

Help

Bloomberg

Company In Depth Fundamentals - Profile

Ticker: **C US EQUITY**

Citigroup Inc (New York: C, Currency: USD)

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

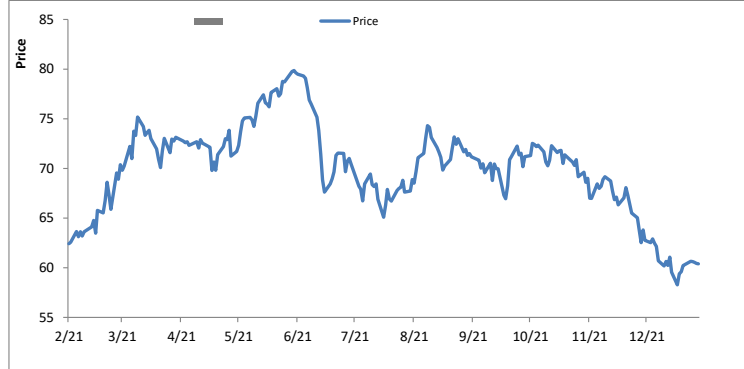
Website: www.citigroup.com
 Number of Employees: 223,000
 Ticker: C US

388 Greenwich Street Hennessy Road Post Office New York, NY 10013 United States
 Phone : 215-559-1000
 Fax : --

↑ **66.17** +1.42 #|VALOR!

FECHA: 31/12/2021

Stock Quote & Chart (Currency: USD)			
Last (delayed quote)	66.09	Market Cap (MM)	131,140.2
Open	65.04	Shares Out. (MM)	1,984.3
Previous Close	65.26	Float %	99.7%
Change	-0.97	Shares sold short (MM)	38,772,683.0
Change %	-1.46	Dividend Yield %	3.1
Day High/Day Low	66.1 / 64.8	Diluted EPS Excl. XO	9.8
52 Wk High/52 Wk low	80.3 / 57.6	P / Diluted EPS Before XO	6.6
Volume (MM)	9.91	Beta	1.37
Avg. Vol - 3 mo (MM)	24.10		



Financial Information (Currency: USD, in mm)			
Revenue - LTM	79,865.0	Cash & ST Invest.	589,321
EBIT - LTM	27,469.0	Total Assets	2,291,413.0
EBITDA - LTM	45,324.0	Total Debt	696,591.0
Net Income - LTM	21,952.0	Total Liabilities	2,088,741.0
Total Enterprise Value	258,105	Total Equity	202,672.0
TEV/ Total Revenue	3.1 x	Cash from Operations - LTM	38,564.0
TEV/ EBITDA	3.8 x	Cash From Investing - LTM	-207,381.0
		Cash from Financing -LTM	298,706.0

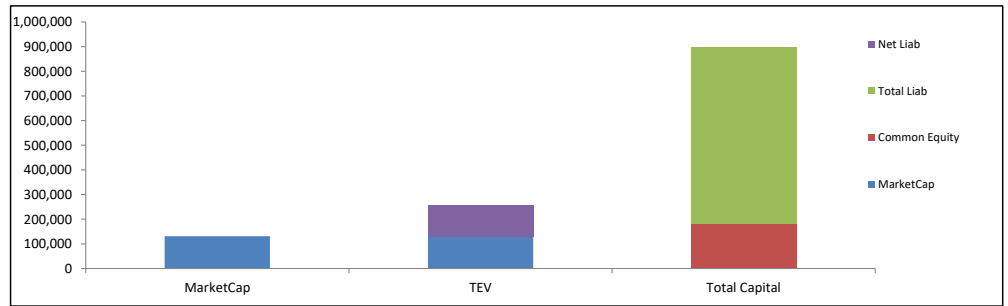
Company Notes	
2015 A1	
GAAP Net Income includes, (in millions):	2014 A1
a Pre-tax loss of \$1534.000 from Litigation / Settlement	GAAP Net Income Includes: (in millions, pre-tax)
a Pre-tax loss of \$471.000 from Restructuring Charges	A loss of \$613.000 from Legal Expense/Restructuring
a Pre-tax gain of \$754.000 from Credit Valuation Adjustments	A loss of \$3.776.000 from Mortgage Settlement
	A loss of \$210.000 from Tax Provision/ Benefit (after-tax)
	A loss of \$240.000 from CVA/DVA (after-tax)
	A loss of \$2.000 from Discontinued Operations
2015 Q4	
GAAP Net Income includes, (in millions):	
a Pre-tax loss of \$411.000 from Litigation / Settlement	
a Pre-tax loss of \$313.000 from Restructuring Charges	2014 Q4
a Pre-tax loss of \$181.000 from Credit Valuation Adjustments	GAAP Net Income Includes: (in millions, pre-tax)
	A loss of \$2,800.000 from Legal Expense
	A loss of \$655.000 from Restructuring
	A gain of \$4.000 from CVA/DVA (after-tax)
	A loss of \$1.000 from Discontinued Operations
2015 Q3	
GAAP Net Income includes, (in millions):	
a pre-tax loss of \$81.000 from Restructuring Charges	
a pre-tax loss of \$376.000 from Litigation / Settlement	
an after-tax loss of \$10.000 from Discontinued Operations	2014 Q3
a gain of \$0.04 per share from Credit Valuation Adjustments	GAAP Net Income includes, (in millions, pre-tax):
	a loss of \$371.000 from CVA/DVA
	a loss of \$1600.000 from Litigation
	a loss of \$382.000 from Restructuring
	a gain of \$0.08 per share from Credit Valuation Adjustments
2015 Q2	
GAAP Net Income includes,(In Millions, Pre Tax):	
a loss of \$360.000 from Litigation / Settlement	
a gain of \$312.000 from CVA/DVA	
a loss of \$61.000 from Restructuring Charges	2014 Q2
a gain of \$9.000 from Discontinued operation	GAAP Net Income includes, (in millions, after-tax):
	a loss of \$3,726.000 from Mortgage Settlement
	a loss of \$20.000 from CVA/DVA
	a loss of \$22.000 from Discontinued Operations
2015 Q1	
GAAP Net Income includes, (in millions, after-tax):	
a loss of \$47.000 from Credit Valuation Adjustments (Banks Only)	

Key Board Members			
Name	Title	Organization	
Gary M Reiner	Operating Partner	General Atlantic Llc	
	Operating Partner	General Atlantic Service Co Ll	
	Board Member	Turbonomic Inc	
	Board Member	Appdynamics Inc	
	Board Member	Seismic Software Inc	
	Board Member	Hewlett Packard Enterprise Co	
	Board Member	Citigroup Inc	
	Board Member	Citibank Na	
	Board Member	Citistech Inc	
	Ernesto Zedillo Ponce De Leon	Professor	Yale University
Senior Advisor		Credit Suisse Research Inst	
Board Member		Alcoa Corp	
Board Member		Citigroup Inc	
Board Member		Citibank Na	
Ellen M Costello	Board Member	Diebold Nixdorf Inc	
	Board Member	Citigroup Inc	
	Board Member	Citibank Na	
	Board Member	Dh Corp	
	Board Member	United Way Of Metropolitan Chi	
Duncan Pratt Hennes	Chief Invsmt Ofcr/Co-Founder	Atrevida Partners Llc	
	Co-Founder	Promontory Financial Group Llc	
	Board Member	Renaissancere Holdings Ltd	
	Board Member	Citigroup Inc	
	Board Member	Citibank Na	
	Board Member	Standard & Poor'S	
Deborah C Wright	Board Member	Citigroup Inc	
	Board Member	Sesame Workshop	
James S Turley "Jim"	Chairman	Boy Scouts Of America	
	Chairman	Emerson Electric Co	

Ticker:	C US EQUITY	Citigroup Inc										
Period Type:	Annuals	Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados										
Annuals FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0FQ	1FY	2FY	3FY	

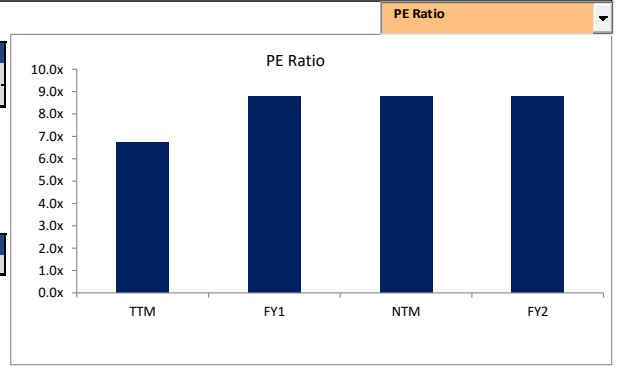
Key Financials	Actuals											LTM		Estimates	
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	30/09/2021	31/12/2021	31/12/2022	31/12/2023	31/12/2024				
For the Fiscal Period Ending	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	
Total Revenue	88,275.0	83,309.0	88,962.0	97,120.0	103,449.0	88,839.0	79,865.0	79,865.0	18,431.4	18,431.4	18,431.4				
<i>Growth Over Prior Year</i>	(2.9%)	(5.6%)	6.8%	9.2%	6.5%	(14.1%)	(10.1%)	(10.1%)	(4.6%)	(4.6%)	(4.6%)				
Gross Profit	--	--	--	--	--	--	--	--	--	--	--				
<i>Margin %</i>	--	--	--	--	--	--	--	--	--	--	--				
EBITDA	40,253.0	37,709.0	42,938.0	51,465.0	58,053.0	33,164.0	33,164.0	--	--	--	--				
<i>Margin %</i>	45.6%	45.3%	48.3%	53.0%	56.1%	37.3%	41.5%	--	--	--	--				
EBIT	36,747.0	33,989.0	39,279.0	47,711.0	53,064.0	28,173.0	35,450.0	27,469.0	6,667.0	6,667.0	6,667.0				
<i>Margin %</i>	41.6%	40.8%	44.2%	49.1%	51.3%	31.7%	44.4%	34.4%	36.2%	36.2%	36.2%				
Earnings from Cont. Ops.	17,386.0	15,033.0	(6,627.0)	18,088.0	19,471.0	11,107.0	22,018.0	22,018.0	--	--	--				
<i>Margin %</i>	19.7%	18.0%	(7.4%)	18.6%	18.8%	12.5%	27.6%	27.6%	--	--	--				
Net Income	17,242.0	14,912.0	(6,798.0)	18,045.0	19,401.0	11,047.0	21,952.0	21,952.0	4,160.5	4,160.5	4,160.5				
<i>Margin %</i>	19.5%	17.9%	(7.6%)	18.6%	18.8%	12.4%	27.5%	27.5%	22.6%	22.6%	22.6%				
Diluted EPS Excl. Extra Items	5.4	4.7	(2.9)	6.7	8.0	4.7	10.1	10.1	2.1	2.1	2.1				
<i>Growth Over Prior Year</i>	146.4%	(12.5%)	--	--	20.2%	(41.2%)	114.3%	113.3%	(43.2%)	(43.2%)	(43.2%)				

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	66.09
Shares Out.	1,984.27
Market Capitalization (USD)	131,140.22
- Cash & Short Term Investments	589,321.00
+ Total Debt	696,591.00
+ Pref. Equity	18,995.00
+ Total Minority Interest	700.00
= Total Enterprise Value (USD)	258,105.22
Book Value of Common Equity	182,977.00
+ Pref. Equity	18,995.00
+ Total Minority Interest	700.00
+ Total Debt	696,591.00
= Total Capital	899,263.00



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual	LTM	Estimates		
	30/09/2021	31/12/2021	30/09/2021	30/09/2021	30/09/2021
TEV/Total Revenue	3.1x	3.1x	--	--	--
TEV/EBITDA	6.0x	--	--	--	--
TEV/EBIT	9.0x	9.0x	--	--	--
P/Diluted EPS Before Extra	6.0x	6.0x	--	--	--
P/BV	0.7x	0.7x	0.7x	0.7x	0.7x
Price/Tang BV	0.8x	0.8x	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	6.7x	8.8x	8.8x	8.8x
TEV / EBITDA	3.8x	0.0x	0.0x	0.0x
Price / CF	3.5x	8.8x	8.8x	8.8x
Price / Book	0.7x	0.7x	0.7x	0.7x
Dividend Yield	3.1x	3.1x	3.1x	3.1x



Ticker:	C US EQUITY
Period Type	Annuals

C US EQUITY	Ascend
Consolidated	Yes

Currency	Reporting	Change	USD
Accounting	Mixed		

Citigroup Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Balance Sheet	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	--
Balance Sheet as of:	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	28,701.00	36,453.00	29,885.00	32,108.00	20,900.00	23,043.00	23,775.00	23,645.00	23,967.00	26,349.00	27,515.00
Short Term Investments	954,453.00	942,080.00	957,530.00	909,010.00	823,643.00	925,826.00	893,283.00	932,391.00	928,269.00	1,218,512.00	1,189,610.00
Total Cash & ST Investments	983,154.00	978,533.00	987,415.00	941,118.00	844,543.00	948,869.00	917,058.00	956,036.00	952,236.00	1,244,861.00	1,217,125.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	983,154.00	978,533.00	987,415.00	941,118.00	844,543.00	948,869.00	917,058.00	956,036.00	952,236.00	1,244,861.00	1,217,125.00
Net Property, Plant & Equipment	-	-	-	-	-	-	-	-	3,100.00	2,800.00	-
Long-term Investments	644,904.00	652,499.00	682,097.00	680,981.00	668,889.00	686,863.00	746,383.00	770,688.00	807,332.00	800,676.00	922,615.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	245,820.00	233,628.00	210,870.00	220,082.00	217,778.00	156,345.00	179,024.00	190,659.00	188,490.00	211,753.00	151,673.00
Total Assets	1,873,878.00	1,864,660.00	1,880,382.00	1,842,181.00	1,731,210.00	1,792,077.00	1,842,465.00	1,917,383.00	1,951,158.00	2,260,090.00	2,291,413.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	298,377.00	244,395.00	245,404.00	207,693.00	149,567.00	186,607.00	179,719.00	200,964.00	178,092.00	199,190.00	442,217.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	56,273.00	51,751.00	47,254.00	68,092.00	57,592.00	56,427.00	63,753.00	51,936.00	47,428.00	67,957.00	-
Total Current Liabilities	354,650.00	296,146.00	292,658.00	275,785.00	207,159.00	243,034.00	243,472.00	252,900.00	225,520.00	267,147.00	442,217.00
Long-Term Debt	239,598.00	196,812.00	177,692.00	223,080.00	201,275.00	206,178.00	236,709.00	231,999.00	251,299.00	273,983.00	254,374.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	69,272.00	67,815.00	59,935.00	85,084.00	60,147.00	61,631.00	58,144.00	56,150.00	54,639.00	56,895.00	74,920.00
Total Liabilities	663,520.00	560,773.00	530,285.00	583,949.00	468,581.00	510,843.00	538,325.00	541,049.00	531,458.00	598,025.00	771,511.00
Prof. Stock, Non-Redeem.	312.00	2,562.00	6,738.00	10,468.00	16,718.00	19,253.00	19,253.00	18,460.00	17,980.00	19,480.00	18,995.00
Total Pref. Equity	312.00	2,562.00	6,738.00	10,468.00	16,718.00	19,253.00	19,253.00	18,460.00	17,980.00	19,480.00	18,995.00
Minority Interest	1,767.00	1,948.00	1,794.00	1,511.00	1,235.00	1,023.00	932.00	854.00	704.00	758.00	700.00
Additional Paid In Capital	105,833.00	106,421.00	107,224.00	108,010.00	108,319.00	108,073.00	108,039.00	107,953.00	107,871.00	107,877.00	108,034.00
Retained Earnings	90,520.00	97,809.00	111,168.00	117,852.00	133,841.00	146,477.00	138,425.00	151,347.00	165,369.00	168,272.00	184,948.00
Treasury Stock	(1,071.00)	(847.00)	(1,658.00)	(2,929.00)	(7,677.00)	(16,302.00)	(30,309.00)	(44,370.00)	(61,660.00)	(64,129.00)	(71,240.00)
Comprehensive Inc. and Other	(17,788.00)	(16,896.00)	(19,133.00)	(23,216.00)	(29,344.00)	(32,381.00)	(34,668.00)	(37,170.00)	(36,318.00)	(32,058.00)	(38,765.00)
Total Common Equity	179,261.00	188,435.00	199,395.00	201,228.00	206,374.00	206,890.00	182,419.00	178,614.00	175,966.00	180,720.00	183,677.00
Total Equity	179,573.00	190,997.00	206,133.00	211,696.00	223,092.00	226,143.00	201,672.00	197,074.00	193,946.00	200,200.00	202,672.00
Total Liabilities And Equity	843,093.00	751,770.00	736,418.00	795,645.00	691,673.00	736,986.00	739,997.00	738,123.00	725,404.00	798,225.00	974,183.00
Supplemental Items											
Total Shares Out. on Filing Date	2,923.88	3,028.88	3,029.24	3,023.92	2,953.28	2,772.39	2,569.91	2,368.47	2,114.12	2,082.09	1,984.40
Total Shares Out. on Balance Sheet Date	2,923.88	3,028.88	3,029.24	3,023.92	2,953.28	2,772.39	2,569.91	2,368.47	2,114.12	2,082.09	1,984.40
Book Value/Share	60.70	61.57	65.23	66.05	69.46	74.26	70.62	75.05	82.90	86.43	92.21
Tangible Book Value	145,481.00	155,117.00	167,536.00	171,559.00	179,069.00	179,094.00	154,643.00	151,078.00	148,809.00	153,389.00	157,587.00
Tangible Book Value/Share	49.76	51.21	55.31	56.73	60.63	64.60	60.17	63.79	70.39	73.67	79.41
Total Debt	702,824.00	623,537.00	598,787.00	577,977.00	482,492.00	518,470.00	559,074.00	599,053.00	584,555.00	654,367.00	696,591.00
Net Debt	242,490.00	223,639.00	142,860.00	175,210.00	129,720.00	121,163.00	146,080.00	140,264.00	139,314.00	50,040.00	107,270.00
Total Minority Interest	1,767.00	1,948.00	1,794.00	1,511.00	1,235.00	1,023.00	932.00	854.00	704.00	758.00	700.00
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	266,000.00	259,000.00	251,000.00	241,000.00	231,000.00	219,000.00	209,000.00	204,000.00	200,000.00	210,000.00	223,000.00

Ticker: C US EQUITY
 Period Type: Annuals

Sort: Ascend
 Consolidated: Yes

Accounting: Mixed

Citigroup Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Multiples		31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	--
TEV / LTM Total Revenue	Close	3.2x	3.9x	3.3x	3.9x	3.4x	3.7x	4.0x	2.9x	3.2x	2.2x	3.1x
	Average	4.0x	3.3x	4.2x	3.3x	3.8x	3.2x	3.9x	3.9x	3.2x	2.6x	2.4x
	High	4.3x	3.8x	4.3x	3.9x	4.1x	3.7x	4.2x	4.2x	3.4x	3.2x	3.1x
	Low	3.2x	3.1x	3.3x	3.1x	3.4x	2.9x	3.6x	3.0x	3.0x	2.2x	2.1x
TEV / LTM EBITDA	Close	7.7x	11.2x	7.9x	11.0x	7.5x	8.1x	8.3x	5.5x	5.6x	6.0x	--
	Average	10.9x	8.1x	12.1x	7.7x	10.9x	7.0x	8.5x	8.0x	6.1x	4.7x	6.4x
	High	11.8x	11.1x	12.6x	11.0x	11.6x	8.2x	9.2x	8.8x	6.5x	6.0x	7.1x
	Low	7.7x	7.6x	7.9x	7.4x	7.5x	6.3x	8.0x	5.6x	5.6x	4.0x	5.6x
TEV / LTM EBIT	Close	21.8x	44.5x	15.6x	23.9x	12.1x	14.3x	15.7x	12.1x	13.6x	14.5x	9.0x
	Average	33.7x	23.1x	47.7x	15.4x	23.6x	11.4x	14.9x	15.1x	13.4x	11.3x	15.4x
	High	36.8x	44.0x	49.9x	23.9x	25.2x	14.5x	16.2x	16.6x	14.2x	14.4x	17.1x
	Low	21.8x	21.6x	15.6x	14.7x	12.2x	10.1x	14.0x	12.2x	12.3x	9.7x	9.0x
Price / LTM EPS	Close	5.7x	10.2x	10.3x	9.7x	8.9x	11.5x	13.7x	7.9x	9.3x	12.3x	6.0x
	Average	9.7x	7.0x	12.5x	9.9x	9.6x	8.0x	12.7x	12.8x	10.3x	6.3x	13.8x
	High	13.3x	10.2x	13.8x	11.1x	10.9x	11.5x	14.9x	14.7x	12.1x	12.3x	15.9x
	Low	5.7x	5.4x	10.3x	9.0x	8.4x	6.0x	10.8x	7.9x	8.0x	4.1x	6.0x
Price / Book Value	Close	0.4x	0.6x	0.8x	0.8x	0.7x	0.8x	1.1x	0.7x	1.0x	0.7x	0.7x
	Average	0.7x	0.5x	0.8x	0.8x	0.8x	0.7x	0.9x	1.0x	0.9x	0.6x	0.8x
	High	0.9x	0.7x	0.9x	0.9x	0.9x	0.9x	1.1x	1.1x	1.1x	1.0x	0.9x
	Low	0.4x	0.4x	0.7x	0.7x	0.7x	0.5x	0.7x	0.7x	0.7x	0.4x	0.7x
Price / Tangible Book Value	Close	0.5x	0.8x	0.9x	1.0x	0.9x	0.9x	1.2x	0.8x	1.1x	0.8x	0.8x
	Average	0.8x	0.6x	0.9x	0.9x	0.9x	0.8x	1.0x	1.2x	1.1x	0.8x	0.9x
	High	1.2x	0.8x	1.0x	1.0x	1.1x	1.0x	1.2x	1.3x	1.3x	1.2x	1.1x
	Low	0.5x	0.5x	0.8x	0.8x	0.8x	0.6x	0.9x	0.8x	0.8x	0.5x	0.8x
Price / Cash Flow	Close	1.2x	--	2.5x	3.5x	3.3x	3.2x	--	3.5x	--	--	--
	Average	3.0x	1.4x	2.5x	2.4x	3.4x	3.0x	3.5x	3.5x	4.6x	--	--
	High	4.1x	1.8x	2.5x	3.5x	3.9x	3.9x	4.1x	3.5x	5.4x	--	--
	Low	1.2x	1.1x	2.5x	2.2x	3.0x	2.2x	3.0x	3.5x	3.5x	--	--
TEV / LTM FCF	Close	1.2x	--	2.6x	3.7x	3.6x	3.4x	--	3.9x	--	--	--
	Average	3.2x	1.5x	2.6x	2.6x	3.7x	3.2x	3.7x	3.9x	5.1x	--	--
	High	4.4x	1.9x	2.6x	3.7x	4.1x	4.2x	4.4x	3.9x	6.0x	--	--
	Low	1.2x	1.2x	2.6x	2.3x	3.2x	2.4x	3.2x	3.9x	3.9x	--	--
Dividend Yield	Close	0.1	0.1	0.1	0.1	0.3	0.7	1.3	3.0	2.4	3.3	3.4
	Average	0.0	0.1	0.1	0.1	0.1	0.4	0.6	1.4	2.3	3.7	3.0
	High	0.1	0.1	0.1	0.1	0.3	0.7	1.3	3.0	2.9	5.4	3.5
	Low	0.0	0.1	0.1	0.1	0.1	0.3	0.5	1.2	1.9	2.3	2.6

CAGR Over Two Years											
Total Revenue	9.3%	7.0%	6.3%	4.8%	(2.2%)	(9.8%)	(10.8%)	(8.5%)	(13.7%)	(13.8%)	(12.6%)
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	19.4%	14.5%	13.2%	(10.7%)	(34.1%)	(23.7%)	(4.6%)	(3.1%)	(16.4%)	(21.4%)	--
EBITA	20.9%	15.4%	14.0%	(11.7%)	(36.8%)	(25.1%)	(4.9%)	(3.6%)	(17.3%)	(23.0%)	--
EBIT	19.7%	14.3%	12.8%	(11.7%)	(37.5%)	(26.3%)	(18.9%)	(7.5%)	(16.9%)	(22.6%)	(30.3%)
Earnings from Cont. Ops.	11.1%	9.3%	--	(26.0%)	(51.5%)	(17.2%)	0.2%	29.8%	13.7%	(2.8%)	(20.3%)
Net Income	11.3%	9.0%	--	(25.9%)	(51.5%)	(17.5%)	(0.0%)	29.9%	13.6%	(2.8%)	(20.2%)
Normalized Net Income	13.2%	5.9%	25.3%	--	(1.3%)	(24.7%)	2.4%	18.8%	11.3%	(1.9%)	(26.8%)
Diluted EPS before Extra	23.6%	21.0%	--	(20.6%)	(51.6%)	(11.6%)	7.9%	39.1%	21.0%	1.7%	(17.6%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&F	--	--	--	--	--	--	--	(15.9%)	(1.7%)	(3.4%)	--
Total Assets	3.3%	3.3%	2.9%	7.5%	8.1%	7.7%	8.6%	8.7%	8.2%	8.3%	8.4%
Tangible Book Value	0.2%	0.2%	8.2%	8.2%	7.8%	7.8%	7.5%	7.3%	7.3%	7.3%	6.2%
Common Equity	(7.7%)	(7.9%)	(1.7%)	(2.3%)	(2.0%)	(0.6%)	0.6%	1.1%	1.3%	1.7%	2.2%
Cash from Ops.	(91.3%)	(61.5%)	--	--	115.4%	--	--	--	--	285.4%	--
Capital Expenditures	81.3%	8.7%	6.6%	(31.1%)	9.1%	(0.5%)	77.6%	26.6%	(42.3%)	1.4%	--
Levered Free Cash Flow	(60.9%)	(69.9%)	--	--	191.8%	--	--	--	(56.0%)	399.3%	--
Unlevered Free Cash Flow	(53.8%)	--	--	--	--	--	--	--	(33.8%)	--	--
Dividend per Share	67.7%	26.2%	26.2%	26.2%	26.2%	6.5%	6.5%	6.5%	6.5%	0.0%	0.0%
CAGR Over Three Years											
Total Revenue	8.7%	7.6%	7.1%	6.3%	1.6%	(4.1%)	(4.7%)	(3.4%)	(6.8%)	(7.8%)	(7.4%)
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	15.8%	15.0%	13.1%	(7.4%)	(19.5%)	(11.6%)	4.1%	3.9%	(6.0%)	(12.0%)	--
EBITA	15.8%	15.6%	13.6%	(2.9%)	(21.4%)	(12.3%)	4.5%	3.9%	(6.4%)	(13.0%)	--
EBIT	16.1%	15.5%	13.5%	(2.8%)	(22.0%)	(13.3%)	(6.0%)	4.1%	(6.7%)	(13.4%)	(21.2%)
Earnings from Cont. Ops.	5.8%	8.3%	11.7%	(14.8%)	(35.2%)	(8.4%)	(161.3%)	19.7%	11.2%	0.3%	(9.6%)
Net Income	6.3%	8.6%	11.7%	(14.7%)	(35.2%)	(8.7%)	(161.1%)	19.8%	11.3%	0.2%	(9.7%)
Normalized Net Income	4.3%	4.6%	16.5%	(199.5%)	(2.1%)	(13.1%)	5.2%	22.2%	18.2%	(2.3%)	(8.9%)
Diluted EPS before Extra	15.8%	18.5%	23.6%	(8.0%)	(33.1%)	(1.4%)	(164.0%)	29.2%	20.6%	7.3%	(4.0%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	--	--	--	--	--	--	--	--	--	--	--
Total Assets	3.0%	3.5%	2.9%	6.8%	6.2%	5.8%	7.0%	6.4%	6.8%	7.1%	6.1%
Tangible Book Value	2.1%	2.1%	2.9%	2.7%	1.9%	1.6%	7.0%	7.3%	8.3%	8.6%	7.6%
Common Equity	(5.5%)	(5.9%)	(5.2%)	(5.8%)	(6.2%)	(5.5%)	(0.3%)	(0.1%)	0.6%	0.9%	1.0%
Cash from Ops.	(118.6%)	(30.9%)	(8.5%)	103.0%	(169.8%)	(157.3%)	83.4%	49.4%	(35.5%)	17.9%	--
Capital Expenditures	61.3%	12.2%	13.7%	(16.4%)	(0.1%)	4.7%	58.9%	(5.0%)	9.3%	1.6%	--
Levered Free Cash Flow	(152.2%)	(40.4%)	(9.1%)	89.2%	(165.5%)	(164.1%)	78.9%	55.2%	(196.4%)	18.6%	--
Unlevered Free Cash Flow	(159.5%)	(112.3%)	(10.3%)	81.4%	(159.0%)	(172.3%)	76.4%	62.6%	56.1%	19.8%	--
Dividend per Share	108.0%	47.2%	47.2%	47.2%	47.2%	16.8%	16.8%	16.8%	16.8%	4.3%	4.3%
CAGR Over Five Years											
Total Revenue	2.9%	2.6%	3.4%	3.0%	0.7%	(1.4%)	(2.2%)	1.1%	(0.9%)	(1.5%)	(1.3%)
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	9.9%	19.6%	(2.2%)	(12.5%)	(4.8%)	6.8%	9.1%	1.7%	(1.2%)	--
EBITA	18.9%	10.2%	21.1%	(2.6%)	(14.1%)	(5.5%)	6.9%	9.7%	1.2%	(1.7%)	--
EBIT	19.2%	10.3%	21.5%	(2.5%)	(14.2%)	(5.8%)	0.8%	9.8%	1.6%	(1.6%)	(6.6%)
Earnings from Cont. Ops.	80.1%	11.1%	67.2%	(12.0%)	(26.3%)	(5.9%)	4.9%	17.9%	8.9%	3.7%	(2.4%)
Net Income	92.6%	11.6%	70.7%	(11.9%)	(26.3%)	(6.0%)	5.3%	17.8%	9.1%	3.9%	(2.3%)
Normalized Net Income	47.4%	3.3%	17.0%	(194.2%)	(6.8%)	(9.5%)	2.0%	15.4%	7.0%	2.0%	(3.3%)
Diluted EPS before Extra	130.2%	18.8%	104.6%	(6.8%)	(24.1%)	0.0%	13.3%	26.7%	17.8%	11.5%	5.1%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	--	--	--	--	--	--	--	--	--	--	--
Total Assets	0.8%	1.4%	1.2%	3.9%	4.1%	4.3%	5.5%	5.1%	5.1%	5.4%	5.0%
Tangible Book Value	3.5%	3.6%	4.4%	4.4%	3.7%	3.6%	4.0%	3.8%	4.2%	4.1%	4.2%
Common Equity	(2.4%)	(2.7%)	(2.6%)	(3.0%)	(3.3%)	(3.1%)	(2.6%)	(2.8%)	(2.9%)	(2.9%)	(2.3%)
Cash from Ops.	--	(17.5%)	14.5%	(264.9%)	(17.2%)	(166.3%)	66.2%	(312.3%)	(55.8%)	37.4%	--
Capital Expenditures	--	30.5%	1.4%	(9.1%)	3.3%	(0.4%)	36.5%	3.4%	6.9%	7.8%	--
Levered Free Cash Flow	--	(25.4%)	15.4%	(280.6%)	(18.8%)	(170.7%)	59.2%	(278.3%)	(148.7%)	39.5%	--
Unlevered Free Cash Flow	--	(128.5%)	14.2%	(287.1%)	(22.8%)	(175.1%)	60.4%	(267.4%)	(162.1%)	41.5%	--
Dividend per Share	114.1%	119.5%	119.5%	119.5%	59.1%	59.1%	59.1%	59.1%	59.1%	26.1%	26.1%

Ticker: C US EQUITY C US EQUITY Ascend Currency Reporting Change USD
 Period Type: Annuals Consolidated Yes Accounting Mixed

Citigroup Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

REVENUE

Revenue by Product

For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	--
Revenue	101,540.00	89,802.00	92,901.00	90,909.00	88,275.00	83,309.00	88,962.00	97,120.00	103,449.00	88,839.00	79,865.00
Institutional Clients Group	-	-	-	-	-	-	-	-	-	-	-
Global Consumer Banking	-	-	-	-	-	-	-	-	-	-	-
Corporate/Other	-	-	-	-	-	-	-	-	-	-	-
Citicorp	-	-	-	-	-	-	-	-	-	-	-
Corporate/Other Exclude Citicorp and Citi Hk	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-

Revenue by Geography

For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	--
Revenue	101,540.00	89,802.00	92,901.00	90,909.00	88,275.00	83,309.00	88,962.00	97,120.00	103,449.00	88,839.00	79,865.00
Institutional Clients Group	-	-	-	-	-	-	-	-	-	-	-
Global Consumer Banking - North America	-	-	-	-	-	-	-	-	-	-	-
Global Consumer Banking - Latin America	-	-	-	-	-	-	-	-	-	-	-
Corporate/Other	-	-	-	-	-	-	-	-	-	-	-
Global Consumer Banking - Asia	-	-	-	-	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-	-	-	-	-
EMEA	-	-	-	-	-	-	-	-	-	-	-
Latin America	-	-	-	-	-	-	-	-	-	-	-
Asia	-	-	-	-	-	-	-	-	-	-	-
Corporate/Other	-	-	-	-	-	-	-	-	-	-	-

GROSS PROFIT BEF TAX

OPERATING PROFIT BEF TAX

Ticker: C US EQUITY	Sort Ascend	Currency Reporting Change USD
Period Type: Annuals	Consolidated: Yes	Accounting: Mixed

Citigroup Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Pension	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	--
For the Fiscal Period Ending	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Pension Net Periodic Cost											
Service Cost	216.00	211.00	218.00	184.00	174.00	157.00	156.00	147.00	147.00	147.00	--
Interest Cost	994.00	932.00	922.00	917.00	898.00	802.00	828.00	806.00	756.00	624.00	--
Expected Return on Plan Assets	(1,312.00)	(1,296.00)	(1,259.00)	(1,262.00)	(1,216.00)	(1,173.00)	(1,164.00)	(1,135.00)	(1,102.00)	(1,069.00)	--
Pension Expense (Income)	77.00	69.00	126.00	95.00	138.00	31.00	71.00	41.00	61.00	3.00	--
Other Postretirement Cost											
Service Cost	28.00	29.00	43.00	15.00	12.00	10.00	9.00	9.00	8.00	7.00	--
Interest Cost	171.00	160.00	179.00	153.00	141.00	119.00	127.00	128.00	128.00	110.00	--
Expected Return on Plan Assets	(123.00)	(112.00)	(135.00)	(122.00)	(108.00)	(95.00)	(95.00)	(102.00)	(102.00)	(94.00)	--
Other Postretirement Benefits Expense (I	100.00	105.00	130.00	73.00	76.00	53.00	66.00	53.00	47.00	32.00	--
Pension Funded Status											
Fair Value of Plan Assets	18,412.00	19,810.00	19,649.00	20,128.00	18,241.00	18,512.00	19,853.00	18,189.00	20,273.00	21,140.00	--
Actual Return (Loss) on Plan Assets	1,589.00	2,089.00	533.00	2,049.00	(127.00)	1,539.00	1,757.00	(456.00)	2,463.00	2,086.00	--
Employer Contribution	389.00	352.00	357.00	330.00	134.00	626.00	240.00	237.00	631.00	214.00	--
Benefits Paid	(921.00)	(950.00)	(963.00)	(1,053.00)	(1,050.00)	(1,051.00)	(1,047.00)	(1,138.00)	(1,240.00)	(1,264.00)	--
Projected Benefit Obligation	18,639.00	20,667.00	19,331.00	21,312.00	19,765.00	19,793.00	21,473.00	19,804.00	21,558.00	22,444.00	--
Over(Under) Funded Pension	(227.00)	(857.00)	318.00	(1,184.00)	(1,524.00)	(1,281.00)	(1,620.00)	(1,615.00)	(1,285.00)	(1,304.00)	--
Accumulated Benefit Obligation	17,800.00	19,615.00	18,774.00	20,749.00	19,275.00	19,358.00	21,072.00	19,366.00	21,065.00	21,928.00	--
Pension Funding Ratio	98.78	95.85	101.65	94.44	92.29	93.53	92.46	91.85	94.04	94.19	--
Other Postretirement Funded Status											
Fair Value of Plan Assets	1,170.00	1,547.00	1,504.00	1,394.00	1,299.00	1,144.00	1,381.00	1,381.00	1,472.00	1,472.00	--
Actual Return (Loss) on Plan Assets	45.00	284.00	(224.00)	168.00	(6.00)	130.00	126.00	(31.00)	174.00	158.00	--
Employer Contribution	128.00	146.00	308.00	68.00	244.00	15.00	185.00	159.00	229.00	(6.00)	--
Benefits Paid	(133.00)	(197.00)	(186.00)	(184.00)	(184.00)	(159.00)	(120.00)	(130.00)	(112.00)	(92.00)	--
Projected Benefit Obligation	2,495.00	3,074.00	2,191.00	2,444.00	2,108.00	1,827.00	1,960.00	1,821.00	2,076.00	1,949.00	--
Over(Under) Funded Post Ret Benefits	(1,325.00)	(1,527.00)	(687.00)	(1,050.00)	(809.00)	(683.00)	(579.00)	(440.00)	(604.00)	(472.00)	--
Other Post-Retirement Funding Ratio	46.89	50.33	68.64	57.04	61.62	62.62	70.46	75.84	70.91	75.53	--
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	6.89	3.75	3.50	6.33	6.31	6.80	6.80	6.80	6.70	5.80	--
Discount Rate used on Plan Liabilities	5.94	5.94	5.24	4.12	4.52	4.55	4.55	4.52	4.30	3.65	--
Rate of Compensation Increase	-	--	--	--	--	--	--	--	--	--	--
Other Postretirement Benefits											
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	-	--	--	4.39	6.47	3.90	3.50	4.20	3.15	2.20	--
Health Care Cost Trend Projected(next y	9.00	8.50	8.00	7.50	7.00	6.50	6.50	7.00	6.75	6.50	--
Pension Plan Asset Allocation											
Fair Value of Plan Assets	18,412.00	19,810.00	19,649.00	20,128.00	18,241.00	18,512.00	19,853.00	18,189.00	20,273.00	21,140.00	--
Asset Category - Equities %	17.05	17.00	19.00	20.00	19.00	18.00	20.00	15.00	17.00	16.00	--
Asset Category - Debt %	53.42	45.00	42.00	44.00	46.00	47.00	48.00	57.00	58.00	59.00	--
Asset Category - Real Estate %	3.61	5.00	5.00	4.00	4.00	5.00	5.00	5.00	4.00	4.00	--
Asset Category - Company Stock %	-	-	-	-	-	-	-	-	-	-	--
Asset Category - Cash %	8.47	--	--	--	--	--	--	--	--	--	--
Asset Category - Other %	17.47	33.00	34.00	32.00	31.00	30.00	27.00	23.00	21.00	21.00	--
Expected Pension Payments											
Year 1	1,079.00	1,140.00	1,186.00	1,203.00	1,280.00	1,250.00	1,219.00	1,232.00	1,297.00	1,386.00	--
Year 2	1,086.00	1,152.00	1,187.00	1,199.00	1,155.00	1,135.00	1,212.00	1,245.00	1,274.00	1,336.00	--
Year 3	1,117.00	1,171.00	1,220.00	1,234.00	1,187.00	1,169.00	1,271.00	1,273.00	1,315.00	1,354.00	--
Year 4	1,143.00	1,202.00	1,253.00	1,265.00	1,230.00	1,226.00	1,298.00	1,305.00	1,346.00	1,373.00	--
Year 5	1,180.00	1,233.00	1,290.00	1,313.00	1,291.00	1,261.00	1,333.00	1,344.00	1,368.00	1,384.00	--
Beyond Year 5	6,506.00	6,769.00	7,172.00	7,183.00	6,990.00	6,807.00	7,012.00	6,922.00	6,933.00	6,799.00	--
Expected Postretirement Benefits											
Year 1	152.00	146.00	143.00	138.00	134.00	119.00	126.00	132.00	139.00	134.00	--
Year 2	143.00	149.00	145.00	142.00	137.00	121.00	130.00	137.00	143.00	135.00	--
Year 3	143.00	152.00	147.00	146.00	140.00	124.00	134.00	141.00	146.00	137.00	--
Year 4	147.00	154.00	150.00	151.00	144.00	127.00	139.00	145.00	150.00	139.00	--
Year 5	149.00	156.00	154.00	156.00	148.00	131.00	143.00	149.00	154.00	141.00	--
Beyond Year 5	784.00	853.00	866.00	891.00	826.00	722.00	780.00	799.00	811.00	731.00	--

