

Key Statistics (USD)

Price	62.52
Market Cap	124.06B
Enterprise Value	325.56B
PEG	-5.01
52 weeks high	80.29
52 weeks low	56.20
Beta (5Y-monthly)	1.83
Dividend yield %	3.26%
EPS (TTM)	10.56
DPS	2.04
One year stock performance	12.58%

Growth Rates

Growth Rates	Company	Sector
Revenue (Q/Q last year)	-4.99%	0.91%
Net earnings (YTD/YTD last year)	-45.54%	11.82%
Net earnings (Q/Q last year)	52.68%	-18.79%

Margins

Margins	Company	Sector
Gross Profit margin	-	49.08%
EBITDA margin	-	-
EBIT margin	18.35%	22.15%
Net earnings margin	14.95%	17.29%
Gross Profit margin (5Y average)	-	42.79%
Net earnings margin (5Y average)	28.85%	28.06%

Key Ratios

Key Ratios	Company	Sector
Current Ratio	-	1.14
Quick Ratio	-	1.11
Cash Ratio	-	-
Leverage Ratio	11.76	15.05
ROE	11.99%	7.56%
ROA	0.99%	0.70%
ROC	-	0.97%
D/E	126.00%	266.00%

Valuation Metrics

Valuation Metrics	Company	Sector (median)
P/E(TTM)	5.93	5.93
P/S (TTM)	1.70	2.23
P/B (TTM)	0.74	0.96

Firm's Brief Description

Citigroup Inc. is a diversified financial services holding company. The Company provides a range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, trade and securities services and wealth management. Its business segments include Global Consumer Banking (GCB), Institutional Clients Group (ICG) and Corporate/Other. GCB segment includes a global, full-service consumer franchise delivering an array of banking, credit card, lending and investment services through a network of local branches, offices and electronic delivery systems. ICG segment consists of banking and markets and securities services and provides corporate, institutional, public sector and high-net-worth clients with a range of banking and financial products and services. Corporate/Other segment includes unallocated costs of global staff functions, other corporate expenses and unallocated global operations and technology expenses.

Sector Overview

- Barclays, RBS, HSBC, Credit Suisse fined 344mlm euros for forex cartel.
- The financial services market further expected to reach \$28.5 trillion by 225 at CAGPR of 6%.
- Economic growth and improved credit drove the nation's banks to \$69.5 billion in aggregate profits in the third quarter of 2021, according to new data from the Federal Deposit Insurance Corporation.

Fundamental Analysis

Citigroup Inc stock performance grew during the last year over 12.5%. Taking into consideration the last year, the company underperformed its competitors in Revenue and Net earnings YTD/YTD, as they fell 4.99% and 45.51%, while the sector rose 0.91% and 11.22%, respectively. Although the Net earnings quarter to quarter rose extremely (52.68%), whereas the sector average was at minus 18.79%. Moreover, the company slightly surpassed the sector in the Net earnings margin (5Y average) and was close to its competitors in the EBIT and Net earnings margin. Furthermore, the company is more effective generating its profits as its ROE - Return on Equity- (11.99%) and ROA -Return on Assets- (0.99%) are higher in comparison with those of the sector, 7.56% and 0.70% respectively. In addition, the company offers to the shareholders a lower risk, considering the fact that the D/E ratio is way lower (126%) compared to the industry (266%).

Lastly, the fact that the Price-to-Book ratio(P/B) stands at 0.74, being below 1 and below sectors median (0.96), in combination with the lower than the average Price-to-Sale ratio(P/S) makes the stock undervalued. Taking into account all the above indications, a long position is proposed.

Target Price (1 year forward): 84.96\$

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