

Ticker: **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	240,000
Ticker:	C US

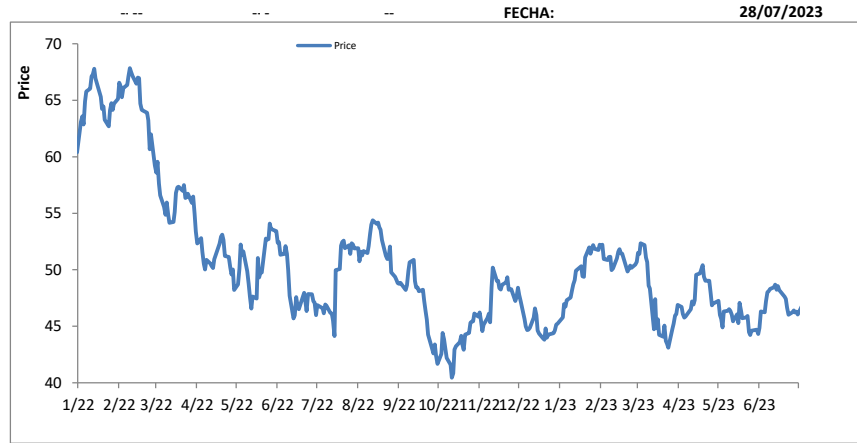
388 Greenwich Street Hennessy Road Post Office New York, NY 10013 United States
Phone : 215-559-1000
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↓ **47.26** -0.63 (-1.31%)

Citigroup Inc. es un conglomerado diversificado de servicios financieros que presta una amplia variedad de servicios a cliente individuales y empresas. Presta servicios como banca financiera, corretaje minorista, banca corporativa y productos y servicios de administración de fondos. Atiende a clientes en todo el mundo.

Stock Quote & Chart (Currency: USD)			
Last (delayed quote)	47.26	Market Cap (MM)	91,518.8
Open	48.32	Shares Out. (MM)	1,936.7
Previous Close	47.88	Float %	96.9%
Change	0.39	Shares sold short (MM)	33,632,069.0
Change %	0.82	Dividend Yield %	4.3
Day High/Day Low	48.4 / 47.1	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	54.6 / 40.0	P / Diluted EPS Before XO	
Volume (MM)	13.03	Beta	0.93
Avg. Vol - 3 mo (MM)	15.73		

Financial Information (Currency: USD, in mm)			
Revenue - LTM	131,985.0	Cash & ST Invest.	707,426
EBIT - LTM	17,795.0	Total Assets	2,416,676.0
EBITDA - LTM	63,589.0	Total Debt	704,171.0
Net Income - LTM	13,513.0	Total Liabilities	2,214,838.0
Total Enterprise Value	293,528	Total Equity	201,838.0
TEV/ Total Revenue	2.2 x	Cash from Operations - LTM	8,128.0
TEV/ EBITDA	3.0 x	Cash From Investing - LTM	-48,005.0
		Cash from Financing -LTM	91,749.0

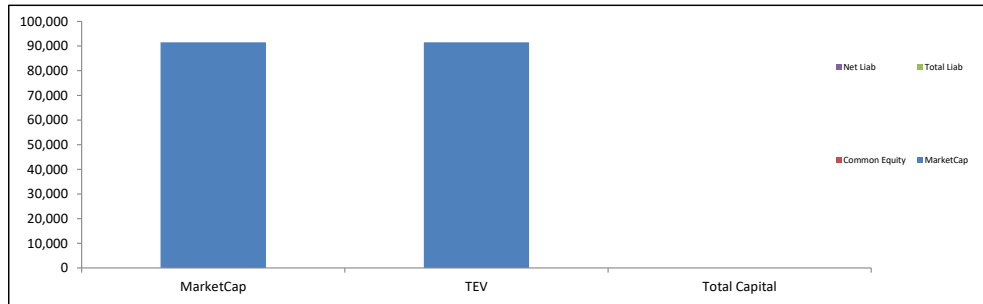


Company Notes	
2015 A1	2014 A1
GAAP Net Income includes, (in millions):	GAAP Net Income Includes: (in millions, pre-tax)
a Pre-tax loss of \$1534.000 from Litigation / Settlement	A loss of \$613.000 from Legal Expense/Restructuring
a Pre-tax loss of \$471.000 from Restructuring Charges	A loss of \$3.726.000 from Mortgage Settlement
an Pre-tax gain of \$254.000 from Credit Valuation Adjustments	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	2014 Q4
GAAP Net Income includes, (in millions):	GAAP Net Income Includes: (in millions, pre-tax)
a Pre-tax loss of \$411.000 from Litigation / Settlement	A loss of \$2,800.000 from Legal Expense
a Pre-tax loss of \$313.000 from Restructuring Charges	A loss of \$655.000 from Restructuring
a Pre-tax loss of \$181.000 from Credit Valuation Adjustments	A gain of \$4.000 from CVA/DVA (after-tax)
	A loss of \$1.000 from Discontinued Operations
2015 Q3	2014 Q3
GAAP Net Income includes, (in millions):	GAAP Net Income includes, (in millions, pre-tax):
a pre-tax loss of \$81.000 from Restructuring Charges	a loss of \$371.000 from CVA/DVA
a pre-tax loss of \$376.000 from Litigation / Settlement	a loss of \$1600.000 from Litigation
an after-tax loss of \$10.000 from Discontinued Operations	a loss of \$382.000 from Restructuring
a gain of \$0.04 per share from Credit Valuation Adjustments (Ba	a gain of \$0.08 per share from Credit Valuation Adjustments
2015 Q2	2014 Q2
GAAP Net Income includes,(In Millions, Pre Tax):	GAAP Net Income includes, (in millions, after-tax):
a loss of \$360.000 from Litigation / Settlement	a loss of \$3,726.000 from Mortgage Settlement
a gain of \$312.000 from CVA/DVA	a loss of \$20.000 from CVA/DVA
a loss of \$61.000 from Restructuring Charges	a loss of \$22.000 from Discontinued Operations
a gain of \$9.000 from Discontinued operation	
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	1
	Operating Partner	General Atlantic Service Co Ll	2
	Board Member	Turbonomic Inc	3
	Board Member	Appdynamics Inc	4
	Board Member	Hewlett Packard Enterprise Co	5
	Board Member	Citigroup Inc	6
	Board Member	Citibank Na	7
	Board Member	Jumpcloud Inc	8
	Board Member	Citiusitech Inc	9
Ellen M Costello	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	#
James S Turley "Jim"	Chairman	Boy Scouts Of America	#
	Chairman	Emerson Electric Co	#
	Board Member	Precigen Inc	#
	Board Member	Northrop Grumman Corp	#
	Board Member	Citigroup Inc	#
	Board Member	Citibank Na	#
	Board Member	Kohler Co	#
	Board Member	Kohler Co	#
	Board Member	William Marsh Rice University	#
John C Dugan	Chairman	Citigroup Inc	#

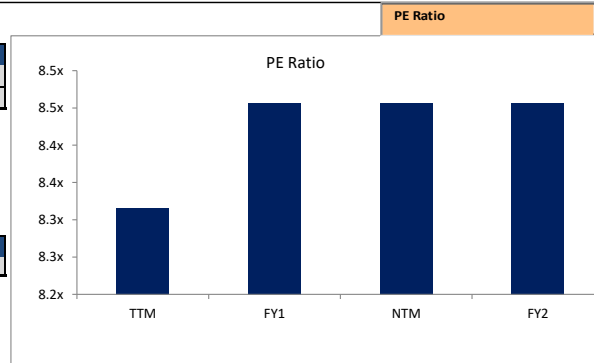
Ticker: c US EQUITY		Citigroup Inc										
Period Type: Annuals		Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados										
FY		-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0fs	1FY	2FY	3FY
Key Financials		Actuals						LTM	Estimates			
For the Fiscal Period Ending	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/03/2023	30/06/2023	31/12/2023	31/12/2024	31/12/2025	
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	
Total Revenue	83,309.0	88,962.0	97,120.0	103,449.0	88,839.0	79,865.0	101,078.0	--	101,078.0	19,350.7	19,350.7	
Growth Over Prior Year	(5.6%)	6.8%	9.2%	6.5%	(14.1%)	(10.1%)	26.6%	--	4.6%	4.6%	4.6%	
Gross Profit	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
EBITDA	37,709.0	42,938.0	51,465.0	58,053.0	33,164.0	40,475.0	49,857.0	--	--	--	--	
Margin %	45.3%	48.3%	53.0%	56.1%	37.3%	50.7%	49.3%	--	--	--	--	
EBIT	33,989.0	39,279.0	47,711.0	53,064.0	28,173.0	35,450.0	44,547.0	--	5,646.0	5,646.0	5,646.0	
Margin %	40.8%	44.2%	49.1%	51.3%	31.7%	44.4%	44.1%	--	5.6%	29.2%	29.2%	
Earnings from Cont. Ops.	15,033.0	(6,627.0)	18,088.0	19,471.0	11,107.0	22,018.0	15,165.0	--	--	--	--	
Margin %	18.0%	(7.4%)	18.6%	18.8%	12.5%	27.6%	15.0%	--	--	--	--	
Net Income	14,912.0	(6,798.0)	18,045.0	19,401.0	11,047.0	21,952.0	14,845.0	--	2,502.1	2,502.1	2,502.1	
Margin %	17.9%	(7.6%)	18.6%	18.8%	12.4%	27.5%	14.7%	--	2.5%	12.9%	12.9%	
Diluted EPS Excl. Extra Items	4.7	(2.9)	6.7	8.0	4.7	10.1	7.1	--	1.3	1.3	1.3	
Growth Over Prior Year	(12.5%)	--	--	20.2%	(41.2%)	114.4%	(29.9%)	--	(14.7%)	(14.7%)	(14.7%)	

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	47.26
Shares Out.	1,936.70
Market Capitalization (USD)	91,518.76
- Cash & Short Term Investments	0.00
+ Total Debt	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	293,527.76
Book Value of Common Equity	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
+ Total Debt	0.00
= Total Capital	0.00



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual	LTM	Estimates		
	31/03/2023	30/06/2023	31/03/2023	31/03/2023	31/03/2023
TEV/Total Revenue	1.0x	--	5.8x	5.8x	5.8x
TEV/EBITDA	2.1x	--	--	--	--
TEV/EBIT	5.5x	--	--	--	--
P/Diluted EPS Before Extra	6.4x	--	--	--	--
P/BV	0.5x	--	0.5x	0.5x	0.5x
Price/Tang BV	0.6x	--	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	8.3x	8.5x	8.5x	8.5x
TEV / EBITDA	3.0x	0.0x	0.0x	0.0x
Price / CF	11.2x	8.9x	8.9x	8.9x
Price / Book	0.5x	0.5x	0.5x	0.5x
Dividend Yield	4.3x	4.5x	4.5x	4.5x





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

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
<b>Balance Sheet</b>											
Balance Sheet as of:	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	31/12/2021	31/12/2022
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
<b>ASSETS</b>											
Cash And Equivalents	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	30,577.00
Short Term Investments	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	1,119,834.00	1,193,376.00
<b>Total Cash &amp; ST Investments</b>	<b>978,533.00</b>	<b>987,415.00</b>	<b>941,118.00</b>	<b>844,543.00</b>	<b>948,869.00</b>	<b>917,058.00</b>	<b>956,036.00</b>	<b>952,236.00</b>	<b>1,244,861.00</b>	<b>1,147,349.00</b>	<b>1,223,953.00</b>
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
<b>Total Receivables</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>978,533.00</b>	<b>987,415.00</b>	<b>941,118.00</b>	<b>844,543.00</b>	<b>948,869.00</b>	<b>917,058.00</b>	<b>956,036.00</b>	<b>952,236.00</b>	<b>1,244,861.00</b>	<b>1,147,349.00</b>	<b>1,223,953.00</b>
<b>Net Property, Plant &amp; Equipment</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,100.00</b>	<b>2,800.00</b>	<b>2,914.00</b>	<b>2,892.00</b>
Long-term Investments	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	963,302.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	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	218,535.00	226,529.00
<b>Total Assets</b>	<b>1,864,660.00</b>	<b>1,880,382.00</b>	<b>1,842,181.00</b>	<b>1,731,210.00</b>	<b>1,792,077.00</b>	<b>1,842,465.00</b>	<b>1,917,383.00</b>	<b>1,951,158.00</b>	<b>2,260,090.00</b>	<b>2,291,413.00</b>	<b>2,416,676.00</b>
<b>LIABILITIES</b>											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	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	213,209.00	246,366.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	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	55,516.00	59,916.00
<b>Total Current Liabilities</b>	<b>296,146.00</b>	<b>292,658.00</b>	<b>275,785.00</b>	<b>207,159.00</b>	<b>243,034.00</b>	<b>243,472.00</b>	<b>252,900.00</b>	<b>225,520.00</b>	<b>267,147.00</b>	<b>268,725.00</b>	<b>306,282.00</b>
Long-Term Debt	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	256,727.00	273,978.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	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	71,804.00	84,797.00
<b>Total Liabilities</b>	<b>560,773.00</b>	<b>530,285.00</b>	<b>583,949.00</b>	<b>468,581.00</b>	<b>510,843.00</b>	<b>538,325.00</b>	<b>541,049.00</b>	<b>531,458.00</b>	<b>598,025.00</b>	<b>597,256.00</b>	<b>665,057.00</b>
Pref. Stock, Non-Redeem.	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	18,995.00
<b>Total Pref. Equity</b>	<b>2,562.00</b>	<b>6,738.00</b>	<b>10,468.00</b>	<b>16,718.00</b>	<b>19,253.00</b>	<b>19,253.00</b>	<b>18,460.00</b>	<b>17,980.00</b>	<b>19,480.00</b>	<b>18,995.00</b>	<b>18,995.00</b>
Minority Interest	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	649.00
Additional Paid In Capital	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	108,489.00
Retained Earnings	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	194,734.00
Treasury Stock	(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)	(73,967.00)
Comprehensive Inc. and Other	(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)	(47,062.00)
<b>Total Common Equity</b>	<b>188,435.00</b>	<b>199,395.00</b>	<b>201,228.00</b>	<b>206,374.00</b>	<b>206,890.00</b>	<b>182,419.00</b>	<b>178,614.00</b>	<b>175,966.00</b>	<b>180,720.00</b>	<b>183,677.00</b>	<b>182,843.00</b>
<b>Total Equity</b>	<b>190,997.00</b>	<b>206,133.00</b>	<b>211,696.00</b>	<b>223,092.00</b>	<b>226,143.00</b>	<b>201,672.00</b>	<b>197,074.00</b>	<b>193,946.00</b>	<b>200,200.00</b>	<b>202,672.00</b>	<b>201,838.00</b>
<b>Total Liabilities And Equity</b>	<b>751,770.00</b>	<b>736,418.00</b>	<b>795,645.00</b>	<b>691,673.00</b>	<b>736,986.00</b>	<b>739,997.00</b>	<b>738,123.00</b>	<b>725,404.00</b>	<b>798,225.00</b>	<b>799,928.00</b>	<b>866,895.00</b>
<b>Supplemental Items</b>											
Total Shares Out. on Filing Date	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	1,984.36	1,936.99
Total Shares Out. on Balance Sheet Date	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	1,984.36	1,936.99
Book Value/Share	61.57	65.23	66.05	69.46	74.26	70.62	75.05	82.90	86.43	92.21	94.06
Tangible Book Value	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	158,740.00
Tangible Book Value/Share	51.21	55.31	56.73	60.63	64.60	60.17	63.79	70.39	73.67	79.41	81.95
Total Debt	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	644,191.00	704,171.00
Net Debt	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	54,870.00	(3,255.00)
Total Minority Interest	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	649.00
Inventories	-	-	-	-	-	-	-	-	-	-	-
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	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	240,000.00



Ticker: c US EQUITY

Sort Ascend

Period Type Annuals

Consolidated Yes

Accounting Mixed

Citigroup Inc

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

		-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Multiples		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	31/12/2021	31/12/2022
TEV / LTM Total Revenue	Close	3.9x	3.3x	3.9x	3.4x	3.7x	4.0x	2.9x	3.2x	2.2x	2.4x	1.0x
	Average	3.3x	4.2x	3.3x	3.8x	3.2x	3.9x	3.9x	3.2x	2.6x	2.4x	2.2x
	High	3.8x	4.3x	3.9x	4.1x	3.7x	4.2x	4.2x	3.4x	3.2x	2.6x	2.6x
	Low	3.1x	3.3x	3.1x	3.4x	2.9x	3.6x	3.0x	3.0x	2.2x	2.1x	1.0x
TEV / LTM EBITDA	Close	11.2x	7.9x	11.0x	7.5x	8.1x	8.3x	5.5x	5.6x	6.0x	4.8x	2.1x
	Average	8.1x	12.1x	7.7x	10.9x	7.0x	8.5x	8.0x	6.1x	4.7x	6.4x	4.3x
	High	11.1x	12.6x	11.0x	11.6x	8.2x	9.2x	8.8x	6.5x	6.0x	7.1x	5.2x
	Low	7.6x	7.9x	7.4x	7.5x	6.3x	8.0x	5.6x	5.6x	4.0x	4.8x	2.1x
TEV / LTM EBIT	Close	44.5x	15.6x	23.9x	12.1x	14.3x	15.7x	12.1x	13.6x	14.5x	7.1x	5.5x
	Average	23.1x	47.7x	15.4x	23.6x	11.4x	14.9x	15.1x	13.4x	11.3x	15.4x	6.4x
	High	44.0x	49.9x	23.9x	25.2x	14.5x	16.2x	16.6x	14.2x	14.4x	17.1x	7.6x
	Low	21.6x	15.6x	14.7x	12.2x	10.1x	14.0x	12.2x	12.3x	9.7x	7.1x	5.5x
Price / LTM EPS	Close	10.2x	10.3x	9.7x	8.9x	11.5x	13.7x	7.9x	9.3x	12.3x	6.1x	5.5x
	Average	7.0x	12.5x	9.9x	9.6x	8.0x	12.7x	12.8x	10.3x	6.3x	13.8x	5.2x
	High	10.2x	13.8x	11.1x	10.9x	11.5x	14.9x	14.7x	12.1x	12.3x	15.9x	6.8x
	Low	5.4x	10.3x	9.0x	8.4x	6.0x	10.8x	7.9x	8.0x	4.1x	6.1x	4.1x
Price / Book Value	Close	0.6x	0.8x	0.8x	0.7x	0.8x	1.1x	0.7x	1.0x	0.7x	0.7x	0.5x
	Average	0.5x	0.8x	0.8x	0.8x	0.7x	0.9x	1.0x	0.9x	0.6x	0.8x	0.6x
	High	0.7x	0.9x	0.9x	0.9x	0.9x	1.1x	1.1x	1.1x	1.0x	0.9x	0.7x
	Low	0.4x	0.7x	0.7x	0.7x	0.5x	0.7x	0.7x	0.7x	0.4x	0.7x	0.4x
Price / Tangible Book Value	Close	0.8x	0.9x	1.0x	0.9x	0.9x	1.2x	0.8x	1.1x	0.8x	0.8x	0.6x
	Average	0.6x	0.9x	0.9x	0.9x	0.8x	1.0x	1.2x	1.1x	0.8x	0.9x	0.6x
	High	0.8x	1.0x	1.0x	1.1x	1.0x	1.2x	1.3x	1.3x	1.2x	1.1x	0.9x
	Low	0.5x	0.8x	0.8x	0.8x	0.6x	0.9x	0.8x	0.8x	0.5x	0.8x	0.5x
Price / Cash Flow	Close	--	2.5x	3.5x	3.3x	3.2x	--	3.5x	--	--	2.6x	3.5x
	Average	1.4x	2.5x	2.4x	3.4x	3.0x	3.5x	3.5x	4.6x	--	2.6x	2.2x
	High	1.8x	2.5x	3.5x	3.9x	3.9x	4.1x	3.5x	5.4x	--	2.6x	3.5x
	Low	1.1x	2.5x	2.2x	3.0x	2.2x	3.0x	3.5x	3.5x	--	2.6x	1.7x
TEV / LTM FCF	Close	--	2.6x	3.7x	3.6x	3.4x	--	3.9x	--	--	2.9x	4.5x
	Average	1.5x	2.6x	2.6x	3.7x	3.2x	3.7x	3.9x	5.1x	--	2.9x	2.5x
	High	1.9x	2.6x	3.7x	4.1x	4.2x	4.4x	3.9x	6.0x	--	2.9x	4.5x
	Low	1.2x	2.6x	2.3x	3.2x	2.4x	3.2x	3.9x	3.9x	--	2.9x	1.9x
Dividend Yield	Close	0.1	0.1	0.1	0.3	0.7	1.3	3.0	2.4	3.3	3.4	4.5
	Average	0.1	0.1	0.1	0.1	0.4	0.6	1.4	2.3	3.7	3.0	4.0
	High	0.1	0.1	0.1	0.3	0.7	1.3	3.0	2.9	5.4	3.5	5.0
	Low	0.1	0.1	0.1	0.1	0.3	0.5	1.2	1.9	2.3	2.6	3.0



**Bloomberg** **Company In Depth Fundamentals - Capital Structure Summary**

Ticker:  
 Sort:  
 Currency:  
 Change:  
 Period Type:  
 Consolidated:  
 Accounting:

**Citigroup Inc**  
 Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Y	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
<b>WACC</b>					
For the Fiscal Period Ending	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
	%	%	%	%	%
<b>Equity</b>					
Cost of Equity	9.5%	9.0%	8.3%	8.8%	9.8%
Weight of Equity	13.8%	12.8%	14.0%	13.9%	9.6%
+ Debt					
Cost of Debt	3.3%	4.5%	4.6%	4.1%	4.8%
Weight of Debt	83.2%	84.2%	83.0%	83.1%	88.2%
+ Preferred Equity					
Cost of Pref Equity	5.3%	5.4%	5.4%	5.1%	5.3%
Weight of Pref Equity	3.0%	3.0%	3.0%	3.1%	2.2%
<b>WACC</b>	<b>4.2%</b>	<b>5.1%</b>	<b>5.2%</b>	<b>4.7%</b>	<b>5.3%</b>

Capital Structure	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Net Market Val	274,719.0	276,465.0	246,366.0	263,786.0	540,563.0
LT Borrowings	260,425.0	256,186.0	273,978.0	282,713.0	274,510.0
Pref Equity	18,995.0	18,995.0	18,995.0	20,245.0	20,245.0
<b>Total Capital</b>	<b>643,203.3</b>	<b>632,354.7</b>	<b>626,948.9</b>	<b>658,027.2</b>	<b>923,976.2</b>
	100.0%	100.0%	100.0%	100.0%	100.0%

Debt Summary Data	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Total Financials Due	21,479.0	25,578.0	25,530.0	21,027.0	--
Total Revolving Credit	--	--	--	--	--
Total Capital Leases	--	--	--	--	--
General/Other Borrowings	713,121.0	718,706.0	704,171.0	788,844.0	815,072.0
	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Total Principal Due</b>	<b>713,121.0</b>	<b>718,706.0</b>	<b>704,171.0</b>	<b>788,844.0</b>	<b>815,072.0</b>
<b>Total Debt Outstanding</b>	<b>713,121.0</b>	<b>718,706.0</b>	<b>704,171.0</b>	<b>788,844.0</b>	<b>815,072.0</b>

Additional Totals	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
	USD	USD	USD	USD	USD
	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Total Cash & Investment	645,364.0	648,821.0	707,436.0	713,157.0	634,011.0
	90.3%	90.3%	100.5%	90.4%	77.8%
Net Debt	67,757.0	69,885.0	-3,255.0	75,687.0	181,061.0
	9.5%	9.7%	-0.5%	9.6%	22.2%
Total Short-Term Borrowings	274,719.0	276,465.0	246,366.0	263,786.0	540,562.0
	38.5%	38.5%	35.0%	33.4%	66.3%
Curr. Port. of LT Debt/Cap. Leases	--	--	704.0	--	--
	--	--	0.1%	--	--
Long-Term Debt (incl. Cap. Leases)	260,425.0	256,186.0	273,978.0	282,713.0	274,510.0
	36.5%	35.6%	38.9%	35.8%	33.7%
Total Secured Debt	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--
<b>Credit Ratios</b>					
Net Debt/EBITDA	1.9x	1.8x	-0.1x	1.2x	--
Total Debt/EBITDA	20.3x	18.4x	14.4x	12.4x	--
Cooperative Income/Total Debt	0.0x	0.0x	0.0x	0.0x	0.0x
LTM FFY/Total Debt	0.0x	0.0x	0.0x	0.0x	--
LTM FFY/Total Debt	0.0x	0.0x	0.0x	0.0x	--
FRIT/Interest Expense	--	--	--	--	--
FRIT/Total Interest Expense	--	--	--	--	--
Degree of Financial Leverage	--	--	--	--	--
EBITDA-CAPEX/Interest Expense	--	--	--	--	--
EBITDA/Total Interest Expense	2.9x	1.7x	1.3x	1.5x	--

Debt Schedule	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
	USD	USD	USD	USD	USD
	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Debt Schedule in Yr 1	12,800.0	4,800.0	32,459.0	25,100.0	9.0%
Debt Schedule in Yr 2	33,900.0	33,200.0	40,516.0	42,800.0	15.3%
Debt Schedule in Yr 3	31,000.0	32,300.0	32,749.0	35,200.0	12.6%
Debt Schedule in Yr 4	26,700.0	28,900.0	32,750.0	34,800.0	12.4%
Debt Schedule in Yr 5	29,700.0	31,300.0	20,772.0	21,400.0	7.7%
Debt Schedule - Years 2 - 3	64,900.0	65,500.0	73,265.0	78,000.0	27.9%
Debt Schedule - Years 4 - 5	56,400.0	60,200.0	53,562.0	56,200.0	20.1%
Debt Schedule - Years 2 - 5	121,300.0	125,700.0	126,827.0	134,200.0	48.0%
Debt Schedule Beyond Yr 5	123,300.0	122,600.0	112,320.0	120,400.0	43.0%
<b>Debt Schedule - Total Debt</b>	<b>257,400.0</b>	<b>253,100.0</b>	<b>271,606.0</b>	<b>279,700.0</b>	<b>100.0%</b>

Capital Lease Schedule	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
	USD	USD	USD	USD	USD
	Millions	Millions	Millions	Millions	Millions
Capital Leases - Year 1	--	--	--	--	--
Capital Leases - Year 2	--	--	--	--	--
Capital Leases - Year 3	--	--	--	--	--
Capital Leases - Year 4	--	--	--	--	--
Capital Leases - Year 5	--	--	--	--	--
Capital Leases - Years 2 - 3	--	--	--	--	--
Capital Leases - Years 4 - 5	--	--	--	--	--
Capital Leases - Years 2 - 5	--	--	--	--	--
Capital Leases Beyond Year 5	--	--	--	--	--
<b>Total Future Value of Capital Leases</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
Present Value of ST Capital Leases	--	--	--	--	--
Present Value of LT Capital Leases	--	--	--	--	--

Operative Leases (Rental Expense) Schedule	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
	USD	USD	USD	USD	USD
	Millions	Millions	Millions	Millions	Millions
Rental Expense - Year 1	--	--	704.0	20.7%	--
Rental Expense - Year 2	--	--	635.0	18.6%	--
Rental Expense - Year 3	--	--	541.0	15.9%	--
Rental Expense - Year 4	--	--	437.0	12.8%	--
Rental Expense - Year 5	--	--	339.0	9.4%	--
Rental Expense - Years 2 - 3	--	--	1,176.0	34.5%	--
Rental Expense - Years 4 - 5	--	--	756.0	22.2%	--
Rental Expense - Years 2 - 5	--	--	1,932.0	56.7%	--
Rental Expense Beyond Year 5	--	--	769.0	22.6%	--
Total Sublease Income	--	--	--	--	--
<b>Future Min Oper Lease Obligations</b>	<b>--</b>	<b>--</b>	<b>3,405.0</b>	<b>100.0%</b>	<b>--</b>

Contractual Obligation Schedule	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
	USD	USD	USD	USD	USD
	Millions	Millions	Millions	Millions	Millions
Contractual Obligations - Year 1	--	--	--	--	--
Contractual Obligations - Years 2-3	--	--	--	--	--
Contractual Obligations - Years 4-5	--	--	--	--	--
Contractual Obligations - Years 2 - 5	--	--	--	--	--
Contractual Obligations - Beyond Year 5	--	--	--	--	--
<b>Total Contractual Obligations</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

Purchase Obligations	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
	USD	USD	USD	USD	USD
	Millions	Millions	Millions	Millions	Millions
<b>Total Purchase Obligations</b>	<b>--</b>	<b>--</b>	<b>0.0</b>	<b>--</b>	<b>--</b>

Interest Rate Data	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
	USD	USD	USD	USD	USD
	Millions	Millions	Millions	Millions	Millions
W/Avg. Interest Rate - Long-term Debt	--	--	--	--	--



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

Y -10FY -9FY -8FY -7FY -6FY -5FY -4FY -3FY -2FY -1FY -0FY

### REVENUE

Revenue by Product For the Fiscal Period Ending	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	31/12/2021	31/12/2022
Revenue	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	101,078.00
Institutional Clients Group	-	-	-	-	-	-	-	-	-	-	-
Personal Banking & Wealth Management	-	-	-	-	-	-	-	-	-	-	-
Corporate/Other	-	-	-	-	-	-	-	-	-	-	-
Legacy Franchises	-	-	-	-	-	-	-	-	-	-	-
Reconciliation	-	-	-	-	-	-	-	-	-	-	-

### Revenue by Geography

Revenue by Geography For the Fiscal Period Ending	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	31/12/2021	31/12/2022
Revenue	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	101,078.00
United Kingdom	-	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-	-

### 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

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
<b>Pension</b>											
<b>For the Fiscal Period Ending</b>	<b>31/12/2012</b>	<b>31/12/2013</b>	<b>31/12/2014</b>	<b>31/12/2015</b>	<b>31/12/2016</b>	<b>31/12/2017</b>	<b>31/12/2018</b>	<b>31/12/2019</b>	<b>31/12/2020</b>	<b>31/12/2021</b>	<b>31/12/2022</b>
<b>Currency</b>	<b>USD</b>	<b>USD</b>	<b>USD</b>	<b>USD</b>	<b>USD</b>	<b>USD</b>	<b>USD</b>	<b>USD</b>	<b>USD</b>	<b>USD</b>	<b>USD</b>
<b>Pension Net Periodic Cost</b>											
Service Cost	211.00	218.00	184.00	174.00	157.00	156.00	147.00	147.00	147.00	149.00	116.00
Interest Cost	932.00	922.00	917.00	898.00	802.00	828.00	806.00	756.00	624.00	619.00	771.00
Expected Return on Plan Assets	(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)	(936.00)	(875.00)
Pension Expense (Income)	69.00	126.00	95.00	138.00	31.00	71.00	41.00	61.00	3.00	129.00	190.00
<b>Other Postretirement Cost</b>											
Service Cost	29.00	43.00	15.00	12.00	10.00	9.00	9.00	8.00	7.00	6.00	2.00
Interest Cost	160.00	179.00	153.00	141.00	119.00	127.00	128.00	128.00	110.00	109.00	106.00
Expected Return on Plan Assets	(112.00)	(135.00)	(122.00)	(108.00)	(95.00)	(95.00)	(102.00)	(102.00)	(94.00)	(97.00)	(80.00)
Other Postretirement Benefits Expense (I	105.00	130.00	73.00	76.00	53.00	66.00	53.00	47.00	32.00	10.00	8.00
<b>Pension Funded Status</b>											
Fair Value of Plan Assets	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	20,591.00	16,231.00
Actual Return (Loss) on Plan Assets	2,089.00	533.00	2,049.00	(127.00)	1,539.00	1,757.00	(456.00)	2,463.00	2,086.00	782.00	(3,154.00)
Employer Contribution	352.00	357.00	330.00	134.00	626.00	240.00	237.00	631.00	214.00	211.00	550.00
Benefits Paid	(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)	(1,298.00)	(1,342.00)
Projected Benefit Obligation	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	20,767.00	16,116.00
Over(Under) Funded Pension	(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)	(176.00)	115.00
Accumulated Benefit Obligation	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	20,324.00	15,791.00
Pension Funding Ratio	95.85	101.65	94.44	92.29	93.53	92.46	91.85	94.04	94.19	99.15	100.71
<b>Other Postretirement Funded Status</b>											
Fair Value of Plan Assets	1,547.00	1,504.00	1,394.00	1,299.00	1,144.00	1,381.00	1,381.00	1,472.00	1,477.00	1,477.00	1,108.00
Actual Return (Loss) on Plan Assets	284.00	(224.00)	168.00	(6.00)	130.00	126.00	(31.00)	174.00	158.00	106.00	(108.00)
Employer Contribution	146.00	308.00	68.00	244.00	15.00	185.00	159.00	229.00	(6.00)	30.00	23.00
Benefits Paid	(197.00)	(186.00)	(184.00)	(184.00)	(159.00)	(120.00)	(130.00)	(112.00)	(92.00)	(121.00)	(119.00)
Projected Benefit Obligation	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	1,670.00	1,388.00
Over(Under) Funded Post Ret Benefits	(1,527.00)	(687.00)	(1,050.00)	(809.00)	(683.00)	(579.00)	(440.00)	(604.00)	(472.00)	(308.00)	(280.00)
Other Post-Retirement Funding Ratio	50.33	68.64	57.04	61.62	62.62	70.46	75.84	70.91	75.78	88.44	79.83
<b>Actuarial Assumptions</b>											
<b>Pension</b>											
Expected Return on Plan Assets	3.75	3.50	6.33	6.31	6.80	6.80	6.80	6.70	5.80	5.00	5.70
Discount Rate used on Plan Liabilities	5.94	5.24	4.12	4.52	4.55	4.55	4.52	4.30	3.65	3.96	5.50
Rate of Compensation Increase	--	--	--	--	--	--	--	--	--	--	--
<b>Other Postretirement Benefits</b>											
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	1.84	5.60
Health Care Cost Trend Projected(next y	8.50	8.00	7.50	7.00	6.50	6.50	7.00	6.75	6.50	6.25	7.00
<b>Pension Plan Asset Allocation</b>											
Fair Value of Plan Assets	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	20,591.00	16,231.00
Asset Category - Equities %	17.00	19.00	20.00	19.00	18.00	20.00	15.00	17.00	16.00	7.00	7.00
Asset Category - Debt %	45.00	42.00	44.00	46.00	47.00	48.00	57.00	58.00	59.00	72.00	71.00
Asset Category - Real Estate %	5.00	5.00	4.00	4.00	5.00	5.00	5.00	4.00	4.00	2.00	3.00
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Other %	33.00	34.00	32.00	31.00	30.00	27.00	23.00	21.00	21.00	19.00	19.00
<b>Expected Pension Payments</b>											
Year 1	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	1,914.00	1,500.00
Year 2	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	1,289.00	1,482.00
Year 3	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	1,304.00	1,458.00
Year 4	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	1,308.00	1,441.00
Year 5	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	1,305.00	1,429.00
Beyond Year 5	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	6,374.00	6,661.00
<b>Expected Postretirement Benefits</b>											
Year 1	146.00	143.00	138.00	134.00	119.00	126.00	132.00	139.00	134.00	135.00	127.00
Year 2	149.00	145.00	142.00	137.00	121.00	130.00	137.00	143.00	135.00	124.00	122.00
Year 3	152.00	147.00	146.00	140.00	124.00	134.00	141.00	146.00	137.00	125.00	122.00
Year 4	154.00	150.00	151.00	144.00	127.00	139.00	145.00	150.00	139.00	126.00	123.00
Year 5	156.00	154.00	156.00	148.00	131.00	143.00	149.00	154.00	141.00	127.00	125.00
Beyond Year 5	853.00	866.00	891.00	826.00	722.00	780.00	799.00	811.00	731.00	657.00	644.00

