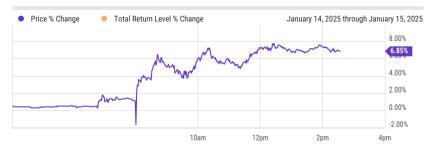
## **Citigroup Inc**





Revenue 77.228 76.358 70.808 72.448 72.458 75.076 75.498 71.898 75.00 78.498 0.400 Operating Margin	Performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than quoted performance data.											
Operating Margin         -	Inc. Statement	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
EHIT Margin  36.77% 48.13% 48.01% 54.22% 65.49% 69.65% 35.72% 49.31% 59.16% 116.3% 126.9% Effective Tax Rate  48.96% 29.97% 30.00% 129.1% 22.85% 18.53% 18.52% 19.84% 19.37% 27.33% 26.95% Net Income  7.318 17.248 14.918 6.7988 18.048 19.408 11.058 21.958 14.848 9.2288 7.9878 EPS Basic  2.21 5.41 4.72 2.98 6.69 8.08 4.74 10.21 7.04 4.07 3.499 EPS Diluted  2.20 5.40 4.72 2.98 6.69 8.08 20.0 10.1	Revenue	77.22B	76.35B	70.80B	72.44B	72.85E	75.07E	75.49B	71.89B	75.30B	78.49B	80.40B
Effective Tax Rate         48.96%         29.97%         30.00%         129.1%         22.85%         18.53%         18.52%         19.48%         19.37%         27.33%         26.95%           Net Income         7.318         17.24B         14.91B         -6.798B         18.04B         19.40B         11.05B         21.95B         14.84B         9.228B         7.987B           EPS Basic         2.21         5.41         4.72         -2.98         6.68         8.08         4.74         10.21         7.04         4.07         3.499           EPS Diluted         2.20         5.40         4.72         -2.98         6.68         8.04         4.72         10.14         7.00         4.04         3.499           EPS Diluted         2.201         5.41         4.72         -2.98         6.68         8.04         4.72         10.14         7.00         4.04         3.499           EPS Diluted         2.201         5.015         5.016         2017         2018         2019         2020         2021         24127         24127         24217           Total Liabilites         1.630T         1.508T         1.564T         1.727T         1.7577         2.060T         2.2218         20119	Operating Margin	-	-	-	-			-	-	-	-	-
Note the name of the properties of the properti	EBIT Margin	36.77%	48.13%	48.01%	54.22%	65.49%	69.65%	35.72%	49.31%	59.16%	116.3%	126.9%
EPS Basic         2.21         5.41         4.72         2.98         6.69         8.08         4.74         10.21         7.04         4.07         3.49           EPS Diluted         2.20         5.40         4.72         2.98         6.68         8.04         4.72         10.14         7.00         4.04         3.449           Balance Sheet         2014         2015         2016         2017         2018         2019         2020         2021         2022         2022         Quit           Total Assets         1.842T         1.731T         1.792T         1.842T         1.917T         1.951T         2.260T         2.291T         2.417T         2.412T         2.421T         2.417T         2.421T         2.431T         2.417T         2.412T         2.431T         2.417T         2.412T         2.431T         2.417T         2.418T         2.417T         2.418T         2.417T         2.412T         2.417T         2.412T         2.417T         2.418T         2.417T         2.418T         2.417T         2.418T         2.417T         2.418T         2.418T         2.418T         2.417T         2.418T         2.418T         2.417T         2.418T         2.418T         2.418T         2.417T         2.418T	Effective Tax Rate	48.96%	29.97%	30.00%	129.1%	22.85%	18.53%	18.52%	19.84%	19.37%	27.33%	26.95%
Balance Sheet   2.01   2.01   2.016   2.017   2.018   2.019   2.020   2.021   2.022   2.023   2.021   2.022   2.023   2.021   2.022   2.023   2.021   2.022   2.023   2.021   2.022   2.023   2.021   2.022   2.023   2.021   2.022   2.023   2.021   2.022   2.023   2.021   2.022   2.023   2.021   2.022   2.023   2.021   2.022   2.023   2.021   2.022   2.023   2.023   2.023   2.023   2.023   2.023   2.023   2.023   2.023   2.023   2.023   2.024   2.023	Net Income	7.31B	17.24B	14.91B	-6.798B	18.04E	19.40E	11.05B	21.95B	14.84B	9.228B	7.987B
Balance Sheet         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         2021         Qtr.         Contal Assets         1.842T         1.7317         1.792T         1.842T         1.917T         1.9517         2.260T         2.2917         2.412T         2.412T         2.412T         2.412T         2.431T           Total Liabilities         1.630T         1.508T         1.566T         1.641T         1.720T         1.7577         2.060T         2.2917         2.412T         2.412T         2.412T         2.412T         2.412T         2.413T         2.408T         2.215T         2.0067         2.2817         2.2057         2.2017         2.412T         2.4186         26.348         293.818         301.208         28.2358         34.408         34.408         34.408         34.408         34.408         34.408         34.408         201.428         201.02         2021         2022         2023         TTM           Cash Flow         2014         2016         2017         2018         2019         20.20         2021         2022         2023         TTM           Cash Flow         42.988         34.788         58.788         42.938	EPS Basic	2.21	5.41	4.72	-2.98	6.69	8.08	4.74	10.21	7.04	4.07	3.499
Balance Sheet         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         Qtr.           Total Assets         1.842T         1.731T         1.792T         1.842T         1.917T         1.951T         2.260T         2.91T         2.417T         2.421Z         2.211T           Financial Debt         281.428         222.358         36.888         281.168         264.348         293.818         301.208         2.215T         2.206T         2.2078         324.088         281.168         264.348         293.818         301.208         2.215T         2.2065         2.2018         2.20188         2.20188         2.20188         2.20188         2.20188         2.20188         2.20188         2.20188         2.20188         2.20188         2.20188         2.20188         2.2028         2.20188	EPS Diluted	2.20	5.40	4.72	-2.98	6.68	8.04	4.72	10.14	7.00	4.04	3.449
Balance Sheet         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         Qtr.           Total Assets         1.842T         1.731T         1.792T         1.842T         1.917T         1.951T         2.260T         2.91T         2.417T         2.422T         2.231T           Financial Debt         281.428         222.358         36.888         281.168         264.348         293.818         301.208         22.358         318.08         324.088         340.428           Shareholder Sequity         210.188         221.868         251.28         200.748         196.228         393.48         201.99         2020         2021         2022         2023         TTM           Cash From         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TTM           Cash From         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TTM           Cash From Pinancing         70.276         64.778         2018         2017         2018         2019         2020												Last
Total Liabilities 1.630T 1.508T 1.566T 1.641T 1.720T 1.757T 2.060T 2.089T 2.215T 2.206T 2.221T   Financial Debt 281.428 222.35B 236.888 281.168 264.348 293.81B 301.208 282.35B 318.70B 324.08B 340.42B   Shareholders Equity 210.18B 221.86B 225.12B 200.74B 196.22B 193.24B 199.44B 201.97B 201.19B 205.45B 209.08B    Cash Flow 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 TTM   Cash from Operations 46.34B 39.74B 53.73B -8.774B 36.95B -12.84B 23.49B 47.09B 25.07B -73.42B 49.13B   Cash from Investing 28.58B 14.88B -54.14B -38.75B 7.31.2B -23.37B 92.44B -110.75B -79.46B 8.459B 40.04B   Cash from Financing -70.27B -64.77B 28.29B 66.85B 44.53B 42.93B 233.60B 17.27B 137.76B 687.00M 54.74B   Free Cash Flow 42.96B 36.54B 50.98B -12.14B 33.18B 18.17B 26.93B 42.97B 19.44B 80.00B -55.71B    Dividend 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 TTM   Dividend Per Share 0.04 0.16 0.42 0.96 1.54 1.92 2.04 2.04 2.04 2.04 2.08 2.15   Payout Ratio 8.666 7.27b 15.34b -55.85b 27.82b 28.08b 48.45b 23.68b 33.70b 56.48b   Profitability 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 TTM   Return on Assets 0.399 0.96b 0.85b -0.37b 0.96b 1.00b 0.52b 0.96b 0.63b 0.38b   Return on Invested 2.39b 0.96b 0.85b -0.37b 0.96b 0.05b 0.96b 0.63b 0.38b	Balance Sheet	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
Financial Debt 281.428 222.358 236.888 281.168 264.348 293.818 301.208 282.358 318.708 324.088 340.428 Shareholders Equity 210.188 221.868 225.128 200.748 196.228 193.248 199.448 201.978 201.198 205.458 209.088    Cash Flow 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 TTM Cash from Operations 46.348 39.748 53.738 8.7748 36.958 -12.848 -23.498 47.098 25.078 -73.428 49.138    Cash from Investing 28.588 14.888 -54.148 38.758 73.128 23.378 -92.448 -110.758 79.468 -8.4598 40.048    Cash from Financing -70.278 -64.778 28.298 66.858 44.538 20.938 233.608 17.278 137.768 687.00M 54.748    Free Cash Flow 42.968 36.548 50.988 -12.148 33.188 -18.178 -26.938 42.978 19.448 -80.008 -55.718    Dividend 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 TTM    Dividend Per Share 0.04 0.16 0.42 0.96 1.54 1.92 2.04 2.04 2.04 2.04 2.08 2.15    Payout Ratio 8.66% 7.27% 15.34% -55.85% 27.82% 28.08% 48.45% 23.68% 33.70% 56.48%     Profitability 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 TTM    Return on Assets 0.33% 0.96% 0.85% -0.37% 0.96% 1.00% 0.52% 0.96% 0.63% 0.38%     Return on Equity 3.50% 7.93% 6.64% 3.18% 9.05% 9.92% 5.61% 10.90% 7.34% 4.52%     Return on Invested Capital 1.49% 3.67% 20.88 20.88 20.538 20.38 20.42 8.358 8.986 8.769    Revenue 20.988 20.728 20.888 20.538 20.538 20.428 8.358 8.986 8.769    Revenue 20.988 20.728 20.888 20.538 20.428 83.358 86.428 86.118    Shareholder Friendliness    Dividend Yield 4.44% 6000 4.44% 20.15 20.70    Extimates	Total Assets	1.842T	1.731T	1.792T	1.842T	1.917T	1.951T	2.260T	2.291T	2.417T	2.412T	2.431T
Financial Debt 281.428 222.358 236.888 281.168 264.348 293.818 301.208 282.358 318.708 324.088 340.428 Shareholders Equity 210.188 221.868 225.128 200.748 196.228 193.248 199.448 201.978 201.198 205.458 209.088    Cash Flow 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 TTM Cash from Operations 46.348 39.748 53.738 8.7748 36.958 -12.848 -23.498 47.098 25.078 -73.428 49.138    Cash from Investing 28.588 14.888 -54.148 38.758 73.128 23.378 -92.448 -110.758 79.468 -8.4598 40.048    Cash from Financing -70.278 -64.778 28.298 66.858 44.538 20.938 233.608 17.278 137.768 687.00M 54.748    Free Cash Flow 42.968 36.548 50.988 -12.148 33.188 -18.178 -26.938 42.978 19.448 -80.008 -55.718    Dividend 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 TTM    Dividend Per Share 0.04 0.16 0.42 0.96 1.54 1.92 2.04 2.04 2.04 2.04 2.08 2.15    Payout Ratio 8.66% 7.27% 15.34% -55.85% 27.82% 28.08% 48.45% 23.68% 33.70% 56.48%     Profitability 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 TTM    Return on Assets 0.33% 0.96% 0.85% -0.37% 0.96% 1.00% 0.52% 0.96% 0.63% 0.38%     Return on Equity 3.50% 7.93% 6.64% 3.18% 9.05% 9.92% 5.61% 10.90% 7.34% 4.52%     Return on Invested Capital 1.49% 3.67% 20.88 20.88 20.538 20.38 20.42 8.358 8.986 8.769    Revenue 20.988 20.728 20.888 20.538 20.538 20.428 8.358 8.986 8.769    Revenue 20.988 20.728 20.888 20.538 20.428 83.358 86.428 86.118    Shareholder Friendliness    Dividend Yield 4.44% 6000 4.44% 20.15 20.70    Extimates	Total Liabilities	1.630T	1.508T	1.566T	1.641T	1.720T	1.757T	2.060T	2.089T	2.215T	2.206T	2.221T
Cash Flow         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TTM           Cash from Operations         46.348         39.748         53.738         -8.7748         36.958         -12.848         -23.498         47.098         25.078         -73.428         -49.138           Cash from Investing         28.588         14.888         -54.148         -38.758         -73.128         -23.378         -92.448         -110.758         -79.466         -8.4598         40.048           Cash from Financing         -70.278         -64.778         28.298         66.858         44.538         42.938         233.608         17.278         137.766         687.00M         54.748           Free Cash Flow         42.968         36.548         50.988         -12.148         33.188         -18.178         -26.938         42.978         19.448         -80.008         -55.718           Dividend         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TTM           Dividend Per Share         0.04         0.16         0.42         0.96         1.54         1.9	Financial Debt	281.42B	222.35B	236.88B	281.16B	264.34B	293.81B	301.20B	282.35B	318.70B	324.08B	340.42B
Cash from Operations       46.348 39.74B 39.74B 53.73B 8.774B 36.95B 1-12.84B -23.49B 47.09B 25.07B -73.42B 40.04B       Cash from Investing 28.58B 14.88B -54.14B -38.75B 73.12B -23.37B -92.44B -110.75B -79.46B -8.459B 40.04B       49.13B 40.04B         Cash from Financing Cash from Financing Cash from Financing Financing Cash from Financing Tash Financing Financing Cash Flow       42.96B 36.54B 50.98B 12.14B 33.18B -18.17B -26.93B 42.97B 19.44B -80.00B -55.71B       42.96B 36.54B 50.98B -12.14B 33.18B -18.17B -26.93B 42.97B 19.44B -80.00B -55.71B       42.96B 36.54B 50.98B -12.14B 33.18B -18.17B -26.93B 42.97B 19.44B -80.00B -55.71B       42.96B 36.54B 50.98B -12.14B 33.18B -18.17B -26.93B 42.97B 19.44B -80.00B -55.71B       42.07B 19.	Shareholders Equity	210.18B	221.86B	225.12B	200.74B	196.22B	193.24B	199.44B	201.97B	201.19B	205.45B	209.08B
Cash from Operations       46.348 39.74B 39.74B 53.73B 8.774B 36.95B 1-12.84B -23.49B 47.09B 25.07B -73.42B 40.04B       Cash from Investing 28.58B 14.88B -54.14B -38.75B 73.12B -23.37B -92.44B -110.75B -79.46B -8.459B 40.04B       49.13B 40.04B         Cash from Financing Cash from Financing Cash from Financing Financing Cash from Financing Tash Financing Financing Cash Flow       42.96B 36.54B 50.98B 12.14B 33.18B -18.17B -26.93B 42.97B 19.44B -80.00B -55.71B       42.96B 36.54B 50.98B -12.14B 33.18B -18.17B -26.93B 42.97B 19.44B -80.00B -55.71B       42.96B 36.54B 50.98B -12.14B 33.18B -18.17B -26.93B 42.97B 19.44B -80.00B -55.71B       42.96B 36.54B 50.98B -12.14B 33.18B -18.17B -26.93B 42.97B 19.44B -80.00B -55.71B       42.07B 19.	0h Fl	0014	0015	0016	0017	0010	0010	0000	0001	0000	0000	TT14
Cash from Investing Cash from Investing Cash from Financing Cash from Financing Cash from Financing Process Flow       28.288 b 44.78 b 54.148 b 48.282 b 66.858 b 44.538 b 42.938 b 233.608 b 17.278 b 137.768 b 687.00M 54.748 b 42.968 b 36.548 b 50.988 b 12.148 b 33.188 b 18.178 b 26.938 b 42.978 b 19.448 b 80.008 b 55.718 b 19.448 b 80.008 b 19.448 b 80.008 b 55.718 b 19.448 b 80.008 b 19.448 b 80.008 b 19.448 b 80.008 b 55.718 b 19.448 b 80.008 b 19.448 b 19.44												
Cash from Financing         -70.27B         -64.77B         28.29B         66.85B         44.53B         42.93B         233.60B         17.27B         137.76B         687.00M         54.74B           Free Cash Flow         42.96B         36.54B         50.98B         -12.14B         33.18B         -18.17B         -26.93B         42.97B         19.44B         -80.00B         -55.71B           Dividend         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TTM           Dividend Per Share         0.04         0.16         0.42         0.96         1.54         1.92         2.04         2.04         2.04         2.08         2.15           Payout Ratio         8.66%         7.27%         15.34%         -55.85%         27.82%         28.08%         48.45%         23.68%         33.70%         56.48%            Profitability         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TTM           Return on Assets         0.39%         0.96%         0.85%         -0.37%         0.96%         0.92%         5.61% <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>												
Free Cash Flow         42.968         36.54B         50.98B         -12.14B         33.18B         -18.17B         -26.93B         42.97B         19.44B         -80.00B         -55.71B           Dividend         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TTM           Dividend Per Share         0.04         0.16         0.42         0.96         1.54         1.92         2.04         2.08         2.15           Payout Ratio         8.66%         7.27%         15.34%         -55.85%         27.82%         28.08%         48.45%         23.68%         33.70%         56.48%         -           Profitability         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TTM           Return on Assets         0.39%         0.96%         0.85%												
Dividend         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TM           Dividend Per Share         0.04         0.16         0.42         0.96         1.54         1.92         2.04         2.04         2.04         2.04         2.08         2.15           Payout Ratio         8.66%         7.27%         15.34%         -55.85%         27.82%         28.08%         48.45%         23.68%         33.70%         56.48%         -           Profitability         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TM           Return on Assets         0.39%         0.96%         0.85%         -0.37%         0.96%         1.00%         0.52%         0.96%         0.63%         0.38%         -           Return on Equity         3.50%         7.93%         6.64%         -3.18%         9.05%         9.92%         5.61%         10.90%         7.34%         4.52%         -           Return on Invested Capital         1.49%         3.67%         3.28%         -1.44%         3.82%         4.09%         2.23%         4.45% <td></td>												
Dividend Per Share         0.04         0.16         0.42         0.96         1.54         1.92         2.04         2.05         56.48%         -           Profitability         20.14         20.15         20.16         20.17         20.18         20.92         5.61%         10.90%         0.63%         0.38%         -           Return on Assets         0.39%         0.96%         0.68%         -3.18%         9.05%         9.92%         5.61%         10.90%         7.34%         4.52%         -           Return on Invested Capital         1.49%         1.2025         Q2 20	Free Cash Flow	42.96B	36.54B	50.98B	-12.14B	33.18B	-18.17B	-26.93B	42.97B	19.44B	-80.00B	-55.71B
Payout Ratio         8.66%         7.27%         15.34%         -55.85%         27.82%         28.08%         48.45%         23.68%         33.70%         56.48%         —           Profitability         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TTM           Return on Assets         0.39%         0.96%         0.85%         -0.37%         0.96%         1.00%         0.52%         0.96%         0.63%         0.38%         —           Return on Equity         3.50%         7.93%         6.64%         -3.18%         9.05%         9.92%         5.61%         10.90%         7.34%         4.52%         —           Return on Invested Capital         1.49%         3.67%         3.28%         -1.44%         3.82%         4.09%         2.23%         4.45%         2.95%         1.76%         —           Estimates         Q4 2024         Q1 2025         Q2 2025         Q3 2025         Q4 2025         2024         2025         2026           EPS         1.869         1.777         1.923         1.773         1.754         7.368         8.986         8.769           Revenue	Dividend	2014	2015	2016	2017	2018	2019	2020	2021	2022	2 2023	з ттм
Profitability         2014         2015         2016         2017         2018         2019         2020         2021         2022         2023         TTM           Return on Assets         0.39%         0.96%         0.85%         -0.37%         0.96%         1.00%         0.52%         0.96%         0.63%         0.38%         -           Return on Equity         3.50%         7.93%         6.64%         -3.18%         9.05%         9.92%         5.61%         10.90%         7.34%         4.52%         -           Return on Invested Capital         1.49%         3.28%         -1.44%         3.82%         4.09%         2.23%         4.45%         2.95%         1.76%         -           Estimates         Q4 2024         Q1 2025         Q2 2025         Q3 2025         Q4 2025         2024         2025         2026           EPS         1.869         1.777         1.923         1.773         1.754         7.368         8.986         8.769           Revenue         20.98B         20.72B         20.88B         20.53B         20.42B         83.35B         86.42B         86.11B           Shareholder Friendliness         Liquidity         Short Interest         36.43M	Dividend Per Share	0.04	0.16	0.42	0.96	1.54	1.92	2.04	2.04	2.04	4 2.08	3 2.15
Return on Assets       0.39%       0.96%       0.85%       -0.37%       0.96%       1.00%       0.52%       0.96%       0.63%       0.38%       −         Return on Equity       3.50%       7.93%       6.64%       -3.18%       9.05%       9.92%       5.61%       10.90%       7.34%       4.52%       −         Return on Invested Capital       1.49%       3.67%       3.28%       -1.44%       3.82%       4.09%       2.23%       4.45%       2.95%       1.76%       −         Estimates       Q4 2024       Q1 2025       Q2 2025       Q3 2025       Q4 2025       2024       2025       2026         EPS       1.869       1.777       1.923       1.773       1.754       7.368       8.986       8.769         Revenue       20.98B       20.72B       20.88B       20.53B       20.42B       83.35B       86.42B       86.11B         Shareholder Friendliness       Liquidity       Equick Ratio Annual       1.478       Short Interest       36.43M         Dividend Yield       2.97%       Current Ratio Annual       2.390       2.390       2.90c Short Short       2.936	Payout Ratio	8.66%	7.27%	15.34%	-55.85%	27.82%	28.08%	48.45%	23.68%	33.70%	6 56.489	6 -
Return on Assets       0.39%       0.96%       0.85%       -0.37%       0.96%       1.00%       0.52%       0.96%       0.63%       0.38%       −         Return on Equity       3.50%       7.93%       6.64%       -3.18%       9.05%       9.92%       5.61%       10.90%       7.34%       4.52%       −         Return on Invested Capital       1.49%       3.67%       3.28%       -1.44%       3.82%       4.09%       2.23%       4.45%       2.95%       1.76%       −         Estimates       Q4 2024       Q1 2025       Q2 2025       Q3 2025       Q4 2025       2024       2025       2026         EPS       1.869       1.777       1.923       1.773       1.754       7.368       8.986       8.769         Revenue       20.98B       20.72B       20.88B       20.53B       20.42B       83.35B       86.42B       86.11B         Shareholder Friendliness       Liquidity       Equick Ratio Annual       1.478       Short Interest       36.43M         Dividend Yield       2.97%       Current Ratio Annual       2.390       2.390       2.90c Short Short       2.936	Profitability	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	ттм
Return on Equity       3.50%       7.93%       6.64%       -3.18%       9.05%       9.92%       5.61%       10.90%       7.34%       4.52%       −         Return on Invested Capital       1.49%       3.67%       3.28%       -1.44%       3.82%       4.09%       2.23%       4.45%       2.95%       1.76%       −         Estimates       Q4 2024       Q1 2025       Q2 2025       Q3 2025       Q4 2025       2024       2025       2026         EPS       1.869       1.777       1.923       1.773       1.754       7.368       8.986       8.769         Revenue       20.98B       20.72B       20.88B       20.53B       20.42B       83.35B       86.42B       86.11B         Shareholder Friendliness       Liquidity       Short Interest         Dividend Yield       2.97%       Quick Ratio Annual       1.478       Short Interest       36.43M         Net Payout Yield       4.44%       Current Ratio Ann       2.390       2.390       Days to Cover Short       2.936	•											
Return on Invested Capital         1.49%         3.67%         3.28%         -1.44%         3.82%         4.09%         2.23%         4.45%         2.95%         1.76%         —           Estimates         Q4 2024         Q1 2025         Q2 2025         Q3 2025         Q4 2025         2024         2025         2026           EPS         1.869         1.777         1.923         1.773         1.754         7.368         8.986         8.769           Revenue         20.98B         20.72B         20.88B         20.53B         20.42B         83.35B         86.42B         86.11B           Shareholder Friendliness         Liquidity         Short Interest           Dividend Yield         2.97%         Quick Ratio Annual         1.478         Short Interest         36.43M           Net Payout Yield         4.44%         Current Ratio Ann         2.390         Days to Cover Short         2.936												_
Estimates         Q4 2024         Q1 2025         Q2 2025         Q3 2025         Q4 2025         2024         2025         2026           EPS         1.869         1.777         1.923         1.773         1.754         7.368         8.986         8.769           Revenue         20.98B         20.72B         20.88B         20.53B         20.42B         83.35B         86.42B         86.11B           Shareholder Friendliness         Liquidity         Short Interest           Dividend Yield         2.97%         Quick Ratio Annual         1.478         Short Interest         36.43M           Net Payout Yield         4.44%         Current Ratio Ann         2.390         Days to Cover Short         2.936	Return on Invested	1.49%	3.67%	3.28%	-1.44%	3.82%	4.09%	2.23%	4.45%	6 2.95%	1.76%	-
EPS         1.869         1.777         1.923         1.773         1.754         7.368         8.986         8.769           Revenue         20.98B         20.72B         20.88B         20.53B         20.42B         83.35B         86.42B         86.11B           Shareholder Friendliness         Liquidity         Short Interest           Dividend Yield         2.97%         Quick Ratio Annual         1.478         Short Interest         36.43M           Net Payout Yield         4.44%         Current Ratio Ann         2.390         Days to Cover Short         2.936	Capital											
Revenue         20.98B         20.72B         20.88B         20.53B         20.42B         83.35B         86.42B         86.11B           Shareholder Friendliness         Liquidity         Short Interest           Dividend Yield         2.97%         Quick Ratio Annual         1.478         Short Interest         36.43M           Net Payout Yield         4.44%         Current Ratio Ann         2.390         Days to Cover Short         2.936	Estimates	Q4 2	2024	Q1 2025	Q2 2	2025	Q3 202	5 Q4 :	2025	2024	2025	2026
Shareholder Friendliness Liquidity Short Interest  Dividend Yield 2.97% Quick Ratio Annual 1.478 Short Interest 36.43M Net Payout Yield 4.44% Current Ratio Ann 2.390 Days to Cover Short 2.936	EPS	•	1.869	1.777	,	1.923	1.77	3	1.754	7.368	8.986	8.769
Dividend Yield 2.97% Quick Ratio Annual 1.478 Short Interest 36.43M  Net Payout Yield 4.44% Current Ratio Ann 2.390 Days to Cover Short 2.936	Revenue	20	).98B	20.72B	3 20	).88B	20.531	3 20	).42B 8	3.35B	86.42B	86.11B
Dividend Yield 2.97% Quick Ratio Annual 1.478 Short Interest 36.43M Net Payout Yield 4.44% Current Ratio Ann 2.390 Days to Cover Short 2.936	Shareholder Friend	lliness		Liau	idity				Short	Interes		
Net Payout Yield 4.44% Current Ratio Ann 2.390 Days to Cover Short 2.936			7%					8				36 43M
Net Buyback Yield 1.48% Working Capital Ann 526.79B Percent of Float Short 1.93%	Net Buyback Yield				Working Capital Ann		526.79		Percent of Float Short			1.93%
	Debt Paydwn Yield						020.79					

Citigroup is a global financial-services company doing business in more than 100 countries and jurisdictions. Citigroup's operations are organized into five primary segments: services, markets, banking, US personal banking, and wealth management. The bank's primary services include cross-border banking needs for multinational corporates, investment banking and trading, and credit card services in the United

Currency: USD

Symbol: C Price - Jan. 14, 2025 73.50 Sector: Financials Price Target 84.49

52 Week High - Jan. 7, 2025 74.29 Consensus Rating: Outperform 52 Week Low - Jan. 18, 2024 50.51

Market Cap 139.01B Y-Rating: Neutral

Last Fiscal Period: --

1M 1Y\* 3Y\* 5Y\* 10Y\* Performance 3M YTD 3.51% 6.96% **Total Return** 12.35% 4.42% 44.94% 7.41% 1.69% Price Return 3.51% 11.35% 4.42% 39.68%

				*Figures are	annualized.
	To	tal Return	Valuation (TTM)		
Comparables	1Y*	3Y*	5Y*	P/E	P/S
С	44.94%	7.41%	1.69%	21.31	1.775
BAC	43.13%	1.12%	7.98%	16.65	3.705
JPM	49.73%	19.43%	15.53%	13.77	4.140
PNC	35.16%	-0.48%	8.07%	16.54	3.799
				*Figures are	e annualized.
Growth			3Y	5Y	10Y
Revenue			1.30%	1.50%	0.23%
Operating Income					-
EPS Basic			-4.95%	-9.46%	-0.66%
Total Dividends Paid			-0.88%	0.75%	32.44%
Book Value			1.44%	1.11%	-0.50%
Total Assets			2.19%	4.70%	2.52%
Valuation	TTM	3Y M	led.	5Y Med.	Ind. Avg.
PE Ratio	21.31	6.	.843	7.301	7.592
PS Ratio	1.775	1.	.356	1.443	2.386
PB Ratio	0.7212	0.5	458	0.6001	0.8494
Price/FCF	-			-	4.284
EV/EBITDA	-			-	-
EV/EBIT	-0.3761	-1.	.485	-3.203	4.081
EV/Revenue	-0.4771	-1.	354	-1.656	4.927
EV/FCF	0.6886	0.8	914	0.7853	3.326
EV/Assets	-0.0243	-0.0	1418	-0.0418	0.1199
P/E Forward	9.975				-
P/S Forward	1.668			-	-
PEG Forward	0.1211			-	-
Risk			3Y	5Y	10Y
Beta			1.206	1.435	1.547
Standard Deviation			28.67%	37.55%	32.12%
Historical Sharpe Ratio			0.1951	-0.0304	0.1162
Max Drawdown			47.80%	56.50%	93.09%
VaR 5%			2.65%	3.14%	2.85%
Historical Sortino			0.3551	-0.0404	0.152

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