

\$47.23 **\$1.13 (2.45%)** as of Friday's close


Cap (\$M USD)
\$90,392

P/E
7.5

EPS (1Y)
-15.4%

Dividend
\$2.08

Last Filing
09/30/23

52-wk Range
\$38.17  \$53.23

Sales (\$M)
78,292

Forward P/E
8.9

Sales (1Y)
5.4%

Div. Yield
4.4%

Next Earnings
01/12/24

Dividend Adjusted Return Dec 1, 2022 - Dec 1, 2023



C has underperformed the S&P 500 by -12.3% in the past year.

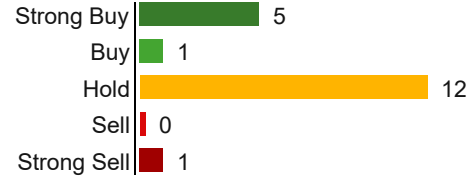
C has performed nearly in line with its sector over the past year.

The Financial Services sector has underperformed the market by -12.7% in the past year.

ANALYST CONSENSUS

Buy

The consensus rating is unchanged from 1 month ago.



QUANTITATIVE SCORES

Fair Value -

-

Uncertain

The Margin of Safety is the difference between a company's Fair Value and the current price. See more on page 8.

1 warning
Details on Page 8

Margin of Safety 23%

23%

Confidence ⓘ

Value Score

69

Value Score: Our value score looks at EV/EBITDA, P/E, P/S, P/TB (Price/Tangible Book) and EPS Predictability. P/S and P/TB are compared within a sector. Other metrics are compared across all stocks

Quality Score

52

Quality Score: Our quality score compares profitability and balance sheet metrics to find high quality companies using ROIC, Net Margin, Gross Margin, Interest Coverage, and Debt / Equity metrics.

Growth Score

38

Growth Score: Our growth score looks at the 5 year history and the forward estimates for EBITDA, Sales, and EPS growth, ranking the best companies across all stocks.

Sentiment Score

85

Sentiment Score: Our sentiment score finds stocks in favor by analyzing Short Interest, returns in key periods over the last year, Price vs. 52-wk High, Days Since 52-wk High and MACD signals.

BUSINESS SUMMARY

Citigroup is a global financial-services company doing business in more than 100 countries and jurisdictions. Citigroup's operations are organized into two primary segments: the institutional clients group and the personal banking and wealth-management group. 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.

Employees 240,000

Homepage www.citigroup.com

Headquarters New York, NY

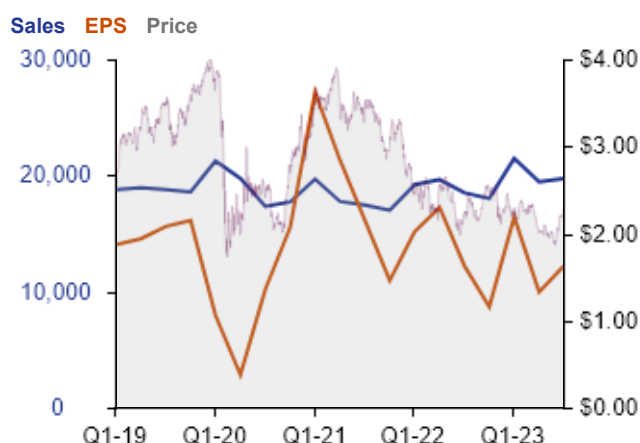
VALUATION SUMMARY

	C	Industry	S&P 500
Value Score	69	78	72
Price / Earnings	7.5	6.4	25.7
Price / Sales	1.2	2.0	2.6
Price / Free Cash Flow	-	3.8	25.6
Price / Book	0.5	0.7	4.5
Price / Tangible Book	0.6	3.8	500+
EV / EBITDA	-	-	21.6
EPS Predict. Pctl.	75	80	68
Piotroski F Score	3	6	5
5-Year P/E Range	4.5	-	-
5-Year P/B Range	0.4	1.0	1.0
5-Year P/S Range	1.0	2.6	2.6



GROWTH SUMMARY

	C	Industry	S&P 500
Growth Score	38	68	74
Sales Growth			
Sales Growth Next Year	-0.4%	0.5%	8.9%
Sales 1-Year Chg (%)	5.4%	9.8%	11.6%
Sales 3-Year Avg (%)	0.5%	2.6%	13.0%
Sales 5-Year Avg (%)	1.3%	2.9%	12.4%
EPS Growth			
Next Yr. Growth Est.	-7.0%	-3.3%	14.0%
EPS 1-Year Chg (%)	-15.4%	8.3%	8.1%
EPS 3-Year Avg (%)	7.2%	28.0%	22.0%
EPS 5-Year Avg (%)	-	16.4%	11.8%

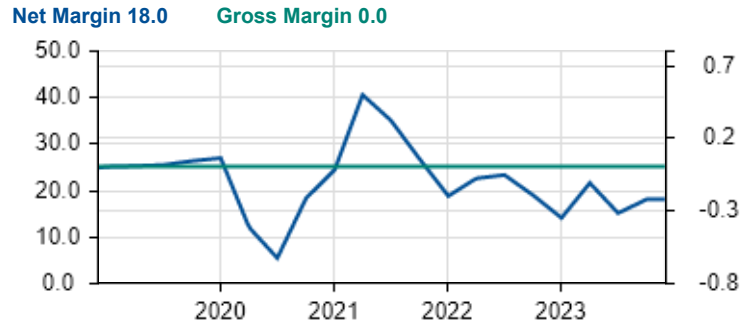


PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Div. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
BAC	Bank of America	\$245,009	8.7	3.1%	18.2%	-12.7%	-	97	45	55
WFC	Wells Fargo	\$163,496	9.8	3.1%	14.7%	-0.9%	-	97	44	52
HDB	HDFC Bank	\$142,361	19.0	1.2%	7.4%	-11.8%	-	52	66	59
UBS	UBS Gr	\$92,919	3.0	1.9%	19.4%	59.2%	-	98	66	51
C	Citigroup	\$90,392	7.5	4.4%	20.8%	3.4%	-	69	38	52
IBN	ICICI Bank	\$81,028	17.0	0.8%	3.1%	-0.2%	-	76	72	61
SMFG	Sumitomo Mitsui F...	\$66,408	12.2	3.5%	0.6%	48.9%	-	61	44	46
USB	U.S. Bancorp	\$61,315	11.8	4.9%	23.6%	-8.3%	-	97	46	52
ITUB	Itau Unibanco Hol...	\$58,232	9.7	2.9%	18.5%	35.5%	-	98	66	57
BBVA	BBVA	\$54,578	7.0	4.9%	16.1%	67.5%	-	66	62	58
ING	ING Groep	\$47,907	8.0	5.7%	11.2%	25.0%	-	62	41	37
EWBC	East West Bancorp	\$9,253	7.4	2.9%	21.7%	-2.0%	-	96	50	62

PROFITABILITY SUMMARY

	C	Industry	S&P 500
Quality Score	52	59	77
Gross Margin	0.0%	0.0%	29.6%
Operating Margin	31.1%	21.9%	14.2%
Net Margin	17.4%	31.7%	10.4%
Return on Assets	0.6%	0.9%	9.2%
Return on Equity	5.9%	11.5%	32.6%
ROIC	15.2%	14.7%	20.8%



RETURNS SUMMARY

	C	Industry	S&P 500
Sentiment Score	85	58	74
5-Day Return	4.4%	1.4%	0.8%
1-Month Return	20.8%	8.5%	8.4%
YTD Return	9.2%	10.8%	21.0%
1-Year Return	3.4%	9.6%	14.5%
3-Year Return	-4.5%	26.2%	31.2%
5-Year Return	-12.5%	21.3%	81.0%
Beta 1-Year	1.11	0.63	0.99

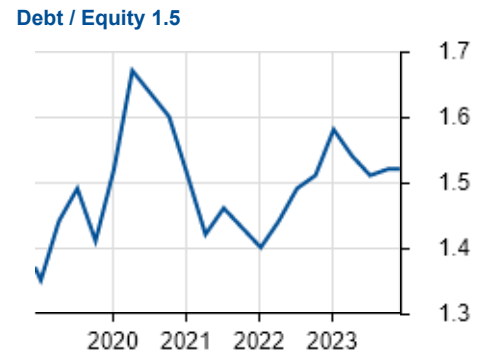


DIVIDEND

	C	Industry
Dividend Yield	4.4%	5.3%
Payout Ratio	32.4%	34.5%
TTM Yield	4.4%	-
Dividend Per Share	\$2.08	\$1.81
Div. 1Y Chg (%)	3.9%	4.9%
Div. 3Y Avg (%)	1.3%	4.9%
Div. 5Y Avg (%)	3.3%	4.9%
Cons. Growth Years	0	10+
Div. Coverage Ratio	3.1	2.9

DEBT & EQUITY

Price	\$47.23
Net Cash Per Share	-\$35.08
Equity Per Share	\$99.28
Debt / Equity	1.5
Solvency Ratio	7%
Short % of Float	1.7%



ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	0.00	# Up Last 30 days	1.00
# Down Last 30 days	0.00	# Down Last 30 days	0.00
Mean Estimate	1.41	Mean Estimate	1.04
% Change (30 Days)	-9.03%	% Change (30 Days)	-9.57%

MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$1.04	\$1.41	\$5.70	\$5.30
30 Days Ago	\$1.15	\$1.55	\$6.26	\$5.83
90 Days Ago	\$1.13	\$1.63	\$5.92	\$5.98
% Change (90 Days)	-8.0%	-13.5%	-3.7%	-11.4%

EARNINGS SURPRISES

Earnings surprise is the difference between a company's announced earnings and the average analyst estimated value. Surprises typically causes the stock price to jump and are often followed by more of the same surprise type.

Surprise Detail (Last 6 Quarters)

Surprise Summary (Last 12 Quarters)

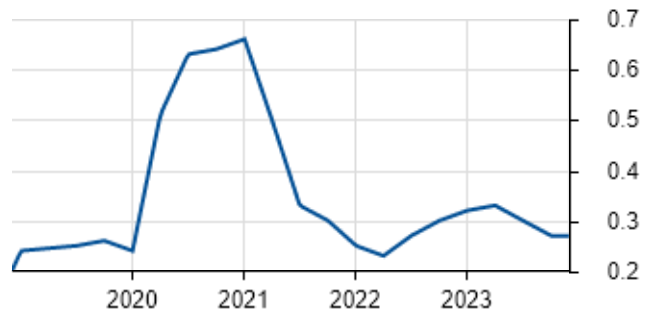
Surprise Type	Amount	Percent
Positive Quarters (> 2%)	11	91.7%
Negative Quarters (< 2%)	0	-
In-Line Quarters (within 2%)	1	8.3%

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	10/13/23	09/30/23	\$1.48	\$1.10	34.5%
Positive	07/14/23	06/30/23	\$1.33	\$1.30	2.3%
Positive	04/14/23	03/31/23	\$2.19	\$1.67	31.1%
In-Line	01/13/23	12/31/22	\$1.16	\$1.14	1.8%
Positive	10/14/22	09/30/22	\$1.63	\$1.42	14.8%
Positive	07/15/22	-	\$2.19	\$1.68	30.4%

RISK

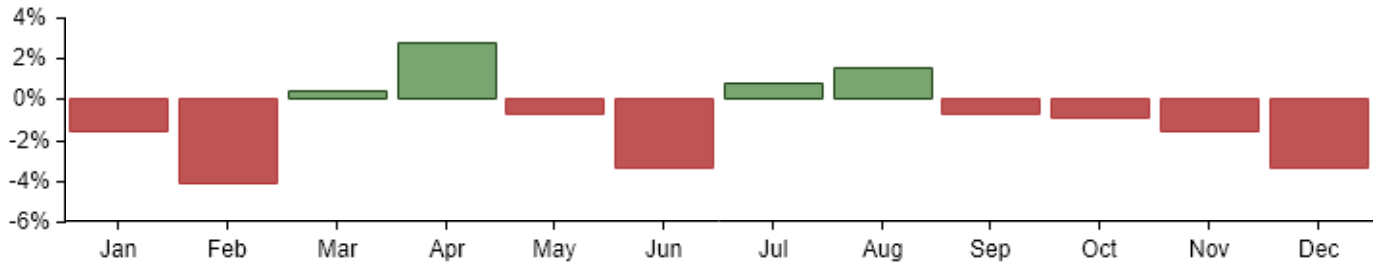
	C	Industry	S&P 500
Best Monthly Return (5Y)	30.5%	15.7%	17.9%
Worst Monthly Return (5Y)	-37.7%	-17.3%	-16.4%
Beta 1-Year	1.11	0.63	0.99
Volatility 1-Year	0.25	0.13	0.13
Volatility 1Y Pctl.	25	-	-
Max Drawdown 1-Year	-27.0%	-22.3%	-10.3%
Max Drawdown 3-Year	-52.1%	-37.4%	-25.4%
Max Drawdown 5-Year	-56.8%	-46.5%	-33.9%

C Volatility 1-Year 0.3



SEASONALITY

Seasonal Performance vs the S&P 500



5-YEAR RELATIVE PERFORMANCE VS S&P 500

Relative to the S&P 500 baseline, C has underperformed the S&P 500 by -95.2% in the past 5 Years.

C has underperformed its sector by -60.1% in the past 5 Years.

The Financial Services sector has underperformed the market by -35.1% in the past 5 Years.

Dividend Adjusted Return Nov 30, 2018 - Dec 1, 2023



Overall Rating
vs. Peers

31

Ratings scores are relative to industry groups. They compare key metrics to rank stocks vs. their competitors.
For example, higher growth than peers will score high even when the absolute growth is below the market average.

Growth vs Peers

Ticker	Company	Growth Rating vs. Peer	Sales QoQ Chg.	Eps QoQ Chg.	Sales Growth Next Y.	Sales 1Y Chg (%)	Sales 3Y Avg (%)	Sales 5Y Avg (%)
BBVA	BBVA	78	21.1%	17.2%	0.6%	22.2%	8.3%	6.0%
HDB	HDFC Bank	70	-	-	20.2%	10.7%	11.7%	14.6%
UBS	UBS Gr	49	35.0%	-	13.7%	7.8%	5.4%	3.8%
SMFG	Sumitomo Mitsui Finl...	33	1.9%	5.0%	-	1.1%	0.7%	-4.0%
C	Citigroup	16	6.8%	0.0%	-0.4%	5.4%	0.5%	1.3%

Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Forward P/E	PEG Trailing	P/S	P/B	5Y P/E Range
BBVA	BBVA	95	7.0	6.8	0.4	1.5	1.0	3.5 -
C	Citigroup	86	7.5	8.9	1.0	1.2	0.5	4.5 -
UBS	UBS Gr	84	3.0	16.8	0.0	2.6	1.1	1.9 - 40.4
SMFG	Sumitomo Mitsui Finl...	49	12.2	10.9	2.5	2.6	0.7	4.9 - 13.0
HDB	HDFC Bank	16	19.0	20.7	1.0	7.8	4.4	

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
HDB	HDFC Bank	98	0.0%	61.1%	41.1%	13.5% - 17.0%	1.8% - 2.1%
UBS	UBS Gr	90	0.0%	18.5%	84.6%	6.9% - 38.3%	0.4% - 2.9%
BBVA	BBVA	87	0.0%	56.7%	23.2%	-1.4% - 14.7%	0.0% - 1.0%
C	Citigroup	15	0.0%	31.1%	17.4%	5.0% - 10.9%	0.5% - 1.0%
SMFG	Sumitomo Mitsui ...	4	0.0%	35.0%	21.2%	4.3% - 6.9%	0.2% - 0.4%

Financial Strength vs Peers

Ticker	Company	Financial Str. Rating vs. Peers	Debt / Equity	Interest Coverage	Quick Ratio	Intangibles %	Solvency Ratio	Short % of Float
HDB	HDFC Bank	46	1.1	-	-	0.3%	24%	-
UBS	UBS Gr	40	4.3	-	-	0.5%	10%	0.5%
BBVA	BBVA	28	1.4	-	-	0.3%	13%	-
SMFG	Sumitomo Mitsui Finl...	27	2.3	-	-	0.3%	3%	-
C	Citigroup	5	1.5	-	-	1.0%	7%	1.7%

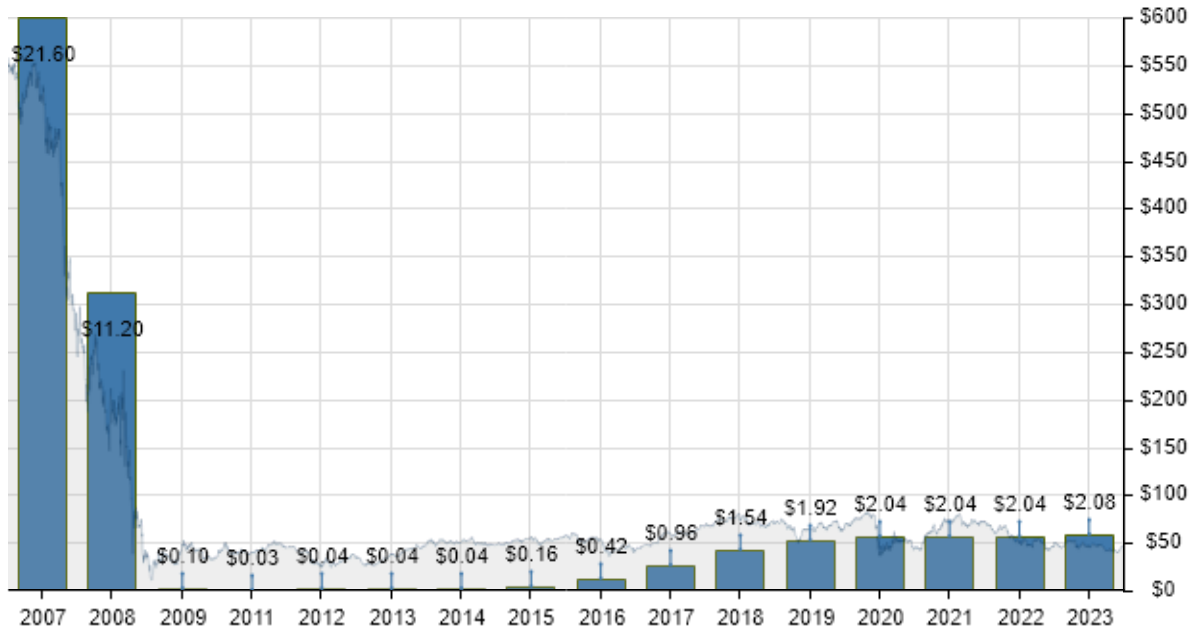
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Div. Yield	TTM Yield	Price	Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
BBVA	BBVA	93	4.9%	3.7%	\$9.28	\$0.46	1	25.5%
HDB	HDFC Bank	49	1.2%	1.2%	\$60.71	\$0.70	1	16.9%
C	Citigroup	39	4.4%	4.4%	\$47.23	\$2.08	0	32.4%
UBS	UBS Gr	28	1.9%	1.9%	\$28.68	\$0.55	1	5.6%
SMFG	Sumitomo Mitsui Finl...	23	3.5%	1.7%	\$9.92	\$0.34	1	19.2%

Momentum vs Peers

Ticker	Company	Momentum Rating vs. Peer	1M Return	3M Return	6M Return	YTD Return	1Y Return	Beta 1Y	Volatility 1Y	Price vs 52-wk High (%)
BBVA	BBVA	97	16.1%	18.8%	37.7%	62.2%	67.5%	1.06	0.28	97.5%
UBS	UBS Gr	97	19.4%	8.9%	46.9%	57.6%	59.2%	1.19	0.30	99.8%
C	Citigroup	85	20.8%	15.0%	7.9%	9.2%	3.4%	1.11	0.25	88.7%
SMFG	Sumitomo Mitsui Finl...	75	0.6%	6.9%	19.2%	26.4%	48.9%	0.68	0.29	93.8%
HDB	HDFC Bank	31	7.4%	-3.3%	-6.3%	-10.3%	-11.8%	0.56	0.23	84.6%

DIVIDEND DETAIL



CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
2023 Dividends				\$2.08
	11/03/23	11/22/23	Regular	\$0.53
	08/04/23	08/25/23	Regular	\$0.53
	04/28/23	05/26/23	Regular	\$0.51
	02/03/23	02/24/23	Regular	\$0.51
2022 Dividends				\$2.04
	11/04/22	11/23/22	Regular	\$0.51
	07/29/22	08/26/22	Regular	\$0.51
	04/29/22	05/27/22	Regular	\$0.51
	02/04/22	02/25/22	Regular	\$0.51
2021 Dividends				\$2.04
	10/29/21	11/24/21	Regular	\$0.51
	07/30/21	08/27/21	Regular	\$0.51
	04/30/21	05/28/21	Regular	\$0.51
	01/29/21	02/26/21	Regular	\$0.51
2020 Dividends				\$2.04
	10/30/20	11/25/20	Regular	\$0.51
	07/31/20	08/28/20	Regular	\$0.51
	05/01/20	05/22/20	Regular	\$0.51
	01/31/20	02/28/20	Regular	\$0.51
2019 Dividends				\$1.92
	11/01/19	11/22/19	Regular	\$0.51
	08/02/19	08/23/19	Regular	\$0.51
	05/03/19	05/24/19	Regular	\$0.45

UPCOMING DIVIDEND

Ex-Dividend Date	11/03/23
Payment Date	11/22/23
Amount	\$0.53
Type	Regular

DIVIDEND RATE

Regular Dividend	\$0.53
Annual Dividend Rate	\$2.08
Annual Dividend Yield	4.4%
Trailing 12 Months Dividends	\$2.08
Trailing 12 Months Yield	4.4%

STATISTICS

Payout Ratio	32.4%
Dividend Coverage Ratio	308.7%
Consecutive Growth Years	0
3 Year Growth Rate	1.3%
5 Year Growth Rate	3.3%
10 Year Growth Rate	48.7%


FINANCIAL STATEMENT SUMMARY

USD in Millions	Chart	2018	2019	2020	2021	2022	TTM	CAGR
Income Statement								
Revenue		74,036	75,067	75,494	71,887	75,305	78,292	1.1%
Operating Income		30,912	32,211	31,007	23,578	23,919	24,328	-4.8%
Net income		18,045	19,401	11,047	21,952	14,845	13,580	-5.6%
Earnings per share diluted		\$6.69	\$8.04	\$4.73	\$10.14	\$7.11	\$6.30	-1.2%
Average shares diluted		2,495	2,265	2,099	2,049	1,964	1,960	-4.8%
P/E Ratio		-26.7	10.6	12.1	5.7	6.1	7.5	-8.4%
Balance Sheet								
Cash		188,105	193,919	309,615	262,033	342,025	253,987	6.3%
Net Property, Plant and Equipm...		0	0	0	24,328	26,253	27,959	7.5%
Net Debt		76,240	99,890	-8,415	20,314	-23,323	64,939	-3.2%
Stockholders' Equity		196,220	193,242	199,442	201,972	201,189	209,503	1.3%
Cash Flow								
Operating Cash Flow		36,952	-12,837	-23,488	47,090	25,069	-55,937	-
Cap Ex		-3,774	-5,336	-3,446	-4,119	-5,632	-6,783	12.7%
Free Cash Flow		33,178	-18,173	-26,934	42,971	19,437	-62,720	-
Free Cash Flow per share		\$13.30	-\$8.02	-\$12.83	\$20.97	\$9.90	-\$32.00	-
Profitability								
Operating Margin		41.8%	42.9%	41.1%	32.8%	31.8%	31.1%	-5.8%
Return on Assets		0.9%	0.9%	0.5%	0.9%	0.6%	0.6%	-8.8%
Return on Equity		8.5%	9.4%	5.0%	10.3%	6.8%	5.9%	-7.2%
Return on Invested Capital		8.6%	9.6%	4.6%	5.9%	7.6%	15.2%	12.3%
Dividends								
Dividends Per Share		\$1.54	\$1.92	\$2.04	\$2.04	\$2.04	\$2.08	6.3%
Dividend Yield		3.5%	2.6%	3.3%	3.4%	4.5%	4.4%	5.0%
Dividend Growth		-	24.7%	6.3%	0.0%	0.0%	2.0%	-47.6%
Dividend Coverage		4.3x	4.2x	2.3x	5.0x	3.5x	3.1x	-6.7%

VALUATION & PROFITABILITY HISTORY

Date →	TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings	7.5	6.0	6.4	9.6	10.4
Price / Cash Flow	-	2.8	5.9	21.0	-
Price / Book	0.5	0.5	0.7	0.7	0.9
Price / Tangible B...	0.6	0.6	0.8	0.8	1.1
Price / Sales	1.2	1.3	1.8	1.5	2.4
EV / EBITDA	-	-	-	-	-
Dividend Yield	4.4%	4.3%	3.3%	3.7%	2.7%
Shareholder Yield	6.0%	8.0%	9.3%	10.6%	13.1%
Gross Margin	0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin	17.4%	20.9%	31.9%	15.6%	25.4%
Return on Assets	0.6%	0.7%	1.0%	0.6%	1.0%
Return on Equity	5.9%	7.2%	10.9%	5.6%	8.9%
ROIC	15.2%	6.0%	6.2%	5.6%	9.8%

WARNINGS

Name	Severity	Details
Negative Sales Growth Years	Medium 	Number of Years: 6; Sales 1Y Chg (%): 5.4%

In the last decade this company has had several years with negative revenue growth. If the top-line sales are shrinking this company could be a value trap that looks inexpensive on some measures but never outperforms the market.

REPORT TIPS

Metric Definitions

Metric descriptions are available at stockrover.com/help/metrics/metric-overview

Quantitative Scores

Our scores analytics is to offer our concise analysis of a stock in powerful, but easy to digest format. Each of the composite score metrics are designed to use the best available accounting practices as well as source data from SEC filings. The scores are computed for a company vs. the market as a whole.

Fair Value

Fair value performs a forecasted discounted cash flow analysis of a company to determine the company's intrinsic value based on the expected future cash flows the company will produce. It basically determines what a company is worth based on how much cash flow it is expected to generate for you in the future, taking into account the time value of money and the predictability of those forecasted cash flows.

Peers

Peer ratings are computed from raking companies in the same

DISCLAIMER

Financial Statements and Historical Prices Provided by Morningstar. © 2023 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Stock Rover and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely.

The information provided does not constitute investment advice, nor does it constitute a recommendation to buy or sell any security. Stock Rover LLC and its content providers are not responsible for any losses resulting from trading decisions arising from any use of this information. Past performance is no guarantee of future results.

The information provided is as of the date written and is subject to change without notice

Additional data provided by [Zacks](#), [Intrinio](#), [Quandl](#), [Yodlee](#), [IEX Cloud](#)