

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	229,000
Ticker:	C US

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

 **87.63**
-1.09

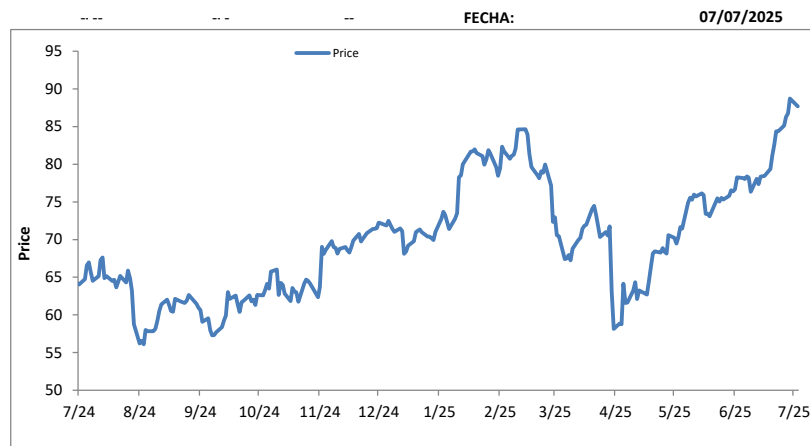
Citigroup Inc. es un conglomerado diversificado de servicios financieros que presta una amplia variedad de servicios a cliente individuales y empresas. Presta servicios como banca financiera, corretaje minorista, banca corporativa y productos y servicios de administración de fondos. Atiende a clientes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

Stock Quote & Chart (Currency: USD)

Last (delayed quote)	87.68	Market Cap (MM)	163,762.9
Open	88.13	Shares Out. (MM)	1,867.7
Previous Close	88.72	Float %	98.9%
Change	1.96	Shares sold short (MM)	32,211,795.0
Change %	2.26	Dividend Yield %	2.6
Day High/Day Low	88.8 / 87.5	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	88.8 / 53.5	P / Diluted EPS Before XO	
Volume (MM)	5.36	Beta	1.28
Avg. Vol - 3 mo (MM)	15.90		

Financial Information (Currency: USD, in mm)

Revenue - LTM	168,187.0	Cash & ST Invest.	550,594
EBIT - LTM	17,950.0	Total Assets	2,352,945.0
EBITDA - LTM	108,757.0	Total Debt	745,722.0
Net Income - LTM	13,375.0	Total Liabilities	2,143,579.0
Total Enterprise Value	413,660	Total Equity	209,366.0
TEV/ Total Revenue	2.3 x	Cash from Operations - LTM	-67,546.0
TEV/ EBITDA	3.5 x	Cash From Investing - LTM	-27,577.0
		Cash from Financing -LTM	130,724.0

**Company Notes**

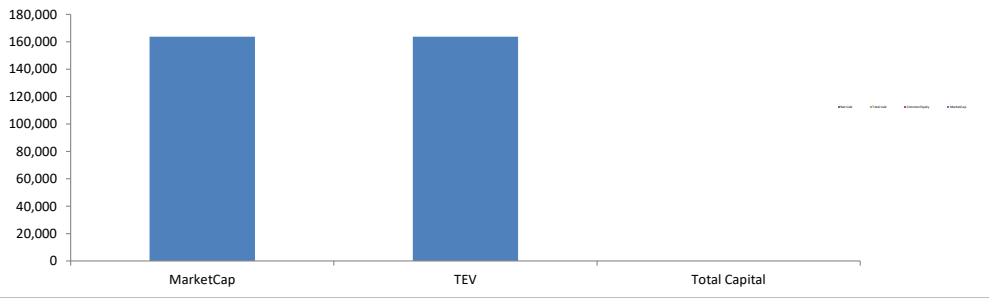
2015 A1	2014 A1
GAAP Net Income includes, (in millions):	GAAP Net Income Includes: (in millions, pre-tax)
a Pre-tax loss of \$1534.000 from Litigation / Settlement	A loss of \$613.000 from Legal Expense/Restructuring
a Pre-tax loss of \$471.000 from Restructuring Charges	A loss of \$3.726.000 from Mortgage 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

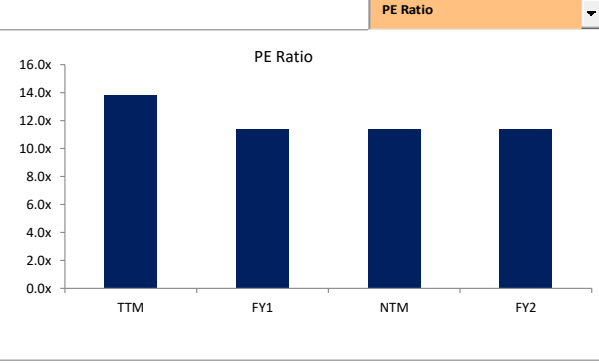
Name	Title	Organization
Gary M Reiner	Operating Partner	General Atlantic Llc
	Operating Partner	General Atlantic Service Co LI
	Board Member	Turbonomic Inc
	Board Member	Appdynamics Inc
	Board Member	Hewlett Packard Enterprise Co
	Board Member	Citigroup Inc
	Board Member	Citibank Na
	Board Member	Citiustech Inc
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
Jonathan Paul Moulds	Board Member	Citigroup Inc
	Chairman	Citigroup Global Markets Ltd
	Lead Director	Ig Group Holdings Plc
	Chairman	Litigation Capital Management
	Board Member	Prince'S Foundation For Childr
James S Turley "Jim"	Chairman	Boy Scouts Of America
	Lead Director	Precigen Inc
	Chairman	Emerson Electric Co
	Board Member	Northrop Grumman Corp
	Board Member	Citigroup Inc
	Board Member	Citibank Na

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	-0fs	1FY	2FY	3FY	
Key Financials												
	Actuals							LTM	Estimates			
For the Fiscal Period Ending	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/03/2025	31/03/2025	31/12/2025	31/12/2026	31/12/2027	
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	
Rivian Automotive, Inc. es una empresa de tecnología automotriz. Diseña y fabrica furgonetas, camiones y vehículos de servicios públicos, además de ofrecer su												
Total Revenue	97,120.0	103,449.0	88,839.0	79,865.0	101,078.0	156,820.0	170,757.0	--	170,757.0	20,865.1	20,865.1	
Growth Over Prior Year	9.2%	6.5%	(14.1%)	(10.1%)	26.6%	55.1%	8.9%	--	3.6%	3.6%	3.6%	
Gross Profit	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
EBITDA	51,465.0	58,053.0	31,961.0	40,475.0	49,661.0	96,670.0	111,817.0	--	--	--	--	
Margin %	53.0%	56.1%	36.0%	50.7%	49.1%	61.6%	65.5%	--	--	--	--	
EBIT	47,711.0	53,064.0	26,970.0	35,450.0	44,547.0	91,268.0	106,664.0	--	--	--	--	
Margin %	49.1%	51.3%	30.4%	44.4%	44.1%	58.2%	62.5%	--	--	--	--	
Earnings from Cont. Ops.	18,088.0	19,471.0	11,107.0	22,018.0	15,165.0	9,382.0	12,835.0	--	--	--	--	
Margin %	18.6%	18.8%	12.5%	27.6%	15.0%	6.0%	7.5%	--	--	--	--	
Net Income	18,045.0	19,401.0	11,047.0	21,952.0	14,845.0	9,228.0	12,682.0	--	3,155.3	3,155.3	3,155.3	
Margin %	18.6%	18.8%	12.4%	27.5%	14.7%	5.9%	7.4%	--	1.8%	15.1%	15.1%	
Diluted EPS Excl. Extra Items	6.7	8.0	4.7	10.1	7.1	4.0	6.0	--	1.6	1.6	1.6	
Growth Over Prior Year	--	20.2%	(41.2%)	114.4%	(29.9%)	(43.2%)	47.3%	--	5.7%	5.7%	5.7%	

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	87.68
Shares Out.	1,867.73
Market Capitalization (USD)	163,762.89
- Cash & Short Term Investments	0.00
+ Total Debt	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	413,659.89
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		
	31/03/2025	31/03/2025	31/03/2025	31/03/2025	31/03/2025
TEV/Total Revenue	2.0x	--	8.8x	8.8x	8.8x
TEV/EBITDA	3.1x	--	--	--	--
TEV/EBIT	20.1x	--	--	--	--
P/Diluted EPS Before Extra	11.8x	--	--	--	--
P/BV	0.7x	--	0.8x	0.8x	0.8x
Price/Tang BV	0.8x	--	--	--	--
Valuation Multiples for Chart					
For the Fiscal Period Ending	TTM	FY1	NTM	FY2	
PE Ratio	13.8x	11.4x	11.4x	11.4x	
TEV / EBITDA	3.5x	0.0x	0.0x	0.0x	
Price / CF	0.0x	0.0x	0.0x	0.0x	
Price / Book	0.8x	0.8x	0.8x	0.8x	
Dividend Yield	2.6x	2.6x	2.6x	2.6x	



Currency	 Reporting	 Change	USD
Accounting	Mixed	▼	

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

Income Statement	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Income Sheet as of:	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	31/12/2023	31/12/2024
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Revenue	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	156,820.00	170,757.00
Other Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	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	156,820.00	170,757.00
Cost Of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Gross Profit	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	156,820.00	170,757.00
Selling General & Admin Exp. R & D Exp.	51,237.00	46,651.00	49,176.00	54,683.00	62,389.00	68,452.00	63,560.00	39,804.00	70,118.00	130,497.00	142,424.00
Depreciation & Amort.	-	-	-	-	-	-	-	-	-	-	-
Other Operating Expense/(Income)	24,971.00	16,798.00	12,656.00	11,518.00	11,286.00	11,096.00	11,647.00	12,592.00	12,153.00	13,413.00	11,287.00
Operating Expense., Total	76,208.00	63,449.00	61,832.00	66,201.00	73,675.00	79,548.00	75,207.00	52,396.00	82,271.00	143,910.00	153,711.00
Operating Income	14,701.00	24,826.00	21,477.00	22,761.00	23,445.00	23,901.00	13,632.00	27,469.00	18,807.00	12,910.00	17,046.00
Interest Expense	-	-	-	-	-	-	-	-	-	-	-
Interest Income	61,683.00	58,551.00	57,988.00	61,579.00	70,828.00	76,510.00	43,975.00	50,475.00	74,408.00	133,258.00	143,713.00
Net Interest Exp.	(61,683.00)	(58,551.00)	(57,988.00)	(61,579.00)	(70,828.00)	(76,510.00)	(43,975.00)	(50,475.00)	(74,408.00)	(133,258.00)	(143,713.00)
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	61,683.00	58,551.00	57,988.00	61,579.00	70,828.00	76,510.00	43,975.00	50,475.00	74,408.00	133,258.00	143,713.00
EBT Excl. Unusual Items	14,701.00	24,826.00	21,477.00	22,761.00	23,445.00	23,901.00	13,632.00	27,469.00	18,807.00	12,910.00	17,046.00
Impairment of Goodwill	-	-	-	-	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	-	-	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	-	-	-	-	-	-	-	-	-	-	-
Other Unusual Items	-	-	-	-	-	-	-	-	-	-	-
EBT Incl. Unusual Items	14,701.00	24,826.00	21,477.00	22,761.00	23,445.00	23,901.00	13,632.00	27,469.00	18,807.00	12,910.00	17,046.00
Income Tax Expense	7,197.00	7,440.00	6,444.00	79,388.00	5,357.00	4,430.00	2,525.00	2,451.00	3,642.00	3,528.00	4,211.00
Earnings from Cont. Ops.	7,504.00	17,386.00	15,033.00	(6,627.00)	18,088.00	19,471.00	11,107.00	5,018.00	15,165.00	9,382.00	12,835.00
Extraord. Item & Account. Change	2.00	54.00	58.00	111.00	8.00	4.00	20.00	(7.00)	231.00	1.00	2.00
Minority Int. in Earnings	192.00	90.00	63.00	60.00	35.00	66.00	40.00	73.00	89.00	153.00	151.00
Net Income	7,310.00	17,242.00	14,912.00	(6,798.00)	18,045.00	19,401.00	11,047.00	21,952.00	14,845.00	9,228.00	12,682.00
Pref. Dividends	511.00	769.00	1,077.00	1,213.00	1,174.00	1,109.00	1,095.00	1,040.00	1,032.00	1,198.00	1,054.00
Other Adj	111.00	224.00	195.00	37.00	199.00	121.00	73.00	154.00	113.00	180.00	170.00
NI to Common Incl Extra Items	6,688.00	16,249.00	13,640.00	(8,048.00)	16,672.00	18,171.00	9,879.00	20,758.00	13,700.00	7,850.00	11,458.00
Abnormal Losses (Gains)	15,382.00	1,775.00	1,890.00	-	(250.00)	1,505.00	685.00	(416.00)	2,668.00	(1,499.00)	(411.00)
Tax Effect on Abnormal Items	(5,187.20)	(618.15)	(661.50)	22,594.00	(41.50)	(316.05)	(143.85)	87.36	(560.28)	314.79	86.31
NI to Common Excl. Extra Items	16,882.80	17,405.85	14,868.50	14,546.00	16,380.50	19,359.95	10,420.15	20,429.36	15,807.72	6,665.79	11,133.31
Per Share Items											
Basic EPS	2.21	5.41	4.72	(2.98)	6.69	8.08	4.74	10.21	7.04	4.07	6.03
Basic EPS Excl. Extra Items	2.21	5.43	4.74	(2.94)	6.69	8.08	4.75	10.21	7.16	4.07	6.03
Weighted Avg. Basic Shares Out.	3,031.60	3,004.00	2,888.10	2,698.50	2,493.30	2,249.20	2,085.80	2,033.00	1,988.10	1,930.10	1,901.40
Diluted EPS	2.20	5.40	4.72	(2.98)	6.68	8.04	4.72	10.14	7.00	4.04	5.94
Diluted EPS Excl. Extra Items	2.20	5.42	4.74	(2.94)	6.69	8.04	4.73	10.14	7.11	4.04	5.95
Weighted Avg. Diluted Shares Out.	3,037.00	3,007.70	2,888.30	2,698.50	2,494.80	2,265.30	2,099.00	2,049.40	1,964.30	1,955.80	1,940.10
Normalized Basic EPS	4.60	5.35	4.72	5.33	6.65	7.69	4.87	10.61	6.81	5.59	6.06
Normalized Diluted EPS	5.56	5.80	5.17	5.43	6.57	8.56	4.99	9.98	8.18	3.43	5.78
Dividends per Share											
Payout Ratio %	1.82	2.97	8.86	-	23.17	24.23	43.43	20.22	28.91	51.92	36.81
Supplemental Items											
EBITA	29,147.00	37,372.00	33,989.00	39,882.00	47,711.00	54,148.00	28,443.00	36,871.00	45,751.00	92,480.00	107,877.00
EBIT	28,391.00	36,747.00	33,989.00	39,279.00	47,711.00	53,064.00	26,970.00	35,450.00	44,547.00	91,268.00	106,664.00
As Reported Total Revenue*	-	-	-	-	-	-	75,501.00	71,884.00	75,338.00	78,462.00	81,139.00
Effective Tax Rate %	48.96	29.97	30.00	129.12	22.85	18.53	18.52	19.84	19.37	27.33	24.70
Normalized Net Income	16,884.80	17,459.85	14,926.50	14,657.00	16,388.50	19,363.95	10,440.15	20,422.36	16,038.72	6,666.79	11,135.31
Interest Capitalized	-	-	-	-	-	-	-	-	-	-	-
Supplemental Operating Expense Items											
Net Rental Exp.	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Unallocated	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Total	-	-	-	-	-	-	-	-	-	-	-

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
Balance Sheet											
Balance Sheet as of:	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	31/12/2023	31/12/2024
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	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	27,342.00	22,782.00
Short Term Investments	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	1,208,766.00	1,198,167.00	1,144,235.00
Total Cash & ST Investments	941,118.00	844,543.00	948,869.00	917,058.00	956,036.00	952,236.00	1,244,861.00	1,147,349.00	1,239,343.00	1,225,509.00	1,167,017.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	941,118.00	844,543.00	948,869.00	917,058.00	956,036.00	952,236.00	1,244,861.00	1,147,349.00	1,239,343.00	1,225,509.00	1,167,017.00
Net Property, Plant & Equipment	-	-	-	-	-	3,100.00	2,800.00	2,914.00	29,145.00	31,548.00	33,028.00
Long-term Investments	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	979,379.00	969,137.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	220,082.00	217,778.00	156,345.00	179,024.00	190,659.00	188,490.00	211,753.00	218,535.00	184,886.00	175,398.00	183,763.00
Total Assets	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	2,416,676.00	2,411,834.00	2,352,945.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	207,693.00	149,567.00	186,607.00	179,719.00	200,964.00	178,092.00	199,190.00	213,209.00	230,976.00	219,539.00	216,351.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	68,092.00	57,592.00	56,427.00	63,753.00	51,936.00	47,428.00	67,957.00	55,516.00	75,306.00	50,679.00	48,298.00
Total Current Liabilities	275,785.00	207,159.00	243,034.00	243,472.00	252,900.00	225,520.00	267,147.00	268,725.00	306,282.00	270,218.00	264,649.00
Long-Term Debt	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	288,865.00	289,604.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	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	72,861.00	65,101.00
Total Liabilities	583,949.00	468,581.00	510,843.00	538,325.00	541,049.00	531,458.00	598,025.00	597,256.00	665,057.00	631,944.00	619,354.00
Pref. Stock, Non-Redeem.	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	17,600.00	17,850.00
Total Pref. Equity	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	17,600.00	17,850.00
Minority Interest	1,511.00	1,235.00	1,023.00	932.00	854.00	704.00	758.00	700.00	649.00	798.00	768.00
Additional Paid In Capital	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	108,986.00	109,148.00
Retained Earnings	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	198,905.00	206,294.00
Treasury Stock	(9,299.00)	(7,677.00)	(16,302.00)	(30,309.00)	(44,370.00)	(61,660.00)	(64,129.00)	(71,240.00)	(73,967.00)	(75,238.00)	(76,842.00)
Comprehensive Inc. and Other	(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)	(44,800.00)	(47,852.00)
Total Common Equity	201,228.00	206,374.00	206,890.00	182,419.00	178,614.00	175,966.00	180,720.00	183,677.00	182,843.00	188,651.00	191,516.00
Total Equity	211,696.00	223,092.00	226,143.00	201,672.00	197,074.00	193,946.00	200,200.00	202,672.00	201,838.00	206,251.00	209,366.00
Total Liabilities And Equity	795,645.00	691,673.00	736,986.00	739,997.00	738,123.00	725,404.00	798,225.00	799,928.00	866,895.00	838,195.00	828,720.00
Supplemental Items											
Total Shares Out. on Filing Date	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	1,903.11	1,877.07
Total Shares Out. on Balance Sheet Date	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	1,903.11	1,877.07
Book Value/Share	66.05	69.46	74.26	70.62	75.05	82.90	86.43	92.21	94.06	98.71	101.62
Tangible Book Value	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	164,025.00	167,714.00
Tangible Book Value/Share	56.73	60.63	64.60	60.17	63.79	70.39	73.67	79.41	81.95	86.19	89.35
Total Debt	577,977.00	482,492.00	518,470.00	559,074.00	599,053.00	584,555.00	654,367.00	644,191.00	688,781.00	773,362.00	745,722.00
Net Debt	175,210.00	129,720.00	121,163.00	146,080.00	140,264.00	139,314.00	50,040.00	54,870.00	(18,645.00)	166,730.00	195,128.00
Total Minority Interest	1,511.00	1,235.00	1,023.00	932.00	854.00	704.00	758.00	700.00	649.00	798.00	768.00
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	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	239,000.00	229,000.00

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

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Cash Flow											
For the Fiscal Period Ending	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	31/12/2023	31/12/2024
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Net Income	7,310.00	17,242.00	14,912.00	(6,798.00)	18,045.00	19,401.00	11,047.00	21,952.00	14,845.00	9,228.00	12,682.00
Depreciation & Amort., Total	3,589.00	3,506.00	3,720.00	3,659.00	3,754.00	3,905.00	3,937.00	3,964.00	4,262.00	4,560.00	4,311.00
Other Non-Cash Adj	8,333.00	(7,329.00)	14,389.00	20,990.00	(7,368.00)	13,998.00	1,411.00	(17,608.00)	(14,409.00)	4,926.00	11,484.00
Changes in Non-Cash Capital	21,427.00	26,417.00	13,963.00	(34,128.00)	15,167.00	(58,359.00)	(54,384.00)	42,673.00	15,132.00	(101,316.00)	(58,255.00)
Cash from Ops.	40,659.00	39,836.00	46,984.00	(16,277.00)	29,598.00	(21,055.00)	(37,989.00)	50,981.00	19,830.00	(82,602.00)	(29,778.00)
Capital Expenditure	(3,386.00)	(3,198.00)	(2,756.00)	(3,361.00)	(3,774.00)	(5,336.00)	(3,446.00)	(4,119.00)	(5,632.00)	(6,583.00)	(6,500.00)
Sale of Property, Plant, and Equipment	623.00	577.00	667.00	377.00	212.00	259.00	50.00	190.00	63.00	56.00	222.00
Cash Acquisitions	(258,992.00)	(242,362.00)	(211,402.00)	(185,740.00)	(152,487.00)	(274,491.00)	(334,900.00)	(342,430.00)	(261,650.00)	(236,512.00)	(267,424.00)
Proceeds from Investment	244,408.00	246,412.00	197,708.00	191,737.00	145,095.00	256,224.00	270,514.00	267,995.00	232,809.00	255,161.00	301,641.00
Divestitures	-	-	-	-	-	-	-	-	-	-	-
Invest. in Marketable & Equity Securt.	(258,992.00)	(242,362.00)	-	(185,740.00)	(152,487.00)	(274,491.00)	(334,900.00)	-	-	-	-
Other Investing Activities	258,083.00	229,365.00	407.00	189,338.00	152,982.00	274,687.00	335,016.00	(1,551.00)	4,950.00	(558.00)	2,512.00
Cash from Investing	(18,256.00)	(11,568.00)	(15,376.00)	6,611.00	(10,459.00)	(23,148.00)	(67,666.00)	(79,915.00)	(29,460.00)	11,564.00	30,451.00
Net Short Term Debt Issued/Repaid	(1,099.00)	(37,256.00)	9,622.00	13,751.00	(12,106.00)	12,703.00	(15,535.00)	(1,541.00)	19,123.00	(9,639.00)	11,048.00
Long-Term Debt Issued	66,836.00	44,619.00	59,131.00	82,416.00	82,146.00	59,134.00	109,644.00	62,418.00	115,907.00	141,482.00	75,723.00
Long-Term Debt Repaid	(88,997.00)	(79,785.00)	(55,460.00)	(40,986.00)	(58,132.00)	(62,458.00)	(63,402.00)	(74,950.00)	(57,085.00)	(64,959.00)	(92,957.00)
Total Debt Issued/Repaid	(23,260.00)	(72,422.00)	13,293.00	55,181.00	11,908.00	9,379.00	30,707.00	(14,073.00)	77,945.00	66,884.00	(6,186.00)
Pref. Dividends Paid	(633.00)	(1,253.00)	(2,287.00)	(3,797.00)	(5,020.00)	(5,447.00)	(5,352.00)	(5,198.00)	(5,003.00)	(5,212.00)	(5,199.00)
Total Dividends Paid	(633.00)	(1,253.00)	(2,287.00)	(3,797.00)	(5,020.00)	(5,447.00)	(5,352.00)	(5,198.00)	(5,003.00)	(5,212.00)	(5,199.00)
Increase in Capital Stocks	3,699.00	6,227.00	2,498.00	-	-	1,496.00	2,995.00	3,300.00	-	2,739.00	5,282.00
Decrease in Capital Stocks	(1,740.00)	(5,880.00)	(9,606.00)	(14,946.00)	(15,708.00)	(19,915.00)	(4,836.00)	(11,723.00)	(3,594.00)	(6,451.00)	(7,978.00)
Special Dividend Paid	-	-	-	-	-	-	-	-	-	-	-
Incr(Decr) in Deposits	(48,336.00)	8,555.00	24,394.00	30,416.00	53,348.00	57,420.00	210,081.00	44,966.00	68,415.00	(57,273.00)	(24,223.00)
Incr(Decr) Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activities	(2,432.00)	(1,055.00)	(493.00)	693.00	(773.00)	(908.00)	(1,966.00)	(1,198.00)	(3,385.00)	95.00	(12,677.00)
Cash from Financing	(72,702.00)	(65,828.00)	27,799.00	67,547.00	43,755.00	42,025.00	231,629.00	16,074.00	134,378.00	782.00	(50,981.00)
Net Change in Cash	(50,299.00)	(37,560.00)	59,407.00	57,881.00	62,894.00	(2,178.00)	125,974.00	(12,860.00)	124,748.00	(70,256.00)	(50,308.00)
Supplemental Items											
Cash Interest Paid	14,001.00	12,031.00	12,067.00	15,675.00	22,963.00	28,682.00	12,094.00	7,143.00	22,615.00	72,989.00	276,532.00
Cash Taxes Paid	4,632.00	4,978.00	4,359.00	2,083.00	4,313.00	4,888.00	4,797.00	4,028.00	3,733.00	5,727.00	5,798.00
Free Cash Flow	44,101.00	43,746.00	50,977.00	(12,135.00)	33,178.00	(18,173.00)	(24,067.00)	42,971.00	19,437.00	(79,999.00)	(26,169.00)
Change in Net Working Capital	-	-	-	-	-	-	-	-	-	-	-

Ticker: c US EQUITY

Sort Ascend

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
Multiples		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	31/12/2023	31/12/2024
TEV / LTM Total Revenue	Close	3.9x	3.4x	3.7x	4.0x	2.9x	3.2x	2.2x	2.4x	0.9x	1.8x	2.0x
	Average	3.3x	3.8x	3.2x	3.9x	3.9x	3.2x	2.6x	2.4x	2.2x	0.9x	1.9x
	High	3.9x	4.1x	3.7x	4.2x	4.2x	3.4x	3.2x	2.6x	2.6x	1.8x	2.1x
	Low	3.1x	3.4x	2.9x	3.6x	3.0x	3.0x	2.2x	2.1x	0.9x	0.7x	1.8x
TEV / LTM EBITDA	Close	11.0x	7.5x	8.1x	8.3x	5.5x	5.6x	6.2x	4.8x	1.8x	2.9x	3.1x
	Average	7.7x	10.9x	7.0x	8.5x	8.0x	6.1x	4.7x	6.6x	4.3x	1.8x	3.1x
	High	11.0x	11.6x	8.2x	9.2x	8.8x	6.5x	6.2x	7.4x	5.2x	2.9x	3.3x
	Low	7.4x	7.5x	6.3x	8.0x	5.6x	5.6x	4.0x	4.8x	1.8x	1.5x	2.9x
TEV / LTM EBIT	Close	23.9x	12.1x	14.3x	15.7x	12.1x	13.6x	14.5x	7.1x	4.7x	21.7x	20.1x
	Average	15.4x	23.6x	11.4x	14.9x	15.1x	13.4x	11.3x	15.4x	6.4x	4.8x	23.2x
	High	23.9x	25.2x	14.5x	16.2x	16.6x	14.2x	14.4x	17.1x	7.6x	21.8x	24.7x
	Low	14.7x	12.2x	10.1x	14.0x	12.2x	12.3x	9.7x	7.1x	4.7x	3.9x	20.2x
Price / LTM EPS	Close	9.7x	8.9x	11.5x	13.7x	7.9x	9.3x	12.4x	6.1x	5.5x	15.0x	12.2x
	Average	9.9x	9.6x	8.0x	12.7x	12.8x	10.3x	6.3x	13.9x	5.2x	5.7x	17.9x
	High	11.1x	10.9x	11.5x	14.9x	14.7x	12.1x	12.4x	16.0x	6.8x	15.0x	21.1x
	Low	9.0x	8.4x	6.0x	10.8x	7.9x	8.0x	4.1x	6.1x	4.1x	4.7x	12.2x
Price / Book Value	Close	0.8x	0.7x	0.8x	1.1x	0.7x	1.0x	0.7x	0.7x	0.5x	0.5x	0.7x
	Average	0.8x	0.8x	0.7x	0.9x	1.0x	0.9x	0.6x	0.8x	0.6x	0.5x	0.6x
	High	0.9x	0.9x	0.9x	1.1x	1.1x	1.1x	1.0x	0.9x	0.7x	0.6x	0.7x
	Low	0.7x	0.7x	0.5x	0.7x	0.7x	0.7x	0.4x	0.7x	0.4x	0.4x	0.5x
Price / Tangible Book Value	Close	1.0x	0.9x	0.9x	1.2x	0.8x	1.1x	0.8x	0.8x	0.6x	0.6x	0.8x
	Average	0.9x	0.9x	0.8x	1.0x	1.2x	1.1x	0.8x	0.9x	0.6x	0.6x	0.7x
	High	1.0x	1.1x	1.0x	1.2x	1.3x	1.3x	1.2x	1.1x	0.9x	0.6x	0.8x
	Low	0.8x	0.8x	0.6x	0.9x	0.8x	0.8x	0.5x	0.8x	0.5x	0.5x	0.6x
Price / Cash Flow	Close	3.5x	3.3x	3.2x	--	3.5x	--	--	2.6x	3.5x	--	--
	Average	2.4x	3.4x	3.0x	3.5x	3.5x	4.6x	--	2.6x	2.2x	3.6x	--
	High	3.5x	3.9x	3.9x	4.1x	3.5x	5.4x	--	2.6x	3.5x	4.1x	--
	Low	2.2x	3.0x	2.2x	3.0x	3.5x	3.5x	--	2.6x	1.7x	3.0x	--
TEV / LTM FCF	Close	3.7x	3.6x	3.4x	--	3.9x	--	--	2.9x	4.5x	--	--
	Average	2.6x	3.7x	3.2x	3.7x	3.9x	5.1x	--	2.9x	2.5x	4.6x	--
	High	3.7x	4.1x	4.2x	4.4x	3.9x	6.0x	--	2.9x	4.5x	5.2x	--
	Low	2.3x	3.2x	2.4x	3.2x	3.9x	3.9x	--	2.9x	1.9x	3.8x	--
Dividend Yield	Close	0.1	0.3	0.7	1.3	3.0	2.4	3.3	3.4	4.5	4.0	3.1
	Average	0.1	0.1	0.4	0.6	1.4	2.3	3.7	3.0	4.0	4.5	3.4
	High	0.1	0.3	0.7	1.3	3.0	2.9	5.4	3.5	5.0	5.3	4.1
	Low	0.1	0.1	0.3	0.5	1.2	1.9	2.3	2.6	3.0	3.9	2.9

Ticker:	c US EQUITY
Period Type	Quarters

c US EQUITY	Ascend
Consolidated	Yes

Accounting	Mixed
------------	-------

Citigroup Inc

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

	-10FQ	-9FQ	-8FQ	-7FQ	-6FQ	-5FQ	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
For the Fiscal Period Ending	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023	31/12/2023	31/03/2024	30/06/2024	30/09/2024	31/12/2024	31/03/2025
Profitability											
Return on Assets	0.7%	0.6%	0.6%	0.6%	0.6%	0.4%	0.3%	0.3%	0.3%	0.5%	0.5%
Return on Capital	1.7%	1.7%	1.4%	1.4%	1.4%	1.5%	1.0%	0.8%	0.8%	1.3%	1.3%
Return on Equity	7.9%	7.5%	7.6%	6.7%	6.7%	4.2%	3.5%	3.7%	3.5%	6.1%	6.4%
Margin Analysis											
Gross Margin	--	--	--	--	--	--	--	--	--	--	--
SG&A Margin	--	--	--	--	--	--	--	--	--	--	--
EBITDA Margin	43.5%	48.3%	54.3%	58.2%	61.7%	61.1%	61.8%	62.6%	62.7%	65.0%	64.7%
EBIT Margin	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops Margin	17.0%	10.4%	16.5%	10.6%	11.6%	-5.3%	10.4%	10.1%	10.1%	9.3%	13.2%
Net Income Margin	13.2%	8.3%	12.3%	7.6%	8.6%	-4.6%	7.7%	7.5%	7.5%	7.0%	9.8%
Normalized Net Income Margin	22.0%	3.1%	18.1%	9.8%	17.5%	-14.4%	12.4%	16.1%	13.4%	12.8%	17.4%
Free Cash Flow Margin	-17.2%	151.5%	-149.8%	-285.8%	70.0%	-36.9%	-58.9%	-92.4%	-89.8%	118.0%	-278.9%
Asset Turnover											
Total Asset Turnover	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Fixed Asset Turnover	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Account's Receivable Turnover	--	--	--	--	--	--	--	--	--	--	--
Inventory Turnover	--	--	--	--	--	--	--	--	--	--	--
Quick Term Liquidity											
Current Ratio	--	--	--	--	--	--	--	--	--	--	--
Quick Ratio	--	--	--	--	--	--	--	--	--	--	--
Cash from Ops. To Fin. Liah	--	--	--	--	--	--	--	--	--	--	--
Acc. Fin. Liah Plus Cash	--	--	--	--	--	--	--	--	--	--	--
Acc. Fixed Investments Plus	--	--	--	--	--	--	--	--	--	--	--
Acc. Fixed Pensions Plus	--	--	--	--	--	--	--	--	--	--	--
Acc. Cash Pensions Plus	--	--	--	--	--	--	--	--	--	--	--
Lower Term Solvency											
Total Debt/Equity	563.9%	521.1%	577.4%	561.9%	563.1%	57%	587.7%	588.6%	580.1%	556.7%	481.7%
Total Debt/Total	77.1%	77.1%	78.1%	78.1%	78.1%	78.1%	78.1%	78.1%	78.1%	78.1%	81.7%
1 Year/Equity	147.7%	150.4%	140.1%	147.7%	146.7%	151.8%	157.7%	148.8%	146.7%	151.8%	151.9%
1 Year/Total	27.9%	28.1%	28.6%	28.6%	28.6%	28.6%	28.6%	27.6%	30.0%	30.1%	26.1%
Total Liabilities/Total Assets	--	--	--	--	--	--	--	--	--	--	--
EBIT / Interest Exp	--	--	--	--	--	--	--	--	--	--	--
EBITDA / Interest Exp	1.34%	1.34%	1.47%	1.78%	1.74%	0.96%	1.74%	1.34%	1.34%	1.74%	1.74%
EBITDA / EBIT / Interest Exp	--	--	--	--	--	--	--	--	--	--	--
Total Debt/EBITDA	18.41%	14.11%	17.41%	9.47%	8.47%	8.07%	7.74%	7.74%	7.84%	6.77%	6.54%
Net Debt/EBITDA	1.74%	-0.74%	1.14%	1.47%	1.47%	1.74%	1.84%	1.84%	1.94%	1.74%	1.17%
Adjusted Y. Growth	--	--	--	--	--	--	--	--	--	--	--
Growth Over Nine Year											
Total Revenue	31.1%	40.0%	74.7%	61.8%	58.1%	31.4%	16.1%	11.7%	5.5%	7.1%	(5.9%)
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	44.7%	148.8%	177.4%	171.4%	110.7%	78.1%	71.5%	14.4%	4.0%	30.9%	(7.8%)
EBIT	49.4%	158.4%	140.1%	140.1%	118.7%	77.1%	61.5%	17.7%	6.4%	27.7%	(7.8%)
EBT	50.1%	147.0%	144.4%	146.1%	119.4%	71.0%	77.4%	17.4%	6.4%	27.8%	(7.8%)
Earnings from Cont. Ops	(74.7%)	(70.7%)	7.4%	(14.4%)	7.4%	(17.7%)	(16.7%)	10.4%	(8.7%)	(7.8%)	30.4%
Net Income	(75.1%)	(70.8%)	7.4%	(14.4%)	7.4%	(17.7%)	(16.7%)	10.4%	(8.7%)	(7.8%)	30.4%
Normalized Net Income	(1.1%)	(7.8%)	(7.8%)	(7.8%)	(7.8%)	(7.8%)	(7.8%)	(7.8%)	(7.8%)	(7.8%)	(7.8%)
Dividend EPS before Extra	(74.7%)	(70.7%)	7.4%	(14.4%)	(7.4%)	(17.7%)	(16.7%)	10.4%	(8.7%)	(7.8%)	30.4%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	4.7%	4.0%	1.4%	1.0%	4.4%	8.7%	1.01%	1.01%	7.1%	4.7%	4.0%
Total Assets	(8.8%)	5.4%	7.4%	1.8%	(0.1%)	(0.1%)	(0.1%)	(0.1%)	7.4%	(7.4%)	5.7%
Tangible Book Value	7.0%	7.0%	6.8%	6.8%	7.0%	6.7%	7.0%	7.4%	7.0%	7.0%	6.6%
Common Equity	(1.8%)	(0.4%)	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%
Cash from Ops	(195.0%)	(141.7%)	175.1%	(74.7%)	(84.7%)	(114.0%)	(64.7%)	(68.0%)	(70.0%)	(61.7%)	(47.0%)
Capital Expenditures	15.4%	50.1%	52.4%	20.4%	40.7%	(10.7%)	(17.7%)	(16.4%)	(16.4%)	(16.4%)	(16.4%)
Invested Free Cash Flow	(109.7%)	(101.7%)	117.4%	(109.7%)	(142.0%)	(171.0%)	(61.7%)	(66.7%)	(77.4%)	(44.0%)	384.7%
Undivided Free Cash Flow	(111.0%)	(107.7%)	107.4%	(124.4%)	(174.7%)	(174.7%)	(61.7%)	(66.7%)	(77.4%)	(44.0%)	384.7%
Dividend per Share	(0.0%)	(0.0%)	(0.0%)	(0.0%)	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
F&B Over Three Years											
Total Revenue	11.4%	74.4%	31.1%	38.1%	45.4%	45.0%	47.4%	35.1%	74.4%	15.4%	4.4%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	74.1%	74.1%	30.8%	41.4%	74.4%	74.1%	87.0%	41.4%	49.1%	74.1%	1.4%
EBIT	30.1%	47.7%	37.4%	54.0%	81.4%	81.4%	81.4%	41.4%	41.4%	74.1%	4.4%
Earnings from Cont. Ops	5.7%	(71.0%)	(71.0%)	(71.0%)	(71.0%)	(71.0%)	(71.0%)	(71.0%)	(71.0%)	(71.0%)	(71.0%)
Net Income	1.4%	(71.0%)	(71.0%)	(71.0%)	(71.0%)	--	(71.0%)	(71.0%)	(71.0%)	(71.0%)	(71.0%)
Normalized Net Income	74.1%	81.4%	81.4%	81.4%	81.4%	--	81.4%	81.4%	81.4%	81.4%	81.4%
Dividend EPS before Extra	4.4%	(77.7%)	(77.7%)	(71.0%)	(71.0%)	--	(71.0%)	(71.0%)	(71.0%)	7.4%	(4.4%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	(0.4%)	171.4%	(0.4%)	0.4%	74.1%	74.1%	74.1%	74.1%	74.1%	4.4%	149.7%
Total Assets	5.7%	7.4%	3.0%	7.0%	(0.1%)	0.8%	(0.8%)	(0.8%)	1.0%	(1.0%)	7.4%
Tangible Book Value	6.6%	6.6%	6.7%	6.6%	6.6%	6.7%	6.7%	6.7%	6.6%	6.6%	6.7%
Common Equity	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Cash from Ops	(10.7%)	171.1%	--	(12.4%)	(17.0%)	(17.0%)	(10.0%)	--	149.4%	(7.0%)	38.0%
Capital Expenditures	10.4%	74.0%	40.7%	(8.7%)	17.4%	15.7%	14.7%	14.7%	(7.0%)	(7.0%)	(7.0%)
Invested Free Cash Flow	(11.0%)	146.4%	--	--	(15.1%)	(30.7%)	(8.7%)	--	149.1%	(8.0%)	36.0%
Undivided Free Cash Flow	(10.8%)	146.4%	--	--	(15.1%)	(30.7%)	(7.7%)	--	149.1%	(8.0%)	36.0%
Dividend per Share	(0.0%)	(0.0%)	(0.0%)	(0.0%)	1.9%	1.9%	1.9%	1.9%	4.4%	4.4%	4.4%
F&B Over Three Years											
Total Revenue	11.4%	74.4%	31.1%	38.1%	45.4%	45.0%	47.4%	35.1%	74.4%	15.4%	4.4%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	(1.1%)	7.4%	34.4%	41.4%	81.4%	81.4%	81.4%	81.4%	41.4%	41.4%	41.4%
EBIT	(1.1%)	7.4%	34.4%	41.4%	81.4%	81.4%	81.4%	81.4%	41.4%	41.4%	41.4%
Earnings from Cont. Ops	(1.1%)	7.4%	34.4%	41.4%	81.4%	81.4%	81.4%	81.4%	41.4%	41.4%	41.4%
Net Income	(1.1%)	7.4%	34.4%	41.4%	81.4%	81.4%	81.4%	81.4%	41.4%	41.4%	41.4%
Normalized Net Income	(1.1%)	7.4%	34.4%	41.4%	81.4%	81.4%	81.4%	81.4%	41.4%	41.4%	41.4%
Dividend EPS before Extra	(7.8%)	(14.0%)	77.4%	51.8%	6.7%	(14.0%)	(14.0%)	(14.0%)	(11.4%)	(7.8%)	(11.0%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	(0.8%)	111.1%	(0.8%)	(1.0%)	114.7%	174.7%	177.7%	174.7%	177.4%	174.6%	136.1%
Total Assets	5.7%	7.4%	3.4%	7.8%	7.0%	7.7%	1.7%	1.1%	1.0%	(0.4%)	7.4%
Tangible Book Value	6.5%	6.7%	6.7%	6.7%	6.5%	6.6%	6.7%	6.0%	6.7%	6.0%	6.7%
Common Equity	0.4%	0.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
Cash from Ops	(148.0%)	9.1%	6.1%	(104.0%)	(77.1%)	(74.1%)	(177.0%)	(180.0%)	(177.0%)	(777.0%)	61.0%
Capital Expenditures	15.4%	50.1%	52.4%	20.4%	40.7%	(10.7%)	(17.7%)	(16.4%)	(16.4%)	(16.4%)	(16.4%)
Invested Free Cash Flow	(129.0%)	8.7%	7.4%	(124.4%)	(161.0%)	(192.4%)	(149.7%)	(149.0%)	(149.0%)	(710.0%)	69.7%
Undivided Free Cash Flow	(129.0%)	8.7%	7.4%	(124.4%)	(161.0%)	(192.4%)	(149.7%)	(149.0%)	(149.0%)	(710.0%)	69.7%
Dividend per Share	(0.0%)	(0.0%)	(0.0%)	(0.0%)	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
F&B Over Five Years											
Total Revenue	7.4%	6.7%	9.4%	9.4%	10.7%	10.8%	11.1%	10.0%	10.7%	10.4%	4.4%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	2.5%	9.4%	13.9%	13.4%	15.0%	10.5%	14.3%	13.0%	14.0%	14.0%	21.9%
EBIT	2.1%	10.1%	14.4%	14.1%	15.7%	11.1%	14.8%	13.4%	14.8%	13.4%	21.9%
EBT	2.5%	10.1%	14.6%	14.0%	15.4%	11.0%	15.4%	14.0%	15.2%	15.4%	23.4%
Earnings from Cont. Ops	(1.2%)	(147.0%)	0.0%	(8.1%)	(15.0%)	(184.1%)	(6.4%)	(7.4%)	(7.9%)	(10.4%)	10.0%
Net Income	(8.4%)	(146.8%)	(0.1%)	(8.1%)	(15.2%)	(184.1%)	(6.2%)	(7.7%)	(8.0%)	(10.3%)	9.9%
Normalized Net Income	0.7%	(10.7%)	(1.3%)	(10.6%)	(15.0%)	(191.7%)	(13.3%)	(6.2%)	(9.3%)	(14.4%)	(200.6%)
Dividend EPS before Extra	2.8%	(149.7%)	5.4%	(1.9%)	(1.3%)	(191.2%)	(1.3%)	(4.8%)	(6.7%)	(9.0%)	13.1%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	--	--	--	--	--	--	50.8%	61.8%	61.5%	60.5%	63.2%
Total Assets	4.7%	5.0%	5.0%	4.9%	4.2%	4.7%	4.4%	3.9%	3.8%	3.8%	3.0%
Tangible Book Value	3.3%	6.4%	6.7%	6.9%	7.0%	6.2%	5.7%	5.3%	5.4%	4.9%	5.1%
Common Equity	(1.2%)	0.1%	0.6%	0.8%	1.3%	1.1%	1.2%	1.2%	1.7%	1.7%	2.2%
Cash from Ops	(165.7%)	(254.3%)	(234.4%)	(308.8%)	(6.2%)	(192.5%)	(22.0%)	161.0%	(247.4%)	1.9%	18.1%
Capital Expenditures	7.1%	18.0%	11.0%	15.							

Bloomberg Company In Depth Fundamentals - Capital Structure Summary

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

Citigroup Inc

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

	-1Q	-3Q	-2Q	-1Q	0Q
WACC					
For the Fiscal Period Ending	31/03/2024	30/06/2024	30/09/2024	31/12/2024	31/03/2025
Equity	%	%	%	%	%
Cost of Equity	9.8%	10.4%	10.6%	10.5%	10.2%
Weight of Equity	18.5%	18.6%	17.7%	20.1%	19.1%
+ Debt	4.4%	4.6%	3.8%	4.6%	4.2%
Cost of Debt					
Weight of Debt	78.8%	78.6%	79.9%	77.1%	78.2%
+ Preferred Equity					
Cost of Pref Equity	6.8%	6.4%	6.7%	5.9%	5.7%
Weight of Pref Equity	2.7%	2.8%	2.4%	2.7%	2.6%
WACC	5.4%	5.7%	5.0%	5.8%	5.4%

Capital Structure										
For the Fiscal Period Ending	31/03/2024		30/06/2024		30/09/2024		31/12/2024		31/03/2025	
	USD		USD		USD		USD		USD	
	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total
Hot Market Cash										
CT Revenue	225,710.0	34.6%	226,942.0	34.9%	232,550.0	34.7%	216,351.0	33.0%	244,352.0	35.2%
LT Borrowings	288,487.0	44.2%	283,280.0	43.6%	302,072.0	45.1%	289,604.0	44.0%	298,653.0	43.8%
Pref Equity	17,600.0	2.7%	18,100.0	2.8%	16,350.0	2.4%	17,850.0	2.7%	18,350.0	2.6%
Total Capital	652,423.5	100.0%	649,390.7	100.0%	669,362.2	100.0%	655,932.1	100.0%	693,945.4	100.0%

Debt Summary Data															
For the Fiscal Period Ending Currency	31/03/2024			30/06/2024			30/09/2024			31/12/2024			31/03/2025		
	USD			USD			USD			USD			USD		
	Millions	% of Total		Millions	% of Total		Millions	% of Total		Millions	% of Total		Millions	% of Total	
Total Commercial Paper	17,165.0	2.1%		18,855.0	2.3%		22,955.0	2.9%		28,916.0	3.9%		22,689.0	2.4%	
Total Revolving Credit	--	--		--	--		--	--		--	--		--	--	
Total Capital Leases	--	--		--	--		--	--		--	--		--	--	
General/Other Borrowings	--	--		--	--		--	--		--	--		--	--	
Total Principal Due	802,943.0	100.0%		815,428.0	100.0%		797,920.0	100.0%		745,722.0	100.0%		929,243.0	100.0%	
Total Debt Outstanding	802,943.0			815,428.0			797,920.0			745,722.0			929,243.0		

[illegible]

Credit Ratios					
Net Debt/EBITDA	1.8x	2.4x	2.0x	1.8x	2.1x
Total Debt/EBITDA	8.0x	7.8x	7.5x	6.7x	8.5x
Operating Income/Total Debt	0.0x	0.0x	0.0x	0.0x	0.0x
LTM FCF/Total Debt	-0.1x	0.0x	-0.1x	0.0x	-0.1x
LTM CF/Total Debt	-0.1x	0.0x	-0.0x	0.0x	-0.0x
EBIT/Interest Expense	--	--	--	--	--
EBIT/Total Interest Expense	--	--	--	--	--
Degree of Financial Leverage	--	--	--	--	--
EBITDA/CAPX/Interest Expense	--	--	--	--	--
EBITDA/Total Interest Expense	1.2x	1.2x	1.2x	1.2x	1.3x

Debit Schedule in Yr 1	54,600.0	19.1%	20,300.0	7.2%	11,800.0	3.9%	41,875.0	14.6%	54,600.0	18.5%
Debit Schedule in Yr 2	48,500.0	17.0%	43,000.0	15.3%	14,400.0	5.0%	50,800.0	17.7%	51,900.0	17.6%
Debit Schedule in Yr 3	40,800.0	14.3%	44,300.0	15.8%	49,600.0	16.6%	30,325.0	10.6%	30,100.0	10.2%
Debit Schedule in Yr 4	22,700.0	8.0%	23,000.0	8.2%	27,200.0	9.1%	29,350.0	10.2%	31,200.0	10.6%
Debit Schedule in Yr 5	29,400.0	10.3%	30,600.0	10.9%	30,300.0	10.1%	17,825.0	6.2%	21,200.0	7.2%
Debit Schedule - Years 1 - 2	103,800.0	36.1%	87,300.0	30.7%	93,100.0	31.7%	88,100.0	30.7%	82,000.0	27.7%
Debit Schedule - Years 3 - 4	52,100.0	18.2%	53,600.0	19.0%	57,500.0	19.2%	47,075.0	16.4%	52,400.0	17.7%
Debit Schedule - Years 5 - 2	141,400.0	49.5%	140,900.0	50.3%	150,800.0	50.4%	128,275.0	44.6%	134,400.0	45.5%
Debit Schedule - Average Yr 1 - 5	39,360.0	13.7%	41,916.0	14.8%	46,112.0	15.5%	34,800.0	12.3%	42,900.0	14.6%
Debit Schedule - Total Debt	285,000.0	100.0%	280,300.0	100.0%	299,100.0	100.0%	287,300.0	100.0%	295,700.0	100.0%

[illegible]

Operating Leases (Rental Expense) Schedule									
Rental Expense - Year 1	--	--	--	--	--	709.0	20.5%	--	--
Rental Expense - Year 2	--	--	--	--	--	636.0	18.4%	--	--
Rental Expense - Year 3	--	--	--	--	--	514.0	14.9%	--	--
Rental Expense - Year 4	--	--	--	--	--	418.0	12.1%	--	--
Rental Expense - Year 5	--	--	--	--	--	317.0	9.3%	--	--
Rental Expense - Years 2 - 3	--	--	--	--	--	1,150.0	33.2%	--	--
Rental Expense - Years 4 - 5	--	--	--	--	--	735.0	21.2%	--	--
Rental Expense - Years 2 - 5	--	--	--	--	--	1,885.0	54.5%	--	--
Rental Expense Beyond Year 5	--	--	--	--	--	865.0	25.0%	--	--
Total Leaseable Income	--	--	--	--	--				
Future Min Oper Lease Obligations	--	--	--	--	--	3,459.0	100.0%	--	--

Contractual Obligation Schedule							
Contractual Obligations - Year 1	--	--	--	--	--	--	--
Contractual Obligations- Years 2-3	--	--	--	--	--	--	--
Contractual Obligations- Years 4-5	--	--	--	--	--	--	--
Contractual Obligations - Years 2 - 5	--	--	--	--	--	--	--
Contractual Obligations - Beyond Year 5	--	--	--	--	--	--	--
Total Contractual Obligations	--	--	--	--	--	--	--

Purchase Obligations	--	--	--	0.0	--
----------------------	----	----	----	-----	----

Interest Rate Data					
W/Avg. Interest Rate - Long-term Debt	2017	2018	2019	2020	2021
	3.5%	3.5%	3.5%	3.5%	3.5%

Citigroup Inc

[illegible]

OPERATING PROFIT BEF TAX	
2019	1,000
2020	1,000
2021	1,000
2022	1,000
2023	1,000
2024	1,000
2025	1,000
2026	1,000
2027	1,000
2028	1,000
2029	1,000
2030	1,000
2031	1,000
2032	1,000
2033	1,000
2034	1,000
2035	1,000
2036	1,000
2037	1,000
2038	1,000
2039	1,000
2040	1,000
2041	1,000
2042	1,000
2043	1,000
2044	1,000
2045	1,000
2046	1,000
2047	1,000
2048	1,000
2049	1,000
2050	1,000
2051	1,000
2052	1,000
2053	1,000
2054	1,000
2055	1,000
2056	1,000
2057	1,000
2058	1,000
2059	1,000
2060	1,000
2061	1,000
2062	1,000
2063	1,000
2064	1,000
2065	1,000
2066	1,000
2067	1,000
2068	1,000
2069	1,000
2070	1,000
2071	1,000
2072	1,000
2073	1,000
2074	1,000
2075	1,000
2076	1,000
2077	1,000
2078	1,000
2079	1,000
2080	1,000
2081	1,000
2082	1,000
2083	1,000
2084	1,000
2085	1,000
2086	1,000
2087	1,000
2088	1,000
2089	1,000
2090	1,000
2091	1,000
2092	1,000
2093	1,000
2094	1,000
2095	1,000
2096	1,000
2097	1,000
2098	1,000
2099	1,000
2100	1,000

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
Pension											
For the Fiscal Period Ending	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	31/12/2023	31/12/2024
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Pension Net Periodic Cost											
Service Cost	184.00	174.00	157.00	156.00	147.00	147.00	147.00	149.00	116.00	115.00	115.00
Interest Cost	917.00	898.00	802.00	828.00	806.00	756.00	624.00	619.00	771.00	914.00	887.00
Expected Return on Plan Assets	(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)	(967.00)	(928.00)
Pension Expense (Income)	95.00	138.00	31.00	71.00	41.00	61.00	3.00	129.00	190.00	275.00	330.00
Other Postretirement Cost											
Service Cost	15.00	12.00	10.00	9.00	9.00	8.00	7.00	6.00	2.00	1.00	1.00
Interest Cost	153.00	141.00	119.00	127.00	128.00	128.00	110.00	109.00	106.00	124.00	123.00
Expected Return on Plan Assets	(122.00)	(108.00)	(95.00)	(95.00)	(102.00)	(102.00)	(94.00)	(97.00)	(80.00)	(90.00)	(91.00)
Other Postretirement Benefits Expense (I	73.00	76.00	53.00	66.00	53.00	47.00	32.00	10.00	8.00	(13.00)	17.00
Pension Funded Status											
Fair Value of Plan Assets	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	16,636.00	15,905.00
Actual Return (Loss) on Plan Assets	2,049.00	(127.00)	1,539.00	1,757.00	(456.00)	2,463.00	2,086.00	782.00	(3,154.00)	1,247.00	397.00
Employer Contribution	330.00	134.00	626.00	240.00	237.00	631.00	214.00	211.00	550.00	176.00	822.00
Benefits Paid	(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)	(1,256.00)	(1,282.00)
Projected Benefit Obligation	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	16,670.00	15,008.00
Over(Under) Funded Pension	(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	(34.00)	897.00
Accumulated Benefit Obligation	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	16,326.00	14,672.00
Pension Funding Ratio	94.44	92.29	93.53	92.46	91.85	94.04	94.19	99.15	100.71	99.80	105.98
Other Postretirement Funded Status											
Fair Value of Plan Assets	1,394.00	1,299.00	1,144.00	1,381.00	1,381.00	1,472.00	1,472.00	1,477.00	1,108.00	1,201.00	957.00
Actual Return (Loss) on Plan Assets	168.00	(6.00)	130.00	126.00	(31.00)	174.00	158.00	106.00	(108.00)	75.00	59.00
Employer Contribution	68.00	244.00	15.00	185.00	159.00	229.00	(6.00)	30.00	23.00	17.00	17.00
Benefits Paid	(184.00)	(184.00)	(159.00)	(120.00)	(130.00)	(112.00)	(92.00)	(121.00)	(119.00)	(126.00)	(142.00)
Projected Benefit Obligation	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	1,551.00	1,306.00
Over(Under) Funded Post Ret Benefits	(1,050.00)	(809.00)	(683.00)	(579.00)	(440.00)	(604.00)	(472.00)	(308.00)	(280.00)	(350.00)	(349.00)
Other Post-Retirement Funding Ratio	57.04	61.62	62.62	70.46	75.84	70.91	75.53	88.44	79.83	77.43	73.28
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	6.33	6.31	6.80	6.80	6.80	6.70	5.80	5.00	5.70	5.70	6.00
Discount Rate used on Plan Liabilities	4.12	4.52	4.55	4.55	4.52	4.30	3.14	3.96	5.50	5.10	5.55
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	1.84	5.60	5.20	5.55
Health Care Cost Trend Projected(next y	7.50	7.00	6.50	6.50	7.00	6.75	6.50	6.25	7.00	6.75	6.50
Pension Plan Asset Allocation											
Fair Value of Plan Assets	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	16,636.00	15,905.00
Asset Category - Equities %	20.00	19.00	18.00	20.00	15.00	17.00	16.00	7.00	7.00	7.00	7.00
Asset Category - Debt %	44.00	46.00	47.00	48.00	57.00	58.00	59.00	72.00	71.00	71.00	71.00
Asset Category - Real Estate %	4.00	4.00	5.00	5.00	5.00	4.00	4.00	2.00	3.00	2.00	5.00
Asset Category - Company Stock %	-	-	-	-	-	-	-	-	-	-	-
Asset Category - Cash %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Other %	32.00	31.00	30.00	27.00	23.00	21.00	21.00	19.00	19.00	20.00	17.00
Expected Pension Payments											
Year 1	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	1,638.00	1,555.00
Year 2	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	1,563.00	1,466.00
Year 3	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	1,538.00	1,461.00
Year 4	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	1,528.00	1,436.00
Year 5	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	1,506.00	1,412.00
Beyond Year 5	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	7,181.00	6,375.00
Expected Postretirement Benefits											
Year 1	138.00	134.00	119.00	126.00	132.00	139.00	134.00	135.00	127.00	146.00	137.00
Year 2	142.00	137.00	121.00	130.00	137.00	143.00	135.00	124.00	122.00	134.00	125.00
Year 3	146.00	140.00	124.00	134.00	141.00	146.00	137.00	125.00	122.00	137.00	129.00
Year 4	151.00	144.00	127.00	139.00	145.00	150.00	139.00	126.00	123.00	138.00	130.00
Year 5	156.00	148.00	131.00	143.00	149.00	154.00	141.00	127.00	125.00	141.00	132.00
Beyond Year 5	891.00	826.00	722.00	780.00	799.00	811.00	731.00	657.00	644.00	732.00	685.00

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

[illegible]