us-gaap_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "weight": 1.0, "order": 1.0 } } }, "presentation": "http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails", "lang": "en-
us", "role": "terseLabel", "Other comprehensive income (loss) before reclassifications", "label": "OCI before Reclassifications, Net of Tax, Attributable to Parent",
"documentation": "Amount after tax, before reclassification adjustments, of other comprehensive income (loss), attributable to parent." } } }, "auth_ref": "r29", "r34" } } }, "us-

gaap-OffBalanceSheetCreditLossLiability": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OffBalanceSheetCreditLossLiability", "crdr": "credit", "calculation": {"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails": {"parentTag": "cfg_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterestAndOffBalanceSheetCreditLossLiability", "weight": 1.0, "order": 1.0 }, "presentation": {"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails": {"lang": {"en-us": {"role": {"periodStartLabel": "Allowance for unfunded lending commitments, beginning of period", "periodEndLabel": "Allowance for unfunded lending commitments, end of period", "label": "Off-Balance-Sheet, Credit Loss, Liability", "documentation": "Amount of expected credit loss for credit exposure on off-balance sheet commitment including but not limited to, loan commitment, standby letter of credit, financial guarantee not accounted for as insurance. Excludes off-balance sheet credit exposure accounted for as insurance and instrument accounted for under derivatives and hedging." } } }, "auth_ref": {"r506", "r592"} }, "us-gaap-OffBalanceSheetCreditLossLiabilityCreditLossExpenseReversal": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OffBalanceSheetCreditLossLiabilityCreditLossExpenseReversal", "crdr": "debit", "presentation": {"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails": {"lang": {"en-us": {"role": {"terseLabel": "Provision expense (benefit) for unfunded lending commitments", "label": "Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal)", "documentation": "Amount of expense (reversal of expense) for expected credit loss for off-balance sheet credit exposure. Excludes off-balance sheet credit exposure accounted for as insurance and instrument accounted for under derivatives and hedging." } } }, "auth_ref": {"r510"} } }, "cfg-OffBalanceSheetCreditLossLiabilityPurchasedWithCreditDeteriorationAtAcquisitionDate": {"xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "OffBalanceSheetCreditLossLiabilityPurchasedWithCreditDeteriorationAtAcquisitionDate", "crdr": "credit", "presentation": {"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails": {"lang": {"en-us": {"role": {"terseLabel": "Allowance on PGD unfunded lending commitments at acquisition", "label": "Off-Balance-Sheet, Credit Loss, Liability, Purchased With Credit Deterioration At Acquisition Date", "documentation": "Off-Balance-Sheet, Credit Loss, Liability, Purchased With Credit Deterioration At Acquisition Date" } } }, "auth_ref": {"us-gaap-OffBalanceSheetCreditLossLiabilityRollforward": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OffBalanceSheetCreditLossLiabilityRollforward", "presentation": {"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails": {"lang": {"en-us": {"role": {"terseLabel": "Unfunded lending commitments [Roll Forward]", "label": "Off-Balance-Sheet, Credit Loss, Liability [Roll Forward]", "documentation": "A roll forward is a reconciliation of a concept from the beginning of a period to the end of a period." } } }, "auth_ref": {"cfg-OmnibusIncentivePlanAndDirectorsPlanMember": {"xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "OmnibusIncentivePlanAndDirectorsPlanMember", "presentation": {"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails": {"lang": {"en-us": {"role": {"terseLabel": "Omnibus Incentive Plan And Directors Plan", "label": "Omnibus Incentive Plan And Directors Plan [Member]", "documentation": "Omnibus Incentive Plan And Directors Plan [Member]" } } }, "auth_ref": {"cfg-OmnibusIncentivePlanMember": {"xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "OmnibusIncentivePlanMember", "presentation": {"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails": {"lang": {"en-us": {"role": {"terseLabel": "2014 Omnibus Incentive Plan", "label": "Omnibus Incentive Plan [Member]", "documentation": "Omnibus Incentive Plan [Member]" } } }, "auth_ref": {"cfg-OnlineDepositBusinessAnd80EastCoastBranchesOfHSBCBankMember": {"xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "OnlineDepositBusinessAnd80EastCoastBranchesOfHSBCBankMember", "presentation": {"http://www.citizensbank.com/role/ACQUISITIONNarrativeDetails": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWSParentetical": {"lang": {"en-us": {"role": {"terseLabel": "Online Deposit Business And 80 East Coast Branches Of HSBC Bank", "label": "Online Deposit Business And 80 East Coast Branches Of HSBC Bank [Member]", "documentation": "Online Deposit Business And 80 East Coast Branches Of HSBC Bank" } } }, "auth_ref": {"us-gaap-OperatingExpenses": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingExpenses", "crdr": "debit", "calculation": {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": {"parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": {"lang": {"en-us": {"role": {"totalLabel": "Total operating expense", "label": "Operating Expenses", "documentation": "Generally recurring costs associated with normal operations except for the portion of these expenses which can be clearly related to production and included in cost of sales or services. Includes selling, general and administrative expense." } } }, "auth_ref": {"us-gaap-OperatingExpensesAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingExpensesAbstract", "presentation": {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": {"lang": {"en-us": {"role": {"terseLabel": "OPERATING EXPENSE", "label": "Operating Expenses [Abstract]", "documentation": "us-gaap-OperatingIncomeLossAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingIncomeLossAbstract", "presentation": {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": {"lang": {"en-us": {"role": {"terseLabel": "OPERATING INCOME", "label": "Operating Income (Loss) [Abstract]", "documentation": "us-gaap-OperatingLeaseCost": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseCost", "crdr": "debit", "calculation": {"http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails": {"parentTag": "us-gaap-LeaseCost", "weight": 1.0, "order": 1.0 }, "presentation": {"http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails": {"lang": {"en-us": {"role": {"terseLabel": "Operating lease cost", "label": "Operating Lease, Cost", "documentation": "Amount of single lease cost, calculated by allocation of remaining cost of lease over remaining lease term. Includes, but is not limited to, single lease cost, after impairment of right-of-use asset, calculated by amortization of remaining right-of-use asset and accretion of lease liability." } } }, "auth_ref": {"r924", "r1330"} }, "us-gaap-OperatingLeaseLiabilitiesPaymentsDueAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseLiabilitiesPaymentsDueAbstract", "presentation": {"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails": {"lang": {"en-us": {"role": {"terseLabel": "Lessee, Operating Lease, Liability, Payment, Due [Abstract]", "label": "Lessee, Operating Lease, Liability, to be Paid, Fiscal Year Maturity [Abstract]", "documentation": "us-gaap-OperatingLeaseLiability": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseLiability", "crdr": "credit", "calculation": {"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails": {"parentTag": "us-gaap-LesseeOperatingLeaseLiabilityPaymentsDue", "weight": 1.0, "order": 2.0 } }, "presentation": {"http://www.citizensbank.com/role/LEASESLiabilityMaturityScheduleDetails": {"http://www.citizensbank.com/role/LEASESSupplementalBalanceSheetInformationDetails": {"lang": {"en-us": {"role": {"terseLabel": "Operating lease liabilities", "verboseLabel": "Present value of lease liabilities", "label": "Operating Lease, Liability", "documentation": "Present value of lessee's discounted obligation for lease payments from operating lease." } } }, "auth_ref": {"r918"} } }, "us-gaap-OperatingLeaseLiabilityStatementOfFinancialPositionExtensibleList": {"xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseLiabilityStatementOfFinancialPositionExtensibleList", "presentation": {"http://www.citizensbank.com/role/LEASESSupplementalBalanceSheetInformationDetails": {"lang": {"en-us": {"role": {"terseLabel": "Operating Lease, Liability, Statement of Financial Position [Extensible List]", "label": "Operating Lease, Liability, Statement of Financial Position [Extensible Enumeration]", "documentation": "Indicates line item in statement of financial position that includes operating lease liability." } } }, "auth_ref": {"r919"} } }, "us-gaap-OperatingLeasePayments": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeasePayments", "crdr": "credit", "presentation": {"http://www.citizensbank.com/role/LEASESSupplementalBalanceSheetInformationDetails": {"lang": {"en-us": {"role": {"terseLabel": "Operating cash flows from operating leases", "label": "Operating Lease, Payments", "documentation": "Amount of cash outflow from operating lease, excluding payments to bring another asset to condition and location necessary for its intended use." } } }, "auth_ref": {"r920", "r928"} } }, "us-gaap-OperatingLeaseRightOfUseAsset": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseRightOfUseAsset", "crdr": "debit", "presentation": {"http://www.citizensbank.com/role/LEASESNarrativeDetails": {"http://www.citizensbank.com/role/LEASESSupplementalBalanceSheetInformationDetails": {"lang": {"en-us": {"role": {"verboseLabel": "Operating lease right-of-use assets", "label": "Operating Lease, Right-of-Use Asset", "documentation": "Amount of lessee's right to use underlying asset under operating lease." } } }, "auth_ref": {"r917"} } }, "us-gaap-OperatingLeaseRightOfUseAssetStatementOfFinancialPositionExtensibleList": {"xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseRightOfUseAssetStatementOfFinancialPositionExtensibleList", "presentation": {"http://www.citizensbank.com/role/LEASESSupplementalBalanceSheetInformationDetails": {"lang": {"en-us": {"role": {"terseLabel": "Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration]", "label": "Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration]", "documentation": "Indicates line item in statement of financial position that includes operating lease right-of-use asset." } } }, "auth_ref": {"r919"} } }, "us-gaap-OperatingLeaseWeightedAverageDiscountRatePercent": {"xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseWeightedAverageDiscountRatePercent", "presentation": {"http://www.citizensbank.com/role/LEASESSupplementalBalanceSheetInformationDetails": {"lang": {"en-us": {"role": {"terseLabel": "Weighted average discount rate", "label": "Operating Lease, Weighted Average Discount Rate, Percent", "documentation": "Weighted average discount rate for operating lease calculated at point in time." } } }, "auth_ref": {"r931", "r1330"} } }, "us-gaap-OperatingLeaseWeightedAverageRemainingLeaseTerm": {"xbrltype": "durationItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseWeightedAverageRemainingLeaseTerm", "presentation": {"http://www.citizensbank.com/role/LEASESSupplementalBalanceSheetInformationDetails": {"lang": {"en-us": {"role": {"terseLabel": "Weighted average remaining lease term (years)", "label": "Operating Lease, Weighted Average Remaining Lease Term", "documentation": "Weighted average remaining lease term for operating lease, in 'PnYnMnDnTnFnMnS' format, for example, 'P1Y5M13D' represents reported fact of one year, five months, and thirteen days." } } }, "auth_ref": {"r930", "r1330"} } }, "us-gaap-OperatingLossCarryforwards": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLossCarryforwards", "crdr": "debit", "presentation": {"http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails": {"lang": {"en-us": {"role": {"terseLabel": "Federal and state net operating and capital loss carryforwards", "label": "Operating Loss Carryforwards", "documentation": "Amount of operating loss carryforward, before tax effects, available to reduce future taxable income under enacted tax laws." } } }, "auth_ref": {"r821"} } }, "us-gaap-OperatingSegmentsMember": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingSegmentsMember", "presentation": {"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails": {"http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsofRevenuefromContractswithCustomersDetails": {"lang": {"en-us": {"role": {"terseLabel": "Operating Segments", "label": "Operating Segments [Member]", "documentation": "Identifies components of an entity that engage in business activities from which they may earn revenue and incur expenses, including transactions with other components of the same entity." } } }, "auth_ref": {"r436", "r437", "r438", "r439", "r440", "r443", "r1264", "r1265"} } }, "us-gaap-OrganizationConsolidationAndPresentationOffFinancialStatementsAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OrganizationConsolidationAndPresentationOffFinancialStatementsAbstract", "lang": {"en-us": {"role": {"terseLabel": "Organization, Consolidation and Presentation of Financial Statements [Abstract]", "label": "Organization, Consolidation and Presentation of Financial Statements [Abstract]", "documentation": "us-gaap-OtherAssets": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherAssets", "crdr": "debit", "calculation": {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails": {"parentTag": "us-gaap-Assets", "weight": 1.0, "order": 4.0 } }, "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": {"parentTag": "us-gaap-Assets", "weight": 1.0, "order": 8.0 } }, "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": {"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails": {"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofVariableInterestEntitiesDetails": {"lang": {"en-us": {"role": {"terseLabel": "Other assets", "verboseLabel": "Other assets", "label": "Other Assets", "documentation": "Amount of assets classified as other." } } }, "auth_ref": {"r188", "r327", "r1049", "r1265", "r1366"} } }, "cfg-OtherBankingFeesMember": {"xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "OtherBankingFeesMember", "presentation": {"http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsofRevenuefromContractswithCustomersDetails": {"lang": {"en-us": {"role": {"terseLabel": "Other banking fees", "label": "Other Banking Fees [Member]", "documentation": "Other Banking Fees [Member]", "auth_ref": {"us-gaap-OtherCommitment": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherCommitment", "crdr": "credit", "presentation": {"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails": {"lang": {"en-us": {"role": {"terseLabel": "Undrawn commitments to extend credit", "label": "Other Commitment", "documentation": "Minimum amount of other commitment not otherwise specified in the taxonomy. Excludes commitments explicitly modeled in the taxonomy, including but not limited to, long-term and short-term purchase commitments, recorded and unrecorded purchase obligations, supply commitments, registration payment arrangements, leases, debt, product warranties, guarantees, environmental remediation obligations, and pensions." } } }, "auth_ref": {"us-gaap-OtherCommitmentsAxis": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherCommitmentsAxis", "presentation": {"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails": {"lang": {"en-us": {"role": {"terseLabel": "Other Commitments [Axis]", "label": "Other

Commitments [Axis]"; "documentation": "Information by type of other commitment." } } }, "auth_ref": [1] }, "us-gaap-OtherCommitmentsDomain": { "xbrltype": "domainItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherCommitmentsDomain", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails", "lang": { "en-us": { "role": { "terseLabel": "Other Commitments [Domain]", "label": "Other Commitments [Domain]", "documentation": "Other future obligation." } } }, "auth_ref": [1] }, "us-gaap-OtherCommitmentsLineItems": { "xbrltype": "stringItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherCommitmentsLineItems", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESScheduleofOutstandingOffbalancesheetArrangementsDetails", "lang": { "en-us": { "role": { "terseLabel": "Other Commitments [Line Items]", "label": "Other Commitments [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": [1] }, "us-gaap-OtherCommitmentsTable": { "xbrltype": "stringItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherCommitmentsTable", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESScheduleofOutstandingOffbalancesheetArrangementsDetails", "lang": { "en-us": { "role": { "terseLabel": "Other Commitments [Table]", "label": "Other Commitments [Table]", "documentation": "Disclosure of information about obligations resulting from other commitments." } } }, "auth_ref": [1] }, "us-gaap-OtherComprehensiveIncomeDefinedBenefitPlansAdjustmentNetOfTaxPortionAttributableToParentAbstract": { "xbrltype": "stringItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeDefinedBenefitPlansAdjustmentNetOfTaxPortionAttributableToParentAbstract", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME", "lang": { "en-us": { "role": { "terseLabel": "Defined benefit plans:", "label": "Other Comprehensive (Income) Loss, Defined Benefit Plan, after Tax and Reclassification Adjustment, Attributable to Parent [Abstract]" } } }, "auth_ref": [1] }, "us-gaap-OtherComprehensiveIncomeDefinedBenefitPlansNetUnamortizedGainLossArisingDuringPeriodNetOfTax": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeDefinedBenefitPlansNetUnamortizedGainLossArisingDuringPeriodNetOfTax", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME", "lang": { "en-us": { "role": { "terseLabel": "Actuarial gain (loss) arising during the period, net of income taxes of \$7, \$15 and (\$15), respectively", "label": "Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss) Arising During Period, after Tax", "documentation": "Amount, after tax, of gain (loss) for (increase) decrease in value of benefit obligation for change in actuarial assumptions and increase (decrease) in value of plan assets from experience different from that assumed of defined benefit plan, that has not been recognized in net periodic benefit (cost) credit." } } }, "auth_ref": ["r145", "r146", "r718"] }, "us-gaap-OtherComprehensiveIncomeDefinedBenefitPlansNetUnamortizedGainLossArisingDuringPeriodTax": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeDefinedBenefitPlansNetUnamortizedGainLossArisingDuringPeriodTax", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOMEParenthetical", "lang": { "en-us": { "role": { "terseLabel": "Actuarial (loss) gain, tax", "label": "Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss) Arising During Period, Tax", "documentation": "Amount of tax expense (benefit) for (increase) decrease in value of benefit obligation for change in actuarial assumptions and increase (decrease) in value of plan assets from experience different from that assumed of defined benefit plan, that has not been recognized in net periodic benefit (cost) credit." } } }, "auth_ref": ["r4"] }, "us-gaap-OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationAfterTax": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationAfterTax", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME", "lang": { "en-us": { "role": { "terseLabel": "Net unrealized gains (losses) on cash flow hedge derivatives arising during the period, net of income taxes of (\$194), (\$39) and (\$466), respectively", "label": "Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification, after Tax", "documentation": "Amount, after tax and before reclassification, of gain (loss) from derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness." } } }, "auth_ref": ["r337", "r341"] }, "us-gaap-OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationAndTax": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationAndTax", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofDerivativeInstrumentsonNetIncomeandStockholdersEquityDetails", "lang": { "en-us": { "role": { "terseLabel": "Pre-tax net gains (losses) recognized in OCI", "label": "Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification and Tax", "documentation": "Amount, before tax and reclassification, of gain (loss) from derivative instrument designated and qualifying cash flow hedge included in assessment of hedge effectiveness." } } }, "auth_ref": ["r337", "r341", "r853", "r854", "r862"] }, "us-gaap-OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationTax": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossCashFlowHedgeGainLossBeforeReclassificationTax", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOMEParenthetical", "lang": { "en-us": { "role": { "terseLabel": "Net unrealized derivative instrument gains (losses) arising during the periods, tax", "label": "Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification, Tax", "documentation": "Amount, before reclassification, of tax expense (benefit) for gain (loss) from derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness." } } }, "auth_ref": ["r342"] }, "us-gaap-OtherComprehensiveIncomeLossCashFlowHedgeGainLossReclassificationAfterTax": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossCashFlowHedgeGainLossReclassificationAfterTax", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "weight": 1.0, "order": 6.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME", "lang": { "en-us": { "role": { "negatedLabel": "Reclassification adjustment for net (gains) losses on cash flow hedge derivatives included in net income, net of income taxes of \$253, \$161 and \$30, respectively", "label": "Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, after Tax", "documentation": "Amount, after tax, of reclassification of gain (loss) from accumulated other comprehensive income (AOIG) for derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness." } } }, "auth_ref": ["r341", "r344"] }, "us-gaap-OtherComprehensiveIncomeLossCashFlowHedgeGainLossReclassificationBeforeTax": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossCashFlowHedgeGainLossReclassificationBeforeTax", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESEffectofDerivativeInstrumentsonNetIncomeandStockholdersEquityDetails", "lang": { "en-us": { "role": { "terseLabel": "Amount of pre-tax net losses reclassified from AOIG", "label": "Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, before Tax", "documentation": "Amount, before tax, of reclassification of gain (loss) from accumulated other comprehensive income (AOIG) for derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness." } } }, "auth_ref": ["r258", "r341", "r344"] }, "us-gaap-OtherComprehensiveIncomeLossCashFlowHedgeGainLossReclassificationTax": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossCashFlowHedgeGainLossReclassificationTax", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOMEParenthetical", "lang": { "en-us": { "role": { "negatedLabel": "Reclassification adjustment for net derivative losses (gains) included in net income, tax", "label": "Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, Tax", "documentation": "Amount of tax expense (benefit) for reclassification of gain (loss) from accumulated other comprehensive income (AOIG) for derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness." } } }, "auth_ref": ["r342"] }, "us-gaap-OtherComprehensiveIncomeLossFinalizationOfPensionAndNonPensionPostretirementPlanValuationBeforeTax": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossFinalizationOfPensionAndNonPensionPostretirementPlanValuationBeforeTax", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossPensionAndOtherPostretirementBenefitPlansAdjustmentBeforeTax", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails", "lang": { "en-us": { "role": { "negatedTerseLabel": "Settlement", "label": "Other Comprehensive Income (Loss), Defined Benefit Plan, Settlement and Curtailment Gain (Loss), before Tax", "documentation": "Amount, before tax, of increase (decrease) to other comprehensive income from settlement and curtailment gain (loss) of defined benefit plan." } } }, "auth_ref": ["r6", "r146", "r173"] }, "us-gaap-OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY", "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossPensionAndOtherPostretirementBenefitPlansAdjustmentBeforeTax", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOMEParenthetical", "lang": { "en-us": { "role": { "negatedLabel": "Reclassification of net debt securities gains to net income, tax", "label": "Other Comprehensive Income (Loss), Reclassification Adjustment from AOIG for Sale of Securities", "documentation": "Amount of tax expense (benefit) of reclassification adjustment from accumulated other comprehensive income for unrealized gain (loss) realized upon the sale of available-for-sale securities." } } }, "auth_ref": ["r2", "r3", "r145", "r146", "r1067", "r1300", "r1656"] }, "us-gaap-OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOIGForSaleOfSecuritiesNetOfTax": { "xbrltype": "monetaryItemtype", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOIGForSaleOfSecuritiesNetOfTax", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOME": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCOMPREHENSIVEINCOMEParenthetical", "lang": { "en-us": { "role": { "negatedLabel": "Reclassification of net debt securities gains to net income, tax", "label": "Other Comprehensive Income (Loss), Reclassification Adjustment from AOIG for Sale of Securities", "documentation": "Amount of tax expense (benefit) of reclassification adjustment from accumulated other comprehensive income for unrealized gain (loss) realized upon the sale of available-for-sale securities." } } }, "auth_ref": ["r4"] }, "us-

gaap-OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCI PensionAndOtherPostretirementBenefitPlansForNetGainLossBeforeTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCI PensionAndOtherPostretirementBenefitPlansForNetGainLossBeforeTax", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossPensionAndOtherPostretirementBenefitPlansAdjustmentBeforeTax", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "lang": { "en-us": { "role": { "terseLabel": "Amortization of actuarial loss", "label": "Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss), Reclassification Adjustment from AOCI, before Tax", "documentation": "Amount, before tax, of reclassification adjustment from accumulated other comprehensive income (loss) for gain (loss) of defined benefit plan." } } }, "auth_ref": { "r6", "r146", "r345", "r718" } }, "us-gaap-OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCI PensionAndOtherPostretirementBenefitPlansForNetGainLossNetOfTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCI PensionAndOtherPostretirementBenefitPlansForNetGainLossNetOfTax", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF COMPREHENSIVEINCOME": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF COMPREHENSIVEINCOME": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Amortization of actuarial (gain) loss to net income, net of income taxes of \$4, \$5 and \$2, respectively", "label": "Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss), Reclassification Adjustment from AOCI, after Tax", "documentation": "Amount, after tax, of reclassification adjustment from accumulated other comprehensive income (loss) for gain (loss) of defined benefit plan." } } }, "auth_ref": { "r6", "r146", "r345", "r718" } }, "us-gaap-OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCI PensionAndOtherPostretirementBenefitPlansForNetGainLossTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCI PensionAndOtherPostretirementBenefitPlansForNetGainLossTax", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF COMPREHENSIVEINCOMEParenthetical": { "lang": { "en-us": { "role": { "terseLabel": "Amortization of actuarial loss, tax", "label": "Other Comprehensive Income (Loss), Defined Benefit Plan, Gain (Loss), Reclassification Adjustment from AOCI, Tax", "documentation": "Amount of tax expense (benefit) of reclassification adjustment from accumulated other comprehensive income (loss) for gain (loss) of defined benefit plan." } } }, "auth_ref": { "r4" } }, "us-gaap-OtherComprehensiveIncomeLossTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeLossTax", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/INCOMETAXESIncomeTaxExpenseBenefitDetails": { "parentTag": "us-gaap-IncomeTaxExpenseBenefitIntraperiodTaxAllocation", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESIncomeTaxExpenseBenefitDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tax effect of changes in OCI", "label": "Other Comprehensive Income (Loss), Tax", "documentation": "Amount of tax expense (benefit) allocated to other comprehensive income (loss)." } } }, "auth_ref": { "r4", "r352", "r356", "r797", "r830", "r831", "r905", "r908", "r910", "r1022", "r1067" } }, "us-gaap-OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodNetOfTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodNetOfTax", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF COMPREHENSIVEINCOME": { "parentTag": "us-gaap-OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF COMPREHENSIVEINCOME": { "lang": { "en-us": { "role": { "terseLabel": "Net unrealized gains (losses) on AFS securities arising during the period, net of income taxes of (\$27), \$119 and (\$868), respectively", "label": "OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, after Tax", "documentation": "Amount, after tax and before adjustment, of unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available for sale). Excludes unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale." } } }, "auth_ref": { "r338", "r341", "r493" } }, "us-gaap-OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodTax", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF COMPREHENSIVEINCOMEParenthetical": { "lang": { "en-us": { "role": { "terseLabel": "Net unrealized debt securities gains (losses) arising during the periods, tax", "label": "OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, Tax", "documentation": "Amount, before adjustment, of tax expense (benefit) for unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available for sale). Excludes tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale." } } }, "auth_ref": { "r4", "r339" } }, "us-gaap-OtherContractMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherContractMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESScheduleofDerivativeInstrumentsDetails": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails", "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails", "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other contracts", "verboseLabel": "Other Derivative Contracts", "label": "Other Contract [Member]", "documentation": "Derivative instrument whose primary underlying risk is classified as other." } } }, "auth_ref": { "r1247", "r1254", "r1298" } }, "us-gaap-OtherCostAndExpenseOperating": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherCostAndExpenseOperating", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": { "parentTag": "us-gaap-OperatingExpenses", "weight": 1.0, "order": 3.0 }, "http://www.citizensbank.com/role/OTHEROPERATINGEXPENSEDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/OTHEROPERATINGEXPENSEDetails": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": { "lang": { "en-us": { "role": { "totalLabel": "Other operating expense", "terseLabel": "All other expenses", "label": "Other Cost and Expense, Operating", "documentation": "The total amount of other operating cost and expense items that are associated with the entity's normal revenue producing operation." } } }, "auth_ref": { "r151", "r1073", "r1264" } }, "us-gaap-OtherDebtSecuritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherDebtSecuritiesMember", "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofSecuritiesPledgedDetails": { "lang": { "en-us": { "role": { "terseLabel": "Pledged against derivatives, to qualify for fiduciary powers, or to secure public and other deposits as required by law", "label": "Other Debt Obligations [Member]", "documentation": "Investments in debt securities classified as other." } } }, "auth_ref": { "r1605", "r1655" } }, "us-gaap-OtherExpenses": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherExpenses", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/OTHEROPERATINGEXPENSEDetails": { "parentTag": "us-gaap-OtherCostAndExpenseOperating", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/OTHEROPERATINGEXPENSEDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other", "label": "Other Expenses", "documentation": "Amount of expense classified as other." } } }, "auth_ref": { "r152", "r153" } }, "us-gaap-OtherIncomeAndExpensesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherIncomeAndExpensesAbstract", "lang": { "en-us": { "role": { "terseLabel": "Other Income and Expenses [Abstract]", "label": "Other Income and Expenses [Abstract]", "documentation": "" } } }, "auth_ref": { } }, "us-gaap-OtherIncomeAndOtherExpenseDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherIncomeAndOtherExpenseDisclosureTextBlock", "presentation": { "http://www.citizensbank.com/role/OTHEROPERATINGEXPENSE": { "lang": { "en-us": { "role": { "terseLabel": "OTHER OPERATING EXPENSE", "label": "Other Income and Other Expense Disclosure [Text Block]", "documentation": "The entire disclosure for other income or other expense items (both operating and nonoperating). Sources of nonoperating income or nonoperating expense that may be disclosed, include amounts earned from dividends, interest on securities, profits (losses) on securities, net and miscellaneous other income or income deductions." } } }, "auth_ref": { "r1489", "r1686" } }, "us-gaap-OtherIntangibleAssetsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherIntangibleAssetsMember", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other", "label": "Other Intangible Assets [Member]", "documentation": "Intangible assets classified as other." } } }, "auth_ref": { "r1282", "r1619", "r1620", "r1621", "r1622", "r1623", "r1624", "r1626", "r1628", "r1629", "r1630" } }, "us-gaap-OtherIntangibleAssetsNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherIntangibleAssetsNet", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap-Assets", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "lang": { "en-us": { "role": { "terseLabel": "Other intangible assets", "label": "Other Intangible Assets, Net", "documentation": "Amount after accumulated amortization of finite-lived and indefinite-lived intangible assets classified as other." } } }, "auth_ref": { } }, "us-gaap-OtherLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherLiabilities", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap-Liabilities", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails", "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other liabilities", "verboseLabel": "LIHTC unfunded commitments included in other liabilities", "label": "Other Liabilities", "documentation": "Amount of liabilities classified as other." } } }, "auth_ref": { "r195", "r1051", "r1140", "r1141", "r1366", "r1772", "r1806" } }, "us-gaap-OtherLiabilitiesFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherLiabilitiesFairValueDisclosure", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "parentTag": "us-gaap-FinancialLiabilitiesFairValueDisclosure", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other liabilities", "label": "Other Liabilities, Fair Value Disclosure", "documentation": "Fair value portion of other liabilities." } } }, "auth_ref": { "r1714", "r1715", "r1725" } }, "cfp-OtherLoansReceivableHeldForSaleAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "OtherLoansReceivableHeldForSaleAmount", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails": { "parentTag": "us-gaap-LoansReceivableHeldForSaleAmount", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "http://www.citizensbank.com/role/LOANSANDLEASESLoansHeldForSaleDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other loans held for sale", "verboseLabel": "Loans held for sale", "label": "Other Loans Receivable Held-For-Sale, Amount", "documentation": "The amount of other loans receivable that will be sold to other entities." } } }, "auth_ref": { } }, "cfp-OtherLoansReceivableHeldForSaleFairValueAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "OtherLoansReceivableHeldForSaleFairValueAmount", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails": { "lang": { "en-us": { "role": { "terseLabel": "Loans held for sale, fair value", "label": "Other Loans Receivable Held-For-Sale, Fair Value, Amount", "documentation": "Other Loans Receivable Held-For-Sale, Fair Value, Amount" } } }, "auth_ref": { } }, "cfp-OtherLongtermDebtMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "OtherLongtermDebtMember", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other", "label": "Other Long-term Debt [Member]", "documentation": "Other Long-term Debt [Member]" } } }, "auth_ref": { } }, "us-gaap-OtherNoncashInvestingAndFinancingItemsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherNoncashInvestingAndFinancingItemsAbstract", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASHFLOWS": { "lang": { "en-us": { "role": { "terseLabel": "Non-cash items", "label": "Other Noncash Investing and Financing Items [Abstract]", "documentation": "" } } }, "auth_ref": { } }, "us-gaap-OtherNoninterestExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherNoninterestExpense", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "parentTag": "us-gaap-NoninterestExpense", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "Other operating expense", "label": "Other Noninterest Expense", "documentation": "Amount of noninterest expense classified as other." } } }, "auth_ref": { "r204" } }, "us-gaap-OtherOperatingIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherOperatingIncome", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails": { "lang": { "en-us": { "role": { "terseLabel": "All other operating

income,"label": "Other Operating Income", "documentation": "The total amount of other operating income, the components of which are not separately disclosed on the income statement, from items that are associated with the entity's normal revenue producing operation." } } } , "auth_ref": { "r148" } } , "ecd_OtherPerfMeasureAmt": { "xbrltype": "decimalItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "OtherPerfMeasureAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" } , "lang": { "en-us", "role": { "terseLabel": "Other Performance Measure, Amount", "label": "Other Performance Measure, Amount" } } } , "auth_ref": { "r1429" } } , "cfg_OtherShorttermDebtMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "OtherShorttermDebtMember", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSShortTermDebtDetails" } , "lang": { "en-us", "role": { "terseLabel": "Other short-term borrowed funds", "label": "Other Short-term Debt [Member]", "documentation": "Other Short-term Debt [Member]" } } } , "auth_ref": { "ecd_OutstandingAggtErrCompAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "OutstandingAggtErrCompAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure" } , "lang": { "en-us", "role": { "terseLabel": "Outstanding Aggregate Erroneous Compensation Amount", "label": "Outstanding Aggregate Erroneous Compensation Amount" } } } , "auth_ref": { "r1390", "r1401", "r1411", "r1444" } } , "ecd_OutstandingRecoveryCompAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "OutstandingRecoveryCompAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure" } , "lang": { "en-us", "role": { "terseLabel": "Compensation Amount", "label": "Outstanding Recovery Compensation Amount" } } } , "auth_ref": { "r1393", "r1404", "r1414", "r1447" } } , "ecd_OutstandingRecoveryIndName": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "OutstandingRecoveryIndName", "presentation": { "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure" } , "lang": { "en-us", "role": { "terseLabel": "Name", "label": "Outstanding Recovery Individual Name" } } } , "auth_ref": { "r1393", "r1404", "r1414", "r1447" } } , "srt_ParentCompanyMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ParentCompanyMember", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesOffLongtermBorrowedFundsDetails", "http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails", "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails", "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails", "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails" } , "lang": { "en-us", "role": { "terseLabel": "Parent company", "verboseLabel": "Parent Company", "label": "Parent Company [Member]", "documentation": "Registrant with controlling financial interest in one or more subsidiaries. Controlling interest in subsidiary includes, but is not limited to, primary beneficiary of variable interest entity (VIE). Controlling interest in subsidiary excludes broker-dealer with controlling financial interest in subsidiary but control is likely to be temporary." } } } , "auth_ref": { "r277", "r378" } } , "us-gaap_PassMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PassMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisByCreditQualityIndicatorDetails" } , "lang": { "en-us", "role": { "terseLabel": "Pass", "label": "Pass [Member]", "documentation": "A category of financing receivables not considered to be special mention, substandard, doubtful, and loss receivables." } } } , "auth_ref": { "r226", "r227", "r228", "r1602" } } , "ecd_PayVsPerformanceDisclosureLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PayVsPerformanceDisclosureLineItems", "lang": { "en-us", "role": { "label": "Pay vs Performance Disclosure [Line Items]" } } } , "auth_ref": { "r1418" } } , "us-gaap_PaymentDeferralMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentDeferralMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails", "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails" } , "lang": { "en-us", "role": { "terseLabel": "Payment Delay", "label": "Payment Deferral [Member]", "documentation": "Loan modification for a temporary postponement of loan payments." } } } , "auth_ref": { "r453", "r454", "r456" } } , "us-gaap_PaymentsForProceedsFromLoansAndLeases": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsForProceedsFromLoansAndLeases", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 1.0 } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "lang": { "en-us", "role": { "negatedTerseLabel": "Net (increase) decrease in loans and leases", "label": "Payments for (Proceeds from) Loans and Leases", "documentation": "The net cash outflow or inflow for the increase (decrease) in the beginning and end of period of loan and lease balances which are not originated or purchased specifically for resale. Includes cash payments and proceeds associated with (a) loans held for investment, (b) leases held for investment, and (c) both." } } } , "auth_ref": { "r1026" } } } , "us-gaap_PaymentsForProceedsFromOtherInvestingActivities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsForProceedsFromOtherInvestingActivities", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 2.0 } , "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 8.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails" } , "lang": { "en-us", "role": { "negatedTerseLabel": "Other", "negatedLabel": "Other investing, net", "label": "Payments for (Proceeds from) Other Investing Activities", "documentation": "Amount of cash (inflow) outflow from investing activities classified as other." } } } , "auth_ref": { "r1485", "r1535" } } , "us-gaap_PaymentsForProceedsFromProductiveAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsForProceedsFromProductiveAssets", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 12.0 } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "lang": { "en-us", "role": { "negatedTerseLabel": "Capital expenditures, net", "label": "Payments for (Proceeds from) Productive Assets", "documentation": "The net cash outflow or inflow from purchases, sales and disposals of property, plant and equipment and other productive assets, including intangibles." } } } , "auth_ref": { "us-gaap_PaymentsForRepurchaseOfCommonStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsForRepurchaseOfCommonStock", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 1.0 } , "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 3.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYNarrativeDetails" } , "lang": { "en-us", "role": { "negatedTerseLabel": "Cost of stock repurchase", "label": "Payments for Repurchase of Common Stock", "documentation": "The cash outflow to reacquire common stock during the period." } } } , "auth_ref": { "r155" } } } , "us-gaap_PaymentsForRepurchaseOfRedeemablePreferredStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsForRepurchaseOfRedeemablePreferredStock", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 8.0 } , "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 8.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails" } , "lang": { "en-us", "role": { "negatedTerseLabel": "Redemption of preferred stock", "label": "Payments for Repurchase of Redeemable Preferred Stock", "documentation": "The cash outflow for reacquisition of callable preferred stock." } } } , "auth_ref": { "r155" } } } , "us-gaap_PaymentsOfDividendsCommonStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsOfDividendsCommonStock", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 2.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails" } , "lang": { "en-us", "role": { "negatedTerseLabel": "Dividends paid to common stockholders", "label": "Payments of ordinary common stock dividends", "label": "Payments of Ordinary Dividends, Common Stock", "documentation": "Amount of cash outflow in the form of ordinary dividends to common shareholders of the parent entity." } } } , "auth_ref": { "r155" } } } , "us-gaap_PaymentsOfDividendsPreferredStockAndPreferenceStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsOfDividendsPreferredStockAndPreferenceStock", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 5.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails" } , "lang": { "en-us", "role": { "negatedTerseLabel": "Dividends paid to preferred stockholders", "label": "Dividends Paid", "label": "Payments of Ordinary Dividends, Preferred Stock and Preference Stock", "documentation": "Amount of cash outflow in the form of ordinary dividends to preferred shareholders of the parent entity." } } } , "auth_ref": { "r155" } } } , "us-gaap_PaymentsOfOrdinaryDividends": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsOfOrdinaryDividends", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 5.0 } } , "presentation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 6.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails" } , "lang": { "en-us", "role": { "negatedTerseLabel": "Dividends paid to preferred stockholders", "label": "Dividends Paid", "label": "Payments of Ordinary Dividends, Preferred Stock and Preference Stock", "documentation": "Amount of cash outflow in the form of ordinary dividends to preferred shareholders of the parent entity." } } } , "auth_ref": { "r155" } } } , "us-gaap_PaymentsOfOrdinaryDividends": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsOfOrdinaryDividends", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 5.0 } } , "presentation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 6.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails" } , "lang": { "en-us", "role": { "negatedTerseLabel": "Dividends paid to preferred stockholders", "label": "Dividends Paid", "label": "Payments of Ordinary Dividends, Preferred Stock and Preference Stock", "documentation": "Amount of cash outflow in the form of ordinary dividends to preferred shareholders of the parent entity." } } } , "auth_ref": { "r155" } } } , "us-gaap_PaymentsToAcquireAvailableForSaleSecuritiesDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireAvailableForSaleSecuritiesDebt", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 4.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "lang": { "en-us", "role": { "negatedTerseLabel": "Purchases of debt securities available for sale", "label": "Payments to Acquire Debt Securities Available for Sale", "documentation": "Amount of cash outflow to acquire investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available for sale)." } } } , "auth_ref": { "r37", "r360", "r460" } } } , "us-gaap_PaymentsToAcquireBusinessesGross": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireBusinessesGross", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 6.0 } } , "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS": { "lang": { "en-us", "role": { "negatedTerseLabel": "Purchases of loans", "label": "Payments to Acquire Finance Receivables", "documentation": "The cash outflow for the purchase of amounts due from customers, clients, lessees, borrowers, or others under the terms of its agreements therewith." } } } , "auth_ref": { "r154" } } } , "us-gaap_PaymentsToAcquireInterestInSubsidiariesAndAffiliates": {

```

xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireInterestInSubsidiariesAndAffiliates", "crdr": "credit", "calculation": "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails", "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 1.0 } } presentation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCCondensedCashFlowStatementsDetails", "lang": "en-us", "role": "negatedTerseLabel": "Investments in and advances to subsidiaries", "label": "Payments to Acquire Interest in Subsidiaries and Affiliates", "documentation": "The cash outflow associated with the acquisition of or advances to an entity that is related to it but not strictly controlled (for example, an unconsolidated subsidiary, affiliate, and joint venture or equity method investment) or the acquisition of an additional interest in a subsidiary (controlled entity).", "auth_ref": "r38", "us-gaap_PaymentsToAcquireInvestmentsAbstract": "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireInvestmentsAbstract", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS", "lang": "en-us", "role": "terseLabel": "Investment securities", "label": "Payments to Acquire Investments [Abstract]", "auth_ref": "r1", "us-gaap_PaymentsToAcquireLifeInsurancePolicies": "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireLifeInsurancePolicies", "crdr": "credit", "calculation": "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS", "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 1.0 } } presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS", "lang": "en-us", "role": "negatedTerseLabel": "Purchases of bank-owned life insurance", "label": "Payment to Acquire Life Insurance Policy, Investing Activities", "documentation": "Amount of cash outflow for payment of premium on corporate-owned life insurance policy, classified as investing activities. Includes, but is not limited to, bank-owned life insurance policy.", "auth_ref": "r9", "r154", "us-gaap_PaymentsToAcquireLoansReceivable": "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireLoansReceivable", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSResidentialMortgageLoansDetails", "lang": "en-us", "role": "terseLabel": "Repurchased residential mortgages", "label": "Payments to Acquire Loans Receivable", "documentation": "The cash outflow for the purchase of loan receivable arising from the financing of goods and services.", "auth_ref": "r37", "ecd_PeerGroupIssuersFnTextBlock": "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PeerGroupIssuersFnTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel": "Peer Group Issuers, Footnote", "label": "Peer Group Issuers, Footnote [Text Block]", "auth_ref": "r1428", "ecd_PeerGroupTotalShareholderRtnAmt": "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PeerGroupTotalShareholderRtnAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel": "Peer Group Total Shareholder Return Amount", "label": "Peer Group Total Shareholder Return Amount", "auth_ref": "r1428", "us-gaap_PensionAndOtherPostretirementBenefitsDisclosureTextBlock": "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PensionAndOtherPostretirementBenefitsDisclosureTextBlock", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITS", "lang": "en-us", "role": "terseLabel": "EMPLOYEE BENEFITS", "label": "Retirement Benefits [Text Block]", "documentation": "The entire disclosure for retirement benefits.", "auth_ref": "r673", "r698", "r700", "r706", "r723", "r725", "r726", "r727", "r728", "r729", "r741", "r742", "r743", "r1300", "us-gaap_PensionPlansDefinedBenefitMember": "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PensionPlansDefinedBenefitMember", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSChangesintheFairValueofPensionPlanAssetsProjectedBenefitObligationFundedStatusandAccumulatedBenefitObligation", "parentTag": "http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Qualified Plans", "label": "Pension Plan [Member]", "documentation": "Plan designed to provide participant with pension benefits. Includes, but is not limited to, defined benefit and defined contribution plans. Excludes other postretirement benefits.", "auth_ref": "r674", "r677", "r678", "r679", "r680", "r681", "r682", "r683", "r684", "r685", "r686", "r687", "r688", "r689", "r690", "r691", "r692", "r693", "r694", "r695", "r696", "r697", "r698", "r699", "r701", "r702", "r703", "r704", "r705", "r706", "r707", "r708", "r709", "r710", "r711", "r712", "r713", "r714", "r715", "r716", "r717", "r718", "r719", "r720", "r721", "r722", "r724", "r727", "r730", "r731", "r732", "r733", "r734", "r735", "r736", "r737", "r738", "r739", "r740", "r743", "r744", "r747", "r1300", "r1301", "r1305", "r1306", "r1307", "ecd_PeoActuallyPaidCompAmt": "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PeoActuallyPaidCompAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel": "PEO Actually Paid Compensation Amount", "label": "PEO Actually Paid Compensation Amount", "auth_ref": "r1420", "ecd_PeoMember": "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PeoMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel": "PEO", "label": "PEO [Member]", "auth_ref": "r1437", "ecd_PeoName": "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PeoName", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel": "PEO Name", "label": "PEO Name", "auth_ref": "r1430", "ecd_PeoTotalCompAmt": "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PeoTotalCompAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel": "PEO Total Compensation Amount", "label": "PEO Total Compensation Amount", "auth_ref": "r1419", "us-gaap_PlanNameAxis": "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PlanNameAxis", "presentation": { "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Plan Name [Axis]", "label": "Plan Name [Axis]", "documentation": "Information by plan name for share-based payment arrangement.", "auth_ref": "r1659", "r1660", "r1661", "r1662", "r1663", "r1664", "r1665", "r1666", "r1667", "r1668", "r1669", "r1670", "r1671", "r1672", "r1673", "r1674", "r1675", "r1676", "r1677", "r1678", "r1679", "r1680", "r1681", "r1682", "r1683", "r1684", "us-gaap_PlanNameDomain": "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PlanNameDomain", "presentation": { "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "lang": "en-us", "role": "terseLabel": "Plan Name [Domain]", "label": "Plan Name [Domain]", "documentation": "Plan name for share-based payment arrangement.", "auth_ref": "r1659", "r1660", "r1661", "r1662", "r1663", "r1664", "r1665", "r1666", "r1667", "r1668", "r1669", "r1670", "r1671", "r1672", "r1673", "r1674", "r1675", "r1676", "r1677", "r1678", "r1679", "r1680", "r1681", "r1682", "r1683", "r1684", "us-gaap_PledgedStatusAxis": "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PledgedStatusAxis", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParenthetical", "lang": "en-us", "role": "terseLabel": "Pledged Status [Axis]", "label": "Pledged Status [Axis]", "documentation": "Information by pledged or not pledged status of asset owned by entity.", "auth_ref": "r846", "r1138", "r1312", "us-gaap_PledgedStatusDomain": "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PledgedStatusDomain", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParenthetical", "lang": "en-us", "role": "terseLabel": "Pledged Status [Domain]", "label": "Pledged Status [Domain]", "documentation": "Pledged or not pledged status of asset owned by entity.", "auth_ref": "r846", "r1138", "r1312", "us-gaap_PledgingPurposeAxis": "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PledgingPurposeAxis", "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails", "parentTag": "http://www.citizensbank.com/role/SECURITIESScheduleofSecuritiesPledgedDetails", "lang": "en-us", "role": "terseLabel": "Pledging Purpose [Axis]", "label": "Pledging Purpose [Axis]", "documentation": "Information by pledging purpose of pledged asset owned.", "auth_ref": "r959", "r1312", "r1332", "r1487", "us-gaap_PledgingPurposeDomain": "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PledgingPurposeDomain", "presentation": { "http://www.citizensbank.com/role/SECURITIESScheduleofSecuritiesPledgedDetails", "lang": "en-us", "role": "terseLabel": "Pledging Purpose [Domain]", "label": "Pledging Purpose [Domain]", "documentation": "Pledging purpose of pledged asset owned.", "auth_ref": "r959", "r1312", "r1332", "r1487", "ecd_PnsnAdjsPrvSvcCstMember": "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PnsnAdjsPrvSvcCstMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel": "Pension Adjustments Prior Service Cost", "label": "Pension Adjustments Prior Service Cost [Member]", "auth_ref": "r1421", "ecd_PnsnAdjsSvcCstMember": "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PnsnAdjsSvcCstMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel": "Pension Adjustments Service Cost", "label": "Pension Adjustments Service Cost [Member]", "auth_ref": "r1477", "ecd_PnsnBnftsAdjFnTextBlock": "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PnsnBnftsAdjFnTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": "en-us", "role": "terseLabel": "Pension Benefits Adjustments, Footnote", "label": "Pension Benefits Adjustments, Footnote [Text Block]", "auth_ref": "r1420", "us-gaap_PostemploymentBenefitPlansPolicy": "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PostemploymentBenefitPlansPolicy", "presentation": { "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies", "lang": "en-us", "role": "terseLabel": "Employee Benefits", "label": "Postemployment Benefit Plans, Policy [Policy Text Block]", "documentation":
```

gaap/2024","localname":"PreferredStockMember","presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCANGESINSTOCKHOLDERSEQUITY","lang":{"en-us":{"role":{"terseLabel":"Preferred Stock","label":"Preferred Stock [Member]","documentation":"Preferred shares may provide a preferential dividend to the dividend on common stock and may take precedence over common stock in the event of a liquidation. Preferred shares typically represent an ownership interest in the company."}}},"auth_ref":{"r1353","r1354","r1357","r1358","r1359","r1362","r1804","r1811"}},"us-gaap_PREFERREDSTOCKNumberOFSharesParValueAndOtherDisclosuresAbstract":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"PreferredStockNumberOFSharesParValueAndOtherDisclosuresAbstract","presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS","lang":{"en-us":{"role":{"terseLabel":"Preferred Stock","label":"Preferred Stock, Number of Shares, Par Value and Other Disclosure [Abstract]"},"auth_ref":{"r134","r637"}}},"us-gaap_PREFERREDSTOCKParOrStatedValuePerShare":{"xbrltype":"perShareItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"PreferredStockParOrStatedValuePerShare","presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical","http://www.citizensbank.com/role/STOCKHOLDERSEQUITYNarrativeDetails","http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails","lang":{"en-us":{"role":{"terseLabel":"Preferred stock, par value (in dollars per share)","label":"Preferred Stock, Par or Stated Value Per Share","documentation":"Face amount or stated value per share of preferred stock nonredeemable or redeemable solely at the option of the issuer."}}},"auth_ref":{"r134","r637"}}},"cfq_PREFERREDSTOCKRedemptionNoticePeriod":{"xbrltype":"durationItemType","nsuri":"http://www.citizensbank.com/20241231","localname":"PreferredStockRedemptionNoticePeriod","presentation":f

"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails","lang":{"en-us":{"role":{"terseLabel":"Redemption period","label":"Preferred Stock, Redemption Notice Period","documentation":"Period which shares may be redeemed following a regulatory capital treatment event, in 2018PnYnMnDnTnHnMnSiu2019 format, for example, 2018P0Y0M90Dn2019 represents the reported fact of 90 days."}}},"auth_ref":{"r134","r637"}}},"cfq_PREFERREDSTOCKRedemptionOptionRegulatoryCapitalTreatmentEventWindow":{"xbrltype":"durationItemType","nsuri":"http://www.citizensbank.com/20241231","localname":"PreferredStockRedemptionOptionRegulatoryCapitalTreatmentEventWindow","presentation":f

"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYNarrativeDetails","lang":{"en-us":{"role":{"terseLabel":"Redemption option regulatory capital treatment event window","label":"Preferred Stock, Redemption Option Regulatory Capital Treatment Event Window","documentation":"Preferred Stock, Redemption Option Regulatory Capital Treatment Event Window"},"auth_ref":{"r134","r637"}}},"us-gaap_PREFERREDSTOCKRedemptionPricePerShare":{"xbrltype":"perShareItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"PreferredStockRedemptionPricePerShare","presentation":f

"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails","lang":{"en-us":{"role":{"terseLabel":"Redemption price per share (in dollars per share)","label":"Preferred Stock, Redemption Price Per Share","documentation":"The price per share at which the preferred stock of an entity that has priority over common stock in the distribution of dividends and in the event of liquidation of the entity is redeemed or may be called at. The redemption features of this preferred stock are solely within the control of the issuer."}}},"auth_ref":{"r68","r69","r72"}}},"us-gaap_PREFERREDSTOCKSharesAuthorized":{"xbrltype":"sharesItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"PreferredStockSharesAuthorized","presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical","http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails","lang":{"en-us":{"role":{"terseLabel":"Preferred stock, authorized (in shares)","label":"Preferred Stock, Shares Authorized","documentation":"The maximum number of nonredeemable preferred shares (or preferred stock redeemable solely at the option of the issuer) permitted to be issued by an entity's charter and bylaws."}}},"auth_ref":{"r134","r1146"}}},"us-gaap_PREFERREDSTOCKSharesIssued":{"xbrltype":"sharesItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"PreferredStockSharesIssued","presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical","http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails","http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails","lang":{"en-us":{"role":{"terseLabel":"Preferred stock, issued (in shares)","label":"Preferred Stock, Shares Issued","documentation":"Number of shares issued for nonredeemable preferred shares and preferred shares redeemable solely at option of issuer. Includes, but is not limited to, preferred shares issued, repurchased, and held as treasury shares. Excludes preferred shares classified as debt."}}},"auth_ref":{"r134","r637"}}},"us-gaap_PREFERREDSTOCKSharesOutstanding":{"xbrltype":"sharesItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"PreferredStockSharesOutstanding","presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical","lang":{"en-us":{"role":{"terseLabel":"Preferred stock, outstanding (in shares)","label":"Preferred Stock, Shares Outstanding","documentation":"Aggregate share number for all nonredeemable preferred stock (or preferred stock redeemable solely at the option of the issuer) held by stockholders. Does not include preferred shares that have been repurchased."}}},"auth_ref":{"r134","r1146","r1164","r1811","r1812"}}},"us-gaap_PREFERREDSTOCKSharesSubscribedButUnissuedValueAbstract":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"PreferredStockSharesSubscribedButUnissuedValueAbstract","presentation":f

"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails","lang":{"en-us":{"role":{"terseLabel":"Preferred Stock","label":"Preferred Stock, Shares Subscribed but Unissued, Value [Abstract]"},"auth_ref":{"r134","r637"}}},"us-gaap_PREFERREDSTOCKValue":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"PreferredStockValue","crdr":"credit","calculation":f

"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS","parentTag":"us-gaap_StockholdersEquity","weight":1.0,"order":1.0},"presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS","http://www.citizensbank.com/role/STOCKHOLDERSEQUITYNarrativeDetails","http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails","lang":{"en-us":{"role":{"terseLabel":"Preferred stock, issued and outstanding at December 31, 2024 and 2023, respectively","label":"Preferred Stock, Value, Issued","documentation":"Aggregate par or stated value of issued nonredeemable preferred stock (or preferred stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable preferred shares, par value and other disclosure concepts are in another section within stockholders' equity."}}},"auth_ref":{"r134","r1055","r1331"}}},"us-gaap_PrincipalForgivenessMember":{"xbrltype":"domainItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"PrincipalForgivenessMember","presentation":f

"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails","lang":{"en-us":{"role":{"terseLabel":"Principal Forgiveness","label":"Principal Forgiveness [Member]","documentation":"Loan modification for a reduction in the amount of unpaid principal on a loan."}}},"auth_ref":{"r453","r454","r456","r1269"}}},"us-gaap_ProceedsFromIssuanceOfLongTermDebt":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ProceedsFromIssuanceOfLongTermDebt","crdr":"debit","calculation":f

"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails","parentTag":"us-gaap_NetCashProvidedByUsedInFinancingActivities","weight":1.0,"order":1.0},"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"parentTag":"us-gaap_NetCashProvidedByUsedInFinancingActivities","weight":1.0,"order":6.0},"presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS","http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails","lang":{"en-us":{"role":{"terseLabel":"Proceeds from issuance of long-term borrowed funds","label":"Proceeds from Issuance of Long-Term Debt","documentation":"The cash inflow from a debt initially having maturity due after one year or beyond the operating cycle, if longer."}}},"auth_ref":{"r39","r1106"}}},"us-gaap_ProceedsFromIssuanceOfPreferredStockAndPreferenceStock":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ProceedsFromIssuanceOfPreferredStockAndPreferenceStock","crdr":"debit","presentation":f

"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYNarrativeDetails","lang":{"en-us":{"role":{"terseLabel":"Proceeds from issuance of preferred stock","label":"Proceeds from Issuance of Preferred Stock and Preference Stock","documentation":"Proceeds from issuance of capital stock which provides for a specific dividend that is paid to the shareholders before any dividends to common stockholders and which takes precedence over common stockholders in the event of liquidation."}}},"auth_ref":{"r5}}},"us-gaap_ProceedsFromIssuanceOfPrivatePlacement":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ProceedsFromIssuanceOfPrivatePlacement","crdr":"debit","calculation":f

"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails","parentTag":"us-gaap_NetCashProvidedByUsedInFinancingActivities","weight":1.0,"order":4.0},"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"parentTag":"us-gaap_NetCashProvidedByUsedInFinancingActivities","weight":1.0,"order":9.0},"presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS","http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails","lang":{"en-us":{"role":{"terseLabel":"Net proceeds from issuance of preferred stock","label":"Proceeds from Issuance of Private Placement","documentation":"The cash inflow associated with the amount received from entity's raising of capital via private rather than public placement."}}},"auth_ref":{"r5}}},"us-gaap_ProceedsFromMaturitiesPrepaymentsAndCallsOfAvailableForSaleSecurities":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ProceedsFromMaturitiesPrepaymentsAndCallsOfAvailableForSaleSecurities","crdr":"debit","calculation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"parentTag":"us-gaap_NetCashProvidedByUsedInInvestingActivities","weight":1.0,"order":3.0},"presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS","lang":{"en-us":{"role":{"terseLabel":"Proceeds from maturities and paydowns of debt securities available for sale","label":"Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available for Sale","documentation":"Amount of cash inflow from maturity, prepayment and call of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available for sale)."},"auth_ref":{"r360","r361","r1575"}}},"us-gaap_ProceedsFromMaturitiesPrepaymentsAndCallsOfHeldToMaturitySecurities":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ProceedsFromMaturitiesPrepaymentsAndCallsOfHeldToMaturitySecurities","crdr":"debit","calculation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"parentTag":"us-gaap_NetCashProvidedByUsedInInvestingActivities","weight":1.0,"order":7.0},"presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS","lang":{"en-us":{"role":{"terseLabel":"Proceeds from maturities and paydowns of debt securities held to maturity","label":"Proceeds from Maturities, Prepayments and Calls of Held-to-Maturity Securities","documentation":"The cash inflow associated with the maturity, prepayments and calls (requests for early payments) of debt securities designated as held-to-maturity."}}},"auth_ref":{"r36","r1575"}}},"us-gaap_ProceedsFromPaymentsForInterestBearingDepositsInBanks":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ProceedsFromPaymentsForInterestBearingDepositsInBanks","crdr":"debit","calculation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"parentTag":"us-gaap_NetCashProvidedByUsedInInvestingActivities","weight":1.0,"order":10.0},"presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS","lang":{"en-us":{"role":{"terseLabel":"Net increase (decrease) in short-term borrowed funds","label":"Proceeds from (Repayments of) Short-Term Debt","documentation":"The net cash inflow or outflow for borrowing having initial term of repayment within one year or the normal operating cycle, if longer."}}},"auth_ref":{"r134","r1621}}},"us-gaap_ProceedsFromPaymentsForOtherFinancingActivities":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ProceedsFromPaymentsForOtherFinancingActivities","crdr":"debit","calculation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"parentTag":"us-gaap_NetCashProvidedByUsedInFinancingActivities","weight":1.0,"order":3.0},"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"parentTag":"us-gaap_NetCashProvidedByUsedInFinancingActivities","weight":1.0,"order":7.0},"presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS","http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS","lang":{"en-us":{"role":{"terseLabel":"Other","label":"Proceeds from (Payments for) Other Financing Activities","documentation":"Amount of cash inflow (outflow) from financing activities classified as other."}}},"auth_ref":{"r1486","r1536"}}},"us-gaap_ProceedsFromRepaymentsOfShortTermDebt":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ProceedsFromRepaymentsOfShortTermDebt","crdr":"debit","calculation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"parentTag":"us-gaap_NetCashProvidedByUsedInFinancingActivities","weight":1.0,"order":10.0},"presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS","lang":{"en-us":{"role":{"terseLabel":"Net increase (decrease) in short-term borrowed funds","label":"Proceeds from (Repayments of) Short-Term Debt","documentation":"The net cash inflow or outflow for borrowing having initial term of repayment within one year or the normal operating cycle, if longer."}}},"auth_ref":{"r134","r1621}}},"us-gaap_ProceedsFromSaleOfAvailableForSaleSecuritiesDebt":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ProceedsFromSaleOfAvailableForSaleSecuritiesDebt","crdr":"debit","calculation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS":{"parentTag":"us-gaap_NetCashProvidedByUsedInInvestingActivities","weight":1.0,"order":5.0},"presentation":f

"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS","lang":{"en-us":{"role":{"terseLabel":"Proceeds from sales of debt securities available for sale","label":"Proceeds from Sale of Debt Securities, Available for Sale","documentation":"Amount of cash inflow from sale of

```

investment-in-debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)."} } },"auth_ref": "r36","r360","r460","r492"} } },"us-gaap_ProceedsFromSaleOfFinanceReceivables":{"xbrltype": "monetaryItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "ProceedsFromSaleOfFinanceReceivables","crdr": "debit","calculation": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS":{"parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities","weight": 1.0,"order": 2.0 } },"presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS":{"lang": {"en-us": {"role": {"terseLabel": "Sales of loans","label": "Proceeds from Sale of Finance Receivables"},"documentation": "The cash inflow associated with the sale of receivables arising from the financing of goods and services." } } },"auth_ref": "r1534"} } },"us-gaap_ProceedsFromSaleOfMortgageLoansHeldForSale":{"xbrltype": "monetaryItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "ProceedsFromSaleOfMortgageLoansHeldForSale","crdr": "debit","presentation": {"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSResidentialMortgageLoansDetails":{"lang": {"en-us": {"role": {"verboseLabel": "Cash proceeds from residential mortgage loans sold with servicing retained"},"label": "Proceeds from Sale, Loan, Mortgage, Held-for-Sale"},"documentation": "The cash inflow from sales of loans that are secured with real estate mortgages and are held with the intention to resell in the near future." } } },"auth_ref": "r40","r159"} } },"us-gaap_ProceedsFromSecuritizationsOfLoansHeldForSale":{"xbrltype": "monetaryItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "ProceedsFromSecuritizationsOfLoansHeldForSale","crdr": "debit","presentation": {"http://www.citizensbank.com/role/SECURITIESNarrativeDetails":{"lang": {"en-us": {"role": {"terseLabel": "Securitizations of mortgage loans"},"label": "Proceeds from Securitization, Loan, Held-for-Sale"},"documentation": "The cash inflow from securitizing loans held with the intention to resell in the near future." } } },"auth_ref": "r1537","r1538"} } },"cfg_ProceedsFromSaleorRepaymentofInvestmentsinandAdvances toSubsidiariesandAffiliatesnet":{"xbrltype": "monetaryItemType","nsuri": "http://www.citizensbank.com/20241231","localname": "Proceeds from SaleorRepaymentofInvestmentsinandAdvances toSubsidiariesandAffiliatesnet","crdr": "debit","calculation": {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities","weight": 1.0,"order": 4.0 } },"presentation": {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails":{"lang": {"en-us": {"role": {"terseLabel": "Repayment of investments in and advances to subsidiaries"},"label": "Proceeds from Sale or Repayment of Investments in and Advances to Subsidiaries and Affiliates, net"},"documentation": "Proceeds from Sale or Repayment of Investments in and Advances to Subsidiaries and Affiliates, net"} } },"auth_ref": {"srt_ProductOrServiceAxis": {"xbrltype": "stringItemType","nsuri": "http://fasb.org/srt/2024","localname": "ProductOrServiceAxis"},"presentation": {"http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsofRevenuefromContractswithCustomersDetails":{"lang": {"en-us": {"role": {"terseLabel": "Product and Service [Axis]"},"label": "Product and Service [Axis]"},"documentation": "Information by product and service, or group of similar products and similar services." } } },"auth_ref": {"r287","r288","r289","r290","r291","r292","r315","r445","r985","r1086","r1087","r1088","r1089","r1090","r1091","r1092","r1248","r1291","r1343","r1344","r1345","r1348","r1351","r1521","r1640","r1641","r1654","r1773","r1775","r1776","r1777","r1778","r1779","r1780","r1781","r1782","r1783","r1784","r1785","r1786","r1787","r1788","r1789","r1790","r1791","r1792","r1793","r1794","r1795","r1796","r1797","r1798","r1799","r1800","r1802","r1803"} } },"srt_ProductsAndServicesDomain":{"xbrltype": "domainItemType","nsuri": "http://fasb.org/srt/2024","localname": "ProductsAndServicesDomain"},"presentation": {"http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsofRevenuefromContractswithCustomersDetails":{"lang": {"en-us": {"role": {"terseLabel": "Product and Service [Domain]"},"label": "Product and Service [Domain]"},"documentation": "Product or service, or a group of similar products or similar services." } } },"auth_ref": {"r287","r288","r289","r290","r291","r292","r315","r445","r985","r1086","r1087","r1088","r1089","r1090","r1091","r1092","r1248","r1291","r1343","r1344","r1345","r1348","r1351","r1521","r1640","r1641","r1654","r1773","r1775","r1776","r1777","r1778","r1779","r1780","r1781","r1782","r1783","r1784","r1785","r1786","r1787","r1788","r1789","r1790","r1791","r1792","r1793","r1794","r1795","r1796","r1797","r1798","r1799","r1800","r1802","r1803"} } },"us-gaap_ProfessionalFees":{"xbrltype": "monetaryItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "ProfessionalFees","crdr": "debit","calculation": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS":{"parentTag": "us-gaap_NoninterestExpense","weight": 1.0,"order": 2.0 } },"presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF OPERATIONS":{"lang": {"en-us": {"role": {"terseLabel": "Outside services"},"label": "Professional Fees"},"documentation": "A fee charged for services from professionals such as doctors, lawyers and accountants. The term is often expanded to include other professions, for example, pharmacists charging to maintain a medicinal profile of a client or customer." } } },"auth_ref": {"r1264","r1364","r1808","r1810"} } },"us-gaap_ProfitLoss":{"xbrltype": "monetaryItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "ProfitLoss","crdr": "credit","calculation": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS":{"parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities","weight": 1.0,"order": 4.0 } },"presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS":{"lang": {"en-us": {"role": {"terseLabel": "Net income"},"label": "Net Income (Loss), Including Portion Attributable to Noncontrolling Interest"},"documentation": "The consolidated profit or loss for the period, net of income taxes, including the portion attributable to the noncontrolling interest." } } },"auth_ref": {"r321","r346","r349","r363","r370","r383","r389","r392","r393","r499","r596","r597","r599","r600","r601","r602","r603","r605","r606","r838","r844","r845","r848","r849","r876","r904","r1027","r1065","r1113","r1166","r1185","r1186","r1313","r1314","r1365","r1528","r1646"} } },"cfg_ProfitLossBeforeProvisionforCreditLosses":{"xbrltype": "monetaryItemType","nsuri": "http://www.citizensbank.com/20241231","localname": "ProfitLossBeforeProvisionforCreditLosses","crdr": "credit","calculation": {"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduledBusinessOperatingSegmentsDetails":{"parentTag": "us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest","weight": 1.0,"order": 2.0 } },"presentation": {"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduledBusinessOperatingSegmentsDetails":{"lang": {"en-us": {"role": {"totalLabel": "Profit (loss) before provision for credit losses"},"label": "Profit (Loss) Before Provision for Credit Losses"},"documentation": "Sum of net interest income (expense) and nonoperating income or expense before provision for credit losses, income or loss from equity method investments, income taxes, extraordinary items, and noncontrolling interest." } } },"auth_ref": {"r1313","r1314","r1365","r1528","r1646"} } },"us-gaap_PropertyPlantAndEquipmentAbstract":{"xbrltype": "stringItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "PropertyPlantAndEquipmentAbstract","lang": {"en-us": {"role": {"terseLabel": "Property, Plant and Equipment [Abstract]"},"label": "Property, Plant and Equipment [Abstract]"} } },"auth_ref": {"r1313","r1314","r1365","r1528","r1646"} } },"us-gaap_PropertyPlantAndEquipmentByTypeAxis":{"xbrltype": "stringItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "PropertyPlantAndEquipmentByTypeAxis"},"presentation": {"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduledPremisesandEquipmentDetails":{"lang": {"en-us": {"role": {"terseLabel": "Property, Plant and Equipment, Type [Axis]"},"label": "Long-Lived Tangible Asset [Axis]"},"documentation": "Information by type of long-lived, physical assets used to produce goods and services and not intended for resale." } } },"auth_ref": {"r1313","r1314","r1365","r1528","r1646"} } },"us-gaap_PropertyPlantAndEquipmentDisclosureTextBlock":{"xbrltype": "textBlockItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "PropertyPlantAndEquipmentDisclosureTextBlock","presentation": {"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARE":{"lang": {"en-us": {"role": {"terseLabel": "PREMISES, EQUIPMENT AND SOFTWARE"},"label": "Property, Plant and Equipment Disclosure [Text Block]"},"documentation": "The entire disclosure for long-lived, physical asset used in normal conduct of business and not intended for resale. Includes, but is not limited to, work of art, historical treasure, and similar asset classified as collections." } } },"auth_ref": {"r164","r255","r259","r260"} } },"us-gaap_PropertyPlantAndEquipmentGross":{"xbrltype": "monetaryItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "PropertyPlantAndEquipmentGross","crdr": "debit","calculation": {"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduledPremisesandEquipmentDetails":{"parentTag": "us-gaap_PropertyPlantAndEquipmentNet","weight": 1.0,"order": 1.0 } },"presentation": {"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduledPremisesandEquipmentDetails":{"lang": {"en-us": {"role": {"terseLabel": "Total premises and equipment, gross"},"label": "Property, Plant and Equipment, Gross"},"documentation": "Amount before accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures." } } },"auth_ref": {"r165","r323","r1063"} } },"us-gaap_PropertyPlantAndEquipmentLineItems":{"xbrltype": "stringItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "PropertyPlantAndEquipmentLineItems"},"presentation": {"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduledPremisesandEquipmentDetails":{"lang": {"en-us": {"role": {"terseLabel": "Property, Plant and Equipment [Line Items]"},"label": "Property, Plant and Equipment [Line Items]"},"documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } },"auth_ref": {"r933"} } },"us-gaap_PropertyPlantAndEquipmentNet":{"xbrltype": "monetaryItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "PropertyPlantAndEquipmentNet","crdr": "debit","calculation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS":{"parentTag": "us-gaap_Assets","weight": 1.0,"order": 4.0 } },"presentation": {"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduledPremisesandEquipmentDetails":{"parentTag": null,"weight": null,"order": null,"root": true } },"presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS":{"lang": {"en-us": {"role": {"terseLabel": "Premises and equipment, net","totalLabel": "Total premises and equipment, net"},"label": "Property, Plant and Equipment, Net"},"documentation": "Amount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures." } } },"auth_ref": {"r1313","r933","r1035","r1063","r1331"} } },"us-gaap_PropertyPlantAndEquipmentPolicyTextBlock":{"xbrltype": "textBlockItemType","nsuri": "http://fasb.org/us-gaap/2024","localname": "PropertyPlantAndEquipmentPolicyTextBlock","presentation": {"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESP
```


"presentation": { "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails",
"http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails",
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails",
"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails", "http://www.citizensbank.com/role/LEASESNarrativeDetails",
"http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails",
"http://www.citizensbank.com/role/PREMISESEQUIPMENTSANDSOFTWAREScheduleofPremisesandEquipmentDetails" }, { "lang": { "en-us": { "role": { "terseLabel": "Statistical
Measurement [Axis]", "label": "Statistical Measurement [Axis]", "documentation": "Information by statistical measurement. Includes, but is not limited to, minimum,
maximum, weighted average, arithmetic average, and median." } } }, "auth_ref": { "r278", "r280", "r282", "r283", "r285", "r317", "r318", "r588", "r589", "r590", "r591", "r698",
"r746", "r778", "r779", "r780", "r792", "r882", "r950", "r962", "r984", "r1093", "r1095", "r1103", "r1135", "r1136", "r1193", "r1196", "r1200", "r1201", "r1212", "r1241",
"r1242", "r1269", "r1289", "r1308", "r1322", "r1323", "r1327", "r1328", "r1344", "r1355", "r1636", "r1650", "r1717", "r1748", "r1749", "r1750", "r1751", "r1752" } },
"srt_RangeMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RangeMember", "presentation": {
"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails",
"http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails",
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails",
"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails", "http://www.citizensbank.com/role/LEASESNarrativeDetails",
"http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails",
"http://www.citizensbank.com/role/PREMISESEQUIPMENTSANDSOFTWAREScheduleofPremisesandEquipmentDetails" }, { "lang": { "en-us": { "role": { "terseLabel": "Statistical
Measurement [Domain]", "label": "Statistical Measurement [Domain]", "documentation": "Statistical measurement. Includes, but is not limited to, minimum, maximum,
weighted average, arithmetic average, and median." } } }, "auth_ref": { "r278", "r280", "r282", "r283", "r285", "r317", "r318", "r588", "r589", "r590", "r591", "r698", "r746",
"r778", "r779", "r780", "r792", "r882", "r950", "r962", "r984", "r1093", "r1095", "r1103", "r1135", "r1136", "r1193", "r1196", "r1200", "r1201", "r1212", "r1241", "r1242",
"r1269", "r1289", "r1308", "r1322", "r1323", "r1327", "r1328", "r1344", "r1355", "r1636", "r1650", "r1717", "r1748", "r1749", "r1750", "r1751", "r1752" } }, "us-
gaap_ReceivablesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ReceivablesAbstract", "lang": { "en-us": { "role": {
"terseLabel": "Receivables [Abstract]", "label": "Receivables [Abstract]" } } }, "auth_ref": { } }, "us-
gaap_ReclassificationFromAOCICurrentPeriodNetOfTaxAttributableToParent": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ReclassificationFromAOCICurrentPeriodNetOfTaxAttributableToParent", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails": { "parentTag":
"us-gaap_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent", "weight": -1.0, "order": 2.0 } }, "presentation": {
"http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails" }, { "lang": { "en-
us": { "role": { "negatedTerseLabel": "Amounts reclassified to the Consolidated Statements of Operations", "label": "Reclassification from AOCI, Current Period, Net of Tax,
Attributable to Parent", "documentation": "Amount after tax of reclassification adjustments of other comprehensive income (loss) attributable to parent." } } }, "auth_ref": {
"r29", "r34" } }, "us-gaap_ReconciliationOfUnrecognizedTaxBenefitsExcludingAmountsPertainingToExaminedTaxReturnsRollForward": { "xbrltype": "stringItemType", "nsuri":
"http://fasb.org/us-gaap/2024", "localname": "ReconciliationOfUnrecognizedTaxBenefitsExcludingAmountsPertainingToExaminedTaxReturnsRollForward", "presentation": {
"http://www.citizensbank.com/role/INCOMETAXESUnrecognizedTaxBenefitsDetails" }, { "lang": { "en-us": { "role": { "terseLabel": "Unrecognized Tax Benefits [Roll Forward]",
"label": "Unrecognized Tax Benefits [Roll Forward]", "documentation": "A roll forward is a reconciliation of a concept from the beginning of a period to the end of a period." } } },
"auth_ref": { } }, "ecd_RecoveryOfErrCompDisclosureLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname":
"RecoveryOfErrCompDisclosureLineItems", "lang": { "en-us": { "role": { "label": "Recovery of Erroneously Awarded Compensation Disclosure [Line Items]" } } }, "auth_ref": {
"r1385", "r1396", "r1406", "r1439" } }, "us-gaap_RegulatoryCapitalRequirementsUnderBankingRegulationsTextBlock": { "xbrltype": "textBlockItemType", "nsuri":
"http://fasb.org/us-gaap/2024", "localname": "RegulatoryCapitalRequirementsUnderBankingRegulationsTextBlock", "presentation": {
"http://www.citizensbank.com/role/REGULATORYMATTERS" }, { "lang": { "en-us": { "role": { "terseLabel": "REGULATORY MATTERS", "label": "Regulatory Capital Requirements
under Banking Regulations [Text Block]", "documentation": "The entire disclosure for regulatory capital requirement for depository and lending institutions. Institutions
include, but not are not limited to, finance company, insured depository institution, bank holding company, savings and loan association holding company, bank and savings
institution not federally insured, mortgage company, foreign financial institution and credit union." } } }, "auth_ref": { "r1036", "r1037", "r1038", "r1040", "r1041", "r1042",
"r1044", "r1045" } }, "us-gaap_RelatedPartyDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RelatedPartyDomain",
"presentation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails",
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails" }, { "lang": { "en-us": { "role": { "terseLabel": "Related Party
[Domain]", "label": "Related and Nonrelated Parties [Domain]", "documentation": "Related and nonrelated parties. Related party includes, but is not limited to, affiliate, other
entity for which investment is accounted for under equity method, trust for benefit of employee, principal owner, management, and member of immediate family, and other
party that may be prevented from pursuing separate interests because of control, significant influence, or ownership interest." } } }, "auth_ref": { "r450", "r724", "r940",
"r941", "r1052", "r1060", "r1139", "r1140", "r1141", "r1142", "r1143", "r1163", "r1165", "r1192" } }, "us-gaap_RelatedPartyTransactionsByRelatedPartyAxis": { "xbrltype":
"stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RelatedPartyTransactionsByRelatedPartyAxis", "presentation": {
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails",
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedStatementsOfOperationsDetails" }, { "lang": { "en-us": { "role": { "terseLabel": "Related Party
[Axis]", "label": "Related and Nonrelated Parties [Axis]", "documentation": "Information by related and nonrelated parties. Related party includes, but is not limited to,
affiliate, other entity for which investment is accounted for under equity method, trust for benefit of employee, principal owner, management, and member of immediate
family, and other party that may be prevented from pursuing separate interests because of control, significant influence, or ownership interest." } } }, "auth_ref": { "r450",
"r724", "r940", "r941", "r1052", "r1060", "r1139", "r1140", "r1141", "r1142", "r1143", "r1163", "r1165", "r1192" } }, "cfg_RenewableEnergyEntitiesMember": {
"xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "RenewableEnergyEntitiesMember", "presentation": {
"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails" }, { "lang": { "en-us": { "role": { "terseLabel": "Renewable Energy Entities", "label":
"Renewable Energy Entities [Member]", "documentation": "Renewable Energy Entities" } } }, "auth_ref": { } }, "cfg_RenewableEnergyInvestmentsMember": { "xbrltype":
"domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "RenewableEnergyInvestmentsMember", "presentation": {
"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofVariableInterestEntitiesDetails" }, { "lang": { "en-us": { "role": { "terseLabel": "Renewable Energy
Investments", "label": "Renewable Energy Investments [Member]", "documentation": "Renewable Energy Investments" } } }, "auth_ref": { } },
"cfg_RenewableEnergyWindInvestmentsMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"RenewableEnergyWindInvestmentsMember", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails" }, { "lang": { "en-us": {
"role": { "terseLabel": "Renewable Energy Wind Investments", "label": "Renewable Energy Wind Investments [Member]", "documentation": "Renewable Energy Wind
Investments" } } }, "auth_ref": { } }, "us-gaap_RepaymentsOfLongTermDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"RepaymentsOfLongTermDebt", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails": {
"parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0, "order": 2.0 },
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInFinancingActivities", "weight": -1.0,
"order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS",
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedCashFlowStatementsDetails" }, { "lang": { "en-us": { "role": { "negatedTerseLabel": "Repayments of
long-term borrowed funds", "label": "Repayments of Long-Term Debt", "documentation": "The cash outflow for debt initially having maturity due after one year or beyond the
normal operating cycle, if longer." } } }, "auth_ref": { "r156", "r1109" } }, "srt_RepurchaseAgreementCounterpartyNameDomain": { "xbrltype": "domainItemType", "nsuri":
"http://fasb.org/srt/2024", "localname": "RepurchaseAgreementCounterpartyNameDomain", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails" }, { "lang": { "en-us": { "role": { "terseLabel": "Counterparty Name [Domain]", "label":
"Counterparty Name [Domain]", "documentation": "Named other party that participates in a financial transaction. Examples include, but not limited to, the name of the
financial institution." } } }, "auth_ref": { "r313", "r314", "r375", "r376", "r611", "r639", "r942", "r963", "r1046", "r1253", "r1254" } },
"cfg_ResidentialLoansHeldforsaleMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"ResidentialLoansHeldforsaleMember", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails",
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails" }, { "lang": { "en-us": { "role": { "verboseLabel": "Residential
mortgage loans held for sale", "terseLabel": "Residential loans held for sale", "label": "Residential Loans Held for sale [Member]", "documentation": "Residential Loans Held-
for-sale [Member]" } } }, "auth_ref": { } }, "us-gaap_ResidentialMortgageMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ResidentialMortgageMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails",
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails",
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails",
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails",
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofAssetsMeasuredonRecurringBasisLevel3RollforwardDetails",
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails",
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails",
"http://www.citizensbank.com/role/LOANSANDLEASESNarrativeDetails", "http://www.citizensbank.com/role/LOANSANDLEASESSummaryofLoansandLeasesPortfolioDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSNarrativeDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSResidentialMortgageLoansDetails" }, { "lang": { "en-us": { "role": { "terseLabel":
"Residential mortgages", "verboseLabel": "Mortgage Servicing Rights", "label": "Residential Mortgage [Member]", "documentation": "Loan to purchase or refinance residential
real estate for example, but not limited to, a home, in which the real estate itself serves as collateral for the loan." } } }, "auth_ref": { "r1278" } }, "ecd_RestatementDateAxis": {
"xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "RestatementDateAxis", "presentation": { "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"
" }, { "lang": { "en-us": { "role": { "terseLabel": "Restatement Determination Date", "label": "Restatement Determination Date [Axis]" } } }, "auth_ref": { "r1386", "r1397",
"r1407", "r1440" } }, "ecd_RestatementDeterminationDate": { "xbrltype": "dateItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname":
"RestatementDeterminationDate", "presentation": { "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure" }, { "lang": { "en-us": { "role": { "terseLabel": "Restatement Determination
Date", "label": "Restatement Determination Date" } } }, "auth_ref": { "r1387", "r1398", "r1408", "r1441" } }, "ecd_RestatementDoesNotRequireRecoveryTextBlock": {
"xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "RestatementDoesNotRequireRecoveryTextBlock", "presentation": {
"http://xbrl.sec.gov/ecd/role/ErrCompDisclosure" }, { "lang": { "en-us": { "role": { "terseLabel": "Restatement does not require recovery", "label": "Restatement Does Not
Require Recovery [Text Block]" } } }, "auth_ref": { "r1394", "r1405", "r1415", "r1448" } }, "us-gaap_RestrictedStockMember": { "xbrltype": "domainItemType", "nsuri":
"http://fasb.org/us-gaap/2024", "localname": "RestrictedStockMember", "presentation": { "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails" }, { "lang": { "en-
us": { "role": { "terseLabel": "Restricted Stock", "label": "Restricted Stock [Member]", "documentation": "Stock including a provision that prohibits sale or substantive sale of
an equity instrument for a specified period of time or until specified performance conditions are met." } } }, "auth_ref": { "r50" } },
"cfg_RestrictedStockUnitsPerformanceBasedVestingMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"RestrictedStockUnitsPerformanceBasedVestingMember", "presentation": { "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails" }, { "lang": { "en-
us": { "role": { "terseLabel": "Performance-based restricted stock units", "label": "Restricted Stock Units, Performance-Based Vesting [Member]", "documentation":
"Restricted Stock Units, Performance-Based Vesting [Member]" } } }, "auth_ref": { } }, "us-gaap_RestrictedStockUnitsRSUMember": { "xbrltype": "domainItemType", "nsuri":

"http://fasb.org/us-gaap/2024", "localname": "RestrictedStockUnitsRSUMember", "presentation": {
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails",
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": { "en-us": { "role": { "terseLabel": "Restricted Stock Units (RSUs)", "label": "Restricted Stock Units (RSUs) [Member]", "documentation": "Share instrument which is convertible to stock or an equivalent amount of cash, after a specified period of time or when specified performance conditions are met." } } }, "auth_ref": { } }, "cfg_RestrictedStockUnitsTimeBasedVestingMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "RestrictedStockUnitsTimeBasedVestingMember", "presentation": {
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "lang": { "en-us": { "role": { "terseLabel": "Time-based restricted stock units", "label": "Restricted Stock Units, Time-Based Vesting [Member]", "documentation": "Restricted Stock Units, Time-Based Vesting [Member]" } } }, "auth_ref": { } }, "us-gaap_RetainedEarningsAccumulatedDeficit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RetainedEarningsAccumulatedDeficit", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "lang": { "en-us": { "role": { "terseLabel": "Retained earnings", "label": "Retained Earnings (Accumulated Deficit)", "documentation": "Amount of accumulated undistributed earnings (deficit)." } } }, "auth_ref": { "r138": "r172", "r1058": "r1100", "r1102": "r1110", "r1147": "r1331" } }, "us-gaap_RetainedEarningsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RetainedEarningsMember", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCANGESINSTOCKHOLDEREQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Retained Earnings", "label": "Retained Earnings [Member]", "documentation": "Accumulated undistributed earnings (deficit)." } } }, "auth_ref": { "r319": "r379", "r380": "r381", "r384": "r389", "r391": "r393", "r501": "r502", "r573": "r824", "r825", "r835", "r836", "r837", "r839", "r843", "r844", "r863", "r865", "r866", "r869", "r874", "r914", "r916", "r1097", "r1099", "r1114", "r1811" } }, "us-gaap_RetirementPlanTypeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RetirementPlanTypeAxis", "presentation": {
"http://www.citizensbank.com/role/EMPLOYEEBENEFITSChangesintheFairValueofPensionPlanAssetsProjectedBenefitObligationFundedStatusandAccumulatedBenefitObligation",
"http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails", "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails", "lang": { "en-us": { "role": { "terseLabel": "Retirement Plan Type [Axis]", "label": "Retirement Plan Type [Axis]", "documentation": "Information by type of retirement benefit plan. Includes, but is not limited to, retirement benefit arrangement for defined benefit pension and other postretirement plans, retirement benefit arrangement for defined contribution pension and other postretirement plans, and special and contractual termination benefits payable upon retirement." } } }, "auth_ref": { "r674": "r677", "r678": "r679", "r680", "r681", "r682", "r683", "r684", "r685", "r686", "r687", "r688", "r689", "r690", "r691", "r692", "r693", "r694", "r695", "r696", "r697", "r698", "r699", "r701", "r702", "r703", "r704", "r705", "r706", "r707", "r708", "r709", "r710", "r711", "r712", "r713", "r714", "r715", "r716", "r717", "r718", "r719", "r720", "r721", "r722", "r724", "r727", "r730", "r731", "r732", "r733", "r734", "r735", "r736", "r737", "r738", "r739", "r740", "r743", "r744", "r745", "r747", "r1300", "r1301", "r1302", "r1303", "r1304", "r1305", "r1306", "r1307" } }, "us-gaap_RetirementPlanTypeDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RetirementPlanTypeDomain", "presentation": {
"http://www.citizensbank.com/role/EMPLOYEEBENEFITSChangesintheFairValueofPensionPlanAssetsProjectedBenefitObligationFundedStatusandAccumulatedBenefitObligation",
"http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails", "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails", "lang": { "en-us": { "role": { "terseLabel": "Retirement Plan Type [Domain]", "label": "Retirement Plan Type [Domain]", "documentation": "Type of plan designed to provide participants with retirement benefits. Includes, but is not limited to, retirement benefit arrangement for defined benefit pension and other postretirement plans, retirement benefit arrangement for defined contribution pension and other postretirement plans, and special and contractual termination benefits payable upon retirement." } } }, "auth_ref": { "r674": "r677", "r678": "r679", "r680", "r681", "r682", "r683", "r684", "r685", "r686", "r687", "r688", "r689", "r690", "r691", "r692", "r693", "r694", "r695", "r696", "r697", "r698", "r699", "r701", "r702", "r703", "r704", "r705", "r706", "r707", "r708", "r709", "r710", "r711", "r712", "r713", "r714", "r715", "r716", "r717", "r718", "r719", "r720", "r721", "r722", "r724", "r727", "r730", "r731", "r732", "r733", "r734", "r735", "r736", "r737", "r738", "r739", "r740", "r743", "r744", "r745", "r747", "r1300", "r1301", "r1302", "r1303", "r1304", "r1305", "r1306", "r1307" } }, "us-gaap_RevenueFromContractWithCustomerExcludingAssessedTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RevenueFromContractWithCustomerExcludingAssessedTax", "crdr": "credit", "calculation": {
"http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsofRevenuefromContractswithCustomersDetails": { "parentTag": "us-gaap_NoninterestIncome", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsofRevenuefromContractswithCustomersDetails": { "lang": { "en-us": { "role": { "terseLabel": "Revenue from contracts with customers", "label": "Revenue from Contract with Customer, Excluding Assessed Tax", "documentation": "Amount, excluding tax collected from customer, of revenue from satisfaction of performance obligation by transferring promised good or service to customer. Tax collected from customer is tax assessed by governmental authority that is both imposed on and concurrent with specific revenue-producing transaction, including, but not limited to, sales, use, value added and excise." } } }, "auth_ref": { "r216": "r217", "r411", "r421", "r422", "r436", "r442", "r445", "r447", "r449", "r669", "r670", "r985" } }, "us-gaap_RevenueFromContractWithCustomerPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RevenueFromContractWithCustomerPolicyTextBlock", "presentation": { "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies": { "lang": { "en-us": { "role": { "terseLabel": "Revenue from Contract with Customer", "label": "Revenue from Contract with Customer [Policy Text Block]", "documentation": "Disclosure of accounting policy for revenue from contract with customer." } } }, "auth_ref": { "r264": "r661", "r662", "r663", "r664", "r665", "r666", "r667", "r668", "r1245" } }, "us-gaap_RevenueFromContractWithCustomerTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RevenueFromContractWithCustomerTextBlock", "presentation": { "http://www.citizensbank.com/role/NONINTERESTINCOME": { "lang": { "en-us": { "role": { "verboseLabel": "NONINTEREST INCOME", "label": "Revenue from Contract with Customer [Text Block]", "documentation": "The entire disclosure of revenue from contract with customer to transfer good or service and to transfer nonfinancial asset. Includes, but is not limited to, disaggregation of revenue, credit loss recognized from contract with customer, judgment and change in judgment related to contract with customer, and asset recognized from cost incurred to obtain or fulfill contract with customer. Excludes insurance and lease contracts." } } }, "auth_ref": { "r264", "r653", "r654", "r655", "r656", "r657", "r658", "r659", "r660", "r671" } }, "us-gaap_Revenues": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Revenues", "crdr": "credit", "calculation": {
"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails": { "parentTag": "cfg_ProfitLossBeforeProvisionforCreditLosses", "weight": 1.0, "order": 1.0 } }, "presentation": {
"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails",
"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Revenues", "totalLabel": "Total revenue", "label": "Revenues", "documentation": "Amount of revenue recognized from goods sold, services rendered, insurance premiums, or other activities that constitute an earning process. Includes, but is not limited to, investment and interest income before deduction of interest expense when recognized as a component of revenue, and sales and trading gain (loss)." } } }, "auth_ref": { "r216", "r217", "r355", "r370", "r411", "r421", "r422", "r436", "r442", "r445", "r447", "r449", "r499", "r596", "r597", "r599", "r600", "r601", "r602", "r603", "r605", "r606", "r904", "r1027", "r1264", "r1646" } }, "cfg_RightOfUseAssetObtainedInExchangeForLeaseLiabilityAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "RightOfUseAssetObtainedInExchangeForLeaseLiabilityAbstract", "presentation": { "http://www.citizensbank.com/role/LEASESSupplementalLeaseInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Supplemental non-cash information on lease liabilities arising from obtaining right-of-use assets", "label": "Right-Of-Use Asset Obtained In Exchange For Lease Liability [Abstract]", "documentation": "Right-Of-Use Asset Obtained In Exchange For Lease Liability" } } }, "auth_ref": { } }, "us-gaap_RightOfUseAssetObtainedInExchangeForOperatingLeaseLiability": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RightOfUseAssetObtainedInExchangeForOperatingLeaseLiability", "crdr": "debit", "presentation": {
"http://www.citizensbank.com/role/LEASESSupplementalLeaseInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Right-of-use assets in exchange for new operating lease liabilities", "label": "Right-of-Use Asset Obtained In Exchange for Operating Lease Liability", "documentation": "Amount of increase in right-of-use asset obtained in exchange for operating lease liability." } } }, "auth_ref": { "r929", "r1330" } }, "us-gaap_RiskBasedRatiosAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "RiskBasedRatiosAbstract", "presentation": {
"http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tier 1 Capital to Risk-Weighted Assets (Ratio)", "label": "Banking Regulation, Risk-Based Information [Abstract]" } } }, "auth_ref": { } }, "cfg_RiskParticipationAgreementsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "RiskParticipationAgreementsAbstract", "presentation": {
"http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Risk Participation Agreements [Abstract]", "label": "Risk Participation Agreements [Abstract]", "documentation": "Risk Participation Agreements [Abstract]" } } }, "auth_ref": { } }, "cfg_RiskParticipationAgreementsAverageTerm": { "xbrltype": "durationItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "RiskParticipationAgreementsAverageTerm", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Risk participation contracts in 'PnYnMnDnHnMnS' format, for example, 'P1Y3M13D' represents the reported fact of one year, five months, and thirteen days." } } }, "auth_ref": { } }, "ecd_Rule10b51ArrAdoptedFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "Rule10b51ArrAdoptedFlag", "presentation": { "http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements": { "lang": { "en-us": { "role": { "terseLabel": "Rule 10b5-1 Arrangement Adopted", "label": "Rule 10b5-1 Arrangement Adopted [Flag]" } } }, "auth_ref": { "r1457" } }, "ecd_Rule10b51ArrTrmntdFlag": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "Rule10b51ArrTrmntdFlag", "presentation": { "http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements": { "lang": { "en-us": { "role": { "terseLabel": "Rule 10b5-1 Arrangement Terminated", "label": "Rule 10b5-1 Arrangement Terminated [Flag]" } } }, "auth_ref": { "r1457" } }, "us-gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivableMaturityTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SalesTypeAndDirectFinancingLeasesLeaseReceivableMaturityTableTextBlock", "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESTables": { "lang": { "en-us": { "role": { "terseLabel": "Maturity analysis of direct financing lease receivables", "label": "Sales-Type and Direct Financing Leases, Payment to be Received, Maturity [Table Text Block]", "documentation": "Tabular disclosure of maturity of undiscounted cash flows to be received on annual basis for sales-type and direct financing leases receivable. Includes, but is not limited to, reconciliation to lease receivable recognized in statement of financial position." } } }, "auth_ref": { "r935" } }, "us-gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceived": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceived", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/LOANSANDLEASESMaturityofDirectFinanceLeaseDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESMaturityofDirectFinanceLeaseDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total undiscounted future minimum lease rentals", "label": "Sales-Type and Direct Financing Leases, Payment to be Received", "documentation": "Amount of undiscounted cash flows to be received by lessor for sales-type and direct financing leases." } } }, "auth_ref": { "r935" } }, "us-gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedFiveYears": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedFiveYears", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/LOANSANDLEASESMaturityofDirectFinanceLeaseDetails": { "parentTag": "us-gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceived", "weight": 1.0, "order": 5.0 } }, "presentation": {
"http://www.citizensbank.com/role/LOANSANDLEASESMaturityofDirectFinanceLeaseDetails": { "lang": { "en-us": { "role": { "terseLabel": "2029", "label": "Sales-Type and Direct Financing Leases, Payment to be Received, Year Five", "documentation": "Amount of undiscounted cash flows to be received by lessor for sales-type and direct financing leases in fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r935" } }, "us-gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedFourYears": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedFourYears", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/LOANSANDLEASESMaturityofDirectFinanceLeaseDetails": { "parentTag": "us-gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceived", "weight": 1.0, "order": 4.0 } }, "presentation": {
"http://www.citizensbank.com/role/LOANSANDLEASESMaturityofDirectFinanceLeaseDetails": { "lang": { "en-us": { "role": { "terseLabel": "2029", "label": "Sales-Type and Direct Financing Leases, Payment to be Received, Year Four", "documentation": "Amount of undiscounted cash flows to be received by lessor for sales-type and direct financing leases in fourth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r935" } }, "us-gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedNextTwelveMonths": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":

"SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedNextTwelveMonths", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/LOANSANDEASESMaturityofDirectFinanceLeaseDetails": { "parentTag": "us-
gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceived", "weight": 1.0, "order": 1.0 } }, "presentation": {
"http://www.citizensbank.com/role/LOANSANDEASESMaturityofDirectFinanceLeaseDetails": { "lang": { "en-us": { "role": { "terseLabel": "2025", "label": "Sales-Type and
Direct Financing Leases, Payment to be Received, Year One", "documentation": "Amount of undiscounted cash flows to be received by lessor for sales-type and direct financing
leases in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position
date (rolling approach)." } } }, "auth_ref": { "r935" } }, "us-gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedThereafter": { "xbrltype":
"monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedThereafter", "crdr":
"debit", "calculation": { "http://www.citizensbank.com/role/LOANSANDEASESMaturityofDirectFinanceLeaseDetails": { "parentTag": "us-
gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceived", "weight": 1.0, "order": 6.0 } }, "presentation": {
"http://www.citizensbank.com/role/LOANSANDEASESMaturityofDirectFinanceLeaseDetails": { "lang": { "en-us": { "role": { "terseLabel": "Thereafter", "label": "Sales-Type and
Direct Financing Leases, Payment to be Received, after Year Five", "documentation": "Amount of undiscounted cash flows to be received by lessor for sales-type and direct
financing leases after fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial
position date (rolling approach)." } } }, "auth_ref": { "r935" } }, "us-gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedThreeYears": {
"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceivedThreeYears", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/LOANSANDEASESMaturityofDirectFinanceLeaseDetails": { "parentTag": "us-
gaap_SalesTypeAndDirectFinancingLeasesLeaseReceivablePaymentsToBeReceived", "weight": 1.0, "order": 3.0 } }, "presentation": {
"http://www.citizensbank.com/role/LOANSANDEASESMaturityofDirectFinanceLeaseDetails": { "lang": { "en-us": { "role": { "terseLabel": "2026", "label": "Sales-Type and
Direct Financing Leases, Payment to be Received, Year Two", "documentation": "Amount of undiscounted cash flows to be received by lessor for sales-type and direct financing
leases in second fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position
date (rolling approach)." } } }, "auth_ref": { "r935" } }, "us-gaap_ScheduleOfAccountsNotesLoansAndFinancingReceivableTable": { "xbrltype": "stringItemType", "nsuri":
"http://fasb.org/us-gaap/2024", "localname": "ScheduleOfAccountsNotesLoansAndFinancingReceivableTable", "presentation": {
"http://www.citizensbank.com/role/LOANSANDEASESLoansHeldForSaleDetails": "http://www.citizensbank.com/role/LOANSANDEASESNarrativeDetails":
"http://www.citizensbank.com/role/LOANSANDEASESSummaryOfLoansandLeasesPortfolioDetails":
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSNarrativeDetails":
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSOtherServicedLoansDetails":
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSResidentialMortgageLoansDetails": { "lang": { "en-us": { "role": { "terseLabel":
"Accounts and Financing Receivables [Table]", "label": "Accounts and Financing Receivables [Table]", "documentation": "Disclosure of information about accounts and
financing receivables. Includes, but is not limited to, amount of receivable and allowance for credit loss." } } }, "auth_ref": { "r136", "r142", "r451", "r1572" } }, "us-
gaap_ScheduleOfAccountsNotesLoansAndFinancingReceivableTable": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ScheduleOfAccountsNotesLoansAndFinancingReceivableTable", "presentation": { "http://www.citizensbank.com/role/LOANSANDEASESTables": { "lang": { "en-us": {
"role": { "terseLabel": "Schedule of loans and leases", "label": "Schedule of Accounts, Notes, Loans and Financing Receivable [Table Text Block]", "documentation": "Tabular
disclosure of the various types of trade accounts and notes receivable and for each the gross carrying value, allowance, and net carrying value as of the balance sheet date.
Presentation is categorized by current, noncurrent and unclassified receivables." } } }, "auth_ref": { "r136", "r142" } }, "us-
gaap_ScheduleOfAccumulatedOtherComprehensiveIncomeLossTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ScheduleOfAccumulatedOtherComprehensiveIncomeLossTableTextBlock", "presentation": {
"http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of other
comprehensive income", "label": "Schedule of Accumulated Other Comprehensive Income (Loss) [Table Text Block]", "documentation": "Tabular disclosure of the components
of accumulated other comprehensive income (loss)." } } }, "auth_ref": { "r34", "r1734", "r1735" } }, "us-
gaap_ScheduleOfAmountsRecognizedInOtherComprehensiveIncomeLossTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "ScheduleOfAmountsRecognizedInOtherComprehensiveIncomeLossTableTextBlock", "presentation": {
"http://www.citizensbank.com/role/EMPLOYEEBENEFITSTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of amounts recognized in other comprehensive income
(loss)", "label": "Schedule of Amounts Recognized in Other Comprehensive Income (Loss) [Table Text Block]", "documentation": "Tabular disclosure of the net gain (loss) and
net prior service cost or credit recognized in other comprehensive income (loss) for the period for pension plans and/or other employee benefit plans, and reclassification
adjustments of other comprehensive income (loss) for the period, as those amounts, including amortization of the net transition asset or obligation, are recognized as
components of net periodic benefit cost." } } }, "auth_ref": { "r173" } }, "us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems": { "xbrltype": "stringItemType", "nsuri":
"http://fasb.org/us-gaap/2024", "localname": "ScheduleOfAvailableForSaleSecuritiesLineItems", "presentation": {
"http://www.citizensbank.com/role/SECURITIESNarrativeDetails": "http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsinContinuousLossPositionsDetails": {
"lang": { "en-us": { "role": { "terseLabel": "Debt Securities, Available for sale [Line Items]", "label": "Debt Securities, Available for Sale [Line Items]", "documentation": "Line
items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many
axes to the table." } } }, "auth_ref": { "r462", "r463", "r464", "r465", "r466", "r467", "r468", "r469", "r470", "r471", "r472", "r473" } }, "us-
gaap_ScheduleOfBusinessAcquisitionsByAcquisitionTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ScheduleOfBusinessAcquisitionsByAcquisitionTable", "presentation": { "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails": { "lang": { "en-us": { "role": {
"terseLabel": "Schedule of Business Acquisitions, by Acquisition [Table]", "label": "Schedule of Business Acquisitions, by Acquisition [Table]", "documentation": "Disclosure of
information about business combination. Includes, but is not limited to, recognized asset and liability." } } }, "auth_ref": { "r85", "r86", "r840" } }, "us-
gaap_ScheduleOfCashFlowHedgesIncludedInAccumulatedOtherComprehensiveIncomeLossTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "ScheduleOfCashFlowHedgesIncludedInAccumulatedOtherComprehensiveIncomeLossTableTextBlock", "presentation": {
"http://www.citizensbank.com/role/DERIVATIVESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of cash flow hedges included in accumulated other
comprehensive income (loss)", "label": "Schedule of Cash Flow Hedges Included in Accumulated Other Comprehensive Income (Loss) [Table Text Block]", "documentation":
"Tabular disclosure of gain (loss) on derivative and nonderivative instruments designated and qualifying as cash flow hedge recorded in accumulated other comprehensive
income (AOI) and reclassified into earnings." } } }, "auth_ref": { "r183" } }, "us-
gaap_ScheduleOfComplianceWithRegulatoryCapitalRequirementsForMortgageCompaniesTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "ScheduleOfComplianceWithRegulatoryCapitalRequirementsForMortgageCompaniesTable", "presentation": {
"http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Banking Regulation,
Mortgage Banking, Capital Requirement [Table]", "label": "Banking Regulation, Mortgage Banking, Capital Requirement [Table]", "documentation": "Disclosure of
information about actual and required net worth for mortgage banking by secondary market investor and state-imposed regulatory mandate." } } }, "auth_ref": { "r1223",
"r1224", "r1225", "r1226" } }, "us-gaap_ScheduleOfComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsTextBlock": { "xbrltype": "textBlockItemType",
"nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsTextBlock", "presentation": {
"http://www.citizensbank.com/role/REGULATORYMATTERSTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of compliance with regulatory capital requirements
under banking regulations", "label": "Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table Text Block]", "documentation":
"Tabular disclosure of the capital amounts and ratios as of the balance sheet date, indicating whether the entity or entities are in compliance with regulatory capital
requirements, by entity." } } }, "auth_ref": { "r1039", "r1043" } }, "us-gaap_ScheduleOfComponentsOfIncomeTaxExpenseBenefitTableTextBlock": { "xbrltype":
"textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfComponentsOfIncomeTaxExpenseBenefitTableTextBlock", "presentation": {
"http://www.citizensbank.com/role/INCOMETAXESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of components of income tax expense", "label": "Schedule of
Components of Income Tax Expense (Benefit) [Table Text Block]", "documentation": "Tabular disclosure of the components of income tax expense attributable to continuing
operations for each year presented including, but not limited to: current tax expense (benefit), deferred tax expense (benefit), investment tax credits, government grants, the
benefits of operating loss carryforwards, tax expense that results from allocating certain tax benefits either directly to contributed capital or to reduce goodwill or other
noncurrent intangible assets of an acquired entity, adjustments of a deferred tax liability or asset for enacted changes in tax laws or rates or a change in the tax status of the
entity, and adjustments of the beginning-of-the-year balances of a valuation allowance because of a change in circumstances that causes a change in judgment about the
realizability of the related deferred tax asset in future years." } } }, "auth_ref": { "r1698" } }, "srt_ScheduleOfCondensedBalanceSheetTableTextBlock": { "xbrltype":
"textBlockItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfCondensedBalanceSheetTableTextBlock", "presentation": {
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSTables": { "lang": { "en-us": { "role": { "terseLabel": "Condensed balance sheets", "label": "Condensed
Balance Sheet [Table Text Block]", "documentation": "Tabular disclosure of condensed balance sheet, including, but not limited to, balance sheets of consolidated entities and
consolidation eliminations." } } }, "auth_ref": { "r1515", "r1549" } }, "srt_ScheduleOfCondensedCashFlowStatementTableTextBlock": { "xbrltype": "textBlockItemType",
"nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfCondensedCashFlowStatementTableTextBlock", "presentation": {
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSTables": { "lang": { "en-us": { "role": { "terseLabel": "Condensed cash flow statements", "label": "Condensed
Cash Flow Statement [Table Text Block]", "documentation": "Tabular disclosure of condensed cash flow statement, including, but not limited to, cash flow statements of
consolidated entities and consolidation eliminations." } } }, "auth_ref": { "r1515", "r1549" } }, "srt_ScheduleOfCondensedIncomeStatementTableTextBlock": { "xbrltype":
"textBlockItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfCondensedIncomeStatementTableTextBlock", "presentation": {
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSTables": { "lang": { "en-us": { "role": { "terseLabel": "Condensed statements of operations", "label":
"Condensed Income Statement [Table Text Block]", "documentation": "Tabular disclosure of condensed income statement, including, but not limited to, income statements of
consolidated entities and consolidation eliminations." } } }, "auth_ref": { "r1515", "r1549" } }, "us-gaap_ScheduleOfDebtInstrumentsTextBlock": { "xbrltype":
"textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDebtInstrumentsTextBlock", "presentation": {
"http://www.citizensbank.com/role/BORROWEDFUNDSTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of long-term borrowed funds", "label": "Schedule of Long-
Term Debt Instruments [Table Text Block]", "documentation": "Tabular disclosure of long-debt instruments or arrangements, including identification, terms, features,
collateral requirements and other information necessary to a fair presentation. These are debt arrangements that originally required repayment more than twelve months
after issuance or greater than the normal operating cycle of the entity, if longer." } } }, "auth_ref": { "r31", "r69", "r73", "r121", "r170", "r171", "r185", "r187", "r1549",
"r1736" } }, "us-gaap_ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESTables": { "lang": { "en-us": { "role": {
"terseLabel": "Schedule of deferred tax assets and liabilities", "label": "Schedule of Deferred Tax Assets and Liabilities [Table Text Block]", "documentation": "Tabular
disclosure of the components of net deferred tax asset or liability recognized in an entity's statement of financial position, including the following: the total of all deferred tax
liabilities, the total of all deferred tax assets, the total valuation allowance recognized for deferred tax assets." } } }, "auth_ref": { "r1693" } }, "us-
gaap_ScheduleOfDefinedBenefitPlansDisclosuresTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ScheduleOfDefinedBenefitPlansDisclosuresTable", "presentation": {
"http://www.citizensbank.com/role/EMPLOYEEBENEFITSSchedulesinFairValueofPensionPlanAssetsProjectedBenefitObligationFundedStatusandAccumulatedBenefitObligation
"http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "lang": { "en-us": { "role": { "terseLabel": "Defined Benefit Plan [Table]",

"label": "Defined Benefit Plan [Table]", "documentation": "Disclosure of information about individual defined benefit pension plan or other postretirement defined benefit plan. It may be appropriate to group certain similar plans. Also includes schedule for fair value of plan assets by major categories of plan assets by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets or liabilities (Level 1). Significant other observable inputs (Level 2), and significant unobservable inputs (Level 3)." } } }, "auth_ref": { "r15", "r78", "r79", "r80", "r81" } }, "us-gaap_ScheduleOfDerivativeInstrumentsGainLossInStatementOfFinancialPerformanceTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDerivativeInstrumentsGainLossInStatementOfFinancialPerformanceTextBlock", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of effect of derivative instruments on net income", "label": "Derivative Instruments Gain (Loss) [Table Text Block]", "documentation": "Tabular disclosure of the location and amount of derivative instruments and nonderivative instruments designated as hedging instruments reported before netting adjustments, and the amount of gain (loss) on derivative instruments and nonderivative instruments designated and qualified as hedging instruments." } } }, "auth_ref": { "r103", "r105", "r855" } } }, "us-gaap_ScheduleOfDerivativeInstrumentsInStatementOfFinancialPositionFairValueTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDerivativeInstrumentsInStatementOfFinancialPositionFairValueTextBlock", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of derivative instruments in consolidated balance sheets", "label": "Schedule of Derivative Instruments in Statement of Financial Position, Fair Value [Table Text Block]", "documentation": "Tabular disclosure of the location and fair value amounts of derivative instruments (and nonderivative instruments that are designated and qualify as hedging instruments) reported in the statement of financial position." } } }, "auth_ref": { "r104" } } }, "us-gaap_ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock", "presentation": { "http://www.citizensbank.com/role/EARNINGSPEPERSHARETables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of earnings per share", "label": "Schedule of Earnings Per Share, Basic and Diluted [Table Text Block]", "documentation": "Tabular disclosure of an entity's basic and diluted earnings per share calculations, including a reconciliation of numerators and denominators of the basic and diluted per-share computations for income from continuing operations." } } }, "auth_ref": { "r1555" } } }, "us-gaap_ScheduleOfEffectiveIncomeTaxRateReconciliationTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfEffectiveIncomeTaxRateReconciliationTableTextBlock", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of effective income tax rate reconciliation", "label": "Schedule of Effective Income Tax Rate Reconciliation [Table Text Block]", "documentation": "Tabular disclosure of the reconciliation using percentage or dollar amounts of the reported amount of income tax expense attributable to continuing operations for the year to the amount of income tax expense that would result from applying domestic federal statutory tax rates to pretax income from continuing operations." } } }, "auth_ref": { "r800", "r131", "r1688" } } }, "us-gaap_ScheduleOfEquityMethodInvestmentEquityMethodInvesteeNameAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfEquityMethodInvestmentEquityMethodInvesteeNameAxis", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleOfVariableInterestEntitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Investment, Name [Axis]", "label": "Investment, Name [Axis]", "documentation": "Information by name of investment including named security. Excludes entity that is consolidated." } } }, "auth_ref": { "r495", "r496", "r498", "r834", "r1481", "r1482", "r1483", "r1702", "r1703", "r1704", "r1705" } } }, "us-gaap_ScheduleOfEquityMethodInvestmentsTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfEquityMethodInvestmentsTable", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleOfAffordableHousingTaxCreditInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Equity Method Investment [Table]", "label": "Equity Method Investment [Table]", "documentation": "Disclosure of information about equity method investment. Includes, but is not limited to, name of investee or group of investees, percentage ownership, difference between investment and value of underlying equity in net assets." } } }, "auth_ref": { "r321", "r370", "r495", "r496", "r498", "r499", "r904" } } }, "us-gaap_ScheduleOfExpectedBenefitPaymentsTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfExpectedBenefitPaymentsTableTextBlock", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of expected benefit payments", "label": "Schedule of Expected Benefit Payments [Table Text Block]", "documentation": "Tabular disclosure of benefits expected to be paid by pension plans and/or other employee benefit plans in each of the next five fiscal years and in the aggregate for the five fiscal years thereafter." } } }, "auth_ref": { "r174" } } }, "us-gaap_ScheduleOfFairValueAssetsAndLiabilitiesMeasuredOnRecurringBasisTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFairValueAssetsAndLiabilitiesMeasuredOnRecurringBasisTableTextBlock", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSTables": { "lang": { "en-us": { "role": { "terseLabel": "Assets and liabilities measured on recurring basis", "label": "Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis [Table Text Block]", "documentation": "Tabular disclosure of assets and liabilities, including financial instruments measured at fair value that are classified in stockholders' equity, if any, that are measured at fair value on a recurring basis. The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3)." } } }, "auth_ref": { "r1714", "r1715" } } }, "us-gaap_ScheduleOfFairValueHedgingInstrumentsStatementsOfFinancialPerformanceAndFinancialPositionLocationTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFairValueHedgingInstrumentsStatementsOfFinancialPerformanceAndFinancialPositionLocationTableTextBlock", "presentation": { "http://www.citizensbank.com/role/DERIVATIVESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of fair value hedges", "label": "Schedule of Fair Value Hedging Instruments, Statements of Financial Performance and Financial Position, Location [Table Text Block]", "documentation": "Tabular disclosure for fair value hedging instruments of (a) the location and amount of gains and losses reported in the statement of financial performance and (b) the location and fair value amounts of the instruments reported in the statement of financial position." } } }, "auth_ref": { "r106" } } }, "us-gaap_ScheduleOfFairValueOffBalanceSheetRisksTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFairValueOffBalanceSheetRisksTextBlock", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of outstanding off balance sheet arrangements", "label": "Schedule of Fair Value, off-Balance-Sheet Risks [Table Text Block]", "documentation": "Tabular disclosure of the fair value of financial instruments (as defined), including financial assets and financial liabilities (collectively, as defined) which are not recognized in the financial statements (off-balance sheet) because they fail to meet some other criterion for recognition." } } }, "auth_ref": { "r114", "r185" } } }, "us-gaap_ScheduleOfFinancialInstrumentsOwnedAndPledgedAsCollateralTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancialInstrumentsOwnedAndPledgedAsCollateralTextBlock", "presentation": { "http://www.citizensbank.com/role/SECURITIESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of financial instruments owned and pledged as collateral", "label": "Schedule of Financial Instruments Owned and Pledged as Collateral [Table Text Block]", "documentation": "Tabular disclosure of financial instruments held by the entity for its own account for trading or investment purposes that are carried at fair value and pledged to counterparties as collateral for financing transactions. Description may include equity, fixed income, debt or other securities." } } }, "auth_ref": { "r186", "r1754" } } }, "us-gaap_ScheduleOfFinancingReceivableAllowanceForCreditLossesTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancingReceivableAllowanceForCreditLossesTable", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESSummaryofChangesinAllowanceforCreditLossesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Allowance for Credit Loss [Table]", "label": "Financing Receivable, Allowance for Credit Loss [Table]", "documentation": "Disclosure of information about allowance for credit loss on financing receivable." } } }, "auth_ref": { "r273", "r1600" } } }, "us-gaap_ScheduleOfFinancingReceivableRecordedInvestmentCreditQualityIndicatorTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancingReceivableRecordedInvestmentCreditQualityIndicatorTable", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Credit Quality Indicator [Table]", "label": "Financing Receivable, Credit Quality Indicator [Table]", "documentation": "Disclosure of information about credit quality indicator for financing receivable." } } }, "auth_ref": { "r227", "r1278", "r1602" } } }, "us-gaap_ScheduleOfFinancingReceivableTroubledDebtRestructuringsTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancingReceivableTroubledDebtRestructuringsTable", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Troubled Debt Restructuring [Table]", "label": "Financing Receivable, Modified [Table]", "documentation": "Disclosure of information about financing receivable modified for debtor experiencing financial difficulty." } } }, "auth_ref": { "r229", "r230", "r453", "r454", "r1269" } } }, "us-gaap_ScheduleOfFinancingReceivablesNonAccrualStatusTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancingReceivablesNonAccrualStatusTableTextBlock", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of nonperforming loans and leases by class", "label": "Financing Receivable, Nonaccrual [Table Text Block]", "documentation": "Tabular disclosure of financing receivable on nonaccrual status." } } }, "auth_ref": { "r233", "r515" } } }, "us-gaap_ScheduleOfFinancingReceivablesPastDueTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFinancingReceivablesPastDueTable", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Financing Receivable, Past Due [Table]", "label": "Financing Receivable, Past Due [Table]", "documentation": "Disclosure of information about aging analysis for financing receivable." } } }, "auth_ref": { "r1279", "r1601" } } }, "us-gaap_ScheduleOfFiniteLivedIntangibleAssetsTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFiniteLivedIntangibleAssetsTable", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Intangible Asset, Finite-Lived [Table]", "label": "Intangible Asset, Finite-Lived [Table]", "documentation": "Disclosure of information about finite-lived intangible asset. Excludes indefinite-lived intangible asset." } } }, "auth_ref": { "r557", "r564", "r567", "r568", "r570", "r986", "r1244", "r1282" } } }, "us-gaap_ScheduleOfFiniteLivedIntangibleAssetsTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfFiniteLivedIntangibleAssetsTableTextBlock", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSTables": { "lang": { "en-us": { "role": { "terseLabel": "Carrying value of intangible assets", "label": "Schedule of Finite-Lived Intangible Assets [Table Text Block]", "documentation": "Tabular disclosure of assets, excluding financial assets and goodwill, lacking physical substance with a finite life, by either major class or business segment." } } }, "auth_ref": { "r1282", "r1625" } } }, "us-gaap_ScheduleOfGoodwillTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfGoodwillTable", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails": { "lang": { "en-us": { "role": { "terseLabel": "Goodwill [Table]", "label": "Goodwill [Table]", "documentation": "Disclosure of information about goodwill, including, but not limited to, change from acquisition, sale, impairment, and other reason." } } }, "auth_ref": { "r545", "r546", "r547", "r548", "r549", "r550", "r551", "r552", "r553", "r554", "r555", "r1281" } } }, "us-gaap_ScheduleOfGoodwillTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfGoodwillTextBlock", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of goodwill", "label": "Schedule of Goodwill [Table Text Block]", "documentation": "Tabular disclosure of goodwill by reportable segment and in total which includes a rollforward schedule." } } }, "auth_ref": { "r1281", "r1607", "r1608", "r1609", "r1610", "r1611", "r1612", "r1613", "r1614", "r1615", "r1616", "r1617" } } }, "us-gaap_ScheduleOfMaturitiesOffLongTermDebtTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfMaturitiesOffLongTermDebtTableTextBlock", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of maturities of long-term borrowed funds", "label": "Schedule of Maturities of Long-Term Debt [Table Text Block]", "documentation": "Tabular disclosure of maturity and sinking fund requirement for long-term debt." } } }, "auth_ref": { "r14" } } }, "us-gaap_ScheduleOfNetInvestmentInLeaseTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ScheduleOfNetInvestmentInLeaseTableTextBlock", "presentation": { "http://www.citizensbank.com/role/LOANSANDLEASESTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of investment in leases, before the ALLL", "label": "Schedule Of Net Investment in Lease [Table Text Block]", "documentation": "Schedule detailing information related to financing receivables before the allowance for credit losses." } } }, "auth_ref": { "1" } } }, "us-gaap_ScheduleOfNewAccountingPronouncementsAndChangesInAccountingPrinciplesTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfNewAccountingPronouncementsAndChangesInAccountingPrinciplesTextBlock", "presentation": {

"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIEStables"}], "lang": "en-us", "role": "terseLabel", "Schedule of new accounting pronouncements and changes in accounting principles", "label": "Accounting Standards Update and Change in Accounting Principle [Table Text Block]", "documentation": "Tabular disclosure of changes in accounting principles, including adoption of new accounting pronouncements, that describes the new methods, amount and effects on financial statement line items", "auth_ref": "r48", "r49", "r52", "r53", "r1706"}, "us-gaap_ScheduleOfOtherOperatingCostAndExpenseByComponentTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfOtherOperatingCostAndExpenseByComponentTextBlock", "presentation": "http://www.citizensbank.com/role/OTHEROPERATINGEXPENSETables"}], "lang": "en-us", "role": "terseLabel", "Schedule of other operating expense", "label": "Schedule of Other Operating Cost and Expense, by Component [Table Text Block]", "documentation": "Tabular disclosure of each detailed component of other operating costs and expenses that are applicable to sales and revenues, but not included in the cost of sales in the income statement", "auth_ref": "r151"}, "cfg_ScheduleOfOtherServicedLoansTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ScheduleOfOtherServicedLoansTableTextBlock", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANStables"}], "lang": "en-us", "role": "terseLabel", "Schedule of other serviced loans", "label": "Schedule Of Other Serviced Loans [Table Text Block]", "documentation": "Schedule Of Other Serviced Loans", "auth_ref": "r1", "us-gaap_ScheduleOfPropertyPlantAndEquipmentTable": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfPropertyPlantAndEquipmentTable", "presentation": "http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWAREScheduleOfPremisesandEquipmentDetails"}], "lang": "en-us", "role": "terseLabel", "Property, Plant and Equipment [Table]", "label": "Property, Plant and Equipment [Table]", "documentation": "Disclosure of information about physical assets used in the normal conduct of business and not intended for resale. Includes, but is not limited to, balances by class of assets, depreciation and depletion expense and method used, including composite depreciation, and accumulated depreciation", "auth_ref": "r13", "r933"}, "us-gaap_ScheduleOfSegmentReportingInformationBySegmentTable": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfSegmentReportingInformationBySegmentTable", "presentation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleOfBusinessOperatingSegmentsDetails"}], "lang": "en-us", "role": "terseLabel", "Schedule of Segment Reporting Information, by Segment [Table]", "label": "Schedule of Segment Reporting Information, by Segment [Table]", "documentation": "Disclosure of information about profit (loss) and total assets by reportable segment", "auth_ref": "r57", "r58", "r59"}, "us-gaap_ScheduleOfSegmentReportingInformationBySegmentTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfSegmentReportingInformationBySegmentTextBlock", "presentation": "http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTStables"}], "lang": "en-us", "role": "terseLabel", "Schedule of segment reporting information", "label": "Schedule of Segment Reporting Information, by Segment [Table Text Block]", "documentation": "Tabular disclosure of the profit or loss and total assets for each reportable segment. An entity discloses certain information on each reportable segment if the amounts (a) are included in the measure of segment profit or loss reviewed by the chief operating decision maker or (b) are otherwise regularly provided to the chief operating decision maker, even if not included in that measure of segment profit or loss", "auth_ref": "r57", "r58", "r59"}, "us-gaap_ScheduleOfSensitivityAnalysisOfFairValueOfInterestsContinuedToBeHeldByTransferorServicingAssetsOrServicingLiabilitiesTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfSensitivityAnalysisOfFairValueOfInterestsContinuedToBeHeldByTransferorServicingAssetsOrServicingLiabilitiesTextBlock", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANStables"}], "lang": "en-us", "role": "terseLabel", "Schedule of fair value assumptions used to estimate the value of Mortgage Servicing Rights", "label": "Schedule of Sensitivity Analysis of Fair Value, Transferor's Interests in Transferred Financial Assets [Table Text Block]", "documentation": "Tabular disclosure of a sensitivity analysis or stress test showing the hypothetical effect on the fair value of the transferor's interests in transferred financial assets (including any servicing assets or servicing liabilities) of two or more unfavorable variations from the expected levels for each key assumption that is reported, independently determined from any change in another key assumption, and a description of the objectives, methodology, and limitations of the sensitivity analysis or stress test", "auth_ref": "r1753"}, "us-gaap_ScheduleOfServicingAssetsAtFairValueTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfServicingAssetsAtFairValueTextBlock", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANStables"}], "lang": "en-us", "role": "terseLabel", "Servicing asset at fair value", "label": "Schedule of Servicing Assets at Fair Value [Table Text Block]", "documentation": "Tabular disclosure of the activity in the balance of servicing assets (including a description of where changes in fair value are reported in the statement of income for each period for which results of operations are presented), including but not limited to, the following: beginning and ending balances, additions (for instance, through purchases of servicing assets), disposals, changes in fair value during the period resulting from changes in inputs or assumptions used in the valuation model, other changes in fair value along with a description of those changes, and other changes that affect the balance along with a description of those changes", "auth_ref": "r1759"}, "us-gaap_ScheduleOfShareBasedCompensationActivityTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfShareBasedCompensationActivityTableTextBlock", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONTables"}], "lang": "en-us", "role": "terseLabel", "Summary of share-based plans activity", "label": "Share-Based Payment Arrangement, Activity [Table Text Block]", "documentation": "Tabular disclosure of activity for award under share-based payment arrangement. Includes, but is not limited to, outstanding award at beginning and end of year, granted, exercised, forfeited, and weighted-average grant date fair value", "auth_ref": "r20", "r21", "r175"}, "us-gaap_ScheduleOfShareBasedCompensationArrangementsByShareBasedPaymentAwardTable": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfShareBasedCompensationArrangementsByShareBasedPaymentAwardTable", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails"}], "lang": "en-us", "role": "terseLabel", "Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table]", "label": "Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table]", "documentation": "Disclosure of information about share-based payment arrangement", "auth_ref": "r749", "r751", "r753", "r754", "r755", "r757", "r758", "r759", "r760", "r761", "r762", "r763", "r764", "r765", "r766", "r767", "r768", "r769", "r770", "r771", "r772", "r773", "r774", "r777", "r778", "r779", "r780", "r781"}, "us-gaap_ScheduleOfShortTermDebtTable": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfShortTermDebtTable", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSShortTermDebtDetails"}], "lang": "en-us", "role": "terseLabel", "Schedule of Short-term Debt [Table]", "label": "Short-Term Debt [Table]", "documentation": "Disclosure of information about short-term debt arrangement. Includes, but is not limited to, description of arrangement, lender, repayment term, weighted-average interest rate, borrowed amount, and description and amount of refinancing of short-term obligation when obligation is excluded from current liability", "auth_ref": "r123"}, "us-gaap_ScheduleOfShortTermDebtTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfShortTermDebtTextBlock", "presentation": "http://www.citizensbank.com/role/BORROWEDFUNDSTables"}], "lang": "en-us", "role": "terseLabel", "Schedule of short-term borrowed funds", "label": "Schedule of Short-Term Debt [Table Text Block]", "documentation": "Tabular disclosure of short-term debt arrangements (having initial terms of repayment within one year or the normal operating cycle, if longer) including: (1) description of the short-term debt arrangement; (2) identification of the lender or type of lender; (3) repayment terms; (4) weighted average interest rate; (5) carrying amount of funds borrowed under the specified short-term debt arrangement as of the balance sheet date; (6) description of the refinancing of a short-term obligation when that obligation is excluded from current liabilities in the balance sheet; and (7) amount of a short-term obligation that has been excluded from current liabilities in the balance sheet because of a refinancing of the obligation", "auth_ref": "r123"}, "cfg_ScheduleOfSignificantAccountingPoliciesLocationsTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ScheduleOfSignificantAccountingPoliciesLocationsTableTextBlock", "presentation": "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIEStables"}], "lang": "en-us", "role": "terseLabel", "Schedule of significant accounting policies locations", "label": "Schedule Of Significant Accounting Policies Locations [Table Text Block]", "documentation": "Schedule Of Significant Accounting Policies Locations", "auth_ref": "r1", "us-gaap_ScheduleOfStockByClassTable": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfStockByClassTable", "presentation": "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails"}], "lang": "en-us", "role": "terseLabel", "Stock, Class of Stock [Table]", "label": "Stock, Class of Stock [Table]", "documentation": "Disclosure of information about stock by class. Includes, but is not limited to, common, convertible, and preferred stocks", "auth_ref": "r66", "r67", "r69", "r70", "r71", "r73", "r168", "r170", "r171", "r172", "r330", "r331", "r332", "r414", "r637", "r638", "r639", "r641", "r644", "r649", "r651", "r1106", "r1107", "r1108", "r1109", "r1289", "r1480", "r1543"}, "us-gaap_ScheduleOfStockByClassTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfStockByClassTextBlock", "presentation": "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYTables"}], "lang": "en-us", "role": "terseLabel", "Schedule of preferred stock", "label": "Schedule of Stock by Class [Table Text Block]", "documentation": "Tabular disclosure of an entity's stock, including par or stated value per share, number and dollar amount of share subscriptions, shares authorized, shares issued, shares outstanding, number and dollar amount of shares held in an employee trust, dividend per share, total dividends, share conversion features, par value plus additional paid in capital, the value of treasury stock and other information necessary to a fair presentation, and EPS information. Stock by class includes common, convertible, and preferred stocks which are not redeemable or redeemable solely at the option of the issuer. Includes preferred stock with redemption features that are solely within the control of the issuer and mandatorily redeemable stock if redemption is required to occur only upon liquidation or termination of the reporting entity. If more than one issue is outstanding, state the title of each issue and the corresponding dollar amount, dollar amount of any shares subscribed but unissued and the deduction of subscriptions receivable there from, number of shares authorized, issued, and outstanding", "auth_ref": "r32", "r65", "r66", "r67", "r69", "r70", "r71", "r73", "r134", "r135", "r170", "r171", "r172"}, "us-gaap_ScheduleOfUnrecognizedTaxBenefitsRollForwardTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfUnrecognizedTaxBenefitsRollForwardTableTextBlock", "presentation": "http://www.citizensbank.com/role/INCOMETAXESTables"}], "lang": "en-us", "role": "terseLabel", "Schedule of unrecognized tax benefits roll forward", "label": "Schedule of Unrecognized Tax Benefits Roll Forward [Table Text Block]", "documentation": "Tabular disclosure of the change in unrecognized tax benefits", "auth_ref": "r809", "r1310"}, "us-gaap_ScheduleOfVariableInterestEntitiesTable": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfVariableInterestEntitiesTable", "presentation": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails"}], "lang": "en-us", "role": "terseLabel", "Variable Interest Entity [Table]", "label": "Variable Interest Entity [Table]", "documentation": "Disclosure of information about variable interest held, whether or not such variable interest entity (VIE) is included in consolidated financial statements", "auth_ref": "r90", "r91", "r93", "r95", "r96", "r846", "r847", "r851", "r852", "r958", "r959", "r960"}, "us-gaap_ScheduleOfVariableInterestEntitiesTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfVariableInterestEntitiesTextBlock", "presentation": "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESTables"}], "lang": "en-us", "role": "terseLabel", "Schedule of variable interest entities", "label": "Schedule of Variable Interest Entities [Table Text Block]", "documentation": "Tabular disclosure of the significant judgments and assumptions made in determining whether a variable interest (as defined) held by the entity requires the variable interest entity (VIE) (as defined) to be consolidated and (or) disclose information about its involvement with the VIE, individually or in aggregate (as applicable); the nature of restrictions, if any, on the consolidated VIE's assets and on the settlement of its liabilities reported by an entity in its statement of financial position, including the carrying amounts of such assets and liabilities; the nature of, and changes in, the risks associated with involvement in the VIE; how involvement with the VIE affects the entity's financial position, financial performance, and cash flows; the lack of recourse if creditors (or beneficial interest holders) of the consolidated VIE have no recourse to the general credit of the primary beneficiary (if applicable); the terms of arrangements, giving consideration to both explicit arrangements and implicit variable interests, if any, that could require the entity to provide financial support to the VIE, including events or circumstances that could expose the entity to a loss; the methodology used by the entity for determining whether or not it is the primary beneficiary of the variable interest entity; the significant factors considered and judgments made in determining that the power to direct the activities of a VIE that most significantly impact the VIE's economic performance are shared (as defined); the carrying amounts and classification of assets and liabilities of the VIE included in the statement of financial position; the entity's maximum exposure to loss, if any, as a result of its involvement with the VIE, including how the maximum exposure is determined and significant sources of the entity's exposure to the VIE; a comparison of the carrying amounts of the assets and liabilities and the entity's maximum exposure to loss; information about any liquidity arrangements, guarantees, and (or) other commitments by third parties that may affect the fair value or risk of the entity's variable interest in the VIE; whether or not the entity has provided financial support or other support (explicitly or implicitly) to the VIE that it was not previously contractually required to provide or whether the entity intends to provide that support, including the type and amount of the support and the primary reasons for providing the support; and supplemental information the entity determines necessary to provide", "auth_ref": "r90", "r91", "r93", "r95", "r96"}, }

"cfp_ScheduleofAffordableHousingTaxCreditInvestmentsTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ScheduleofAffordableHousingTaxCreditInvestmentsTableTextBlock", "presentation": {"http://www.citizensbank.com/role/VARIABLEINTERESTINTITIESTables": {"lang": {"en-us": {"role": {"terseLabel": "Schedule of affordable housing tax credit investments", "label": "Schedule of Affordable Housing Tax Credit Investments [Table Text Block]", "documentation": "[Table Text Block] for Tabular disclosure of affordable housing tax credit investments."}}}, "auth_ref": {}}, "cfp_ScheduleofAvailableforsaleandHeldtomaturitySecuritiesLineItems": {"xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ScheduleofAvailableforsaleandHeldtomaturitySecuritiesLineItems", "presentation": {"http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": {"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Schedule of Available for sale and Held-to-maturity Securities [Line Items]", "label": "Schedule of Available for sale and Held-to-maturity Securities [Line Items]", "documentation": "[Line Items] for Schedule of Available for sale and Held-to-maturity Securities [Table]"}}, "auth_ref": {}}, "cfp_ScheduleofAvailableforsaleandHeldtomaturitySecuritiesTable": {"xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ScheduleofAvailableforsaleandHeldtomaturitySecuritiesTable", "presentation": {"http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails": {"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Schedule of Available for sale and Held-to-maturity Securities [Table]", "label": "Schedule of Available for sale and Held-to-maturity Securities [Table]", "documentation": "Schedule of Available for sale and Held-to-maturity Securities [Table]"}}, "auth_ref": {}}, "cfp_ScheduleofCapitalizedComputerSoftwareFutureAmortizationExpenseTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ScheduleofCapitalizedComputerSoftwareFutureAmortizationExpenseTableTextBlock", "presentation": {"http://www.citizensbank.com/role/PREMISESEQUIPMENTANDSOFTWARETables": {"lang": {"en-us": {"role": {"terseLabel": "Schedule of estimated future amortization expense for capitalized software assets", "label": "Schedule of Capitalized Computer Software, Future Amortization Expense [Table Text Block]", "documentation": "Schedule of Capitalized Computer Software, Future Amortization Expense [Table Text Block]"}}, "auth_ref": {}}, "cfp_ScheduleofComprehensiveIncomeTaxTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ScheduleofComprehensiveIncomeTaxTableTextBlock", "presentation": {"http://www.citizensbank.com/role/INCOMETAXESTables": {"lang": {"en-us": {"role": {"terseLabel": "Schedule of comprehensive income tax", "label": "Schedule of Comprehensive Income Tax [Table Text Block]", "documentation": "Schedule of Comprehensive Income Tax [Table Text Block]"}}, "auth_ref": {}}, "cfp_ScheduleofDepositLiabilitiesTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ScheduleofDepositLiabilitiesTableTextBlock", "presentation": {"http://www.citizensbank.com/role/DEPOSITTables": {"lang": {"en-us": {"role": {"terseLabel": "Schedule of the major components of deposits", "label": "Schedule of Deposit Liabilities [Table Text Block]", "documentation": "Schedule of Deposit Liabilities [Table Text Block]"}}, "auth_ref": {}}, "us-gaap_ScheduleofFiniteLivedIntangibleAssetsFutureAmortizationExpenseTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleofFiniteLivedIntangibleAssetsFutureAmortizationExpenseTableTextBlock", "presentation": {"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSTables": {"lang": {"en-us": {"role": {"terseLabel": "Intangible assets future amortization expense", "label": "Schedule of Finite-Lived Intangible Assets, Future Amortization Expense [Table Text Block]", "documentation": "Tabular disclosure of the amount of amortization expense expected to be recorded in succeeding fiscal years for finite-lived intangible assets."}}}, "auth_ref": {"r1202", "r1627"}}, "cfp_ScheduleofMaturitiesofTimeDepositsGreaterthan100000TableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ScheduleofMaturitiesofTimeDepositsGreaterthan100000TableTextBlock", "presentation": {"http://www.citizensbank.com/role/DEPOSITTables": {"lang": {"en-us": {"role": {"terseLabel": "Schedule of maturities of term deposits greater than \$100,000", "label": "Schedule of Maturities of Time Deposits Greater than \$100,000 [Table Text Block]", "documentation": "Tabular disclosure of amounts of contractual maturities of domestic and foreign time deposits (including certificates of deposits, individual retirement accounts and open accounts) in denominations of \$100,000 or more, for three months or less from the balance sheet date."}}}, "auth_ref": {}}, "us-gaap_SecuredDebtMember": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SecuredDebtMember", "presentation": {"http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": {"http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails": {"lang": {"en-us": {"role": {"terseLabel": "Secured Debt", "label": "Secured Debt [Member]", "documentation": "Collateralized debt obligation backed by, for example, but not limited to, pledge, mortgage or other lien on the entity's assets."}}}, "auth_ref": {}}, "us-gaap_SecuredOvernightFinancingRateSoftMember": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SecuredOvernightFinancingRateSoftMember", "presentation": {"http://www.citizensbank.com/role/STOCKHOLDERSSEQUITYPreferredStockOutstandingDetails": {"lang": {"en-us": {"role": {"terseLabel": "Secured Overnight Financing Rate (SOFR)", "label": "Secured Overnight Financing Rate (SOFR) [Member]", "documentation": "Interest rate at which bank can borrow U.S. dollar overnight while posting U.S. Treasury bond as collateral."}}}, "auth_ref": {"r1711"}}, "us-gaap_SecuritiesLoanedAndSecuritiesSoldUnderAgreementToRepurchaseGrossIncludingNotSubjectToMasterNettingArrangement": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SecuritiesLoanedAndSecuritiesSoldUnderAgreementToRepurchaseGrossIncludingNotSubjectToMasterNettingArrangement", "presentation": {"http://www.citizensbank.com/role/SECURITIESNarrativeDetails": {"lang": {"en-us": {"role": {"terseLabel": "Offsetting of short-term receivables or payables recognized", "label": "Securities Loaned and Securities Sold under Agreement to Repurchase, Gross Including Not Subject to Master Netting Arrangement", "documentation": "Amount, before effects of master netting arrangements, of securities loaned to entities in exchange for collateral and funds outstanding borrowed in the form of a security repurchase agreement between the entity and another party for the sale and repurchase of identical or substantially the same securities at a date certain for a specified price. Includes liabilities not subject to a master netting arrangement."}}}, "auth_ref": {"r22", "r1333", "r1756"}}, "us-gaap_SecuritiesSoldUnderAgreementsToRepurchase": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SecuritiesSoldUnderAgreementsToRepurchase", "presentation": {"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails": {"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSNarrativeDetails": {"lang": {"en-us": {"role": {"terseLabel": "MSR loans", "label": "Securities Sold under Agreements to Repurchase", "documentation": "Amount, after the effects of master netting arrangements, of funds outstanding borrowed in the form of a security repurchase agreement between the entity and another party for the sale and repurchase of identical or substantially the same securities at a date certain for a specified price. Includes liabilities not subject to a master netting arrangement and not elected to be offset."}}}, "auth_ref": {"r191", "r335", "r336", "r373", "r374", "r1193", "r1196", "r1201", "r1212"}}, "us-gaap_SecuritiesSoldUnderAgreementsToRepurchaseMember": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SecuritiesSoldUnderAgreementsToRepurchaseMember", "presentation": {"http://www.citizensbank.com/role/SECURITIESScheduleofSecuritiesPledgedDetails": {"lang": {"en-us": {"role": {"verboseLabel": "Pledged against repurchase agreements", "label": "Securities Sold under Agreements to Repurchase [Member]", "documentation": "The securities that an institution sells and agrees to repurchase (the identical or substantially the same securities) as a seller-borrower at a specified date for a specified price, also known as a repurchase agreement, or repo. Most repos involve obligations of the federal government or its agencies, but other financial instruments, such as commercial paper, banker's acceptances, and negotiable certificates of deposit, are sometimes used in repos."}}}, "auth_ref": {"r185"}}, "cfp_SecuritiesTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "SecuritiesTableTextBlock", "presentation": {"http://www.citizensbank.com/role/SECURITIESTables": {"lang": {"en-us": {"role": {"terseLabel": "Schedule of securities held", "label": "Securities [Table Text Block]", "documentation": "Tabular disclosure of available-for-sale, held-to-maturity, and other investment securities which includes, but is not limited to, changes in the cost basis and fair value, fair value and gross unrealized gain (loss), fair values by type of security, contractual maturity and classification, and amortized cost basis."}}}, "auth_ref": {"dei_Security12bTitle": {"xbrltype": "securityTitleItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "Security12bTitle", "presentation": {"http://www.citizensbank.com/role/CoverPage": {"lang": {"en-us": {"role": {"terseLabel": "Title of 12(b) Security", "label": "Title of 12(b) Security", "documentation": "Title of a 12(b) registered security."}}}, "auth_ref": {"r1367"}}, "dei_SecurityExchangeName": {"xbrltype": "edgarExchangeCodeItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "SecurityExchangeName", "presentation": {"http://www.citizensbank.com/role/CoverPage": {"lang": {"en-us": {"role": {"terseLabel": "Security Exchange Name", "label": "Security Exchange Name", "documentation": "Name of the Exchange on which a security is registered."}}}, "auth_ref": {"r1370"}}, "us-gaap_SegmentDomain": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SegmentDomain", "presentation": {"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails": {"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails": {"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails": {"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSNarrativeDetails": {"http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsofRevenuefromContractswithCustomersDetails": {"lang": {"en-us": {"role": {"terseLabel": "Segments [Domain]", "label": "Segments [Domain]", "documentation": "Components of an entity that engage in business activities from which they may earn revenue and incur expenses, including transactions with other components of the same entity."}}}, "auth_ref": {"r216", "r217", "r218", "r219", "r411", "r417", "r420", "r421", "r422", "r423", "r424", "r425", "r426", "r427", "r428", "r429", "r430", "r431", "r433", "r434", "r435", "r436", "r437", "r438", "r439", "r440", "r442", "r443", "r444", "r449", "r545", "r546", "r547", "r548", "r549", "r550", "r551", "r552", "r553", "r570", "r583", "r584", "r1075", "r1076", "r1077", "r1078", "r1079", "r1080", "r1081", "r1082", "r1083", "r1084", "r1085", "r1261", "r1264", "r1265", "r1281", "r1347", "r1773", "r1775", "r1776", "r1777", "r1778", "r1779", "r1780", "r1781", "r1782", "r1783", "r1784", "r1785", "r1786", "r1787", "r1788", "r1789", "r1790", "r1791", "r1792", "r1793", "r1794", "r1795", "r1796", "r1797", "r1798", "r1799", "r1800", "r1802", "r1803"}}, "us-gaap_SegmentReportingAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SegmentReportingAbstract", "presentation": {"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTS": {"lang": {"en-us": {"role": {"terseLabel": "Segment Reporting [Abstract]", "label": "Segment Reporting [Abstract]"}}, "auth_ref": {}}, "us-gaap_SegmentReportingDisclosureTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SegmentReportingDisclosureTextBlock", "presentation": {"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTS": {"lang": {"en-us": {"role": {"terseLabel": "BUSINESS OPERATING SEGMENTS", "label": "Segment Reporting Disclosure [Text Block]", "documentation": "The entire disclosure for reporting segments including data and tables. Reportable segments include those that meet any of the following quantitative thresholds a) it's reported revenue, including sales to external customers and intersegment sales or transfers is 10 percent or more of the combined revenue, internal and external, of all operating segments b) the absolute amount of its reported profit or loss is 10 percent or more of the greater, in absolute amount of 1) the combined reported profit of all operating segments that did not report a loss or 2) the combined reported loss of all operating segments that did report a loss c) its assets are 10 percent or more of the combined assets of all operating segments."}}}, "auth_ref": {"r219", "r411", "r416", "r417", "r418", "r419", "r420", "r432", "r434", "r435", "r440", "r441", "r442", "r443", "r444", "r445", "r446", "r449", "r1260", "r1262", "r1263", "r1264", "r1266", "r1267", "r1268"}}, "us-gaap_SegmentReportingInformationLineItems": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SegmentReportingInformationLineItems", "presentation": {"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails": {"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails": {"lang": {"en-us": {"role": {"terseLabel": "Segment Reporting Information [Line Items]", "label": "Segment Reporting Information [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table."}}}, "auth_ref": {}}, "us-gaap_SeniorNotesMember": {"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SeniorNotesMember", "presentation": {"http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": {"lang": {"en-us": {"role": {"terseLabel": "Senior Unsecured Notes", "label": "Senior Notes [Member]", "documentation": "Bond that takes priority over other debt securities sold by the issuer. In the event the issuer goes bankrupt, senior debt holders receive priority for (must receive) repayment prior to (relative to) junior and unsecured (general) creditors."}}}, "auth_ref": {}}, "cfp_SeniorUnsecuredNotes4119FixedFloatingRateDueMay2025Member": {"xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "SeniorUnsecuredNotes4119FixedFloatingRateDueMay2025Member", "presentation": {"http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": {"lang": {"en-us": {"role": {"terseLabel": "4.119% fixed/floating-rate senior unsecured notes, due May 2025(1)", "label": "Senior Unsecured Notes, 4.119% Fixed/Floating-Rate, Due

May 2025 {Member!}, "documentation": "Senior Unsecured Notes, 4.119% Fixed/Floating-Rate, Due May 2025" } } }, "auth_ref": { } } }
"cfg_SeniorUnsecuredNotes4575FixedFloatingRateDueAugust2028Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"SeniorUnsecuredNotes4575FixedFloatingRateDueAugust2028Member", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails" } }
"lang": { "en-us": { "role": { "terseLabel": "4.575% fixed/floating-rate senior unsecured notes, due August 2028", "label": "Senior Unsecured Notes, 4.575% Fixed/Floating-
Rate, Due August 2028 {Member!}", "documentation": "Senior Unsecured Notes, 4.575% Fixed/Floating-Rate, Due August 2028" } } }, "auth_ref": { } } }
"cfg_SeniorUnsecuredNotes5284FixedFloatingRateDueJanuary2026Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"SeniorUnsecuredNotes5284FixedFloatingRateDueJanuary2026Member", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails" } }
"lang": { "en-us": { "role": { "terseLabel": "5.284% fixed/floating-rate senior unsecured notes, due January 2026", "label": "Senior Unsecured Notes, 5.284% Fixed/Floating-
Rate, Due January 2026 {Member!}", "documentation": "Senior Unsecured Notes, 5.284% Fixed/Floating-Rate, Due January 2026" } } }, "auth_ref": { } } }
"cfg_SeniorUnsecuredNotes6064FixedFloatingRateDueOctober2025Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"SeniorUnsecuredNotes6064FixedFloatingRateDueOctober2025Member", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails" } }
"lang": { "en-us": { "role": { "terseLabel": "6.064% fixed/floating-rate senior unsecured notes, due October 2025(2)", "label": "Senior Unsecured Notes, 6.064% Fixed/Floating-
Rate, Due October 2025 {Member!}", "documentation": "Senior Unsecured Notes, 6.064% Fixed/Floating-Rate, Due October 2025" } } }, "auth_ref": { } } }
"cfg_SensitivityAnalysisOffFairValueFairValueMethodTransferorsInterestsInTransferredFinancialAssetsImpactOf.20PercentAdverseChangeInOptionAdjustedSpread": {
"xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"SensitivityAnalysisOffFairValueFairValueMethodTransferorsInterestsInTransferredFinancialAssetsImpactOf.20PercentAdverseChangeInOptionAdjustedSpread", "crdr":
"credit", "presentation": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails" } }
"lang": { "en-us": { "role": { "terseLabel": "Decline in fair value from 20% adverse change", "label": "Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's
Interests In Transferred Financial Assets, Impact Of .20 Percent Adverse Change In Option Adjusted Spread", "documentation": "Sensitivity Analysis Of Fair Value, Fair Value
Method, Transferor's Interests In Transferred Financial Assets, Impact Of .20 Percent Adverse Change In Option Adjusted Spread" } } }, "auth_ref": { } } }
"cfg_SensitivityAnalysisOffFairValueFairValueMethodTransferorsInterestsInTransferredFinancialAssetsImpactOf.20PercentAdverseChangeInPrepaymentSpeed": { "xbrltype":
"monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"SensitivityAnalysisOffFairValueFairValueMethodTransferorsInterestsInTransferredFinancialAssetsImpactOf.20PercentAdverseChangeInPrepaymentSpeed", "crdr": "credit",
"presentation": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails" } } "lang": {
"en-us": { "role": { "terseLabel": "Decline in fair value from 20% adverse change", "label": "Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's Interests In
Transferred Financial Assets, Impact Of .20 Percent Adverse Change In Prepayment Speed", "documentation": "Sensitivity Analysis Of Fair Value, Fair Value Method,
Transferor's Interests In Transferred Financial Assets, Impact Of .20 Percent Adverse Change In Prepayment Speed" } } }, "auth_ref": { } } }
"cfg_SensitivityAnalysisOffFairValueFairValueMethodTransferorsInterestsInTransferredFinancialAssetsImpactOf0.10PercentAdverseChangeOptionAdjustedSpread": {
"xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"SensitivityAnalysisOffFairValueFairValueMethodTransferorsInterestsInTransferredFinancialAssetsImpactOf0.10PercentAdverseChangeOptionAdjustedSpread", "crdr":
"credit", "presentation": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails" } }
"lang": { "en-us": { "role": { "terseLabel": "Decline in fair value from 10% adverse change", "label": "Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's
Interests In Transferred Financial Assets, Impact Of 0.10 Percent Adverse Change Option Adjusted Spread", "documentation": "Sensitivity Analysis Of Fair Value, Fair Value
Method, Transferor's Interests In Transferred Financial Assets, Impact Of 0.10 Percent Adverse Change Option Adjusted Spread" } } }, "auth_ref": { } } }
"cfg_SensitivityAnalysisOffFairValueFairValueMethodTransferorsInterestsInTransferredFinancialAssetsImpactOf0.1PercentAdverseChangeInPrepaymentSpeed": { "xbrltype":
"monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"SensitivityAnalysisOffFairValueFairValueMethodTransferorsInterestsInTransferredFinancialAssetsImpactOf0.1PercentAdverseChangeInPrepaymentSpeed", "crdr": "credit",
"presentation": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails" } } "lang": {
"en-us": { "role": { "terseLabel": "Decline in fair value from 10% adverse change", "label": "Sensitivity Analysis Of Fair Value, Fair Value Method, Transferor's Interests In
Transferred Financial Assets, Impact Of 0.1 Percent Adverse Change In Prepayment Speed", "documentation": "Sensitivity Analysis Of Fair Value, Fair Value Method,
Transferor's Interests In Transferred Financial Assets, Impact Of 0.1 Percent Adverse Change In Prepayment Speed" } } }, "auth_ref": { } } }
"cfg_SensitivityAnalysisOffFairValueInputsBasisSpread": { "xbrltype": "percentItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"SensitivityAnalysisOffFairValueInputsBasisSpread", "presentation": { } }
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails" } } "lang": { "en-us": { "role":
{ "verboseLabel": "Sensitivity analysis, basis spread", "label": "Sensitivity Analysis of Fair Value Inputs, Basis Spread", "documentation": "Sensitivity Analysis of Fair Value
Inputs, Basis Spread" } } }, "auth_ref": { } } } "us-gaap_SeriesBPreferredStockMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"SeriesBPreferredStockMember", "presentation": { } }
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails" } } "lang": { "en-us": { "role": { "terseLabel": "Series B", "label": "Series B
Preferred Stock {Member!}", "documentation": "Series B preferred stock." } } }, "auth_ref": { "r1523", "r1524", "r1653" } } } "us-gaap_SeriesCPreferredStockMember": {
"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SeriesCPreferredStockMember", "presentation": { } }
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails" } } "lang": { "en-us": { "role": { "terseLabel": "Series C", "label": "Series C
Preferred Stock {Member!}", "documentation": "Series C preferred stock." } } }, "auth_ref": { "r1523", "r1524", "r1653" } } } "us-gaap_SeriesDPreferredStockMember": {
"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SeriesDPreferredStockMember", "presentation": { } }
"http://www.citizensbank.com/role/CoverPage", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails",
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails",
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails" } } "lang": { "en-us": { "role": { "terseLabel": "Series D", "label": "Series D
Preferred Stock {Member!}", "documentation": "Series D preferred stock." } } }, "auth_ref": { "r1523", "r1524", "r1653" } } } "us-gaap_SeriesEPreferredStockMember": {
"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SeriesEPreferredStockMember", "presentation": { } }
"http://www.citizensbank.com/role/CoverPage", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails",
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails",
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails" } } "lang": { "en-us": { "role": { "terseLabel": "Series E", "label": "Series E
Preferred Stock {Member!}", "documentation": "Series E preferred stock." } } }, "auth_ref": { "r1523", "r1524", "r1653" } } } "us-gaap_SeriesFPreferredStockMember": {
"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SeriesFPreferredStockMember", "presentation": { } }
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails",
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails" } } "lang": { "en-us": { "role": { "terseLabel": "Series G", "label": "Series G
Preferred Stock {Member!}", "documentation": "Series G preferred stock." } } }, "auth_ref": { "r1523", "r1524", "r1653" } } } "us-gaap_SeriesHPreferredStockMember": {
"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SeriesHPreferredStockMember", "presentation": { } }
"http://www.citizensbank.com/role/CoverPage", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails",
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYNarrativeDetails", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails" } } "lang": {
"en-us": { "role": { "terseLabel": "Series H", "label": "Series H Preferred Stock {Member!}", "documentation": "Series H preferred stock." } } }, "auth_ref": { "r1523", "r1524",
"r1653" } } } "cfg_ServiceChargesandFees": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ServiceChargesandFees", "crdr":
"credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap_NoninterestIncome", "weight": 1.0,
"order": 1.0 } } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS" } } "lang": { "en-us": { "role": { "terseLabel": "Service
charges and fees", "label": "Service Charges and Fees", "documentation": "Amount of revenue from servicing real estate mortgages, credit cards, and other financial assets
held by others." } } }, "auth_ref": { } } } "cfg_ServiceChargesandFeesMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"ServiceChargesandFeesMember", "presentation": { "http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsofRevenuefromContractswithCustomersDetails" } }
"lang": { "en-us": { "role": { "terseLabel": "Service charges and fees", "label": "Service Charges and Fees {Member!}", "documentation": "Service Charges and Fees {Member!}" } } },
"auth_ref": { } } } "us-gaap_ServicingAsset": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ServicingAsset", "crdr": "debit",
"presentation": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsAmortizationMethodDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSOtherServicedLoansDetails" } } "lang": { "en-us": { "role": { "terseLabel": "Other serviced
loans", "label": "Servicing Asset", "documentation": "Aggregate amount of servicing assets that are subsequently measured at fair value and servicing assets that are
subsequently measured using the amortization method." } } }, "auth_ref": { "r966", "r1716", "r1717", "r1718" } } } "us-gaap_ServicingAssetAtFairValueAmount": { "xbrltype":
"monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetAtFairValueAmount", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "parentTag": "us-gaap_AssetsFairValueDisclosure", "weight":
1.0, "order": 6.0 } } }, "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails" } } "lang": { "en-us": { "role":
{ "periodStartLabel": "Fair value as of beginning of period", "periodEndLabel": "Fair value at end of the period", "terseLabel": "Fair value", "verboseLabel": "Mortgage
servicing rights", "label": "Servicing Asset at Fair Value, Amount", "documentation": "Fair value of an asset representing net future revenue from contractually specified
servicing fees, late charges, and other ancillary revenues, in excess of future costs related to servicing arrangements." } } }, "auth_ref": { "r878", "r879", "r964", "r965",
"r966", "r967" } } } "cfg_ServicingAssetAtFairValueAmountCapitalized": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"ServicingAssetAtFairValueAmountCapitalized", "crdr": "debit", "presentation": { } }
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails" } } "lang": { "en-us": { "role": {
"terseLabel": "Amounts capitalized", "label": "Servicing Asset At Fair Value, Amount Capitalized", "documentation": "Servicing Asset At Fair Value, Amount Capitalized" } } },
"auth_ref": { } } } "us-gaap_ServicingAssetAtFairValueAmountRollForward": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ServicingAssetAtFairValueAmountRollForward", "presentation": { } }
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails" } } "lang": { "en-us": { "role": {
"terseLabel": "MSRs", "label": "Servicing Asset at Fair Value, Amount {Roll Forward}", "documentation": "A roll forward is a reconciliation of a concept from the beginning of a
period to the end of a period." } } }, "auth_ref": { } } } "us-gaap_ServicingAssetAtFairValueDisposals": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024",
"localname": "ServicingAssetAtFairValueDisposals", "crdr": "credit", "presentation": { } }
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails" } } "lang": { "en-us": { "role": {
"negatedTerseLabel": "Sales", "label": "Servicing Asset at Fair Value, Disposals", "documentation": "Decrease in servicing assets subsequently measured at fair value resulting
from conveyance of servicing rights to unrelated parties." } } }, "auth_ref": { "r969" } } } "us-gaap_ServicingAssetAtFairValueOtherChangesInFairValue": { "xbrltype":
"monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetAtFairValueOtherChangesInFairValue", "crdr": "debit", "presentation": { } }
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails" } } "lang": { "en-us": { "role": {
"terseLabel": "Changes in fair value during the period", "label": "Servicing Asset at Fair Value, Other Changes in Fair Value", "documentation": "Amount of increase (decrease)
from changes in fair value classified as other for a contract to service financial assets under which the benefits of servicing are expected to more than adequately compensate
the servicer." } } }, "auth_ref": { "r971" } } } "us-gaap_ServicingAssetAtFairValueOtherChangesThatAffectBalance": { "xbrltype": "monetaryItemType", "nsuri":

```

http://fasb.org/us-gaap/2024", "localname": "ServicingAssetAtFairValueOtherChangesThatAffectBalance", "crdr": "debit", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails", "lang": "en-us", "role": "terseLabel", "changes in unpaid principal balance during the period", "label": "Servicing Asset at Fair Value, Other Changes that Affect Balance", "documentation": "Amount of increase (decrease) in fair value from changes classified as other for a contract to service financial assets under which the benefits of servicing are expected to more than adequately compensate the servicer.", "auth ref": "r972", "us-gaap_ServicingAssetMeasurementInput": "decimalItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetMeasurementInput", "presentation": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails", "lang": "en-us", "role": "terseLabel", "Mortgage servicing rights, measurement input", "label": "Servicing Asset, Measurement Input", "documentation": "Value of input used to measure servicing asset.", "auth ref": "r880", "r881", "r882", "us-gaap_ServicingAssetsAndServicingLiabilitiesAtFairValueAssumptionsUsedToEstimateFairValueAbstract": "xbrlItemType", "stringItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetsAndServicingLiabilitiesAtFairValueAssumptionsUsedToEstimateFairValueAbstract", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails", "lang": "en-us", "role": "terseLabel", "Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value Abstract", "label": "Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value Abstract", "auth ref": "r1334", "us-gaap_ServicingAssetsAndServicingLiabilitiesAtFairValueAssumptionsUsedToEstimateFairValueDiscountRate": "xbrlItemType", "percentItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetsAndServicingLiabilitiesAtFairValueAssumptionsUsedToEstimateFairValueDiscountRate", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails", "lang": "en-us", "role": "terseLabel", "Weighted average option adjusted spread", "label": "Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value, Discount Rate", "documentation": "Discount rate used to estimate the fair value of servicing assets and servicing liabilities.", "auth ref": "r1334", "us-gaap_ServicingAssetsAndServicingLiabilitiesAtFairValueAssumptionsUsedToEstimateFairValuePrepaymentSpeed": "xbrlItemType", "percentItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetsAndServicingLiabilitiesAtFairValueAssumptionsUsedToEstimateFairValuePrepaymentSpeed", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails", "lang": "en-us", "role": "terseLabel", "Weighted average constant prepayment rate", "label": "Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value, Prepayment Speed", "documentation": "Estimated rate of prepayments of principal on servicing assets and servicing liabilities.", "auth ref": "r1334", "us-gaap_ServicingAssetsAndServicingLiabilitiesAtFairValueAssumptionsUsedToEstimateFairValueWeightedAverageLife": "xbrlItemType", "durationItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetsAndServicingLiabilitiesAtFairValueAssumptionsUsedToEstimateFairValueWeightedAverageLife", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSEconomicAssumptionsUsedtoEstimateValueofMSRsDetails", "lang": "en-us", "role": "terseLabel", "Weighted average life (in years)", "label": "Servicing Assets and Servicing Liabilities at Fair Value, Assumptions Used to Estimate Fair Value, Weighted Average Life", "documentation": "Weighted average life of financial assets and financial liabilities, in 'PnYnMnDnFnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days.", "auth ref": "r1758", "us-gaap_ServicingAssetsAtAmortizedValueLineItems": "xbrlItemType", "stringItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetsAtAmortizedValueLineItems", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsAmortizationMethodDetails", "lang": "en-us", "role": "terseLabel", "Servicing Asset at Amortized Cost Line Items", "label": "Servicing Asset at Amortized Cost Line Items", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table.", "auth ref": "r973", "r974", "r975", "r976", "r977", "r978", "r979", "us-gaap_ServicingAssetsAtAmortizedValueTable": "xbrlItemType", "stringItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetsAtAmortizedValueTable", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsAmortizationMethodDetails", "lang": "en-us", "role": "terseLabel", "Servicing Asset at Amortized Cost Table", "label": "Servicing Asset at Amortized Cost Table", "documentation": "Disclosure of information about activity in the balance of servicing assets subsequently measured at amortized cost. Includes, but is not limited to, beginning and ending balances, additions, disposals, and amortization.", "auth ref": "r973", "r974", "r975", "r976", "r977", "r978", "r979", "us-gaap_ServicingAssetsAtFairValueLineItems": "xbrlItemType", "stringItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetsAtFairValueLineItems", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails", "lang": "en-us", "role": "terseLabel", "Servicing Assets at Fair Value Line Items", "label": "Servicing Assets at Fair Value Line Items", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table.", "auth ref": "r967", "r968", "r969", "r970", "us-gaap_ServicingAssetsAtFairValueTable": "xbrlItemType", "stringItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ServicingAssetsAtFairValueTable", "presentation": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails", "lang": "en-us", "role": "terseLabel", "Servicing Assets at Fair Value Table", "label": "Servicing Assets at Fair Value Table", "documentation": "Disclosure of information about activity of servicing asset subsequently measured at fair value.", "auth ref": "r967", "r968", "r969", "r970", "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardVestingPeriod": "xbrlItemType", "durationItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardVestingPeriod", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "lang": "en-us", "role": "terseLabel", "Vesting period", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Award Vesting Period", "documentation": "Period over which grantee's right to exercise award under share-based payment arrangement is no longer contingent on satisfaction of service or performance condition, in 'PnYnMnDnFnHnMnS' format, for example, 'P1Y5M13D' represents reported fact of one year, five months, and thirteen days. Includes, but is not limited to, combination of market, performance or service condition.", "auth ref": "r1309", "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardDiscountFromMarketPricePurchaseDate": "xbrlItemType", "percentItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardDiscountFromMarketPricePurchaseDate", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "lang": "en-us", "role": "terseLabel", "Employee discount on company stock", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Discount from Market Price, Purchase Date", "documentation": "Discount rate from fair value on purchase date that participants pay for shares.", "auth ref": "r82", "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsForfeitedInPeriod": "xbrlItemType", "sharesItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsForfeitedInPeriod", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": "en-us", "role": "negatedTerseLabel", "Forfeited (in shares)", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeited in Period", "documentation": "The number of equity-based payment instruments, excluding stock (or unit) options, that were forfeited during the reporting period.", "auth ref": "r770", "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsForfeituresWeightedAverageGrantDateFairValue": "xbrlItemType", "perShareItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsForfeituresWeightedAverageGrantDateFairValue", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": "en-us", "role": "terseLabel", "Forfeited (in dollars per share)", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value", "documentation": "Weighted average fair value as of the grant date of equity-based award plans other than stock (unit) option plans that were not exercised or put into effect as a result of the occurrence of a terminating event.", "auth ref": "r770", "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsGrantsInPeriod": "xbrlItemType", "sharesItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsGrantsInPeriod", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": "en-us", "role": "terseLabel", "Awards granted (in shares)", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period", "documentation": "The number of grants made during the period on other than stock (or unit) option plans (for example, phantom stock or unit plan, stock or unit appreciation rights plan, performance target plan).", "auth ref": "r768", "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsGrantsInPeriodWeightedAverageGrantDateFairValue": "xbrlItemType", "perShareItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsGrantsInPeriodWeightedAverageGrantDateFairValue", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": "en-us", "role": "terseLabel", "Grants in dollars per share", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period, Weighted Average Grant Date Fair Value", "documentation": "The weighted average fair value at grant date for nonvested equity-based awards issued during the period on other than stock (or unit) option plans (for example, phantom stock or unit plan, stock or unit appreciation rights plan, performance target plan).", "auth ref": "r768", "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedNumber": "xbrlItemType", "sharesItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedNumber", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": "en-us", "role": "periodStartLabel", "Beginning of period (in shares)", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Number", "documentation": "The number of non-vested equity-based payment instruments, excluding stock (or unit) options, that validly exist and are outstanding as of the balance sheet date.", "auth ref": "r765", "r766", "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedRollForward": "xbrlItemType", "stringItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedRollForward", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": "en-us", "role": "terseLabel", "Shares Underlying Awards", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Number of Shares Roll Forward", "documentation": "A roll forward is a reconciliation of a concept from the beginning of a period to the end of a period.", "auth ref": "r765", "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedWeightedAverageGrantDateFairValue": "xbrlItemType", "perShareItemType": "nsuri", "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedWeightedAverageGrantDateFairValue", "presentation": "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": "en-us", "role": "periodStartLabel", "Beginning of period (in dollars per share)", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value", "documentation": "Per share or unit weighted average fair value of nonvested award under share-based payment arrangement. Excludes share and unit options.", "auth ref": "r765", "r766", "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedInPeriod": "xbrlItemType", "sharesItemType": "nsuri", "http://fasb.org/us-gaap/20
```

f **"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":**
"ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedInPeriodTotalFairValue", "crdr": "debit", "presentation":
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "lang": { "en-us": { "role": { "terseLabel": "Total fair value of restricted stock units that
vested during the years", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Fair
Value", "documentation": "Fair value of share-based awards for which the grantee gained the right by satisfying service and performance requirements, to receive or retain
shares or units, other instruments, or cash." } } }, "auth_ref": { "r772" } }, "us-
gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedInPeriodWeightedAverageGrantDateFairValue", {
"xbrltype": "perShareItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedInPeriodWeightedAverageGrantDateFairValue",
"presentation": { "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": { "en-us": { "role": { "verboseLabel":
"Vested and Distributed (in dollars per share)", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options,
Vested in Period, Weighted Average Grant Date Fair Value", "documentation": "The weighted average fair value as of grant date pertaining to an equity-based award plan other
than a stock (or unit) option plan for which the grantee gained the right during the reporting period, by satisfying service and performance requirements, to receive or retain
shares or units, other instruments, or cash in accordance with the terms of the arrangement." } } }, "auth_ref": { "r769" } }, "us-
gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardLineItems", { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ShareBasedCompensationArrangementByShareBasedPaymentAwardLineItems", "presentation": {
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails",
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": { "en-us": { "role": { "terseLabel": "Share-based
Compensation Arrangement by Share-based Payment Award [Line Items]", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items]",
"documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members
defined in one or many axes to the table." } } }, "auth_ref": { "r749", "r751", "r753", "r754", "r755", "r757", "r758", "r759", "r760", "r761", "r762", "r763", "r764", "r765",
"r766", "r767", "r768", "r769", "r770", "r771", "r772", "r773", "r774", "r777", "r778", "r779", "r780", "r781" } }, "us-
gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardMaximumEmployeeSubscriptionRate", { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardMaximumEmployeeSubscriptionRate", "presentation": {
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "lang": { "en-us": { "role": { "terseLabel": "Maximum employee salary contribution
percentage - ESPP", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Maximum Employee Subscription Rate", "documentation": "The
highest percentage of annual salary that an employee is permitted to utilize with respect to the plan." } } }, "auth_ref": { "r82" } }, "us-
gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfSharesAvailableForGrant", { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfSharesAvailableForGrant", "presentation": {
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "lang": { "en-us": { "role": { "terseLabel": "Number of shares available for grant (in
shares)", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Available for Grant", "documentation": "The difference between
the maximum number of shares (or other type of equity) authorized for issuance under the plan (including the effects of amendments and adjustments), and the sum of: 1) the
number of shares (or other type of equity) already issued upon exercise of options or other equity-based awards under the plan; and 2) shares (or other type of equity)
reserved for issuance on granting of outstanding awards, net of cancellations and forfeitures, if applicable." } } }, "auth_ref": { "r82" } }, "us-
gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsGrantsInPeriodGross", { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardOptionsGrantsInPeriodGross", "presentation": {
"http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "lang": { "en-us": { "role": { "terseLabel": "Stock options granted (in shares)", "label": "Share-Based
Compensation Arrangement by Share-Based Payment Award, Options, Grants in Period, Gross", "documentation": "Gross number of share options (or share units) granted
during the period." } } }, "auth_ref": { "r761" } }, "us-gaap_ShareBasedCompensationArrangementsByShareBasedPaymentAwardAwardTypeAndPlanNameDomain", {
"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ShareBasedCompensationArrangementsByShareBasedPaymentAwardAwardTypeAndPlanNameDomain", "presentation": {
"http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails", "http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails",
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "http://xbrl.sec.gov/ed/role/AwardTimingDisclosure", "lang": {
"en-us": { "role": { "terseLabel": "Award Type [Domain]", "label": "Award Type [Domain]", "documentation": "Award under share-based payment arrangement." } } },
"auth_ref": { "r753", "r754", "r755", "r757", "r758", "r759", "r760", "r761", "r762", "r763", "r764", "r765", "r766", "r767", "r768", "r769", "r770", "r771", "r772", "r773", "r774",
"r777", "r778", "r779", "r780", "r781" } }, "us-gaap_ShareBasedCompensationOptionAndIncentivePlansPolicy", { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "ShareBasedCompensationOptionAndIncentivePlansPolicy", "presentation": {
"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies", "lang": { "en-us": { "role": { "terseLabel": "Compensation Expense", "label": "Share-Based
Payout Arrangement [Policy Text Block]", "documentation": "Disclosure of accounting policy for award under share-based payment arrangement. Includes, but is not limited
to, methodology and assumption used in measuring cost." } } }, "auth_ref": { "r748", "r756", "r775", "r776", "r777", "r778", "r781", "r787", "r788", "r789", "r790" } }, "us-
gaap_SharebasedCompensationArrangementBySharebasedPaymentAwardOptionsNonvestedWeightedAverageGrantDateFairValueAbstract", { "xbrltype": "stringItemType",
"nsuri": "http://fasb.org/us-gaap/2024", "localname":
"SharebasedCompensationArrangementBySharebasedPaymentAwardOptionsNonvestedWeightedAverageGrantDateFairValueAbstract", "presentation": {
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONSharebasedCompensationActivityDetails", "lang": { "en-us": { "role": { "terseLabel": "Weighted Average
Grant Price", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Nonvested, Weighted Average Grant Date Fair Value [Abstract]",
"documentation": "The maximum amount that an employee may utilize with respect to the plan on an annual basis." } } }, "auth_ref": { "r748", "r756", "r775", "r776", "r777", "r778", "r781", "r787", "r788", "r789", "r790" } }, "us-
gaap_SharebasedCompensationArrangementBySharebasedPaymentAwardMaximumAmountOfCompensationEligibleToBeContributedValue", { "xbrltype":
"monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"SharebasedCompensationArrangementBySharebasedPaymentAwardMaximumAmountOfCompensationEligibleToBeContributedValue", "crdr": "debit", "presentation": {
"http://www.citizensbank.com/role/SHAREBASEDCOMPENSATIONNarrativeDetails", "lang": { "en-us": { "role": { "terseLabel": "Maximum employee contribution amount -
ESPP", "label": "Share-based Compensation Arrangement by Share-based Payment Award, Maximum Amount of Compensation Eligible to be Contributed, Value",
"documentation": "The maximum amount that an employee may utilize with respect to the plan on an annual basis." } } }, "auth_ref": { "r748", "r756", "r775", "r776", "r777", "r778", "r781", "r787", "r788", "r789", "r790" } }, "us-
gaap_SharesOutstanding", { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SharesOutstanding", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY", "lang": { "en-us": { "role": { "periodStartLabel": "Beginning
balance (in shares)", "periodEndLabel": "Ending balance (in shares)", "label": "Shares, Outstanding", "documentation": "Number of shares issued which are neither cancelled
nor held in the treasury." } } }, "auth_ref": { "r748", "r756", "r775", "r776", "r777", "r778", "r781", "r787", "r788", "r789", "r790" } }, "us-gaap_ShortTermBorrowings", { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ShortTermBorrowings", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS", "parentTag": "us-gaap_Liabilities",
"weight": 1.0, "order": 4.0 }, "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails",
"http://www.citizensbank.com/role/BORROWEDFUNDSShortTermDebtDetails", "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS",
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "lang": { "en-us": { "role": { "terseLabel":
"Short-term borrowed funds", "verboseLabel": "Short-term borrowed funds", "label": "Short-Term Debt", "documentation": "Reflects the total carrying amount as of the
balance sheet date of debt having initial terms less than one year or the normal operating cycle, if longer." } } }, "auth_ref": { "r122", "r193", "r1331", "r1770" } }, "us-
gaap_ShortTermDebtLineItems", { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ShortTermDebtLineItems", "presentation": {
"http://www.citizensbank.com/role/BORROWEDFUNDSShortTermDebtDetails", "lang": { "en-us": { "role": { "terseLabel": "Short-term Debt [Line Items]", "label": "Short-
Term Debt [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated
with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r748", "r756", "r775", "r776", "r777", "r778", "r781", "r787", "r788", "r789", "r790" } }, "us-
gaap_ShortTermInvestmentsFairValue", { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"ShortTermInvestmentsFairValue", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails", "parentTag": "us-gaap_AssetsFairValueDisclosure", "weight":
1.0, "order": 3.0 }, "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails", "lang": { "en-us": { "role":
"terseLabel": "Short-term investments", "label": "Short-Term Investments, Fair Value", "documentation": "Short-Term Investments, Fair Value" } } }, "auth_ref": { "r748", "r756", "r775", "r776", "r777", "r778", "r781", "r787", "r788", "r789", "r790" } }, "us-
gaap_ShortTermLeaseCost", { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ShortTermLeaseCost", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails", "parentTag": "us-gaap_LeaseCost", "weight": 1.0, "order": 2.0 }, "presentation": {
"http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails", "lang": { "en-us": { "role": { "terseLabel": "Short-term lease cost", "label": "Short-Term
Lease Cost", "documentation": "Amount of short-term lease cost, excluding expense for lease with term of one month or less." } } }, "auth_ref": { "r925", "r1330" } }, "us-
gaap_ShortTermDebtFairValue", { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ShortTermDebtFairValue", "crdr": "credit",
"calculation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails", "parentTag": "us-
gaap_FinancialLiabilitiesFairValueDisclosure", "weight": 1.0, "order": 3.0 }, "presentation": {
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails",
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails", "lang": { "en-us": { "role": { "terseLabel":
"Short-term borrowed funds", "verboseLabel": "Short-term borrowed funds, fair value", "label": "Short-Term Debt, Fair Value", "documentation": "This element represents the
portion of the balance sheet assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally,
this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both
the balance sheet and disclosure in the same submission. This item represents the amount of short-term debt existing as of the balance sheet date." } } }, "auth_ref": { "r1714" } }, "us-
gaap_SignificantChangeInUnrecognizedTaxBenefitsIsReasonablyPossibleLineItems", { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"SignificantChangeInUnrecognizedTaxBenefitsIsReasonablyPossibleLineItems", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails", "lang":
"en-us": { "role": { "terseLabel": "Significant Change in Unrecognized Tax Benefits Is Reasonably Possible [Line Items]", "label": "Significant Change in Unrecognized Tax
Benefits Is Reasonably Possible [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable
information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r245" } }, "us-
gaap_SignificantChangeInUnrecognizedTaxBenefitsIsReasonablyPossibleTable", { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"SignificantChangeInUnrecognizedTaxBenefitsIsReasonablyPossibleTable", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails", "lang": {
"en-us": { "role": { "terseLabel": "Change in Unrecognized Tax Benefit, Reasonably Possible [Table]", "label": "Change in Unrecognized Tax Benefit, Reasonably Possible
[Table]", "documentation": "Disclosure of information about unrecognized tax benefit for which significant change is reasonably possible within 12 months. Includes, but is
not limited to, nature of uncertainty, nature of event that could cause significant change within 12 months, and estimate of range of reasonably possible change or statement
of fact that estimate of range cannot be made." } } }, "auth_ref": { "r245" } }, "cfg_SoutheastFloridaMember", { "xbrltype": "domainItemType", "nsuri":
"http://www.citizensbank.com/20241231", "localname": "SoutheastFloridaMember", "presentation": { "http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails",
"lang": { "en-us": { "role": { "terseLabel": "Southeast Florida", "label": "Southeast Florida [Member]", "documentation": "Southeast Florida" } } }, "auth_ref": { "r748", "r756", "r775", "r776", "r777", "r778", "r781", "r787", "r788", "r789", "r790" } }, "us-
gaap_SpecialMentionMember", { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SpecialMentionMember", "presentation": {
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails", "lang": { "en-us": {
"role": { "terseLabel": "Special Mention", "label": "Special Mention [Member]", "documentation": "A category of financing receivables considered to have potential weaknesses
that deserve management's close attention. If left uncorrected, those potential weaknesses may result in a deterioration of the repayment prospects for the asset or of
the creditor's position at some future date." } } }, "auth_ref": { "r226", "r227", "r228", "r1602" } }, "cfg_SpecialPurposeEntitiesMember", { "xbrltype": "domainItemType", "nsuri":
"http://www.citizensbank.com/20241231", "localname": "SpecialPurposeEntitiesMember", "presentation": {
"http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails", "lang": { "en-us": { "role": { "terseLabel": "Special Purpose Entities", "label": "Special
Purpose Entities [Member]", "documentation": "Special Purpose Entities [Member]", "auth_ref": { "r748", "r756", "r775", "r776", "r777", "r778", "r781", "r787", "r788", "r789", "r790" } }, "us-
gaap_StateAndLocalIncomeTaxExpenseBenefitContinuingOperations", { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":

"StateAndLocalIncomeTaxExpenseBenefitContinuingOperations", "crdr": "debit", "calculation": {
"http://www.citizensbank.com/role/INCOMETAXESComponentsIncomeTaxExpenseBenefitDetails": {
"parentTag": "us-gaap:IncomeTaxExpenseBenefit", "weight": 1.0,
"order": 2.0 } }, "http://www.citizensbank.com/role/INCOMETAXESComponentsIncomeTaxExpenseBenefitDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/INCOMETAXESComponentsIncomeTaxExpenseBenefitDetails": { "lang": { "en-us": { "role": { "totalLabel": "State and local", "label": "State and Local Income Tax Expense (Benefit), Continuing Operations", "documentation": "Amount of current and deferred state and local tax expense (benefit) attributable to income (loss) from continuing operations. Includes, but is not limited to, current and deferred regional, territorial, and provincial tax expense (benefit) for non-US (United States of America) jurisdiction." } } }, "auth_ref": { "r798", "r1546", "r1687", "r1700" } }, "us-gaap:StatementBusinessSegmentsAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementBusinessSegmentsAxis", "presentation": {
"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSNarrativeDetails",
"http://www.citizensbank.com/role/BUSINESSOPERATINGSEGMENTSScheduleofBusinessOperatingSegmentsDetails",
"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSGoodwillRollforwardDetails",
"http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSNarrativeDetails",
"http://www.citizensbank.com/role/NONINTERESTINCOMEComponentsRevenuefromContractswithCustomersDetails": { "lang": { "en-us": { "role": { "terseLabel": "Segments [Axis]", "label": "Segments [Axis]", "documentation": "Information by business segments." } } }, "auth_ref": { "r216", "r217", "r218", "r219", "r320", "r411", "r417", "r420", "r421", "r422", "r423", "r424", "r425", "r426", "r427", "r428", "r429", "r430", "r431", "r433", "r434", "r435", "r436", "r437", "r438", "r439", "r440", "r442", "r443", "r444", "r449", "r545", "r546", "r547", "r548", "r549", "r550", "r551", "r552", "r553", "r570", "r575", "r583", "r584", "r1075", "r1076", "r1077", "r1078", "r1079", "r1080", "r1081", "r1082", "r1083", "r1084", "r1085", "r1261", "r1264", "r1265", "r1281", "r1347", "r1773", "r1776", "r1777", "r1778", "r1779", "r1780", "r1781", "r1782", "r1783", "r1784", "r1785", "r1786", "r1787", "r1788", "r1789", "r1790", "r1791", "r1792", "r1793", "r1794", "r1795", "r1796", "r1797", "r1798", "r1799", "r1800", "r1802", "r1803" } }, "us-gaap:StatementClassOfStockAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementClassOfStockAxis", "presentation": {
"http://www.citizensbank.com/role/CoverPage", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYDividendsDetails",
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYNarrativeDetails", "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockDetails",
"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails": { "lang": { "en-us": { "role": { "terseLabel": "Class of Stock [Axis]", "label": "Class of Stock [Axis]", "documentation": "Information by the different classes of stock of the entity." } } }, "auth_ref": { "r265", "r330", "r331", "r332", "r370", "r399", "r400", "r403", "r405", "r414", "r415", "r499", "r596", "r599", "r600", "r601", "r605", "r606", "r637", "r638", "r641", "r644", "r651", "r904", "r1106", "r1107", "r1108", "r1109", "r1114", "r1115", "r1116", "r1117", "r1118", "r1119", "r1120", "r1121", "r1122", "r1123", "r1124", "r1125", "r1146", "r1167", "r1187", "r1217", "r1218", "r1219", "r1220", "r1221", "r1480", "r1543", "r1554" } }, "us-gaap:StatementEquityComponentsAxis": { "presentation": {
"http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails",
"http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails",
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Equity Components [Axis]", "label": "Equity Components [Axis]", "documentation": "Information by component of equity." } } }, "auth_ref": { "r18", "r135", "r139", "r140", "r139", "r139", "r352", "r353", "r354", "r370", "r380", "r381", "r384", "r389", "r391", "r393", "r413", "r501", "r502", "r573", "r652", "r824", "r825", "r835", "r836", "r837", "r839", "r843", "r844", "r863", "r864", "r865", "r866", "r867", "r869", "r874", "r905", "r906", "r907", "r908", "r909", "r910", "r914", "r916", "r939", "r1067", "r1097", "r1098", "r1099", "r1114", "r1187" } }, "srt:StatementGeographicalAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "StatementGeographicalAxis", "presentation": {
"http://www.citizensbank.com/role/ACQUISITIONSNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Geographical [Axis]", "label": "Geographical [Axis]", "documentation": "Information by geographical components." } } }, "auth_ref": { "r279", "r281", "r284", "r286", "r293", "r294", "r295", "r296", "r298", "r299", "r300", "r301", "r302", "r303", "r447", "r448", "r988", "r989", "r990", "r991", "r992", "r993", "r994", "r995", "r996", "r997", "r998", "r999", "r1000", "r1001", "r1002", "r1003", "r1004", "r1005", "r1006", "r1007", "r1008", "r1009", "r1010", "r1011", "r1012", "r1013", "r1014", "r1015", "r1016", "r1017", "r1128", "r1131", "r1133", "r1136", "r1137", "r1138", "r1139", "r1140", "r1341", "r1342", "r1346", "r1355", "r1654", "r1773", "r1775", "r1776", "r1778", "r1779", "r1780", "r1781", "r1782", "r1783", "r1784", "r1785", "r1786", "r1787", "r1788", "r1789", "r1790", "r1791", "r1792", "r1793", "r1794", "r1795", "r1796", "r1797", "r1798", "r1799", "r1800", "r1802", "r1803" } }, "us-gaap:StatementLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementLineItems", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical",
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Statement [Line Items]", "label": "Statement [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r379", "r380", "r381", "r413", "r916", "r985", "r1104", "r1125", "r1137", "r1139", "r1140", "r1141", "r1142", "r1143", "r1146", "r1149", "r1150", "r1151", "r1152", "r1153", "r1154", "r1155", "r1156", "r1157", "r1159", "r1160", "r1161", "r1162", "r1163", "r1165", "r1170", "r1171", "r1174", "r1175", "r1176", "r1177", "r1178", "r1179", "r1180", "r1181", "r1182", "r1183", "r1184", "r1187", "r1356" } }, "us-gaap:StatementOfCashFlowsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementOfCashFlowsAbstract", "lang": { "en-us": { "role": { "terseLabel": "Statement of Cash Flows [Abstract]", "label": "Statement of Cash Flows [Abstract]" } } }, "auth_ref": { "us-gaap:StatementOfFinancialPositionAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementOfFinancialPositionAbstract", "lang": { "en-us": { "role": { "terseLabel": "Statement of Financial Position [Abstract]", "label": "Statement of Financial Position [Abstract]" } } }, "auth_ref": { "us-gaap:StatementOfIncomeAndComprehensiveIncomeAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementOfIncomeAndComprehensiveIncomeAbstract", "lang": { "en-us": { "role": { "terseLabel": "Statement of Comprehensive Income [Abstract]", "label": "Statement of Comprehensive Income [Abstract]" } } }, "auth_ref": { "us-gaap:StatementOfStockholdersEquityAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementOfStockholdersEquityAbstract", "lang": { "en-us": { "role": { "terseLabel": "Statement of Stockholders' Equity [Abstract]", "label": "Statement of Stockholders' Equity [Abstract]" } } }, "auth_ref": { "us-gaap:StatementTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StatementTable", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical",
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Statement [Table]", "label": "Statement [Table]", "documentation": "Disclosure of information about statement of comprehensive income, income, other comprehensive income, financial position, cash flows, and shareholders' equity." } } }, "auth_ref": { "r379", "r380", "r381", "r413", "r450", "r916", "r985", "r1104", "r1125", "r1137", "r1139", "r1140", "r1141", "r1142", "r1143", "r1146", "r1149", "r1150", "r1151", "r1152", "r1153", "r1154", "r1155", "r1156", "r1157", "r1159", "r1160", "r1161", "r1162", "r1163", "r1165", "r1170", "r1171", "r1174", "r1175", "r1176", "r1177", "r1178", "r1179", "r1180", "r1181", "r1182", "r1183", "r1184", "r1187", "r1356" } }, "ecd:StkPrCvTsrEstimationMethodTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "StkPrCvTsrEstimationMethodTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/ErrCompDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Stock Price or TSR Estimation Method", "label": "Stock Price or TSR Estimation Method [Text Block]" } } }, "auth_ref": { "r1389", "r1400", "r1410", "r1443" } }, "us-gaap:StockAppreciationRightsSARSMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockAppreciationRightsSARSMember", "presentation": { "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Stock Appreciation Rights (SARs)", "label": "Stock Appreciation Rights (SARs) [Member]", "documentation": "Right to receive cash or shares equal to appreciation of predetermined number of grantor's shares during predetermined time period." } } }, "auth_ref": { "us-gaap:StockIssuedDuringPeriodSharesAcquisitions": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockIssuedDuringPeriodSharesAcquisitions", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Issuance of common stock - business acquisition (in shares)", "label": "Stock Issued During Period, Shares, Acquisitions", "documentation": "Number of shares of stock issued during the period pursuant to acquisitions." } } }, "auth_ref": { "r134", "r135", "r172" } }, "us-gaap:StockIssuedDuringPeriodSharesEmployeeStockPurchasePlans": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockIssuedDuringPeriodSharesEmployeeStockPurchasePlans", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Employee stock purchase plan (in shares)", "label": "Stock Issued During Period, Shares, Employee Stock Purchase Plans", "documentation": "Number of shares issued during the period as a result of an employee stock purchase plan." } } }, "auth_ref": { "r18", "r134", "r135", "r172" } }, "us-gaap:StockIssuedDuringPeriodSharesShareBasedCompensation": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockIssuedDuringPeriodSharesShareBasedCompensation", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Share-based compensation plans (in shares)", "label": "Shares Issued, Shares, Share-Based Payment Arrangement, after Forfeiture", "documentation": "Number, after forfeiture, of shares or units issued under share-based payment arrangement. Excludes shares or units issued under employee stock ownership plan (ESOP)." } } }, "auth_ref": { "r18", "r134", "r135", "r172" } }, "us-gaap:StockIssuedDuringPeriodValueAcquisitions": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockIssuedDuringPeriodValueAcquisitions", "crdr": "credit", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Issuance of common stock - business acquisition", "label": "Stock Issued During Period, Value, Acquisitions", "documentation": "Value of stock issued pursuant to acquisitions during the period." } } }, "auth_ref": { "r18", "r135", "r139", "r140", "r172" } }, "us-gaap:StockIssuedDuringPeriodValueEmployeeStockPurchasePlan": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockIssuedDuringPeriodValueEmployeeStockPurchasePlan", "crdr": "credit", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Employee stock purchase plan", "label": "Stock Issued During Period, Value, Employee Stock Purchase Plan", "documentation": "Aggregate change in value for stock issued during the period as a result of employee stock purchase plan." } } }, "auth_ref": { "r18", "r134", "r135", "r172" } }, "us-gaap:StockIssuedDuringPeriodValueNewIssues": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockIssuedDuringPeriodValueNewIssues", "crdr": "credit", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "terseLabel": "Preferred stock issued", "label": "Stock Issued During Period, Value, New Issues", "documentation": "Equity impact of the value of new stock issued during the period. Includes shares issued in an initial public offering or a secondary public offering." } } }, "auth_ref": { "r18", "r134", "r135", "r172", "r1114", "r1187", "r1218", "r1365" } }, "us-gaap:StockRedeemedOrCalledDuringPeriodValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockRedeemedOrCalledDuringPeriodValue", "crdr": "debit", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Preferred stock redemption", "label": "Stock Redeemed or Called During Period, Value", "documentation": "Equity impact of the value of stock bought back by the entity at the exercise price or redemption price." } } }, "auth_ref": { "r18" } }, "us-gaap:StockholdersEquity": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockholdersEquity", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap:LiabilitiesAndStockholdersEquity", "weight": 1.0, "order": 3.0 } }, "presentation": {
"http://www.citizensbank.com/role/ACCUMULATEDOTHERCOMPREHENSIVEINCOMELOSSScheduleofAccumulatedOtherComprehensiveIncomeLossDetails",
"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS",
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY",
"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails": { "lang": { "en-us": { "role": { "totalLabel": "TOTAL STOCKHOLDERS' 2019 EQUITY", "periodStartLabel": "Beginning balance", "periodEndLabel": "Ending balance", "terseLabel": "Total stockholders' 2019 equity", "label": "Equity Attributable to Parent", "documentation": "Amount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest." } } }, "auth_ref": { "r135", "r139", "r140", "r163", "r1148", "r1164", "r1188", "r1189", "r1331", "r1366", "r1545", "r1597", "r1731", "r1811" } }, "us-gaap:StockholdersEquityAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockholdersEquityAbstract", "presentation": {
"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS": { "http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical": { "lang": { "en-us": { "role": { "terseLabel": "STOCKHOLDERS' 2019 EQUITY", "label": "Equity Attributable to Parent [Abstract]" } } }, "auth_ref": { "us-

gaap_StockholdersEquityNoteDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockholdersEquityNoteDisclosureTextBlock", "presentation": { "http://www.citizensbank.com/role/STOCKHOLDERSEQUITY": { "lang": { "en-us": { "role": { "terseLabel": "STOCKHOLDERS' EQUITY", "label": "Equity [Text Block]", "documentation": "The entire disclosure for equity." } } }, "auth_ref": { "r169": { "r369": { "r636": { "r638": { "r640": { "r641": { "r642": { "r643": { "r644": { "r645": { "r646": { "r647": { "r648": { "r650": { "r652": { "r871": { "r1190": { "r1191": { "r1222": { "cfg_StressCapitalBuffer": { "xbrltype": "percentItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "StressCapitalBuffer", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Stress capital buffer", "label": "Stress Capital Buffer", "documentation": "Stress Capital Buffer" } } }, "auth_ref": { "us-gaap_StudentLoanMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StudentLoanMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAccruingandNonaccruingPastDueAmountsDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESModifiedDetails": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTroubledDebtRestructuringsModifiedDefaultDetails": { "http://www.citizensbank.com/role/LOANSANDEASESSummaryofLoansandLeasesPortfolioDetails": { "lang": { "en-us": { "role": { "terseLabel": "Education", "label": "Student Loan {Member}", "documentation": "Loan to finance tuition costs." } } }, "auth_ref": { "cf_StudentLoansServicedForOthersMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "StudentLoansServicedForOthersMember", "presentation": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsAmortizationMethodDetails": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSOtherServicedLoansDetails": { "lang": { "en-us": { "role": { "terseLabel": "Education", "label": "Student Loans Serviced For Others {Member}", "documentation": "Student Loans Serviced For Others {Member}" } } }, "auth_ref": { "us-gaap_SubleaseIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SubleaseIncome", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails": { "parentTag": "us-gaap_LeaseCost", "weight": -1.0, "order": 4.0 }, "presentation": { "http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Sublease income", "label": "Sublease Income", "documentation": "Amount of sublease income excluding finance and operating lease expense." } } }, "auth_ref": { "r927": { "r1330": { "cf_SubordinatedDebt5641FixedRateDueMay2037Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "SubordinatedDebt5641FixedRateDueMay2037Member", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": { "lang": { "en-us": { "role": { "terseLabel": "5.641% fixed-rate reset subordinated debt, due May 2037", "label": "Subordinated Debt, 5.641% Fixed Rate, Due May 2037 {Member}", "documentation": "Subordinated Debt, 5.641% Fixed Rate, Due May 2037" } } }, "auth_ref": { "us-gaap_SubordinatedDebtMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SubordinatedDebtMember", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": { "lang": { "en-us": { "role": { "terseLabel": "Subordinated Debt", "label": "Subordinated Debt {Member}", "documentation": "This element represents domestic or foreign subordinated debt. Subordinated debt has a lower priority of repayment in liquidation of the entity's assets." } } }, "auth_ref": { "srt_SubsidariesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "SubsidariesMember", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSLongTermDebtDetails": { "http://www.citizensbank.com/role/BORROWEDFUNDSMaturitiesoffLongtermBorrowedFundsDetails": { "http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails": { "lang": { "en-us": { "role": { "verboseLabel": "CBNA and Other Subsidiaries", "terseLabel": "CBNA and Other Subsidiaries", "label": "Subsidiaries {Member}", "documentation": "Entity in which controlling financial interest is held. Includes, but is not limited to, variable interest entity (VIE) consolidated by primary beneficiary. Excludes entity in which broker-dealer holds controlling financial interest but control is likely to be temporary." } } }, "auth_ref": { "r1658": { "r1742": { "r1743": { "r1744": { "cf_SubstandardAccrualMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "SubstandardAccrualMember", "presentation": { "http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESAmortizedCostBasisbyCreditQualityIndicatorDetails": { "lang": { "en-us": { "role": { "terseLabel": "Substandard Accrual", "label": "Substandard Accrual {Member}", "documentation": "Substandard Accrual" } } }, "auth_ref": { "us-gaap_SupplementalCashFlowInformationAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SupplementalCashFlowInformationAbstract", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "lang": { "en-us": { "role": { "terseLabel": "Supplemental disclosures", "label": "Supplemental Cash Flow Information [Abstract]" } } }, "auth_ref": { "us-gaap_SupplementalEmployeeRetirementPlanDefinedBenefitMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SupplementalEmployeeRetirementPlanDefinedBenefitMember", "presentation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSChangesintheFairValueofPensionPlanAssetsProjectedBenefitObligationFundedStatusandAccumulatedBenefitObligation": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSNarrativeDetails": { "http://www.citizensbank.com/role/EMPLOYEEBENEFITSScheduleofNetPeriodicIncomeCostDetails": { "lang": { "en-us": { "role": { "terseLabel": "Non-Qualified Plans", "label": "Supplemental Employee Retirement Plan {Member}", "documentation": "Plan designed to provide limited group of employees with supplemental retirement benefits, in addition to other pension benefits. Includes, but is not limited to, defined benefit and defined contribution plans." } } }, "auth_ref": { "cf_TBAContractMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "TBAContractMember", "presentation": { "http://www.citizensbank.com/role/DERIVATIVEScheduleofDerivativeInstrumentsDetails": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails": { "lang": { "en-us": { "role": { "terseLabel": "TBA contracts", "label": "TBA Contract {Member}", "documentation": "TBA Contract {Member}" } } }, "auth_ref": { "ecd_TabularListTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TabularListTableTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Tabular List, Table", "label": "Tabular List [Table Text Block]" } } }, "auth_ref": { "r1436": { "us-gaap_TaxCreditCarryforwardAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TaxCreditCarryforwardAmount", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Capital loss carryforward", "label": "Tax Credit Carryforward Amount", "documentation": "The amount of the tax credit carryforward, before tax effects, available to reduce future taxable income under enacted tax laws." } } }, "auth_ref": { "r821": { "us-gaap_TaxCreditCarryforwardAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TaxCreditCarryforwardAxis", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tax Credit Carryforward [Axis]", "label": "Tax Credit Carryforward [Axis]", "documentation": "Information by specific tax credit related to an unused tax credit." } } }, "auth_ref": { "r821": { "us-gaap_TaxCreditCarryforwardNameDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TaxCreditCarryforwardNameDomain", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tax Credit Carryforward, Name {Domain}", "label": "Tax Credit Carryforward, Name {Domain}", "documentation": "The name of the tax credit carryforward." } } }, "auth_ref": { "r821": { "cf_TaxCreditProgramAxis": { "xbrltype": "stringItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "TaxCreditProgramAxis", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tax Credit Program [Axis]", "label": "Tax Credit Program [Axis]", "documentation": "Tax Credit Program" } } }, "auth_ref": { "cf_TaxCreditProgramDomain": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "TaxCreditProgramDomain", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tax Credit Program {Domain}", "label": "Tax Credit Program {Domain}", "documentation": "Tax Credit Program {Domain}" } } }, "auth_ref": { "us-gaap_TaxPeriodAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TaxPeriodAxis", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tax Period [Axis]", "label": "Tax Period [Axis]", "documentation": "Information by period subject to enacted tax law." } } }, "auth_ref": { "r1692": { "us-gaap_TaxPeriodDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TaxPeriodDomain", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tax Period {Domain}", "label": "Tax Period {Domain}", "documentation": "Identified tax period." } } }, "auth_ref": { "r1692": { "cf_TaxYearsEndedPriorTo1988Member": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "TaxYearsEndedPriorTo1988Member", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tax Years Ended Prior to 1988", "label": "Tax Years Ended Prior to 1988 {Member}", "documentation": "Tax Years Ended Prior to 1988 {Member}" } } }, "auth_ref": { "us-gaap_TechnologyBasedIntangibleAssetsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TechnologyBasedIntangibleAssetsMember", "presentation": { "http://www.citizensbank.com/role/GOODWILLANDINTANGIBLEASSETSOtherIntangiblesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Acquired technology", "label": "Technology-Based Intangible Assets {Member}", "documentation": "Technology-based intangible assets, including, but not limited to, patented technology, unpatented technology, and developed technology rights." } } }, "auth_ref": { "r28": { "r1619": { "r1620": { "r1621": { "r1622": { "r1624": { "r1626": { "r1629": { "r1630": { "us-gaap_TierOneLeverageCapital": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TierOneLeverageCapital", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Actual", "label": "Banking Regulation, Tier 1 Leverage Capital, Actual", "documentation": "Amount of Tier 1 Leverage capital as defined by regulatory framework." } } }, "auth_ref": { "r1039": { "us-gaap_TierOneLeverageCapitalAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TierOneLeverageCapitalAbstract", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tier 1 Capital to Average Assets (Leverage) (Amount)", "label": "Banking Regulation, Tier 1 Leverage Capital [Abstract]" } } }, "auth_ref": { "us-gaap_TierOneLeverageCapitalRequiredForCapitalAdequacy": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TierOneLeverageCapitalRequiredForCapitalAdequacy", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Required Minimum Capital", "label": "Banking Regulation, Tier 1 Leverage Capital, Capital Adequacy, Minimum", "documentation": "Amount of minimum Tier 1 leverage capital required for capital adequacy as defined by regulatory framework." } } }, "auth_ref": { "r1039": { "r1043": { "us-gaap_TierOneLeverageCapitalRequiredForCapitalAdequacyToAverageAssets": { "xbrltype": "pureItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TierOneLeverageCapitalRequiredForCapitalAdequacyToAverageAssets", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Required Minimum Capital", "label": "Banking Regulation, Tier 1 Leverage Capital Ratio, Capital Adequacy, Minimum", "documentation": "Ratio of minimum Tier 1 leverage capital to average assets required for capital adequacy as defined by regulatory framework." } } }, "auth_ref": { "r1039": { "r1043": { "us-gaap_TierOneRiskBasedCapital": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TierOneRiskBasedCapital", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Actual", "label": "Banking Regulation, Tier 1 Risk-Based Capital, Actual", "documentation": "Amount of Tier 1 risk-based capital as defined by regulatory framework." } } }, "auth_ref": { "r1039": { "us-gaap_TierOneRiskBasedCapitalAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TierOneRiskBasedCapitalAbstract", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Tier 1 Capital to Risk-Weighted Assets (Amount)", "label": "Banking Regulation, Tier 1 Risk-Based Capital [Abstract]" } } }, "auth_ref": { "us-gaap_TierOneRiskBasedCapitalRequiredForCapitalAdequacy": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TierOneRiskBasedCapitalRequiredForCapitalAdequacy", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Required Minimum Capital", "label": "Banking Regulation, Tier 1 Risk-Based Capital, Capital Adequacy, Minimum", "documentation": "Amount of minimum Tier 1 risk-based capital required for capital adequacy as defined by regulatory framework." } } }, "auth_ref": { "r1039": { "r1043": { "us-gaap_TierOneRiskBasedCapitalRequiredForCapitalAdequacyToRiskWeightedAssets": { "xbrltype": "pureItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TierOneRiskBasedCapitalRequiredForCapitalAdequacyToRiskWeightedAssets", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Required Minimum Capital", "label": "Banking Regulation, Tier 1 Risk-Based Capital Ratio, Capital Adequacy, Minimum", "documentation": "Ratio of minimum Tier 1 risk-based capital to risk-

weighted assets required for capital adequacy as defined by regulatory framework." } } }, "auth_ref": { "r1039", "r1043" } }, "us-gaap_TierOneRiskBasedCapitalToRiskWeightedAssets": { "xbrltype": "pureItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TierOneRiskBasedCapitalToRiskWeightedAssets", "presentation": { "http://www.citizensbank.com/role/REGULATORYMATTERSCapitalandCapitalRatioInformationDetails", "lang": { "en-us": { "role": { "terseLabel": "Actual", "label": "Banking Regulation, Tier 1 Risk-Based Capital Ratio, Actual", "documentation": "Ratio of Tier 1 risk-based capital to risk-weighted assets as defined by regulatory framework." } } }, "auth_ref": { "r1039" } }, "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositLiabilityAboveUsInsuranceLimit", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details": { "parentTag": "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit", "weight": 1.0, "order": 1.0, "root": true } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details": { "parentTag": "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit", "weight": 1.0, "order": 1.0, "root": true } }, "documentation": "Amount of uninsured time deposit liability in excess of Federal Deposit Insurance Corporation (FDIC) insurance limit or similar state deposit insurance regime in United States of America (US). Excludes time deposit that is otherwise uninsured." } } }, "auth_ref": { "r275" } }, "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimitMaturityOver12Months": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositLiabilityAboveUsInsuranceLimitMaturityOver12Months", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details": { "parentTag": "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit", "weight": 1.0, "order": 1.0, "root": true } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details": { "parentTag": "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit", "weight": 1.0, "order": 1.0, "root": true } }, "documentation": "Amount of uninsured time deposit liability in excess of Federal Deposit Insurance Corporation (FDIC) insurance limit or similar state deposit insurance regime in United States of America (US), with time remaining to mature over 12 months. Excludes time deposit that is otherwise uninsured." } } }, "auth_ref": { "r275" } }, "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimitMaturityOverSixMonthsThroughTwelveMonths": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositLiabilityAboveUsInsuranceLimitMaturityOverSixMonthsThroughTwelveMonths", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details": { "parentTag": "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit", "weight": 1.0, "order": 1.0, "root": true } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details": { "parentTag": "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit", "weight": 1.0, "order": 1.0, "root": true } }, "documentation": "Amount of uninsured time deposit liability in excess of Federal Deposit Insurance Corporation (FDIC) insurance limit or similar state deposit insurance regime in United States of America (US), with time remaining to mature over six through twelve months. Excludes time deposit that is otherwise uninsured." } } }, "auth_ref": { "r275" } }, "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimitMaturityOverThreeMonthsThroughSixMonths": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositLiabilityAboveUsInsuranceLimitMaturityOverThreeMonthsThroughSixMonths", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details": { "parentTag": "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit", "weight": 1.0, "order": 1.0, "root": true } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details": { "parentTag": "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit", "weight": 1.0, "order": 1.0, "root": true } }, "documentation": "Amount of uninsured time deposit liability in excess of Federal Deposit Insurance Corporation (FDIC) insurance limit or similar state deposit insurance regime in United States of America (US), with time remaining to mature over three through six months. Excludes time deposit that is otherwise uninsured." } } }, "auth_ref": { "r275" } }, "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimitMaturityThreeMonthsOrLess": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositLiabilityAboveUsInsuranceLimitMaturityThreeMonthsOrLess", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details": { "parentTag": "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit", "weight": 1.0, "order": 1.0, "root": true } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsGreaterthan100000Details": { "parentTag": "us-gaap_TimeDepositLiabilityAboveUsInsuranceLimit", "weight": 1.0, "order": 1.0, "root": true } }, "documentation": "Amount of uninsured time deposit liability in excess of Federal Deposit Insurance Corporation (FDIC) insurance limit or similar state deposit insurance regime in United States of America (US), with time remaining to mature in three months or less. Excludes time deposit that is otherwise uninsured." } } }, "auth_ref": { "r275" } }, "us-gaap_TimeDepositMaturitiesAfterYearFive": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositMaturitiesAfterYearFive", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 6.0 } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 6.0 } }, "documentation": "Amount of time deposit maturing after fifth fiscal year following current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14" } }, "us-gaap_TimeDepositMaturitiesYearFive": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositMaturitiesYearFive", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 5.0 } }, "documentation": "Amount of time deposit maturing in fifth fiscal year following current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14" } }, "us-gaap_TimeDepositMaturitiesYearFour": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositMaturitiesYearFour", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 4.0 } }, "documentation": "Amount of time deposit maturing in fourth fiscal year following current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14" } }, "us-gaap_TimeDepositMaturitiesYearOne": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositMaturitiesYearOne", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 1.0 } }, "documentation": "Amount of time deposit maturing in next fiscal year following current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14" } }, "us-gaap_TimeDepositMaturitiesYearThree": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositMaturitiesYearThree", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 3.0 } }, "documentation": "Amount of time deposit maturing in third fiscal year following current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14" } }, "us-gaap_TimeDepositMaturitiesYearTwo": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositMaturitiesYearTwo", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 2.0 } }, "documentation": "Amount of time deposit maturing in second fiscal year following current fiscal year. Time deposit includes, but is not limited to, certificate of deposit. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)." } } }, "auth_ref": { "r14" } }, "us-gaap_TimeDeposits": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDeposits", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/DEPOSITSMajorComponentsofDepositsDetails": { "parentTag": "us-gaap_Deposits", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 1.0 } }, "documentation": "Amount of time deposit liabilities, including certificates of deposit." } } }, "auth_ref": { "r16", "r190" } }, "us-gaap_TimeDepositsByMaturityAbstract": { "xbrltype": "stringItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TimeDepositsByMaturityAbstract", "presentation": { "http://www.citizensbank.com/role/DEPOSITSMaturitiesofTermDepositsDetails": { "parentTag": "us-gaap_TimeDeposits", "weight": 1.0, "order": 1.0 } }, "documentation": "Time Deposits, Fiscal Year Maturity [Abstract]" } } }, "auth_ref": { "r14" } }, "cfq_TotalOtherInvestmentSecuritiesAtCostAmortizedCostBasis": { "xbrltype": "monetaryItem", "nsuri": "http://www.citizensbank.com/20241231", "localname": "TotalOtherInvestmentSecuritiesAtCostAmortizedCostBasis", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails": { "parentTag": "Total Other Investment Securities At Cost, Fair Value", "weight": 1.0, "order": 1.0 } }, "documentation": "Total Other Investment Securities At Cost, Fair Value" } } }, "auth_ref": { "r14" } }, "cfq_TotalOtherInvestmentSecuritiesAtCostFairValue": { "xbrltype": "monetaryItem", "nsuri": "http://www.citizensbank.com/20241231", "localname": "TotalOtherInvestmentSecuritiesAtCostFairValue", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFinancialInstrumentsnotRecordedatFairValueDetails": { "parentTag": "Total Other Investment Securities At Cost, Fair Value", "weight": 1.0, "order": 1.0 } }, "documentation": "Total Other Investment Securities At Cost, Fair Value" } } }, "auth_ref": { "r14" } }, "ecf_TotalShareholderRtnAmt": { "xbrltype": "monetaryItem", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TotalShareholderRtnAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure": { "parentTag": "Total Shareholder Return Amount", "weight": 1.0, "order": 1.0 } }, "documentation": "Total Shareholder Return Amount" } } }, "auth_ref": { "r1428" } }, "ecf_TotalShareholderRtnVsPeerGroupTextBlock": { "xbrltype": "textBlock", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TotalShareholderRtnVsPeerGroupTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure": { "parentTag": "Total Shareholder Return Vs Peer Group", "weight": 1.0, "order": 1.0 } }, "documentation": "Total Shareholder Return Vs Peer Group" } } }, "auth_ref": { "r1435" } }, "ecf_TradingArrAxis": { "xbrltype": "stringItem", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TradingArrAxis", "presentation": { "http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements": { "parentTag": "Trading Arrangement", "weight": 1.0, "order": 1.0 } }, "documentation": "Trading Arrangement [Axis]" } } }, "auth_ref": { "r1456" } }, "ecf_TradingArrByIndTable": { "xbrltype": "stringItem", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TradingArrByIndTable", "presentation": { "http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements": { "parentTag": "Trading Arrangement, by Individual", "weight": 1.0, "order": 1.0 } }, "documentation": "Trading Arrangements, by Individual [Table]" } } }, "auth_ref": { "r1458" } }, "dei_TradingSymbol": { "xbrltype": "tradingSymbolItem", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "TradingSymbol", "presentation": { "http://www.citizensbank.com/role/CoverPage": { "parentTag": "Trading Symbol", "weight": 1.0, "order": 1.0 } }, "documentation": "Trading Symbol" } } }, "auth_ref": { "r1458" } }, "cfq_TransferOffLoansFromPortfolioToLHFS": { "xbrltype": "monetaryItem", "nsuri": "http://www.citizensbank.com/20241231", "localname": "TransferOffLoansFromPortfolioToLHFS", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "Transfer of Securities From Available For Sale To Held To Maturity", "weight": 1.0, "order": 1.0 } }, "documentation": "Transfer of Securities From Available For Sale To Held To Maturity" } } }, "auth_ref": { "r1458" } }, "cfq_TransferOfSecuritiesFromAvailableForSaleToHeldToMaturity": { "xbrltype": "monetaryItem", "nsuri": "http://www.citizensbank.com/20241231", "localname": "TransferOfSecuritiesFromAvailableForSaleToHeldToMaturity", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "Transfer of Securities From Available For Sale To Held To Maturity", "weight": 1.0, "order": 1.0 } }, "documentation": "Transfer of Securities From Available For Sale To Held To Maturity" } } }, "auth_ref": { "r1458" } }, "us-gaap_TransferToInvestments": { "xbrltype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TransferToInvestments", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "Transfer to Investments", "weight": 1.0, "order": 1.0 } }, "documentation": "Value of investments transferred to the entity's investments in noncash transactions." } } }, "auth_ref": { "r145", "r45", "r46", "r47" } }, "us-gaap_TransfersAndServicingOffFinancialInstrumentsTypesOffFinancialInstrumentsDomain": { "xbrltype": "domainItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TransfersAndServicingOffFinancialInstrumentsTypesOffFinancialInstrumentsDomain", "presentation": { "http://www.citizensbank.com/role/COMMITMENTSANDCONTINGENCIESNarrativeDetails": { "parentTag": "Transfers And Servicing Off Financial Instruments", "weight": 1.0, "order": 1.0 } }, "documentation": "Transfers And Servicing Off Financial Instruments" } } }, "auth_ref": { "r1458" } }, "FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails": { "xbrltype": "stringItem", "nsuri": "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSResidentialandCommercialMortgageLoansHeldForSaleDetails", "presentation": { "http://www.citizensbank.com/role/LOANSANDEASESNarrativeDetails": { "parentTag": "Residential and Commercial Mortgage Loans Held For Sale", "weight": 1.0, "order": 1.0 } }, "documentation": "Residential and Commercial Mortgage Loans Held For Sale" } } }, "auth_ref": { "r1458" } }, "MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRAmortizationMethodDetails": { "xbrltype": "stringItem", "nsuri": "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRAmortizationMethodDetails", "presentation": { "http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRAmortizationMethodDetails", "weight": 1.0, "order": 1.0 } }, "documentation": "Mortgage Banking and Other Service D Loans Changes Related to MSR Amortization Method" } } }, "auth_ref": { "r1458" } }

"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSChangesRelatedtoMSRsFairValueMethodDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSNarrativeDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSOtherServiceLoansDetails",
"http://www.citizensbank.com/role/MORTGAGEBANKINGANDOTHERSERVICEDLOANSResidentialMortgageLoansDetails",
"http://www.citizensbank.com/role/SECURITIESNarrativeDetails", "http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails",
"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails",
"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsinContinuousLossPositionsDetails"}], "lang": {"en-us": {"role": {"terseLabel": "Financial Instruments
[Domain]", "label": "Financial Instruments [Domain]", "documentation": "Instrument or contract that imposes a contractual obligation to deliver cash or another financial
instrument or to exchange other financial instruments on potentially unfavorable terms and conveys a contractual right to receive cash or another financial instrument or to
exchange other financial instruments on potentially favorable terms."}}}, "auth_ref": {"r462", "r463", "r464", "r465", "r466", "r467", "r468", "r469", "r470", "r471", "r472",
"r473", "r474", "r475", "r476", "r477", "r478", "r479", "r480", "r481", "r482", "r483", "r484", "r485", "r486", "r487", "r488", "r489", "r490", "r491", "r632", "r649", "r870",
"r899", "r944", "r945", "r946", "r947", "r948", "r949", "r950", "r951", "r952", "r953", "r954", "r955", "r956", "r957", "r961", "r967", "r968", "r969", "r970", "r973", "r974",
"r975", "r976", "r977", "r978", "r979", "r980", "r981", "r982", "r983", "r1068", "r1318", "r1320", "r1322", "r1323", "r1324", "r1325", "r1326", "r1327", "r1328", "r1333",
"r1490", "r1491", "r1492", "r1493", "r1494", "r1495", "r1496", "r1592", "r1593", "r1594", "r1595", "r1713", "r1716", "r1717", "r1718", "r1725", "r1728"}},
"ecd_TrdrArrAdoptionDate": {"xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdrArrAdoptionDate", "presentation": {"
"http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"}], "lang": {"en-us": {"role": {"terseLabel": "Adoption Date", "label": "Trading Arrangement Adoption Date"}}},
"auth_ref": {"r1459"}}, "ecd_TrdrArrDuration": {"xbrltype": "durationItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdrArrDuration", "presentation": {"
"http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"}], "lang": {"en-us": {"role": {"terseLabel": "Arrangement Duration", "label": "Trading Arrangement Duration"}}}
}, "auth_ref": {"r1460"}}, "ecd_TrdrArrExpirationDate": {"xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdrArrExpirationDate",
"presentation": {"http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"}], "lang": {"en-us": {"role": {"terseLabel": "Expiration Date", "label": "Trading Arrangement
Expiration Date"}}}, "auth_ref": {"r1460"}}, "ecd_TrdrArrIndName": {"xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdrArrIndName",
"presentation": {"http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"}], "lang": {"en-us": {"role": {"terseLabel": "Name", "label": "Trading Arrangement, Individual
Name"}}}, "auth_ref": {"r1458"}}, "ecd_TrdrArrIndTitle": {"xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TrdrArrIndTitle",
"presentation": {"http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"}], "lang": {"en-us": {"role": {"terseLabel": "Title", "label": "Trading Arrangement, Individual
Title"}}}, "auth_ref": {"r1458"}}, "ecd_TrdrArrSecuritiesAggAvailAmt": {"xbrltype": "sharesItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname":
"TrdrArrSecuritiesAggAvailAmt", "presentation": {"http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"}], "lang": {"en-us": {"role": {"terseLabel": "Aggregate Available",
"label": "Trading Arrangement, Securities Aggregate Available Amount"}}}, "auth_ref": {"r1461"}}, "ecd_TrdrArrTerminationDate": {"xbrltype": "stringItemType", "nsuri":
"http://xbrl.sec.gov/ecd/2024", "localname": "TrdrArrTerminationDate", "presentation": {"http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"}], "lang": {"en-us": {"role":
{"terseLabel": "Termination Date", "label": "Trading Arrangement Termination Date"}}}, "auth_ref": {"r1459"}}, "us-gaap_TreasuryStockCommonMember": {"xbrltype":
"domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TreasuryStockCommonMember", "presentation": {"
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY"}], "lang": {"en-us": {"role": {"terseLabel": "Treasury Stock, at
Cost", "label": "Treasury Stock, Common [Member]", "documentation": "Previously issued common shares repurchased by the issuing entity and held in treasury."}}},
"auth_ref": {"r74"}}, "us-gaap_TreasuryStockCommonShares": {"xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"TreasuryStockCommonShares", "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETSParentetical"}], "lang": {"en-us": {"role": {"
"terseLabel": "Treasury stock (in shares)", "label": "Treasury Stock, Common, Shares", "documentation": "Number of previously issued common shares repurchased by the
issuing entity and held in treasury."}}}, "auth_ref": {"r74"}}, "us-gaap_TreasuryStockCommonValue": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "TreasuryStockCommonValue", "crdr": "debit", "calculation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS"}, {"
"parentTag": "us-gaap_StockholdersEquity", "weight": -1.0, "order": 6.0}}, "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDBALANCESHEETS"}], "lang": {"
"en-us": {"role": {"negatedTerseLabel": "Treasury stock, at cost, 209,524,943 and 181,411,665 shares at December 31, 2024 and 2023, respectively", "label": "Treasury Stock,
Common, Value", "documentation": "Amount allocated to previously issued common shares repurchased by the issuing entity and held in treasury."}}}, "auth_ref": {"r74",
"r75", "r139"}}, "cfg_TreasuryStockExciseTax": {"xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "TreasuryStockExciseTax",
"crdr": "debit", "presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY"}], "lang": {"en-us": {"role": {"
"negatedLabel": "Share repurchase excise tax", "label": "Treasury Stock, Excise Tax", "documentation": "Treasury Stock, Excise Tax"}}}, "auth_ref": {"r1},
"cfg_TreasuryStockPolicyPolicyTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"TreasuryStockPolicyPolicyTextBlock", "presentation": {"http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies"}], "lang": {"en-us": {"role": {"
"terseLabel": "Treasury Stock", "label": "Treasury Stock, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for treasury stock."}}}, "auth_ref": {"r1},
"us-gaap_TreasuryStockSharesAcquired": {"xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TreasuryStockSharesAcquired",
"presentation": {"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY"}], "lang": {"en-us": {"role": {"
"presentation": {"http://www.citizensbank.com/role/STOCKHOLDERSEQUITYNarrativeDetails"}], "lang": {"en-us": {"role": {"negatedTerseLabel": "Treasury stock purchased (in shares)",
"terseLabel": "Treasury stock purchased (in shares)", "label": "Treasury Stock, Shares, Acquired", "documentation": "Number of shares that have been repurchased during the
period and are being held in treasury."}}}, "auth_ref": {"r18", "r135", "r172"}}, "us-gaap_TreasuryStockValueAcquiredCostMethod": {"xbrltype": "monetaryItemType",
"nsuri": "http://fasb.org/us-gaap/2024", "localname": "TreasuryStockValueAcquiredCostMethod", "crdr": "debit", "presentation": {"
"http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFCHANGESINSTOCKHOLDERSEQUITY"}], "lang": {"en-us": {"role": {"negatedTerseLabel": "Treasury
stock purchased", "label": "Treasury Stock, Value, Acquired, Cost Method", "documentation": "Equity impact of the cost of common and preferred stock that were repurchased
during the period. Recorded using the cost method."}}}, "auth_ref": {"r18", "r74", "r172"}}, "us-
gaap_TroubledDebtRestructuringsOnFinancingReceivablesTableTextBlock": {"xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"TroubledDebtRestructuringsOnFinancingReceivablesTableTextBlock", "presentation": {"
"http://www.citizensbank.com/role/CREDITQUALITYANDTHEALLOWANCEFORCREDITLOSSESTables"}], "lang": {"en-us": {"role": {"terseLabel": "Troubled debt
restructurings on financing receivables", "label": "Financing Receivable, Modified [Table Text Block]", "documentation": "Tabular disclosure of financing receivable modified
for debtor experiencing financial difficulty."}}}, "auth_ref": {"r229", "r230", "r1269", "r1569", "r1570"}}, "us-gaap_USStatesAndPoliticalSubdivisionsMember": {"xbrltype":
"domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "USStatesAndPoliticalSubdivisionsMember", "presentation": {"
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails",
"http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails",
"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails"}], "lang": {"en-us": {"role": {"terseLabel": "State and political subdivisions", "label": "US
States and Political Subdivisions Debt Securities [Member]", "documentation": "Bonds or similar securities issued by state, city, or local US governments or the agencies
operated by state, city, or local governments. Debt securities issued by state governments may include bond issuances of US state authorities including, for example, but not
limited to, housing authorities, dormitory authorities, and general obligations while debt securities issued by political subdivisions of US states would include, for example,
debt issuances by county, borough, city, or municipal governments."}}}, "auth_ref": {"r1298", "r1333", "r1350", "r1801"}}, "us-gaap_USTreasuryAndGovernmentMember": {"
"xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "USTreasuryAndGovernmentMember", "presentation": {"
"http://www.citizensbank.com/role/SECURITIESScheduleofAvailableforSaleSecuritiesDebtMaturitiesDetails",
"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsDetails",
"http://www.citizensbank.com/role/SECURITIESScheduleofInvestmentsinContinuousLossPositionsDetails"}], "lang": {"en-us": {"role": {"terseLabel": "U.S. Treasury and
other", "label": "US Treasury and Government [Member]", "documentation": "This category includes investments in debt securities issued by the United States Department of
the Treasury, US Government Agencies and US Government-sponsored Enterprises. Such securities may include treasury bills (short-term maturities - one year or less),
treasury notes (intermediate term maturities - two to ten years), and treasury bonds (long-term maturities - ten to thirty years), debt securities issued by the Government
National Mortgage Association (Ginnie Mae) and debt securities issued by the Federal National Mortgage Association (Fannie Mae) or the Federal Home Loan Mortgage
Corporation (Freddie Mac)."}}, "auth_ref": {"r1028", "r1298", "r1333", "r1350", "r1801"}}, "us-gaap_USTreasurySecuritiesMember": {"xbrltype": "domainItemType",
"nsuri": "http://fasb.org/us-gaap/2024", "localname": "USTreasurySecuritiesMember", "presentation": {"
"http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSScheduleofFairValueMeasurementsDetails"}], "lang": {"en-us": {"role": {"terseLabel": "U.S. Treasury and
other", "label": "US Treasury Securities [Member]", "documentation": "This category includes information about debt securities issued by the United States Department of the
Treasury and backed by the United States government. Such securities primarily consist of treasury bills (short-term maturities - one year or less), treasury notes
(intermediate term maturities - two to ten years), and treasury bonds (long-term maturities - ten to thirty years)."}}, "auth_ref": {"r1256", "r1298", "r1300", "r1318",
"r1763"}}, "cfg_UnaffiliatedCompaniesMember": {"xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname":
"UnaffiliatedCompaniesMember", "presentation": {"http://www.citizensbank.com/role/PARENTCOMPANYFINANCIALSCondensedBalanceSheetsDetails"}], "lang": {"en-us": {"
"role": {"terseLabel": "Unaffiliated companies", "label": "Unaffiliated Companies [Member]", "documentation": "Unaffiliated Companies [Member]"}}, "auth_ref": {"r1},
"ecd_UndrlygSecurityMktPriceChngPct": {"xbrltype": "pureItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "UndrlygSecurityMktPriceChngPct",
"presentation": {"http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure"}], "lang": {"en-us": {"role": {"terseLabel": "Underlying Security Market Price Change", "label":
"Underlying Security Market Price Change, Percent"}}}, "auth_ref": {"r1455"}}, "us-gaap_UnrecognizedTaxBenefits": {"xbrltype": "monetaryItemType", "nsuri":
"http://fasb.org/us-gaap/2024", "localname": "UnrecognizedTaxBenefits", "crdr": "credit", "presentation": {"
"http://www.citizensbank.com/role/INCOMETAXESUnrecognizedTaxBenefitsDetails"}], "lang": {"en-us": {"role": {"periodStartLabel": "Balance at the beginning of the year",
"periodEndLabel": "Balance at end of year", "label": "Unrecognized Tax Benefits", "documentation": "Amount of unrecognized tax benefits."}}}, "auth_ref": {"r794", "r809",
"r1310"}}, "us-gaap_UnrecognizedTaxBenefitsDecreasesResultingFromSettlementsWithTaxingAuthorities": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "UnrecognizedTaxBenefitsDecreasesResultingFromSettlementsWithTaxingAuthorities", "crdr": "debit", "presentation": {"
"http://www.citizensbank.com/role/INCOMETAXESUnrecognizedTaxBenefitsDetails"}], "lang": {"en-us": {"role": {"negatedTerseLabel": "Decrease for tax positions related to
settlements with taxing authorities", "label": "Unrecognized Tax Benefits, Decrease Resulting from Settlements with Taxing Authorities", "documentation": "Amount of
decrease in unrecognized tax benefits resulting from settlements with taxing authorities."}}}, "auth_ref": {"r812", "r1310"}}, "us-
gaap_UnrecognizedTaxBenefitsIncreasesResultingFromCurrentPeriodTaxPositions": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"UnrecognizedTaxBenefitsIncreasesResultingFromCurrentPeriodTaxPositions", "crdr": "credit", "presentation": {"
"http://www.citizensbank.com/role/INCOMETAXESUnrecognizedTaxBenefitsDetails"}], "lang": {"en-us": {"role": {"terseLabel": "Gross increase for tax positions related to
current year", "label": "Unrecognized Tax Benefits, Increase Resulting from Current Period Tax Positions", "documentation": "Amount of increase in unrecognized tax benefits
resulting from tax positions that have been or will be taken in current period tax return."}}}, "auth_ref": {"r811", "r1310"}}, "us-
gaap_UnrecognizedTaxBenefitsIncreasesResultingFromPriorPeriodTaxPositions": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":
"UnrecognizedTaxBenefitsIncreasesResultingFromPriorPeriodTaxPositions", "crdr": "credit", "presentation": {"
"http://www.citizensbank.com/role/INCOMETAXESUnrecognizedTaxBenefitsDetails"}], "lang": {"en-us": {"role": {"terseLabel": "Gross increase for tax positions related to
prior years", "label": "Unrecognized Tax Benefits, Increase Resulting from Prior Period Tax Positions", "documentation": "Amount of increase in unrecognized tax benefits
resulting from tax positions taken in prior period tax returns."}}}, "auth_ref": {"r810", "r1310"}}, "us-gaap_UnrecognizedTaxBenefitsInterestOnIncomeTaxesAccrued": {"
"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "UnrecognizedTaxBenefitsInterestOnIncomeTaxesAccrued", "crdr": "credit",
"presentation": {"http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails"}], "lang": {"en-us": {"role": {"terseLabel": "Accrued interest on unrecognized tax
benefits", "label": "Unrecognized Tax Benefits, Interest on Income Taxes Accrued", "documentation": "Amount of interest expense accrued for an underpayment of income
taxes."}}}, "auth_ref": {"r1691"}}, "us-gaap_UnrecognizedTaxBenefitsInterestOnIncomeTaxesExpense": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-
gaap/2024", "localname": "UnrecognizedTaxBenefitsInterestOnIncomeTaxesExpense", "crdr": "debit", "presentation": {"
"http://www.citizensbank.com/role/INCOMETAXESNarrativeDetails"}], "lang": {"en-us": {"role": {"terseLabel": "Interest on unrecognized tax benefits accrued (released)
during period", "label": "Unrecognized Tax Benefits, Interest on Income Taxes Expense", "documentation": "Amount of interest expense for an underpayment of income taxes."}}},
"auth_ref": {"r1691"}}, "us-gaap_UnrecognizedTaxBenefitsReductionsResultingFromLapseOfApplicableStatuteOfLimitations": {"xbrltype": "monetaryItemType",

"nsuri": "http://fasb.org/us-gaap/2024", "localname": "UnrecognizedTaxBenefitsReductionsResultingFromLapseOfApplicableStatuteOffLimitations", "crdr": "debit", "presentation": { "http://www.citizensbank.com/role/INCOMETAXESUnrecognizedTaxBenefitsDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Decrease for tax positions as a result of the lapse of the statutes of limitations", "label": "Unrecognized Tax Benefits, Reduction Resulting From Lapse of Applicable Statute of Limitations", "documentation": "Amount of decrease in unrecognized tax benefits resulting from lapses of applicable statutes of limitations." } } }, "auth_ref": { "r13": { "us-gaap_UnsecuredDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "UnsecuredDebt", "crdr": "credit", "presentation": { "http://www.citizensbank.com/role/BORROWEDFUNDSNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Principal balance", "label": "Unsecured Debt", "documentation": "Including the current and noncurrent portions, carrying value as of the balance sheet date of uncollateralized debt obligations (with maturities initially due after one year or beyond the operating cycle if longer)." } } }, "auth_ref": { "r31": { "r196": { "r1771": { "us-gaap_USTreasuryUsInterestRateMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "USTreasuryUsInterestRateMember", "presentation": { "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails": { "lang": { "en-us": { "role": { "terseLabel": "US Treasury (UST) Interest Rate", "label": "US Treasury (UST) Interest Rate", "documentation": "Interest rate on direct treasury obligation of U.S. government (UST)." } } }, "auth_ref": { "r1711": { "us-gaap_UseOfEstimates": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "UseOfEstimates", "presentation": { "http://www.citizensbank.com/role/SIGNIFICANTACCOUNTINGPOLICIESPolicies": { "lang": { "en-us": { "role": { "terseLabel": "Use of Estimates", "label": "Use of Estimates, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for the use of estimates in the preparation of financial statements in conformity with generally accepted accounting principles." } } }, "auth_ref": { "r54": { "r55": { "r56": { "r253": { "r254": { "r256": { "r257": { "us-gaap_ValuationTechniqueAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ValuationTechniqueAxis", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Valuation Approach and Technique [Axis]", "label": "Valuation Approach and Technique [Axis]", "documentation": "Information by valuation approach and technique." } } }, "auth_ref": { "r880": { "r881": { "r1322": { "r1718": { "us-gaap_ValuationTechniqueDiscountedCashFlowMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ValuationTechniqueDiscountedCashFlowMember", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Discounted Cash Flow", "label": "Valuation Technique, Discounted Cash Flow", "documentation": "Valuation technique calculating present value of future cash flows." } } }, "auth_ref": { "r1322": { "r1716": { "r1717": { "r1718": { "us-gaap_ValuationTechniqueDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ValuationTechniqueDomain", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Valuation Approach and Technique [Domain]", "label": "Valuation Approach and Technique [Domain]", "documentation": "Valuation approach and technique." } } }, "auth_ref": { "r880": { "r881": { "r1322": { "r1718": { "cfg_ValuationTechniqueInternalModelMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "ValuationTechniqueInternalModelMember", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Internal Model", "label": "Valuation Technique, Internal Model", "documentation": "Valuation Technique, Internal Model", "auth_ref": { "us-gaap_VariableInterestEntityLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "VariableInterestEntityLineItems", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESNarrativeDetails": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofVariableInterestEntitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Variable Interest Entity [Line Items]", "label": "Variable Interest Entity [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r846": { "r847": { "r851": { "r852": { "r958": { "r959": { "r960": { "us-gaap_VariableInterestEntityNotPrimaryBeneficiaryMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "VariableInterestEntityNotPrimaryBeneficiaryMember", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofAffordableHousingTaxCreditInvestmentsDetails": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofVariableInterestEntitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Variable Interest Entity, Not Primary Beneficiary", "label": "Variable Interest Entity, Not Primary Beneficiary", "documentation": "Variable Interest Entities (VIE) in which the entity does not have a controlling financial interest (as defined) and of which it is therefore not the primary beneficiary. VIEs of which the entity is not the primary beneficiary because it does not have the power to direct the activities of the VIE that most significantly impact the VIE's economic performance and for which it does not have the obligation to absorb losses of the VIE that could potentially be significant to the VIE or the right to receive benefits from the VIE that could potentially be significant to the VIE are not included in the consolidated financial statements of the entity." } } }, "auth_ref": { "us-gaap_VariableInterestEntityPrimaryBeneficiaryMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "VariableInterestEntityPrimaryBeneficiaryMember", "presentation": { "http://www.citizensbank.com/role/VARIABLEINTERESTENTITIESScheduleofConsolidatedVariableInterestEntitiesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Variable Interest Entity, Primary Beneficiary", "label": "Variable Interest Entity, Primary Beneficiary", "documentation": "Variable Interest Entities (VIE) in which the entity has a controlling financial interest (as defined) and of which it is therefore the primary beneficiary. A controlling financial interest is determined based on both: (a) the entity's power to direct activities of the VIE that most significantly impact the VIE's economic performance and (b) the entity's obligation to absorb losses of the VIE that could potentially be significant to the VIE or the right to receive benefits from the VIE that could potentially be significant to the VIE. VIEs of which the entity is the primary beneficiary are included in the consolidated financial statements of the entity." } } }, "auth_ref": { "r90": { "r846": { "r847": { "r851": { "r852": { "us-gaap_VariableLeaseCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "VariableLeaseCost", "crdr": "debit", "calculation": { "http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails": { "parentTag": "us-gaap_LeaseCost", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://www.citizensbank.com/role/LEASESComponentsofOperatingLeaseCostDetails": { "lang": { "en-us": { "role": { "terseLabel": "Variable lease cost", "label": "Variable Lease Cost", "documentation": "Amount of variable lease cost, excluded from lease liability, recognized when obligation for payment is incurred for finance and operating leases." } } }, "auth_ref": { "r926": { "r1330": { "us-gaap_VariableRateAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "VariableRateAxis", "presentation": { "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails": { "lang": { "en-us": { "role": { "terseLabel": "Variable Rate [Axis]", "label": "Variable Rate [Axis]", "documentation": "Information by type of variable rate." } } }, "auth_ref": { "us-gaap_VariableRateDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "VariableRateDomain", "presentation": { "http://www.citizensbank.com/role/STOCKHOLDERSEQUITYPreferredStockOutstandingDetails": { "lang": { "en-us": { "role": { "terseLabel": "Variable Rate [Domain]", "label": "Variable Rate [Domain]", "documentation": "Interest rate that fluctuates over time as a result of an underlying benchmark interest rate or index." } } }, "auth_ref": { "ecd_VstngDtFrValOfEqtyAwrdGrntdAndVstInCvrdYrMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "VstngDtFrValOfEqtyAwrdGrntdAndVstInCvrdYrMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year", "label": "Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year", "auth_ref": { "r1424": { "cfg_WealthFees": { "xbrltype": "monetaryItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "WealthFees", "crdr": "credit", "calculation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "parentTag": "us-gaap_NoninterestIncome", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "lang": { "en-us": { "role": { "terseLabel": "Wealth fees", "label": "Wealth Fees", "documentation": "Income from services rendered by trust or wealth management departments acting in a fiduciary capacity. This may include fees earned for (i) acting as an agent for fiduciary placement and loans and (2) custody or investment advisory services. This item excludes commissions and fees received for the accumulation or disbursement of funds deposited to Individual Retirement or Keogh plan accounts when such are not handled by the reporting entity's trust department." } } }, "auth_ref": { "cfg_WealthFeesMember": { "xbrltype": "domainItemType", "nsuri": "http://www.citizensbank.com/20241231", "localname": "WealthFeesMember", "presentation": { "http://www.citizensbank.com/role/NONINTERESTINCOMENarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Wealth fees", "label": "Wealth Fees", "documentation": "Wealth Fees", "auth_ref": { "srt_WeightedAverageMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "WeightedAverageMember", "presentation": { "http://www.citizensbank.com/role/FAIRVALUEMEASUREMENTSUnobservableInputsUsedandValuationTechniquesDetails": { "lang": { "en-us": { "role": { "terseLabel": "Weighted Average", "label": "Weighted Average", "documentation": "Average of a range of values, calculated with consideration of proportional relevance." } } }, "auth_ref": { "r882": { "r962": { "r1241": { "r1242": { "r1322": { "r1747": { "r1749": { "r1752": { "us-gaap_WeightedAverageNumberDilutedSharesOutstandingAdjustment": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "WeightedAverageNumberDilutedSharesOutstandingAdjustment", "calculation": { "http://www.citizensbank.com/role/EARNINGSPERSHAREDetails": { "parentTag": "us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.citizensbank.com/role/EARNINGSPERSHAREDetails": { "lang": { "en-us": { "role": { "terseLabel": "Dilutive common shares: share-based awards (in shares)", "label": "Weighted Average Number of Shares Outstanding, Diluted, Adjustment", "documentation": "The sum of dilutive potential common shares or units used in the calculation of the diluted per share or per unit computation." } } }, "auth_ref": { "r1555": { "us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "WeightedAverageNumberOfDilutedSharesOutstanding", "calculation": { "http://www.citizensbank.com/role/EARNINGSPERSHAREDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "http://www.citizensbank.com/role/EARNINGSPERSHAREDetails": { "lang": { "en-us": { "role": { "terseLabel": "Diluted (in shares)", "totalLabel": "Weighted-average common shares outstanding - diluted (in shares)", "label": "Weighted Average Number of Shares Outstanding, Diluted", "documentation": "The average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period." } } }, "auth_ref": { "r398": { "r405": { "us-gaap_WeightedAverageNumberOfSharesOutstandingAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "WeightedAverageNumberOfSharesOutstandingAbstract", "presentation": { "http://www.citizensbank.com/role/CONSOLIDATEDSTATEMENTSOFOPERATIONS": { "http://www.citizensbank.com/role/EARNINGSPERSHAREDetails": { "lang": { "en-us": { "role": { "terseLabel": "Weighted-average common shares outstanding", "verboseLabel": "Denominator", "label": "Weighted Average Number of Shares Outstanding, Diluted", "documentation": "The average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period." } } }, "auth_ref": { "r396": { "r405": { "ecd_YrEndFrValOfEqtyAwrdGrntdInCvrdYrOutsdngAndUnvstdMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "YrEndFrValOfEqtyAwrdGrntdInCvrdYrOutsdngAndUnvstdMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested", "label": "Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested", "auth_ref": { "r1422": { "std_ref": { "r0": { "role": "http://fasb.org/us-gaap/role/ref/legacyRef", "Name": "Accounting Standards Codification", "Section": "45", "Paragraph": "1", "SubTopic": "230", "Topic": "830", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147477401/830-230-45-1", "r1": { "role": "http://fasb.org/us-gaap/role/ref/legacyRef", "Name": "Accounting Standards Codification", "Section": "45", "Paragraph": "10A", "SubTopic": "10", "Topic": "220", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147482790/220-10-45-10A", "r2": { "role": "http://fasb.org/us-gaap/role/ref/legacyRef", "Name": "Accounting Standards Codification", "Section": "45", "Paragraph": "10A", "Subparagraph": "(j)", "SubTopic": "10", "Topic": "220", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147482790/220-10-45-10A", "r3": { "role": "http://fasb.org/us-gaap/role/ref/legacyRef", "Name": "Accounting Standards Codification", "Section": "45", "Paragraph": "10A", "Subparagraph": "(k)", "SubTopic": "10", "Topic": "220", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147482790/220-10-45-10A", "r4": { "role": "http://fasb.org/us-gaap/role/ref/legacyRef", "Name": "Accounting Standards Codification", "Section": "45", "Paragraph": "12", "SubTopic": "10", "Topic": "220", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147482790/220-10-45-12", "r5": { "role": "http://fasb.org/us-gaap/role/ref/legacyRef", "Name": "Accounting Standards Codification", "Section": "45", "Paragraph": "14", "Subparagraph": "(a)", "SubTopic": "10",

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "40", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "6", "Subparagraph": "(c)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480081/944-40-50-6-1", "r1792", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "40", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "7A", "Subparagraph": "(a)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480081/944-40-50-7A-1", "r1793", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "40", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "7A", "Subparagraph": "(b)(1)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480081/944-40-50-7A-1", "r1794", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "40", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "7A", "Subparagraph": "(b)(2)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480081/944-40-50-7A-1", "r1795", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "40", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "7A", "Subparagraph": "(b)(3)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480081/944-40-50-7A-1", "r1796", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "80", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "4", "Subparagraph": "(c)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480081/944-40-50-7A-1", "r1797", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "80", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "7A", "Subparagraph": "(d)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480081/944-40-50-7A-1", "r1798", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "40", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "7B", "Subparagraph": "(a)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480081/944-40-50-7B-1", "r1799", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "40", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "7B", "Subparagraph": "(b)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480081/944-40-50-7B-1", "r1800", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "40", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "7B", "Subparagraph": "(c)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480081/944-40-50-7B-1", "r1801", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "80", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "4", "Subparagraph": "(c)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480109/944-80-50-1-1", "r1802", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "80", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "2", "Subparagraph": "(b)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480109/944-80-50-2-1", "r1803", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "944", "SubTopic": "80", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "2", "Subparagraph": "(c)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147480109/944-80-50-2-1", "r1804", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "205", "Name": "Accounting Standards Codification", "Section": "45", "Paragraph": "4", "Subparagraph": "(a)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147478009/946-205-45-4-1", "r1805", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "210", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "6", "Subparagraph": "(a)(3)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147478795/946-210-50-6-1", "r1806", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "210", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "1", "Subparagraph": "(SX 210.6-04(12)(b)(1))", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147479170/946-210-599-1-1", "r1807", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "210", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "1", "Subparagraph": "(SX 210.6-04(18))", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147479170/946-210-599-1-1", "r1808", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "220", "Name": "Accounting Standards Codification", "Section": "45", "Paragraph": "3", "Subparagraph": "(k)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147479105/946-220-45-3-1", "r1809", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "220", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "1", "Subparagraph": "(SX 210.6-07(1))", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147479134/946-220-599-1-1", "r1810", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "220", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "1", "Subparagraph": "(SX 210.6-07(2)(b))", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147479134/946-220-599-1-1", "r1811", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "220", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "3", "Subparagraph": "(SX 210.6-09(4)(b))", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147479134/946-220-599-3-1", "r1812", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "220", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "3", "Subparagraph": "(SX 210.6-09(7))", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147479134/946-220-599-3-1", "r1813", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "310", "Name": "Accounting Standards Codification", "Section": "45", "Paragraph": "1", "Subparagraph": "(a)", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147477802/946-310-45-1-1", "r1814", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "320", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "1", "Subparagraph": "(SX 210.12-12(Column A)(Footnote 2))", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147477271/946-320-599-1-1", "r1815", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "320", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "6", "Subparagraph": "(SX 210.12-14(Column E)(Footnote 4))", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147477271/946-320-599-6-1", "r1816", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "320", "Name": "Accounting Standards Codification", "Section": "50", "Paragraph": "6", "Subparagraph": "(SX 210.12-14(Column E)(Footnote 6)(a))", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147477271/946-320-599-6-1", "r1817", "f"role", "http://www.xbrl.org/2009/role/commonPracticeRef", "Topic": "946", "SubTopic": "830", "Name": "Accounting Standards Codification", "Section": "45", "Paragraph": "39", "Publisher": "FASB", "URI": "https://asc.fasb.org/1943274/2147477346/946-830-45-39-1-1", "r1818", "f"role", "0000759944-25-000013-xbrl.zip M4\$E!H10 (6 35H 8\$5P C\$A:VYS:VOI9\$E!T M96H1VANCRI@f S\$JIGZGBA=DUGV:WH:SR: M(D3 JBN\$S: MT-1 IAGY2F:1)UJ-UUD43MVS99\$51J8DRDQWJAFJ33 >121X N-M1MDBGS B@-90 ANKYVZ/CPG628XWUZHMB\$K6\$S%P/PS=N/6%54RB\$)VCVO RPL-M#HJ MFWIZVH0Q0N5N504XIVS2 L:RSI:2W-MC9Q<NDKJ1-K9:468U4\$9R\$A<S-/EJ/MZ2X FWR O-0F:5PWHMEE*WHY:PL:58BY*2HJ@:56E:4X=GR5UPC M>J>F7*2X/N:FDYK457*K<KIG\$O61+529Q CP=0O/OO\$<K6K U6!<8.4R ME+SPU2B(CX<@SYI<3PX M/NMMEUK7VND.7G3NX%NILE\$6:S 4V01 Z/;PI:5VAT E\$

M#80MLQ>|X*B4\$|=23T9*4P|/HZV6&=D:13H|F|87H|M#.#.Q|Z:2|Q(35)A..MEF&IGH^;1WT*M2) ZECI+X>>5GJUCP3)S).<#780|.. \$*5AZL>XFAWLLM.M!W|4L50T8N|8V%?<6.Y.BV16XE..MSROE3>..PIY5=PR>^Q>J5L74123QXAIKM*W8H27L\$.H2*^Q0HJFZSMG5P.MK0I|.J.FN..7>9@<X>YBP+J0**8U+>TS>..IN|Y|28K9YDKKG7P>HMSN\$U.MC|Z..H3.YNH<15|S|.H|F&K>Z&F1>P>E|H&EFC>..P0M3D(WLFF>9>3J>UO.MJ3L<U>+56<=>E.7A5\$<A>09FW>ZV&K(BDE#=#SNBKLAIH+ZLAI#|7>0H|HFB<A*#SW6U1-1TXH*7UR.MQ6U>5AKU..1#1D&<AUAG>CPZW?P40C|IR>J279ZIXX4I.M.F&H+>L.DG<..FF>Y>3T2TU>E>K|G&A\$S2>A.3WREIM?LE.SL1>0&F>..D.M<NL>Q2>IWAC>..D9|5%2^>+B..W70WA?*>Y8/F&2|<=>6.MUKA|JG03<2WB|9GX=..ML1^ZQ(H)JD68Q?>H2>@>5U7P>X^C=F(QX5|7JD1N.N>7|).10DLJ>..RD.MQZ+|HZLG^GH..*1TF&G|AJHP|..G2|<=>T>T000<R>..I9|LC.M.XMPC.PW<M/6<=>+P|V>..X+18|3N&4A>D>A..B^A^N0(FDPAW|Q>#>U)K7V>O|+>M|>6B3O5>XC#>21K^H|L.F>..>3Z&S\$H^6B<=>+>M^H|F..12|F&8S|<D|>E^F>W.S\$>A2>7^40>LHFB3P|>H^K|HD4NDV6|0IX>H..H.M0.MH|ZBP&7L.2>N|JR18LOA3>U>M|L.RWG3O&>^<MD>D>1.5>G.LSR6C8H^P|D<+<HW>B>W>=>P>..O.P0?6|J.S0L10.K&X|M0<N>N..P0>5>=<X9>P>..9HDHJ?>3X+1PE\$84C7A<A>^YK19P.H.16MK%0BBDG..M=E2&3|>G3GV.GMEW|X|..<^..0&=>K+162>L>L9AYBU7T|E|DE|J5JR12.M.Q0<01ZH|L.V7Y6|3B|BY|V78NW&0J|T>R>QD|B|Q7&3FYBAC08|X\$S..MH|..UNG?>|G^PAD9|&|WZ=>X9?1^KMW0I3T>#TYW7U+|Y8AF&4K1R^I09G7.M.M\$>+|B.U<^\$6^*9M32P..K|>)%7X+>E|J>=2|B>17B%|..I9?C5S9YD64G..M&|5+OPK|F1&G0C|J3&ON..BZUYU>T>@12>=>X^>W.O.U^>ZURYR?..JWN>G&A5DCTOK|B6M|IG7|HUG8.MA.KY>>U|..|15|..TW>+>Z|H\$|A4>+>..HF.M9VR<D>D|J|I>V|T2NE299>..|PH|>Z>DXQ>..N?>|GDFB?>XPPV1?<#>W|YU..U.MY?>CS+>+E3NM>8A8BH.FP2H<H..HDAWEZ<M<=>?1QM\$>H|>1<6F.12>G..>P78.AG&?>WDO>X&STX&C^..09#<C07D>3H>..M4R<|BKKY12O&D6G|..Z.148P14HO8PM1|D9>+|N>+>7B|U<^>+>#>G|E6U6.MT\$>P62|B0IK>5|ST<..>674&=>WD84.U>A8Y3HU..D2.H<1%8H.EHMS>..7%2>M2|HJ0>|YZL>K>Z>2.M|VJO.WL>X<=ON\$1.47071>=35?P>2|U|B>I2Q0KAZS?>SE\$|+O9\$U>T>=>M..W.O.D8|..@>2QOE|V|U5A|E|207V>H..R)>TE06WZMPXI.MF.H.#A.CO|L\$YCE.G^UL^B1^F^KC>E|I0NB>=RU#3\$>L>J>ZT>@*TRQ?>AL.M.TN.QCWG32CK5B)+>@|F^G>829|B>2RE?>6\$5E>=>Z6+G|4|+F5^F|B>MY..N\$CM4<..5B8>W>U>L>..3FYSL0>=A|B>3H?+>QOE|U<H.G&G|D>R064Z?..MD|N>J50..%M6?>5>?D0B0\$5>G^MSG..QZLY.NV|F|C|3RGO>WMG2>3.C<=>CW#..M|P.W.NAN&N<E>FOVU+X8T5W&WZ4ZL5M0<G>?>P>V2RK&RH|FO<..<VH5>=<MV>N>+>G|ZWJ3G.Z0\$K&HBE>KZ0>Z9WAU1>H<1<OGH0V|X|FO>=>A|9&#..M7D.MM1T>..>30|S|<..N^>F.UDR>J0M25>O0>O>KY|HWS9R?P>|T^>CL|H.MP.6C<N954|T>P^O>=>F|E16V2X|7|Z|F2G36D7B>16ZD3|U2|L4G&>BY7E.RX79>P>7|4%|>S7>B34|V4ZV>E|J6.M=8E>Xp>+MTB|YQ>+3S>9R?79NW9.R2>A4|J.KZ9P>?>4#>1ZT2U5A|>F(10X.M.U>Z>S|S9D|H|NWQ0>G>#|B|F|ZT>3>UT+>?>|RE.FF|T>WU>|T|Z|J83.MN>6R&7M|B>|0?>7G&C77W|<@>+>+>1/2%>+Z.A|H|I>..>D+AV..>7.28>M(4=>I.M|I(O<N|X(SQ|J#U#>)51=03>83>O|9ZC|H8^S0R<=>V>S6?7J.ZZ31#>(\$12<MKW|I>IGN\$|4&4D|P>UV|1|ZW|1X|X|Q>..O|R1Z|J|J|3>W^4X|L.M?W2|O?1>C.V|>E>7P>..|MF=5>..>#<M0|U>93>V>W^KZ+>K&G4B|E>S>S|J|U.M\$>..\$0M.&P&K9N|H?>=>K7|L>O>S>P>44>?>M|H|MTN9>O&M1A>3/>E|+>+>3|7.M?K|A|<?>N>W?Y|W>Q>H|D>QFV.M+|HVAW==<G>R|YH<=>S5|L7>N&FAGH|WJ3|C|N|Y#|>=AD60|DUOVB\$473DNK<8U>O&H|M33>X?>A9\$0T.9GBKVO43>T&RE|U6EK?>P|3>YD>7>+>8>T|Y>=>X|J9.N>9>M>=<C>K\$U|Q2.N?P0?<=>#>O4D&CKDEKN>Q0.P\$<D>E.BW|H>A>P>L|H12>#>Y&C.M|O|Y|+1>*>A|J|H|A|PNZ|P|L6A>|>=>U|E>86.1#>1Z|V|H75V>V4|JW.MW0<=>F|T|9>9>B4(1+>+A>Q2.9.Q>W|X|&G|7|H|K1).2|L>Y6E>T(7J8DU>W..M)|Y(6|G|T|G|E|T|O&A>|R|Q|T|A|<5>H>L4\$>=M|>2>AD*>?03|(2|H|T|773P|Y|L>|J3H|P|C|6^N|J>A>I>G>|/S0^A|J6DRQ|70|3?N.M2#ZUFN%|&4KY<=>E\$>4-KA0^9>=>B>=>V^T3(B^?L|K1<D4V2|P^G\$RBO|)^H<MX9^&OC0^4>=7C6Y0K&6>D>+>O|1+>I2ZYE93>=>A>E20%>+>I+N|1>T4ZYWR>2U2.MA0>TAC|O>WBBW<#>6M|QO|G|G>|IPLX709>W0H|G+V|L|O|H6KT|>9|V3H>F>M\$F=>|S|>A|F&R|NOLV|E|O|H6K|H2F?>|T|USY3X>K|KH>?>I4G|X38K^H|H>G>P|M>PR+6B\$>..>U>..D|A+>FM>=>G>O>R9Q>=>=>F|J0D5KY0>V0|1>Q>I5|H|X|8>2|8P^4>MMV|..W4T7W(9G2>V.2X|Q|B|5>.%Q|I7&S|<H>R^Y|AEK|S|YB^>627MGC|..M.6>=>WY4YQ>=>?>R|B|5>#>3|E9>|..J|R2423>#>YWN<8S&E^CX&T>Y2..I>V|V|B>N.M?>=>WGB>..13|JEE&S>|T6L6D|546=>1HK0|H5G6B\$&E>E(WB&X3?>5|A|Z|6.5>..6&6A?>M.O|L&K&BAU>|J|T>Y7Q?R%\$S.M|B|Y|J6|E|Z|<C|<|BVAZ\$>A|..S^>=>X|O>E>N>U|J^DQ0CTE>=>#FO>+>+5V^*O..MFS7+>A2.N0^?>2L2%>V|U>..B3>KJ4FC&V7N&F9QM%Q>.#0>..H|J|O2>6>0/8%>MO>..6|M|JG^7G6M8>N>L|P&EWZ|>E0Z9Y0>+L3>#>?>EBCX^G2|T9CEK|>EZ>=>J|MV>+>|J3D&F&X7>1A|F>1UUGHY|>P>3U>?>I<=>9>=>?>2Z7L>|V|G^>?>W3EE|<M|O|I|C>H..40|55|T|T|N|+>7>=>R?>U>5>PYW>QUW4A>F>?>D55|H|E\$>..M|P>V38|S&F&W|J3|C24Y\$>=>W\$B|C|>D\$J..>+>X8\$&S|8A>F23Z|F..|H|N2>1>KZ|H.MMP|B|H9>|O|6>|J|H|+>|G079C|>|P|V8\$AD^MD?>34|N>T|>+>?>7G|W|V..5>..M|U>3|FZT.M|Q|T|H|>+>|G|<=>2K0>|<G|G|6>D&XPA0A057>..CS54>..P#>I&N\$U5N\$>C>G05.M3&?>I&X>N>P\$4>Y#H.CR&K&F|>+>H>|O|H|Z|..N>?>R0?>ZVPS|JFRTG00H..M=PS|..D>..P|H27XES7H&Q|AONS..|H|..UN>Z>A>Z&DKN..J|W72\$>..J|X.MP>+>V3K&H|>T8|A>#..6459|63^<0|T2|..87>9>6Y>Z>G6P|D>1>H|H0R&X|MF>9U&A5A|X<Q^>.%Q|M\$5>30D|HWA>+>+>E>T6U|A|F|X>H9>@OP?>=&=>..M>O\$V>9>Z1>U>L3>7&<Q>..\$55>Q>N>Z|>E%|T..C>E7|32725#>M|Y9|3Z>+>I\$S\$>2^>E+>F>F9HYGDB8B4?>Z#>=>M&K5D>M2>D2>54>=>8J>X7?<..|H|K2>..(02?FYH>..G|U>|L|K|>4F\$P.M\$Z4>E>|>APSU>+>O|D9>=>M&X&P&H|Y7Y7>1>5YR023Z5Y>Y>G|E\$C&CMC|V>VZB6D>M|S>X<^<19G<69>=>|J>..>3M99>T&X>D>PKN>?>P>7>D|C|V7>Y9L&G>P&K..|L|6|N|8>Z>..V2Y>E\$?<=>U|U7&=>O|Q|X0&..H0>E72R|H3|B|V|Z|T>..|W6A.M|EN>+>P|B>V3PH>..?>C028>H>I>TVZ5.M.6N&78>F>G>9>4>2T|Q|T>O|O>=>6Y.R8.M.W|>J>E778>=>?>U|F|H|N>E|U7N>=>O|N|U&|4|110P3\$|..R3X3S5M5B(W|<M|W>=>T|A|&H|>A|H|PK0J28>=>E|N|>E>|H|X>H|E6|B&K>..MHR4U&F5|94X|F..M.A>L&K>R&R|H|B0D&A60X&N>42|J4T70G3|N>2SM%>S&MZX|LBW>7>@>F|JG..M?>6U40>A+>800Q|P2>N|J&L&O\$JX9\$>970.XN>0|T|+>O^B\$>..H|W0RM3G|H|W0I.M<H|H9>S5M|F6>FJAA>6(1N>+>8>7+>8030S|H>|EPIC<6D&F&C&K6W|VX|YR3>#>M|S\$>A\$>#7>.(f\$>1&0>Y>YH|H<?>=>R0B2>5>G.O|MV|1>1%|>1>Q|X0>R..R^>G42>M|J79>W\$B|F6|B>|J|C|+>2>=>O&F|K>1>+>=&=&+>I>R|D2>3^>V>Q>Y\$|..L|B3R>@>..N>M|H|>98>=>84<+>+>F>F0R|>@G00<=>V2>E2U73AQ>|S&K2>F>Y>Z>1B&|B|N>+>S80&..MD36C|L43XP>2|Y+>K&F|H8|G|>1>U|P>X3B&G7TY|Y6W|B|..M.WT3>V8>28A5|H|RL6|H|N9|H2Q>Y>#>A>ZWQ|O|H.M2\$>=>D|U>L>X>6>#>X|4ZW7+>K|W3G<1>..X|N|U|3>V>T<2>P|H|UQ|F|L|A0Q|H..M|H2Q>|>O&S|>H|T>=>?>S|G|G|O5YR>+>8|H<?>1>C>=>0P|L2>F>I&RN5D>.#E>=>H|D>#6.MGU|H>O>=>S|T>..H>G>G&M|Q&N6C5|..<^>K\$>+>4V\$YX0R2>?>N|H|V>L40|F?>M>=>0>5|A>=>2K|T6>D2>H>V>..XZ..K|..J>7>L>A>P>B>Y>7>4&G&H0>H|E|F2^G^M|T|H6+U|O|H>B9>H>A>V<?>H|S9|<57>?>ZP%>W7U|F9>F^X>I|K&V>+>|OC%>+>M|Y(V3>=3|>#>X|MM|..|A>|>^D>O>+>I>Z9>3|O7>D|B>V..C&M|H|H8N>.%Y<G|<=>M>V20Q<K149C&F|J..M.\$|>2A>4M|H>^>3ND|?>2<M0>X7>6E|H\$|<C|F>D>DQ<1>M+>95P|>I>3>..G^V>=>8N|H&C&4>..W|>C|>R|H8&F&A6K21X>T|H|V|G|25>M|YK&=>=>#>U>5|A2>1G&S>S|P>=>B42W|>#>+>8>A|B7|..9W5>D45K>+>U>5Z..M|G>=>9&N>..K|A3|MD&54>82.K\$>..YUOR>R&Y<N06T>9XK?>P>R9M|P>=>Q|OYQ>..P>M2>19|OYI6G>.<L9>(C|>T|D>F|Z4>Z|D|>|K|B>..JNC4>3V>T>#>V|G|>Y..>7&3>4>X|L>..|V&C|ME|M0A2&3>O>H|>H|>6|<U4>D>J|..A|Y>+>N|J8T>E>E(CV|H|..M49LX|H4QF69R|>(<K0>=>L>..J3Q>L43>5>1&S|H0>I\$H2\$>U>F>=>T.C0K&F|U>M|B|T|>=>65|H>..I4>6|P6>2N|<@>..H>=>U\$38>=>6>G6OZ>=>T>Z9>N|S>H?>62>..I5>2Y&N<=>H|W\$S>M&R|>H|..QOZ|>W4A4>=>E26>6M0C&R>M4>=>F|E?>88KVO>^>3|H0>Y|F|..A4B>641&=>A>M|PQ|H&K<=>8V6S8|>=7U&O>42A>2HTCA3WA>+>J>..T|Y|W<#>CG0Z|>WU|>I>B|Y|Y33>M..(=>=>926K&C|50|<=>(<S&8>|B|X(H>U2R>H|8%|V|P>..>07>G|YQ>E>A>..&M|Y|Q|U3|H|N49|N>+>O>O|O&P>..L>I>N|W&X0L2>TZR0>=>V@>0%>T>=4N|H>..*Q|O|U>X4>M&B&5M^T&B&#>(>=>7|R|H|U>=>V>E|F2E>..H>M>U>O>CUM1>2N0WV7%>XPBZ>..G6|Q&H&8<9%|>B08E4|>I&O9K5ASG76|U>|>M>..M|A|O|<=>@>..I3>3%>DPA&=>Q|H|V>|>H&E%(U|1#>80&K<=>G|P5>D8Z&B>A>R&L82^Y..M|W>2>23>P|D&M|>K|Y9&S>Z4G|4J>+>88G|<C>U5|1>Q|O|F|N|+>P.V.5X>251>..M&E>=>..M>DAN>3>#Y>U>0|>L>I&AP80>+>9>D0I791%>=>S|O>+>I>1>J>S|P>+>Q&G>=>2|F|N..M|H>2>6&=>W>N>B|>M|H>1>T\$&G>4Z>Y>9>..M\$>|>I>A>51P|R|H4U|P.W>G>B>?>P>H?>O8F|P>F|A>Y&A|X|L|>M>=>5>70|A>6>..H\$&S<=>I|T&C&X>U>+>C06>43>G|C&L>..U5|Z3U>|1>I&4Y2>#>X.M3>X|T|H|S|F|L9>L&G&N|F|Y<3>1VZS|JZEM>L|HDA>W02?P>P>|>M|O|X&J0>|>O&A&H|O.S>M0>7FE>6>T|P&N&3P\$>2Q>P6G>6E>..Y0EM>..H|J>)(28>V&D&R9>V0>=>OQ2YX|JN>9>E>=>#>X&52>+>E%>O5>D77|H|>..|>X%>+>44G>?>N>M>WZ&D2>+>T|>O\$N>W>=>8Z>P>..YX39>46DAV>+>B2>2T|T0HWS&R4>740?7>M|H<=>5<=>M2XMG|C>8B|B>6>=>Y\$Y&8K^<=>K<=>R|U|?>Y#>..K\$>5H2>7>3>F|Y0A&X\$>2X|SN>M>N&F<=>|>..>V0>=>=>1>A|B>G&K7>D>P>Q|XK<=>=>1>H|T|Y>21#>F&D0>5A>+>K|J<=>M&R>T>Y>D|H>+>53M|D>=>34P|O|SM>=>QCK42>MBO>700\$>+>O>B|W2>..M3>?>0>2>ZRX<P>M|F|46\$>N0040<H|I|H2\$>#>A|R>=>I|B0R>I&R02>G>G>79T&AXH1>..M3>=>S?C>6#>W>X8V>K0>P|A>551>M>..@>2#>|D>..P|N|>+>F7P2O|B\$>S|X3|S>M|B|Y2|..Q4>B21>#>LXZ&S>R|B>=>G>4>U>X|Y?>F|LW^>F9VRY|O>..O6|O>+>K+>M3>1>A|O>A>1>M>A>D&E|F4D>YCMO>YTONX4>..@>K|W>=>L>4A|F&S>A&E|J>3>M>F&P2K>#>A|G6M>R>2>YX<=>M>O6>H|J&DQ519^>COT&X&9>|A<=>651R5|>H.D.M<^|P|5|>(>F>=>V6&F&MVEA05H>V>..L..W.O0.NK0<U5|O4>..Z|2\$>M9>A>SKO\$4>..M4H|H882?>ZH|G|O&8<+>@>O|Y|7>G|P>C7Y|>K|T24M&5>VQ|H35Q\$>+>H|Z>M|UO|V>F<^>N|Y>I0W>K|>BQ|E|L>.(1^8P|R1>..FAC>V>+>2>D>D|>O>F>)>G>=>B|J&L>LXAT>HPL\$>S\$>92W00>E>7|F6C&R>M2>GTY\$>|H|F3>J2S\$>F>?>P|Y0GK72>A|A0T>R2U>..=>D3D2<5>..YK|L2>#>E&G>B..M|B>H0F6|W>F>|>T|>K|FVGR>|Q>T>20L>C|E|B>#>Y&R72|D|>H&K>51>V>L9>F3<=>6.M|H>#>5NB>E>F>S&A|V&M>|H8>B>C>A>..I|U04819W>+>+>60W|M>Y|H8K>E>A|J#2#>M..10|I>M|VYK3>H02>+>1275470>F1#>2|4P<2>A8S6>..D55C|S|P|H>Q>M|Y<=>IY6&245E7F>Z|BZD|>4|>2<Z3>C>A|V>1>5\$<=>#Z|>..@>P&K&F|>D|>D2S(CV\$N.M<=>O|3626%>A4|6L>56^L75B|MI>=>6YEP>?>5E>H|Y>A&ZRM?>X&M|3\$>U|L>..M7>..9W99>?>W\$>|>N2>0>..R|B>=>#>3Z>=>I>V>#>..H|U|H|>R>|>YK8>|>Z%>O|U>+>I\$>=>9|R>..M|D26>WZOB&E|4N9YV>..03DDP|U\$>+>7VRS&C1%>A>..D9|DMU|..M>..W<C^174|L8>S^Z>N>..X|F>T|6>..214^2>K5N|QK|+>CV%>O>..%2#>N5>|R>?>|H0R|D|N|U>|>R&V|C>I&QAN|>S&D>H>?>#>..&9&7>IUV|W(VPD24|O>9A>M|H<8Z|V|P|Q|Z>+>5^>R0>..S|ZU|H1>+>M>W^<C>^H|P|H7WDM>9Y|N>P|DDK|O&F&X.M>L5>?>M|D5>T&M|E|E<^>P>V>T|>=>M|MR0>|H&B3>OC>@>?>|Q>15>L>R>5|H>354G?>#>M&X2>X&P>E>..9|H0>ZB0>|K|>L>O>A>=>S|K|D&XV6^F&D|H|>9&QTS&?>3Z?>T|>#>..ZB>M&G|2W>U>Z>..140%|..>YKZ9Y0>?>P>+>K|U>C2|>..Y|K>..5>F>=>#>M|U4>.(34F&R>M729H0>..H|J26G|H9|V|T&X|H?>..9|P|K>=>I&K51>D>T>F>+>H&E7>C7>?>2>K|H>+>M>+>A&D|B3>=>=>FC2>|>Z|>=<=>B^%>|K(Y3>4>=>E|H\$>P&D>44VYV>=>+>49>R0|>+>17Z&N5>M>S^>T|U>+>03>90|H273|E|H4A499%>M&X&B|>=1YLY&G7U3CNO|B>4>S%>Z7|F4G>..66G2>Q&B0>..F|N>?>+>7>U>..T>7X>+>60>M2URVU|F>|>L<8>K&6&2Q0&C(PL#)>4BYV>Q0=M&K|B|Y0>#>F&A|J|D>+>0^6E|K>M|T&F254%>?)>4F&S0N<?>..Y3Y5U>R>D>..I&=>VUNN2MTACH0UOW4P|DNV>5>J|Z&X|M|J3C#>FQ|X<..H>..>27|H0W&S>R>=>E>?>2>O&F&S2MQ0>N>.(9F|F|>C>2>8D9Y?>M^C|>S|B|>J|9A>3#>?>T05&8|>76Z%>A|B>78>..00UM|3>A&M0>1>..@>N5>P>=>L3>B>D>M9>Q>5>RWG4>74>F%>L>P|>C>..S&E|A>=>4>C04>Y|A>B>W&B#>?>+>2>Y|>=>5>M..Q|>15%>..19|D6>8>=>Y|H|H|F>S|>I>F&G|G|X^M=OWAQ>..#>S>K>I&P>Y>N|B|H|>I>..J<C>27GPKZ?>#>F53Y9S16>?>@>L<S>..L|V>O5A>M|H|H|O&Z|M<+>2P&D|YQV<K<+>5%>9>+>J|L.M>7>54AP>4>2UN>D>=>X&N>Z2|>T22>N7Q>P>U>Q>87%>=>..L>P&E|T>S>..B|B|6R<C>H|X>M|W>..1>D2Z>?>36X|Y>@>P84KRA6>L|16WTF>|F<=>=>W|D|E|A|>I&3W38>H>C>M|H|>?>=>E\$>H>K>@>P&P&N|P|V|T>|>S0&21&878>Y>4>55&8>O&A>|A>+>O>Z%>P>..M.M|D|>=>G&F&S>T|A|22D>|T|B|W>5|>(>9>=>A>Y|V4?>LZ1W|>=>..M2>3P>#>X>C|JRS>#>2E>H|V1>M6B|H<YD>+>M&X|>L&M&N|H8M2|T|>+>L55(W45Y>0|G|S>F>M^G&W<=>O>L>=>K|T

[illegible]

M*WbKRM;H_WH0*W\$!^6M>P7<>EW5&T5>KZ);TWE572Y#7H3/A5*(^&V^/J2Q96VN%E(0?6D-J_9_-:=M_L#*!"GDH*#?K+4CCZ#L5"R650Y-
KB.K2ID:SB#8GHI9C2+-0F->+!J_M/R/J^G0/1A/UTF2^ZR)5V9D=D^K^U?_P%3K+J_6_S2N75#7ZIS23"U6GTX_M4#.8V3-57+-?_C9.(KOKFKR5XT_NV>2MR26"KI*&G_ML=6F5""
(0*4\$DZ&_M*_WBF*U5I_DF>ZB-JHJ!PUFM01=-W5HLE\$>S;!=REB.= \$ _@_:/LWXOER-MJ:F6NZUCGNRNCOE0=K6P#WY-!^+ _X!<,3!%=-IR09"ZOH%5!CM1H_M4;WG"L-
GTE(_@4Z)"B5T.(K0_1!*W^@S!A89;_N@(M2;5&3_)BLJ.WP\$*EK*_M&@FZ)FY47_%)I2#&WR^=U\$<>I%73(&^UA;_%X;_M%BALH.WGZNK3#1+QR?/)D3D.1W1S"D_YN[3?D]
/M/"@T>31TM8_-026*R43"RT*&="9VFLRK2SCE\NX+9U)F_M"V;VOAG@4#=-B&@3_-4Y>J=HF>_%;BH^9M<>MIA@+|XSVIE5@(\TF)K4#S?_M:56CCQ60H)9Y"?>CSZ^UR=
IQP_U_D_+9UPPY988)+ME3XU4^K8V.E.BW^K\$;S_MAW"+U=%_IPRI+)_M*\$!\$67Y>01V7_/FLQ01(LD_Y^TFLK9)C%&;1A_%5^1M_M;_U6N;=J<#;_VL_WY^_#R%(>1)9LJ?<=XBZMH-
KBBX9+?EO=>=>I>XX^MLBG_MB(ED+TJ5\$+)_BHJGN(P_!K&KZY?&DH>C!_71ULJNMG@PSAJHOD!9?QWFMJ6I_M(KPI9FNG+K&-
)9WLJ7U_!_J)2">_#3_!H%K\$TG%HO:^MWNZRO@|RRJ_PVR_MK4I>_5KRLI2Y;DZURX3YZ4&@8H<6A7)*5.E&5^HIL34(IFK_KF(%+9G">0
MDUAQI>_T!5E/G!+LG3WU3C=B6;NB@GJ_9_"W^XIO8\$NUEB_)04>?&7^"+Q_M.(VO_/@K/_YK_!_T_!60^_!8/2_!G)@8%;E5B-&FV7L_G&%8_)^!S6_MKBB)26;=8J_02ATKG_?F?
X_'K>4L)1C@-DUKU6_M/D^_!"8->_>|H?>Q/SW;_A1EWH&%J\$N+,"AC&(IF+W;90S+@&=A)PAVP_M04(W>_JE#(^46-N8JZFJ&!;(O^#YZ-#56>+!)L_V-L%HNM7-ZD;N;F=-4VZ!
M8BXIE-NZOGHUKY^+!K_9TFJ_050)KIQ/_K-^GUTZCS#GG+_M%&1%U?IV#^B-EG<(38@5U/KS>0THIH3ZIH8TG+CKO_HMR>#J&UF_OI^YU9LE9C
M1+PTW^N^KJ3U6Z^?_WH_9_*AWWJD_>YS*7@>W^O9;F%)H_!^N0IM_W!TFN?_MFR^A_OQV^KUP3%?B_M4Z_@&82=6U<_ATR_="WX...EQ0;_EY9QW>
<^8JZPBR66A1...IQPJ^P^PLFX_M4-L^/SHNKFVWJ_NHWMF#SP9^51WR3U>_#KCD^E(B0&="0>R?7_3""\$28(S_MX#DN@7MU_XI^418>_GKD""#?(I=?AN!H_LKN2)TW58-
+9VIA_&3JH_M_Q94@55RH="0_0H(6K4*A_2!"2\$+6U@0LGHWMBUQEF=INT8B2_@!^*7F+V1MN5BJHE4O@@_AJ>|_MRZ<|P_P%+CFHJVH<4+JG|HWPV5M;ZKRX_P!
|REFY4^K'648K7V;6-WU53_MV&+%;_"^Y;IOHIL82@_#I_Z^*19";S0R^QZ_6EB;BB1&N!+U\$GE="^D+Z\$87R_=-D9DEIE>=8\$!(-E;D!;^N_M+VCDBCK3_-1>_9LZQ_ZF?#
(I)^\$#S%A_%"<9I\$;M_-FYAT^=W6/SK%3\$@_M_V%3#^@XG<.(="R^KKF%<-?=7)_^_WYRG0_M>(%V9#^*4_1^9(2^A6>?_JE_S@B>1?A;T_V+Y9L6EQ0=S3_RWF%?MB-J3";_MAA?
H1KH+^!"#A1+7UM<*G)ATC_VF);>34)_J_YB!D&807U!6;"BU23+M^#IUZ_!LW|4TFIV\$0&HFX(!!T70C&85CTWRX|^&^V_^W;AX^?_UPM;I27%_MZJBQ?GIUUH4\$-GM;KK!
(XMR=-BR)!@_^B_(HJ7ZJZP-S^OF2C#1=-IN1_M!^8#D&%1J=-3U">|9LS1_JU_<&CTPK_@%U=98?T@!8M^0+V0N!@_!V@%)Q_M!8_V9Z!F7_XMIY<0GH3D!48!/D-
K_MN#E!"@&(PG59(7H6PE>8EO^A_6<_MAGFS_IGY2\$NUP0ZQW6?J9X^AV^"(QC6NQN^")I@*BWT^2GY=5_CQ!^W=%BWA;W;DIR
ME7J.DBLEN85KU=1=D0+7EA&%=GY;Z"/KZWH6VT5JH2I4^*9_-70%7S_!X_M#7KXQ_0FR="3I->*W>5U-ES76J+D>_8D_OJ794CZ8(&H%|HH^*CDO@^D^MW>?
PI^!B5BR(7KH_XJ3W5^Y6L33;)*1+L+K+2IBOS;_U_*M>EK5YJ^CBH&_RW7<|ZC_5>Z^*N6^M^YBPL8<;HJ;=5^U(!^1@_N#ZO_MJ^"T_="ZA!^9)N!U_CZBV>_8PP-
1=@&E7Y6G^QB!_V9\$-%MN+JHPQU0_M_MORXD8U;N=H_!_S@%H_D_!J^"U\$3+A>1_N9Z^A+3VC_JFAL;H^H^U_MT&7-MO^"VE^THJN^"JH3T^"(MEQ">@_&C9>P%N_-
+2_#Z^*9_S+!&_0G4OIUACH;D\$S^HQOIS@U^H28J^*M8JFGJFLJ8";_#Q>F^E5Y3XJ21@XJ!UG)4R27YJ_3-G_-9+?HR^VG6M;M
MHJZ&KMJ7_Z5I=VLB06D_SJX0E@9_5LIRJ8PDZN\$D^>;_N_CGLZQJ2+?>VZ<_MIQYG=A_NCT6+^;UE9H1H0K4D^T!Z2NNE@Q_P^)+3R&Z#UW3^I#;5TOL_2Y
MD7A.MG^86I0F=jX^#LIP10P>E/S>YH.2#QV&9!E>JPR=BAE\$5C\$U("JUXAY_MF^*!HR6I0P;K^#^5SG1KXXCT.FZ_K5UAKB#MU^A^\$5^W-(TN=*6\$6-HB+C_M^O)X#>I<8P""
M+LO_&HHU8^&-ROBK+U0.KI|W41^N#G7C/H(E)>C@YW+^?E>+(>#GJ8_)/_MGR3_4X(FX;_6H8NPB)<+0&2T_="U;_#31\$R;HG;\$8^VLH19Y"ICT|HH052_M^*8HS\$)
<8^DU^A;1K3JF&+VDYICT|PP_4-2H#;T+U)LAY2@:(RRVS+I06M_MYX7!8_2^*U5#XB|H|/995P&-JO;AM493^CTRRM^FZ=K^"M^"VL_0-
GRI8&S+;_R7M)K;PZ&IFLXUH.F3F^#U9DZ^9%G=-L7IN\$6^C^B_M&5YTK\$;"5H_79^!F4>X5\$V_="XA;D+^X%_!CS/&+3U^7(&XD^<*H%&S_M^>_N@""^FN;OXH2=-39\;(!
4CTV(C^U_HUA_X^18#-35_9!CL_@GG)N#8^"S!_3K^"M%_3I+CI@/AH^T8NJE^8BCB)_%J97IF\$5^*_M#^EO2_IG#7RE^_D^Y6^0)LT1^ECV6N+>@2NU3_6h;*_+^_FHLZA6Q)3GC="MH?
T>I=83+0KI7\$LKDH8KE6T&I&>LC00^FKN37X^WDBN2ED7=-KSLFI9I0_M_<_SPHO@_5JD_OT8JL%>EOWK02A&2_1^VF\$&9N^SS1006X7Z_AIGF7^\$IOY_M!
H\$;X_QUNJ^SY/G=;63JZ16FAWN^F78HQC^H)TD)<=677C;@2MD6G_M6-(IMF?=-M=C%%(%)NI^6P^O^@_4_S@_W325JM;14I0#5S8XNRHLP>;3_Q=)MK^CX)296I_A3?K
#C&8#4_-90^?G@;QF8_0G@6UP&\$/+UK^SAI>ZPG;0H;_MDO7G\$\$_<4B;OFI?I0Z_US;FS^5I&-@_X+VH^R+7_Y;)D;Z/I&XW0#V?99_MIGW_B2>@
L_F%BL^&+SUHU_X_#%#D8J(-!^+Q_7^4O_K_0.8W;C_!SG=MMO1C(G>P?7BQ(CN^&_fZ_7%FACIC03H(WW50@G^G#_F^L\$^)^M3;7ZL_M+J+<;\$RY(I_HS?
#U7&\$DGCJ7+2Q%#J(4_R#8E!O_01H=HU_3YF_W_<&VUU)_#_M;IUL>I8^O4LK60ANVITESC%86@_H1+>3XV\$Y6_M^GR_B9N-&K2^QU9L7XP2@EK1_?<682>G^P+!_3-
_%4^?H>74AAH\$Q^A_X_MWMSV\$U2I0\$>S<6S^IW@7GNKWGA_YES4_W!M4+OL_MGPX/F_XJ^16.13)G_ML%>*3YI1C_#W=71_0^U)DN_MP\$C15?
NU40C@H>L=KA!^B=*^=I;\$H<;^?AM^R>WR>M/=-<C6L3MSN;8AXW\$!_M^FSI^*_R^!L^EQ0A5LBRTP0-U_MWJ^"?Q(Q;L_-T_^FIHA_?
^3%@)Q)TIEO+G^&43WPIZR+E5^Z^8Q0+Y)82KW#%6S)%&(3ZPQLS8Z2^_H^!B>=4WW(M2TT>KN1U^1HB^0NG&9A=1?)KY.SR80)K;HWCZ})=D5R4HL_M_<0N#
<^XM99I3XJ^0?YOKK_A\$V_K>N1S2&24^")=*M77=-2MS/_7VP>5MGRA383TP<I(A#-<1B_(&?@J+^#UZYR&Y+^K=6^Y4JG\$
M4@))\$#^*14B0@1@L^!>_#0I#W5W^7P6XN6Z;I2=8>_RE@57&B)@6IQQF_M<_<W!>6H=1^F0A?>BBH^YGLX^NZ;F_0>_J>0TJD)&U0OCT!GAE9=%_0TV_-M_Y;_936SS;-
_BF1\$LDU=I^\$JOX#/(LA\$P!V_KLVBHJ3XFU/ILXZ^W6K)JLY7R#_M4^?_EYGH.W86K9G^ZD200%7I^"=K_M^8S^5#K;P^?I#AWUK3P74Y0E^+_32N
FP0|ISC^Q_%;_9#_1_LN)9RM4^_M^7PIL^H/C_7_!(\$TU5;J7LC_M;J>XHBXQ2>>"PEBEXBQ&AR<^MV_X|2_U9)RH^&+8EBD^9ZJJE^TPU|)^@^C1
MEYA!=="E>H1^TX|4)F353)_OY;&TMF#UN(KI?I\$TD;_<3KGV<|H|L_M%_MN\$C!5G_@_0?#G&;_PSWJDX1G1-"377!45GAX;&(\$HV)3A^CO>3C69T/SN=-M_0A\$JXMK+8;H(B^RPG
VIQ<_MAU^2BU_9I+TJRX^3MN0YNW+Y00^Y%>=2K>T_MRD^7(N7W=V1M7E^Q^QFP=7J0_?AJOKKLB@X9PB&^(&0N)08FTKL_Z0Q_7I?_MWLT#3YR;@;_QJTBM^Q&@^*%B=