

Airbnb, Inc. (ABNB)

Consumer Cyclical / Travel Services · NASDAQ Global Select

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

LAST CLOSE \$173.70 2026-10-16	MARKET CAP \$104.0B VOLUME 4.8M	52-WK HIGH \$193.45 52-WK LOW \$110.81	TRAILING PE 39.3 P/S 7.89	GROSS MARGIN 78.0% NET MARGIN 20.4%	ROE 33% ROIC 21%	PIOTROSKI 8/9 ALTMAN Z 3.8	1-YR RETURN +41.3% 5-YR RETURN +20.0%
---	--	---	--	--	---	---	--

Airbnb, Inc., along with its affiliated entities, manages a global digital marketplace. This platform seamlessly connects individuals, known as hosts, who wish to offer a variety of accommodations and unique local experiences, with guests seeking such services worldwide. Users can easily book anything from private rooms and primary residences to vacation homes through its online and mobile channels. Originally established as AirBed & Breakfast, Inc. in 2007, the company officially rebranded to Airbnb, Inc. in November 2010. Its corporate headquarters are situated in San Francisco, California.

SECTOR Consumer Cyclical INDUSTRY Travel Services EXCHANGE NASDAQ MARKET CAP \$104.0B EMPLOYEES 8,200 (SEC-filed) CEO Brian Chesky
IPO 2020-12-10 COUNTRY US
888 Brannan Street, San Francisco, CA 94103 · Tel 415 510 4027 · airbnb.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

75 / 100

Street mean **\$183.00** (25 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

ROUTINE SELLING — LOW SIGNAL

\$969M sold / 6 mo, zero open-market buys

2 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE
75
OF 100

Score Breakdown

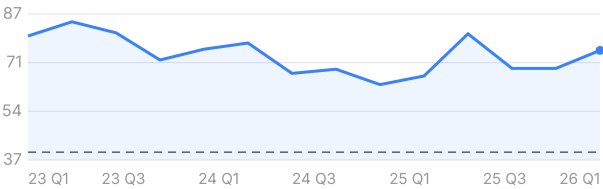
Profitability	80/100
Growth	54/100
Momentum	80/100
Quality	87/100
Earnings Quality	83/100
Balance Sheet	81/100
Value	29/100
Risk (safety)	80/100
Overall	74.7/100

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
BKNG	77
RCL	54
VIK	73
CCL	53
EXPE	67
SABRP	29
ABNB	75

IS Score Trend — quarterly



14 quarters, 23 Q1 to 26 Q2. Peak 85 in 23 Q2, latest 75 — ~10 since. Dropped below the 75 line in 25 Q4, at 69. Fell in 1 of the last 4 quarters. Dashed line marks 40 on the 0-100 scale.

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

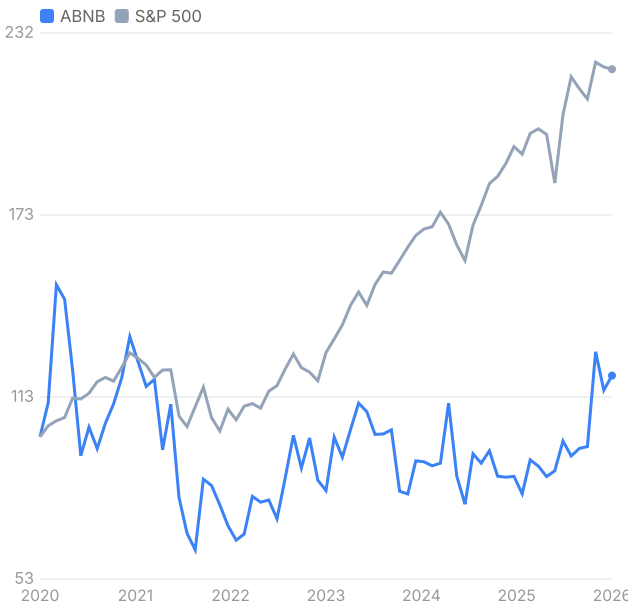
NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

3 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · ABNB +41.3% · S&P 500 +15.9% · spread +25.5pp

6 Years vs S&P 500 · ABNB +20.0% · S&P 500 +120.6% · spread -100.6pp



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.

4 TWO READINGS

business vs price

BUSINESS QUALITY

75 / 100

IS Score 74.7 / 100 · -9.8 from peak of 85

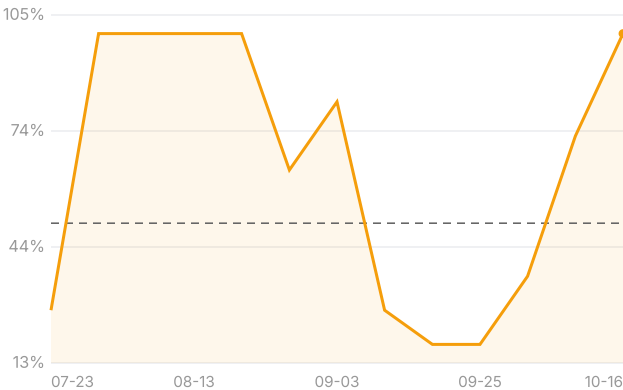


Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BULLISH

Technical Score 90 / 100 · Power +80 · 22 of 22 indicator votes bullish



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

Both readings sit above the midpoint — business quality at 75 and price structure at 90 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.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 74.7	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 80 → 69 → 69 → 75	the direction matters more than the level
Technical vote share back above 50%	now 100%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,316 → now 1,316	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.

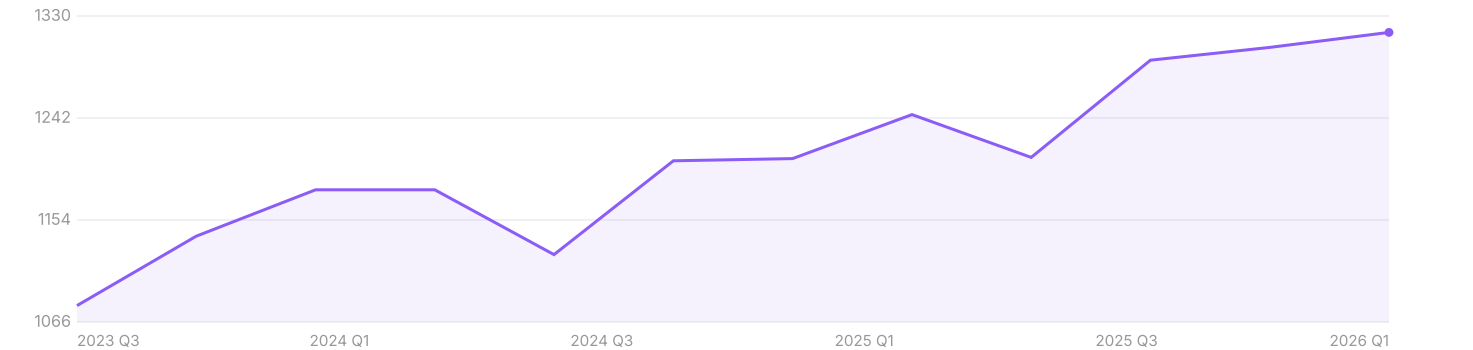
NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

6 SMART MONEY CONFLUENCE				EDGE · disclosure sources
SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 0 buys none disclosed	INSIDER BUYS (180D) 0 none disclosed	
ETF FUNDS (30D) 1309 up / 1067 down net +242 funds	INSTITUTIONS ADDED (13F) 13 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 1,316 · latest 1,316 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,316	364.0M	\$50.4B	61.5%
2026 Q1	1,303	345.8M	\$42.1B	58.4%
2025 Q4	1,292	354.3M	\$46.9B	59.8%
2025 Q3	1,208	342.2M	\$40.8B	57.8%
2025 Q2	1,245	338.5M	\$44.4B	57.2%
2025 Q1	1,207	339.6M	\$39.9B	57.4%
2024 Q4	1,205	330.7M	\$42.9B	55.9%
2024 Q3	1,124	329.5M	\$41.0B	55.7%
2024 Q2	1,180	324.1M	\$48.2B	54.7%
2024 Q1	1,180	331.3M	\$52.3B	56.0%
2023 Q4	1,140	320.7M	\$42.4B	54.2%
2023 Q3	1,080	327.8M	\$43.7B	55.4%

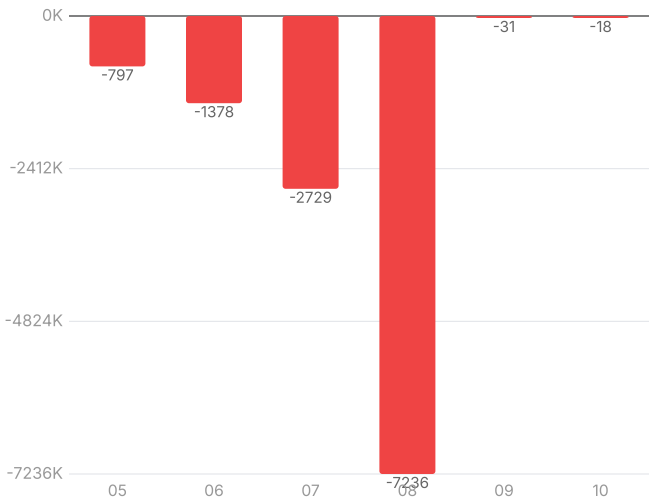
How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being 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.

8 INSIDER ACTIVITY							live Form 4 data
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED	
Blecharczyk Nathan	director, 10 percent owner, Chief Strategy Officer	2026-10-12	C-Conversion	17,692	—	38,259	
Blecharczyk Nathan	director, 10 percent owner, Chief Strategy Officer	2026-10-12	GIFT	4,077	—	34,182	
Blecharczyk Nathan	director, 10 percent owner, Chief Strategy Officer	2026-10-12	SELL	2,852	\$0.47M	31,330	
Blecharczyk Nathan	director, 10 percent owner, Chief Strategy Officer	2026-10-12	SELL	4,267	\$0.70M	27,063	
Blecharczyk Nathan	director, 10 percent owner, Chief Strategy Officer	2026-10-12	SELL	2,248	\$0.37M	24,815	
Blecharczyk Nathan	director, 10 percent owner, Chief Strategy Officer	2026-10-12	SELL	3,248	\$0.54M	21,567	
Blecharczyk Nathan	director, 10 percent owner, Chief Strategy Officer	2026-10-12	SELL	1,000	\$0.17M	20,567	
Blecharczyk Nathan	director, 10 percent owner, Chief Strategy Officer	2026-10-12	C-Conversion	17,692	—	44,348,780	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY					EDGE
6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT	
S — Open-market sales	233	6,404,102	\$968.6M	Counted	
M — Exercises (paired A/D)	3	21,916	\$1.2M	None — mechanics	
F — Tax withholding	6	23,972	\$3.8M	None — compensation	
G — Gifts	14	1,528,846	—	None	
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	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$968.6M 233 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 FORM 144 PLANNED-SALE PIPELINE				live EDGAR data
FILED	FILER	SHARES REGISTERED	EST. PROCEEDS	
2026-10-15	Bernstein David C	1,369	\$0.2M	
2026-10-13	Blecharczyk Nathan	13,615	\$2.2M	
2026-09-28	Blecharczyk Nathan	13,615	\$2.1M	
2026-09-15	Bernstein David C	1,489	\$0.3M	
Trailing 12 mo	123 filings	9,562,997	\$1351M	

11 13D / 13G STAKES					COND
FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES	
2026-08-14	SCHEDULE 13G/A	Brian Chesky	13.60%	65.5M sh	
2026-08-14	SCHEDULE 13G/A	Joseph Gebbia	7.50%	33.8M sh	
2026-08-14	SCHEDULE 13G/A	Gioacchino Curiale	3.40%	14.7M sh	
2026-04-29	SCHEDULE 13G	Vanguard Capital Management	7.15%	30.3M sh	

12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Michael Patrick Guest	House	SELL	\$1,001 - \$15,000	2025-12-16	2026-08-17
Michael Guest	House	SELL	\$1,001 - \$15,000	2025-12-16	2026-08-17
Michael Guest	House	SELL	\$1,001 - \$15,000	2025-12-16	2026-08-17
HOUSE 12-MO 7 trades 1 purchases	SENATE 12-MO 0 trades None purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag		

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 1,303	13F SHARES 346M 58.4% of shares out	NEW / CLOSED 182 / 150 positions, QoQ	INCREASED / REDUCED 518 / 427 positions, QoQ	
PUT/CALL (13F) 1.12 option positions	FREE FLOAT 96.2% 576M sh			

2.8 • Largest Reporting 13F Managers

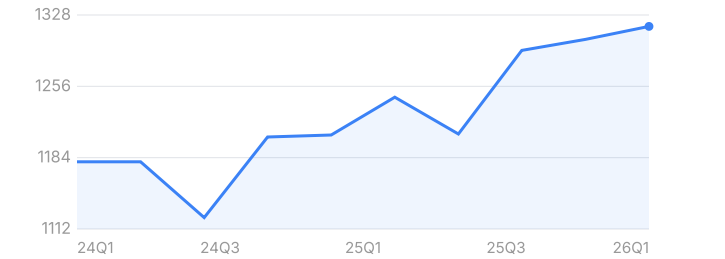
MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	3.4M	\$546M
Fort Washington Investment Advisor	963,956	\$155M
Paragon Capital Management Ltd	336,481	\$54M
Wealth Enhancement Advisory Serv	199,297	\$29M
Fjarde Ap-Fonden /Fourth Swedish N	124,788	\$20M
Czech National Bank	120,541	\$19M

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

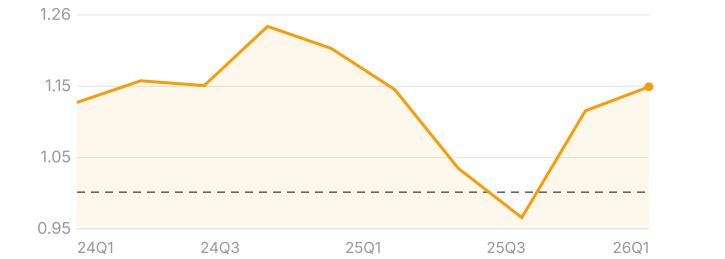
2.9 • Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$2.1B
VTSAX	0.1%	\$2.1B
VTI	0.1%	\$2.1B
VSMPX	0.1%	\$2.1B
VFFSX	0.1%	\$1.8B
VFINX	0.1%	\$1.8B

13F Filers Holding ABNB — quarterly



Institutional Put/Call — quarterly



14

SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

70%

52%

34%

16%

07-23

08-10

08-26

09-14

09-30

LATEST SESSION

45.9%

2026-10-15

20-DAY AVG

39.2%

50-day 38.8%

TREND

Rising

20d vs 50d

BY MARKET CENTER

Q: 45% · N: 53% · B: 68%

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.

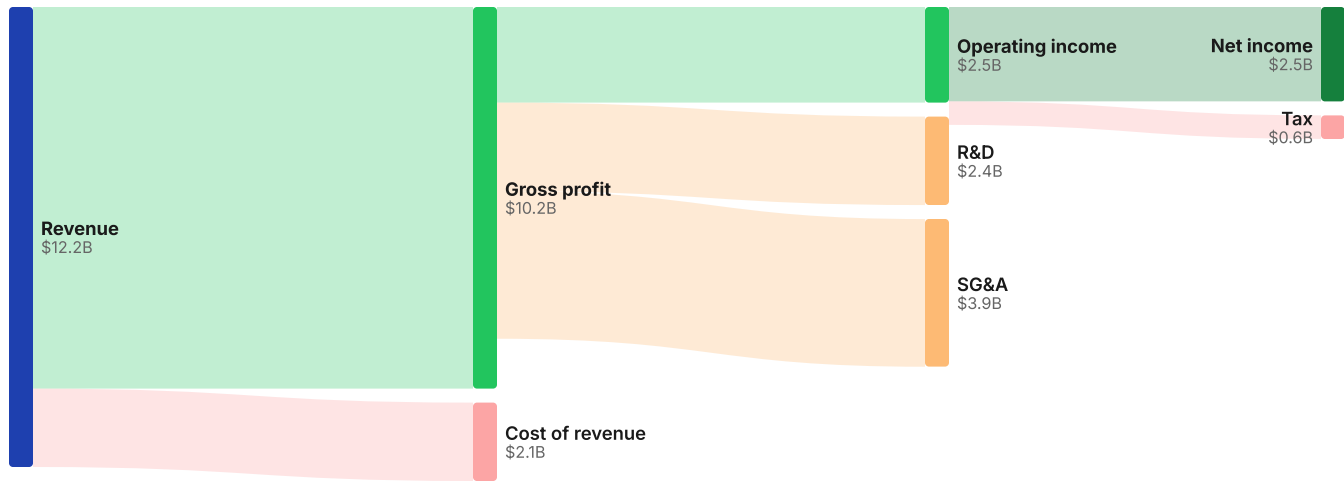
15 DARK POOL ACTIVITY			EDGE · live ATS data
Weekly Notional (\$B)			
Where ABNB Trades in the Dark			
ATS VENUE (4-WK)	SHARES	AVG TRADE	
Incr Intelligent Cross Llc	5.5M	49 sh	
Ubsa Ubs Ats	4.3M	52 sh	
Ebxl Level Ats	2.9M	31 sh	
Sgmt Sigma X2	2.8M	49 sh	
Mstx Ms Trajectory Cross (Ats-1)	2.7M	51 sh	
Pure Purestream	2.2M	34 sh	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

16

REVENUE FLOW — FY2025

live income data



Where a dollar of Airbnb, Inc. revenue goes. All values FY2025 filings, live. Product segmentation not yet parsed for this symbol — revenue shown unsegmented.

17

GEOGRAPHIC REVENUE

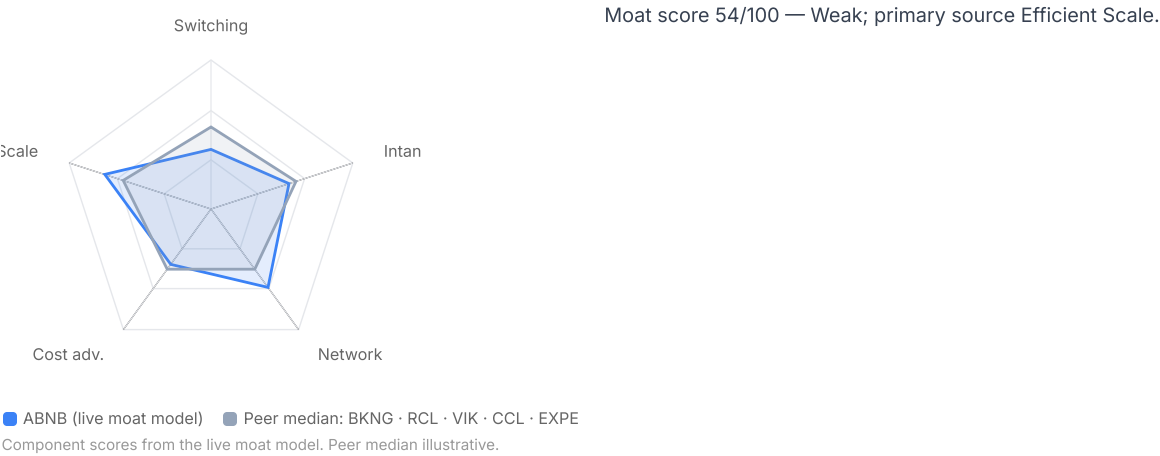
live segmentation

REGION	REVENUE	SHARE
North America	\$5.2B	42%
EMEA	\$4.7B	39%
Latin America	\$1.2B	9%
Asia Pacific	\$1.2B	9%

18

MOAT & COMPETITIVE POSITION

LIVE MODEL · 54/100 WEAK



3.8 · Employees (SEC filings)



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

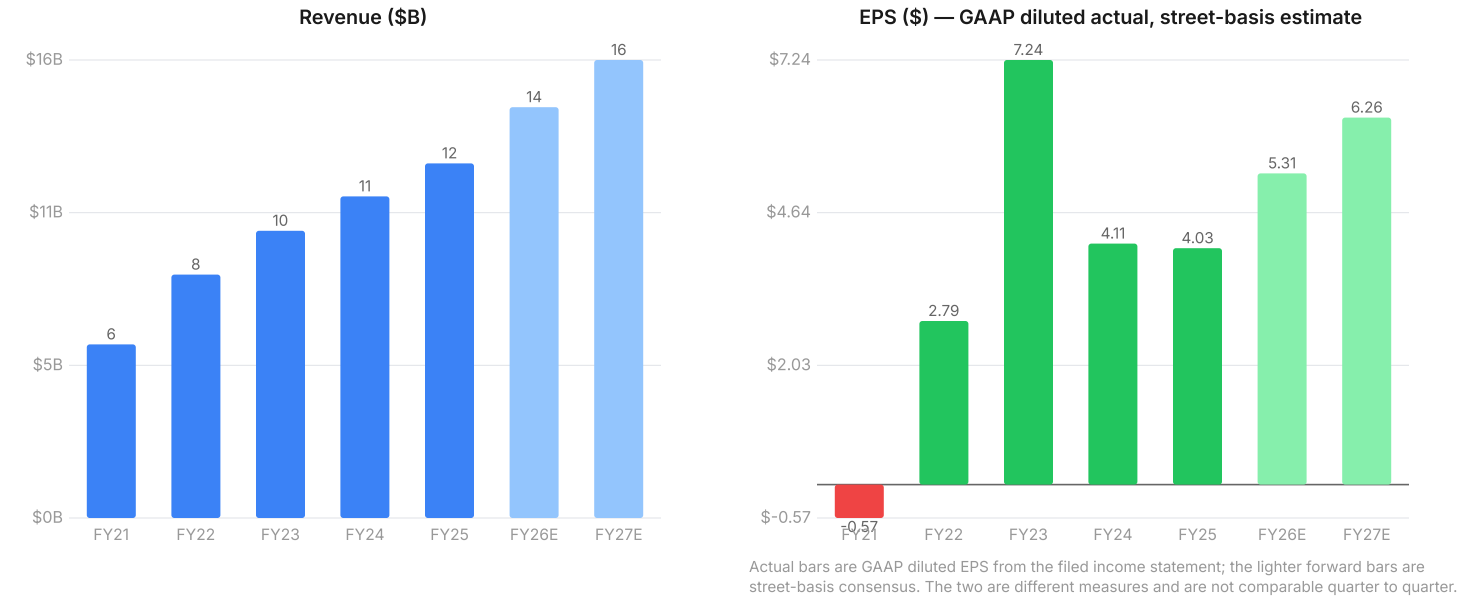
19 CORPORATE INFORMATION — KEY OFFICERS

8,200 employees

OFFICER	TITLE
Elinor Mertz	Chief Financial Officer
Nathan Blecharczyk	Co-Founder, Chief Strategy Officer & Director
Ahmad Al-Dahle	Chief Technology Officer
Brian Chesky	Co-Founder, CEO & Chairman of the Board

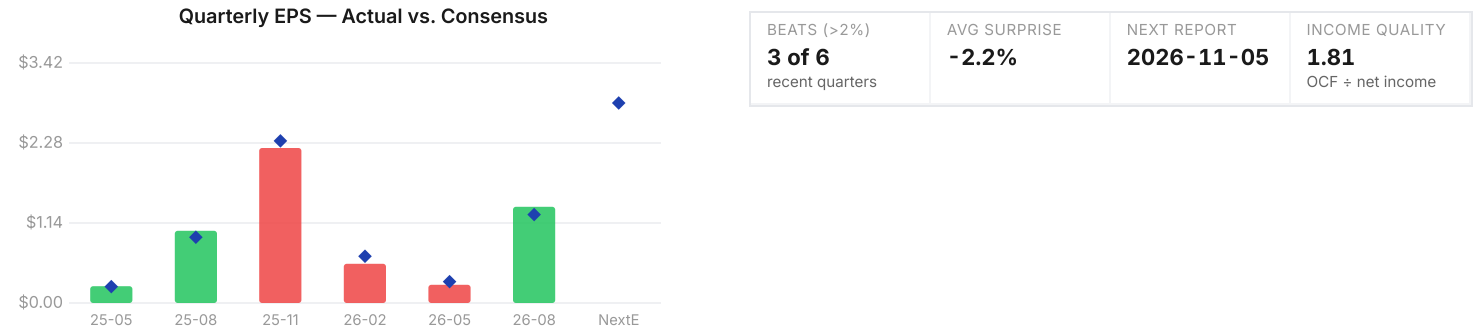
20 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



21 ESTIMATE VS. ACTUAL & SURPRISES

live data



22 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
--------	----------	------------	--------------	----------------	------------------	--------------

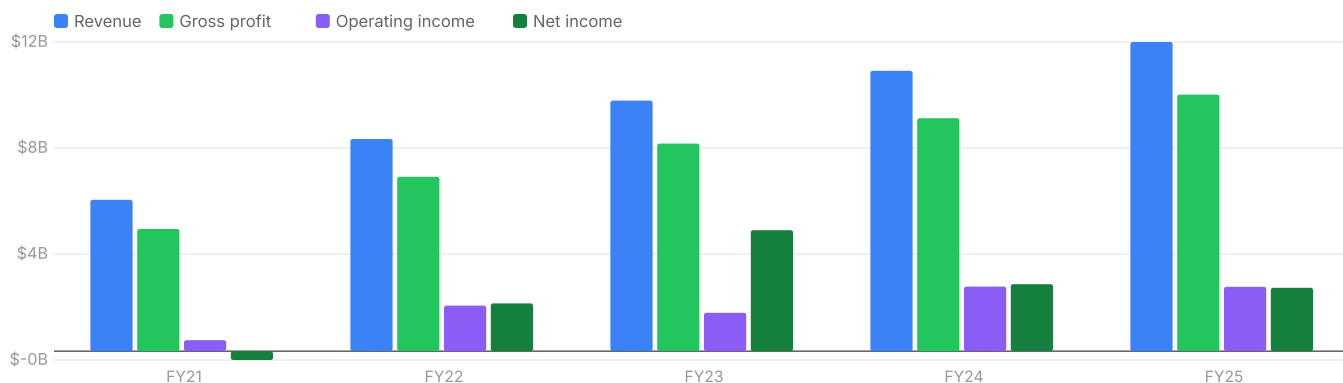
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

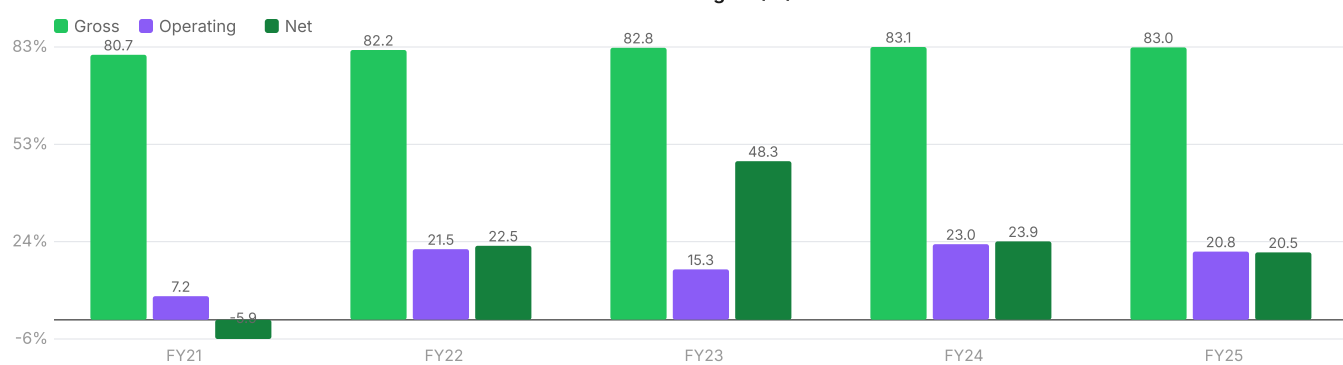
NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

INCOME TRENDS — 5 YEAR

live financials



Profit Margins (%)



YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+77.4%	+40.2%	+18.1%	+11.9%	+10.3%
Gross profit	+93.3%	+42.7%	+19.0%	+12.3%	+10.1%
Operating income	-111.9%	+320.0%	-15.8%	+68.2%	-0.4%
Net income	-92.3%	-637.8%	+153.1%	-44.7%	-5.2%

23 INCOME STATEMENT — FULL

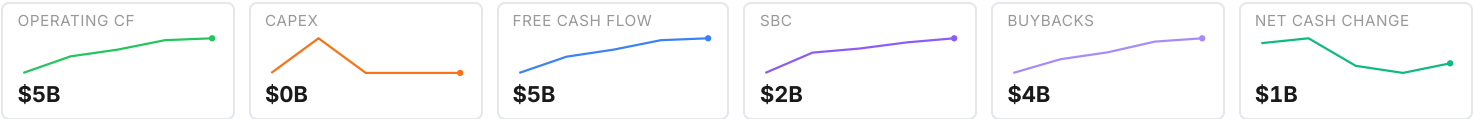
live financials

\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	6.0	8.4	9.9	11.1	12.2	
Cost of revenue	1.2	1.5	1.7	1.9	2.1	
Gross profit	4.8	6.9	8.2	9.2	10.2	
R&D expense	1.4	1.5	1.7	2.1	2.4	
SG&A expense	2.0	2.5	3.8	3.3	3.9	
Operating income	0.4	1.8	1.5	2.6	2.5	
EBITDA	0.3	2.0	1.6	2.6	2.5	
D&A	0.1	0.1	0.0	0.1	0.0	
Pretax income	-0.3	2.0	2.1	3.3	3.1	
Income tax	0.1	0.1	-2.7	0.7	0.6	
Net income	-0.4	1.9	4.8	2.6	2.5	
Diluted EPS (\$)	-0.57	2.79	7.24	4.11	4.03	
Diluted shares (M)	616	680	662	645	623	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

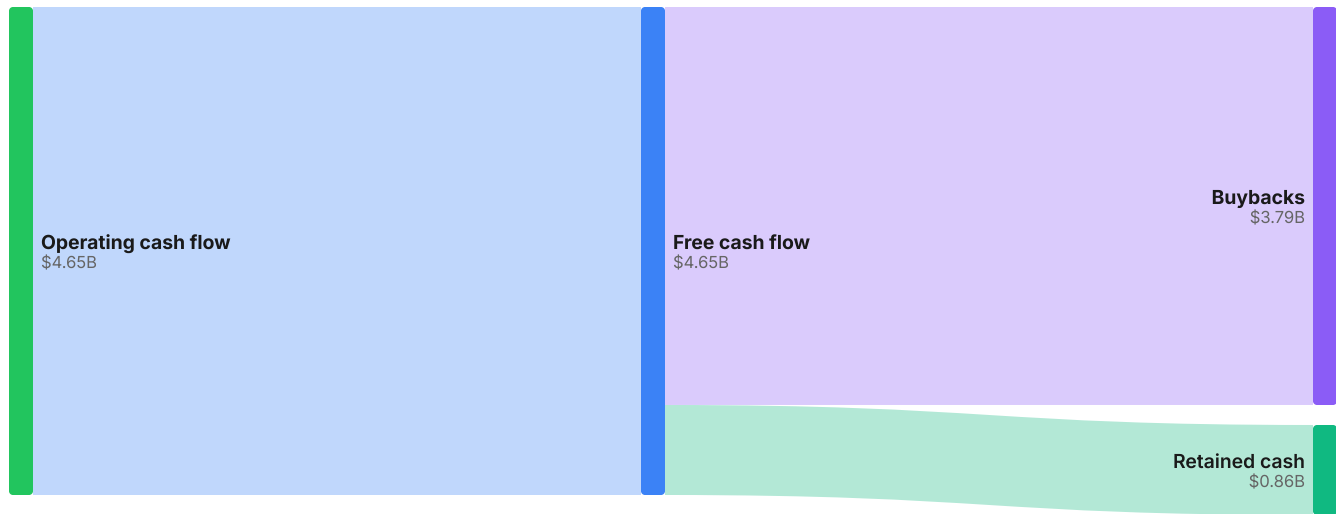
CASH FLOW TRENDS

live data



WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

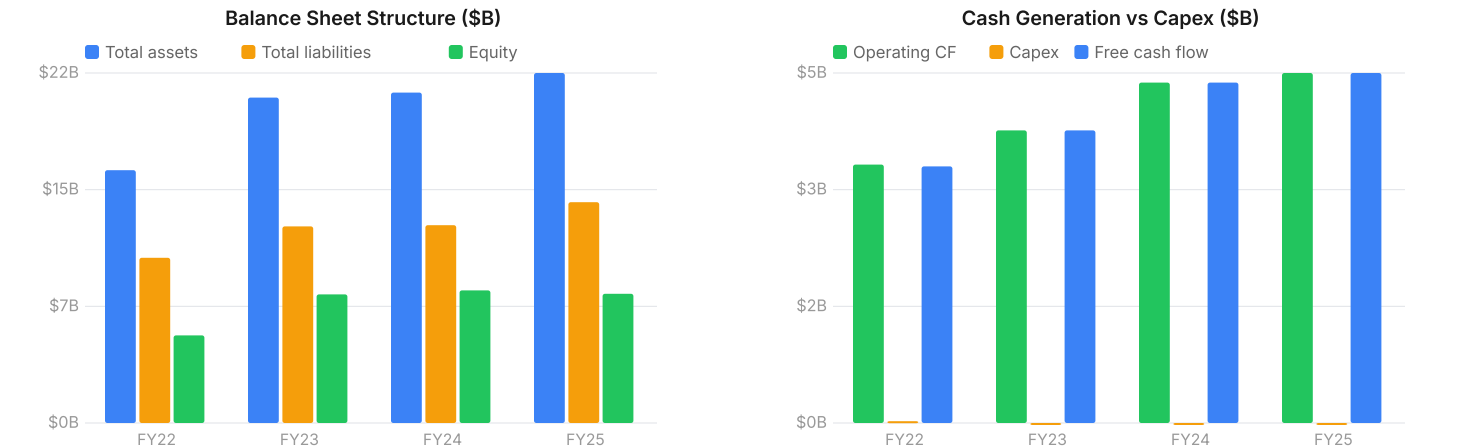
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	7.4	6.9	6.9	6.6	
ST investments	2.2	3.2	3.7	4.5	
Receivables (net)	5.0	6.1	6.1	7.1	
Total current assets	14.9	16.5	17.2	18.8	
PP&E (net)	0.3	0.3	0.3	0.3	
Goodwill + intangibles	0.7	0.8	0.8	0.8	
Total assets	16.0	20.6	21.0	22.2	
Accounts payable	0.1	0.1	0.1	0.2	
Short-term debt	0.0	0.0	0.0	2.0	
Deferred revenue	1.2	1.4	1.6	1.7	
Total current liabilities	8.0	10.0	10.2	13.6	
Long-term debt	2.0	2.0	2.0	0.0	
Total liabilities	10.5	12.5	12.5	14.0	
Shareholders' equity	5.6	8.2	8.4	8.2	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	1.9	4.8	2.6	2.5	
D&A	0.1	0.0	0.1	0.0	
Stock-based compensation	0.9	1.1	1.4	1.6	
Working capital change	0.3	0.7	(0.1)	(0.1)	
Operating cash flow	3.4	3.9	4.5	4.6	
Capital expenditures	(0.0)	0.0	0.0	0.0	
Investing cash flow	(0.0)	(1.0)	(0.6)	(0.7)	
Buybacks	(1.5)	(2.3)	(3.4)	(3.8)	
Dividends paid	0.0	0.0	0.0	0.0	
Debt issuance / (repay)	0.0	0.0	0.0	0.0	
Financing cash flow	(0.7)	(2.4)	(3.6)	(3.8)	
Free cash flow	3.4	3.9	4.5	4.6	

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY



24 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	-9.2%	36.6%	69.8%	31.9%	30.2%	33%	
ROA	-2.9%	12.7%	26.1%	12.7%	11.6%	9.4%	
ROIC	-30.0%	-99.6%	869.5%	2136.3%	-272.2%	20.7%	
Gross margin	80.7%	82.2%	82.8%	83.1%	83.0%	78.0%	
Operating margin	7.2%	21.5%	15.3%	23.0%	20.8%	21.0%	
Net margin	-5.9%	22.5%	48.3%	23.9%	20.5%	20.4%	
EBITDA margin	4.6%	23.5%	15.8%	23.6%	20.8%	22.9%	
FCF margin	38.0%	40.6%	39.2%	40.7%	37.8%	—	
VALUATION							
P/E	-322.02	30.36	18.13	30.92	33.67	39.3	
P/B	23.74	10.33	10.64	9.73	10.31	13.2	
P/S	18.92	6.84	8.76	7.37	6.91	7.89	
P/FCF	49.80	16.87	22.36	18.12	18.26	21.4	
EV/EBITDA	389.75	23.96	45.30	28.09	28.96	33.1	
EV/Revenue	17.93	5.97	7.98	6.63	6.18	7.6	
Earnings yield	-0.3%	3.3%	5.5%	3.2%	3.0%	2.62%	
FCF yield	2.0%	5.9%	4.5%	5.5%	5.5%	4.68%	

EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	1.95	1.86	1.66	1.69	1.38	1.41	
Quick ratio	1.95	1.86	1.66	1.69	1.38	1.41	
Debt / equity	0.51	0.42	0.28	0.27	0.25	0.32	
Debt / assets	17.6%	14.6%	11.2%	10.9%	9.3%	8.7%	
Net debt / EBITDA	-21.41	-3.48	-4.45	-3.18	-3.43	-1.44	
Interest coverage	0.31	83.63	20.51	—	—	—	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.50	0.56	0.54	0.53	0.57	0.46	
Receivables turnover	2.03	4.29	48.97	63.08	73.52	63.1	
DSO (days)	180	85	7	6	5	6	
DPO (days)	31	31	30	28	33	18	
Cash conversion cycle	148	54	-22	-22	-28	-12	
GROWTH (YoY)							
Revenue growth	597.3%	40.2%	18.1%	11.9%	10.3%	—	
Net income growth	90.9%	637.6%	153.2%	-44.7%	-5.2%	—	
EPS growth	92.1%	644.8%	166.7%	-43.4%	-5.2%	—	
FCF growth	1648.6%	49.6%	14.0%	16.3%	2.5%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	-0.52	2.82	7.51	4.25	4.03	4.55	
Book value / share	7.01	8.27	12.80	13.50	13.16	13.17	
Revenue / share	8.80	12.50	15.54	17.82	19.65	22.27	
FCF / share	3.34	5.07	6.09	7.25	7.43	8.22	
Cash / share	12.22	14.32	15.79	17.03	17.68	20.39	
SHAREHOLDER RETURN & SCORES							
Buyback yield	0.0%	2.6%	2.6%	4.2%	4.6%	4.97%	
Altman Z-Score	7.96	4.22	5.08	4.97	4.48	3.8	
Piotroski F-Score	7	8	7	8	6	8/9	
Beneish M-Score	-2.66	-2.64	-1.29	-2.83	-2.86	-3.63	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	8 / 9	Strong		
Altman Z-Score	3.8	Safe (>2.99)	Safe	
Income quality	1.81	Cash-backed	OCF ÷ net income	
Beneish M-Score	-3.63	Non-manipulator	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.80	Revenue stability	0.95
Interest burden		1.23	Earnings stability	0.51
Operating margin		20.8%	Earnings persistence	0.99
Asset turnover		0.47×	Revenue CAGR 3y	13.1%
Financial leverage		3.58×	EPS CAGR 3y	9.2%
= ROE		35%	FCF CAGR 3y	7.7%

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 4.97%	DIVIDEND YIELD 0.00% none paid	TOTAL SHAREHOLDER RETURN 4.82% cash yield	SBC / REVENUE 12.9% dilution pressure
-------------------------------	---	--	--

27 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



28 PEER COMPARISON live peer engine

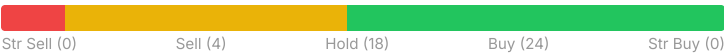
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
BKNG	\$122.8B	18.0	-83%	26.5%	+12.9%	5/9	-16.7%
RCL	\$74.3B	17.1	45%	23.3%	+8.7%	6/9	-7.0%
VIK	\$37.2B	27.5	140%	26.8%	+20.0%	7/9	+38.7%
CCL	\$34.8B	11.2	24%	22.8%	+5.2%	7/9	-8.2%
EXPE	\$33.1B	17.3	199%	20.3%	+12.0%	9/9	—
SABRP	\$23.6B	19.4	-38%	1.1%	-4.1%	5/9	—
MAR	\$101.2B	40.4	-69%	10.8%	+4.7%	7/9	—
LOW	\$110.7B	16.7	-71%	9.2%	+8.2%	7/9	—

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

29 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

46 Analysts



MEAN TARGET (QTR) \$183.00 25 targets	TARGET VS. PRICE +5.4% last-quarter mean	NEXT REPORT 2026-11-05 street \$2.85
--	---	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$14.18B	\$14.29B / \$14.00B	\$5.31	\$5.77 / \$5.03	30
FY2027	\$15.81B	\$16.23B / \$15.34B	\$6.26	\$6.95 / \$5.63	30
FY2028	\$17.51B	\$18.80B / \$16.71B	\$7.46	\$9.93 / \$6.31	22

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

30 STREET TARGETS & THIRD-PARTY RATING live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$192.00	+10.5%	3
Last Quarter	\$183.00	+5.4%	25
Last Year	\$161.92	-6.8%	63
All Time	\$156.40	-10.0%	179

Rolling mean of published targets vs. last close \$173.70. Aggregated from StreetInsider, Benzinga, MarketWatch.

Third-Party Composite Rating

B+

DCF3/5

ROE5/5

ROA5/5

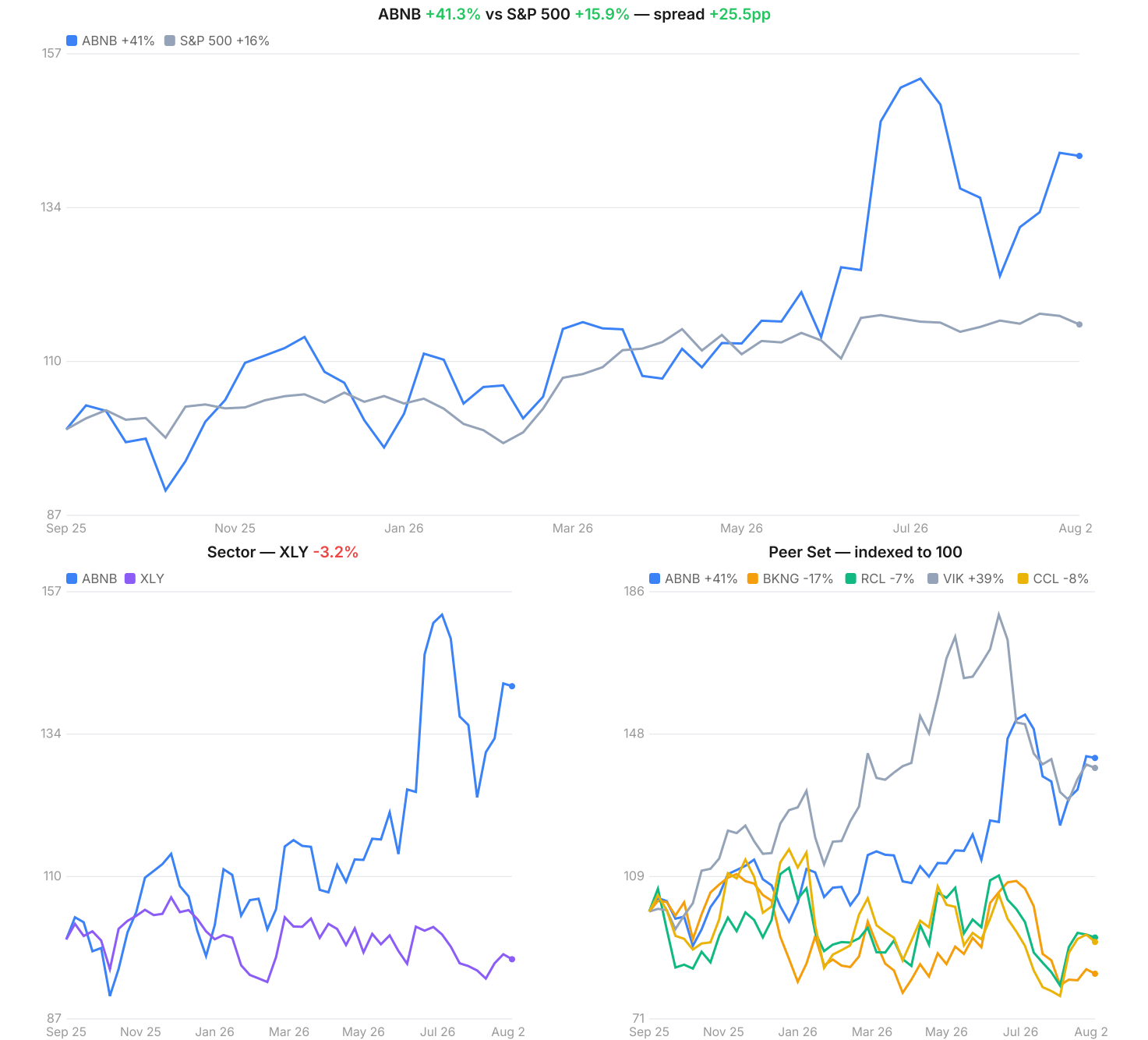
DEBT/EQ3/5

P/E2/5

P/B1/5

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

31 PRICE PERFORMANCE — INDEXED, 12 MO live prices · benchmark + sector + peer set



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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$162.10	+11.60	+7.16%	Above
SMA 50	\$172.79	+0.91	+0.53%	Above
SMA 200	\$145.00	+28.70	+19.79%	Above
EMA 9	\$167.52	+6.18	+3.69%	Above
EMA 21	\$165.90	+7.80	+4.70%	Above
EMA 50	\$165.17	+8.53	+5.16%	Above
EMA 200	\$149.93	+23.77	+15.85%	Above

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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

32 TECHNICAL POWER SCOREEDGE · site engine · 90/100 composite

TECHNICAL VERDICT

BULLISH

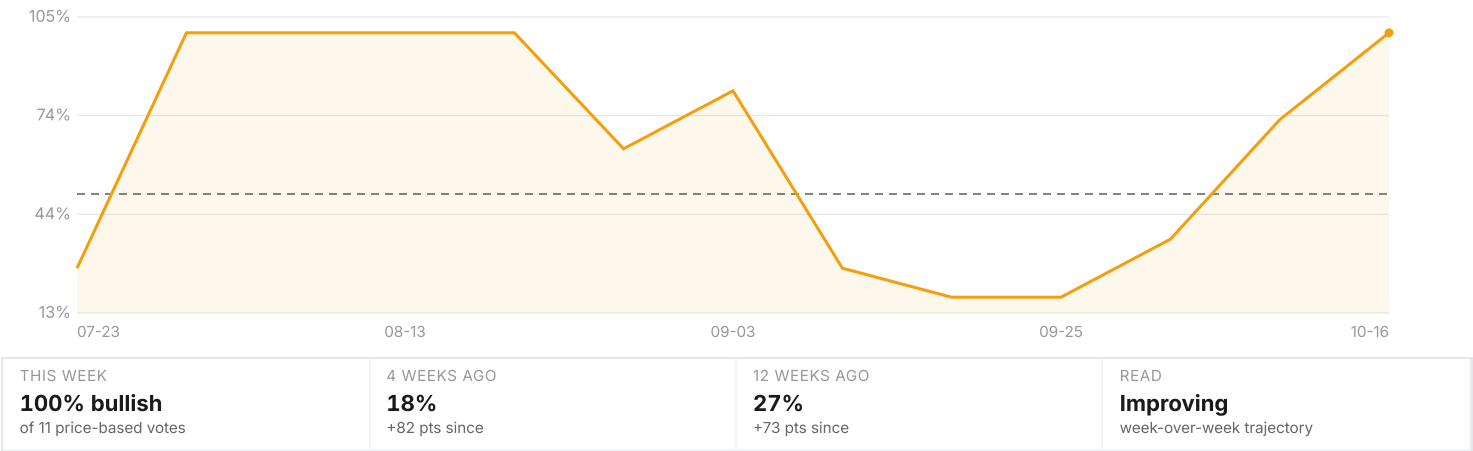
Power Score +80

22 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		100
Momentum 25%		100
Volume 20%		88
Volatility 10%		100
Patterns 15%		50

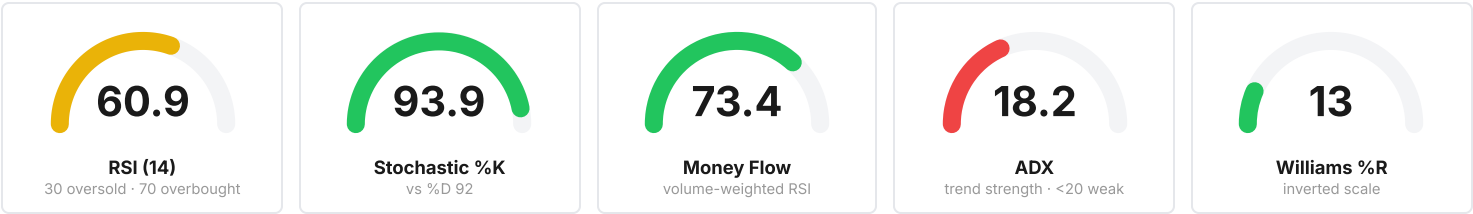
BULLISH — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID22 bull / 0 bear

● Price vs SMA 20	\$162.10	● Price vs SMA 50	\$172.79	● Price vs SMA 200	\$145.00
● EMA 9/21 Cross	167.5/165.9	● SMA 50/200	Golden	● ADX Direction	ADX 18
● Supertrend	\$159	● Parabolic SAR	\$161	● SMA Slope	0.370
● RSI	60.9	● Stochastic K/D	94/92	● StochRSI K/D	99/98
● Williams %R	-13	● CCI	184	● TSI vs Signal	2.0
● CMO	21.9	● ROC	6.94%	● OBV Signal	Accum
● Chaikin MF	0.010	● MFI	73	● Force Index	5M
● Elder Ray Bull	10.79				

INDICATOR GAUGESsite technicals-tab style



33 KEY LEVELS & VOLATILITYlive indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$172.07 / \$177.06 / \$179.85	S1 / S2	\$169.28 / \$164.29
Bollinger (20,2)	\$150.02 – \$174.17	Squeeze	Off
52-wk range	\$110.81 – \$193.45	Off 52-wk high	-10.2%
ATR (14)	\$4.97 (2.9%)	Historical vol	40.8%

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

34

SEASONALITY — 6-YEAR AVERAGES

live model · win rates shown

+9.4%

Jan

50%

+6.1%

Feb

83%

-0.8%

Mar

50%

-4.7%

Apr

20%

-10.0%

May

20%

+0.5%

Jun

80%

+4.1%

Jul

40%

-2.9%

Aug

60%

+1.7%

Sep

60%

-0.4%

Oct

60%

-2.0%

Nov

20%

-0.2%

Dec

67%

Sample: 6 years — treat short histories as suggestive, not statistical.

35

RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	ABNB	S&P 500
Weekly volatility (σ , 1y)	5.13%	1.83%
Best / worst week (1y)	+18.1% / -8.8%	—
Max drawdown (5y, monthly)	-58.0%	—
1-week VaR (95%)	-8.2%	—
Beta (5y)	1.16	1.00

36

EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

ABNB EQUITY WEATHER (LIVE)

PARTLY CLOUDY · +21

Trend

Momentum

Volume

Volatility

Breadth

+36

+56

+41

-60

-31

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

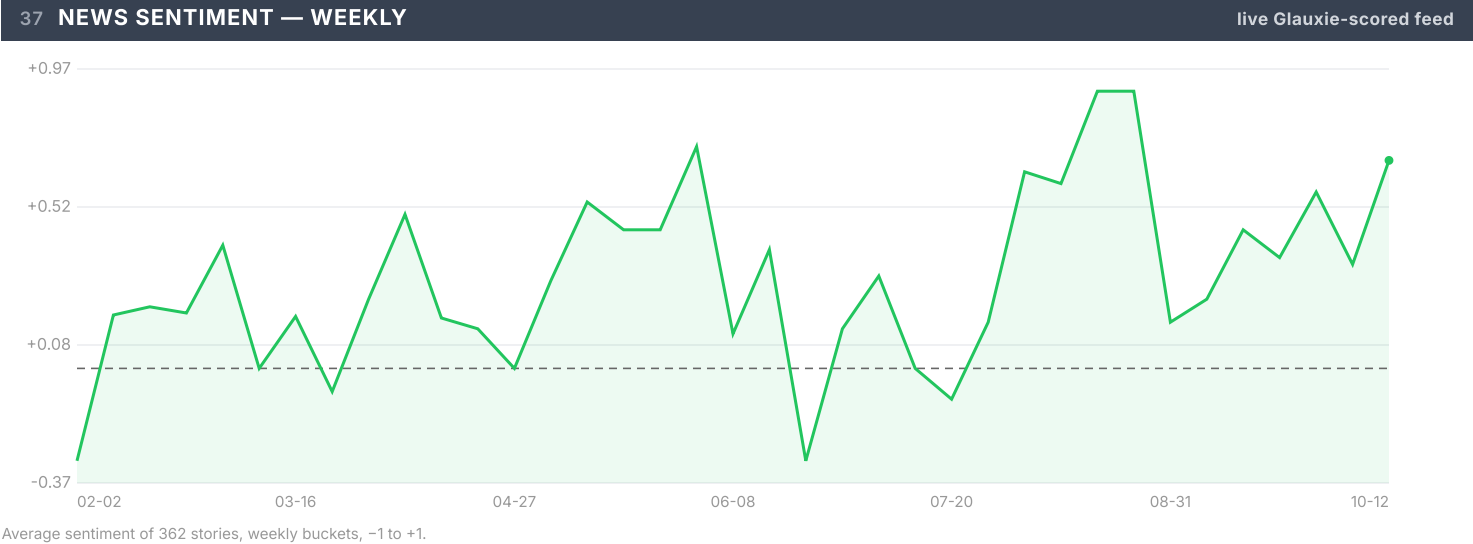
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Partly Cloudy

OVERALL +20.9 +45.7 vs industry	TREND +36.0 +73.2 vs industry	MOMENTUM +55.9 +71.4 vs industry	VOLUME +41.2 +68.0 vs industry
--	--	---	---

READING	ABNB	TRAVEL SERVICES N=168	CONSUMER CYCLICAL N=5,686	ALL US SYMBOLS N=70,435
Overall	+20.9	-24.8	-20.5	-20.5
Trend	+36.0	-37.1	-25.1	-21.3
Momentum	+55.9	-15.5	-15.0	-15.8
Volume	+41.2	-26.8	-10.0	-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.

39 EXECUTIVE COMPENSATION

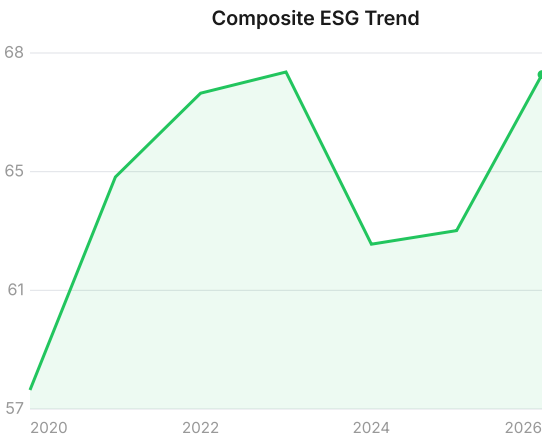
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Chief Financial Officer	\$11.5M	63% equity+incentive
Aristotle Balogh Former Chief Technology Of	\$11.5M	63% equity+incentive
Nathan Blecharczyk Co-Founder and Chief Str	\$7.8M	58% equity+incentive
Brian Chesky President and Chief Executive	\$0.2M	0% equity+incentive

40 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	67
Social	68
Governance	69
Composite ESG	68



41 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-06-11	Shareholder Vote	5.07
2026-05-07	Earnings Release; Exhibits	2.02,9.01
2026-03-16	Entry into Material Definitive Agreement; Creation of Direct Financial	1.01,2.03,8.01,9.01
2026-02-12	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01
2025-11-21	Departure/Election of Directors; Appointment of Officers	5.02
2025-11-06	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01
2025-08-06	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01
2025-06-09	Submission of Matters to a Vote of Security Holders	5.07

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

42 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.

43 DISCLOSURES

DISCLOSURES. This document is produced by InsiderStreet.ai from live production data. It is not investment advice, not an offer or solicitation to buy or sell any security, and not a recommendation tailored to any person. Data is sourced as of the dates shown and may no longer be current. InsiderStreet.ai is not a registered investment adviser or broker-dealer. Investing involves risk, including loss of principal. Past performance does not guarantee future results. Do not make any investment decision based on this document. © 2026 InsiderStreet.ai — all rights reserved. Redistribution prohibited.

44 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	23 rows · 2021-02-25 to 2026-08-06
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	31 rows · 2011 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-09-28 to 2026-10-12
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2026-04-29 to 2026-08-14
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.