

Citigroup Inc. (C)

Financial Services / Banks - Diversified · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE \$124.25 2026-10-16	MARKET CAP \$208.4B VOLUME 10.3M	52-WK HIGH \$147.96 52-WK LOW \$95.00	TRAILING PE 12.0 P/S 1.35	GROSS MARGIN 53.7% NET MARGIN 12.5%	ROE 9% ROIC 2%	PIOTROSKI 4/9 ALTMAN Z 0.1	1-YR RETURN +31.8% 5-YR RETURN +149.2%
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Citigroup, Inc. is a holding company, which engages in the provision of financial products and services. It operates through the following segments: Services, Markets, Banking, Wealth, U.S. Personal Banking (USPB), and All Other. The Services segment includes Treasury and Trade Solutions (TTS) which provides an integrated suite of tailored cash management, trade, and working capital solutions to multinational corporations, financial institutions and public sector organizations, and Securities Services, which offers cross-border support for clients, providing on-the-ground local market expertise, post-trade technologies, customized data solutions, and a wide range of securities services solutions that can be tailored to meet client needs. The Markets segment provides corporate, institutional, and public sector clients around the world with a full range of sales and trading services across equities, foreign exchange, rates, spread products, and commodities. The Banking segment offers Investment Banking and Corporate Lending services. The Wealth segment includes Private Bank, Wealth at Work, and Citigold and provides financial services to a range of client segments through banking, lending, mortgages, investment, custody, and trust product offerings. The USPB segment includes Branded Cards and Retail Services, which have proprietary card portfolios and co-branded card portfolios within Branded Cards, and co-brand and private label relationships within Retail Services. The All Other segment consists of activities not assigned to the reportable operating segments, including certain unallocated costs of global functions, other corporate expenses, and net treasury results. The company was founded in 1812 and is headquartered in New York, NY.

SECTOR Financial Services INDUSTRY Banks - Diversified EXCHANGE NYSE MARKET CAP \$208.4B EMPLOYEES 226,000 (SEC-filed) CEO Jane Nind Fraser
IPO 1977-01-03 COUNTRY US
388 Greenwich Street, New York, NY 10013 · Tel 212 559 1000 · [citigroup.com](https://www.citigroup.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

16 / 100

Street mean **\$145.57** (7 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

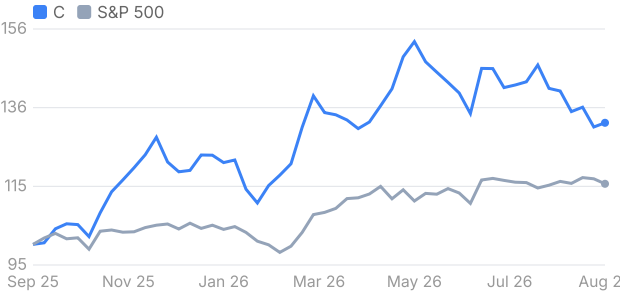
ROUTINE SELLING — LOW SIGNAL

\$5M sold / 6 mo, zero open-market buys

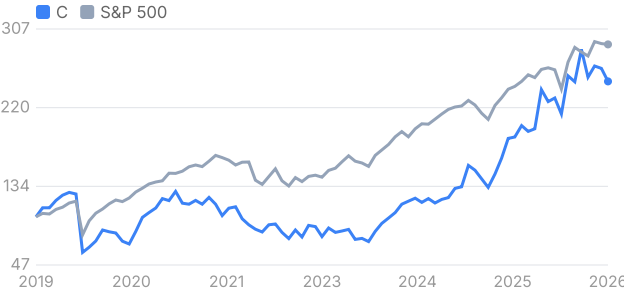
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **C +31.8%** · **S&P 500 +15.9%** · spread **+16.0pp**



7 Years vs S&P 500 · **C +149.2%** · **S&P 500 +189.9%** · spread **-40.7pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

16

OF 100

Score Breakdown

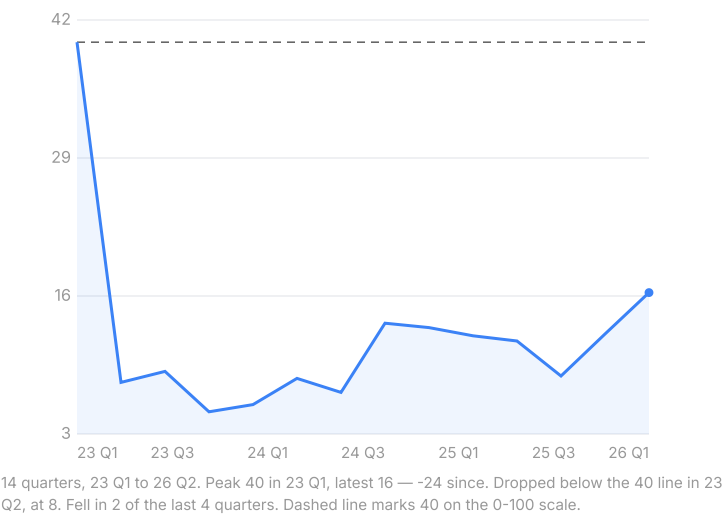
Profitability	43/100
Growth	59/100
Momentum	14/100
Quality	3/100
Earnings Quality	37/100
Balance Sheet	44/100
Value	80/100
Risk (safety)	80/100
Overall	16.4/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
WFC	43
UBS	24
HSBC	55
BAC	55
JPM	54
AXP	56
C	16

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

16 / 100

IS Score 16.4 / 100 · -23.6 from peak of 40

Quarter	Business Quality
23 Q1	40
23 Q2	8
23 Q3	10
23 Q4	5
24 Q1	8
24 Q2	10
24 Q3	14
24 Q4	13
25 Q1	12
25 Q2	11
25 Q3	10
25 Q4	12
26 Q1	16

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BEARISH

Technical Score 17 / 100 · Power -66 · 2 of 22 indicator votes bullish

Date	Price Structure
07-23	4%
08-13	105%
09-03	71%
09-25	38%
10-16	4%

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

Both readings sit below the midpoint — business quality at 16 and price structure at 17 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

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5 WHAT WOULD CHANGE OUR MIND falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 16.4	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 12 → 9 → 13 → 16	the direction matters more than the level
Technical vote share back above 50%	now 9%	price structure no longer broken
Institutional holder count rises two quarters running	peak 2,650 → now 2,650	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

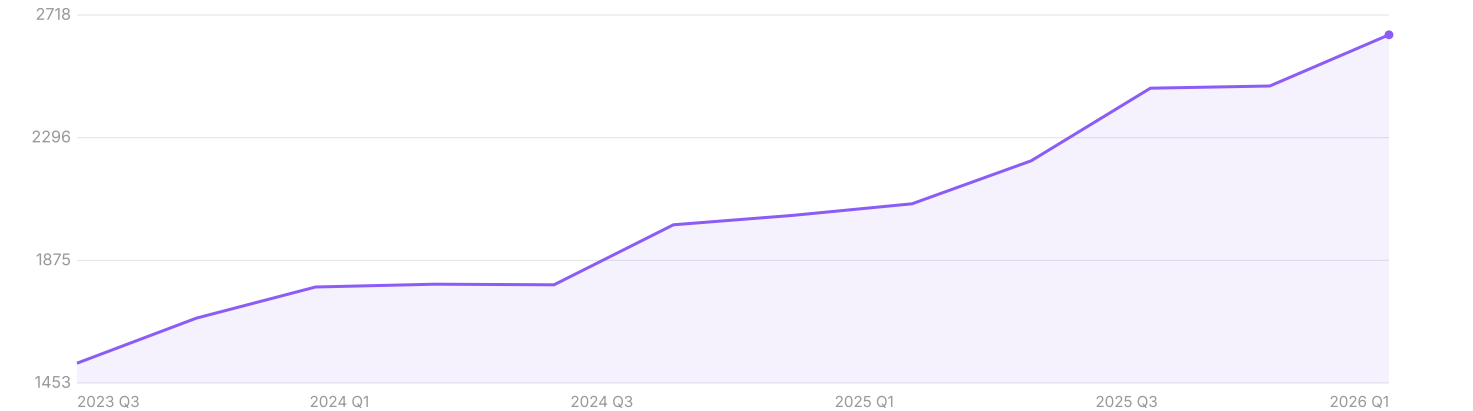
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 3 buys 2026-09-24	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1355 up / 1342 down net +13 funds	INSTITUTIONS ADDED (13F) 176 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND 13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 2,650 · latest 2,650 (+0 from peak).

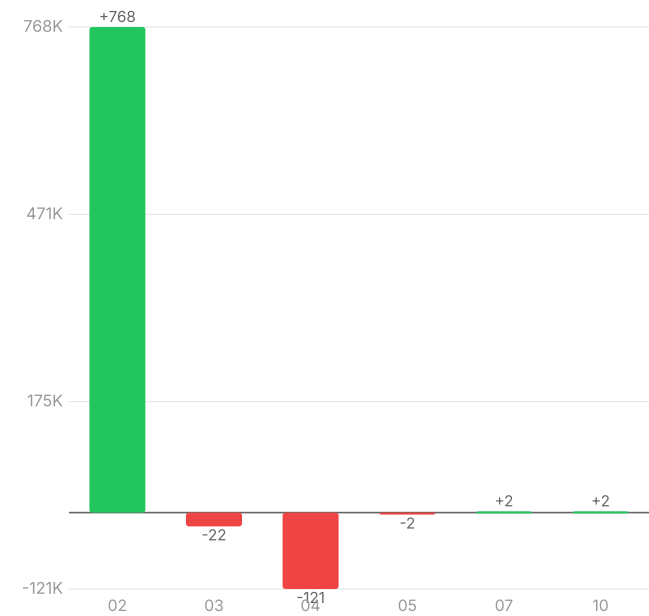
QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	2,650	1349.8M	\$182.1B	79.4%
2026 Q1	2,474	1329.5M	\$146.0B	78.2%
2025 Q4	2,466	1385.8M	\$155.6B	81.5%
2025 Q3	2,217	1379.2M	\$134.7B	81.1%
2025 Q2	2,069	1432.8M	\$118.1B	84.2%
2025 Q1	2,029	1447.9M	\$104.3B	85.1%
2024 Q4	1,997	1422.7M	\$97.0B	83.6%
2024 Q3	1,791	1402.9M	\$85.2B	82.5%
2024 Q2	1,793	1396.0M	\$85.2B	82.1%
2024 Q1	1,783	1386.9M	\$84.1B	81.5%
2023 Q4	1,676	1375.7M	\$69.0B	80.9%
2023 Q3	1,521	1355.8M	\$54.9B	79.7%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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8 INSIDER ACTIVITY						live Form 4 data
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Von Koskull Casper Wilhelm	director	2026-10-01	A-Award	6	\$0.00M	7,143
Von Koskull Casper Wilhelm	director	2026-10-01	A-Award	27	\$0.00M	5,351
Turley James S	director	2026-10-01	A-Award	6	\$0.00M	2,818
Turley James S	director	2026-10-01	A-Award	201	\$0.03M	39,649
Taylor Diana L	director	2026-10-01	A-Award	6	\$0.00M	1,281
Taylor Diana L	director	2026-10-01	A-Award	308	\$0.04M	60,798
Reiner Gary M	director	2026-10-01	A-Award	417	\$0.05M	50,148
Moulds Jonathan Paul	director	2026-10-01	A-Award	6	\$0.00M	1,281
9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY						EDGE
6-MO DECOMPOSITION (FORM 4)		TXNS	SHARES	VALUE	SIGNAL WEIGHT	
S — Open-market sales		3	39,849	\$5.2M	Counted	
F — Tax withholding		2	107,081	\$13.7M	None — compensation	
P — Open-market purchases		0	0	\$0	Counted — none occurred	

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Routine Selling — Low Signal	OPEN-MARKET SELLS \$5.2M 3 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$100,001 - \$250,000	2026-09-24	2026-10-09
Maria Elvira Salazar	House	SELL	\$1,001 - \$15,000	2026-09-24	2026-10-08
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-04	2026-10-09
Shelley Moore Capito	Senate	SELL	\$1,001 - \$15,000	2026-06-16	2026-07-06
Shelley Moore Capito	Senate	SELL	\$1,001 - \$15,000	2026-06-16	2026-07-06
Markwayne Mullin	Senate	BUY	\$15,001 - \$50,000	2026-02-04	2026-03-02
HOUSE 12-MO 22 trades 21 purchases		SENATE 12-MO 9 trades 5 purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

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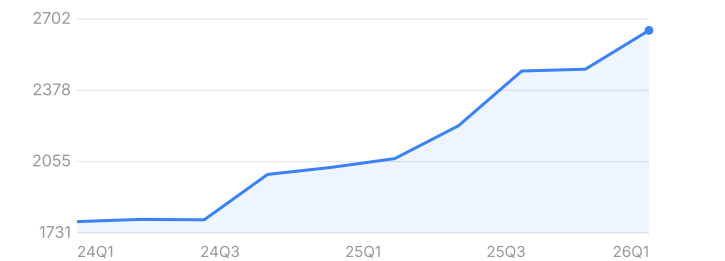
11 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 2,474	13F SHARES 1.33B 78.2% of shares out	NEW / CLOSED 211 / 155 positions, QoQ	INCREASED / REDUCED 977 / 981 positions, QoQ	
PUT/CALL (13F) 0.96 option positions	FREE FLOAT 99.7% 1.67B sh			

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Sarasin & Partners Llp	1.8M	\$228M
Td Waterhouse Canada Inc.	1.1M	\$146M
Davenport & Co Llc	723,565	\$94M
Wealth Enhancement Advisory Servic	599,483	\$59M
Deprince Race & Zollo Inc	589,515	\$76M
Artemis Investment Management Llp	524,114	\$68M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

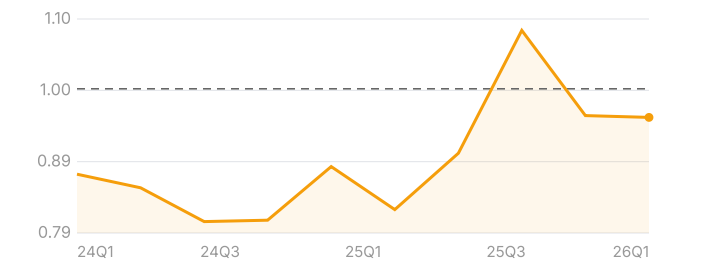
13F Filers Holding C — quarterly



2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.3%	\$6.8B
VTI	0.3%	\$6.8B
VTSAX	0.3%	\$6.8B
VSMPX	0.3%	\$6.8B
VFFSX	0.3%	\$5.6B
VFINX	0.3%	\$5.6B

Institutional Put/Call — quarterly



12

SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

58%

44%

30%

16%

Date	Short Volume (%)
07-23	30
08-10	44
08-26	58
09-14	16
09-30	36

LATEST SESSION

36.0%

2026-10-15

20-DAY AVG

28.8%

50-day 34.8%

TREND

Falling

20d vs 50d

BY MARKET CENTER

Q: 36% · N: 37% · B: 42%

latest session

Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

13

DARK POOL ACTIVITY

EDGE · live ATS data

Weekly Notional (\$B)

Date	Value
06-15	\$1.5B
07-06	\$2.8B
07-27	\$1.5B
08-17	\$0.7B

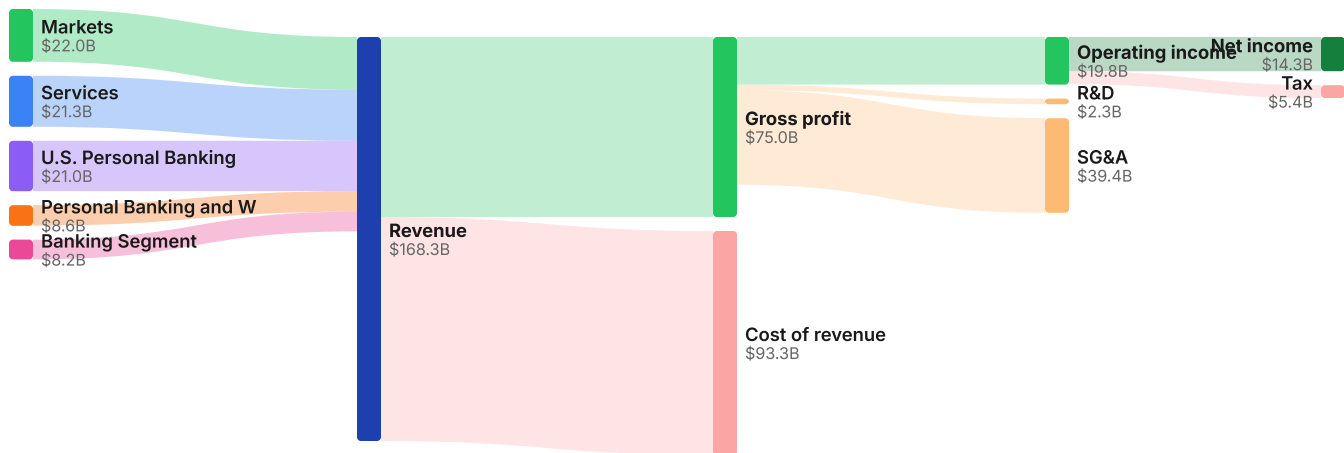
Where C Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	8.7M	69 sh
Ubsa Ubs Ats	7.3M	61 sh
Ebxl Level Ats	5.7M	41 sh
Mstx Ms Trajectory Cross (Ats-1)	4.2M	67 sh
Sgmt Sigma X2	4.0M	67 sh
Mlix Instinct X	3.2M	92 sh

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14 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of Citigroup Inc. revenue goes. All values FY2025 filings, live.

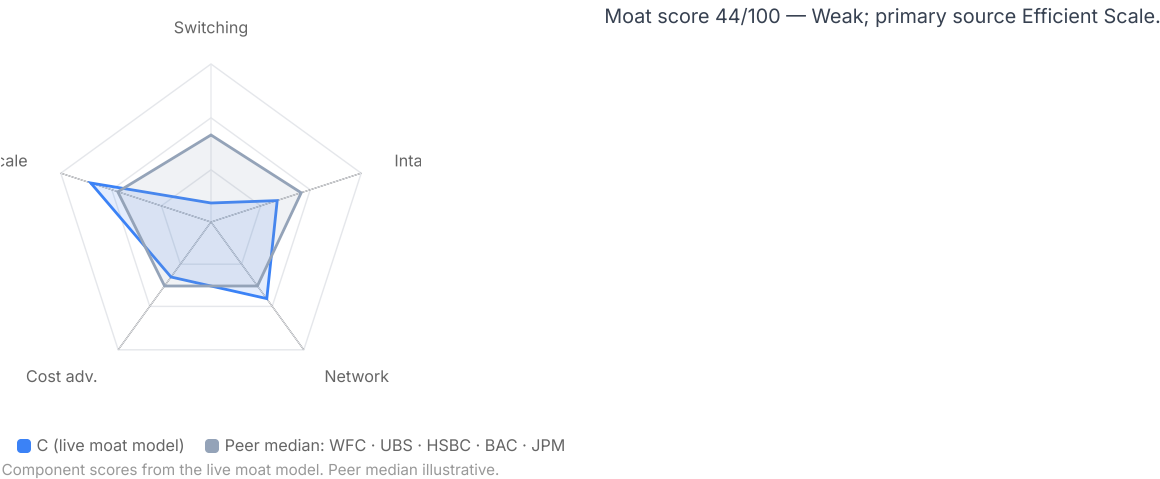
15 GEOGRAPHIC REVENUE

live segmentation

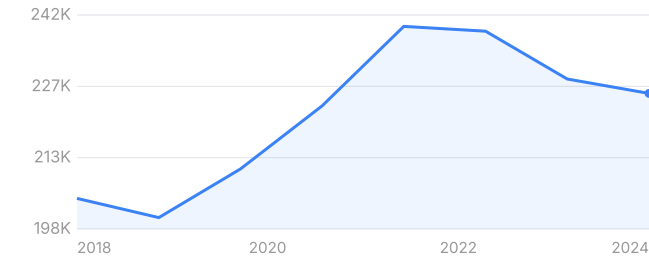
REGION	REVENUE	SHARE
North America	\$44.0B	85%
EMEA	\$7.6B	15%

16 MOAT & COMPETITIVE POSITION

LIVE MODEL · 44/100 WEAK



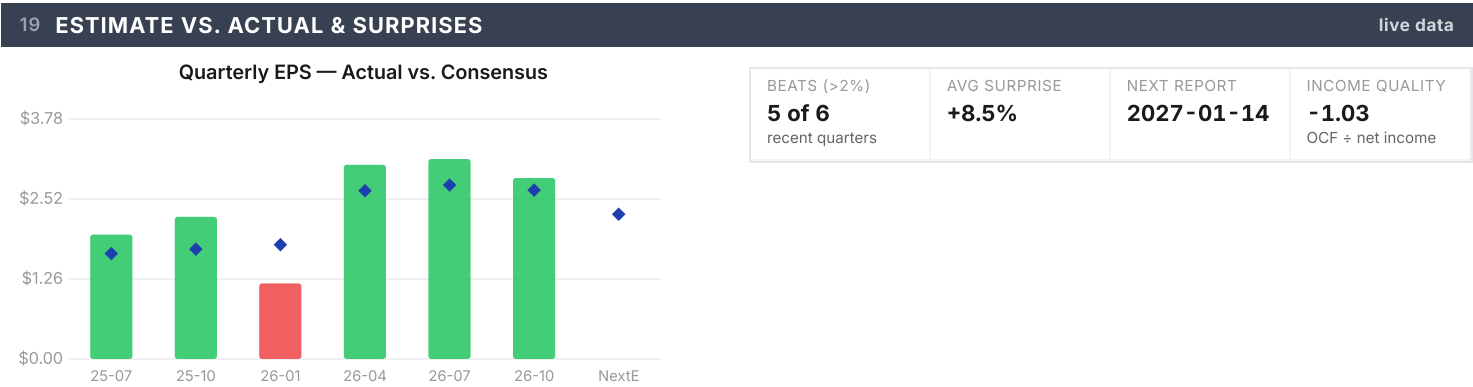
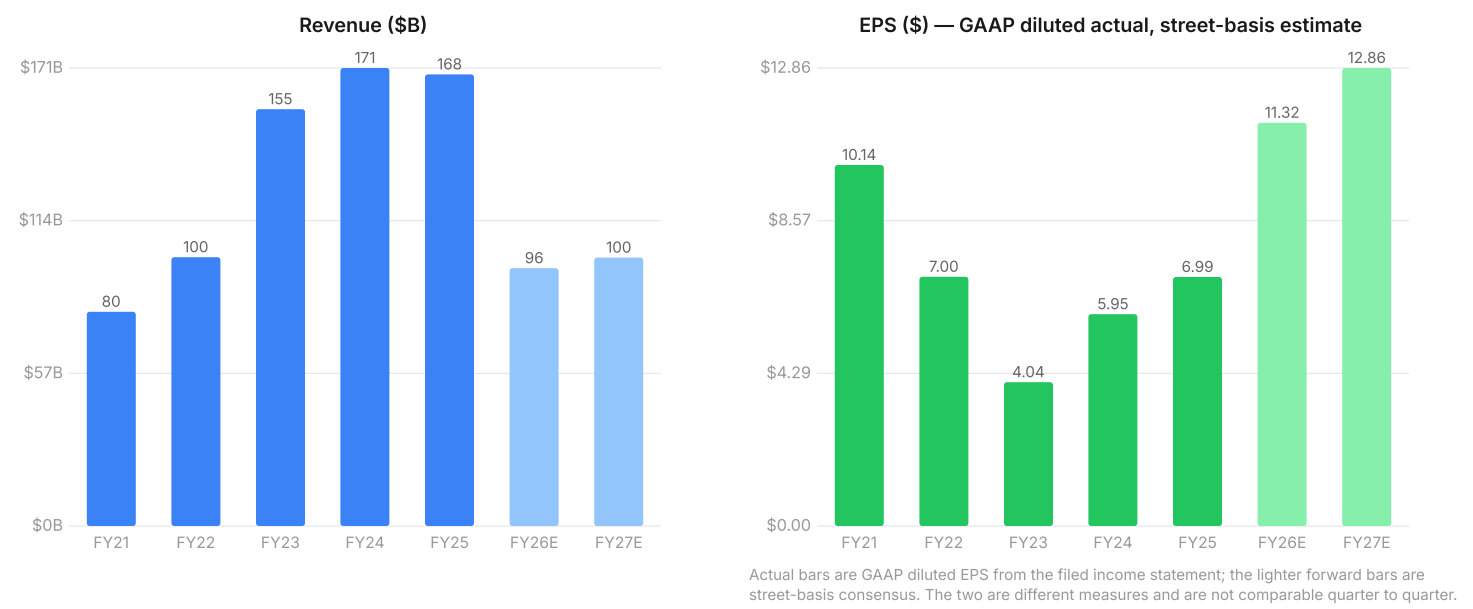
3.8 · Employees (SEC filings)



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17 CORPORATE INFORMATION — KEY OFFICERS		226,000 employees
OFFICER	TITLE	
Viswas Raghavan	Executive Vice Chairman & Head of Banking	
Andrew J. Morton	Head of Markets	
Mark Mason	Executive Vice Chairman and Senior Executive Advisor to Chair & CEO	
Ernesto Torres Cantu	Head of International	

18 REVENUE & EPS — HISTORY AND ESTIMATES		live consensus
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20

REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

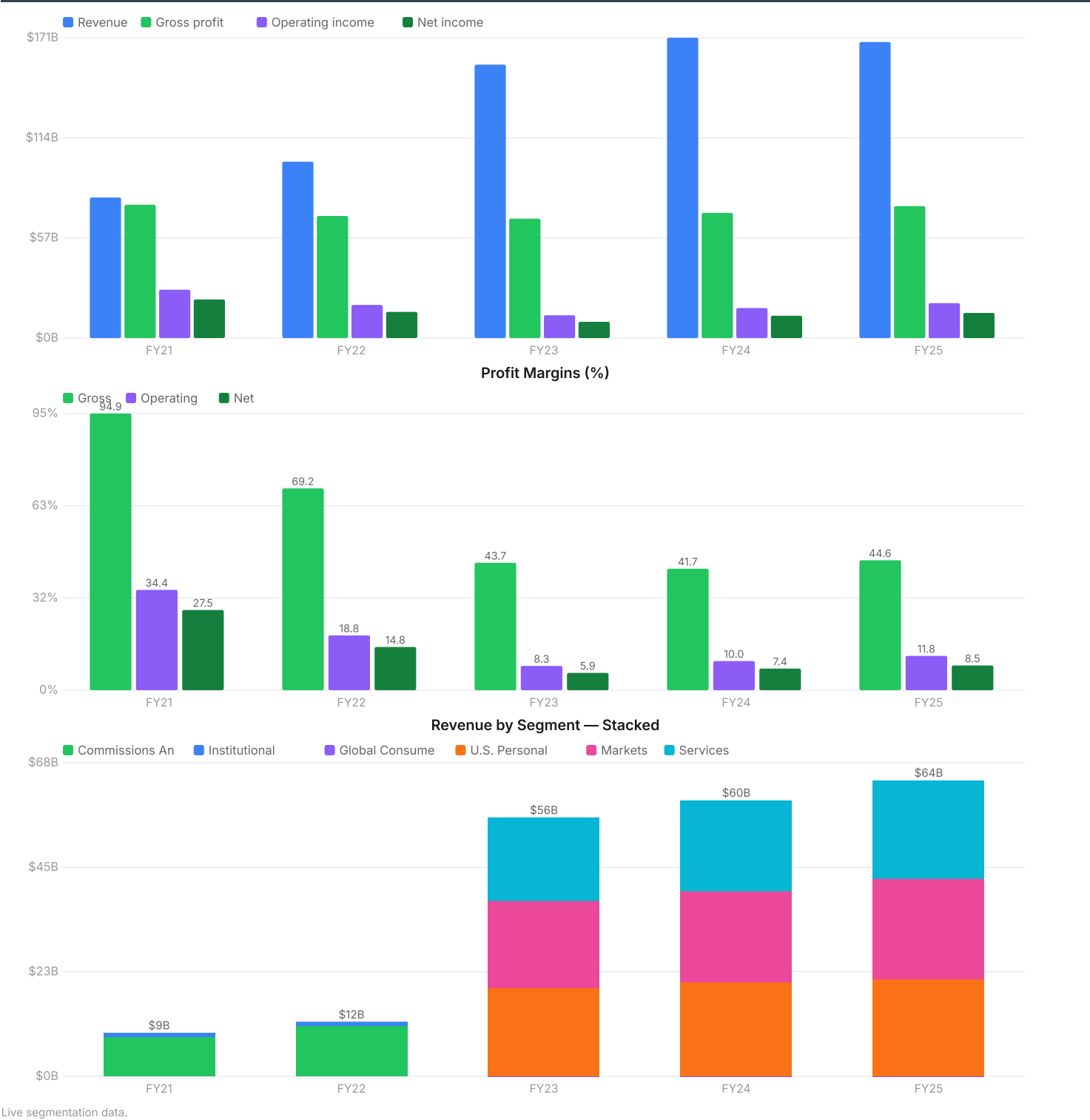
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4			
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.						

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INCOME TRENDS — 5 YEAR

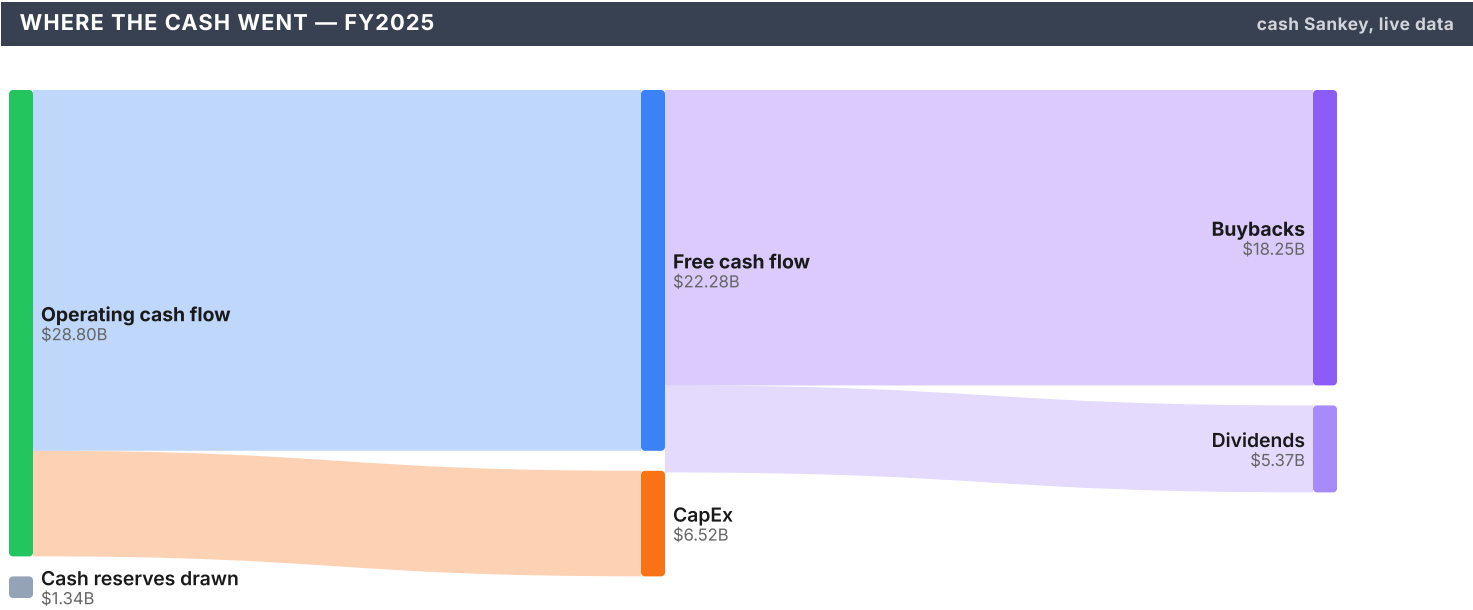
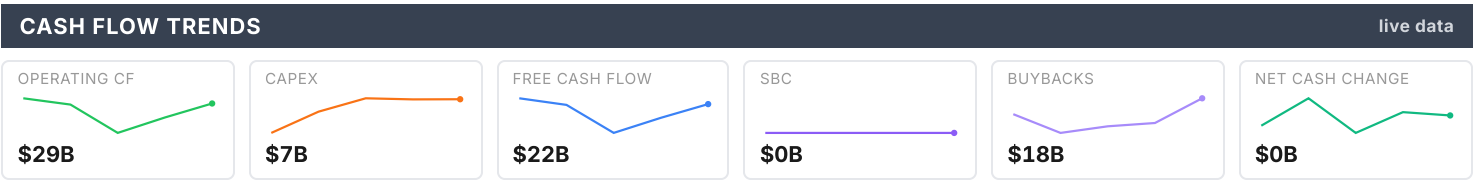
live financials



YoY Growth Heatmap — Income Lines					
YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	-10.1%	+25.5%	+55.0%	+9.9%	-1.4%
Gross profit	+30.4%	-8.5%	-2.1%	+4.7%	+5.4%
Operating income	+101.5%	-31.5%	-31.4%	+32.0%	+16.3%
Net income	+98.7%	-32.4%	-37.8%	+37.4%	+12.5%

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21 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	79.9	100.2	155.4	170.7	168.3	
Cost of revenue	4.1	30.9	87.5	99.6	93.3	
Gross profit	75.8	69.4	67.9	71.1	75.0	
R&D expense	0.0	0.0	0.0	0.0	2.3	
SG&A expense	26.7	28.3	30.7	29.7	39.4	
Operating income	27.5	18.8	12.9	17.0	19.8	
EBITDA	31.4	23.1	17.5	21.4	23.1	
D&A	4.0	4.3	4.6	4.3	3.3	
Pretax income	27.5	18.8	12.9	17.0	19.8	
Income tax	5.5	3.6	3.5	4.2	5.4	
Net income	22.0	14.8	9.2	12.7	14.3	
Diluted EPS (\$)	10.14	7.00	4.04	5.95	6.99	
Diluted shares (M)	2,049	1,964	1,956	1,901	1,863	



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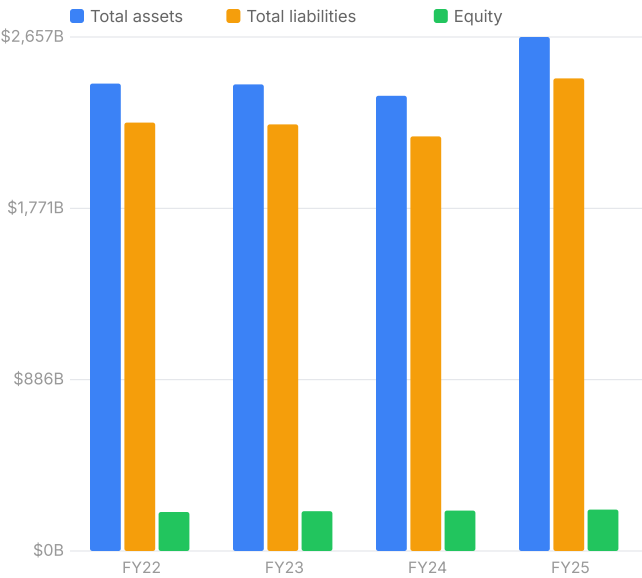
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	342.0	260.9	276.5	349.6	
ST investments	238.7	245.1	221.5	325.9	
Receivables (net)	54.5	54.2	51.1	62.7	
Total current assets	635.3	560.2	549.1	738.1	
PP&E (net)	26.3	28.7	30.2	33.3	
Goodwill + intangibles	24.1	24.5	23.8	23.4	
Total assets	2,416.7	2,411.8	2,352.9	2,657.2	
Accounts payable	69.2	63.5	66.6	74.8	
Short-term debt	249.5	315.6	303.3	400.0	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	1,855.4	1,843.1	1,788.2	1,530.3	
Long-term debt	271.6	286.6	287.3	315.8	
Total liabilities	2,214.8	2,205.6	2,143.6	2,443.4	
Shareholders' equity	201.8	206.3	209.4	213.8	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	15.1	9.2	12.7	14.1	
D&A	4.3	4.6	4.3	0.0	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	19.6	(99.4)	(59.0)	(2.5)	
Operating cash flow	25.1	(73.4)	(19.7)	28.8	
Capital expenditures	(5.6)	(6.6)	(6.5)	(6.5)	
Investing cash flow	(79.5)	(8.5)	86.2	(204.7)	
Buybacks	(3.2)	(6.1)	(7.5)	(18.2)	
Dividends paid	(5.0)	(5.2)	(5.2)	(5.4)	
Debt issuance / (repay)	66.8	(8.8)	17.2	115.4	
Financing cash flow	137.8	0.7	(38.3)	238.0	
Free cash flow	19.4	(80.0)	(26.2)	22.3	

Balance Sheet Structure (\$B)



Cash Generation vs Capex (\$B)



Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

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22 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	10.9%	7.4%	4.5%	6.1%	6.8%	9%	
ROA	1.0%	0.6%	0.4%	0.5%	0.6%	0.7%	
ROIC	16.4%	10.7%	3.1%	4.3%	5.7%	1.8%	
Gross margin	94.9%	69.2%	43.7%	41.7%	44.6%	53.7%	
Operating margin	34.4%	18.8%	8.3%	10.0%	11.8%	17.3%	
Net margin	27.5%	14.8%	5.9%	7.4%	8.5%	12.5%	
EBITDA margin	39.4%	23.0%	11.2%	12.5%	13.7%	19.5%	
FCF margin	72.1%	35.7%	-51.0%	-15.3%	-44.1%	—	
VALUATION							
P/E	4.75	5.34	9.99	10.43	15.23	12.0	
P/B	0.52	0.39	0.45	0.63	1.02	1.1	
P/S	1.32	0.79	0.59	0.78	1.29	1.35	
P/FCF	1.82	2.21	-1.15	-5.05	-2.93	-8.5	
EV/EBITDA	1.16	0.85	10.78	10.53	10.65	22.3	
EV/Revenue	0.46	0.20	1.20	1.32	1.53	4.4	
Earnings yield	21.1%	18.7%	10.0%	9.6%	6.6%	8.45%	
FCF yield	54.8%	45.2%	-86.8%	-19.8%	-34.1%	-11.76%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.34	0.34	0.30	0.31	0.48	0.86	
Quick ratio	0.34	0.34	0.30	0.31	0.48	0.86	
Debt / equity	2.35	2.59	2.93	2.83	3.37	3.90	
Debt / assets	20.7%	21.6%	25.0%	25.1%	26.9%	27.8%	
Net debt / EBITDA	-2.15	-2.58	5.51	4.33	1.67	15.41	
Interest coverage	3.89	0.73	0.16	0.19	0.24	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.03	0.04	0.06	0.07	0.07	0.05	
Receivables turnover	1.60	1.85	2.90	3.26	2.97	0.3	
DSO (days)	228	197	126	112	123	1217	
DPO (days)	6427	773	277	238	277	616	
Cash conversion cycle	-6198	-576	-151	-126	-153	601	
GROWTH (YoY)							
Revenue growth	-11.1%	26.8%	56.2%	8.8%	-1.4%	—	
Net income growth	104.8%	-32.4%	-37.8%	37.4%	12.5%	—	
EPS growth	114.5%	-30.8%	-36.3%	35.9%	16.6%	—	
FCF growth	337.4%	-37.2%	-323.1%	67.3%	-183.4%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	10.97	7.59	4.83	6.57	7.66	10.50	
Book value / share	100.91	102.86	107.58	108.03	113.98	115.01	
Revenue / share	39.56	51.32	82.10	88.36	90.36	83.74	
FCF / share	28.54	18.34	-41.89	-13.55	-39.81	-13.31	
Cash / share	270.45	296.93	264.96	257.91	362.63	794.34	
SHAREHOLDER RETURN & SCORES							
Buyback yield	10.9%	4.1%	6.6%	5.7%	8.4%	8.77%	
Altman Z-Score	-0.39	-0.40	-0.42	-0.38	-0.10	0.1	
Piotroski F-Score	7	6	3	5	5	4/9	
Beneish M-Score	-2.47	-1.79	-1.96	-2.54	-2.29	-2.25	

23 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	4 / 9	Middling		
Altman Z-Score	0.1	Distress (<1.81)	Distress	
Income quality	-1.03	Accrual-heavy	OCF ÷ net income	
Beneish M-Score	-2.25	Non-manipulator	vs -2.22 threshold	

24 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.72	Revenue stability	0.90
Interest burden		1.00	Earnings stability	0.13
Operating margin		14.2%	Earnings persistence	0.90
Asset turnover		0.06×	Revenue CAGR 3y	10.2%
Financial leverage		12.97×	EPS CAGR 3y	14.3%
= ROE		8%	FCF CAGR 3y	—

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SHAREHOLDER RETURN PROFILE				live
BUYBACK YIELD	DIVIDEND YIELD	TOTAL SHAREHOLDER RETURN	SBC / REVENUE	
8.77%	1.99%	9.98%	0.0%	
		cash yield	dilution pressure	



26 PEER COMPARISON							live peer engine
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
WFC	\$253.6B	11.6	13%	19.1%	+5.5%	5/9	+0.4%
UBS	\$146.0B	16.1	10%	15.6%	+1.4%	5/9	+22.7%
HSBC	\$324.6B	13.5	14%	23.2%	+8.7%	7/9	+44.1%
BAC	\$358.2B	12.0	11%	18.4%	+3.0%	8/9	+2.1%
JPM	\$903.0B	14.2	18%	25.7%	+8.0%	8/9	—
AXP	\$211.8B	19.0	34%	14.4%	+9.4%	9/9	—
BLK	\$175.7B	25.5	12%	21.4%	+24.7%	6/9	—
GS	\$256.6B	12.5	17%	17.2%	-6.8%	5/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

27 ANALYST CONSENSUS & ESTIMATES

live consensus

Buy

27 Analysts

Str Sell (0)

Sell (1)

Hold (9)

Buy (17)

Str Buy (0)

MEAN TARGET (QTR)

TARGET VS. PRICE

NEXT REPORT

\$145.57

+17.2%

2027-01-14

7 targets

last-quarter mean

street \$2.28

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$96.05B	\$96.91B / \$94.07B	\$11.32	\$11.67 / \$10.64	11
FY2027	\$100.05B	\$103.12B / \$98.16B	\$12.86	\$13.29 / \$12.57	13
FY2028	\$104.36B	\$106.65B / \$101.82B	\$14.82	\$15.64 / \$13.85	14

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28 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$146.17	+17.6%	6
Last Quarter	\$145.57	+17.2%	7
Last Year	\$140.95	+13.4%	41
All Time	\$104.10	-16.2%	100

Rolling mean of published targets vs. last close \$124.25. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

C+

DCF

1/5

ROE

3/5

ROA

2/5

DEBT/EQ

1/5

P/E

3/5

P/B

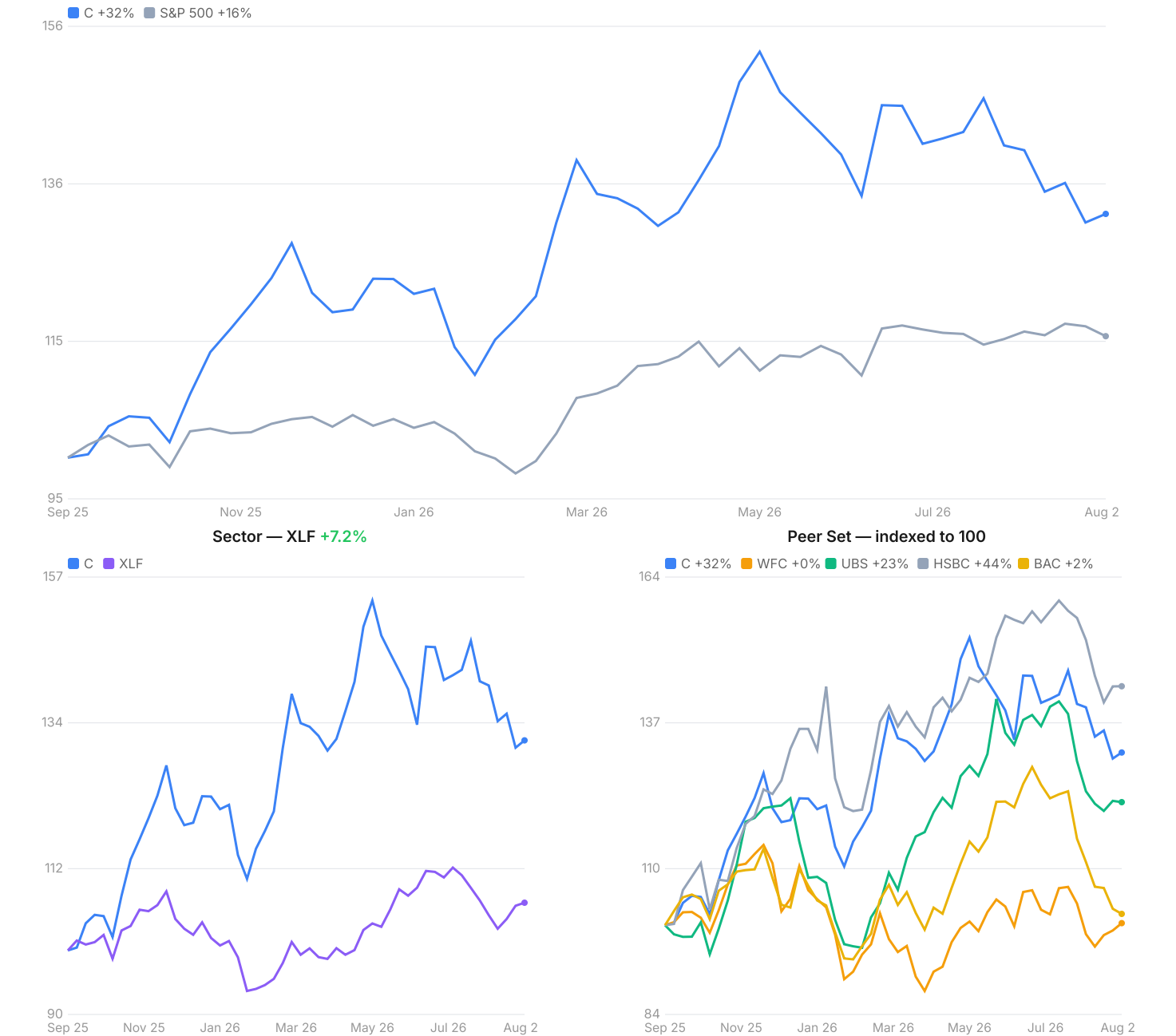
3/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

29 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

C +31.8% vs S&P 500 +15.9% — spread +16.0pp



All series indexed to 100 at the start of the window, adjusted closes.

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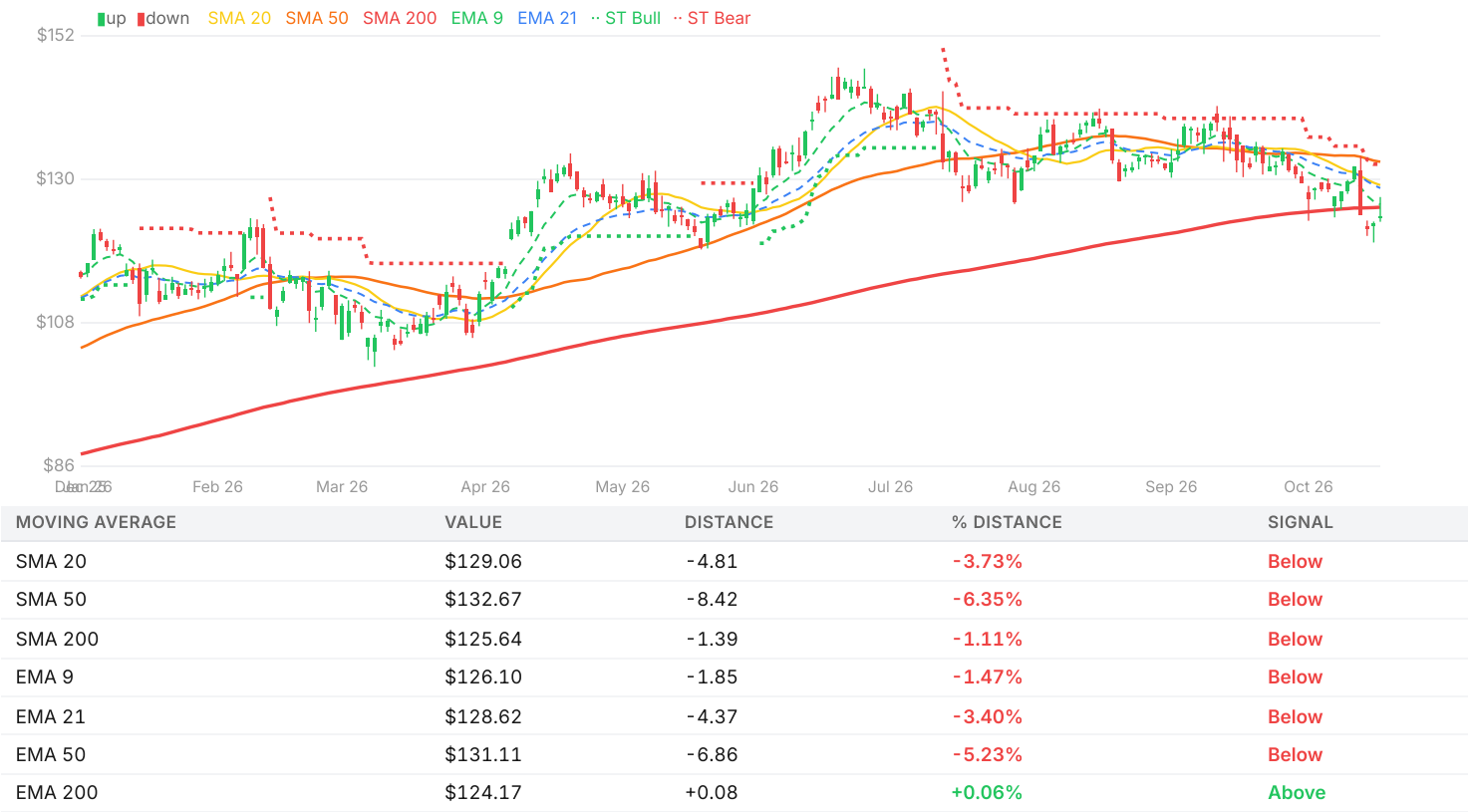
TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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30 TECHNICAL POWER SCORE

EDGE · site engine · 17/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -66

2 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

11

0

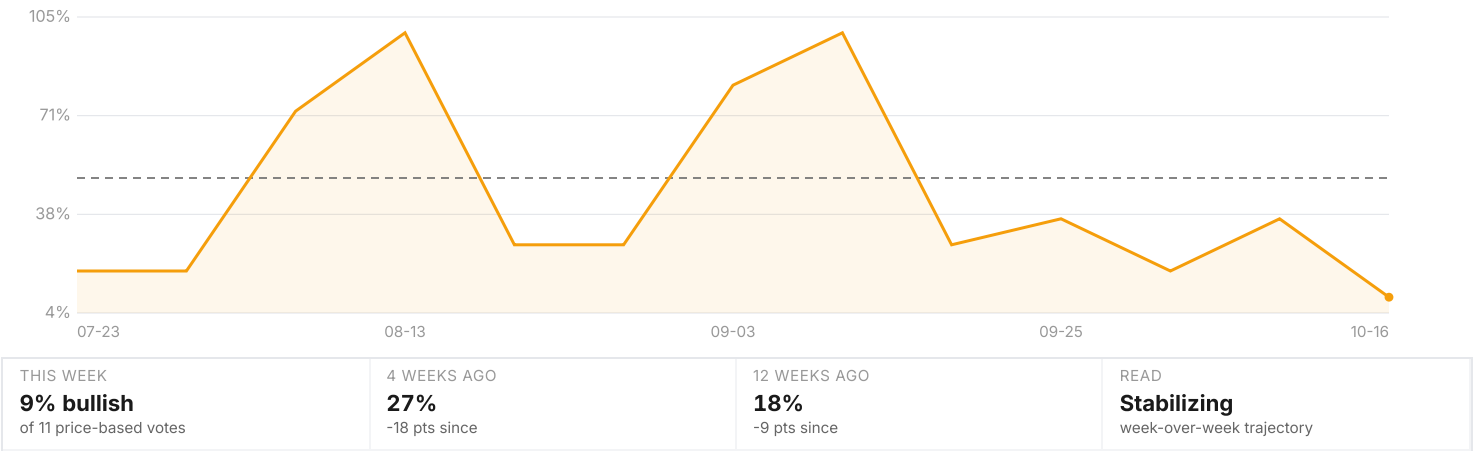
31

0

50

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



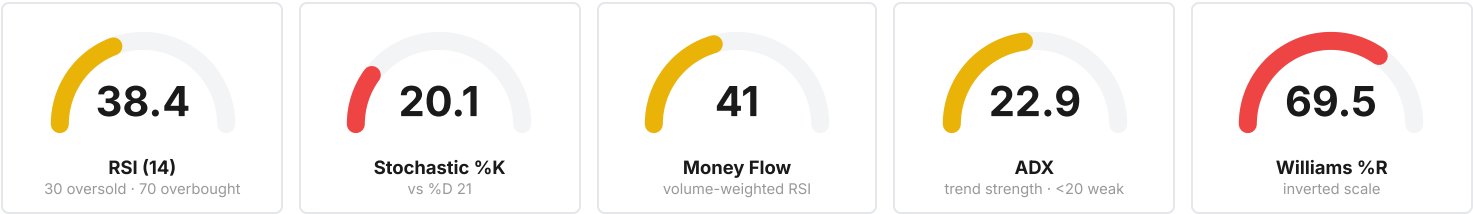
INDICATOR VOTE GRID

2 bull / 20 bear

● Price vs SMA 20	\$129.06	● Price vs SMA 50	\$132.67	● Price vs SMA 200	\$125.64
● EMA 9/21 Cross	126.1/128.6	● SMA 50/200	Golden	● ADX Direction	ADX 23
● Supertrend	\$132	● Parabolic SAR	\$133	● SMA Slope	-0.380
● RSI	38.4	● Stochastic K/D	20/21	● StochRSI K/D	14/19
● Williams %R	-69	● CCI	-98	● TSI vs Signal	-22.0
● CMO	-23.1	● ROC	-3.30%	● OBV Signal	Distrib
● Chaikin MF	0.020	● MFI	41	● Force Index	-13M
● Elder Ray Bull	-1.40				

INDICATOR GAUGES

site technicals-tab style



31 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$122.29 / \$124.37 / \$125.54	S1 / S2	\$121.12 / \$119.04
Bollinger (20,2)	\$122.10 - \$136.02	Squeeze	Off
52-wk range	\$93.03 - \$147.22	Off 52-wk high	-15.6%
ATR (14)	\$3.47 (2.8%)	Historical vol	29.2%

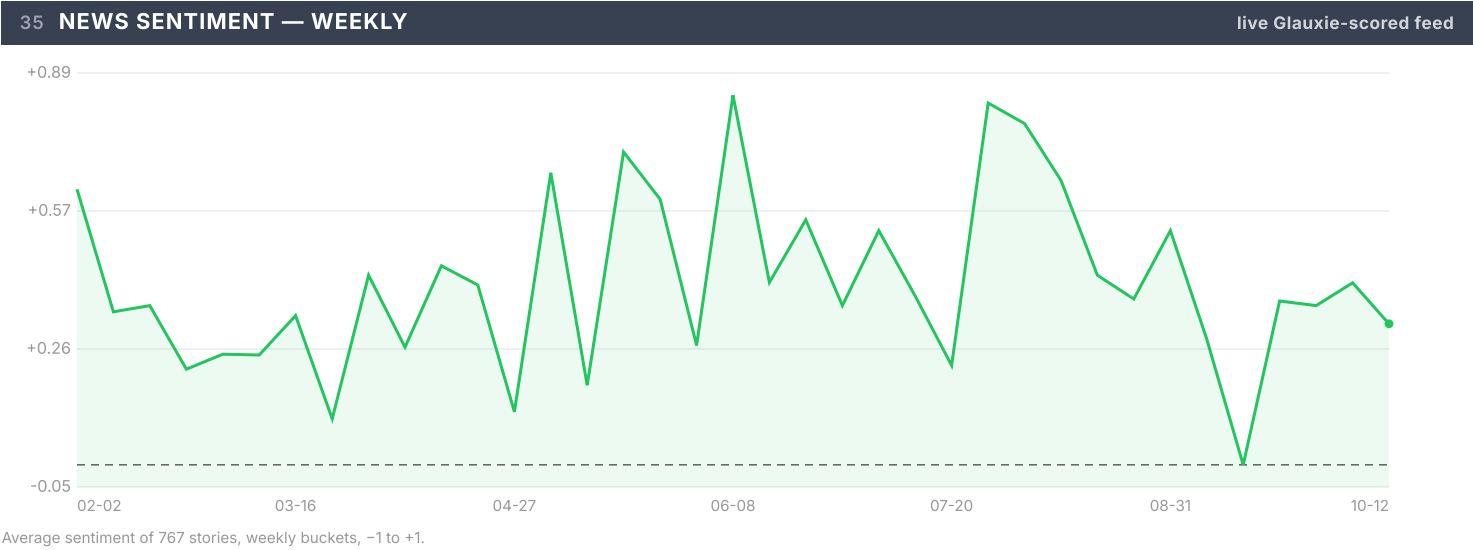
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32 SEASONALITY — 20-YEAR AVERAGES										live model · win rates shown	
-2.0%	-4.9%	+3.1%	+3.5%	+0.3%	-2.0%	+2.6%	+1.6%	-0.1%	+0.5%	+1.2%	+0.9%
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
40%	40%	38%	70%	50%	45%	75%	50%	50%	60%	65%	50%

Sample: 20 years — treat short histories as suggestive, not statistical.

33 RISK INDICATORS			computed from live price history	
COMPUTED FROM LIVE WEEKLY PRICES		C	S&P 500	
Weekly volatility (σ , 1y)		3.45%	1.83%	
Best / worst week (1y)		+8.8% / -6.2%	—	
Max drawdown (5y, monthly)		-52.0%	—	
1-week VaR (95%)		-4.5%	—	
Beta (5y)		1.10	1.00	

34 EQUITY WEATHER & MARKET REGIME		EDGE · live weather engine	
C EQUITY WEATHER (LIVE)		MARKET REGIME (2026-10-16)	
STORMY · -42		NEUTRAL	
Trend	-46	VIX	19.99
Momentum	-37	Normal	
Volume	-38	DOW THEORY	Confirmed Bearish
Volatility	-60	SPY / QQQ TSI	7.2 / 4.7
Breadth	-23	trend strength	
		SECTOR STRENGTH	46/100
		breadth average	



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36 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE EDGE · live weather engine · Stormy

OVERALL -41.9 -19.6 vs industry		TREND -46.0 -18.5 vs industry	MOMENTUM -37.1 -36.0 vs industry	VOLUME -37.9 -9.9 vs industry
READING	C	BANKS - DIVERSIFIED N=179	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-41.9	-22.3	-16.3	-20.5
Trend	-46.0	-27.5	-12.5	-21.3
Momentum	-37.1	-1.2	-4.4	-15.8
Volume	-37.9	-28.0	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

37 EXECUTIVE COMPENSATION live proxy data · FY2015

EXECUTIVE	TOTAL COMP	STRUCTURE
James Forese President, Citi; CEO, Instituti	\$16.2M	58% equity+incentive
Michael Corbat CEO	\$14.6M	48% equity+incentive
Stephen Bird CEO, Global Consumer Banking	\$9.3M	52% equity+incentive
John Gerspach CFO	\$8.3M	53% equity+incentive
Don Callahan Head of Operations & Technology	\$7.6M	58% equity+incentive

38 ESG ASSESSMENT live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	67
Social	77
Governance	70
Composite ESG	71



39 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

40 DISCLOSURES

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41 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2021-01-15 to 2026-10-13	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	81 rows · 1987 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-10-01	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.