

TICS REPORT (BEST PRICE TEMPLATE) - CITI: DATA AS AT 01 APRIL 2019

Citi is a leading American bank. Its core business activities are: safeguarding assets, lending money, making payments and accessing the capital markets on behalf of clients. Total assets exceed \$1.8 trillion. Total Tier 1 assets exceed \$160 billion. Market capitalisation is in excess of \$130 billion. Citi has more than 223,000 employees and more than 110 million customers.

| | | TICS CODE | TICS FACTOR | ANGLE | STATUS | CITI DATA | BEST | WORST | AVERAGE |
|---------------|---------------------|-----------------------|-------------------------------|------------|-----------|------------|--------------|---------------|-------------|
| TICS CATEGORY | CREDIT RATINGS | CR:F1 | STANDARD & POOR'S L/T RATING | FORWARD | VIEW | BBB+ | AA- STABLE | BBB- POSITIVE | A- POSITIVE |
| | | CR:F2 | STANDARD & POOR'S OUTLOOK | FORWARD | VIEW | STABLE | | | |
| | | CR:F3 | MOODY'S L/T RATING | FORWARD | VIEW | A3 | Aa3 STABLE | Baa3 STABLE | A2 STABLE |
| | | CR:F4 | MOODY'S OUTLOOK | FORWARD | VIEW | STABLE | | | |
| | | CR:F5 | FITCH L/T RATING | FORWARD | VIEW | A | AA STABLE | BBB NEGATIVE | A POSITIVE |
| | | CR:F6 | FITCH OUTLOOK | FORWARD | VIEW | STABLE | | | |
| | CDS | CDS:F1 | 5 YEAR CDS | PREVAILING | INDICATOR | 63.33 | 29.14 | 153.00 | 63.78 |
| | | CDS:F2 | 1 YEAR CDS | PREVAILING | INDICATOR | 26.87 | 7.12 | 69.62 | 20.19 |
| | | CDS:F3 | 5 YEAR CDS DIRECTION | BACKWARD | INDICATOR | 30.55% | 0.00% | 125.14% | 46.04% |
| | | CDS:F4 | 5 YEAR CDS VOLATILITY | BACKWARD | INDICATOR | 40.34% | 0.00% | 99.87% | 48.85% |
| | BALANCE SHEET | FBS:F1 | TIER 1 CAP RATIO | HISTORIC | FACT | 17.77% | 23.40% | 12.80% | 17.96% |
| | | FBS:F2 | LEVERAGE RATIO (ASSET/EQTY) | HISTORIC | FACT | 10.79 | 3.80 | 29.49 | 16.33 |
| | | FBS:F3 | LOAN-TO-DEPOSIT RATIO | HISTORIC | FACT | 71.75 | 12.60 | 187.26 | 84.79 |
| | | FBS:F4 | PRICE-TO-BOOK RATIO (Bps) | HISTORIC | FACT | 0.75 | 0.22 | 2.31 | 0.80 |
| | | FBS:F5 | TIER 1 CAPITAL SIZE (\$Bln) | HISTORIC | FACT | 164.84 | 324.13 | 2.46 | 96.03 |
| | | FBS:F6 | TOTAL ASSETS (\$Bln) | HISTORIC | FACT | 1,842.47 | 878,778.00 | 27.16 | 23,990.79 |
| | MARKET INDICATORS | FMI:F1 | MARKET CAPITALISATION (\$Bln) | PREVAILING | INDICATOR | 145.63 | 331.45 | 5.93 | 84.85 |
| | | FMI:F2 | SHARE PRICE VOLATILITY (260d) | BACKWARD | INDICATOR | 24.44 | 11.78 | 38.31 | 23.83 |
| | | FMI:F3 | SHARE PRICE BETA | BACKWARD | INDICATOR | 1.67 | 0.61 | 1.78 | 1.20 |
| | | FMI:F4 | SHARE PRICE DIRECTION | BACKWARD | INDICATOR | 85.06% | 97.29% | 53.44% | 77.47% |
| | | FMI:F5 | ANALYST'S RECOMMENDATIONS | FORWARD | VIEW | BUY | BUY | SELL | BUY |
| | SYSTEMIC IMPORTANCE | SI:F1 | G-SIB STATUS | PREVAILING | FACT | Y | Y | N | Y |
| | | SI:F2 | G-SIBADD TIER1 CAP RATIO REQ | PREVAILING | FACT | 2.00% | 2.50% | 1.00% | 1.00% |
| | | SI:F3 | TOTAL DEPOSITS (\$Bln) | HISTORIC | FACT | 959.89 | 3,171.17 | 17.93 | 896.42 |
| SI:F4 | | SOVEREIGN S&P RATING | HISTORIC | FACT | AA+ | AAA STABLE | BBB NEGATIVE | AA NEGATIVE | |
| SI:F5 | | SOVEREIGN S&P OUTLOOK | FORWARD | VIEW | STABLE | | | | |
| SI:F6 | | NO. OF EMPLOYEES | PREVAILING | FACT | 223,495 | 487,307 | 327 | 127,073 | |

Source: Tempo Structured Products | Thomson Reuters | FT Banker Database | Issuers, 01 Apr 2019.

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