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Company In Depth Fundamentals - Profile

Ticker: **CUS EQUITY**

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

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

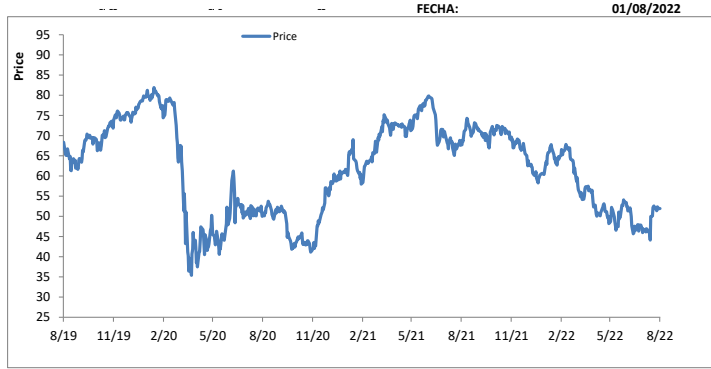
Website: www.citigroup.com
 Number of Employees: 228,000
 Ticker: C US

388 Greenwich Street Hennessy Road Post Office New York, NY 10013 United States
 Phone : 215-559-1000
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51.92 +0.02 (0.04%)

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)	51.92	Market Cap (MM)	100,569.0
Open	51.49	Shares Out. (MM)	1,937.0
Previous Close	51.90	Float %	96.9%
Change	-0.33	Shares sold short (MM)	46,660,727.0
Change %	-0.63	Dividend Yield %	3.9
Day High/Day Low	52.2 / 51.1	Diluted EPS Excl. XO	8.3
52 Wk High/52 Wk low	74.6 / 43.4	P / Diluted EPS Before XO	6.6
Volume (MM)	13.05	Beta	0.91
Avg. Vol - 3 mo (MM)	23.93		



Financial Information (Currency: USD, in mm)			
Revenue - LTM	83,202.0	Cash & ST Invest.	589,321
EBIT - LTM	21,049.0	Total Assets	2,291,413.0
EBITDA - LTM	35,248.0	Total Debt	644,191.0
Net Income - LTM	16,670.0	Total Liabilities	2,088,741.0
Total Enterprise Value	247,690	Total Equity	202,672.0
TEV/ Total Revenue	2.8 x	Cash from Operations - LTM	24,507.0
TEV/ EBITDA	6.0 x	Cash From Investing - LTM	-118,494.0
		Cash from Financing -LTM	41,392.0

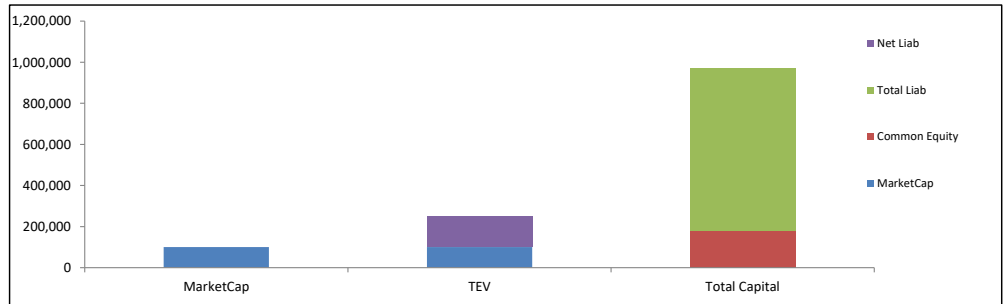
Company Notes	
2015 A1	
GAAP Net Income includes, (in millions):	2014 A1
a Pre-tax loss of \$1534.000 from Litigation / Settlement	GAAP Net Income Includes: (in millions, pre-tax)
a Pre-tax loss of \$471.000 from Restructuring Charges	A loss of \$613.000 from Legal Expense/Restructuring
a Pre-tax gain of \$254.000 from Credit Valuation Adjustments	A loss of \$3,726.000 from Mortgage Settlement
	A loss of \$210.000 from Tax Provision/ Benefit (after-tax)
	A loss of \$240.000 from CVA/DVA (after-tax)
	A loss of \$2.000 from Discontinued Operations
2015 Q4	
GAAP Net Income includes, (in millions):	2014 Q4
a Pre-tax loss of \$411.000 from Litigation / Settlement	GAAP Net Income Includes: (in millions, pre-tax)
a Pre-tax loss of \$313.000 from Restructuring Charges	A loss of \$2,800.000 from Legal Expense
a Pre-tax loss of \$181.000 from Credit Valuation Adjustments	A loss of \$655.000 from Restructuring
	A gain of \$4.000 from CVA/DVA (after-tax)
	A loss of \$1.000 from Discontinued Operations
2015 Q3	
GAAP Net Income includes, (in millions):	2014 Q3
a pre-tax loss of \$81.000 from Restructuring Charges	GAAP Net Income includes, (in millions, pre-tax):
a pre-tax loss of \$376.000 from Litigation / Settlement	a loss of \$371.000 from CVA/DVA
an after-tax loss of \$10.000 from Discontinued Operations	a loss of \$1600.000 from Litigation
a gain of \$0.04 per share from Credit Valuation Adjustments	a loss of \$382.000 from Restructuring
	a gain of \$0.08 per share from Credit Valuation Adjustments
2015 Q2	
GAAP Net Income includes, (In Millions, Pre Tax):	2014 Q2
a loss of \$360.000 from Litigation / Settlement	GAAP Net Income includes, (in millions, after-tax):
a gain of \$312.000 from CVA/DVA	a loss of \$3,726.000 from Mortgage Settlement
a loss of \$61.000 from Restructuring Charges	a loss of \$20.000 from CVA/DVA
a gain of \$9.000 from Discontinued operation	a loss of \$22.000 from Discontinued Operations
2015 Q1	
GAAP Net Income includes, (in millions, after-tax):	
a loss of \$47.000 from Credit Valuation Adjustments (Banks Only)	

Key Board Members			
Name	Title	Organization	
Gary M Reiner	Operating Partner	General Atlantic Service Co LI	
	Operating Partner	General Atlantic Llc	
	Board Member	Turbonomic Inc	
	Board Member	Appdynamics Inc	
	Board Member	Seismic Software Inc	
	Board Member	Hewlett Packard Enterprise Co	
	Board Member	Citigroup Inc	
	Board Member	Citibank Na	
	Board Member	Citiustech Inc	
	Board Member	Diebold Nixdorf 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	
James S Turley "Jim"	Board Member	Citibank Na	
	Board Member	Standard & Poor'S	
	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	
	Trustee	William Marsh Rice University	
Board Member	Kohler Co		

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

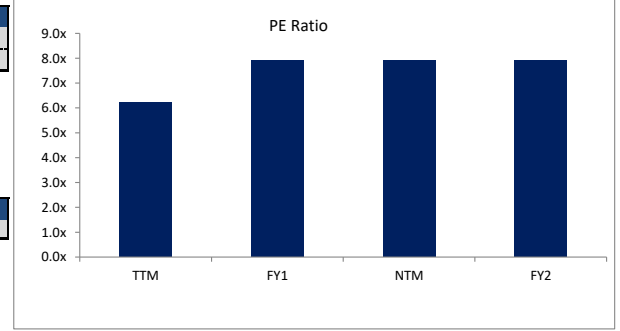
Key Financials	Actuals											LTM		Estimates	
	For the Fiscal Period Ending	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/03/2022	30/06/2022	31/12/2022	31/12/2023	31/12/2024			
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD		
Total Revenue	88,275.0	83,309.0	87,966.0	97,120.0	103,449.0	USD31/12/2020	USD31/03/2022	USD30/06/2022	USD31/12/2022	18,357.8	18,357.8				
Growth Over Prior Year	(2.9%)	(5.6%)	5.6%	10.4%	6.5%	(14.1%)	(10.1%)	3.2%	7.0%	7.0%	7.0%	01/08/2022	7.0%		
Gross Profit	--	--	--	--	--	--	--	--	--	--	--	--	--		
Margin %	--	--	--	--	--	--	--	--	--	--	--	--	--		
EBITDA	40,253.0	37,709.0	42,937.0	51,465.0	57,272.0	31,961.0	40,475.0	--	--	--	--	--	--		
Margin %	45.6%	45.3%	48.8%	53.0%	55.4%	--	--	--	--	--	--	--	--		
EBIT	36,747.0	33,989.0	39,278.0	47,711.0	52,283.0	26,970.0	35,450.0	21,049.0	5,065.5	5,065.5	5,065.5	5,065.5	5,065.5		
Margin %	41.6%	40.8%	44.7%	49.1%	50.5%	--	--	--	--	27.6%	27.6%	27.6%	27.6%		
Earnings from Cont. Ops.	17,386.0	15,033.0	(6,627.0)	18,088.0	19,471.0	11,107.0	22,018.0	16,962.0	--	--	--	--	--		
Margin %	19.7%	18.0%	(7.5%)	18.6%	18.8%	--	--	--	--	--	--	--	--		
Net Income	17,242.0	14,912.0	(6,798.0)	18,045.0	19,401.0	11,047.0	21,952.0	16,670.0	3,191.1	3,191.1	3,191.1	3,191.1	3,191.1		
Margin %	19.5%	17.9%	(7.7%)	18.6%	18.8%	--	--	--	--	17.4%	17.4%	17.4%	17.4%		
Diluted EPS Excl. Extra Items	5.4	4.7	(2.9)	6.7	8.0	4.7	10.1	7.8	1.6	1.6	1.6	1.6	1.6		
Growth Over Prior Year	146.4%	(12.5%)	--	--	20.2%	(41.2%)	114.4%	(19.8%)	(21.8%)	(21.8%)	(21.8%)	(21.8%)	(21.8%)		

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	51.92
Shares Out.	1,937.00
Market Capitalization (USD)	100,569.04
- Cash & Short Term Investments	645,364.00
+ Total Debt	772,878.00
+ Pref. Equity	18,995.00
+ Total Minority Interest	612.00
= Total Enterprise Value (USD)	247,690.04
Book Value of Common Equity	180,019.00
+ Pref. Equity	18,995.00
+ Total Minority Interest	612.00
+ Total Debt	772,878.00
= Total Capital	972,504.00



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual		Estimates		
	31/03/2022	30/06/2022	31/03/2022	31/03/2022	31/03/2022
TEV/Total Revenue	2.4x	2.8x	6.6x	6.6x	6.6x
TEV/EBITDA	4.8x	--	--	--	--
TEV/EBIT	7.1x	11.2x	5.5x	5.5x	5.5x
P/Diluted EPS Before Extra	6.0x	5.9x	--	--	--
P/BV	0.7x	0.5x	0.5x	0.5x	0.5x
Price/Tang BV	0.8x	0.6x	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	6.2x	7.9x	7.9x	7.9x
TEV / EBITDA	6.0x	0.0x	0.0x	0.0x
Price / CF	4.3x	5.8x	5.8x	5.8x
Price / Book	0.6x	0.5x	0.5x	0.5x
Dividend Yield	3.9x	3.9x	3.9x	3.9x



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:	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	28,701.00	36,453.00	29,885.00	32,108.00	20,900.00	23,043.00	23,775.00	23,645.00	23,967.00	26,349.00	27,515.00
Short Term Investments	954,453.00	942,080.00	957,530.00	909,010.00	823,643.00	925,826.00	893,283.00	932,391.00	928,269.00	1,218,512.00	1,119,834.00
Total Cash & ST Investments	983,154.00	978,533.00	987,415.00	941,118.00	844,543.00	948,869.00	917,058.00	956,036.00	952,236.00	1,244,861.00	1,147,349.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	983,154.00	978,533.00	987,415.00	941,118.00	844,543.00	948,869.00	917,058.00	956,036.00	952,236.00	1,244,861.00	1,147,349.00
Net Property, Plant & Equipment	-	-	-	-	-	-	-	-	3,100.00	2,800.00	2,900.00
Long-term Investments	644,904.00	652,499.00	682,097.00	680,981.00	668,889.00	686,863.00	746,383.00	770,688.00	807,332.00	800,676.00	922,615.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	245,820.00	233,628.00	210,870.00	220,082.00	217,778.00	156,345.00	179,024.00	190,659.00	188,490.00	211,753.00	218,549.00
Total Assets	1,873,878.00	1,864,660.00	1,880,382.00	1,842,181.00	1,731,210.00	1,792,077.00	1,842,465.00	1,917,383.00	1,951,158.00	2,260,090.00	2,291,413.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	298,377.00	244,395.00	245,404.00	207,693.00	149,567.00	186,607.00	179,719.00	160,531.00	178,092.00	199,190.00	213,209.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	56,273.00	51,751.00	47,254.00	68,092.00	57,592.00	56,427.00	63,753.00	92,369.00	47,428.00	67,957.00	55,516.00
Total Current Liabilities	354,650.00	296,146.00	292,658.00	275,785.00	207,159.00	243,034.00	243,472.00	252,900.00	225,520.00	267,147.00	268,725.00
Long-Term Debt	239,598.00	196,812.00	177,692.00	223,080.00	201,275.00	206,178.00	236,709.00	231,999.00	251,299.00	273,983.00	256,727.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	69,272.00	67,815.00	59,935.00	85,084.00	60,147.00	61,631.00	58,144.00	56,150.00	54,639.00	56,895.00	71,804.00
Total Liabilities	663,520.00	560,773.00	530,285.00	583,949.00	468,581.00	510,843.00	538,325.00	541,049.00	531,458.00	598,025.00	597,256.00
Pref. Stock, Non-Redeem.	312.00	2,562.00	6,738.00	10,468.00	16,718.00	19,253.00	19,253.00	18,460.00	17,980.00	19,480.00	18,995.00
Total Pref. Equity	312.00	2,562.00	6,738.00	10,468.00	16,718.00	19,253.00	19,253.00	18,460.00	17,980.00	19,480.00	18,995.00
Minority Interest	1,767.00	1,948.00	1,794.00	1,511.00	1,235.00	1,023.00	932.00	854.00	704.00	758.00	700.00
Additional Paid In Capital	105,833.00	106,421.00	107,224.00	108,010.00	108,319.00	108,073.00	108,039.00	107,953.00	107,871.00	107,877.00	108,034.00
Retained Earnings	90,520.00	97,809.00	111,168.00	117,852.00	133,841.00	146,477.00	138,425.00	151,347.00	165,369.00	168,272.00	184,948.00
Treasury Stock	(1,071.00)	(847.00)	(1,658.00)	(2,929.00)	(7,677.00)	(16,302.00)	(30,309.00)	(44,370.00)	(61,660.00)	(64,129.00)	(71,240.00)
Comprehensive Inc. and Other	(17,788.00)	(16,896.00)	(19,133.00)	(23,216.00)	(29,344.00)	(32,381.00)	(34,668.00)	(37,170.00)	(36,318.00)	(32,058.00)	(38,765.00)
Total Common Equity	179,261.00	188,435.00	199,395.00	201,228.00	206,374.00	206,890.00	182,419.00	178,614.00	175,966.00	180,720.00	183,677.00
Total Equity	179,573.00	190,997.00	206,133.00	211,696.00	223,092.00	226,143.00	201,672.00	197,074.00	193,946.00	200,200.00	202,672.00
Total Liabilities And Equity	843,093.00	751,770.00	736,418.00	795,645.00	691,673.00	736,986.00	739,997.00	738,123.00	725,404.00	798,225.00	799,928.00
Supplemental Items											
Total Shares Out. on Filing Date	2,923.88	3,028.88	3,029.24	3,023.92	2,953.28	2,772.39	2,569.91	2,368.47	2,114.12	2,082.09	1,984.36
Total Shares Out. on Balance Sheet Date	2,923.88	3,028.88	3,029.24	3,023.92	2,953.28	2,772.39	2,569.91	2,368.47	2,114.12	2,082.09	1,984.36
Book Value/Share	60.70	61.57	65.23	66.05	69.46	74.26	70.62	75.05	82.90	86.43	92.21
Tangible Book Value	145,481.00	155,117.00	167,536.00	171,559.00	179,069.00	179,094.00	154,643.00	151,078.00	148,809.00	153,389.00	157,587.00
Tangible Book Value/Share	49.76	51.21	55.31	56.73	60.63	64.60	60.17	63.79	70.39	73.67	79.41
Total Debt	702,824.00	623,537.00	598,787.00	577,977.00	482,492.00	518,470.00	559,074.00	558,620.00	584,555.00	654,367.00	644,191.00
Net Debt	242,490.00	223,639.00	142,860.00	175,210.00	129,720.00	121,163.00	146,080.00	99,831.00	139,314.00	50,040.00	54,870.00
Total Minority Interest	1,767.00	1,948.00	1,794.00	1,511.00	1,235.00	1,023.00	932.00	854.00	704.00	758.00	700.00
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	266,000.00	259,000.00	251,000.00	241,000.00	231,000.00	219,000.00	209,000.00	204,000.00	200,000.00	210,000.00	223,000.00

Ticker: C US EQUITY
 Period Type: Annuals

Sort: Ascend
 Consolidated: Yes

Accounting: Mixed

Citigroup Inc

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

		-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Multiples		31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
TEV / LTM Total Revenue	Close	3.2x	3.9x	3.3x	3.9x	3.4x	3.7x	4.1x	2.5x	3.2x	2.2x	2.4x
	Average	4.0x	3.3x	4.2x	3.3x	3.8x	3.2x	3.9x	3.9x	2.8x	2.6x	2.4x
	High	4.3x	3.8x	4.3x	3.9x	4.1x	3.7x	4.2x	4.3x	3.2x	3.2x	2.6x
	Low	3.2x	3.1x	3.3x	3.1x	3.4x	2.9x	3.6x	2.5x	2.5x	2.2x	2.1x
TEV / LTM EBITDA	Close	7.7x	11.2x	7.9x	11.0x	7.5x	8.1x	8.3x	4.7x	5.7x	6.2x	4.8x
	Average	10.9x	8.1x	12.1x	7.7x	10.9x	7.0x	8.5x	8.0x	5.3x	4.7x	6.6x
	High	11.8x	11.1x	12.6x	11.0x	11.6x	8.2x	9.2x	8.8x	5.8x	6.2x	7.4x
	Low	7.7x	7.6x	7.9x	7.4x	7.5x	6.3x	8.0x	4.8x	4.8x	4.1x	4.8x
TEV / LTM EBIT	Close	21.8x	44.5x	15.6x	23.9x	12.1x	14.3x	15.7x	10.3x	13.6x	14.5x	7.1x
	Average	33.7x	23.1x	47.7x	15.4x	23.6x	11.4x	14.9x	15.0x	11.7x	11.3x	15.4x
	High	36.8x	44.0x	49.9x	23.9x	25.2x	14.5x	16.2x	16.6x	13.8x	14.4x	17.1x
	Low	21.8x	21.6x	15.6x	14.7x	12.2x	10.1x	14.0x	10.5x	10.6x	9.7x	7.1x
Price / LTM EPS	Close	5.7x	10.2x	10.3x	9.7x	8.9x	11.5x	14.3x	7.9x	9.3x	12.4x	6.1x
	Average	9.7x	7.0x	12.5x	9.9x	9.6x	8.0x	12.7x	13.3x	10.3x	6.3x	13.9x
	High	13.3x	10.2x	13.8x	11.1x	10.9x	11.5x	14.9x	15.4x	12.1x	12.4x	16.0x
	Low	5.7x	5.4x	10.3x	9.0x	8.4x	6.0x	10.8x	7.9x	8.0x	4.1x	6.1x
Price / Book Value	Close	0.4x	0.6x	0.8x	0.8x	0.7x	0.8x	1.1x	0.7x	1.0x	0.7x	0.7x
	Average	0.7x	0.5x	0.8x	0.8x	0.8x	0.7x	0.9x	1.0x	0.9x	0.6x	0.8x
	High	0.9x	0.7x	0.9x	0.9x	0.9x	0.9x	1.1x	1.1x	1.1x	1.0x	0.9x
	Low	0.4x	0.4x	0.7x	0.7x	0.7x	0.5x	0.7x	0.7x	0.7x	0.4x	0.7x
Price / Tangible Book Value	Close	0.5x	0.8x	0.9x	1.0x	0.9x	0.9x	1.2x	0.8x	1.1x	0.8x	0.8x
	Average	0.8x	0.6x	0.9x	0.9x	0.9x	0.8x	1.0x	1.2x	1.1x	0.8x	0.9x
	High	1.2x	0.8x	1.0x	1.0x	1.1x	1.0x	1.2x	1.3x	1.3x	1.2x	1.1x
	Low	0.5x	0.5x	0.8x	0.8x	0.8x	0.6x	0.9x	0.8x	0.8x	0.5x	0.8x
Price / Cash Flow	Close	1.2x	--	2.5x	3.5x	3.3x	3.2x	--	3.5x	--	--	2.0x
	Average	3.0x	1.4x	2.5x	2.4x	3.4x	3.0x	3.5x	3.5x	4.6x	--	2.0x
	High	4.1x	1.8x	2.5x	3.5x	3.9x	3.9x	4.1x	3.5x	5.4x	--	2.0x
	Low	1.2x	1.1x	2.5x	2.2x	3.0x	2.2x	3.0x	3.5x	3.5x	--	2.0x
TEV / LTM FCF	Close	1.2x	--	2.6x	3.7x	3.6x	3.4x	--	3.9x	--	--	2.1x
	Average	3.2x	1.5x	2.6x	2.6x	3.7x	3.2x	3.7x	3.9x	5.1x	--	2.1x
	High	4.4x	1.9x	2.6x	3.7x	4.1x	4.2x	4.4x	3.9x	6.0x	--	2.1x
	Low	1.2x	1.2x	2.6x	2.3x	3.2x	2.4x	3.2x	3.9x	3.9x	--	2.1x
Dividend Yield	Close	0.1	0.1	0.1	0.1	0.3	0.7	1.3	3.0	2.4	3.3	3.4
	Average	0.0	0.1	0.1	0.1	0.1	0.4	0.6	1.4	2.3	3.7	3.0
	High	0.1	0.1	0.1	0.1	0.3	0.7	1.3	3.0	2.9	5.4	3.5
	Low	0.0	0.1	0.1	0.1	0.1	0.3	0.5	1.2	1.9	2.3	2.6

CAGR Over Two Years

Total Revenue	6.3%	4.8%	(2.2%)	(9.8%)	(10.8%)	(8.5%)	(13.7%)	(13.8%)	(12.6%)	(9.8%)	0.1%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	13.2%	(10.8%)	(34.1%)	(23.7%)	(4.6%)	(4.3%)	(16.4%)	(21.4%)	(28.4%)	(6.0%)	--
EBITA	14.0%	(11.8%)	(37.5%)	(25.1%)	(4.9%)	(4.9%)	(17.3%)	(23.0%)	(30.5%)	(7.2%)	--
EBIT	17.8%	(11.8%)	(37.5%)	(26.3%)	(18.9%)	(3.8%)	(16.9%)	(27.6%)	(30.3%)	(7.2%)	44.5%
Earnings from Cont. Ops.	--	(26.2%)	(51.5%)	(17.2%)	0.2%	29.8%	13.7%	(2.8%)	(20.3%)	30.6%	112.9%
Net Income	--	(26.1%)	(51.5%)	(17.5%)	(0.0%)	29.9%	13.6%	(2.8%)	(20.2%)	30.7%	107.5%
Normalized Net Income	25.3%	--	15.0%	(24.7%)	2.4%	18.8%	11.3%	(1.9%)	(33.3%)	--	0.7%
Diluted EPS before Extra	--	(20.6%)	(51.6%)	(11.6%)	7.9%	39.1%	21.0%	1.7%	(17.6%)	38.0%	139.5%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&F	--	--	--	--	--	(15.9%)	(1.7%)	(3.4%)	(3.3%)	0.0%	--
Total Assets	2.9%	7.5%	8.1%	7.7%	8.6%	8.7%	8.2%	8.3%	8.4%	3.9%	3.3%
Tangible Book Value	8.7%	8.7%	7.7%	7.8%	7.5%	7.3%	7.3%	7.3%	6.7%	5.6%	6.6%
Common Equity	(1.7%)	(2.3%)	(2.1%)	(0.6%)	0.6%	1.1%	1.3%	1.7%	2.2%	1.2%	1.8%
Cash from Ops.	--	--	115.4%	--	--	--	--	285.4%	(69.7%)	(27.2%)	--
Capital Expenditures	6.6%	(31.1%)	9.1%	(0.5%)	77.6%	26.6%	(42.3%)	1.4%	15.8%	63.5%	--
Levered Free Cash Flow	--	--	191.8%	--	--	--	(56.0%)	399.3%	(81.3%)	(24.6%)	--
Unlevered Free Cash Flow	--	--	--	--	--	--	(33.8%)	--	--	(23.4%)	--
Dividend per Share	26.2%	26.2%	26.2%	6.5%	6.5%	6.5%	6.5%	0.0%	0.0%	0.0%	0.0%

CAGR Over Three Years

Total Revenue	7.1%	6.3%	1.6%	(4.1%)	(4.7%)	(3.4%)	(6.8%)	(7.8%)	(7.4%)	(6.1%)	(4.2%)
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	13.1%	(7.5%)	(19.5%)	(11.6%)	4.1%	3.0%	(6.0%)	(17.0%)	(19.1%)	(16.2%)	--
EBITA	13.6%	(2.9%)	(22.0%)	(12.3%)	4.5%	3.0%	(6.4%)	(13.0%)	(20.8%)	(17.8%)	--
EBIT	13.5%	(2.8%)	(22.0%)	(13.3%)	(6.0%)	3.1%	(6.7%)	(13.4%)	(21.2%)	(17.3%)	(11.6%)
Earnings from Cont. Ops.	11.7%	(14.9%)	(35.2%)	(8.4%)	(161.3%)	19.7%	11.2%	0.3%	(9.6%)	(3.0%)	(0.0%)
Net Income	11.7%	(14.9%)	(35.2%)	(8.7%)	(161.1%)	19.8%	11.3%	0.2%	(9.7%)	(2.9%)	(1.8%)
Normalized Net Income	16.5%	(191.3%)	8.4%	(13.1%)	5.2%	22.2%	18.2%	(2.3%)	(14.4%)	1.9%	0.2%
Diluted EPS before Extra	23.6%	(8.0%)	(33.1%)	(1.4%)	(164.0%)	29.2%	20.6%	7.3%	(4.0%)	2.6%	4.0%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	--	--	--	--	--	--	--	--	--	(10.9%)	--
Total Assets	2.9%	6.8%	6.2%	5.8%	7.0%	6.4%	6.8%	7.1%	6.1%	6.9%	6.2%
Tangible Book Value	2.9%	2.7%	1.8%	1.6%	7.0%	7.3%	8.3%	8.6%	7.6%	6.7%	6.1%
Common Equity	(5.2%)	(5.8%)	(6.3%)	(5.5%)	(0.3%)	(0.1%)	0.6%	0.9%	1.0%	0.1%	0.1%
Cash from Ops.	(8.5%)	103.0%	(169.8%)	(157.3%)	83.4%	49.4%	(35.5%)	17.9%	(33.1%)	(28.9%)	--
Capital Expenditures	13.7%	(16.4%)	(0.1%)	4.7%	58.9%	(5.0%)	9.3%	1.6%	6.2%	33.4%	--
Levered Free Cash Flow	(9.1%)	89.2%	(165.5%)	(164.1%)	78.9%	55.2%	(196.4%)	18.6%	(49.3%)	(27.1%)	--
Unlevered Free Cash Flow	(10.3%)	81.4%	(159.0%)	(172.3%)	76.4%	62.6%	56.1%	19.8%	(147.9%)	(25.9%)	--
Dividend per Share	47.2%	47.2%	47.2%	16.8%	16.8%	16.8%	16.8%	4.3%	4.3%	4.3%	4.3%

CAGR Over Five Years

Total Revenue	3.4%	3.0%	0.7%	(1.4%)	(2.2%)	1.1%	(0.9%)	(1.5%)	(1.3%)	(0.4%)	1.0%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	19.6%	(2.2%)	(12.5%)	(4.8%)	6.8%	8.5%	1.7%	(1.2%)	(5.8%)	(3.9%)	--
EBITA	21.1%	(2.6%)	(14.5%)	(5.5%)	6.9%	9.1%	1.2%	(1.7%)	(6.7%)	(4.7%)	--
EBIT	21.5%	(2.6%)	(14.2%)	(5.8%)	0.8%	9.2%	1.6%	(1.6%)	(6.6%)	(4.6%)	(0.2%)
Earnings from Cont. Ops.	67.2%	(12.1%)	(26.3%)	(5.9%)	4.9%	17.9%	8.9%	3.7%	(2.4%)	1.0%	4.3%
Net Income	70.7%	(12.0%)	(26.3%)	(6.0%)	5.3%	17.8%	9.1%	3.9%	(2.3%)	1.0%	3.3%
Normalized Net Income	17.0%	(189.5%)	(1.0%)	(9.5%)	2.0%	15.4%	7.0%	2.0%	(6.8%)	8.9%	5.2%
Diluted EPS before Extra	104.6%	(6.8%)	(24.1%)	0.0%	13.3%	26.7%	17.8%	11.5%	5.1%	8.2%	11.4%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	--	--	--	--	--	--	--	--	--	--	--
Total Assets	1.2%	3.9%	4.1%	4.3%	5.5%	5.1%	5.1%	5.4%	5.0%	5.6%	5.0%
Tangible Book Value	4.4%	4.4%	3.7%	3.6%	4.0%	3.8%	4.2%	4.1%	4.2%	3.9%	3.7%
Common Equity	(2.6%)	(3.0%)	(3.3%)	(3.1%)	(2.6%)	(2.8%)	(2.8%)	(2.9%)	(2.3%)	(3.1%)	(3.1%)
Cash from Ops.	14.5%	(264.9%)	(17.2%)	(166.3%)	66.2%	(312.3%)	(55.8%)	37.4%	(41.2%)	34.7%	--
Capital Expenditures	1.4%	(9.1%)	3.3%	(0.4%)	36.2%	3.4%	6.9%	7.8%	14.5%	9.4%	--
Levered Free Cash Flow	15.4%	(280.6%)	(18.8%)	(170.7%)	59.2%	(278.3%)	(148.7%)	39.5%	(51.7%)	30.9%	--
Unlevered Free Cash Flow	14.2%	(287.1%)	(22.8%)	(175.1%)	60.4%	(267.4%)	(162.1%)	41.5%	(144.4%)	28.5%	--
Dividend per Share	119.5%	119.5%	59.1%	59.1%	59.1%	59.1%	59.1%	26.1%	26.1%	26.1%	26.1%

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

Citigroup Inc

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

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
REVENUE											
Revenue by Product											
For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Revenue	101,540.00	89,802.00	92,901.00	90,909.00	88,275.00	83,309.00	87,966.00	97,120.00	103,449.00	88,839.00	79,865.00
Institutional Clients Group	-	-	-	-	-	-	-	-	-	-	-
Global Consumer Banking	-	-	-	-	-	-	-	-	-	-	-
Corporate/Other	-	-	-	-	-	-	-	-	-	-	-
Reconciliation	-	-	-	-	-	-	-	-	-	-	-
Personal Banking & Wealth Management	-	-	-	-	-	-	-	-	-	-	-
Legacy Franchises	-	-	-	-	-	-	-	-	-	-	-
Citicorp	-	-	-	-	-	-	-	-	-	-	-
Corporate/Other Exclude Citicorp and Citi Hk	-	-	-	-	-	-	-	-	-	-	-
#/N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#/N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
Revenue by Geography											
For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Revenue	101,540.00	89,802.00	92,901.00	90,909.00	88,275.00	83,309.00	87,966.00	97,120.00	103,449.00	88,839.00	79,865.00
Institutional Clients Group	-	-	-	-	-	-	-	-	-	-	-
Global Consumer Banking - North America	-	-	-	-	-	-	-	-	-	-	-
Global Consumer Banking - Latin America	-	-	-	-	-	-	-	-	-	-	-
Corporate/Other	-	-	-	-	-	-	-	-	-	-	-
Global Consumer Banking - Asia	-	-	-	-	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-	-	-	-	-
EMEA	-	-	-	-	-	-	-	-	-	-	-
Latin America	-	-	-	-	-	-	-	-	-	-	-
Asia	-	-	-	-	-	-	-	-	-	-	-
Corporate/Other	-	-	-	-	-	-	-	-	-	-	-

GROSS PROFIT BEF TAX

OPERATING PROFIT BEF TAX

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

Citigroup Inc

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

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Pension											
For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Pension Net Periodic Cost											
Service Cost	216.00	211.00	218.00	184.00	174.00	157.00	156.00	147.00	--	--	149.00
Interest Cost	994.00	932.00	922.00	917.00	898.00	802.00	828.00	806.00	--	--	619.00
Expected Return on Plan Assets	(1,312.00)	(1,296.00)	(1,259.00)	(1,262.00)	(1,216.00)	(1,173.00)	(1,164.00)	(1,135.00)	--	--	(936.00)
Pension Expense (Income)	77.00	69.00	126.00	95.00	138.00	31.00	71.00	41.00	--	--	129.00
Other Postretirement Cost											
Service Cost	28.00	29.00	43.00	15.00	12.00	10.00	9.00	9.00	--	--	6.00
Interest Cost	171.00	160.00	179.00	153.00	141.00	119.00	127.00	128.00	--	--	109.00
Expected Return on Plan Assets	(123.00)	(112.00)	(135.00)	(122.00)	(108.00)	(95.00)	(95.00)	(102.00)	--	--	(97.00)
Other Postretirement Benefits Expense (I)	100.00	105.00	130.00	73.00	76.00	53.00	66.00	53.00	--	--	10.00
Pension Funded Status											
Fair Value of Plan Assets	18,412.00	19,810.00	19,649.00	20,128.00	18,241.00	18,512.00	19,853.00	18,189.00	--	--	20,591.00
Actual Return (Loss) on Plan Assets	1,589.00	2,089.00	533.00	2,049.00	(127.00)	1,539.00	1,757.00	(456.00)	--	--	782.00
Employer Contribution	389.00	352.00	357.00	330.00	134.00	626.00	240.00	237.00	--	--	211.00
Benefits Paid	(921.00)	(950.00)	(963.00)	(1,053.00)	(1,050.00)	(1,051.00)	(1,047.00)	(1,138.00)	--	--	(1,298.00)
Projected Benefit Obligation	18,639.00	20,667.00	19,331.00	21,312.00	19,765.00	19,793.00	21,473.00	19,804.00	--	--	20,767.00
Over(Under) Funded Pension	(227.00)	(857.00)	318.00	(1,184.00)	(1,524.00)	(1,281.00)	(870.00)	(1,615.00)	--	--	(176.00)
Accumulated Benefit Obligation	17,800.00	19,615.00	18,774.00	20,749.00	19,275.00	19,358.00	21,072.00	19,366.00	--	--	20,324.00
Pension Funding Ratio	98.78	95.85	101.65	94.44	92.29	93.53	92.46	91.85	94.04	94.19	99.15
Other Postretirement Funded Status											
Fair Value of Plan Assets	1,170.00	1,547.00	1,504.00	1,394.00	1,299.00	1,144.00	1,381.00	1,381.00	--	--	1,477.00
Actual Return (Loss) on Plan Assets	45.00	284.00	(224.00)	168.00	(6.00)	130.00	126.00	(31.00)	--	--	106.00
Employer Contribution	128.00	146.00	308.00	68.00	244.00	15.00	185.00	159.00	--	--	30.00
Benefits Paid	(133.00)	(197.00)	(186.00)	(184.00)	(184.00)	(159.00)	(120.00)	(130.00)	--	--	(121.00)
Projected Benefit Obligation	2,495.00	3,074.00	2,191.00	2,444.00	2,108.00	1,827.00	1,960.00	1,821.00	--	--	1,670.00
Over(Under) Funded Post Ret Benefits	(1,325.00)	(1,527.00)	(687.00)	(1,050.00)	(809.00)	(683.00)	(579.00)	(440.00)	--	--	(308.00)
Other Post-Retirement Funding Ratio	46.89	50.33	68.64	57.04	61.62	62.62	70.46	75.84	70.91	75.53	88.44
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	6.89	3.75	3.50	6.33	6.31	6.80	6.80	6.80	--	--	5.00
Discount Rate used on Plan Liabilities	5.94	5.94	5.24	4.12	4.52	4.55	4.52	4.52	--	--	3.96
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	--	--	1.84
Health Care Cost Trend Projected(next y)	9.00	8.50	8.00	7.50	7.00	6.50	6.50	7.00	--	--	6.25
Pension Plan Asset Allocation											
Fair Value of Plan Assets	18,412.00	19,810.00	19,649.00	20,128.00	18,241.00	18,512.00	19,853.00	18,189.00	--	--	20,591.00
Asset Category - Equities %	17.05	17.00	19.00	20.00	19.00	18.00	20.00	15.00	--	--	7.00
Asset Category - Debt %	53.42	45.00	42.00	44.00	46.00	47.00	48.00	57.00	--	--	72.00
Asset Category - Real Estate %	3.61	5.00	5.00	4.00	4.00	5.00	5.00	5.00	--	--	2.00
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	8.47	--	--	--	--	--	--	--	--	--	--
Asset Category - Other %	17.47	33.00	34.00	32.00	31.00	30.00	27.00	23.00	--	--	19.00
Expected Pension Payments											
Year 1	1,079.00	1,140.00	1,186.00	1,203.00	1,280.00	1,250.00	1,219.00	1,232.00	--	--	1,914.00
Year 2	1,086.00	1,152.00	1,187.00	1,199.00	1,155.00	1,135.00	1,212.00	1,245.00	--	--	1,289.00
Year 3	1,117.00	1,171.00	1,220.00	1,234.00	1,187.00	1,169.00	1,271.00	1,273.00	--	--	1,304.00
Year 4	1,143.00	1,202.00	1,253.00	1,265.00	1,230.00	1,226.00	1,298.00	1,305.00	--	--	1,308.00
Year 5	1,180.00	1,233.00	1,290.00	1,313.00	1,291.00	1,261.00	1,333.00	1,344.00	--	--	1,305.00
Beyond Year 5	6,506.00	6,769.00	7,172.00	7,183.00	6,990.00	6,807.00	7,012.00	6,922.00	--	--	6,374.00
Expected Postretirement Benefits											
Year 1	152.00	146.00	143.00	138.00	134.00	119.00	126.00	132.00	--	--	135.00
Year 2	143.00	149.00	145.00	142.00	137.00	121.00	130.00	137.00	--	--	124.00
Year 3	143.00	152.00	147.00	146.00	140.00	124.00	134.00	141.00	--	--	125.00
Year 4	147.00	154.00	150.00	151.00	144.00	127.00	139.00	145.00	--	--	126.00
Year 5	149.00	156.00	154.00	156.00	148.00	131.00	143.00	149.00	--	--	127.00
Beyond Year 5	784.00	853.00	866.00	891.00	826.00	722.00	780.00	799.00	--	--	657.00

Ticker: CUS 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
Supplemental											
For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Options Activity											
Options Granted During Period	3.43	-	-	-	-	-	-	-	-	-	-
Options Outstanding End Of Period	37.60	35.02	31.51	26.51	6.66	1.53	1.14	0.76	-	-	-
Options Exercisable End of Period	23.24	32.97	30.66	26.51	6.66	1.53	1.14	0.76	-	-	-
Price											
Weighted Average Fair Value per Option	13.90	-	-	-	-	-	-	-	-	-	-
Avg Exercise Price (Options Outstanding)	69.60	51.20	50.72	48.00	67.92	131.78	161.96	101.84	-	-	-
Avg Exercise Price (Options Exercisable)	82.47	51.13	50.78	48.02	67.92	131.78	161.96	101.84	-	-	-
Stock Option Valuation Model	7.00	7.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.00
Assumptions											
Stock Opt Valuation - Risk Free Rate (%)	2.33	-	-	-	-	-	-	-	-	-	-
Stock Opt Valuation - Expected Life (Yrs)	4.95	-	-	-	-	-	-	-	-	-	-
Stock Opt Valuation - Expected Volatil (%)	35.64	-	-	-	-	-	-	-	-	-	-
Stock Opt Valuation - Dividend Yield (%)	-	-	-	-	-	-	-	-	-	-	-
Stock Expense											
Expense For Stock-Based Compensation	1,630.00	2,728.00	2,871.00	2,360.00	2,161.00	2,183.00	2,251.00	2,021.00	2,190.00	2,091.00	2,120.00
Stock Option Expense (After Tax)	-	-	-	-	-	-	-	-	-	-	-