

Bank of America Corporation (BAC)

Financial Services / Banks - Diversified · New York Stock Exchange



EQUITY FACTSHEET

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

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$51.23	\$358.2B	\$65.23	12.0	60.4%	11%	8/9	+2.1%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	64.2M	\$46.12	1.84	16.5%	29%	0.3	+124.8%

Operating globally through its various subsidiaries, Bank of America Corporation offers a comprehensive range of banking and financial products and services. Its extensive clientele includes individual consumers, small and mid-market businesses, institutional investors, large corporations, and government bodies worldwide. The Consumer Banking division provides diverse options such as traditional and money market savings accounts, certificates of deposit, individual retirement accounts (IRAs), and both interest-bearing and non-interest-bearing checking accounts, in addition to investment products. This segment also issues credit and debit cards, originates residential mortgages and home equity loans, and offers direct and indirect financing for needs like automotive purchases, recreational vehicles, and personal loans. Within its Global Wealth & Investment Management segment, the company delivers investment management, brokerage, banking, and trust and retirement solutions. It also crafts tailored wealth management strategies, including specialized asset management services. The Global Banking segment furnishes a broad spectrum of lending products, including commercial loans, leases, commitment facilities, trade finance, and both commercial real estate and asset-based lending. Furthermore, it provides treasury solutions such as cash management, foreign exchange, short-term investment options, and merchant services, alongside working capital management guidance. This segment also engages in debt and equity underwriting, distribution, and advisory services related to mergers and acquisitions. Through its Global Markets segment, Bank of America performs market-making activities, offers financing, and provides securities clearing, settlement, and custody services. It also devises risk management products employing interest rate, equity, credit, currency, and commodity derivatives, as well as foreign exchange, fixed-income, and mortgage-related instruments. As of December 31, 2021, the corporation served approximately 67 million consumer and small business clients. Its widespread infrastructure comprised around 4,200 retail financial centers and approximately 16,000 ATMs, supplemented by digital banking platforms utilized by roughly 41 million active users. Founded in 1784, Bank of America is headquartered in Charlotte, North Carolina.

SECTOR Financial Services INDUSTRY Banks - Diversified EXCHANGE NYSE MARKET CAP \$358.2B EMPLOYEES 213,000 (SEC-filed) CEO Brian T. Moynihan
IPO 1973-02-21 COUNTRY US
Bank of America Corporate Center, Charlotte, NC 28255 · Tel 704 386 5681 · [bankofamerica.com](https://www.bankofamerica.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

55 / 100

Street mean **\$65.50** (8 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

ROUTINE SELLING — LOW SIGNAL

\$31M sold / 6 mo, zero open-market buys

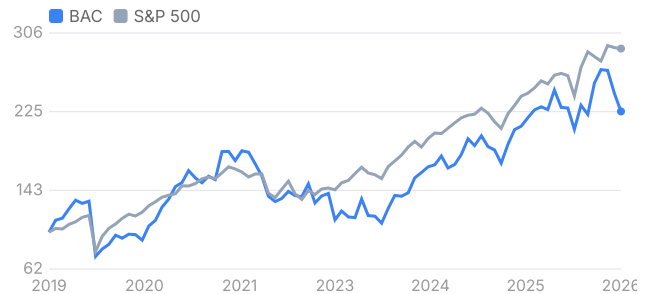
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **BAC +2.1%** · **S&P 500 +15.9%** · spread **-13.8pp**



7 Years vs S&P 500 · **BAC +124.8%** · **S&P 500 +189.9%** · spread **-65.0pp**



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
55
OF 100

Score Breakdown

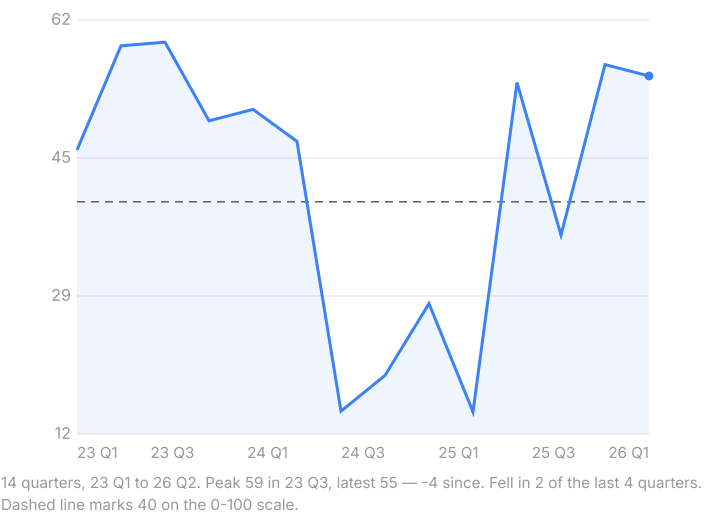
Profitability	57/100
Growth	55/100
Momentum	84/100
Quality	67/100
Earnings Quality	94/100
Balance Sheet	12/100
Value	82/100
Risk (safety)	50/100
Overall	55.0/100

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

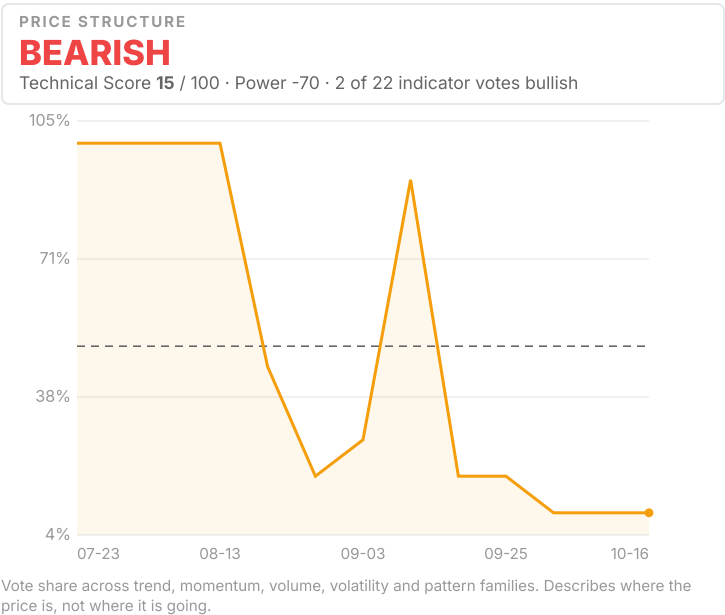
SYMBOL	IS SCORE
HSBC	55
WFC	43
C	16
UBS	24
JPM	54
MS	24
BAC	55

IS Score Trend — quarterly



4 TWO READINGS

business vs price



These two disagree — business quality 55, price structure 15 out of 100, so the business reads better than the price does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

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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 55.0	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 54 → 36 → 56 → 55	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 3,625 → now 3,625	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.

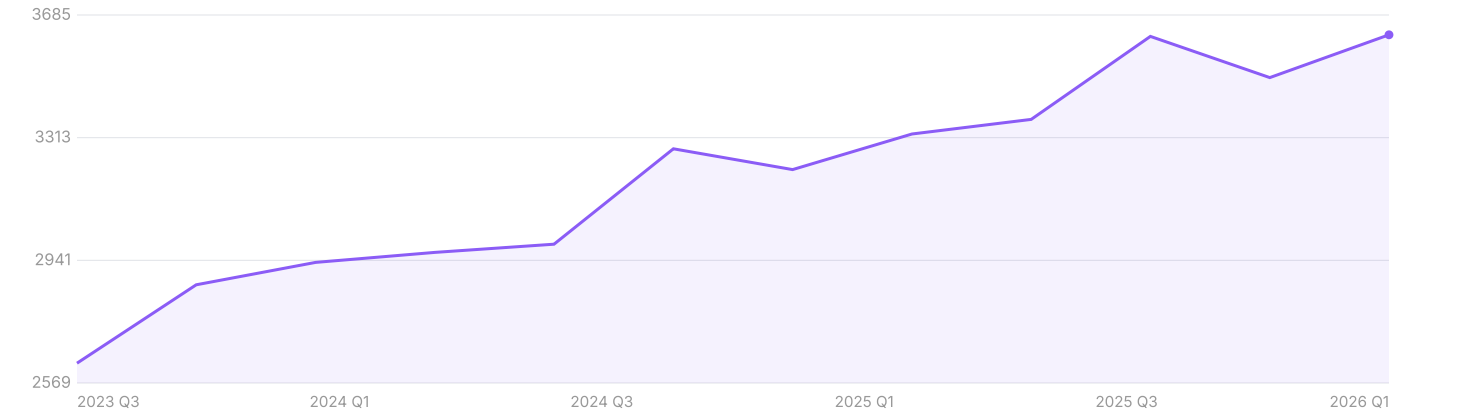
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-07-07	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1575 up / 1396 down net +179 funds	INSTITUTIONS ADDED (13F) 130 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 3,625 · latest 3,625 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	3,625	5411.4M	\$298.7B	75.7%
2026 Q1	3,495	5336.2M	\$253.0B	74.6%
2025 Q4	3,620	5536.3M	\$294.8B	77.4%
2025 Q3	3,368	5463.0M	\$273.1B	76.4%
2025 Q2	3,324	5498.4M	\$253.1B	76.9%
2025 Q1	3,216	5563.0M	\$226.3B	77.8%
2024 Q4	3,279	5626.8M	\$240.5B	78.7%
2024 Q3	2,990	5549.6M	\$214.5B	77.6%
2024 Q2	2,965	5642.9M	\$220.0B	78.9%
2024 Q1	2,935	5636.1M	\$207.6B	78.8%
2023 Q4	2,867	5592.7M	\$188.1B	78.2%
2023 Q3	2,629	5514.9M	\$150.4B	77.1%

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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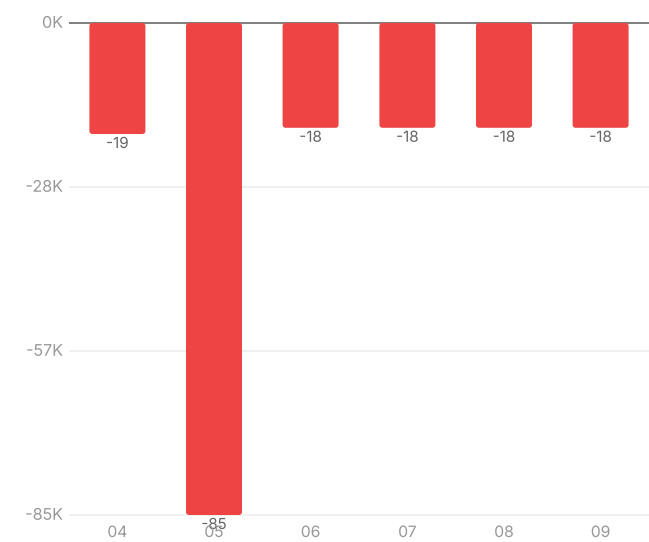
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Moynihan Brian T	director, Chair and CEO	2026-09-15	EXERCISE	18,082	—	2,717,694
Moynihan Brian T	director, Chair and CEO	2026-09-15	D-Return	18,082	\$1.08M	2,699,612
Moynihan Brian T	director, Chair and CEO	2026-09-15	EXERCISE	18,082	—	90,415
Moynihan Brian T	director, Chair and CEO	2026-08-15	EXERCISE	18,083	—	2,717,695
Moynihan Brian T	director, Chair and CEO	2026-08-15	D-Return	18,083	\$1.17M	2,699,612
Moynihan Brian T	director, Chair and CEO	2026-08-15	EXERCISE	18,083	—	108,497
Moynihan Brian T	director, Chair and CEO	2026-07-15	EXERCISE	18,083	—	2,717,695
Moynihan Brian T	director, Chair and CEO	2026-07-15	D-Return	18,083	\$1.11M	2,699,612

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	7	619,146	\$31.1M	Counted
M — Exercises (paired A/D)	19	1,297,077	—	None — mechanics
F — Tax withholding	12	588,176	\$29.3M	None — compensation
G — Gifts	1	32,000	—	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 Routine Selling — Low Signal	OPEN-MARKET SELLS \$31.1M 7 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	SELL	\$1,001 - \$15,000	2026-09-09	2026-10-09
James A. Himes	House	SELL	\$1,001 - \$15,000	2026-07-20	2026-07-21
James A. Himes	House	SELL	\$1,001 - \$15,000	2026-07-20	2026-07-21
Angus King	Senate	BUY	\$1,001 - \$15,000	2025-07-21	2025-08-18
Angus King	Senate	BUY	\$1,001 - \$15,000	2025-07-21	2025-08-18
Angus Stanley King	Senate	BUY	\$1,001 - \$15,000	2025-07-21	2025-08-18

HOUSE 12-MO 29 trades 5 purchases	SENATE 12-MO 0 trades None purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW live 13F data

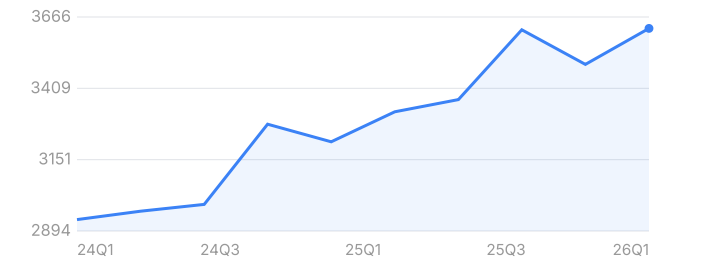
13F FILERS (LAST COMPLETE Q) 3,495	13F SHARES 5.34B 74.6% of shares out	NEW / CLOSED 194 / 260 positions, QoQ	INCREASED / REDUCED 1,372 / 1,540 positions, QoQ
PUT/CALL (13F) 1.06 option positions	FREE FLOAT 99.8% 6.98B sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Fort Washington Investment Advisor	5.2M	\$284M
Wealth Enhancement Advisory Serv	3.0M	\$120M
Smead Capital Management, Inc.	2.2M	\$118M
Mn Services Vermogensbeheer B.V.	2.0M	\$109M
Czech National Bank	1.9M	\$102M
Fjarde Ap - Fonden /Fourth Swedish N	1.6M	\$87M

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

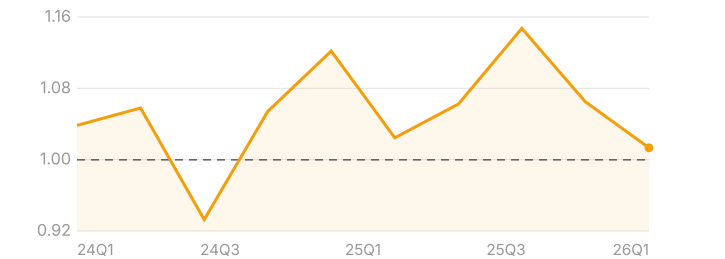
13F Filers Holding BAC — quarterly



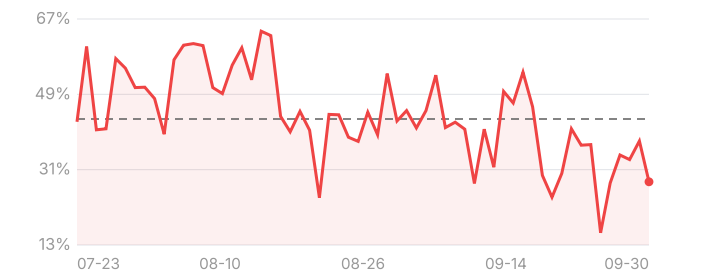
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.5%	\$11.5B
VSMPX	0.5%	\$11.5B
VTI	0.5%	\$11.5B
VTSAX	0.5%	\$11.5B
VFIAX	0.5%	\$9.3B
VFFSX	0.5%	\$9.3B

Institutional Put/Call — quarterly



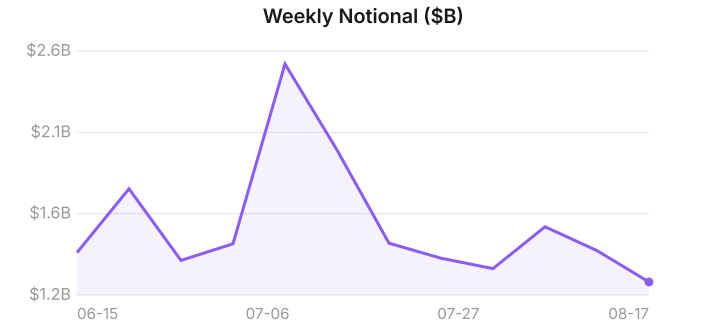
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



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

LATEST SESSION 27.9% 2026-10-15	20-DAY AVG 35.5% 50-day 43.0%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 28% · N: 26% · B: 29% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data

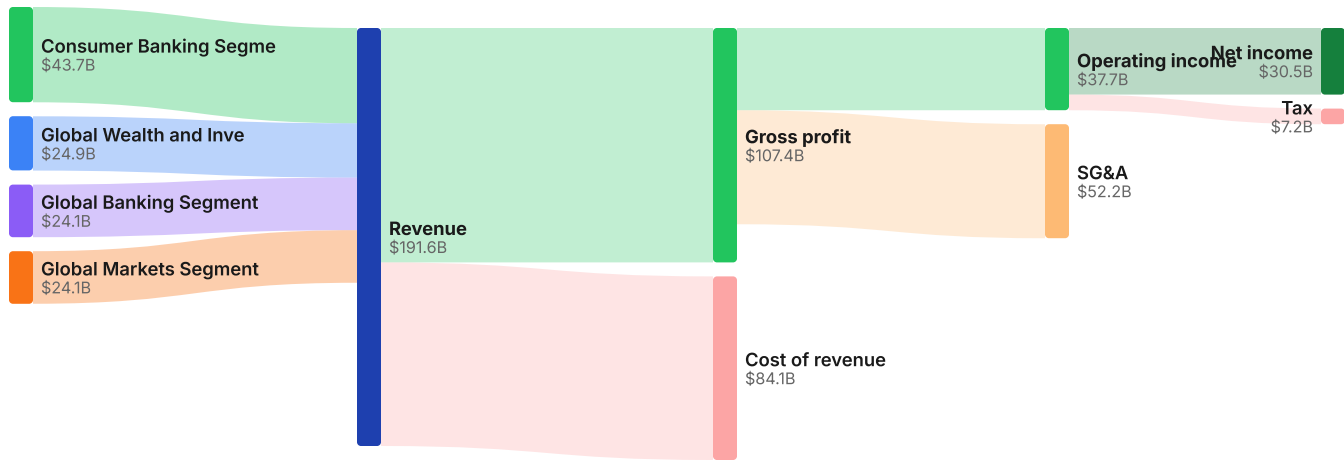


Where BAC Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	29.1M	142 sh
Ubsa Ubs Ats	14.9M	107 sh
Ebxl Level Ats	12.6M	57 sh
Bids Bids Ats	9.4M	729 sh
Mlix Instinct X	9.0M	178 sh
Pure Purestream	8.8M	68 sh

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14 REVENUE FLOW — FY2025 live segmentation + income data

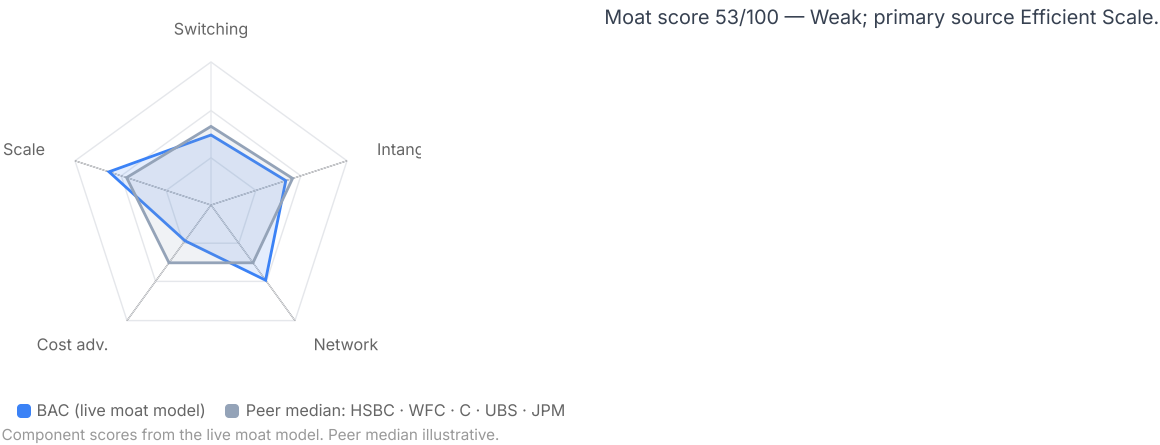


Where a dollar of Bank of America Corporation revenue goes. All values FY2025 filings, live.

15 GEOGRAPHIC REVENUE live segmentation

REGION	REVENUE	SHARE
UNITED STATES	\$97.7B	76%
Non-US	\$15.4B	12%
EMEA	\$7.6B	6%
Asia	\$6.0B	5%
Latin America	\$1.8B	1%

16 MOAT & COMPETITIVE POSITION LIVE MODEL · 53/100 WEAK



3.8 · Employees (SEC filings)



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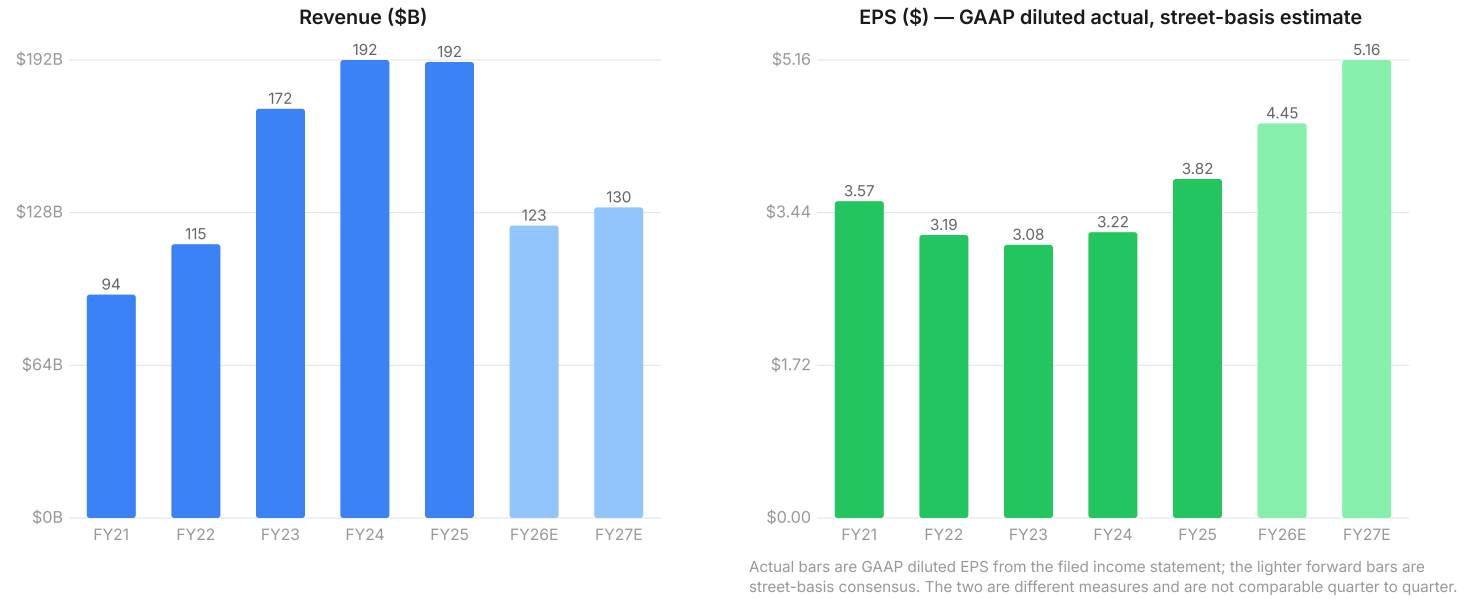
17 CORPORATE INFORMATION — KEY OFFICERS

213,000 employees

OFFICER	TITLE
Dean C. Athanasia	Co-President
James DeMare	Co-President
Matthew Koder	President of Global Corporate & Investment Banking
Alastair Borthwick	Executive Vice President & Chief Financial Officer

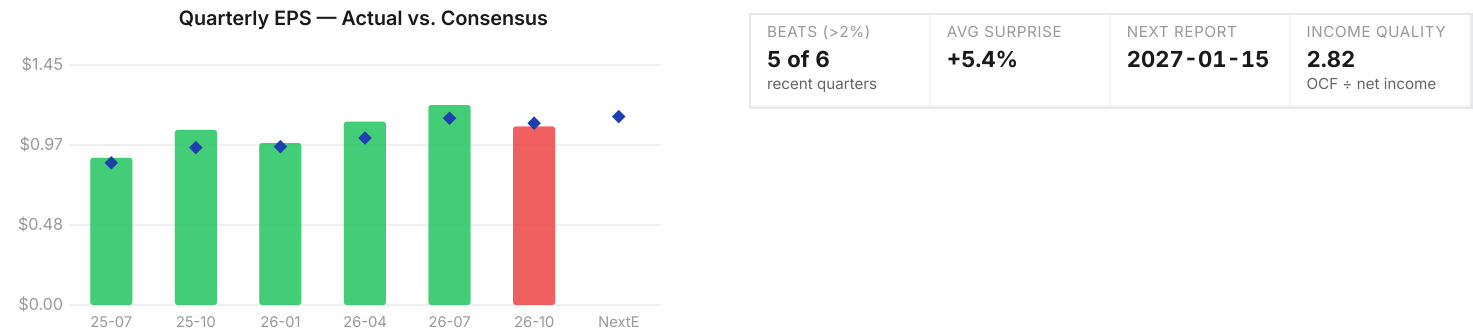
18 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



19 ESTIMATE VS. ACTUAL & SURPRISES

live data



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
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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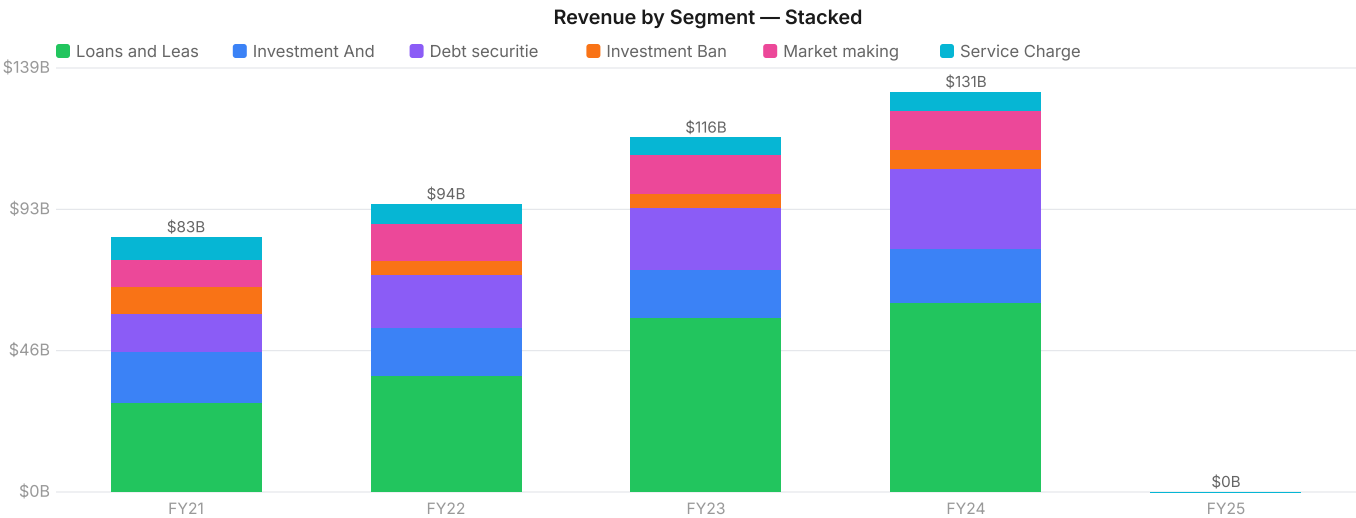
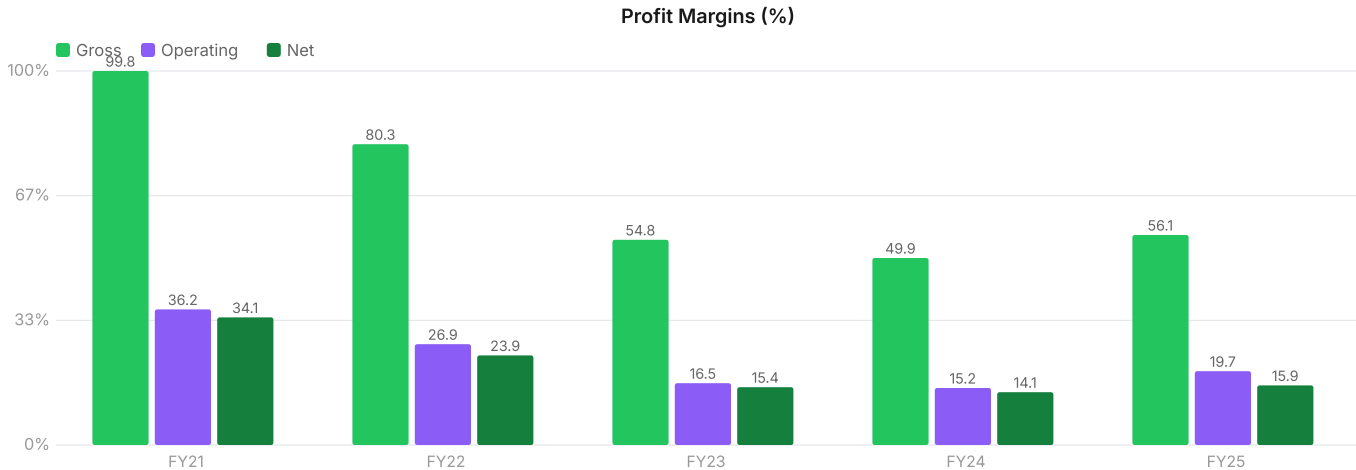
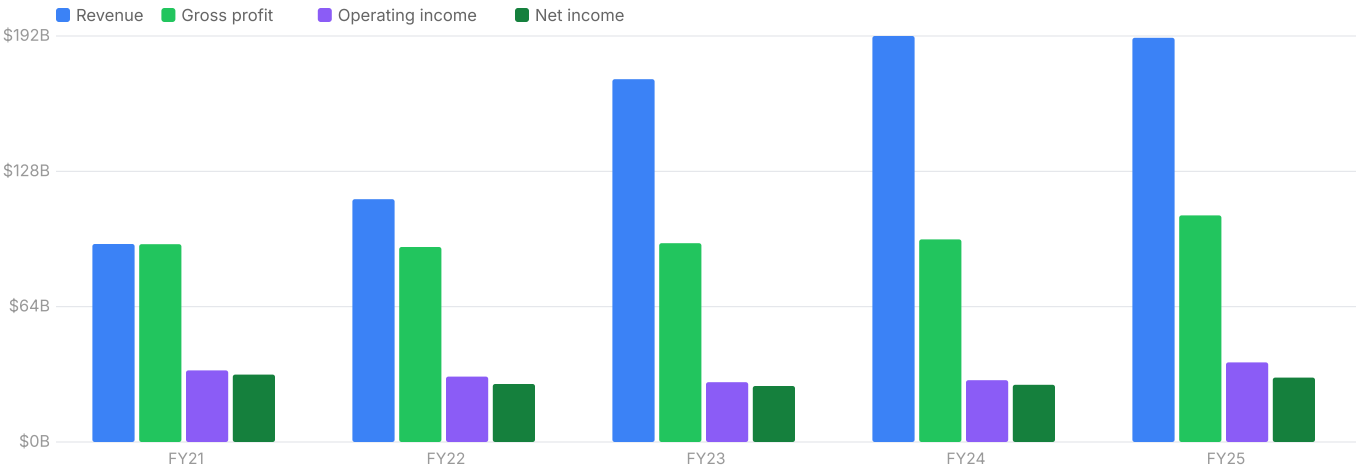
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

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INCOME TRENDS — 5 YEAR

live financials



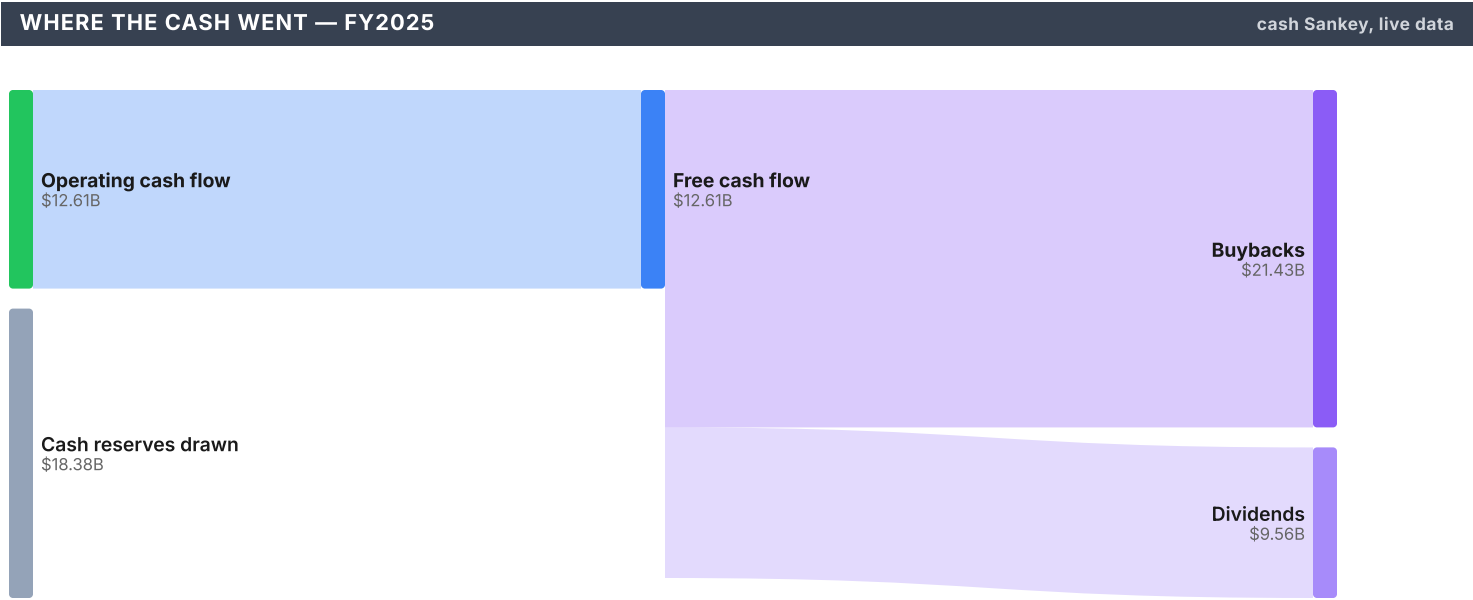
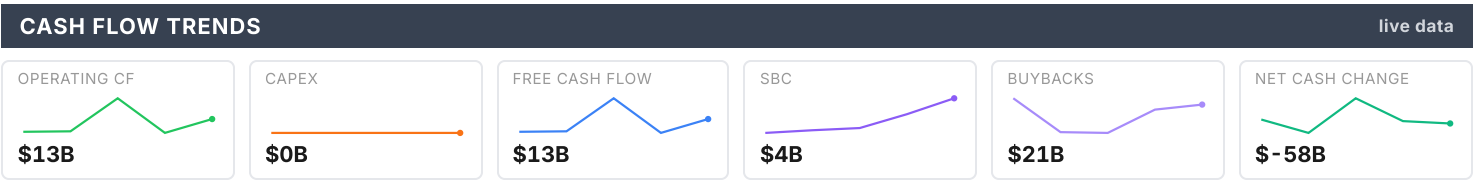
Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+0.1%	+22.6%	+49.4%	+11.9%	-0.5%
Gross profit	+26.3%	-1.4%	+1.9%	+2.0%	+11.8%
Operating income	+78.9%	-8.9%	-8.5%	+3.2%	+28.9%
Net income	+78.7%	-13.9%	-3.7%	+2.3%	+12.4%

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21 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	93.9	115.1	171.9	192.4	191.6	
Cost of revenue	0.1	22.6	77.7	96.4	84.1	
Gross profit	93.7	92.4	94.2	96.1	107.4	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	45.0	45.9	47.7	49.6	52.2	
Operating income	34.0	31.0	28.3	29.3	37.7	
EBITDA	35.9	32.9	30.4	31.4	40.0	
D&A	1.9	2.0	2.1	2.2	2.3	
Pretax income	34.0	31.0	28.3	29.3	37.7	
Income tax	2.0	3.4	1.8	2.1	7.2	
Net income	32.0	27.5	26.5	27.1	30.5	
Diluted EPS (\$)	3.57	3.19	3.08	3.22	3.82	
Diluted shares (M)	8,558	8,168	8,080	7,844	7,547	



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Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	237.5	341.4	296.5	231.8	
ST investments	220.8	266.6	346.4	731.9	
Receivables (net)	81.1	96.7	97.9	103.4	
Total current assets	539.4	704.8	740.8	1,067.1	
PP&E (net)	11.5	11.9	12.2	12.5	
Goodwill + intangibles	69.0	69.0	69.0	69.0	
Total assets	3,051.4	3,180.2	3,261.5	3,410.4	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	222.6	316.0	375.1	48.1	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	2,455.8	2,335.3	2,433.2	2,559.6	
Long-term debt	276.0	302.2	283.3	317.8	
Total liabilities	2,778.2	2,888.5	2,966.0	3,107.2	
Shareholders' equity	273.2	291.6	295.6	303.2	

Cash Flow Statement — Full

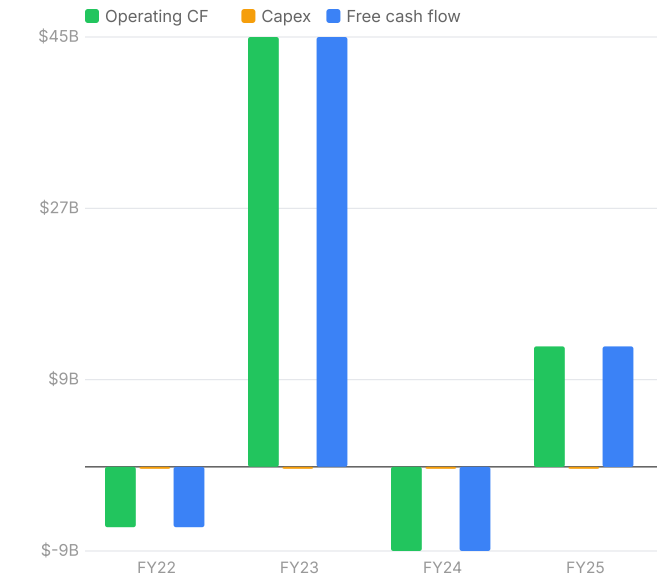
\$B	FY22	FY23	FY24	FY25	
Net income	27.5	26.5	27.1	30.5	
D&A	2.0	2.1	2.2	2.3	
Stock-based compensation	2.9	2.9	3.4	4.0	
Working capital change	(51.9)	2.7	(48.5)	0.0	
Operating cash flow	(6.3)	45.0	(8.8)	12.6	
Capital expenditures	0.0	0.0	0.0	0.0	
Investing cash flow	(2.5)	(35.4)	(90.7)	(145.2)	
Buybacks	(5.1)	(4.6)	(18.4)	(21.4)	
Dividends paid	(8.6)	(9.1)	(9.5)	(9.6)	
Debt issuance / (repay)	35.0	26.0	(1.2)	0.0	
Financing cash flow	(106.0)	93.3	60.4	69.9	
Free cash flow	(6.3)	45.0	(8.8)	12.6	

Balance Sheet Structure (\$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.

Cash Generation vs Capex (\$B)



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22 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	11.8%	10.1%	9.4%	9.2%	10.2%	11%	
ROA	1.1%	0.9%	0.9%	0.8%	0.9%	0.9%	
ROIC	28.6%	8.8%	8.8%	8.7%	-10.4%	29.4%	
Gross margin	99.8%	80.3%	54.8%	49.9%	56.1%	60.4%	
Operating margin	36.2%	26.9%	16.5%	15.2%	19.7%	22.4%	
Net margin	34.1%	23.9%	15.4%	14.1%	15.9%	16.5%	
EBITDA margin	38.2%	28.6%	17.7%	16.3%	20.9%	23.3%	
FCF margin	-7.7%	-5.5%	26.2%	-4.6%	6.6%	—	
VALUATION							
P/E	10.43	9.07	9.76	12.42	13.61	12.0	
P/B	1.24	0.91	0.89	1.14	1.37	1.2	
P/S	3.56	2.17	1.50	1.75	2.17	1.84	
P/FCF	-46.39	-39.46	5.75	-38.26	32.91	3.8	
EV/EBITDA	4.89	8.80	8.84	11.21	-4.57	15.7	
EV/Revenue	1.87	2.52	1.56	1.83	-0.95	3.7	
Earnings yield	9.6%	11.0%	10.2%	8.1%	7.4%	8.77%	
FCF yield	-2.2%	-2.5%	17.4%	-2.6%	3.0%	26.45%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.29	0.22	0.30	0.30	0.42	0.43	
Quick ratio	0.29	0.22	0.30	0.30	0.42	0.43	
Debt / equity	1.84	1.82	2.12	2.23	1.21	1.28	
Debt / assets	15.7%	16.3%	19.4%	20.2%	10.7%	11.1%	
Net debt / EBITDA	-4.41	1.22	0.33	0.49	-14.94	7.79	
Interest coverage	7.17	1.54	0.39	0.32	0.48	—	

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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	0.06	0.06	0.06	
Receivables turnover	1.38	1.65	2.30	2.34	2.12	1.9	
DSO (days)	265	222	159	156	172	—	
DPO (days)	0	0	0	0	0	—	
Cash conversion cycle	265	222	159	156	172	197	
GROWTH (YoY)							
Revenue growth	0.1%	22.6%	49.4%	11.9%	-0.5%	—	
Net income growth	78.7%	-13.9%	-3.7%	2.3%	12.4%	—	
EPS growth	89.0%	-12.3%	-2.6%	5.2%	16.9%	—	
FCF growth	-118.9%	12.0%	811.0%	-119.6%	243.2%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	3.85	3.38	3.29	3.46	4.04	4.49	
Book value / share	32.52	33.50	36.17	37.68	40.18	41.49	
Revenue / share	11.30	14.11	21.32	24.53	25.38	27.23	
FCF / share	-0.87	-0.78	5.58	-1.12	1.67	13.25	
Cash / share	78.82	56.19	75.42	81.97	127.70	3.76	
SHAREHOLDER RETURN & SCORES							
Buyback yield	7.5%	2.0%	1.8%	4.9%	5.8%	5.98%	
Altman Z-Score	-0.48	-0.53	-0.38	-0.36	-0.24	0.3	
Piotroski F-Score	5	3	6	6	7	8/9	
Beneish M-Score	-2.33	-2.02	-2.09	-2.44	-2.52	-3.31	

23 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	8 / 9	Strong		
Altman Z-Score	0.3	Distress (<1.81)	Distress	
Income quality	2.82	Cash-backed	OCF ÷ net income	
Beneish M-Score	-3.31	Non-manipulator	vs -2.22 threshold	

24 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.77	Revenue stability	0.91
Interest burden		1.00	Earnings stability	0.20
Operating margin		22.5%	Earnings persistence	0.92
Asset turnover		0.06×	Revenue CAGR 3y	9.4%
Financial leverage		11.55×	EPS CAGR 3y	7.8%
= ROE		11%	FCF CAGR 3y	28.5%

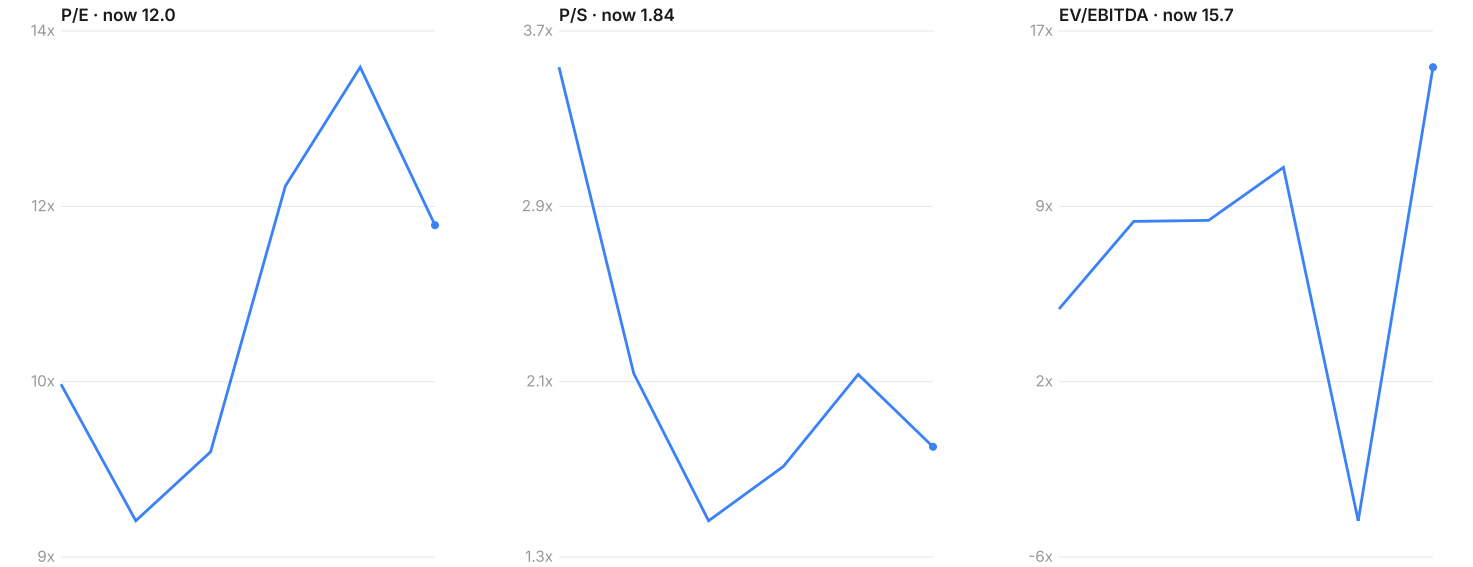
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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 5.98%	DIVIDEND YIELD 2.26%	TOTAL SHAREHOLDER RETURN 8.33% cash yield	SBC / REVENUE 2.1% dilution pressure
-------------------------------	--------------------------------	--	---

25 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



26 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
HSBC	\$324.6B	13.5	14%	23.2%	+8.7%	7/9	+44.1%
WFC	\$253.6B	11.6	13%	19.1%	+5.5%	5/9	+0.4%
C	\$208.4B	12.0	8%	12.9%	+3.9%	5/9	+31.8%
UBS	\$146.0B	16.1	10%	15.6%	+1.4%	5/9	+22.7%
JPM	\$903.0B	14.2	18%	25.7%	+8.0%	8/9	—
MS	\$284.8B	14.2	19%	16.2%	+16.7%	7/9	—
GS	\$256.6B	12.5	17%	17.2%	-6.8%	5/9	—
MA	\$540.9B	33.9	241%	47.3%	+16.0%	7/9	—

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

27 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

54 Analysts



MEAN TARGET (QTR) \$65.50 8 targets	TARGET VS. PRICE +27.9% last-quarter mean	NEXT REPORT 2027-01-15 street \$1.14	
--	--	---	--

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$122.85B	\$124.82B / \$121.70B	\$4.45	\$4.79 / \$4.33	16
FY2027	\$130.49B	\$134.04B / \$127.19B	\$5.16	\$5.39 / \$4.99	16
FY2028	\$136.64B	\$140.65B / \$132.34B	\$5.82	\$6.08 / \$5.54	11

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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	\$64.86	+26.6%	7
Last Quarter	\$65.50	+27.9%	8
Last Year	\$63.85	+24.6%	34
All Time	\$53.20	+3.8%	106

Rolling mean of published targets vs. last close \$51.23. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

B-

DCF1/5

ROE3/5

ROA3/5

DEBT/EQ2/5

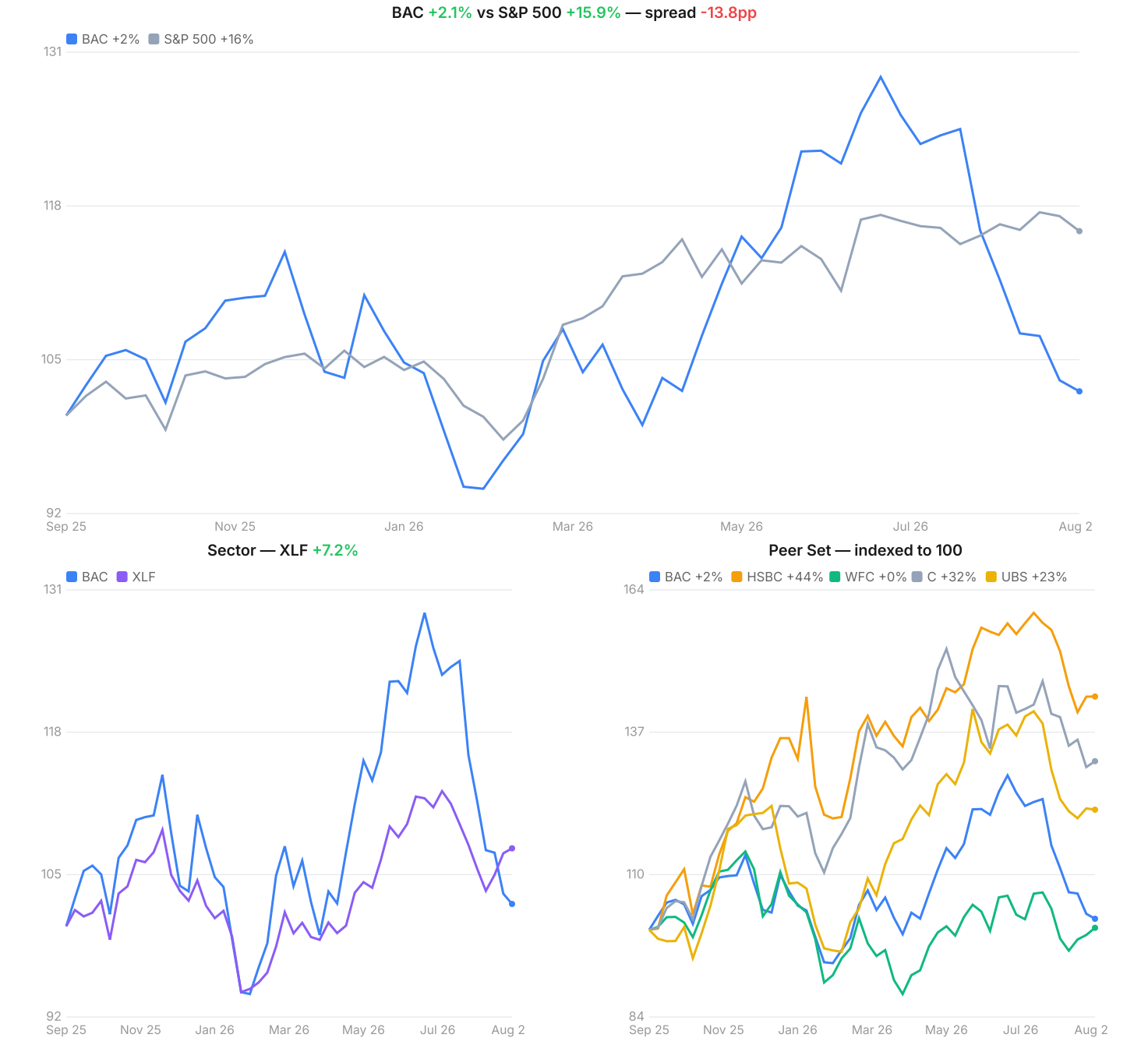
P/E3/5

P/B3/5

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



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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	\$54.38	-3.15	-5.79%	Below
SMA 50	\$59.00	-7.77	-13.17%	Below
SMA 200	\$55.15	-3.92	-7.11%	Below
EMA 9	\$52.91	-1.68	-3.18%	Below
EMA 21	\$54.68	-3.45	-6.31%	Below
EMA 50	\$57.04	-5.81	-10.19%	Below
EMA 200	\$55.55	-4.32	-7.78%	Below

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 · 15/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -70

2 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

10

0

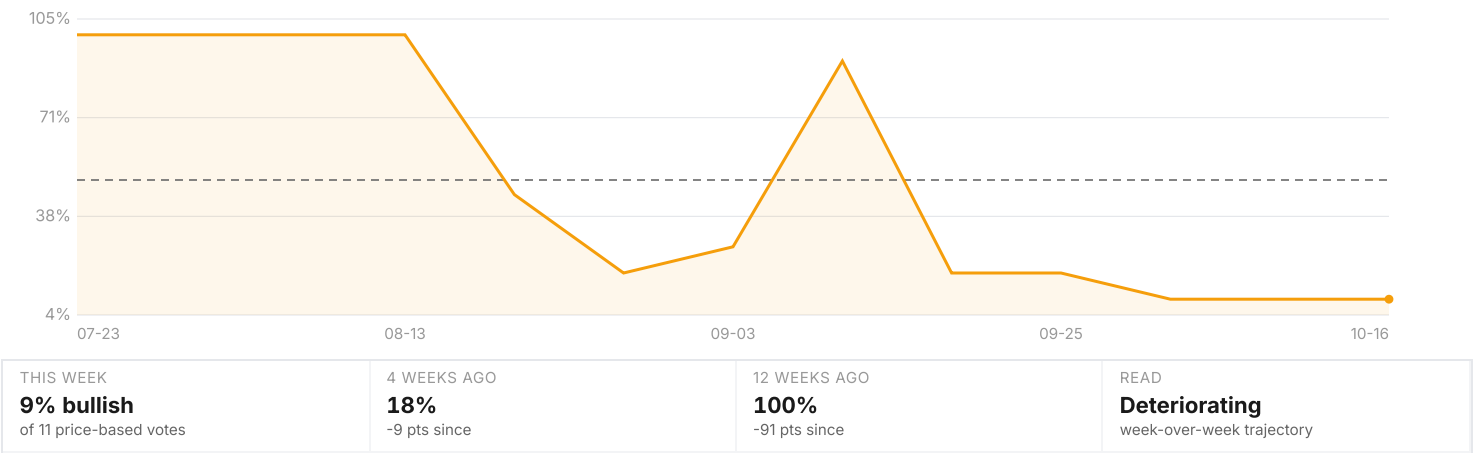
31

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38

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



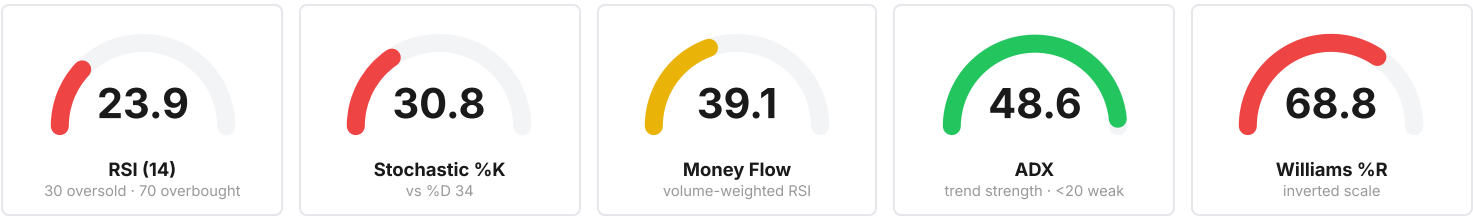
INDICATOR VOTE GRID

2 bull / 20 bear

● Price vs SMA 20	\$54.38	● Price vs SMA 50	\$59.00	● Price vs SMA 200	\$55.15
● EMA 9/21 Cross	52.9/54.7	● SMA 50/200	Golden	● ADX Direction	ADX 49
● Supertrend	\$55	● Parabolic SAR	\$55	● SMA Slope	-0.330
● RSI	23.9	● Stochastic K/D	31/34	● StochRSI K/D	17/38
● Williams %R	-69	● CCI	-128	● TSI vs Signal	-47.9
● CMO	-52.3	● ROC	-4.71%	● OBV Signal	Distrib
● Chaikin MF	0.070	● MFI	39	● Force Index	-38M
● Elder Ray Bull	-2.04				

INDICATOR GAUGES

site technicals-tab style



31 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$51.62 / \$52.14 / \$52.59	S1 / S2	\$51.17 / \$50.65
Bollinger (20,2)	\$51.00 - \$57.76	Squeeze	Off
52-wk range	\$46.12 - \$65.22	Off 52-wk high	-21.5%
ATR (14)	\$1.32 (2.6%)	Historical vol	23.2%

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SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-2.2%

Jan

45%

-2.3%

Feb

40%

+2.9%

Mar

43%

+1.0%

Apr

55%

+0.4%

May

55%

-0.8%

Jun

45%

+4.2%

Jul

65%

+0.6%

Aug

50%

-0.2%

Sep

50%

+1.2%

Oct

65%

+2.8%

Nov

75%

+2.1%

Dec

60%

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

33

RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	BAC	S&P 500
Weekly volatility (σ , 1y)	3.34%	1.83%
Best / worst week (1y)	+6.9% / -7.0%	—
Max drawdown (5y, monthly)	-43.6%	—
1-week VaR (95%)	-4.8%	—
Beta (5y)	1.16	1.00

34

EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

BAC EQUITY WEATHER (LIVE)

STORMY · -47

Trend

-59

Momentum

-47

Volume

-31

Volatility

-60

Breadth

-23

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

35

NEWS SENTIMENT — WEEKLY

live Glauxie-scored feed

Average sentiment of 976 stories, weekly buckets, -1 to +1.

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36 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Stormy

OVERALL		TREND		MOMENTUM		VOLUME	
-46.8		-59.0		-46.5		-31.3	
-24.5 vs industry		-31.4 vs industry		-45.4 vs industry		-3.3 vs industry	
READING	BAC	BANKS - DIVERSIFIED N=179		FINANCIAL SERVICES N=24,134		ALL US SYMBOLS N=70,435	
Overall	-46.8	-22.3		-16.3		-20.5	
Trend	-59.0	-27.5		-12.5		-21.3	
Momentum	-46.5	-1.2		-4.4		-15.8	
Volume	-31.3	-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 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	68
Social	57
Governance	64
Composite ESG	63



38 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.

39 DISCLOSURES

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40 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 · 2021-01-19 to 2026-10-14	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	115 rows · 1997 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-06-15 to 2026-09-15	
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.