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Company In Depth Fundamentals - Profile

Ticker: **C US EQUITY**

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

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

Website: www.citigroup.com
 Number of Employees: 238,000
 Ticker: C US

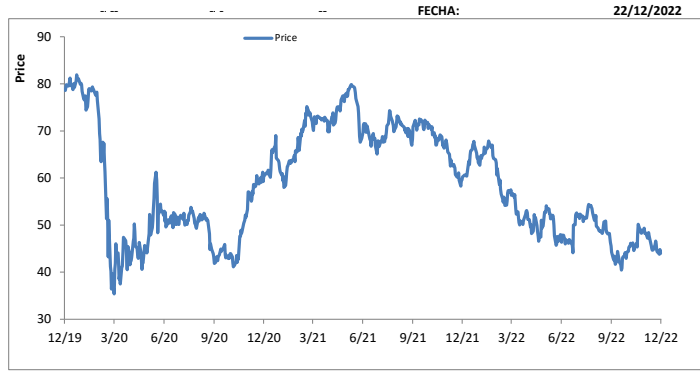
388 Greenwich Street Hennessy Road Post Office New York, NY 10013 United States
 Phone : 215-559-1000
 Fax : --

43.99 -0.82 (-1.83%)

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)	43.99	Market Cap (MM)	85,202.2
Open	44.44	Shares Out. (MM)	1,936.9
Previous Close	44.81	Float %	96.9%
Change	1.00	Shares sold short (MM)	27,392,706.0
Change %	2.28	Dividend Yield %	4.6
Day High/Day Low	44.4 / 42.9	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	69.1 / 40.0	P / Diluted EPS Before XO	
Volume (MM)	24.44	Beta	0.94
Avg. Vol - 3 mo (MM)	18.62		

Financial Information (Currency: USD, in mm)			
Revenue - LTM	89,660.0	Cash & ST Invest.	589,321
EBIT - LTM	19,581.0	Total Assets	2,291,413.0
EBITDA - LTM	42,010.0	Total Debt	644,191.0
Net Income - LTM	15,505.0	Total Liabilities	2,088,741.0
Total Enterprise Value	174,639	Total Equity	202,672.0
TEV/ Total Revenue	1.9 x	Cash from Operations - LTM	57,079.0
TEV/ EBITDA	4.1 x	Cash From Investing - LTM	-151,727.0
		Cash from Financing -LTM	84,640.0



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 (Ba	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 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	Jumpcloud Inc
	Board Member	Citustech 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
	Board Member	Atrevida Partners Llc
Duncan Pratt Hennes	Chief Invsmt Ofcr/Co-Founder	Promontory Financial Group Llc
	Co-Founder	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
	Trustee	Kohler Co
		William Marsh Rice University

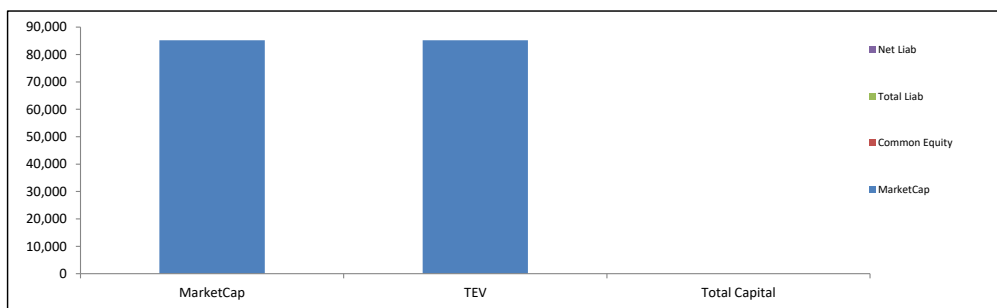
Ticker: C US EQUITY
 Period Type: Annuals

Citigroup Inc

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

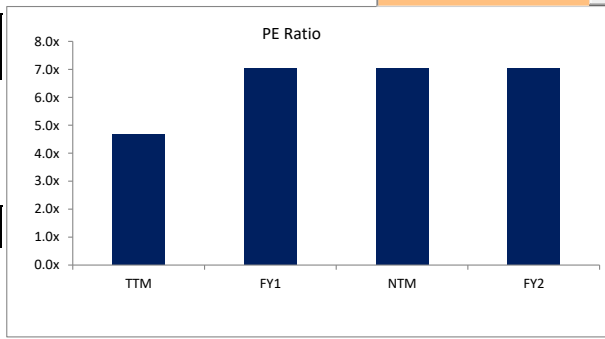
Annuals	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-Ofs	1FY	2FY	3FY				
For the Fiscal Period Ending	Actuals											LTM		Estimates	
Currency	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	30/09/2022	30/09/2022	31/12/2022	31/12/2023	31/12/2024				
	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD				
Total Revenue	88,275.0	83,309.0	87,966.0	97,120.0	103,449.0	88,839.0	79,865.0	--	79,865.0	17,914.3	17,914.3				
<i>Growth Over Prior Year</i>	(2.9%)	(5.6%)	5.6%	10.4%	6.5%	(14.1%)	(10.1%)	--	5.3%	5.3%	5.3%				
Gross Profit	--	--	--	--	--	--	--	--	--	--	--				
<i>Margin %</i>	--	--	--	--	--	--	--	--	--	--	--				
EBITDA	40,253.0	37,709.0	42,937.0	51,465.0	58,053.0	33,164.0	40,475.0	--	--	--	--				
<i>Margin %</i>	45.6%	45.3%	48.8%	53.0%	56.1%	37.3%	50.7%	--	--	--	--				
EBIT	36,747.0	33,989.0	39,278.0	47,711.0	53,064.0	28,173.0	35,450.0	--	5,430.0	5,430.0	5,430.0				
<i>Margin %</i>	41.6%	40.8%	44.7%	49.1%	51.3%	31.7%	44.4%	--	6.8%	30.3%	30.3%				
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	--	--	--	--				
<i>Margin %</i>	19.7%	18.0%	(7.5%)	18.6%	18.8%	12.5%	27.6%	--	--	--	--				
Net Income	17,242.0	14,912.0	(6,798.0)	18,045.0	19,401.0	11,047.0	21,952.0	--	2,574.3	2,574.3	2,574.3				
<i>Margin %</i>	19.5%	17.9%	(7.7%)	18.6%	18.8%	12.4%	27.5%	--	3.2%	14.4%	14.4%				
Diluted EPS Excl. Extra Items	5.4	4.7	(2.9)	6.7	8.0	4.7	10.1	--	1.3	1.3	1.3				
<i>Growth Over Prior Year</i>	146.4%	(12.5%)	--	--	20.2%	(41.2%)	114.4%	--	(35.0%)	(35.0%)	(35.0%)				

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	43.99
Shares Out.	1,936.85
Market Capitalization (USD)	85,202.16
- Cash & Short Term Investments	0.00
+ Total Debt	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	174,639.16
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		
	30/09/2022	30/09/2022	30/09/2022	30/09/2022	30/09/2022
TEV/Total Revenue	2.4x	--	5.9x	5.9x	5.9x
TEV/EBITDA	4.8x	--	--	--	--
TEV/EBIT	7.1x	--	--	--	--
P/Diluted EPS Before Extra	6.0x	--	--	--	--
P/BV	0.7x	--	0.5x	0.5x	0.5x
Price/Tang BV	0.8x	--	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	4.7x	7.0x	7.0x	7.0x
TEV / EBITDA	4.1x	0.0x	0.0x	0.0x
Price / CF	1.5x	7.1x	7.1x	7.1x
Price / Book	0.5x	0.5x	0.5x	0.5x
Dividend Yield	4.6x	4.7x	4.7x	4.7x



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 Period Type: Annuals

Sort: Ascend
 Consolidated: Yes

Accounting: Mixed

Citigroup Inc

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		-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	5.6x	6.0x	4.8x
	Average	10.9x	8.1x	12.1x	7.7x	10.9x	7.0x	8.5x	8.0x	5.3x	4.7x	6.4x
	High	11.8x	11.1x	12.6x	11.0x	11.6x	8.2x	9.2x	8.8x	5.7x	6.0x	7.1x
	Low	7.7x	7.6x	7.9x	7.4x	7.5x	6.3x	8.0x	4.8x	4.8x	4.0x	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	12.3x	6.1x
	Average	9.7x	7.0x	12.5x	9.9x	9.6x	8.0x	12.7x	13.3x	10.3x	6.3x	13.8x
	High	13.3x	10.2x	13.8x	11.1x	10.9x	11.5x	14.9x	15.4x	12.1x	12.3x	15.9x
	Low	5.7x	5.4x	10.3x	9.0x	8.4x	6.0x	10.8x	7.9x	8.0x	4.1x	6.1x
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	4.8%	(2.2%)	(9.8%)	(10.8%)	(8.5%)	(13.7%)	(13.8%)	(12.6%)	(9.8%)	0.1%	13.4%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	(10.8%)	(32.1%)	(23.1%)	(16.9%)	(4.3%)	(19.9%)	(27.2%)	(22.3%)	(6.0%)	34.9%	27.1%
EBITA	(11.8%)	(35.3%)	(24.5%)	(18.4%)	(4.9%)	(21.1%)	(29.1%)	(23.4%)	(7.2%)	40.0%	29.0%
FRIT	(11.8%)	(35.3%)	(25.6%)	(18.9%)	(3.8%)	(18.1%)	(24.0%)	(30.3%)	(7.9%)	39.4%	30.5%
Earnings from Cont. Ops.	(26.2%)	(45.9%)	(16.1%)	0.2%	29.8%	13.7%	(2.8%)	(20.3%)	30.6%	90.7%	3.8%
Net Income	(26.1%)	(45.9%)	(16.4%)	(0.0%)	29.9%	13.6%	(2.8%)	(20.2%)	30.7%	85.9%	3.8%
Normalized Net Income	--	18.4%	(23.5%)	2.4%	18.8%	14.0%	(1.9%)	(33.3%)	--	18.9%	23.7%
Diluted EPS before Extra	(20.6%)	(43.9%)	(10.3%)	7.9%	39.1%	21.0%	2.1%	(17.6%)	38.0%	106.7%	7.9%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&F	--	--	--	--	(15.9%)	(1.7%)	(3.4%)	(3.3%)	0.0%	(5.0%)	0.6%
Total Assets	7.5%	8.1%	7.7%	8.6%	8.7%	8.2%	8.3%	8.4%	3.9%	3.3%	3.2%
Tangible Book Value	8.7%	7.7%	7.8%	7.5%	7.3%	7.3%	7.3%	6.7%	5.6%	6.6%	5.9%
Common Equity	(2.3%)	(2.1%)	(0.6%)	0.6%	1.1%	1.3%	1.7%	2.2%	1.2%	1.8%	1.0%
Cash from Ops.	--	115.4%	--	(51.3%)	--	--	--	--	(27.2%)	27.5%	(45.6%)
Capital Expenditures	(31.1%)	9.1%	(0.5%)	2.4%	26.6%	(47.0%)	(51.2%)	(12.1%)	63.5%	20.0%	10.6%
Levered Free Cash Flow	--	191.8%	--	(71.0%)	--	(88.2%)	--	--	(24.6%)	28.6%	(27.7%)
Unlevered Free Cash Flow	--	--	--	--	--	(79.3%)	--	--	(23.4%)	37.1%	(20.9%)
Dividend per Share	26.2%	26.2%	6.5%	6.5%	6.5%	6.5%	0.0%	0.0%	0.0%	0.0%	0.0%

CAGR Over Three Years

Total Revenue	6.3%	1.6%	(4.1%)	(4.7%)	(3.4%)	(6.8%)	(7.8%)	(7.4%)	(6.1%)	(4.2%)	(0.3%)
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
FRITDA	(7.5%)	(17.9%)	(11.1%)	(5.0%)	3.0%	(6.8%)	(17.9%)	(8.9%)	(16.7%)	(17.7%)	(8.4%)
EBITA	(2.9%)	(20.1%)	(11.8%)	(5.6%)	3.0%	(7.3%)	(14.1%)	(9.5%)	(17.8%)	(13.7%)	(9.0%)
EBIT	(2.8%)	(20.1%)	(12.7%)	(6.0%)	3.1%	(7.6%)	(14.4%)	(21.2%)	(17.3%)	(11.6%)	(4.7%)
Earnings from Cont. Ops.	(14.9%)	(30.3%)	(7.6%)	(161.3%)	19.7%	11.2%	0.3%	(9.6%)	(3.0%)	(0.0%)	(10.7%)
Net Income	(14.9%)	(30.2%)	(7.9%)	(161.1%)	19.8%	11.3%	0.2%	(9.7%)	(2.9%)	(1.8%)	(10.9%)
Normalized Net Income	(191.3%)	10.4%	(12.2%)	5.2%	22.2%	20.1%	(2.3%)	(14.4%)	1.9%	14.1%	(2.6%)
Diluted EPS before Extra	(8.0%)	(26.2%)	(0.5%)	(164.0%)	29.2%	20.6%	7.6%	(4.0%)	2.6%	4.0%	(7.8%)
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	--	--	--	--	--	--	--	--	(10.9%)	(1.2%)	(0.8%)
Total Assets	6.8%	6.7%	5.8%	7.0%	6.4%	6.8%	7.1%	6.1%	6.9%	6.2%	5.7%
Tangible Book Value	2.7%	1.8%	1.6%	7.0%	7.3%	8.3%	8.6%	7.6%	6.7%	6.1%	5.5%
Common Equity	(5.8%)	(6.3%)	(5.5%)	(0.3%)	(0.1%)	0.6%	0.9%	1.0%	0.1%	0.1%	0.5%
Cash from Ops.	103.0%	(169.8%)	(157.3%)	(178.7%)	49.4%	(35.5%)	17.9%	107.2%	(28.9%)	(164.8%)	(70.6%)
Capital Expenditures	(16.4%)	(0.1%)	4.7%	10.1%	(5.0%)	9.3%	1.6%	55.7%	33.4%	(28.3%)	(34.9%)
Levered Free Cash Flow	89.2%	(165.5%)	(164.1%)	(148.8%)	55.2%	(196.4%)	18.6%	114.4%	(27.1%)	(160.4%)	(62.4%)
Unlevered Free Cash Flow	81.4%	(159.0%)	(172.3%)	(146.1%)	62.6%	56.1%	19.8%	127.9%	(25.9%)	(156.3%)	(57.5%)
Dividend per Share	47.2%	47.2%	16.8%	16.8%	16.8%	16.8%	4.3%	4.3%	4.3%	4.3%	0.0%

CAGR Over Five Years

Total Revenue	3.0%	0.7%	(1.4%)	(2.7%)	1.1%	(0.9%)	(1.5%)	(1.3%)	(0.4%)	1.0%	2.6%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	(2.2%)	(11.5%)	(4.5%)	1.1%	8.5%	1.1%	(1.9%)	1.1%	(3.9%)	0.2%	2.5%
EBITA	(2.6%)	(13.3%)	(5.2%)	0.6%	9.1%	0.6%	(2.5%)	1.1%	(4.7%)	0.0%	2.7%
EBIT	(2.6%)	(13.0%)	(5.5%)	0.8%	9.2%	1.0%	(2.3%)	(6.6%)	(4.6%)	(0.2%)	2.5%
Earnings from Cont. Ops.	(12.1%)	(23.0%)	(5.4%)	4.9%	17.9%	8.9%	3.7%	(2.4%)	1.0%	4.3%	(3.2%)
Net Income	(12.0%)	(22.9%)	(5.5%)	5.3%	17.8%	9.1%	3.9%	(2.3%)	1.0%	3.3%	(3.4%)
Normalized Net Income	(189.5%)	0.2%	(8.9%)	2.0%	15.4%	8.1%	2.0%	(6.8%)	8.9%	13.7%	0.7%
Diluted EPS before Extra	(6.8%)	(19.5%)	0.6%	13.3%	26.7%	17.8%	11.7%	5.1%	8.2%	11.4%	2.8%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	--	--	--	--	--	--	--	--	--	--	--
Total Assets	3.9%	4.1%	4.3%	5.5%	5.1%	5.1%	5.4%	5.0%	5.6%	5.0%	4.7%
Tangible Book Value	4.4%	3.7%	3.6%	4.0%	3.8%	4.2%	4.1%	4.2%	3.9%	3.7%	3.3%
Common Equity	(3.0%)	(3.3%)	(3.1%)	(2.6%)	(2.8%)	(2.8%)	(2.9%)	(2.3%)	(3.1%)	(3.1%)	(2.9%)
Cash from Ops.	(264.9%)	(17.2%)	(166.3%)	(200.1%)	(312.3%)	(55.8%)	37.4%	15.8%	34.7%	(188.8%)	(156.1%)
Capital Expenditures	(9.1%)	3.3%	(0.4%)	9.6%	3.4%	6.9%	7.8%	44.1%	9.4%	7.5%	7.1%
Levered Free Cash Flow	(280.6%)	(18.8%)	(170.7%)	(173.0%)	(278.3%)	(148.7%)	39.5%	14.8%	30.9%	(185.8%)	(167.2%)
Unlevered Free Cash Flow	(287.1%)	(22.8%)	(175.1%)	(21.2%)	(267.4%)	(162.1%)	41.5%	13.2%	28.5%	(182.7%)	(175.0%)
Dividend per Share	119.5%	59.1%	59.1%	59.1%	59.1%	59.1%	26.1%	26.1%	26.1%	26.1%	9.8%

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	-	-	-	-	-	-	-	-	-	-	-
Corporate/Other	-	-	-	-	-	-	-	-	-	-	-
Reconciliation	-	-	-	-	-	-	-	-	-	-	-
Personal Banking & Wealth Management	-	-	-	-	-	-	-	-	-	-	-
Legacy Franchises	-	-	-	-	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-	-	-	-	-
Personal Banking & Wealth Management	-	-	-	-	-	-	-	-	-	-	-

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	147.00	147.00	149.00
Interest Cost	994.00	932.00	922.00	917.00	898.00	802.00	828.00	806.00	756.00	624.00	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)	(1,102.00)	(1,069.00)	(936.00)
Pension Expense (Income)	77.00	69.00	126.00	95.00	138.00	31.00	71.00	41.00	61.00	3.00	129.00
Other Postretirement Cost											
Service Cost	28.00	29.00	43.00	15.00	12.00	10.00	9.00	9.00	8.00	7.00	6.00
Interest Cost	171.00	160.00	179.00	153.00	141.00	119.00	127.00	128.00	128.00	110.00	109.00
Expected Return on Plan Assets	(123.00)	(112.00)	(135.00)	(122.00)	(108.00)	(95.00)	(95.00)	(102.00)	(102.00)	(94.00)	(97.00)
Other Postretirement Benefits Expense (I)	100.00	105.00	130.00	73.00	76.00	53.00	66.00	53.00	47.00	32.00	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	20,273.00	21,140.00	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)	2,463.00	2,086.00	782.00
Employer Contribution	389.00	352.00	357.00	330.00	134.00	626.00	240.00	237.00	631.00	214.00	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)	(1,240.00)	(1,264.00)	(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	21,558.00	22,444.00	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)	(1,285.00)	(1,304.00)	(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	21,065.00	21,928.00	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	1,472.00	1,477.00	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)	174.00	158.00	106.00
Employer Contribution	128.00	146.00	308.00	68.00	244.00	15.00	185.00	159.00	229.00	(6.00)	30.00
Benefits Paid	(133.00)	(197.00)	(186.00)	(184.00)	(184.00)	(159.00)	(120.00)	(130.00)	(112.00)	(92.00)	(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	2,076.00	1,949.00	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)	(604.00)	(472.00)	(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	75.78	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	6.70	5.80	5.00
Discount Rate used on Plan Liabilities	5.94	5.94	5.24	4.12	4.52	4.55	4.52	4.52	4.30	3.65	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	3.15	2.20	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	6.75	6.50	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	20,273.00	21,140.00	20,591.00
Asset Category - Equities %	17.05	17.00	19.00	20.00	19.00	18.00	20.00	15.00	17.00	16.00	7.00
Asset Category - Debt %	53.42	45.00	42.00	44.00	46.00	47.00	48.00	57.00	58.00	59.00	72.00
Asset Category - Real Estate %	3.61	5.00	5.00	4.00	4.00	5.00	5.00	5.00	4.00	4.00	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	21.00	21.00	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	1,297.00	1,386.00	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	1,274.00	1,336.00	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	1,315.00	1,354.00	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	1,346.00	1,373.00	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	1,368.00	1,384.00	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	6,933.00	6,799.00	6,374.00
Expected Postretirement Benefits											
Year 1	152.00	146.00	143.00	138.00	134.00	119.00	126.00	132.00	139.00	134.00	135.00
Year 2	143.00	149.00	145.00	142.00	137.00	121.00	130.00	137.00	143.00	135.00	124.00
Year 3	143.00	152.00	147.00	146.00	140.00	124.00	134.00	141.00	146.00	137.00	125.00
Year 4	147.00	154.00	150.00	151.00	144.00	127.00	139.00	145.00	150.00	139.00	126.00
Year 5	149.00	156.00	154.00	156.00	148.00	131.00	143.00	149.00	154.00	141.00	127.00
Beyond Year 5	784.00	853.00	866.00	891.00	826.00	722.00	780.00	799.00	811.00	731.00	657.00

