

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	240,000
Ticker:	C US

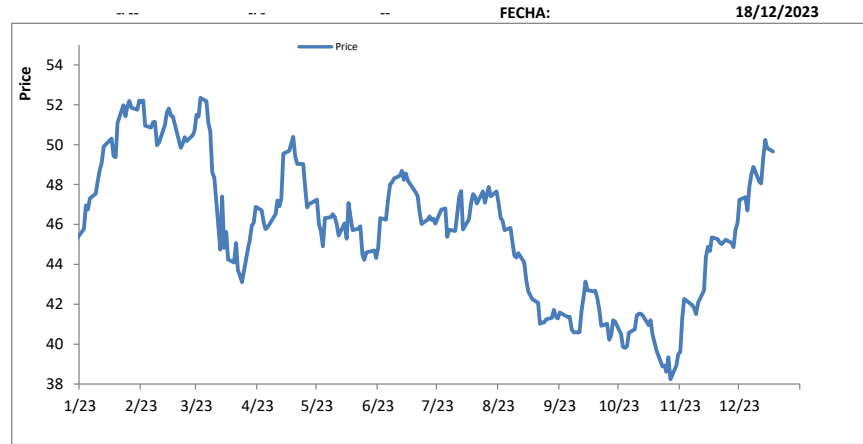
388 Greenwich Street Hennessy Road Post Office New York, NY 10013 United States
Phone : 215-559-1000
Fax : --

49.66 -0.17 (-0.34%)

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)	49.66	Market Cap (MM)	95,043.4
Open	50.16	Shares Out. (MM)	1,913.9
Previous Close	49.83	Float %	96.8%
Change	-0.41	Shares sold short (MM)	31,185,497.0
Change %	-0.82	Dividend Yield %	4.2
Day High/Day Low	50.6 / 49.6	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	53.2 / 38.2	P / Diluted EPS Before XO	
Volume (MM)	17.86	Beta	1.02
Avg. Vol - 3 mo (MM)	18.45		

Financial Information (Currency: USD, in mm)			
Revenue - LTM	147,269.0	Cash & ST Invest.	707,426
EBIT - LTM	18,189.0	Total Assets	2,416,676.0
EBITDA - LTM	90,926.0	Total Debt	704,171.0
Net Income - LTM	13,580.0	Total Liabilities	2,214,838.0
Total Enterprise Value	289,793	Total Equity	201,838.0
TEV/ Total Revenue	1.9 x	Cash from Operations - LTM	-39,511.0
TEV/ EBITDA	3.0 x	Cash From Investing - LTM	-22,626.0
		Cash from Financing -LTM	16,517.0



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	Citustech 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	Forest Park Forever Inc	#
	Board Member	Kohler Co	#
	Trustee	William Marsh Rice University	#
John C Dugan	Chairman	Citigroup Inc	#

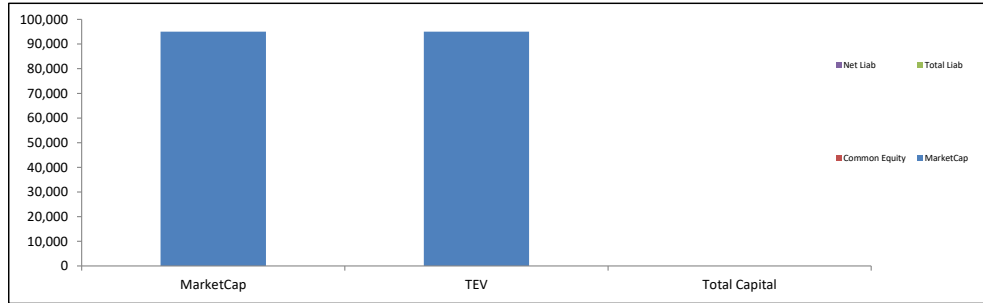
Ticker:	C US EQUITY
Period Type	Annuals

Citigroup Inc

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

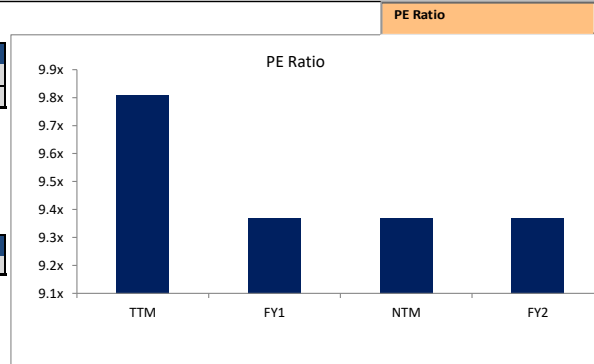
Key Financials	Annuals										
		-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0fs	1FY	2FY
For the Fiscal Period Ending	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	30/09/2023	LTM 30/09/2023	Estimates 31/12/2023	Estimates 31/12/2024	Estimates 31/12/2025
Currency	USD	USD	USD	USD	USD	USD	USD	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	18,956.1	18,956.1
Growth Over Prior Year	(5.6%)	6.8%	9.2%	6.5%	(14.1%)	(10.1%)	26.6%	--	5.3%	5.3%	5.3%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
Margin %	--	--	--	--	--	--	--	--	--	--	--
EBITDA	37,709.0	42,938.0	51,465.0	58,053.0	31,961.0	40,475.0	49,857.0	--	--	--	--
Margin %	45.3%	48.3%	53.0%	56.1%	36.0%	50.7%	49.3%	--	--	--	--
EBIT	33,989.0	39,279.0	47,711.0	53,064.0	26,970.0	35,450.0	44,547.0	--	--	--	--
Margin %	40.8%	44.2%	49.1%	51.3%	30.4%	44.4%	44.1%	--	--	--	--
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	--	1,740.3	1,740.3	1,740.3
Margin %	17.9%	(7.6%)	18.6%	18.8%	12.4%	27.5%	14.7%	--	1.7%	9.2%	9.2%
Diluted EPS Excl. Extra Items	4.7	(2.9)	6.7	8.0	4.7	10.1	7.1	--	0.9	0.9	0.9
Growth Over Prior Year	(12.5%)	--	--	20.2%	(41.2%)	114.4%	(29.9%)	--	(15.5%)	(15.5%)	(15.5%)

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	49.66
Shares Out.	1,913.88
Market Capitalization (USD)	95,043.38
- Cash & Short Term Investments	0.00
+ Total Debt	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	289,793.38
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	
	30/09/2023	30/09/2023	30/09/2023	30/09/2023
TEV/Total Revenue	1.0x	--	6.1x	6.1x
TEV/EBITDA	2.1x	--	--	--
TEV/EBIT	5.5x	--	--	--
P/Diluted EPS Before Extra	6.4x	--	--	--
P/BV	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	9.8x	9.4x	9.4x	9.4x
TEV / EBITDA	3.0x	3.0x	0.0x	0.0x
Price / CF	0.0x	9.0x	9.0x	9.0x
Price / Book	0.5x	0.5x	0.5x	0.5x
Dividend Yield	4.2x	4.7x	4.7x	4.7x



Ticker:	C US EQUITY
Period Type	Annuals

C US EQUITY	Ascend
Consolidated	Yes

Currency	Reporting	Change	USD
Accounting	Mixed		

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Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Balance Sheet											
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
ASSETS											
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
Total Cash & ST Investments	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	1,147,349.00	1,223,953.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	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	1,147,349.00	1,223,953.00
Net Property, Plant & Equipment	-	-	-	-	-	-	-	3,100.00	2,800.00	2,914.00	2,892.00
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
Total Assets	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	2,416,676.00
LIABILITIES											
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
Total Current Liabilities	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	268,725.00	306,282.00
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
Total Liabilities	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	597,256.00	665,057.00
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
Total Pref. Equity	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
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)
Total Common Equity	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	182,843.00
Total Equity	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	201,838.00
Total Liabilities And Equity	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	799,928.00	866,895.00
Supplemental Items											
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
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
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

Y		-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	6.2x	4.8x	2.1x
	Average	8.1x	12.1x	7.7x	10.9x	7.0x	8.5x	8.0x	6.1x	4.7x	6.6x	4.3x
	High	11.1x	12.6x	11.0x	11.6x	8.2x	9.2x	8.8x	6.5x	6.2x	7.4x	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	12.4x	6.1x	5.5x
	Average	7.0x	12.5x	9.9x	9.6x	8.0x	12.7x	12.8x	10.3x	6.3x	13.9x	5.2x
	High	10.2x	13.8x	11.1x	10.9x	11.5x	14.9x	14.7x	12.1x	12.4x	16.0x	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

Ticker:	CUS EQUITY	C US EQUITY	Ascend
Period Type:	Quarters	Consolidated	Yes
			Accounting
			Mixed

Citigroup Inc

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

	-10Q	-9Q	-8Q	-7Q	-6Q	-5Q	-4Q	-3Q	-2Q	-1Q	0Q
Ratios											
For the Fiscal Period Ending											
	31/03/2021	30/06/2021	30/09/2021	31/12/2021	31/03/2022	30/06/2022	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
Profitability											
Return on Assets	0.7%	0.9%	1.0%	1.0%	0.8%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%
Return on Capital	1.8%	2.4%	2.7%	2.6%	2.0%	1.8%	1.7%	1.6%	1.4%	1.5%	1.5%
Return on Equity	8.3%	11.4%	12.2%	11.4%	9.3%	8.3%	7.9%	7.5%	7.6%	6.7%	6.7%
Margin Analysis											
Gross Margin	--	--	--	--	--	--	--	--	--	--	--
SG&A Margin	--	--	--	--	--	--	--	--	--	--	--
EBITDA Margin	42.4%	50.6%	52.3%	50.1%	43.9%	42.2%	43.5%	48.3%	54.3%	58.2%	61.7%
EBT Margin	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops Margin	47.5%	37.2%	30.2%	20.8%	24.5%	25.6%	17.0%	10.4%	16.5%	10.6%	11.6%
Net Income Margin	36.6%	31.4%	23.9%	16.7%	20.1%	19.5%	13.5%	8.3%	12.3%	7.0%	8.6%
Normalized Net Income Margin	39.0%	31.6%	24.3%	16.2%	24.9%	33.8%	22.0%	3.1%	18.1%	9.8%	17.5%
Free Cash Flow Margin	115.7%	-3.3%	108.2%	-78.8%	-77.0%	135.2%	-17.2%	151.5%	-149.8%	-285.8%	70.0%
Asset Turnover											
Total Asset Turnover	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Fixed Asset Turnover	74.0%	77.5%	78.0%	78.0%	77.5%	74.7%	71.3%	74.8%	40.7%	46.9%	8.7%
Account Receivable Turnover	--	--	--	--	--	--	--	--	--	--	--
Inventory Turnover	--	--	--	--	--	--	--	--	--	--	--
Short Term Liquidity											
Current Ratio	--	--	--	--	--	--	--	--	--	--	--
Quick Ratio	--	--	--	--	--	--	--	--	--	--	--
Cash from Ops. To Fin. Liab.	--	--	--	--	--	--	--	--	--	--	--
Cap. Excess Cash Fl.	--	--	--	--	--	--	--	--	--	--	--
Op. Flow Inventory Fl.	--	--	--	--	--	--	--	--	--	--	--
Cap. Flow Inventory Fl.	--	--	--	--	--	--	--	--	--	--	--
Cap. Flow Financial Fl.	--	--	--	--	--	--	--	--	--	--	--
Cap. Flow Nonrecurr. Pur.	--	--	--	--	--	--	--	--	--	--	--
Lower Term Solvency											
Total Debt/Equity	138.6%	142.1%	135.6%	117.8%	164.9%	167.2%	160.9%	148.9%	177.4%	163.9%	163.3%
Total Debt/Total	77.1%	77.1%	77.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.4%	76.4%
LT Debt/Equity	147.3%	145.3%	147.9%	149.3%	143.9%	144.7%	147.7%	150.4%	149.3%	147.7%	146.7%
LT Debt/Total	74.9%	74.9%	74.9%	74.9%	74.9%	74.9%	74.9%	74.9%	74.9%	74.9%	74.9%
Total Liabilities/Total Assets	--	--	--	--	--	--	--	--	--	--	--
EBT / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
EBITDA / Interest Exp.	5.2%	4.6%	4.5%	3.6%	2.7%	2.7%	1.7%	1.3%	1.4%	1.3%	1.3%
EBITDA / FCFE / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
Total Debt/EBITDA	10.4%	17.0%	16.1%	16.0%	20.1%	20.4%	18.4%	14.2%	17.2%	9.2%	8.8%
Net Debt/EBITDA	1.4%	7.1%	6.1%	5.7%	3.4%	3.4%	1.9%	1.0%	1.1%	1.0%	1.0%
Adjusted T. Ratio	--	--	--	--	--	--	--	--	--	--	--
Growth Over Five Year											
Total Revenue	(17.8%)	(15.2%)	(14.6%)	(10.2%)	(11.1%)	18.1%	33.1%	40.0%	74.7%	63.8%	58.1%
Gross Profit	40.6%	91.1%	13.4%	(79.4%)	(37.2%)	1.1%	44.7%	140.8%	173.6%	139.4%	110.7%
EBITDA	43.8%	105.7%	13.1%	(77.1%)	(40.7%)	49.6%	100.1%	154.6%	193.4%	148.4%	118.7%
EBT	44.1%	104.1%	15.4%	(77.3%)	(40.5%)	0.9%	40.7%	147.0%	144.6%	136.5%	118.5%
Earnings from Cont. Ops	38.8%	48.7%	4.0%	(84.1%)	(48.1%)	2.6%	24.6%	108.4%	74.6%	108.4%	7.0%
Net Income	31.3%	48.6%	4.7%	(74.4%)	(45.9%)	(74.6%)	(75.1%)	(70.8%)	7.0%	(35.9%)	1.9%
Normalized Net Income	(187.8%)	48.6%	4.7%	(74.4%)	(45.9%)	(74.6%)	(75.1%)	(70.8%)	(19.6%)	(37.7%)	(19.6%)
Diluted EPS before Extra	241.5%	427.8%	58.6%	(74.0%)	(44.7%)	(74.3%)	(74.9%)	(70.5%)	8.4%	(38.0%)	0.0%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	0.0%	(9.2%)	(4.4%)	4.1%	0.0%	0.0%	4.7%	0.8%	(1.6%)	1.0%	688.4%
Total Assets	4.3%	5.7%	1.4%	1.4%	1.4%	7.3%	0.8%	5.5%	7.5%	1.8%	(10.5%)
Table Book Value											
Common Equity	5.6%	4.9%	10.1%	7.8%	5.6%	8.8%	7.0%	3.7%	4.8%	5.8%	7.6%
Cash from Ops.	(100.9%)	(84.2%)	(136.8%)	(84.7%)	(158.2%)	(151.7%)	(105.6%)	(341.7%)	(25.1%)	(754.5%)	(864.5%)
Capital Expenditures	30.4%	4.9%	5.4%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
Leased Free Cash Flow	(186.3%)	(110.5%)	(108.3%)	(178.7%)	(166.0%)	(167.0%)	(109.7%)	(201.5%)	117.4%	(109.7%)	(442.0%)
Unlevered Free Cash Flow	(145.9%)	(115.4%)	(102.9%)	(164.6%)	(151.9%)	(147.6%)	(95.6%)	(187.4%)	(122.4%)	(124.6%)	(167.9%)
Dividend per Share	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
F&B Over Two Years											
Total Revenue	(8.5%)	(13.2%)	(13.8%)	(13.4%)	(9.8%)	0.1%	13.4%	26.4%	31.5%	38.1%	45.4%
Gross Profit	(1.1%)	(14.4%)	(7.7%)	(74.4%)	(16.1%)	38.0%	38.1%	38.5%	30.8%	50.3%	74.4%
EBITDA	(14.6%)	(17.3%)	(14.6%)	(81.5%)	(41.8%)	49.1%	107.1%	147.7%	147.7%	147.7%	147.7%
EBT	(7.3%)	(14.9%)	(7.3%)	(74.3%)	(17.3%)	44.5%	31.7%	47.7%	32.4%	54.0%	81.4%
Earnings from Cont. Ops	38.8%	48.7%	4.0%	(84.1%)	(48.1%)	2.6%	24.6%	108.4%	74.6%	108.4%	7.0%
Net Income	28.9%	13.6%	(7.8%)	(74.3%)	(45.9%)	(74.6%)	(75.1%)	(70.8%)	(31.4%)	(37.7%)	(37.7%)
Normalized Net Income	18.8%	13.7%	(1.8%)	(74.3%)	(45.9%)	(74.6%)	(75.1%)	(70.8%)	(31.4%)	(37.7%)	(37.7%)
Diluted EPS before Extra	98.1%	31.0%	7.1%	(17.4%)	(8.0%)	130.5%	9.4%	(77.3%)	(77.3%)	(11.6%)	(11.6%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	(11.6%)	(1.9%)	(2.4%)	(2.0%)	(1.0%)	1.6%	1.6%	0.9%	0.9%	0.5%	131.4%
Total Assets	8.7%	8.7%	8.7%	8.6%	9.9%	9.7%	9.7%	9.4%	9.7%	7.0%	0.1%
Table Book Value											
Common Equity	1.1%	1.1%	7.9%	6.7%	6.6%	6.6%	6.6%	6.5%	7.9%	4.9%	4.9%
Cash from Ops.	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
Capital Expenditures	36.6%	62.7%	1.4%	15.8%	(77.7%)	109.0%	159.7%)	133.1%	40.7%	--	(13.4%)
Leased Free Cash Flow	(54.0%)	(100.9%)	--	(74.6%)	(170.4%)	(111.0%)	(68.4%)	--	887.0%	(16.1%)	(16.1%)
Unlevered Free Cash Flow	--	(14.9%)	--	(74.6%)	(149.4%)	(94.4%)	0.0%	--	488.4%	(16.1%)	(16.1%)
Dividend per Share	6.5%	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%
F&B Over Three Years											
Total Revenue	(1.4%)	(6.8%)	(7.8%)	(7.4%)	(4.2%)	(1.0%)	6.9%	12.4%	17.4%	17.4%	26.9%
Gross Profit	3.6%	(6.0%)	(11.4%)	(14.1%)	(16.1%)	(14.0%)	(4.7%)	7.9%	34.0%	47.9%	51.1%
EBITDA	9.6%	(6.8%)	(14.8%)	(20.8%)	(17.8%)	(11.9%)	(5.1%)	7.8%	36.0%	46.7%	54.7%
EBT	4.1%	(6.7%)	(14.4%)	(17.3%)	(17.3%)	(11.6%)	(4.7%)	8.4%	36.3%	39.3%	44.7%
Earnings from Cont. Ops	19.7%	15.7%	1.7%	(74.3%)	(45.9%)	(74.6%)	(75.1%)	(70.8%)	(31.4%)	(37.7%)	(37.7%)
Net Income	19.8%	11.1%	0.7%	(74.3%)	(45.9%)	(74.6%)	(75.1%)	(70.8%)	(31.4%)	(37.7%)	(37.7%)
Normalized Net Income	37.2%	13.7%	(7.3%)	(74.3%)	(45.9%)	(74.6%)	(75.1%)	(70.8%)	(31.4%)	(37.7%)	(37.7%)
Diluted EPS before Extra	24.7%	30.6%	7.4%	(4.0%)	7.4%	4.0%	(7.8%)	(18.4%)	37.4%	51.8%	6.7%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	--	--	--	--	(10.5%)	(11.2%)	(10.8%)	(7.3%)	(0.5%)	(1.0%)	119.7%
Total Assets	6.4%	6.8%	7.1%	6.1%	6.9%	6.7%	6.7%	6.4%	6.4%	7.8%	7.0%
Table Book Value											
Common Equity	7.3%	8.3%	8.6%	7.6%	6.7%	6.1%	5.5%	5.7%	6.7%	6.3%	6.0%
Cash from Ops.	(9.4%)	(15.5%)	17.9%	(77.0%)	(78.0%)	(68.3%)	(149.8%)	0.1%	5.1%	(104.5%)	(75.1%)
Capital Expenditures	(10.6%)	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Leased Free Cash Flow	5.5%	(164.8%)	18.4%	(79.1%)	(77.1%)	(201.5%)	(77.7%)	9.3%	7.3%	(14.6%)	(14.6%)
Unlevered Free Cash Flow	47.4%	5.1%	10.4%	(24.8%)	(25.1%)	(790.6%)	(67.8%)	6.4%	6.4%	(104.7%)	(75.1%)
Dividend per Share	16.8%	16.8%	4.3%	4.3%	4.3%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%
F&B Over Four Years											
Total Revenue	1.1%	(10.6%)	(1.5%)	(1.3%)	(10.4%)	1.0%	7.6%	6.7%	4.3%	8.4%	10.7%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	9.1%	1.7%	(12.9%)	(5.8%)	(13.9%)	0.2%	2.5%	9.6%	13.9%	13.4%	15.0%
EBT	9.2%	1.2%	(12.3%)	(6.7%)	(12.3%)	0.0%	2.7%	14.4%	14.1%	14.1%	15.7%
EBT	9.8%	1.6%	(12.3%)	(6.9%)	(4.6%)	(0.2%)	2.5%	10.1%	14.6%	14.0%	15.6%
Earnings from Cont. Ops	17.9%	9.9%	3.7%	(24.8%)	1.0%	4.3%	(3.2%)	(167.0%)	0.0%		

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

WACC	-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
	%	%	%	%	%
Equity					
Cost of Equity	9.0%	8.3%	8.8%	9.8%	10.0%
Weight of Equity	12.8%	14.0%	13.9%	14.2%	12.7%
+ Debt					
Cost of Debt	4.5%	4.6%	4.1%	4.6%	5.0%
Weight of Debt	84.2%	83.0%	83.1%	82.5%	84.1%
+ Preferred Equity					
Cost of Pref Equity	5.4%	5.4%	5.1%	5.3%	5.8%
Weight of Pref Equity	3.0%	3.0%	3.1%	3.2%	3.1%
WACC	5.1%	5.2%	4.7%	5.3%	5.7%

Capital Structure	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
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 Cap	276,465.0	246,366.0	263,786.0	237,238.0	242,264.0
CT Borrowings	256,186.0	273,978.0	282,713.0	277,526.0	278,734.0
Pref Equity	18,995.0	18,995.0	20,245.0	20,245.0	19,495.0
Total Capital	632,354.7	626,948.9	658,022.2	623,658.3	619,211.0

Debt Summary Data	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
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	25,378.0	25,350.0	21,627.0	20,922.0	22,843.0
Total Revolving Credit	--	--	--	--	--
Total Capital Leases	--	--	767,217.0	97.3%	740,766.0
General/Other Borrowings	718,706.0	704,171.0	788,844.0	100.0%	763,609.0
Total Principal Due	718,706.0	704,171.0	788,844.0	762,048.0	763,609.0

Additional Totals	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
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 Cash & CT Investments	648,821.0	707,436.0	713,157.0	630,011.0	580,046.0
Net Debt	69,885.0	-1,255.0	75,687.0	9.6%	128,037.0
Total Short-Term Borrowings	276,465.0	246,366.0	263,786.0	33.4%	237,238.0
Curr. Port. of LT Debt/Cap. Leases	--	704.0	--	--	--
Long-Term Debt (incl. Cap. Leases)	256,186.0	273,978.0	282,713.0	35.8%	277,526.0
Total Secured Debt	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--
Credit Ratios					
Net Debt/EBITDA	1.8x	-0.1x	1.2x	1.7x	1.9x
Total Debt/EBITDA	18.4x	14.4x	12.4x	9.9x	8.4x
Cooperative Income/Total Debt	0.0x	0.0x	0.0x	0.0x	0.0x
LTM FCF/Total Debt	0.0x	0.1x	0.0x	-0.1x	-0.1x
LTM FCF/Total Debt	0.0x	0.1x	0.0x	-0.1x	-0.1x
FRIT/Interest Finance	--	--	--	--	--
FRIT/Total Interest Finance	--	--	--	--	--
Degree of Financial Leverage	--	--	--	--	--
EBITDA-CAPEX/Interest Expense	--	--	--	--	--
EBITDA/Total Interest Expense	1.7x	1.3x	1.5x	1.3x	1.3x

Debt Schedule	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
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
Debt Schedule in Yr 1	4,800.0	32,459.0	25,100.0	15,600.0	9,000.0
Debt Schedule in Yr 2	33,200.0	40,516.0	42,800.0	39,400.0	42,200.0
Debt Schedule in Yr 3	32,300.0	32,749.0	35,200.0	38,500.0	41,600.0
Debt Schedule in Yr 4	28,500.0	32,790.0	34,800.0	35,800.0	36,400.0
Debt Schedule in Yr 5	31,300.0	20,772.0	21,400.0	21,300.0	20,900.0
Debt Schedule - Years 2 - 3	65,500.0	73,265.0	76,000.0	77,900.0	83,800.0
Debt Schedule - Years 4 - 5	60,000.0	53,562.0	56,200.0	57,100.0	57,300.0
Debt Schedule - Years 2 - 5	125,700.0	126,827.0	134,200.0	135,000.0	141,100.0
Debt Schedule Beyond Yr 5	122,600.0	112,320.0	120,400.0	123,000.0	125,700.0
Debt Schedule - Total Debt	253,100.0	271,606.0	279,700.0	274,500.0	275,800.0

Capital Lease Schedule	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
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
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	--	--	--	--	--
Total Future Value of Capital Leases	--	--	--	--	--
Present Value of ST Capital Leases	--	--	--	--	--
Present Value of LT Capital Leases	--	--	--	--	--

Operative Leases (Rental Expense) Schedule	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
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
Rental Expense - Year 1	--	704.0	--	--	--
Rental Expense - Year 2	--	635.0	--	--	--
Rental Expense - Year 3	--	541.0	--	--	--
Rental Expense - Year 4	--	437.0	--	--	--
Rental Expense - Year 5	--	319.0	--	--	--
Rental Expense - Years 2 - 3	--	1,176.0	--	--	--
Rental Expense - Years 4 - 5	--	756.0	--	--	--
Rental Expense - Years 2 - 5	--	1,932.0	--	--	--
Rental Expense Beyond Year 5	--	769.0	--	--	--
Total Sublease Income	--	--	--	--	--
Future Min Oper Lease Obligations	--	3,405.0	100.0%	--	--

Contractual Obligation Schedule	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
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
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	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023
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
Purchase Obligations	--	0.0	--	--	--

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

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	31/12/2012	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
Pension Net Periodic Cost											
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
Other Postretirement Cost											
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
Pension Funded Status											
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
Other Postretirement Funded Status											
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	1,472.00	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	75.53	88.44	79.83
Actuarial Assumptions											
Pension											
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	3.14	3.96	5.50
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
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
Pension Plan Asset Allocation											
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
Expected Pension Payments											
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
Expected Postretirement Benefits											
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

