

# The Goldman Sachs Group, Inc. (GS)

Financial Services / Financial - Capital Markets · New York Stock Exchange

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

|                                             |                                                        |                                                                |                                                  |                                                            |                                        |                                                    |                                                               |
|---------------------------------------------|--------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------|----------------------------------------|----------------------------------------------------|---------------------------------------------------------------|
| LAST CLOSE<br><b>\$881.26</b><br>2026-10-16 | MARKET CAP<br><b>\$256.6B</b><br>VOLUME<br><b>2.4M</b> | 52-WK HIGH<br><b>\$1153.99</b><br>52-WK LOW<br><b>\$740.01</b> | TRAILING PE<br><b>12.5</b><br>P/S<br><b>2.08</b> | GROSS MARGIN<br><b>57.5%</b><br>NET MARGIN<br><b>18.0%</b> | ROE<br><b>18%</b><br>ROIC<br><b>1%</b> | PIOTROSKI<br><b>4/9</b><br>ALTMAN Z<br><b>-0.1</b> | 1-YR RETURN<br><b>+16.7%</b><br>5-YR RETURN<br><b>+413.9%</b> |
|---------------------------------------------|--------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------|----------------------------------------|----------------------------------------------------|---------------------------------------------------------------|

The Goldman Sachs Group, Inc. (GS) operates as a prominent global financial services firm, offering an extensive array of services to corporations, financial institutions, governmental bodies, and individuals worldwide. The company's operations are organized into four primary divisions: Investment Banking, Global Markets, Asset Management, and Consumer & Wealth Management. The Investment Banking segment furnishes strategic advisory services covering intricate transactions such as mergers, acquisitions, divestitures, corporate defense strategies, restructurings, and spin-offs. It also extends various lending facilities, including middle-market, relationship, and acquisition financing, in addition to transaction banking services. This division further specializes in underwriting, assisting clients with equity offerings for common, preferred, and convertible securities, as well as debt offerings encompassing investment-grade, high-yield, bank/bridge loans, and emerging market debt instruments, alongside the creation of structured securities. Within its Global Markets division, Goldman Sachs engages in client execution activities for both cash and derivative instruments, provides solutions for credit and interest rate products, and offers comprehensive equity intermediation, financing, clearing, settlement, and custody services. This segment also transacts in products linked to mortgages, foreign exchange, commodities, and equities. The Asset Management segment is responsible for managing assets across a diverse spectrum of classes, including equities, fixed income, hedge funds, credit funds, private equity, real estate, currencies, and commodities. It delivers tailored investment advisory solutions and makes direct investments in corporate entities, real estate ventures, and infrastructure projects. The Consumer & Wealth Management segment provides individual clients with wealth advisory and banking services. These include financial planning, investment management, deposit-taking, and lending. It also offers private banking services, unsecured loans, and accepts savings and time deposits. Founded in 1869, the company's corporate headquarters are located in New York, New York.

SECTOR Financial Services    INDUSTRY Financial - Capital Markets    EXCHANGE NYSE    MARKET CAP \$256.6B    EMPLOYEES 47,400 (SEC-filed)  
CEO David Michael Solomon    IPO 1999-05-04    COUNTRY US  
200 West Street, New York City, NY 10282 · Tel 212-902-1000 · [goldmansachs.com](https://goldmansachs.com)

## 1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

**13 / 100**

Street mean **\$1065.00** (7 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

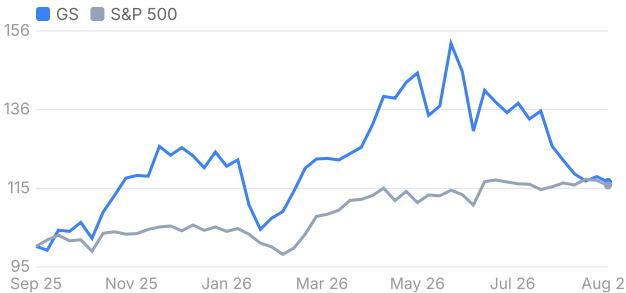
**ROUTINE SELLING — LOW SIGNAL**

\$37M sold / 6 mo, zero open-market buys

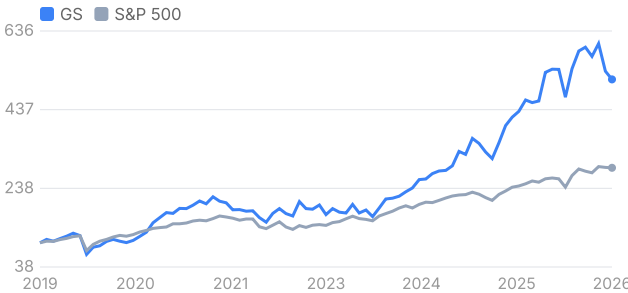
## 2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **GS +16.7%** · **S&P 500 +15.9%** · spread **+0.9pp**



7 Years vs S&P 500 · **GS +413.9%** · **S&P 500 +189.9%** · spread **+224.1pp**



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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NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET  
SCORE  
**13**  
OF 100

Score Breakdown

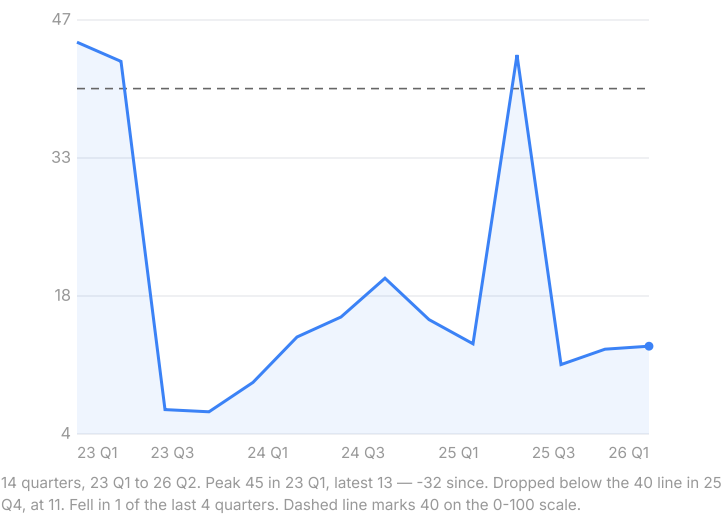
|                  |          |
|------------------|----------|
| Profitability    | 62/100   |
| Growth           | 52/100   |
| Momentum         | 0/100    |
| Quality          | 0/100    |
| Earnings Quality | 34/100   |
| Balance Sheet    | 47/100   |
| Value            | 69/100   |
| Risk (safety)    | 80/100   |
| Overall          | 12.8/100 |

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 |
|--------|----------|
| MS     | 24       |
| SCHW   | 70       |
| HOOD   | 31       |
| WFC    | 43       |
| AXP    | 56       |
| C      | 16       |
| GS     | 13       |

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

**13 / 100**

IS Score 12.8 / 100 · -32.1 from peak of 45

| Quarter | Business Quality |
|---------|------------------|
| 23 Q1   | 45               |
| 23 Q2   | 42               |
| 23 Q3   | 11               |
| 23 Q4   | 11               |
| 24 Q1   | 12               |
| 24 Q2   | 15               |
| 24 Q3   | 18               |
| 24 Q4   | 15               |
| 25 Q1   | 12               |
| 25 Q2   | 45               |
| 25 Q3   | 11               |
| 25 Q4   | 12               |
| 26 Q1   | 13               |

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

PRICE STRUCTURE

**BEARISH**

Technical Score 18 / 100 · Power -65 · 3 of 22 indicator votes bullish

| Date  | Price Structure |
|-------|-----------------|
| 07-23 | 86%             |
| 08-13 | 59%             |
| 09-03 | 5%              |
| 09-25 | 5%              |
| 10-16 | 5%              |

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 13 and price structure at 18 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 <b>55</b> and holds two consecutive quarters | now 12.8                     | would move us up one band                                  |
| IS Score stops falling - one quarter higher than the prior    | last four: 44 → 11 → 12 → 13 | the direction matters more than the level                  |
| Technical vote share back above <b>50%</b>                    | now 9%                       | price structure no longer broken                           |
| Institutional holder count rises two quarters running         | peak 3,167 → now 3,167       | 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.

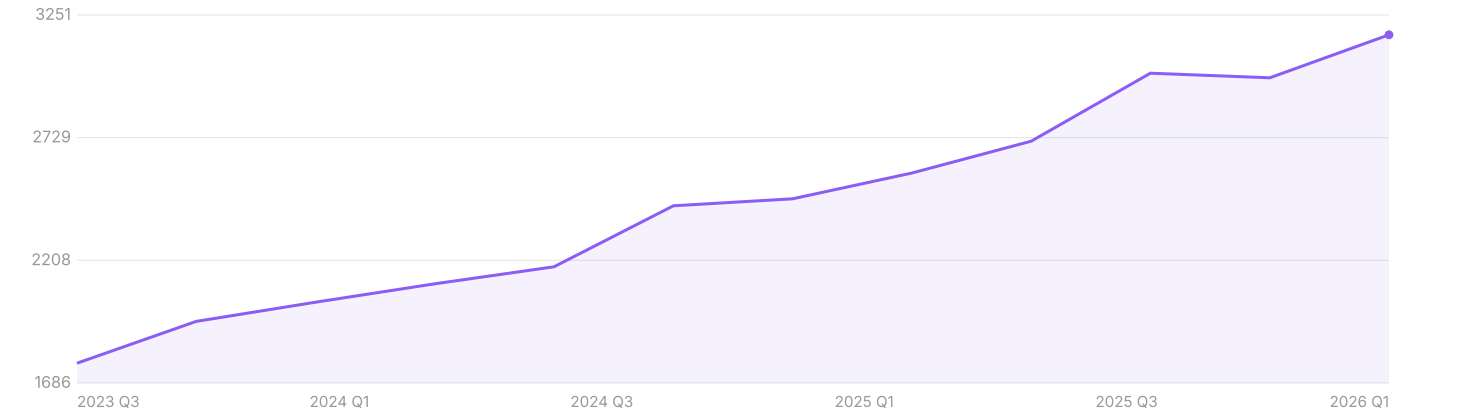
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

|                                                                     |                                                                          |                                                 |                                                   |
|---------------------------------------------------------------------|--------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------------|
| SITE CONVERGENCE SCORE<br><b>3 of 4</b><br>top 4% of 29,420 symbols | SOURCES ALIGNED<br><b>— of 3</b><br>independent disclosures              | CONGRESS (180D)<br><b>43 buys</b><br>2026-09-03 | INSIDER BUYS (180D)<br><b>0</b><br>none disclosed |
| ETF FUNDS (30D)<br><b>1389 up / 1271 down</b><br>net +118 funds     | INSTITUTIONS ADDED (13F)<br><b>183</b><br>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 3,167 · latest 3,167 (+0 from peak).

| QUARTER | HOLDERS | 13F SHARES | VALUE    | REPORTED OWN% |
|---------|---------|------------|----------|---------------|
| 2026 Q2 | 3,167   | 217.2M     | \$214.6B | 72.4%         |
| 2026 Q1 | 2,984   | 214.4M     | \$175.3B | 71.4%         |
| 2025 Q4 | 3,003   | 219.4M     | \$188.6B | 73.1%         |
| 2025 Q3 | 2,714   | 215.8M     | \$168.0B | 71.9%         |
| 2025 Q2 | 2,579   | 220.5M     | \$152.6B | 73.5%         |
| 2025 Q1 | 2,469   | 227.2M     | \$119.1B | 75.7%         |
| 2024 Q4 | 2,440   | 226.6M     | \$126.3B | 75.5%         |
| 2024 Q3 | 2,180   | 226.3M     | \$109.0B | 75.4%         |
| 2024 Q2 | 2,108   | 231.7M     | \$100.9B | 77.2%         |
| 2024 Q1 | 2,030   | 242.3M     | \$95.3B  | 80.7%         |
| 2023 Q4 | 1,948   | 231.3M     | \$85.7B  | 77.1%         |
| 2023 Q3 | 1,770   | 228.7M     | \$71.2B  | 76.2%         |

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.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

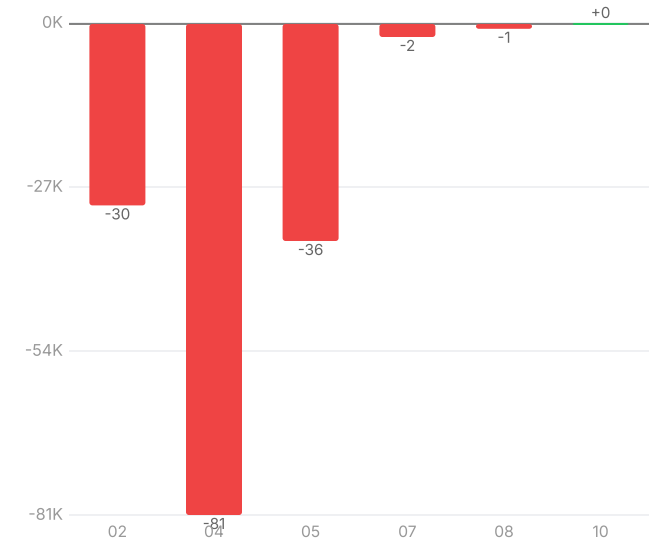
8 INSIDER ACTIVITY live Form 4 data

| INSIDER           | ROLE                         | DATE       | TYPE    | SHARES | VALUE   | POST-TXN OWNED |
|-------------------|------------------------------|------------|---------|--------|---------|----------------|
| Oppenheimer Peter | director                     | 2026-10-14 | A-Award | 65     | —       | 7,407          |
| Johnson Kevin R   | director                     | 2026-10-14 | A-Award | 44     | —       | 3,163          |
| Hess John B       | director                     | 2026-10-14 | A-Award | 29     | —       | 921            |
| Flaherty Mark A.  | director                     | 2026-10-14 | A-Award | 29     | —       | 5,299          |
| Leslie Ericka T   | Chief Administrative Officer | 2026-08-28 | SELL    | 600    | \$0.62M | 10,960         |
| Leslie Ericka T   | Chief Administrative Officer | 2026-08-04 | SELL    | 37     | \$0.04M | 11,698         |
| Leslie Ericka T   | Chief Administrative Officer | 2026-08-04 | SELL    | 129    | \$0.14M | 11,569         |
| Leslie Ericka T   | Chief Administrative Officer | 2026-08-04 | SELL    | 9      | \$0.01M | 11,560         |

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

| 6-MO DECOMPOSITION (FORM 4)      | TXNS | SHARES  | VALUE   | SIGNAL WEIGHT           |
|----------------------------------|------|---------|---------|-------------------------|
| <b>S — Open-market sales</b>     | 30   | 38,859  | \$36.7M | <b>Counted</b>          |
| M — Exercises (paired A/D)       | 6    | 143,836 | —       | None — mechanics        |
| F — Tax withholding              | 6    | 78,531  | \$73.6M | None — compensation     |
| G — Gifts                        | 1    | 2,000   | —       | None                    |
| <b>P — Open-market purchases</b> | 0    | 0       | \$0     | Counted — none occurred |

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

|                                               |                                                       |                                                    |                                                        |
|-----------------------------------------------|-------------------------------------------------------|----------------------------------------------------|--------------------------------------------------------|
| SIGNAL<br><b>Routine Selling — Low Signal</b> | OPEN-MARKET SELLS<br><b>\$36.7M</b><br>30 txns / 6 mo | OPEN-MARKET BUYS<br><b>\$0.0M</b><br>0 txns / 6 mo | CLUSTER<br><b>None active</b><br>3+ insiders / 21 days |
|-----------------------------------------------|-------------------------------------------------------|----------------------------------------------------|--------------------------------------------------------|

10 CONGRESSIONAL TRADING EDGE · STOCK Act

| MEMBER                 | CHAMBER | TRADE | SIZE BAND             | TRADED     | DISCLOSED  |
|------------------------|---------|-------|-----------------------|------------|------------|
| Maria Elvira Salazar   | House   | SELL  | \$1,001 - \$15,000    | 2026-09-24 | 2026-10-08 |
| Michael Rulli          | House   | BUY   | \$1,001 - \$15,000    | 2026-09-03 | 2026-10-05 |
| Gilbert Cisneros       | House   | BUY   | \$1,001 - \$15,000    | 2026-08-26 | 2026-09-11 |
| Dave McCormick         | Senate  | BUY   | \$50,001 - \$100,000  | 2026-08-19 | 2026-08-27 |
| David Harold McCormick | Senate  | BUY   | \$50,001 - \$100,000  | 2026-08-19 | 2026-08-27 |
| Dave McCormick         | Senate  | BUY   | \$250,001 - \$500,000 | 2026-08-18 | 2026-08-27 |

|                                                 |                                                  |                                                                  |  |
|-------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------|--|
| HOUSE 12-MO<br><b>37 trades</b><br>19 purchases | SENATE 12-MO<br><b>68 trades</b><br>54 purchases | COVERAGE<br><b>STOCK Act filings</b><br>30-45 day disclosure lag |  |
|-------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------|--|

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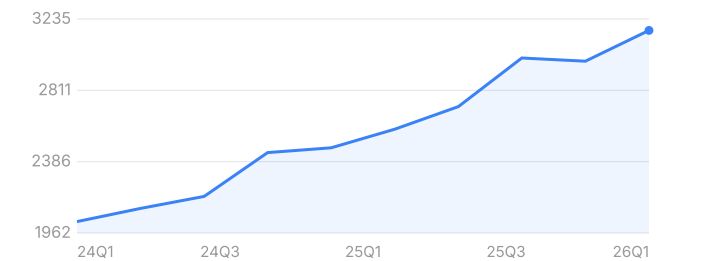
| 11 INSTITUTIONAL OWNERSHIP & 13F FLOW             |                                                  |                                                    |                                                               | live 13F data |
|---------------------------------------------------|--------------------------------------------------|----------------------------------------------------|---------------------------------------------------------------|---------------|
| 13F FILERS (LAST COMPLETE Q)<br><b>2,984</b>      | 13F SHARES<br><b>214M</b><br>71.4% of shares out | NEW / CLOSED<br><b>197 / 169</b><br>positions, QoQ | INCREASED / REDUCED<br><b>1,187 / 1,175</b><br>positions, QoQ |               |
| PUT/CALL (13F)<br><b>0.91</b><br>option positions | FREE FLOAT<br><b>99.5%</b><br>290M sh            |                                                    |                                                               |               |

2.8 · Largest Reporting 13F Managers

| MANAGER                           | SHARES  | VALUE  |
|-----------------------------------|---------|--------|
| Cacti Asset Management Llc        | 204,728 | \$188M |
| Congress Asset Management Co      | 140,701 | \$127M |
| Td Waterhouse Canada Inc.         | 122,908 | \$110M |
| Artemis Investment Management Llp | 98,708  | \$89M  |
| Wealth Enhancement Advisory Serv  | 93,202  | \$44M  |
| Mn Services Vermogensbeheer B.V.  | 87,249  | \$79M  |

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

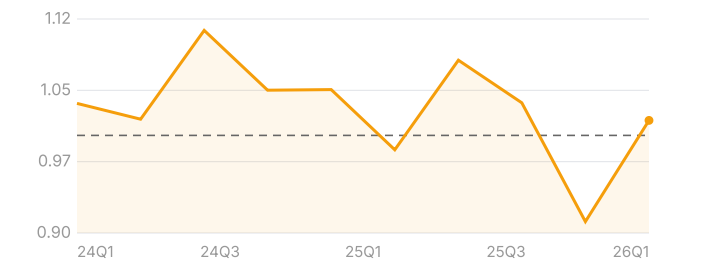
13F Filers Holding GS — quarterly



2.9 · Top ETF & Fund Ownership

| FUND  | WEIGHT | POSITION |
|-------|--------|----------|
| VITSX | 0.3%   | \$7.7B   |
| VSMPX | 0.3%   | \$7.7B   |
| VTSAX | 0.3%   | \$7.7B   |
| VTI   | 0.3%   | \$7.7B   |
| VFIAX | 0.4%   | \$6.4B   |
| VOO   | 0.4%   | \$6.4B   |

Institutional Put/Call — quarterly



12

SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

64%

50%

37%

23%

<

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  | Notional (\$B) |
|-------|----------------|
| 06-15 | 1.3            |
| 06-22 | 2.4            |
| 06-29 | 1.3            |
| 07-06 | 3.6            |
| 07-13 | 1.8            |
| 07-20 | 2.9            |
| 07-27 | 1.6            |
| 08-03 | 1.5            |
| 08-10 | 2.3            |
| 08-17 | 1.3            |

Where GS Trades in the Dark

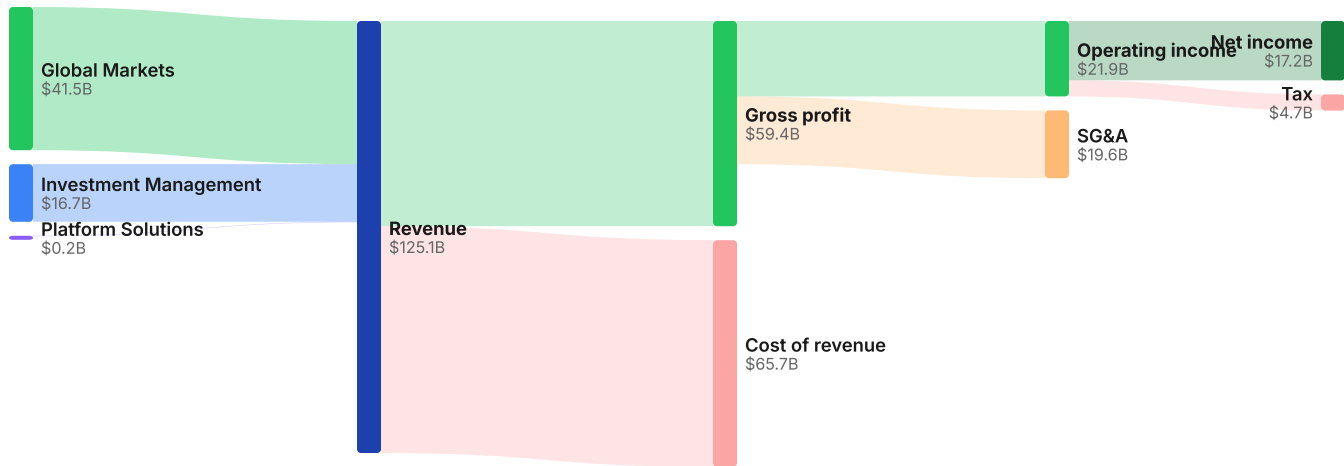
| ATS VENUE (4-WK)           | SHARES | AVG TRADE |
|----------------------------|--------|-----------|
| Incr Intelligent Cross Llc | 2.4M   | 26 sh     |
| Ubsa Ubs Ats               | 2.1M   | 28 sh     |
| Sgmt Sigma X2              | 1.1M   | 24 sh     |
| Mlix Instinct X            | 0.8M   | 39 sh     |
| Mspl Ms Pool (Ats-4)       | 0.7M   | 71 sh     |
| Ebxl Level Ats             | 0.7M   | 12 sh     |

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14

REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of The Goldman Sachs Group, Inc. revenue goes. All values FY2025 filings, live.

15

GEOGRAPHIC REVENUE

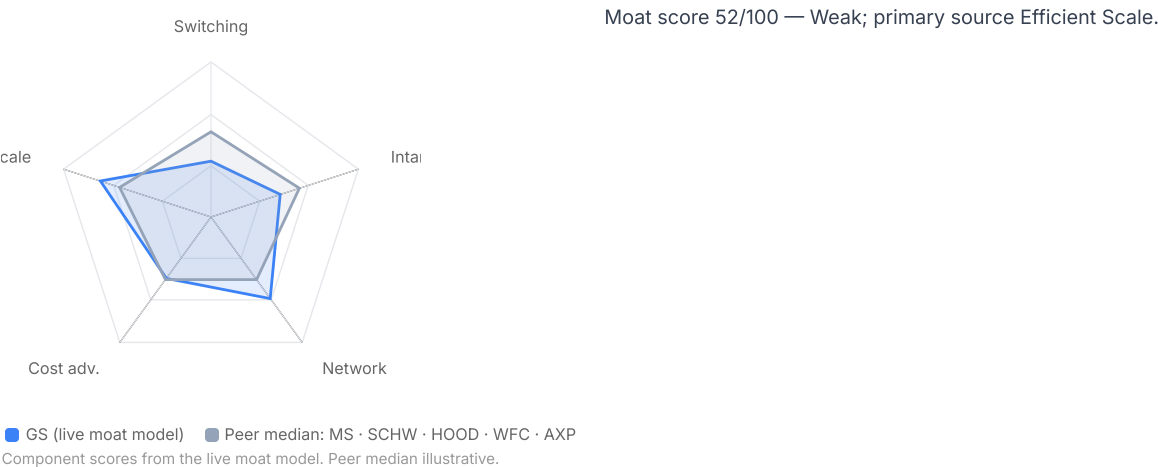
live segmentation

| REGION   | REVENUE | SHARE |
|----------|---------|-------|
| Americas | \$36.5B | 63%   |
| EMEA     | \$14.2B | 24%   |
| Asia     | \$7.6B  | 13%   |

16

MOAT & COMPETITIVE POSITION

LIVE MODEL · 52/100 WEAK



3.8 · Employees (SEC filings)



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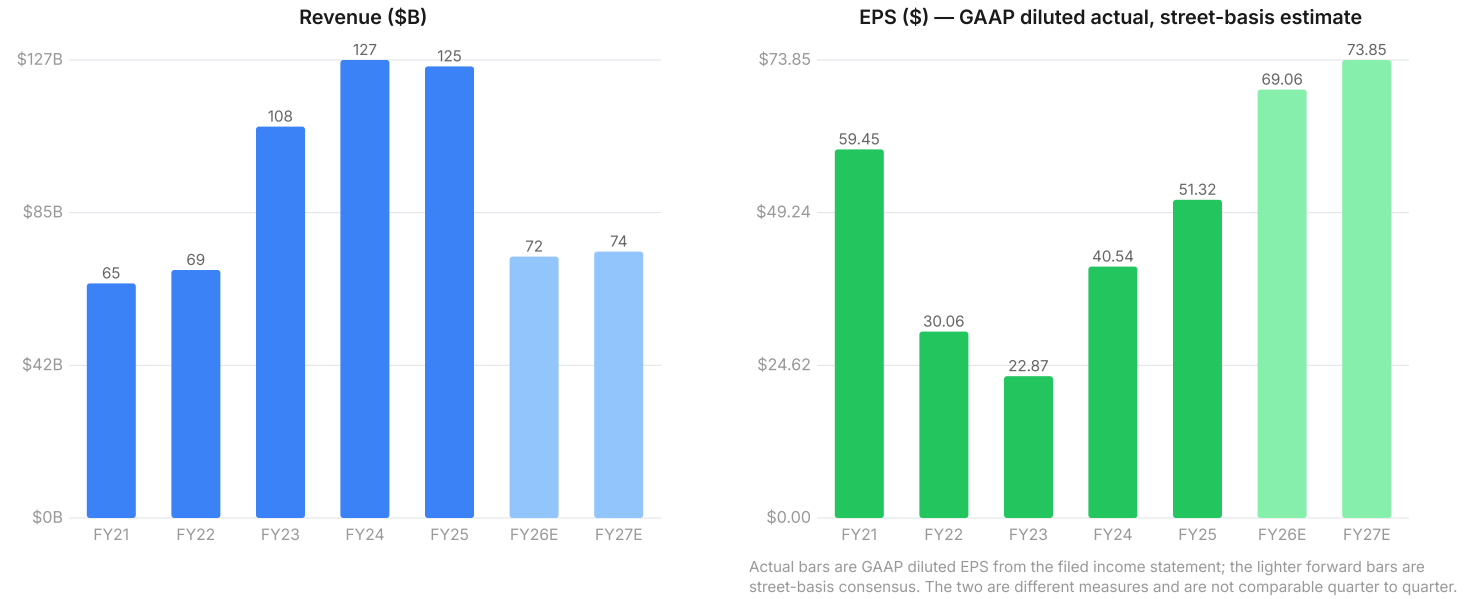
17 CORPORATE INFORMATION — KEY OFFICERS

47,400 employees

| OFFICER           | TITLE                                                                         |
|-------------------|-------------------------------------------------------------------------------|
| John E. Waldron   | President, Chief Operating Officer & Director                                 |
| David Solomon     | Chairman & Chief Executive Officer                                            |
| Denis Coleman     | Chief Financial Officer                                                       |
| John F. W. Rogers | Executive Vice President, Lead Director & Secretary to the Board of Directors |

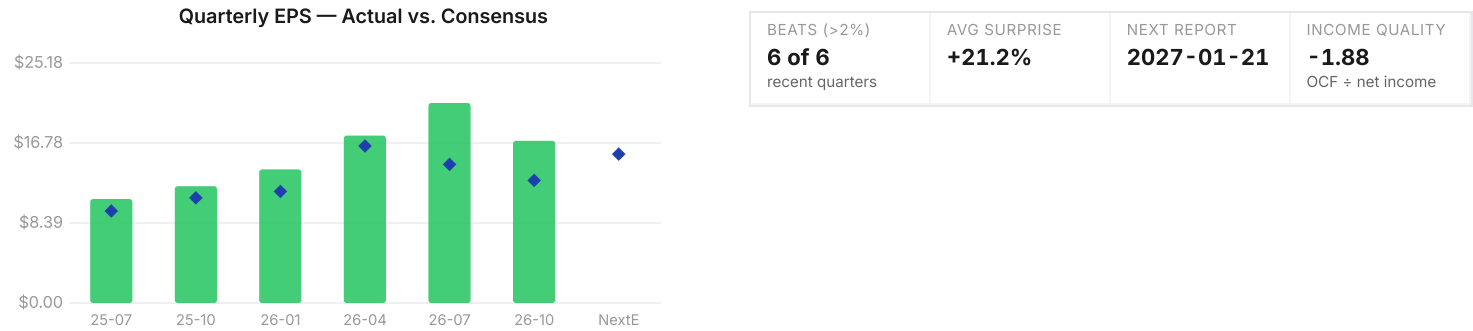
18 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



19 ESTIMATE VS. ACTUAL & SURPRISES

live data



20 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

|                                    |                                  |                                     |                                          |
|------------------------------------|----------------------------------|-------------------------------------|------------------------------------------|
| BEAT RATE<br>—%<br>0 of 0 quarters | CURRENT STREAK<br>0<br>longest 0 | AVG EPS SURPRISE<br>—%<br>median —% | SURPRISE TREND<br>—<br>last 4 vs prior 4 |
|------------------------------------|----------------------------------|-------------------------------------|------------------------------------------|

| PERIOD | EPS EST. | EPS ACTUAL | EPS SURPRISE | REV EST. (\$M) | REV ACTUAL (\$M) | REV SURPRISE |
|--------|----------|------------|--------------|----------------|------------------|--------------|
|--------|----------|------------|--------------|----------------|------------------|--------------|

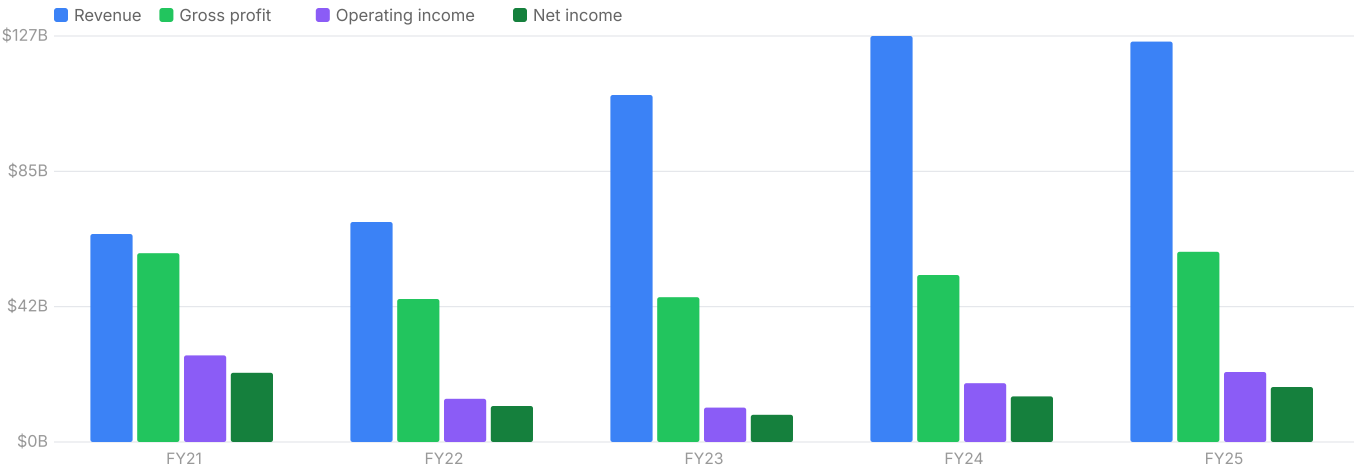
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

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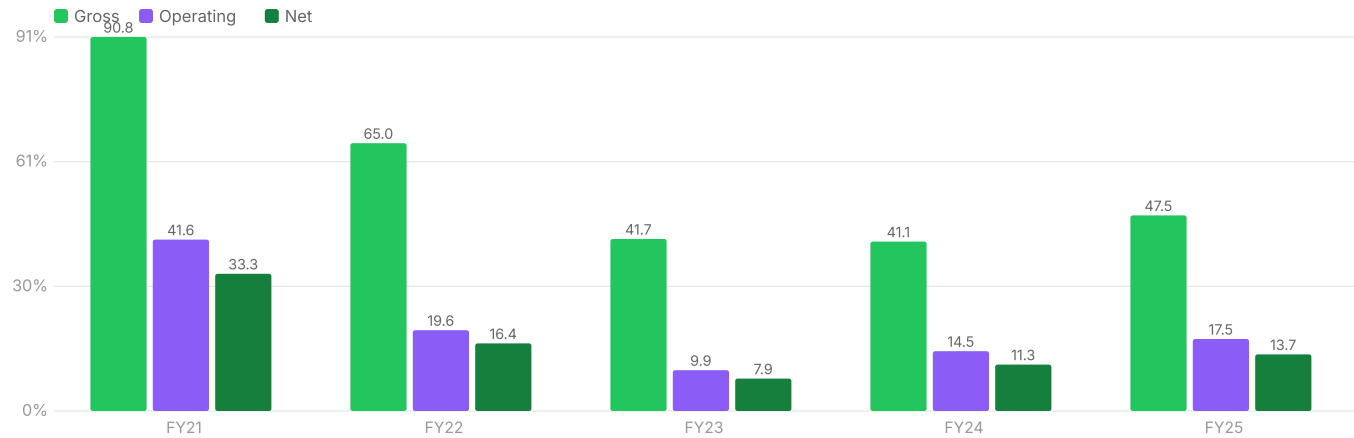
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INCOME TRENDS — 5 YEAR

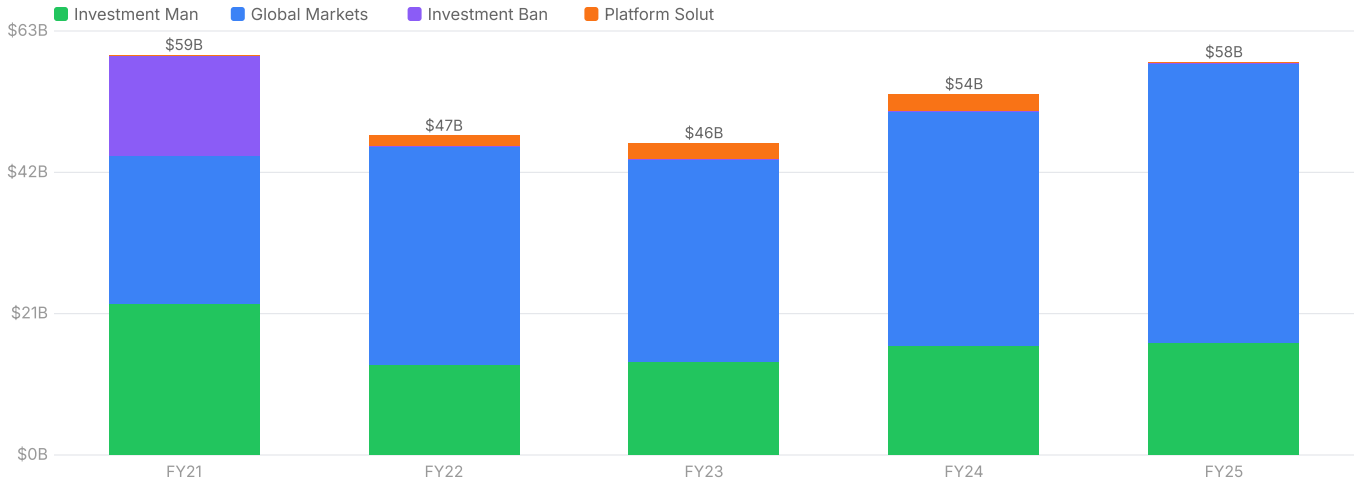
live financials



Profit Margins (%)



Revenue by Segment — Stacked

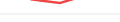
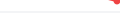


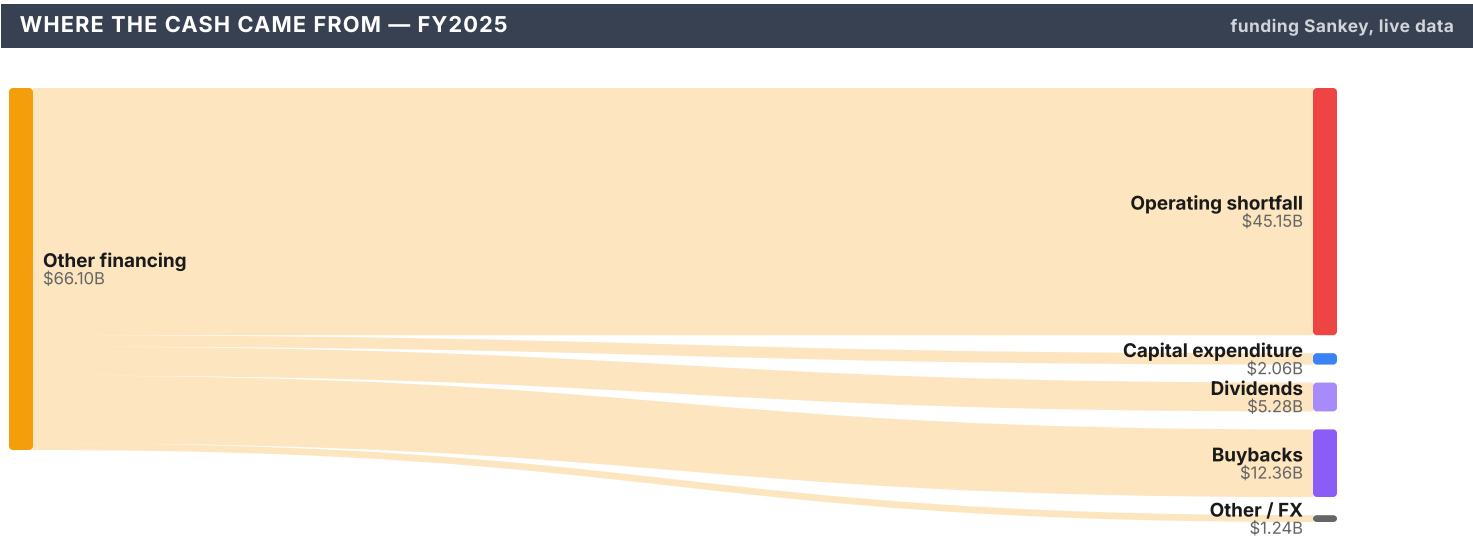
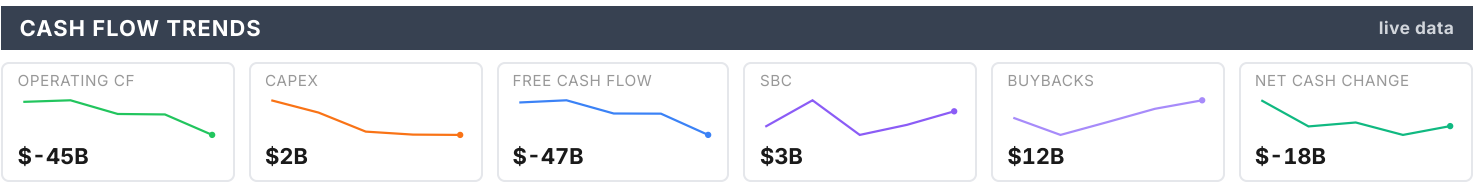
Live segmentation data.

YoY Growth Heatmap — Income Lines

| YOY GROWTH       | FY21    | FY22   | FY23   | FY24   | FY25   |
|------------------|---------|--------|--------|--------|--------|
| Revenue          | +21.5%  | +5.7%  | +57.8% | +17.0% | -1.4%  |
| Gross profit     | +42.3%  | -24.3% | +1.3%  | +15.3% | +13.9% |
| Operating income | +116.7% | -50.1% | -20.4% | +71.3% | +18.8% |
| Net income       | +128.7% | -48.0% | -24.4% | +67.6% | +20.3% |

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

| 21 INCOME STATEMENT — FULL |       |       |       |       |       | live financials                                                                     |
|----------------------------|-------|-------|-------|-------|-------|-------------------------------------------------------------------------------------|
| \$B · FY ENDS              | FY21  | FY22  | FY23  | FY24  | FY25  | TREND                                                                               |
| Revenue                    | 65.0  | 68.7  | 108.4 | 126.9 | 125.1 |  |
| Cost of revenue            | 6.0   | 24.1  | 63.2  | 74.7  | 65.7  |  |
| Gross profit               | 59.0  | 44.7  | 45.2  | 52.2  | 59.4  |  |
| R&D expense                | 0.0   | 0.0   | 0.0   | 0.0   | 0.0   |  |
| SG&A expense               | 18.3  | 16.0  | 16.1  | 17.4  | 19.6  |  |
| Operating income           | 27.0  | 13.5  | 10.7  | 18.4  | 21.9  |  |
| EBITDA                     | 29.1  | 15.9  | 15.6  | 20.8  | 24.0  |  |
| D&A                        | 2.0   | 2.5   | 4.9   | 2.4   | 2.2   |  |
| Pretax income              | 27.0  | 13.5  | 10.7  | 18.4  | 21.9  |  |
| Income tax                 | 5.4   | 2.2   | 2.2   | 4.1   | 4.7   |  |
| Net income                 | 21.6  | 11.3  | 8.5   | 14.3  | 17.2  |  |
| Diluted EPS (\$)           | 59.45 | 30.06 | 22.87 | 40.54 | 51.32 |  |
| Diluted shares (M)         | 356   | 358   | 346   | 334   | 318   |  |



Shown instead of the usual cash-distribution diagram because operating cash flow was not positive this year — there was no internally generated cash to distribute, so the decision-relevant question is what funded the spending. Sources left, uses right; cash is fungible and the statement does not trace which rupee of borrowing bought which asset, so the band is proportional, not a claim about specific flows. Any residual from FX translation is carried explicitly as **Other / FX**.

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NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

Balance Sheet — Full

| \$B                              | FY22           | FY23           | FY24           | FY25           |  |
|----------------------------------|----------------|----------------|----------------|----------------|--|
| Cash & equivalents               | 241.8          | 241.6          | 182.1          | 164.3          |  |
| ST investments                   | 480.1          | 683.4          | 739.7          | 460.3          |  |
| Receivables (net)                | 147.0          | 148.6          | 151.2          | 394.1          |  |
| <b>Total current assets</b>      | <b>869.0</b>   | <b>1,073.5</b> | <b>1,073.0</b> | <b>1,018.6</b> |  |
| PP&E (net)                       | 19.2           | 13.4           | 10.0           | 9.5            |  |
| Goodwill + intangibles           | 8.4            | 7.1            | 6.7            | 6.8            |  |
| <b>Total assets</b>              | <b>1,441.8</b> | <b>1,641.6</b> | <b>1,676.0</b> | <b>1,809.3</b> |  |
| Accounts payable                 | 262.0          | 230.7          | 223.3          | 231.9          |  |
| Short-term debt                  | 178.1          | 333.0          | 365.0          | 311.2          |  |
| Deferred revenue                 | 0.0            | 0.0            | 0.0            | 0.0            |  |
| <b>Total current liabilities</b> | <b>972.2</b>   | <b>1,146.2</b> | <b>1,158.3</b> | <b>1,226.8</b> |  |
| Long-term debt                   | 254.2          | 247.9          | 249.9          | 296.2          |  |
| <b>Total liabilities</b>         | <b>1,324.6</b> | <b>1,524.7</b> | <b>1,554.0</b> | <b>1,684.3</b> |  |
| <b>Shareholders' equity</b>      | <b>117.2</b>   | <b>116.9</b>   | <b>122.0</b>   | <b>125.0</b>   |  |

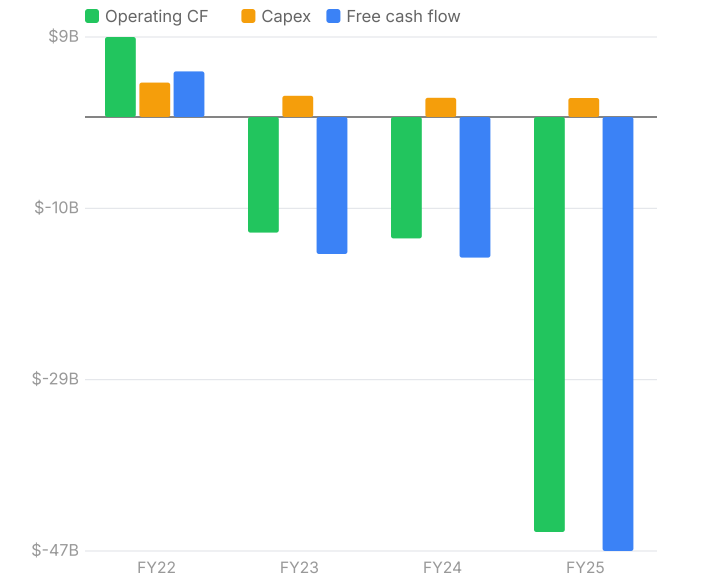
Cash Flow Statement — Full

| \$B                        | FY22          | FY23          | FY24          | FY25          |  |
|----------------------------|---------------|---------------|---------------|---------------|--|
| Net income                 | 11.3          | 8.5           | 14.3          | 17.2          |  |
| D&A                        | 2.5           | 4.9           | 2.4           | 2.2           |  |
| Stock-based compensation   | 4.1           | 2.1           | 2.7           | 3.4           |  |
| Working capital change     | (9.4)         | (27.7)        | (33.1)        | 0.0           |  |
| <b>Operating cash flow</b> | <b>8.7</b>    | <b>(12.6)</b> | <b>(13.2)</b> | <b>(45.2)</b> |  |
| Capital expenditures       | (3.7)         | (2.3)         | (2.1)         | (2.1)         |  |
| <b>Investing cash flow</b> | <b>(76.0)</b> | <b>(17.3)</b> | <b>(49.6)</b> | <b>(44.2)</b> |  |
| Buybacks                   | (3.5)         | (6.8)         | (10.2)        | (12.4)        |  |
| Dividends paid             | (3.7)         | (4.2)         | (4.5)         | (5.3)         |  |
| Debt issuance / (repay)    | 38.1          | (4.7)         | 10.6          | 0.0           |  |
| <b>Financing cash flow</b> | <b>59.6</b>   | <b>27.8</b>   | <b>7.3</b>    | <b>66.1</b>   |  |
| <b>Free cash flow</b>      | <b>5.0</b>    | <b>(14.9)</b> | <b>(15.3)</b> | <b>(47.2)</b> |  |

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                                                                               |
|----------------------|--------|--------|--------|--------|--------|---------|-------------------------------------------------------------------------------------|
| <b>PROFITABILITY</b> |        |        |        |        |        |         |                                                                                     |
| ROE                  | 21.0%  | 9.9%   | 7.3%   | 12.0%  | 13.9%  | 18%     |  |
| ROA                  | 1.6%   | 0.8%   | 0.6%   | 0.9%   | 1.0%   | 1.0%    |  |
| ROIC                 | -12.0% | -6.6%  | -3.8%  | -7.8%  | 15.6%  | 1.2%    |  |
| Gross margin         | 90.8%  | 65.0%  | 41.7%  | 41.1%  | 47.5%  | 57.5%   |  |
| Operating margin     | 41.6%  | 19.6%  | 9.9%   | 14.5%  | 17.5%  | 25.0%   |  |
| Net margin           | 33.3%  | 16.4%  | 7.9%   | 11.3%  | 13.7%  | 18.0%   |  |
| EBITDA margin        | 44.7%  | 23.2%  | 14.4%  | 16.4%  | 19.2%  | 26.7%   |  |
| FCF margin           | -5.8%  | 7.2%   | -13.7% | -12.0% | -37.7% | —       |  |
| <b>VALUATION</b>     |        |        |        |        |        |         |                                                                                     |
| P/E                  | 5.63   | 10.09  | 14.78  | 12.91  | 16.25  | 12.5    |  |
| P/B                  | 1.11   | 0.97   | 1.08   | 1.51   | 2.23   | 2.1     |  |
| P/S                  | 1.87   | 1.65   | 1.16   | 1.45   | 2.23   | 2.08    |  |
| P/FCF                | -32.51 | 22.90  | -8.44  | -12.04 | -5.91  | -6.2    |  |
| EV/EBITDA            | -5.82  | -10.90 | -13.85 | -5.80  | 10.99  | 33.2    |  |
| EV/Revenue           | -2.60  | -2.53  | -1.99  | -0.95  | 2.11   | 8.9     |  |
| Earnings yield       | 17.8%  | 9.9%   | 6.8%   | 7.7%   | 6.2%   | 8.50%   |  |
| FCF yield            | -3.1%  | 4.4%   | -11.8% | -8.3%  | -16.9% | -16.18% |  |

## EXPANDED RATIO ANALYSIS (II)

leverage · solvency

| RATIO                          | FY21   | FY22   | FY23   | FY24   | FY25  | TTM   | TREND                                                                                 |
|--------------------------------|--------|--------|--------|--------|-------|-------|---------------------------------------------------------------------------------------|
| <b>LEVERAGE &amp; SOLVENCY</b> |        |        |        |        |       |       |                                                                                       |
| Current ratio                  | 0.97   | 0.89   | 0.94   | 0.93   | 0.83  | 0.00  |  |
| Quick ratio                    | 0.97   | 0.89   | 0.94   | 0.93   | 0.83  | 0.00  |  |
| Debt / equity                  | 4.44   | 3.71   | 4.99   | 5.06   | 4.88  | 6.71  |  |
| Debt / assets                  | 33.3%  | 30.1%  | 35.5%  | 36.8%  | 33.7% | 38.5% |  |
| Net debt / EBITDA              | -10.01 | -18.03 | -21.92 | -14.67 | -0.62 | 25.41 |  |
| Interest coverage              | 4.79   | 0.63   | 0.17   | 0.25   | 0.33  | —     |  |

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| EXPANDED RATIO ANALYSIS (III) |         |         |         |         |         |         | efficiency · growth · per-share · scores |
|-------------------------------|---------|---------|---------|---------|---------|---------|------------------------------------------|
| RATIO                         | FY21    | FY22    | FY23    | FY24    | FY25    | TTM     | TREND                                    |
| EFFICIENCY                    |         |         |         |         |         |         |                                          |
| Asset turnover                | 0.05    | 0.05    | 0.07    | 0.08    | 0.07    | 0.06    |                                          |
| Receivables turnover          | 0.46    | 0.46    | 0.81    | 0.96    | 0.78    | 0.3     |                                          |
| DSO (days)                    | 792     | 787     | 451     | 382     | 466     | —       |                                          |
| DPO (days)                    | 13446   | 3898    | 1423    | 1102    | 1264    | —       |                                          |
| Cash conversion cycle         | -12654  | -3112   | -972    | -721    | -798    | -138    |                                          |
| GROWTH (YoY)                  |         |         |         |         |         |         |                                          |
| Revenue growth                | 21.5%   | 5.7%    | 57.8%   | 17.5%   | -1.8%   | —       |                                          |
| Net income growth             | 128.7%  | -48.0%  | -24.4%  | 67.6%   | 20.3%   | —       |                                          |
| EPS growth                    | 134.4%  | -48.6%  | -20.9%  | 74.0%   | 24.4%   | —       |                                          |
| FCF growth                    | 81.3%   | 232.4%  | -400.5% | -2.7%   | -208.6% | —       |                                          |
| PER SHARE (\$)                |         |         |         |         |         |         |                                          |
| EPS (diluted, TTM)            | 61.41   | 31.57   | 24.98   | 43.47   | 54.08   | 74.87   |                                          |
| Book value / share            | 312.02  | 328.54  | 342.93  | 371.49  | 393.49  | 422.15  |                                          |
| Revenue / share               | 184.47  | 192.63  | 318.03  | 387.76  | 393.88  | 417.04  |                                          |
| FCF / share                   | -10.63  | 13.91   | -43.72  | -46.60  | -148.67 | -140.21 |                                          |
| Cash / share                  | 2210.39 | 2023.98 | 2713.24 | 2807.03 | 1966.39 | 0.60    |                                          |
| SHAREHOLDER RETURN & SCORES   |         |         |         |         |         |         |                                          |
| Buyback yield                 | 6.5%    | 3.1%    | 5.4%    | 5.5%    | 4.4%    | 4.54%   |                                          |
| Altman Z-Score                | 0.26    | 0.18    | 0.21    | 0.25    | 0.20    | -0.1    |                                          |
| Piotroski F-Score             | 8       | 4       | 4       | 5       | 5       | 4/9     |                                          |
| Beneish M-Score               | -2.15   | -1.83   | -2.18   | -2.39   | -0.77   | -1.55   |                                          |

| 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            | -1.88 | Accrual-heavy    | OCF ÷ net income   |             |
| Beneish M-Score           | -1.55 | Elevated         | vs -2.22 threshold |             |

| 24 DUPONT & GROWTH QUALITY |  |        |                       | live analysis engine |
|----------------------------|--|--------|-----------------------|----------------------|
| DUPONT DECOMPOSITION (TTM) |  | VALUE  | GROWTH QUALITY (LIVE) | VALUE                |
| Tax burden                 |  | 0.80   | Revenue stability     | 0.83                 |
| Interest burden            |  | 0.90   | Earnings stability    | 0.00                 |
| Operating margin           |  | 24.9%  | Earnings persistence  | 0.86                 |
| Asset turnover             |  | 0.06×  | Revenue CAGR 3y       | 9.1%                 |
| Financial leverage         |  | 15.85× | EPS CAGR 3y           | 39.2%                |
| = ROE                      |  | 17%    | FCF CAGR 3y           | —                    |

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SHAREHOLDER RETURN PROFILE live

|                               |                                |                                                        |                                                   |
|-------------------------------|--------------------------------|--------------------------------------------------------|---------------------------------------------------|
| BUYBACK YIELD<br><b>4.54%</b> | DIVIDEND YIELD<br><b>2.04%</b> | TOTAL SHAREHOLDER RETURN<br><b>6.30%</b><br>cash yield | SBC / REVENUE<br><b>2.8%</b><br>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 |
|---------|----------|------|-----|------------|------------|-----------|----------|
| MS      | \$284.8B | 14.2 | 19% | 16.2%      | +16.7%     | 7/9       | +15.4%   |
| SCHW    | \$159.0B | 15.6 | 41% | 35.6%      | +14.7%     | 7/9       | -0.3%    |
| HOOD    | \$88.9B  | 42.8 | 24% | 42.9%      | +38.3%     | 3/9       | -24.8%   |
| WFC     | \$253.6B | 11.6 | 13% | 19.1%      | +5.5%      | 5/9       | +0.4%    |
| AXP     | \$211.8B | 19.0 | 34% | 14.4%      | +9.4%      | 9/9       | —        |
| C       | \$208.4B | 12.0 | 8%  | 12.9%      | +3.9%      | 5/9       | —        |
| HSBC    | \$324.6B | 13.5 | 14% | 23.2%      | +8.7%      | 7/9       | —        |
| BAC     | \$358.2B | 12.0 | 11% | 18.4%      | +3.0%      | 8/9       | —        |

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

27 ANALYST CONSENSUS & ESTIMATES live consensus

Hold

55 Analysts



|                                                    |                                                        |                                                    |
|----------------------------------------------------|--------------------------------------------------------|----------------------------------------------------|
| MEAN TARGET (QTR)<br><b>\$1065.00</b><br>7 targets | TARGET VS. PRICE<br><b>+20.8%</b><br>last-quarter mean | NEXT REPORT<br><b>2027-01-21</b><br>street \$15.62 |
|----------------------------------------------------|--------------------------------------------------------|----------------------------------------------------|

| CONSENSUS ESTIMATES | REVENUE MEAN | HIGH / LOW          | EPS MEAN | HIGH / LOW        | # EPS EST. |
|---------------------|--------------|---------------------|----------|-------------------|------------|
| FY2026              | \$72.40B     | \$73.97B / \$70.37B | \$69.06  | \$75.03 / \$63.35 | 15         |
| FY2027              | \$73.77B     | \$76.08B / \$70.73B | \$73.85  | \$79.83 / \$67.69 | 18         |
| FY2028              | \$75.49B     | \$79.51B / \$67.91B | \$79.26  | \$88.58 / \$66.45 | 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   | \$1062.00  | +20.5%    | 5         |
| Last Quarter | \$1065.00  | +20.8%    | 7         |
| Last Year    | \$1066.26  | +21.0%    | 34        |
| All Time     | \$655.16   | -25.7%    | 126       |

Rolling mean of published targets vs. last close \$881.26. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

B-

DCF1/5

ROE5/5

ROA3/5

DEBT/EQ1/5

P/E3/5

P/B2/5

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

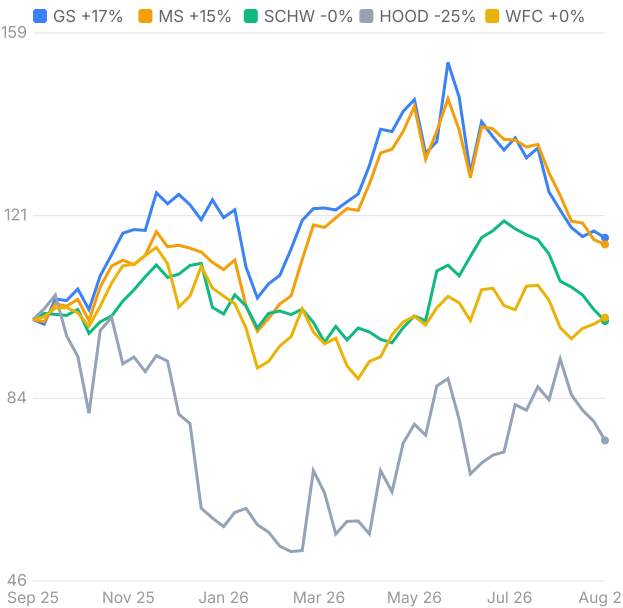
GS +16.7% vs S&P 500 +15.9% — spread +0.9pp



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 (20,2σ) 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         | \$906.42 | -25.16   | -2.78%     | Below  |
| SMA 50         | \$973.82 | -92.56   | -9.50%     | Below  |
| SMA 200        | \$958.19 | -76.93   | -8.03%     | Below  |
| EMA 9          | \$890.79 | -9.53    | -1.07%     | Below  |
| EMA 21         | \$912.50 | -31.24   | -3.42%     | Below  |
| EMA 50         | \$954.21 | -72.95   | -7.65%     | Below  |
| EMA 200        | \$939.89 | -58.63   | -6.24%     | 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 · 18/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -65

3 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

10

20

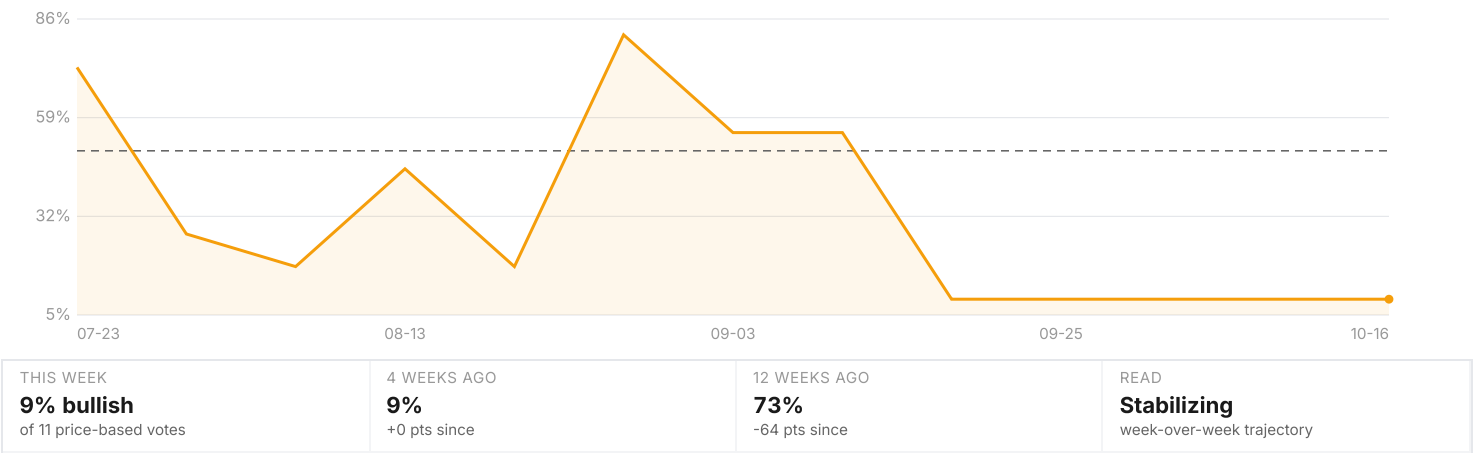
19

0

38

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



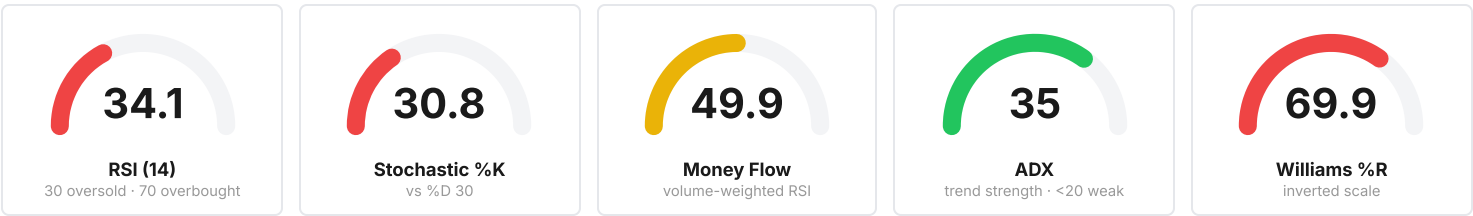
INDICATOR VOTE GRID

3 bull / 19 bear

|                   |             |                   |          |                    |          |
|-------------------|-------------|-------------------|----------|--------------------|----------|
| ● Price vs SMA 20 | \$906.42    | ● Price vs SMA 50 | \$973.82 | ● Price vs SMA 200 | \$958.19 |
| ● EMA 9/21 Cross  | 890.8/912.5 | ● SMA 50/200      | Golden   | ● ADX Direction    | ADX 35   |
| ● Supertrend      | \$945       | ● Parabolic SAR   | \$927    | ● SMA Slope        | -3.070   |
| ● RSI             | 34.1        | ● Stochastic K/D  | 31/30    | ● StochRSI K/D     | 63/61    |
| ● Williams %R     | -70         | ● CCI             | -63      | ● TSI vs Signal    | -33.6    |
| ● CMO             | -31.7       | ● ROC             | -2.42%   | ● OBV Signal       | Distrib  |
| ● Chaikin MF      | -0.090      | ● MFI             | 50       | ● Force Index      | -8M      |
| ● Elder Ray Bull  | -2.63       |                   |          |                    |          |

INDICATOR GAUGES

site technicals-tab style



31 KEY LEVELS & VOLATILITY

live indicator table

| LEVEL            | VALUE                          | LEVEL          | VALUE               |
|------------------|--------------------------------|----------------|---------------------|
| Pivot / R1 / R2  | \$880.71 / \$902.40 / \$913.51 | S1 / S2        | \$869.60 / \$847.91 |
| Bollinger (20,2) | \$860.89 - \$951.95            | Squeeze        | Off                 |
| 52-wk range      | \$736.36 - \$1153.99           | Off 52-wk high | -23.7%              |
| ATR (14)         | \$24.90 (2.8%)                 | Historical vol | 18.6%               |

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32 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

|                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| +0.2%<br>Jan<br>50% | -0.8%<br>Feb<br>50% | -0.9%<br>Mar<br>43% | +1.9%<br>Apr<br>60% | +0.5%<br>May<br>45% | +0.1%<br>Jun<br>45% | +4.1%<br>Jul<br>75% | -1.3%<br>Aug<br>50% | +0.3%<br>Sep<br>55% | +3.6%<br>Oct<br>80% | +2.4%<br>Nov<br>55% | +2.9%<br>Dec<br>70% |
|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|

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

33 RISK INDICATORS

computed from live price history

| COMPUTED FROM LIVE WEEKLY PRICES   | GS              | S&P 500 |
|------------------------------------|-----------------|---------|
| Weekly volatility ( $\sigma$ , 1y) | 4.36%           | 1.83%   |
| Best / worst week (1y)             | +11.9% / -10.7% | —       |
| Max drawdown (5y, monthly)         | -43.3%          | —       |
| 1-week VaR (95%)                   | -8.4%           | —       |
| Beta (5y)                          | 1.28            | 1.00    |

34 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

GS EQUITY WEATHER (LIVE)

STORMY · -44

Trend

Momentum

Volume

Volatility

Breadth

-52

-31

-49

-60

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

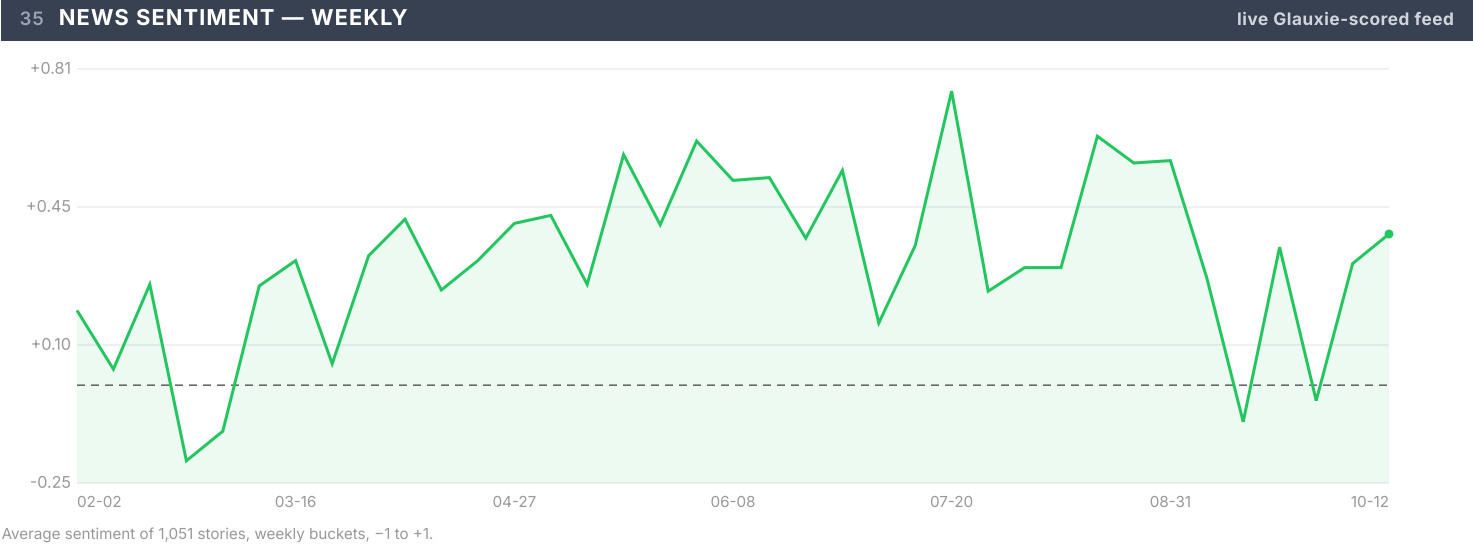
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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36 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Stormy

|                   |                   |                  |                   |
|-------------------|-------------------|------------------|-------------------|
| OVERALL           | TREND             | MOMENTUM         | VOLUME            |
| -44.5             | -51.8             | -31.4            | -49.0             |
| -15.5 vs industry | -16.7 vs industry | -6.4 vs industry | -19.0 vs industry |

| READING  | GS    | FINANCIAL - CAPITAL MARKETS<br>N=570 | FINANCIAL SERVICES<br>N=24,134 | ALL US SYMBOLS<br>N=70,435 |
|----------|-------|--------------------------------------|--------------------------------|----------------------------|
| Overall  | -44.5 | -29.0                                | -16.3                          | -20.5                      |
| Trend    | -51.8 | -35.1                                | -12.5                          | -21.3                      |
| Momentum | -31.4 | -25.0                                | -4.4                           | -15.8                      |
| Volume   | -49.0 | -30.0                                | +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

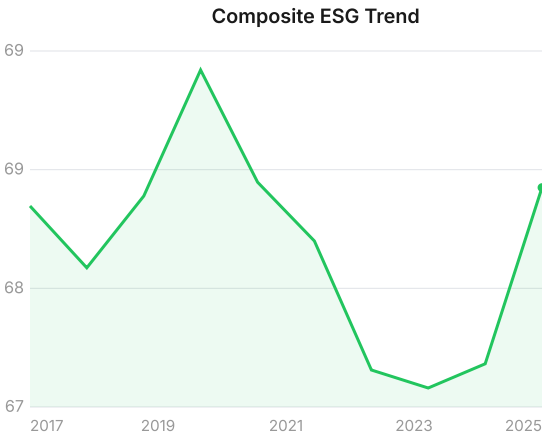
live proxy data · FY2021

| EXECUTIVE                                | TOTAL COMP | STRUCTURE            |
|------------------------------------------|------------|----------------------|
| David Solomon Chairman and CEO           | \$39.5M    | 69% equity+incentive |
| John Waldron President and COO           | \$35.5M    | 59% equity+incentive |
| Stephen Scherr CFO (Retired)             | \$20.4M    | 38% equity+incentive |
| Philip Berlinski Global Treasurer        | \$17.0M    | 37% equity+incentive |
| Kathryn Ruemmler CLO and General Counsel | \$12.7M    | 37% equity+incentive |

38 ESG ASSESSMENT

live disclosure-derived scores

| PILLAR (LIVE DISCLOSURE SCORES) | SCORE |
|---------------------------------|-------|
| Environmental                   | 69    |
| Social                          | 74    |
| 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

**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.

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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 · 2021-01-19 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 | 110 rows · 1999 to 2026            |                             |
| Insider transactions (Form 4)      | edgar/form4                                 | 12 rows · 2026-07-15 to 2026-10-14 |                             |
| 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.