

Capital One Financial Corporation (COF)

Financial Services / Financial - Credit Services · New York Stock Exchange

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
\$201.74	\$123.8B	\$259.64	12.5	66.2%	9%	7/9	-0.3%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	4.7M	\$174.24	1.57	13.4%	7%	-0.3	+163.4%

Capital One Financial Corporation, identified by its ticker COF, operates as a prominent financial services holding company. It oversees essential subsidiaries such as Capital One Bank (USA), National Association, and Capital One, National Association, which collectively offer a broad spectrum of financial products and services throughout the United States, Canada, and the United Kingdom. The company structures its extensive operations into three core divisions: Credit Card, Consumer Banking, and Commercial Banking. Clients can utilize various deposit instruments, including checking accounts, money market accounts, negotiable order of withdrawal (NOW) accounts, savings accounts, and time deposits. Capital One's lending solutions are equally comprehensive, encompassing credit card financing, personal auto and retail banking loans, as well as significant commercial and multifamily real estate loans, and broader commercial and industrial credit facilities. Furthermore, the corporation provides credit and debit card issuance, robust online direct banking capabilities, and specialized treasury management and custodial services. Capital One serves a diverse clientele that includes individual consumers, small enterprises, and large commercial entities. It reaches these customers through a multi-channel approach, leveraging digital platforms, traditional physical branches, innovative caf  locations, and other distribution points, particularly within key states like New York, Louisiana, Texas, Maryland, Virginia, New Jersey, and California. Established in 1988, Capital One Financial Corporation maintains its primary executive offices in McLean, Virginia.

SECTOR Financial Services INDUSTRY Financial - Credit Services EXCHANGE NYSE MARKET CAP \$123.8B EMPLOYEES 76,300 (SEC-filed) CEO Richard D. Fairbank
IPO 1994-11-16 COUNTRY US
1680 Capital One Drive, McLean, VA 22102 · Tel 703 720 1000 · capitalone.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

63 / 100

Street mean **\$247.00** (8 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

ROUTINE SELLING — LOW SIGNAL

\$13M sold / 6 mo, zero open-market buys

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **COF -0.3%** · **S&P 500 +15.9%** · spread **-16.2pp**



7 Years vs S&P 500 · **COF +163.4%** · **S&P 500 +189.9%** · spread **-26.4pp**



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

63

OF 100

Score Breakdown

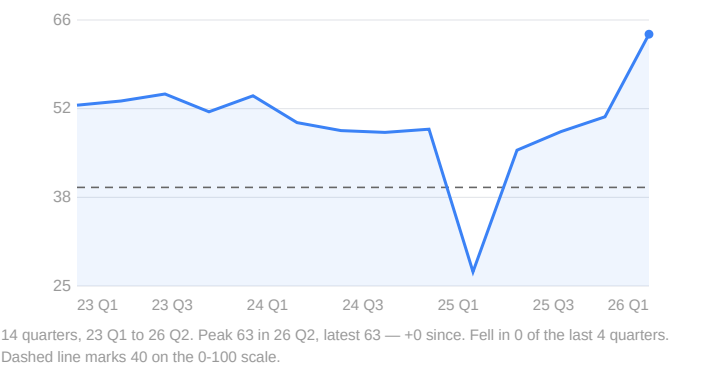
Profitability	61/100
Growth	59/100
Momentum	85/100
Quality	81/100
Earnings Quality	89/100
Balance Sheet	45/100
Value	83/100
Risk (safety)	90/100
Overall	63.4/100

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
AXP	56
PYPL	64
MA	77
SYF	56
GPN	23
AFRM	67
COF	63

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

63 / 100

IS Score 63.4 / 100 · +0.0 from peak of 63

Quarter	Business Quality
23 Q1	52
23 Q4	54
24 Q3	52
25 Q2	28
26 Q1	63

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

PRICE STRUCTURE

BULLISH

Technical Score 67 / 100 · Power +34 · 17 of 22 indicator votes bullish

Period	Price Structure
07-23	35
08-13	96
09-03	65
09-25	40
10-16	65

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 63 and price structure at 67 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 63.4	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 46 → 49 → 51 → 63	the direction matters more than the level
Technical vote share back above 50%	now 64%	price structure no longer broken
Institutional holder count rises two quarters running	peak 2,194 → now 2,119	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.

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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

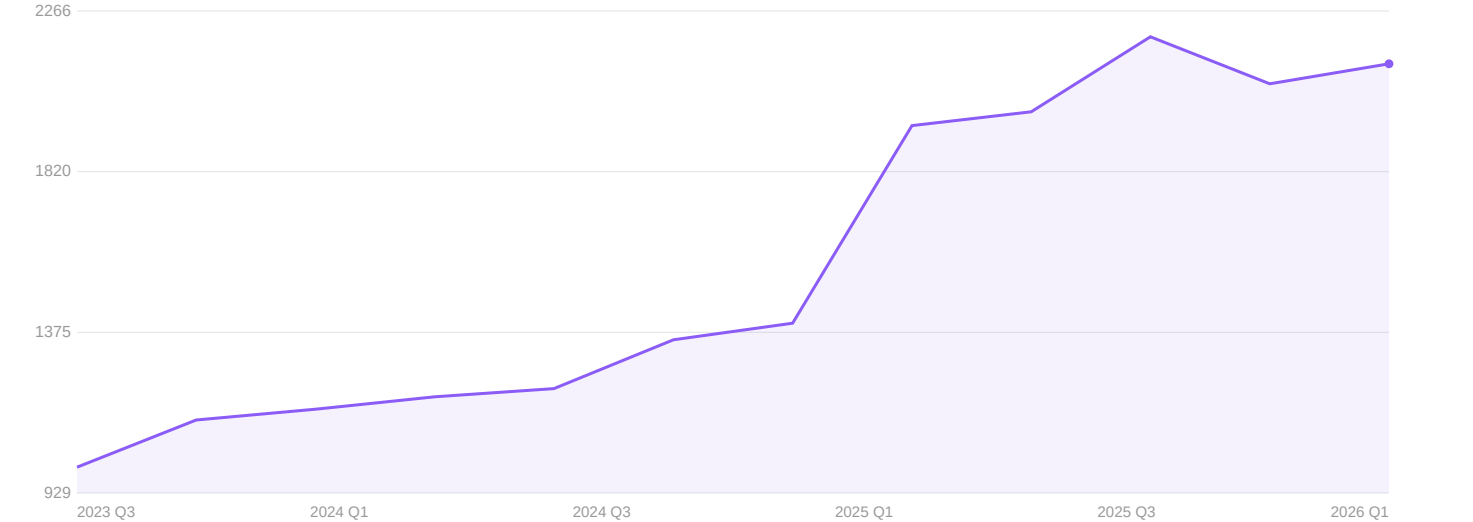
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 2 buys 2026-06-30	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1225 up / 1175 down net +50 funds	INSTITUTIONS ADDED (13F) 55 managers opening or increasing		

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 2,194 · latest 2,119 (-75 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	2,119	541.1M	\$106.2B	87.2%
2026 Q1	2,064	528.0M	\$95.0B	85.1%
2025 Q4	2,194	548.7M	\$130.9B	88.4%
2025 Q3	1,986	546.2M	\$114.8B	88.0%
2025 Q2	1,948	560.0M	\$117.6B	90.3%
2025 Q1	1,400	365.4M	\$65.4B	58.9%
2024 Q4	1,354	359.3M	\$63.4B	57.9%
2024 Q3	1,219	346.7M	\$51.6B	55.9%
2024 Q2	1,196	346.6M	\$46.9B	55.9%
2024 Q1	1,162	350.8M	\$51.0B	56.5%
2023 Q4	1,132	341.1M	\$44.1B	55.0%
2023 Q3	1,001	342.6M	\$33.0B	55.2%

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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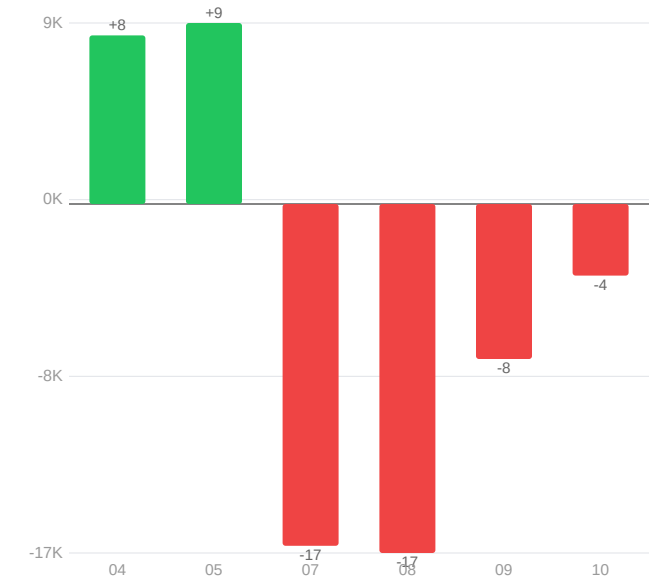
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Cooper Matthew W	General Counsel & Corp Secy	2026-10-06	SELL	3,500	\$0.69M	79,694
Karam Celia	Pres, Retail Bank	2026-09-15	SELL	2,017	\$0.42M	57,696
Dean Lia	Pres, Banking & Prem. Products	2026-09-15	SELL	2,066	\$0.43M	61,195
Cooper Matthew W	General Counsel & Corp Secy	2026-09-01	SELL	3,500	\$0.75M	83,194
Dean Lia	Pres, Banking & Prem. Products	2026-08-17	SELL	2,192	\$0.49M	63,262
Dean Lia	Pres, Banking & Prem. Products	2026-08-17	SELL	1	\$0.00M	63,261
Karam Celia	Pres, Retail Bank	2026-08-17	SELL	1,887	\$0.43M	59,709
Karam Celia	Pres, Retail Bank	2026-08-17	SELL	1	\$0.00M	59,708

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	30	61,905	\$12.8M	Counted
M — Exercises (paired A/D)	1	2,014	—	None — mechanics
F — Tax withholding	5	63,378	\$11.8M	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	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$12.8M 30 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-09-25	2026-10-09
William R. Keating	House	BUY	\$1,001 - \$15,000	2026-06-30	2026-08-14
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-05-01	2026-06-11
Markwayne Mullin	Senate	BUY	\$50,001 - \$100,000	2025-12-29	2026-01-16
Markwayne Mullin	Senate	BUY	\$50,001 - \$100,000	2025-12-29	2026-01-15
Markwayne Mullin	Senate	BUY	\$50,001 - \$100,000	2025-11-10	2025-12-05

HOUSE 12-MO 20 trades 10 purchases	SENATE 12-MO 4 trades 4 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW live 13F data

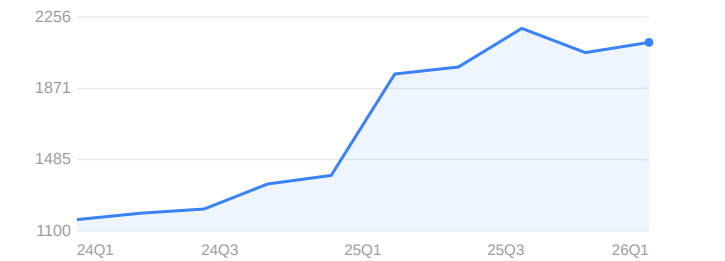
13F FILERS (LAST COMPLETE Q) 2,064	13F SHARES 528M 85.1% of shares out	NEW / CLOSED 197 / 295 positions, QoQ	INCREASED / REDUCED 787 / 805 positions, QoQ
PUT/CALL (13F) 0.97 option positions	FREE FLOAT 98.9% 607M sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Wealth Enhancement Advisory Servic	290,914	\$43M
Burney Co/	180,263	\$35M
Mn Services Vermogensbeheer B.V.	176,401	\$34M
Czech National Bank	176,269	\$34M
Deprince Race & Zollo Inc	168,159	\$32M
Fjarde Ap-Fonden /Fourth Swedish N	158,272	\$31M

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

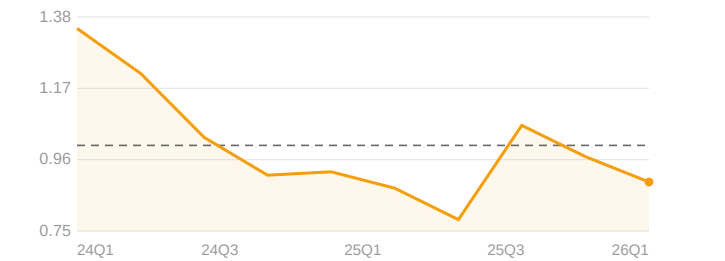
13F Filers Holding COF — quarterly



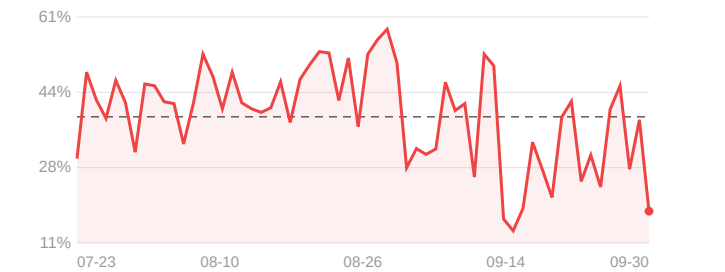
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.2%	\$3.8B
VTI	0.2%	\$3.8B
VSPMX	0.2%	\$3.8B
VTSAX	0.2%	\$3.8B
VFIAX	0.2%	\$3.1B
VFFSX	0.2%	\$3.1B

Institutional Put/Call — quarterly



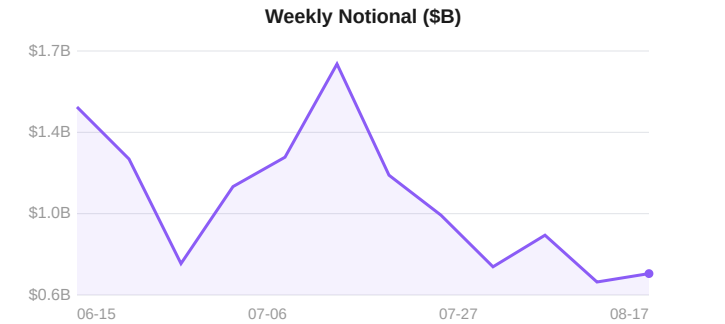
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



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 18.2% 2026-10-15	20-DAY AVG 31.5% 50-day 38.9%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 18% · N: 19% · B: 33% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data



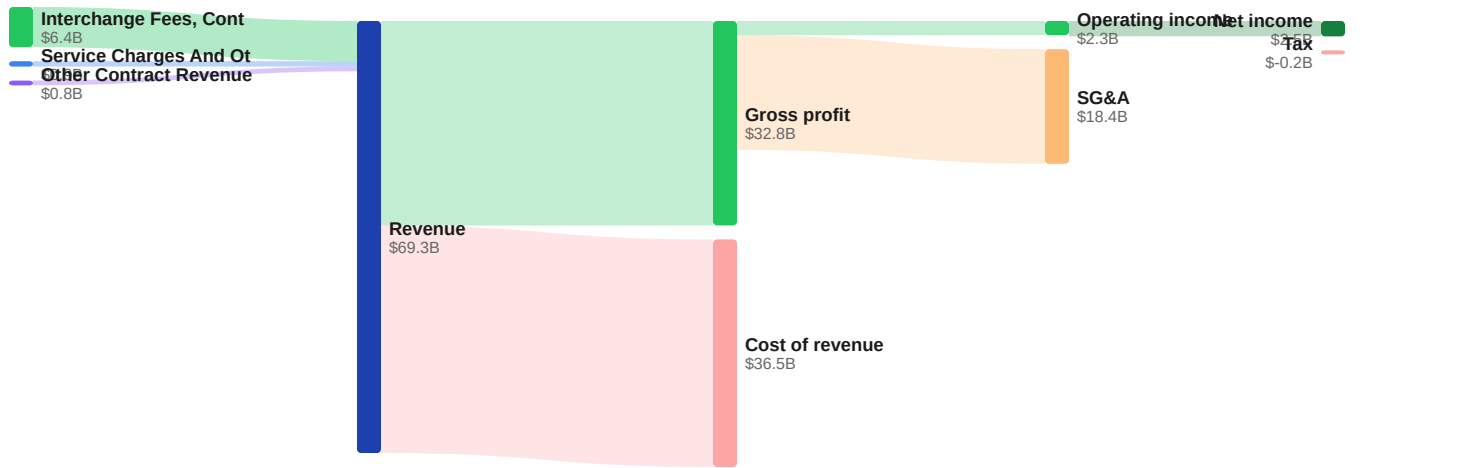
Where COF Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	6.2M	54 sh
Ubsa Ubs Ats	4.6M	56 sh
Sgmt Sigma X2	3.6M	50 sh
Ebxl Level Ats	2.7M	31 sh
Mlix Instinct X	2.4M	74 sh
Mstx Ms Trajectory Cross (Ats-1)	2.2M	45 sh

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14 REVENUE FLOW — FY2025

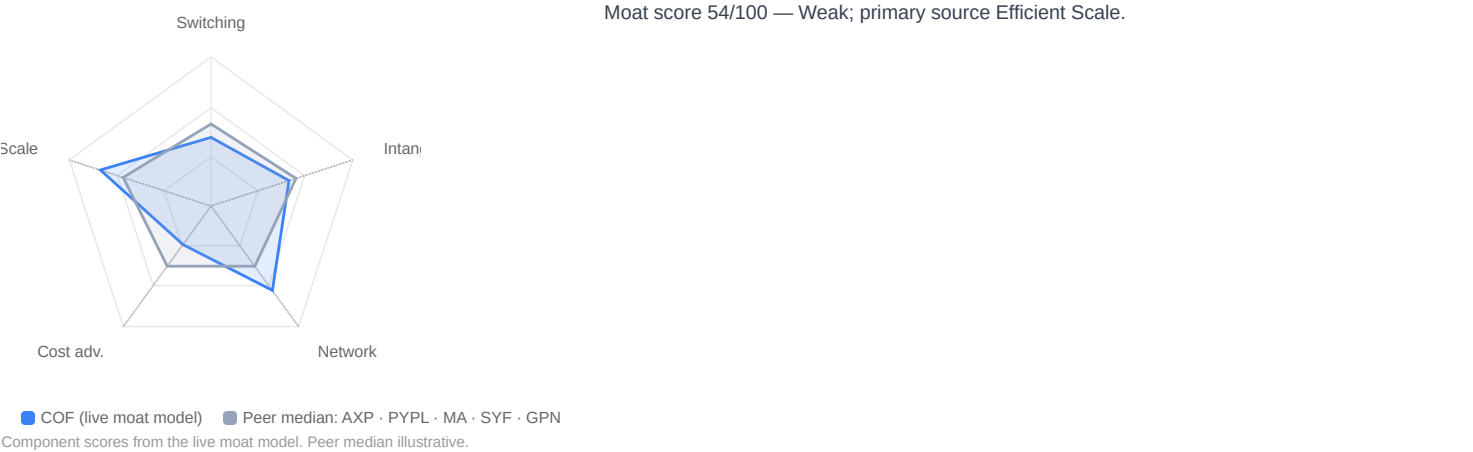
live segmentation + income data



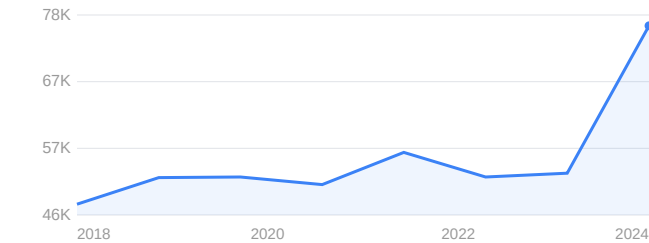
Where a dollar of Capital One Financial Corporation revenue goes. All values FY2025 filings, live.

15 MOAT & COMPETITIVE POSITION

LIVE MODEL · 54/100 WEAK



3.8 · Employees (SEC filings)



16 CORPORATE INFORMATION — KEY OFFICERS

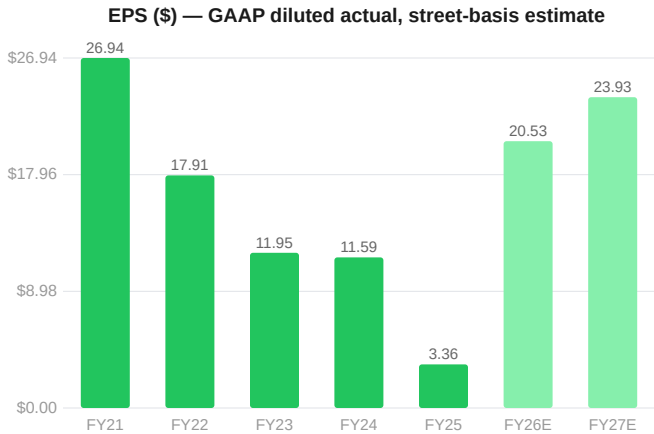
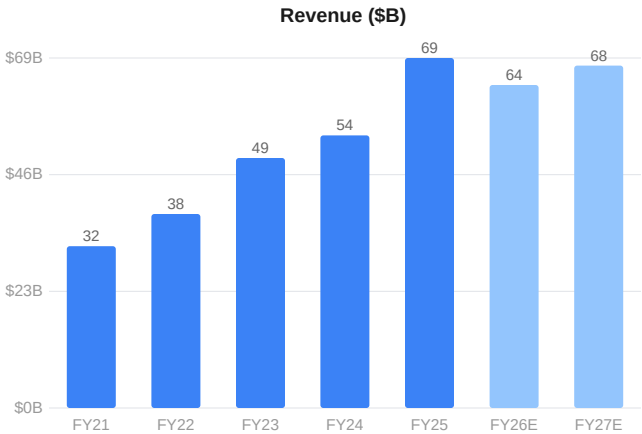
76,300 employees

OFFICER	TITLE
Richard D. Fairbank	Founder, Chairman, Chief Executive Officer & President
Matthew W. Cooper	President of Discover Integration, General Counsel & Secretary
Mark Daniel Mouadeb	President of Card
Frank G. LaPrade	Chief Enterprise Services Officer & Chief of Staff to the Chief Executive Officer

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17 REVENUE & EPS — HISTORY AND ESTIMATES

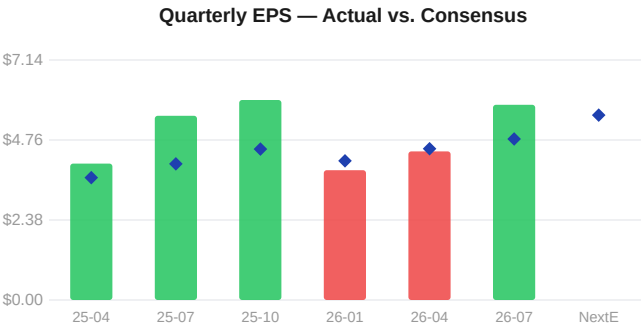
live consensus



Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

18 ESTIMATE VS. ACTUAL & SURPRISES

live data



BEATS (>2%) 4 of 6 recent quarters	AVG SURPRISE +15.4%	NEXT REPORT 2026-10-20	INCOME QUALITY 2.99 OCF + net income
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19 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

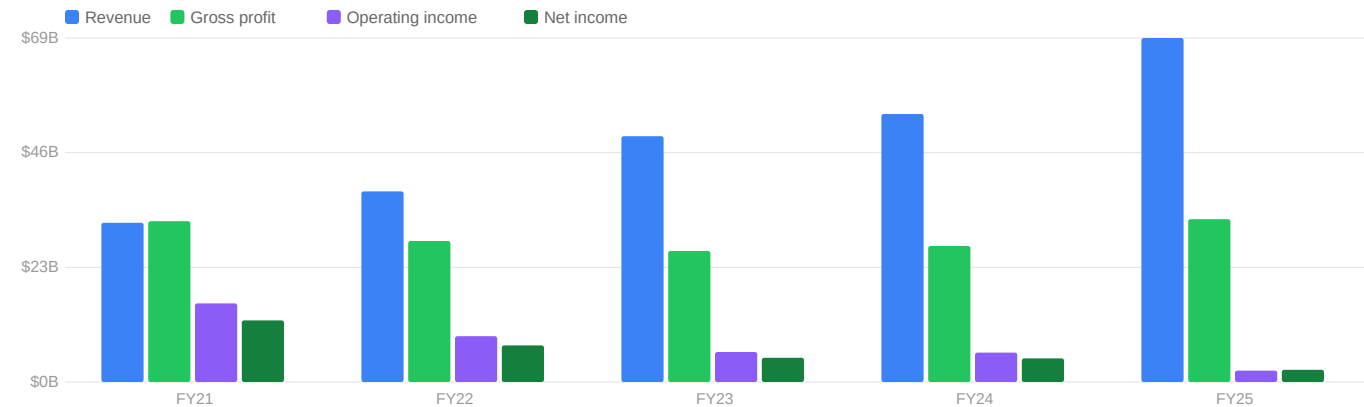
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement 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.

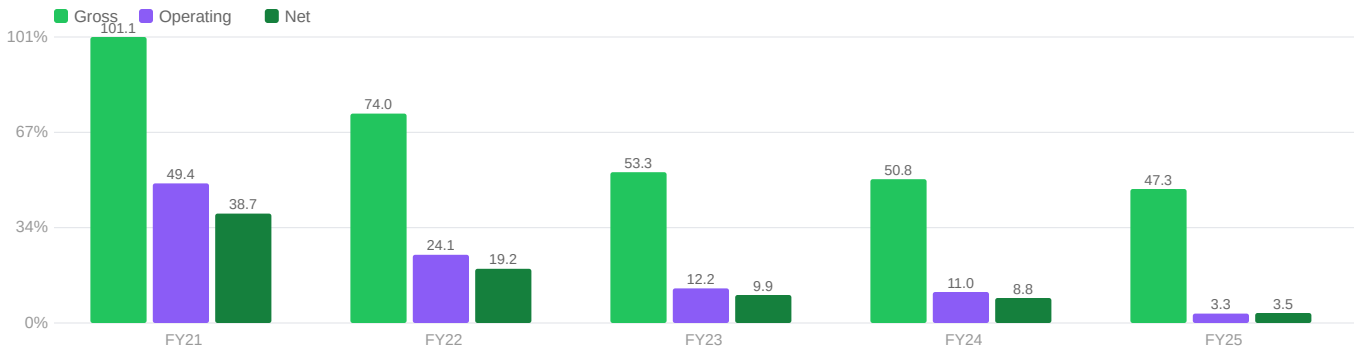
INCOME TRENDS — 5 YEAR

live financials

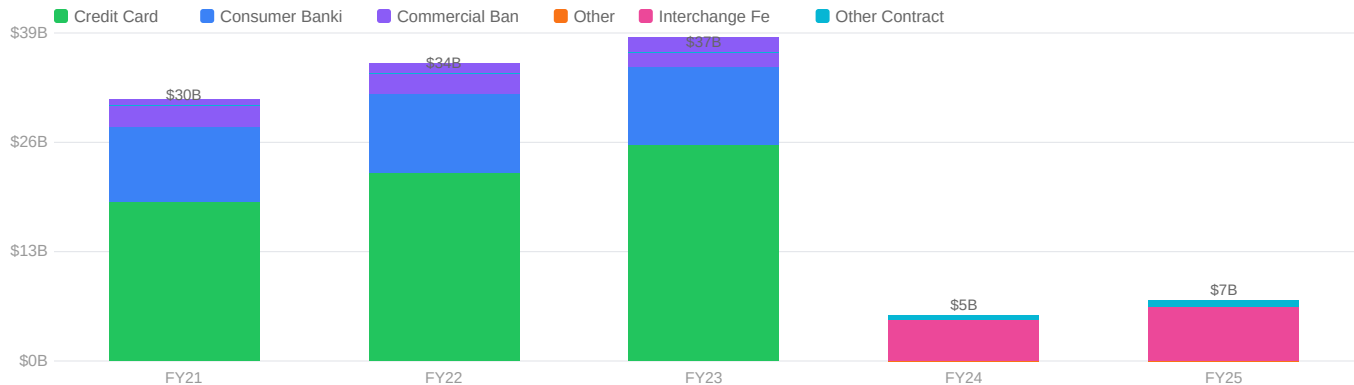


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Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

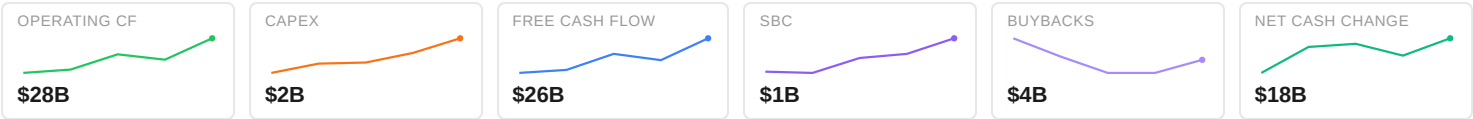
YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+1.2%	+19.8%	+29.0%	+9.0%	+28.4%
Gross profit	+77.3%	-12.3%	-7.2%	+3.9%	+19.6%
Operating income	+393.6%	-41.6%	-34.6%	-2.2%	-61.4%
Net income	+356.5%	-40.6%	-33.6%	-2.8%	-48.4%

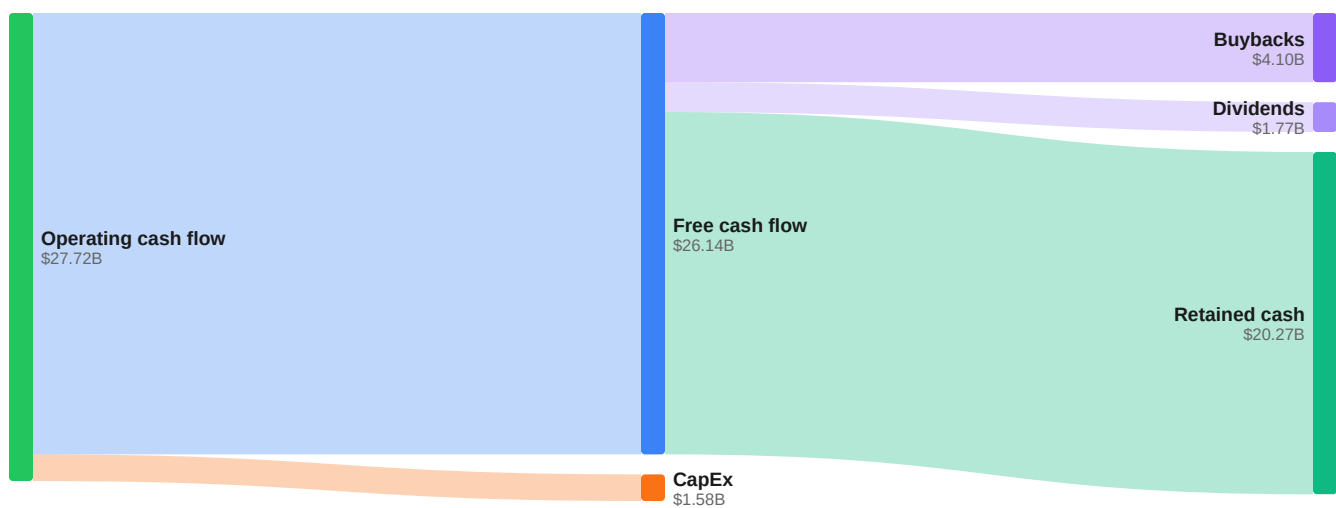
20 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	32.0	38.4	49.5	53.9	69.3	
Cost of revenue	-0.3	10.0	23.1	26.5	36.5	
Gross profit	32.4	28.4	26.4	27.4	32.8	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	10.3	12.4	13.3	14.0	18.4	
Operating income	15.8	9.2	6.0	5.9	2.3	
EBITDA	19.3	12.5	9.3	9.1	7.5	
D&A	3.5	3.2	3.2	3.2	5.3	
Pretax income	15.8	9.2	6.0	5.9	2.3	
Income tax	3.4	1.9	1.2	1.2	-0.2	
Net income	12.4	7.4	4.9	4.8	2.5	
Diluted EPS (\$)	26.94	17.91	11.95	11.59	3.36	
Diluted shares (M)	444	393	383	384	541	

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CASH FLOW TRENDS live data



WHERE THE CASH WENT — FY2025 cash Sankey, live data



Balance Sheet — Full

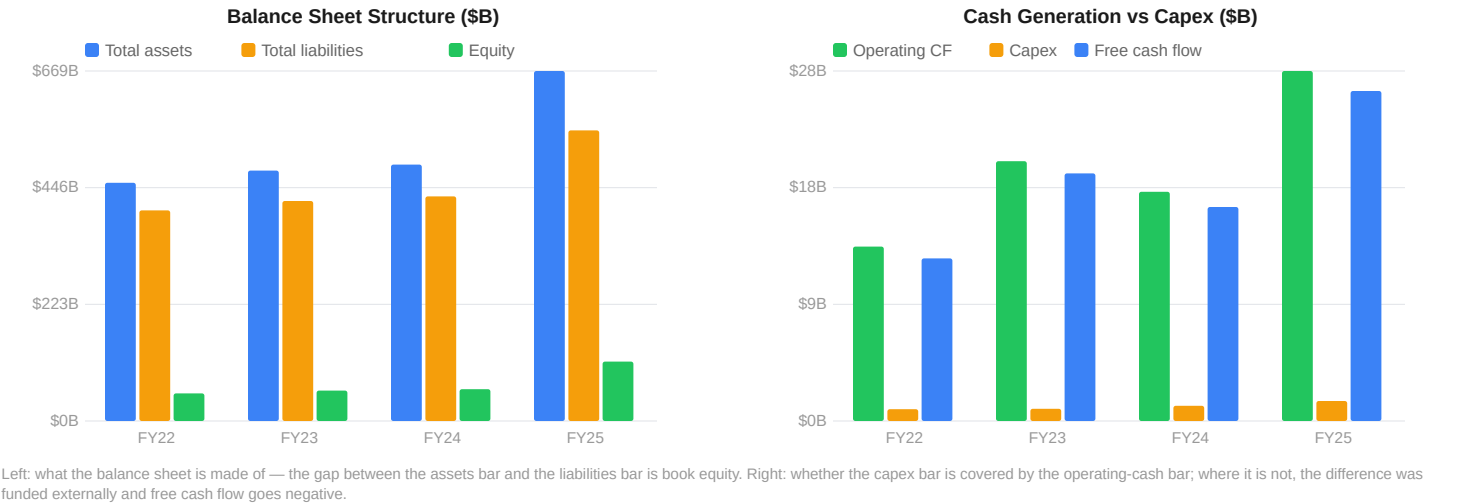
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	30.9	43.3	43.2	57.4	
ST investments	76.9	79.1	3.9	4.3	
Receivables (net)	2.1	2.5	2.5	3.5	
Total current assets	109.9	124.9	49.6	69.9	
PP&E (net)	4.4	4.4	4.5	5.6	
Goodwill + intangibles	14.8	15.1	15.1	45.1	
Total assets	455.2	478.5	490.1	669.0	
Accounts payable	0.5	0.6	0.7	0.8	
Short-term debt	0.9	0.5	0.6	1.1	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	334.4	349.6	363.9	477.7	
Long-term debt	47.8	49.3	45.0	49.9	
Total liabilities	402.7	420.4	429.4	555.4	
Shareholders' equity	52.6	58.1	60.8	113.6	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	7.4	4.9	4.8	2.5	
D&A	3.2	3.2	3.2	5.3	
Stock-based compensation	0.3	0.5	0.6	0.8	
Working capital change	(2.9)	2.3	(1.6)	1.3	
Operating cash flow	13.8	20.6	18.2	27.7	
Capital expenditures	(0.9)	(1.0)	(1.2)	(1.6)	
Investing cash flow	(29.7)	(21.9)	(26.4)	(0.4)	
Buybacks	(4.9)	(0.7)	(0.7)	(4.1)	
Dividends paid	(1.2)	(1.2)	(1.2)	(1.8)	
Debt issuance / (repay)	8.4	0.2	(4.4)	(8.8)	
Financing cash flow	25.1	13.8	8.2	(8.9)	
Free cash flow	12.9	19.6	17.0	26.1	

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21 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	20.4%	13.0%	8.8%	8.0%	2.8%	9%	
ROA	2.9%	1.7%	1.0%	1.0%	0.4%	1.6%	
ROIC	-96.1%	-114.2%	-33.8%	8.0%	2.0%	6.8%	
Gross margin	101.1%	74.0%	53.3%	50.8%	47.3%	66.2%	
Operating margin	49.4%	24.1%	12.2%	11.0%	3.3%	21.0%	
Net margin	38.7%	19.2%	9.9%	8.8%	3.5%	13.4%	
EBITDA margin	60.2%	32.4%	18.7%	17.0%	10.9%	29.3%	
FCF margin	36.3%	33.6%	39.6%	31.4%	40.1%	—	
VALUATION							
P/E	4.62	4.60	9.98	14.21	62.38	12.5	
P/B	0.94	0.64	0.84	1.11	1.35	1.1	
P/S	1.79	0.88	0.99	1.25	2.21	1.57	
P/FCF	4.93	2.63	2.49	3.98	5.52	3.8	
EV/EBITDA	-0.86	-2.02	-2.57	7.21	18.88	5.0	
EV/Revenue	-0.52	-0.66	-0.48	1.22	2.06	1.5	
Earnings yield	21.6%	21.7%	10.0%	7.0%	1.6%	8.40%	
FCF yield	20.3%	38.0%	40.2%	25.1%	18.1%	26.02%	

EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.38	0.33	0.36	0.14	0.15	0.13	
Quick ratio	0.38	0.33	0.36	0.14	0.15	0.13	
Debt / equity	0.71	0.93	0.86	0.75	0.45	0.40	
Debt / assets	10.0%	10.7%	10.4%	9.3%	7.6%	6.7%	
Net debt / EBITDA	-3.83	-4.74	-7.83	-0.17	-1.42	-0.41	
Interest coverage	9.89	2.24	0.48	0.40	0.14	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.08	0.09	0.11	0.11	0.12	0.12	
Receivables turnover	21.86	21.53	21.60	21.53	22.96	22.9	
DSO (days)	17	17	17	17	16	16	
DPO (days)	—	15	9	9	8	11	
Cash conversion cycle	—	2	8	8	8	5	
GROWTH (YoY)							
Revenue growth	1.2%	19.8%	29.0%	9.0%	28.2%	—	
Net income growth	356.5%	-40.6%	-33.6%	-2.8%	-48.3%	—	
EPS growth	395.1%	-34.3%	-33.4%	-3.0%	-68.6%	—	
FCF growth	-27.4%	10.9%	52.3%	-13.6%	63.5%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	29.20	19.18	12.77	12.39	3.89	16.95	
Book value / share	143.83	137.04	151.75	158.54	179.89	183.39	
Revenue / share	75.50	100.01	129.27	140.68	109.48	126.70	
FCF / share	27.37	33.55	51.24	44.22	43.89	51.89	
Cash / share	275.76	280.88	319.79	122.81	97.70	91.44	
SHAREHOLDER RETURN & SCORES							
Buyback yield	17.0%	14.6%	1.5%	1.1%	0.0%	0.76%	
Altman Z-Score	-0.08	-0.21	-0.17	-0.34	-0.32	-0.3	
Piotroski F-Score	5	5	7	6	7	7/9	
Beneish M-Score	-2.47	-1.86	-2.35	-2.53	-2.25	-3.17	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	7 / 9	Strong		
Altman Z-Score	-0.3	Distress (<1.81)	Distress	
Income quality	2.99	Cash-backed	OCF ÷ net income	
Beneish M-Score	-3.17	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.81	Revenue stability	0.92
Interest burden		0.79	Earnings stability	0.19
Operating margin		21.0%	Earnings persistence	—
Asset turnover		0.12×	Revenue CAGR 3y	20.8%
Financial leverage		5.93×	EPS CAGR 3y	6.9%
= ROE		9%	FCF CAGR 3y	25.4%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 0.76%	DIVIDEND YIELD 1.59%	TOTAL SHAREHOLDER RETURN 0.80% cash yield	SBC / REVENUE 0.9% dilution pressure
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24 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



25 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
AXP	\$211.8B	19.0	34%	14.4%	+9.4%	9/9	-2.9%
PYPL	\$48.5B	10.6	24%	12.7%	+5.7%	6/9	-14.0%
MA	\$540.9B	33.9	241%	47.3%	+16.0%	7/9	+12.3%
SYF	\$24.0B	7.5	21%	18.9%	-2.4%	7/9	+5.3%
GPN	\$22.1B	-21.5	-4%	-0.3%	+14.8%	2/9	—
AFRM	\$22.0B	13.0	45%	—	+29.8%	6/9	—
V	\$751.7B	34.2	61%	48.4%	+14.4%	5/9	—
SOFI	\$18.8B	28.5	7%	10.0%	+34.2%	5/9	—

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

26 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

57 Analysts



MEAN TARGET (QTR) \$247.00 8 targets	TARGET VS. PRICE +22.4% last-quarter mean	NEXT REPORT 2026-10-20 street \$5.50	
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$63.90B	\$64.27B / \$63.33B	\$20.53	\$20.98 / \$20.02	14
FY2027	\$67.75B	\$69.15B / \$65.94B	\$23.93	\$25.08 / \$22.57	14
FY2028	\$71.51B	\$72.76B / \$69.17B	\$27.68	\$29.92 / \$25.76	10

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27 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$234.00	+16.0%	4
Last Quarter	\$247.00	+22.4%	8
Last Year	\$264.11	+30.9%	37
All Time	\$225.97	+12.0%	75

Rolling mean of published targets vs. last close \$201.74. Aggregated from StreetInsider, Pulse 2.0, Benzinga.

Third-Party Composite Rating

A-

DCF5/5ROE3/5ROA4/5DEBT/EQ3/5P/E3/5P/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.

28 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

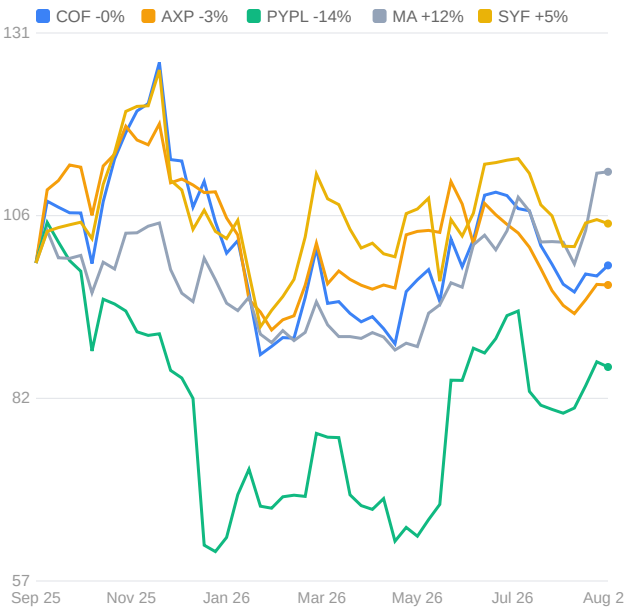
COF -0.3% vs S&P 500 +15.9% — spread -16.2pp



Sector — XLF +7.2%



Peer Set — indexed to 100



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



Candlesticks with SMA 20/50 overlay, Bollinger (20,20) 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	\$197.66	+4.08	+2.06%	Above
SMA 50	\$207.96	-6.22	-2.99%	Below
SMA 200	\$203.08	-1.34	-0.66%	Below
EMA 9	\$198.50	+3.24	+1.63%	Above
EMA 21	\$199.71	+2.03	+1.02%	Above
EMA 50	\$203.22	-1.48	-0.73%	Below
EMA 200	\$203.67	-1.93	-0.95%	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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29 TECHNICAL POWER SCORE

EDGE · site engine · 67/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +34

17 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

44

91

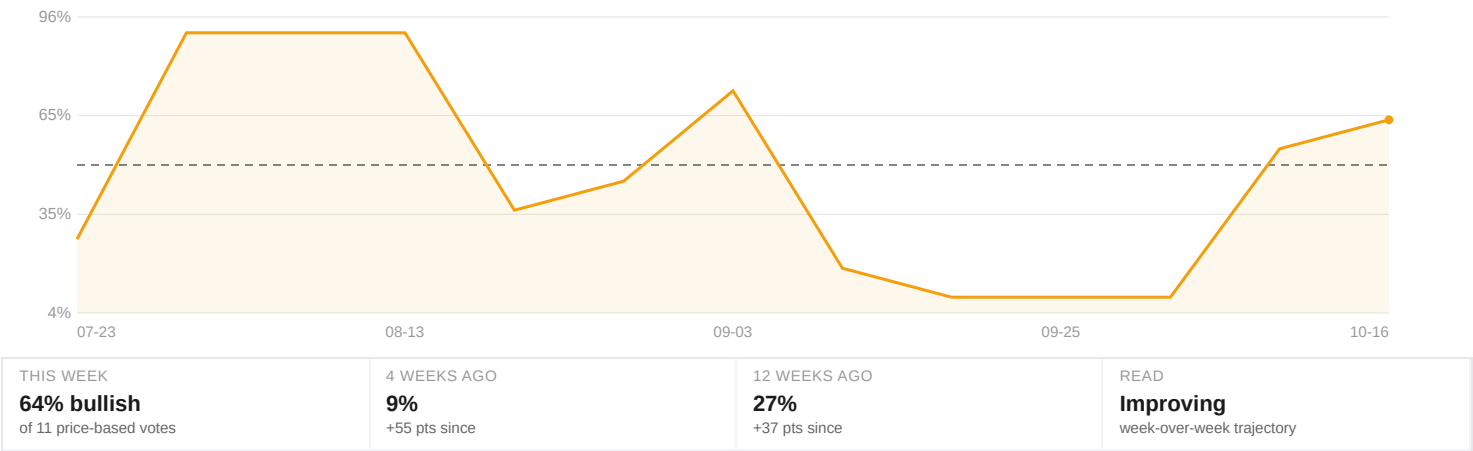
94

50

50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



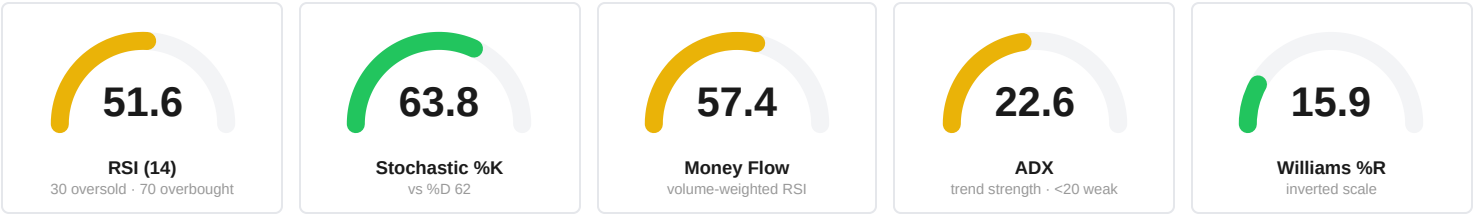
INDICATOR VOTE GRID

17 bull / 5 bear

Price vs SMA 20	\$197.66	Price vs SMA 50	\$207.96	Price vs SMA 200	\$203.08
EMA 9/21 Cross	198.5/199.7	SMA 50/200	Golden	ADX Direction	ADX 23
Supertrend	\$206	Parabolic SAR	\$192	SMA Slope	-0.030
RSI	51.6	Stochastic K/D	64/62	StochRSI K/D	75/69
Williams %R	-16	CCI	128	TSI vs Signal	-14.4
CMO	3.2	ROC	3.61%	OBV Signal	Accum
Chaikin MF	0.050	MFI	57	Force Index	3M
Elder Ray Bull	4.30				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$197.36 / \$201.72 / \$204.58	S1 / S2	\$194.50 / \$190.14
Bollinger (20,2)	\$191.77 – \$203.55	Squeeze	ON
52-wk range	\$174.24 – \$258.65	Off 52-wk high	-22.0%
ATR (14)	\$4.83 (2.4%)	Historical vol	22.7%

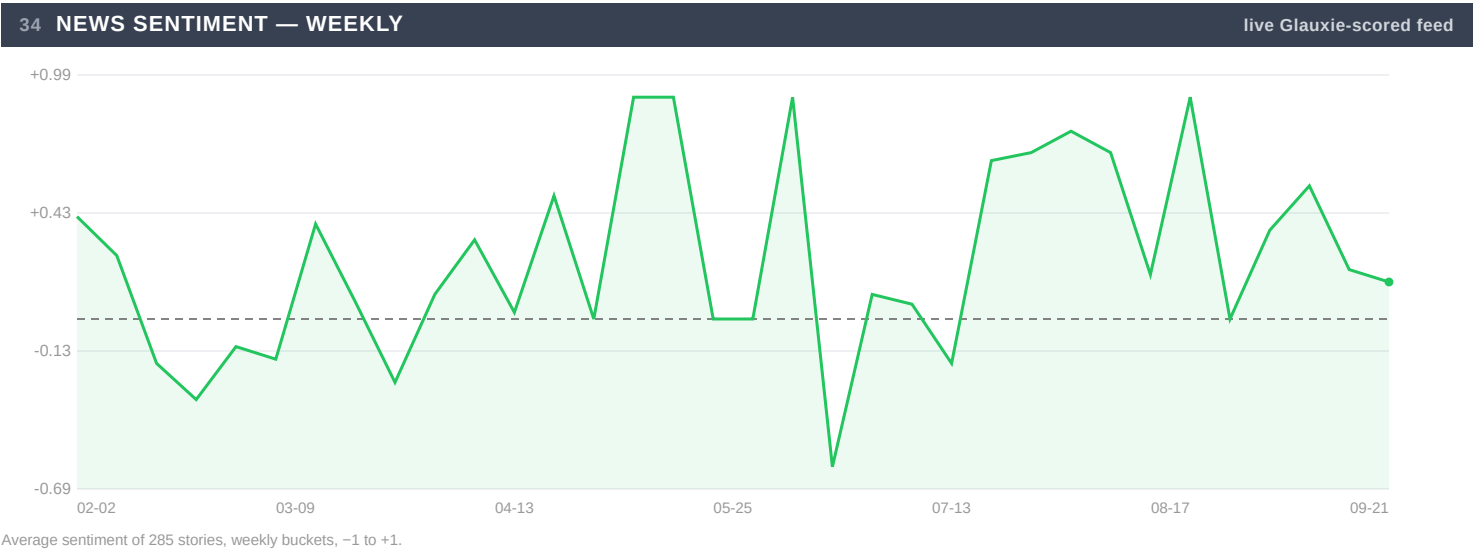
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31 SEASONALITY — 20-YEAR AVERAGES											live model · win rates shown
-0.9%	-1.6%	-0.6%	+5.4%	+2.9%	-1.6%	+2.8%	+0.2%	+0.5%	+2.2%	+1.4%	+1.9%
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
50%	55%	48%	65%	60%	50%	70%	50%	65%	70%	60%	65%

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

32 RISK INDICATORS			computed from live price history
COMPUTED FROM LIVE WEEKLY PRICES		COF	S&P 500
Weekly volatility (σ , 1y)		4.43%	1.83%
Best / worst week (1y)		+8.8% / -10.3%	—
Max drawdown (5y, monthly)		-56.6%	—
1-week VaR (95%)		-7.8%	—
Beta (5y)		1.02	1.00

33 EQUITY WEATHER & MARKET REGIME		EDGE · live weather engine
COF EQUITY WEATHER (LIVE)		MARKET REGIME (2026-10-16)
CLOUDY · -5		NEUTRAL
Trend	-42	VIX 19.99 Normal
Momentum	+20	DOW THEORY Confirmed Bearish
Volume	+44	SPY / QQQ TSI 7.2 / 4.7 trend strength
Volatility	-30	SECTOR STRENGTH 46/100 breadth average
Breadth	-23	



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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL	TREND	MOMENTUM	VOLUME
-5.4	-42.2	+20.4	+44.5
+15.3 vs industry	-14.4 vs industry	+32.4 vs industry	+69.5 vs industry

READING	COF	FINANCIAL - CREDIT SERVICES N=681	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-5.4	-20.7	-16.3	-20.5
Trend	-42.2	-27.8	-12.5	-21.3
Momentum	+20.4	-12.0	-4.4	-15.8
Volume	+44.5	-25.0	+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.

36 EXECUTIVE COMPENSATION

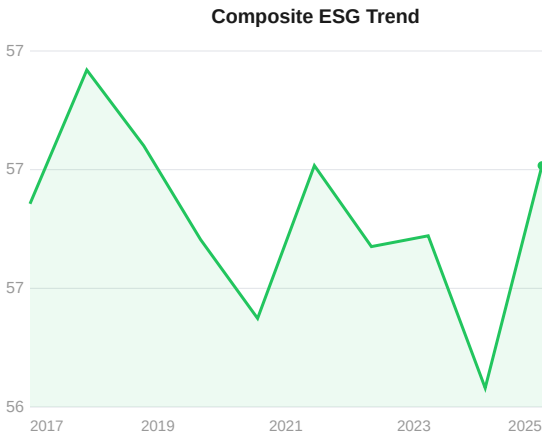
live proxy data · FY2013

EXECUTIVE	TOTAL COMP	STRUCTURE
Richard D. Fairbank Chairman, CEO and Presid	\$18.3M	60% equity+incentive
Stephen S. Crawford Chief Financial Officer	\$12.4M	87% equity+incentive
Gary L. Perlin Former Chief Financial Office	\$7.1M	67% equity+incentive
Ryan M. Schneider President, Card	\$5.2M	66% equity+incentive
John G. Finneran, Jr. General Counsel and Co	\$5.0M	67% equity+incentive

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	53
Social	63
Governance	55
Composite ESG	57



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 · 2020-07-21 to 2026-04-21	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	116 rows · 1997 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-08-04 to 2026-10-06	
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.