



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.

Inc. Statement	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Revenue	77.22B	76.35B	70.80B	72.44B	72.85B	75.07B	75.49B	71.89B	75.30B	78.49B	80.40B
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT 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	7.31B	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	6.69	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	3.449

Balance Sheet	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Last Qtr.
Total Assets	1.842T	1.731T	1.792T	1.842T	1.917T	1.951T	2.260T	2.291T	2.417T	2.412T	2.431T
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	281.42B	222.35B	236.88B	281.16B	264.34B	293.81B	301.20B	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	-73.12B	-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	2.08	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%	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	Short Interest
Dividend Yield	Quick Ratio Annual	Short Interest
Net Payout Yield	Current Ratio Ann	Days to Cover Short
Net Buyback Yield	Working Capital Ann	Percent of Float Short
Debt Paydwn Yield	EBIT/Int Expense Ann	% of Shr Outst Short

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 States.

Currency: USD

Symbol: C	Price - Jan. 14, 2025 73.50
Sector: Financials	Price Target 84.49
Industry: Banks	52 Week High - Jan. 7, 2025 74.29
Consensus Rating: Outperform	52 Week Low - Jan. 18, 2024 50.51
Y-Rating: Neutral	Market Cap 139.01B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	3.51%	12.35%	4.42%	44.94%	7.41%	1.69%	6.96%
Price Return	3.51%	11.35%	4.42%	39.68%	3.17%	-2.14%	4.13%

*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
C	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 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 Med.	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	0.5458	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	0.8914	0.7853	3.326
EV/Assets	-0.0243	-0.0418	-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