

Robinhood Markets, Inc. (HOOD)

Financial Services / Financial - Capital Markets · NASDAQ Global Select

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
\$98.87	\$88.9B	\$150.47	42.8	81.5%	23%	4/9	-24.8%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	20.0M	\$63.52	18.02	42.0%	6%	1.5	+183.9%

Robinhood Markets, Inc. operates a financial services platform available to users throughout the United States. This platform empowers individuals to engage in a wide array of investments, encompassing common stocks, exchange-traded funds (ETFs), options contracts, gold, and various cryptocurrencies. Beyond its core trading functionalities, the company dedicates efforts to providing educational and informational resources. These include "Snacks," a concise daily summary of business news; "Learn," an extensive digital library offering guides, tutorials, and a comprehensive financial dictionary; and "Newsfeeds," which grants complimentary access to premium financial journalism from reputable sources like Barron's, Reuters, and The Wall Street Journal. Additionally, the platform supports users with tools such as customizable watchlists and alert systems for monitoring specific securities, ETFs, and digital assets. It also provides cash management services. For new customers, particularly those who have not yet made their initial investment, Robinhood offers personalized first trade recommendations. Robinhood Markets, Inc. was established in 2013 and maintains its principal operations from Menlo Park, California.

SECTOR Financial Services INDUSTRY Financial - Capital Markets EXCHANGE NASDAQ MARKET CAP \$88.9B EMPLOYEES 2,900 (SEC-filed) CEO Vladimir Tenev
IPO 2021-07-29 COUNTRY US
85 Willow Road, Menlo Park, CA 94025 · Tel 844 428 5411 · robinhood.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

31 / 100

Street mean **\$136.69** (36 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

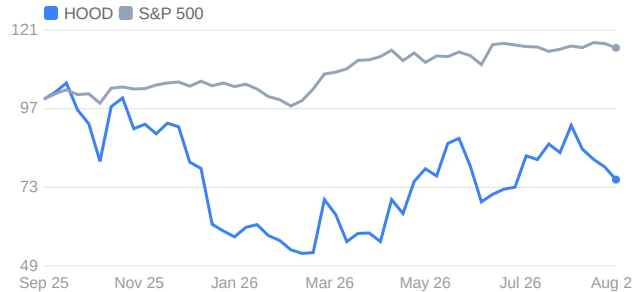
TWO-WAY FLOW

\$57.6M buys against \$235.7M sells / 6 mo

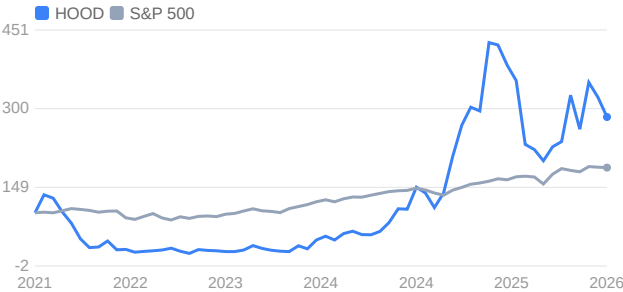
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **HOOD -24.8%** · **S&P 500 +15.9%** · spread **-40.7pp**



5 Years vs S&P 500 · **HOOD +183.9%** · **S&P 500 +86.9%** · spread **+97.0pp**



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.

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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

3 INSIDERSTREET SCORE live IS factor model

INSIDERSTREET
SCORE

31

OF 100

Score Breakdown

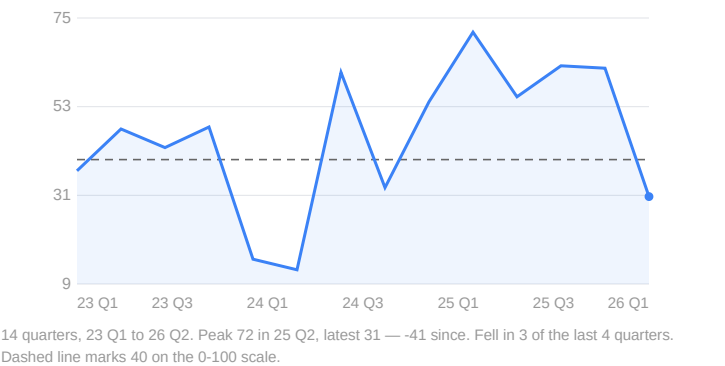
Profitability	83/100
Growth	72/100
Momentum	58/100
Quality	41/100
Earnings Quality	35/100
Balance Sheet	55/100
Value	23/100
Risk (safety)	100/100
Overall	30.9/100

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
SCHW	70
GS	13
MS	24
LPLA	36
TW	82
CRCL	60
HOOD	31

IS Score Trend — quarterly



4 TWO READINGS business vs price

BUSINESS QUALITY

31 / 100

IS Score 30.9 / 100 · -40.7 from peak of 72

Quarter	Business Quality
23 Q1	31
23 Q2	45
23 Q3	42
23 Q4	45
24 Q1	10
24 Q2	8
24 Q3	60
24 Q4	35
25 Q1	55
25 Q2	72
25 Q3	55
25 Q4	60
26 Q1	31

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

PRICE STRUCTURE

BEARISH

Technical Score 16 / 100 · Power -67 · 2 of 22 indicator votes bullish

Date	Price Structure
07-23	31%
08-13	69%
09-03	106%
09-25	106%
10-16	31%

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 31 and price structure at 16 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 55 and holds two consecutive quarters	now 30.9	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 56 → 63 → 63 → 31	the direction matters more than the level
Technical vote share back above 50%	now 18%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,403 → now 1,399	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.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

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

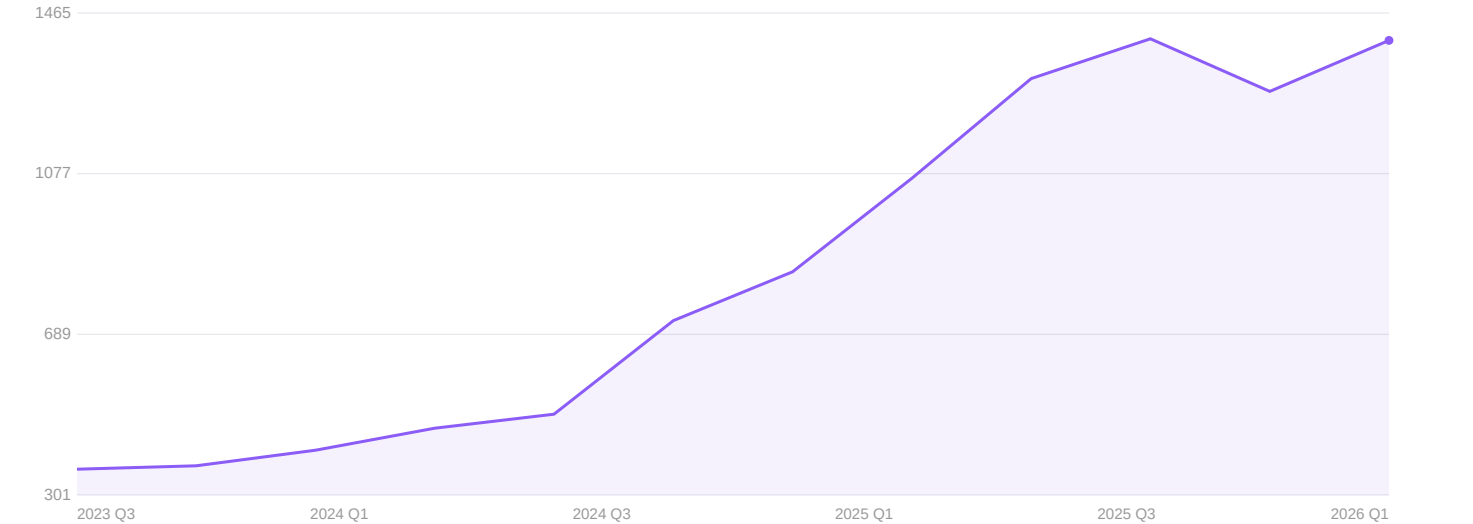
SITE CONVERGENCE SCORE 4 of 4 top 0% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 2 buys 2026-09-04	INSIDER BUYS (180D) 4 \$57.56M
ETF FUNDS (30D) 1108 up / 996 down net +112 funds	INSTITUTIONS ADDED (13F) 123 managers opening or increasing		

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

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 1,403 · latest 1,399 (-4 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,399	618.9M	\$60.8B	68.8%
2026 Q1	1,276	557.4M	\$38.1B	62.0%
2025 Q4	1,403	570.6M	\$63.5B	63.5%
2025 Q3	1,307	572.9M	\$80.9B	63.7%
2025 Q2	1,066	545.6M	\$50.5B	60.7%
2025 Q1	840	527.0M	\$23.4B	58.6%
2024 Q4	722	556.4M	\$21.0B	61.9%
2024 Q3	496	596.3M	\$14.4B	66.3%
2024 Q2	462	594.9M	\$13.9B	66.2%
2024 Q1	409	590.3M	\$12.5B	65.7%
2023 Q4	371	581.5M	\$7.3B	64.7%
2023 Q3	363	555.9M	\$5.3B	61.8%

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

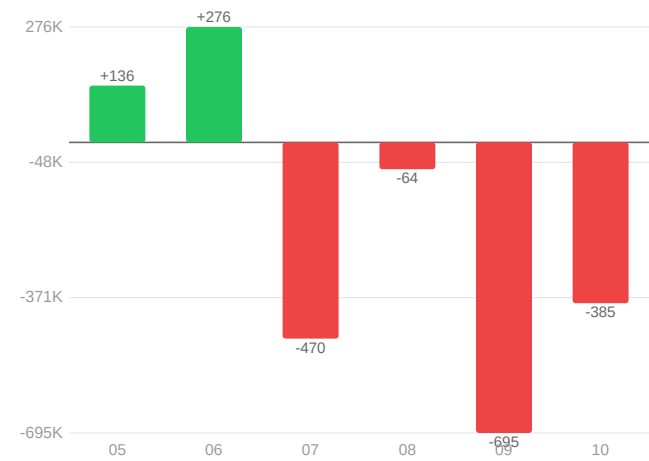
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Gallagher Daniel Martin Jr	Chief Legal Officer	2026-10-05	SELL	4,800	\$0.54M	505,143
Gallagher Daniel Martin Jr	Chief Legal Officer	2026-10-05	SELL	4,700	\$0.54M	500,443
Gallagher Daniel Martin Jr	Chief Legal Officer	2026-10-05	SELL	500	\$0.06M	499,943
Tenev Vladimir	director, Chief Executive Officer	2026-10-05	C-Conversion	375,000	—	375,000
Tenev Vladimir	director, Chief Executive Officer	2026-10-05	SELL	158,911	\$17.99M	216,089
Tenev Vladimir	director, Chief Executive Officer	2026-10-05	SELL	193,897	\$22.10M	22,192
Tenev Vladimir	director, Chief Executive Officer	2026-10-05	SELL	22,192	\$2.55M	0
Tenev Vladimir	director, Chief Executive Officer	2026-10-05	C-Conversion	375,000	—	47,419,572

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	145	2,298,118	\$235.7M	Counted
P — Open-market purchases	4	710,000	\$57.6M	Counted
M — Exercises (paired A/D)	50	724,969	—	None — mechanics
F — Tax withholding	11	339,512	\$30.7M	None — compensation

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
Two-Way Flow	\$235.7M 145 txns / 6 mo	\$57.6M 4 txns / 6 mo	None active 3+ insiders / 21 days

10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-10-15	The Tenev 2017 Irrevocable Trust	327,500	\$33.1M
2026-10-15	Surfboard Management Llc	40,500	\$4.1M
2026-10-05	Vladimir Tenev	375,000	\$42.3M
2026-09-22	Vladimir Tenev	240,834	\$29.7M
Trailing 12 mo	59 filings	13,379,899	\$1529M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2025-11-05	SCHEDULE 13G/A	Abigail P. Johnson	4.00%	31.2M sh
2025-10-31	SCHEDULE 13G/A	Baiju Bhatt	7.60%	64.1M sh
2025-10-17	SCHEDULE 13G/A	BlackRock, Inc.	7.20%	55.8M sh
2025-10-06	SCHEDULE 13G/A	The Vanguard Group	12.20%	94.4M sh

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-04	2026-10-09
Gilbert Cisneros	House	BUY	\$1,001 - \$15,000	2026-04-14	2026-05-11
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-04-13	2026-05-13
Alan Armstrong	Senate	BUY	\$1,001 - \$15,000	2026-03-27	2026-07-21
Richard Blumenthal	Senate	SELL	\$15,001 - \$50,000	2023-06-29	2023-08-07
Richard Blumenthal	Senate	SELL	\$50,001 - \$100,000	2022-08-11	2022-09-07
HOUSE 12-MO 29 trades 17 purchases		SENATE 12-MO 1 trades 1 purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

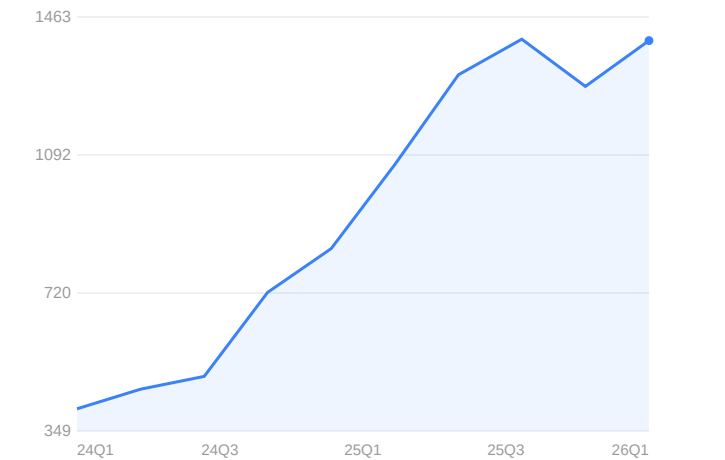
13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 1,276	13F SHARES 557M 62.0% of shares out	NEW / CLOSED 209 / 311 positions, QoQ	INCREASED / REDUCED 506 / 440 positions, QoQ	
PUT/CALL (13F) 0.95 option positions	FREE FLOAT 87.2% 784M sh			

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	956,721	\$108M
Signature Estate & Investment Advi	492,389	\$55M
Czech National Bank	227,167	\$26M
Mn Services Vermogensbeheer B.V.	218,664	\$25M
Fjarde Ap-Fonden /Fourth Swedish N	186,648	\$21M
Venture Visionary Partners Llc	183,903	\$21M

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

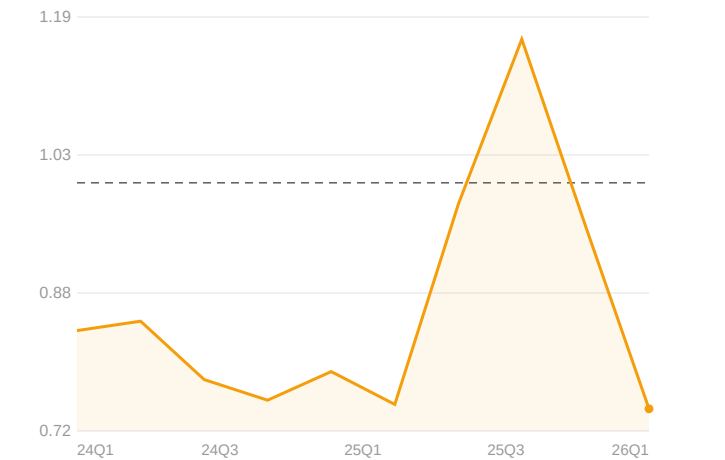
13F Filers Holding HOOD — quarterly



2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$2.8B
VSMPX	0.1%	\$2.8B
VTI	0.1%	\$2.8B
VTSAX	0.1%	\$2.8B
VOO	0.1%	\$2.3B
VFIAX	0.1%	\$2.3B

Institutional Put/Call — quarterly

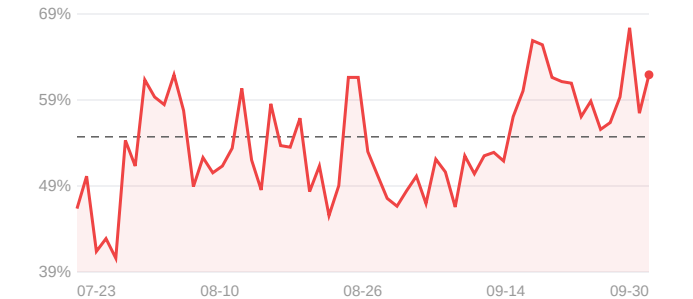


THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

14 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

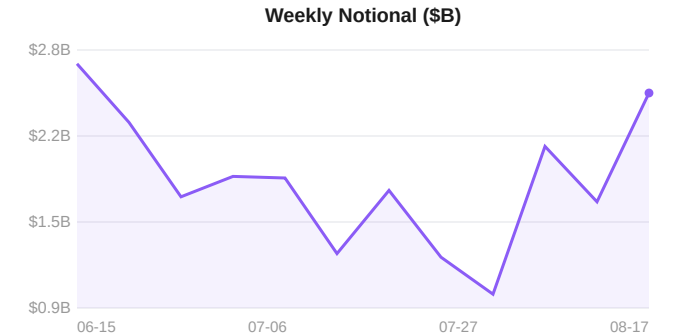


Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 62.1% 2026-10-15	20-DAY AVG 58.5% 50-day 54.8%	TREND Rising 20d vs 50d	BY MARKET CENTER Q: 63% · N: 53% · B: 48% latest session
--	--	--------------------------------------	---

15 DARK POOL ACTIVITY

EDGE · live ATS data

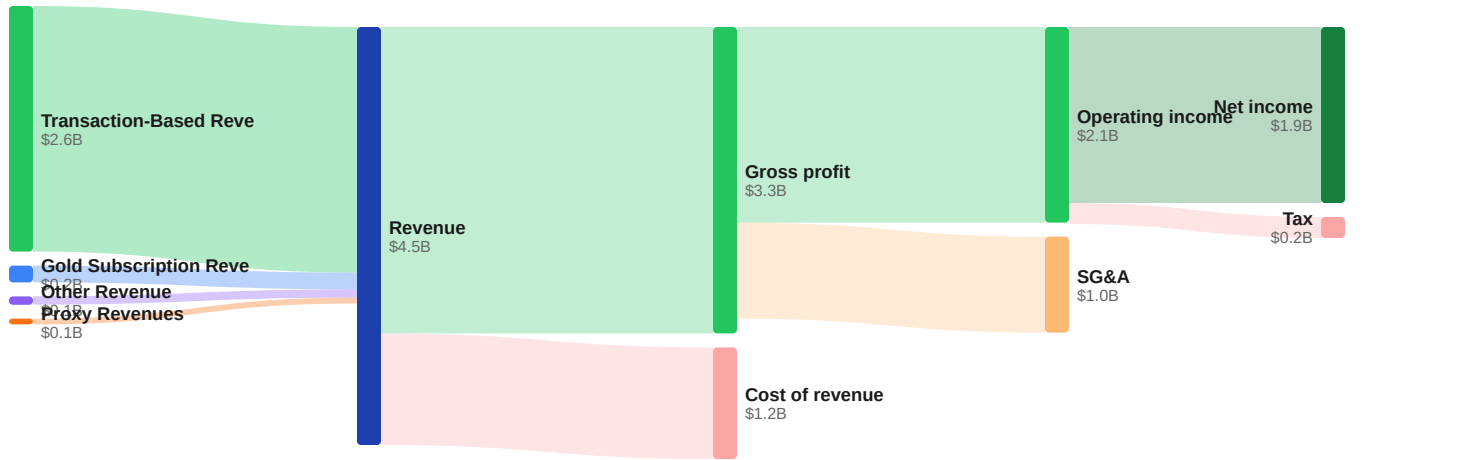


Where HOOD Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Ubsa Ubs Ats	23.6M	77 sh
Incr Intelligent Cross Llc	17.8M	70 sh
Sgmt Sigma X2	9.3M	69 sh
Ebxl Level Ats	8.1M	48 sh
Mlix Instinct X	7.5M	95 sh
Pure Purestream	7.0M	61 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



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

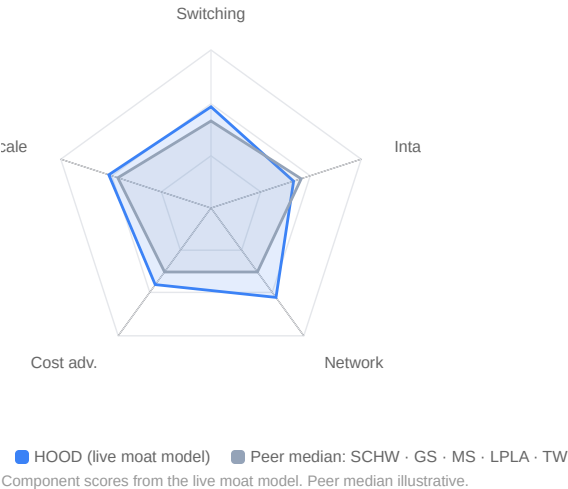
THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

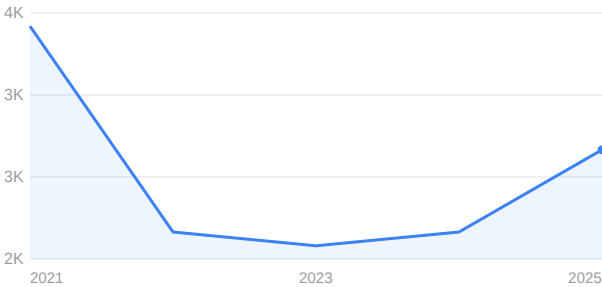
17 MOAT & COMPETITIVE POSITION

LIVE MODEL · 62/100 NARROW

Moat score 62/100 — Narrow; primary source Network Effects.



3.8 · Employees (SEC filings)



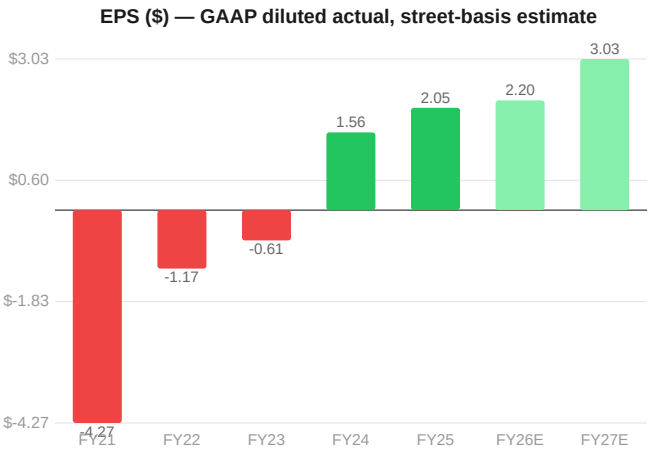
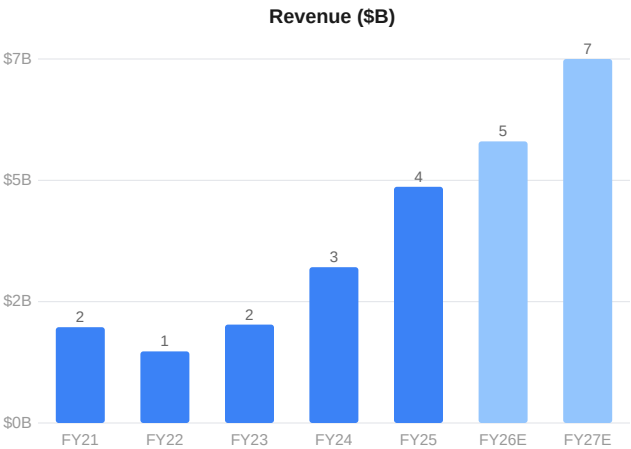
18 CORPORATE INFORMATION — KEY OFFICERS

2,900 employees

OFFICER	TITLE
Vladimir Tenev	Co-Founder, President, Chief Executive Officer & Chairman of the Board
Daniel Gallagher Jr.	Chief Legal, Compliance & Corporate Affairs Officer
Steven Quirk	Chief Brokerage Officer
Shiv Kumar Verma	Chief Financial Officer

19 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus

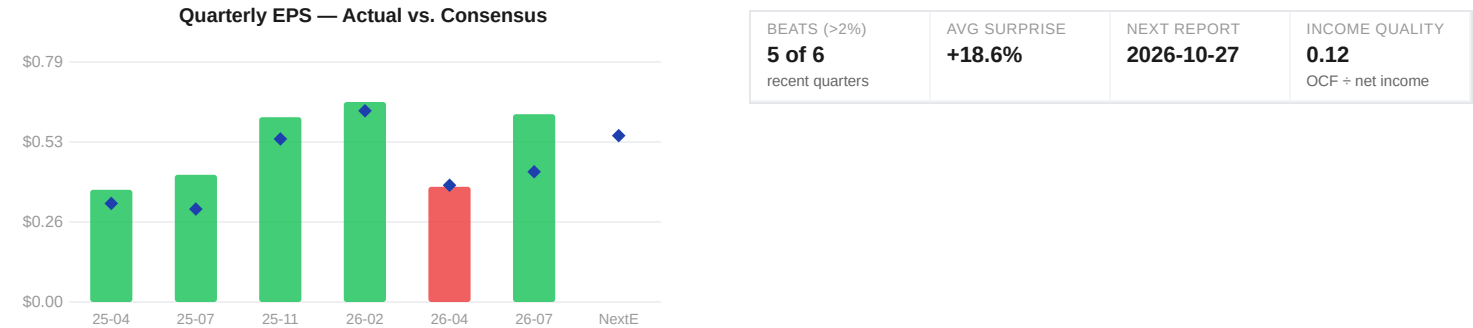


Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

20 ESTIMATE VS. ACTUAL & SURPRISES

live data



21 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

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

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

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

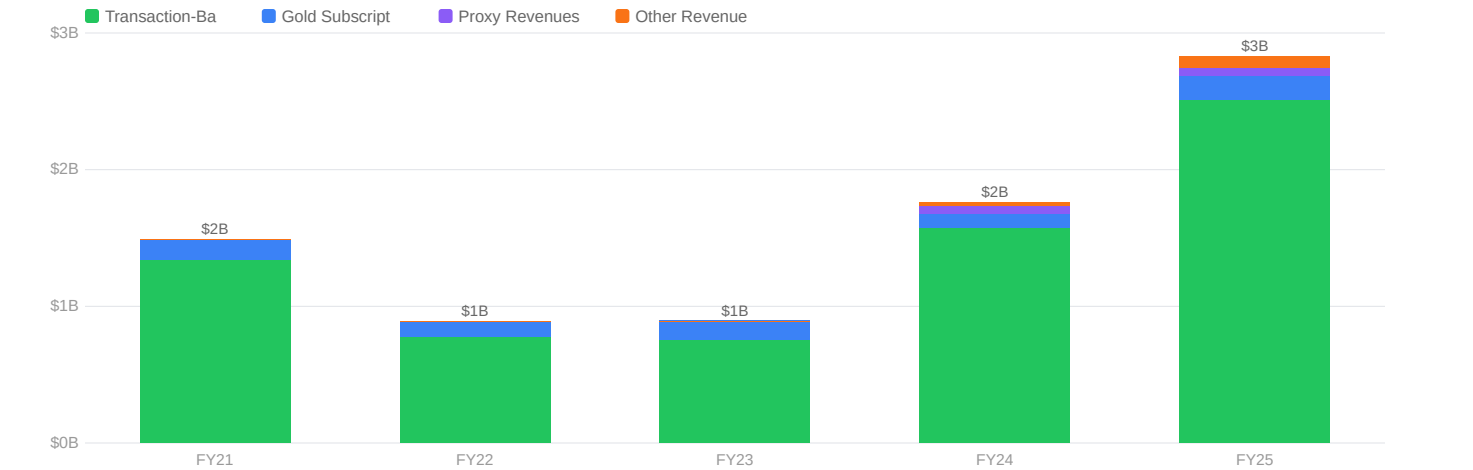
INCOME TRENDS — 5 YEAR

live financials



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+89.5%	-25.2%	+37.3%	+58.2%	+51.6%
Gross profit	+81.1%	-41.0%	+82.6%	+74.0%	+34.0%
Operating income	—	-41.1%	-45.0%	-298.9%	+98.3%
Net income	-52771.4%	-72.1%	-47.4%	-360.8%	+33.5%

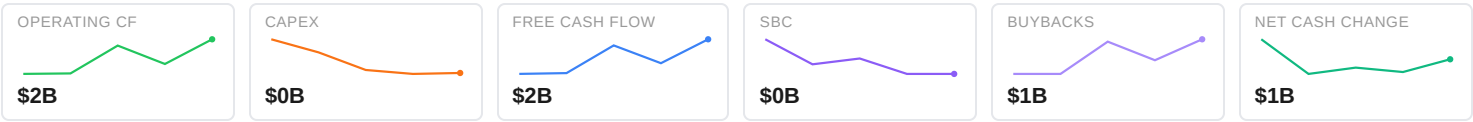
22 INCOME STATEMENT — FULL

live financials

\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	1.8	1.4	1.9	3.0	4.5	
Cost of revenue	0.5	0.6	0.5	0.5	1.2	
Gross profit	1.3	0.8	1.4	2.4	3.3	
R&D expense	1.2	0.9	0.8	0.8	0.0	
SG&A expense	1.5	0.7	1.1	0.5	1.0	
Operating income	-1.6	-1.0	-0.5	1.1	2.1	
EBITDA	-1.6	-0.9	-0.5	1.1	2.2	
D&A	0.0	0.1	0.1	0.1	0.1	
Pretax income	-3.7	-1.0	-0.5	1.1	2.1	
Income tax	0.0	0.0	0.0	-0.3	0.2	
Net income	-3.7	-1.0	-0.5	1.4	1.9	
Diluted EPS (\$)	-4.27	-1.17	-0.61	1.56	2.05	
Diluted shares (M)	864	879	891	906	919	

CASH FLOW TRENDS

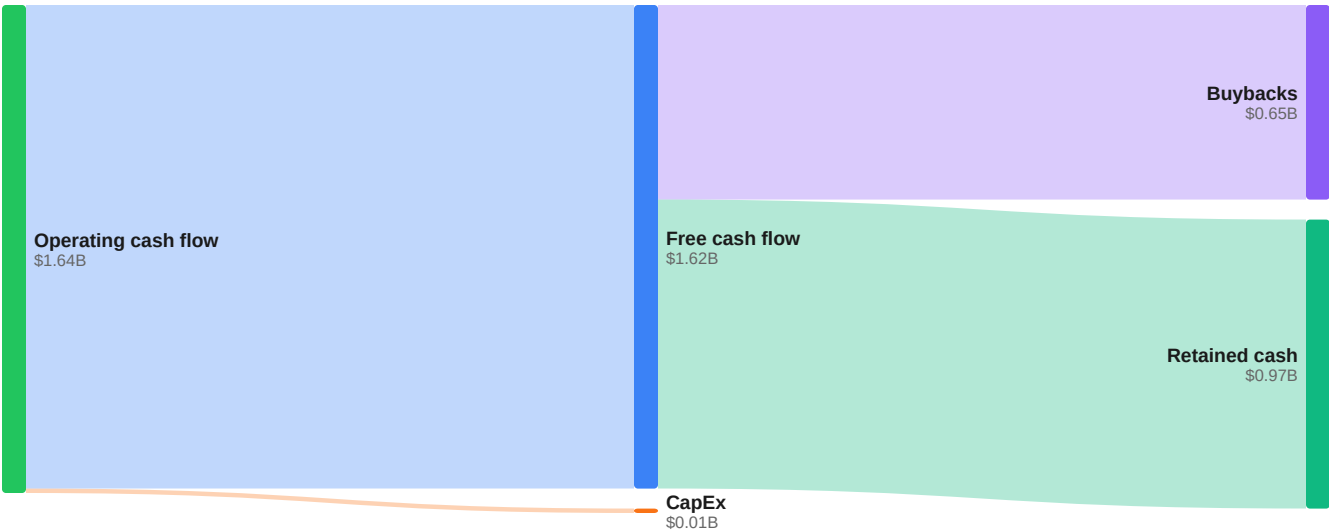
live data



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

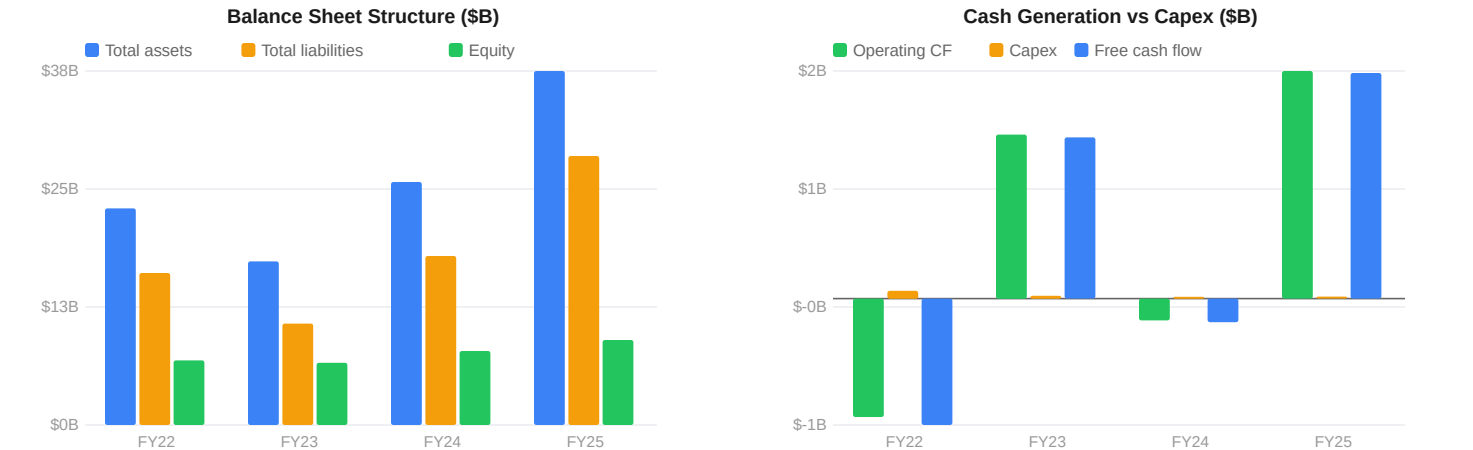
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	6.3	4.8	4.3	4.3	
ST investments	1.5	3.6	6.2	3.8	
Receivables (net)	3.3	3.6	8.7	20.8	
Total current assets	22.9	17.1	25.1	28.9	
PP&E (net)	0.1	0.1	0.1	0.2	
Goodwill + intangibles	0.1	0.2	0.2	0.6	
Total assets	23.3	17.6	26.2	38.1	
Accounts payable	0.2	0.4	0.4	0.5	
Short-term debt	1.8	3.5	7.5	15.4	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	16.3	10.8	18.1	28.8	
Long-term debt	0.0	0.0	0.0	0.0	
Total liabilities	16.4	10.9	18.2	29.0	
Shareholders' equity	7.0	6.7	8.0	9.2	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	(1.0)	(0.5)	1.4	1.9	
D&A	0.1	0.1	0.1	0.1	
Stock-based compensation	0.7	0.9	0.3	0.3	
Working capital change	(0.7)	0.6	(1.7)	(6.1)	
Operating cash flow	(0.9)	1.2	(0.2)	1.6	
Capital expenditures	(0.1)	(0.0)	(0.0)	(0.0)	
Investing cash flow	(0.1)	(0.6)	(0.1)	0.1	
Buybacks	0.0	(0.6)	(0.3)	(0.7)	
Dividends paid	0.0	0.0	0.0	0.0	
Debt issuance / (repay)	0.0	0.0	0.1	0.5	
Financing cash flow	0.0	(0.6)	(0.3)	(0.6)	
Free cash flow	(0.9)	1.2	(0.2)	1.6	

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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY



23 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	-23.9%	-14.4%	-7.9%	19.2%	22.0%	23%	
ROA	-8.8%	-4.8%	-2.6%	6.4%	5.9%	3.7%	
ROIC	-50.5%	-82.5%	-23.0%	28.4%	11.3%	6.0%	
Gross margin	72.0%	56.7%	75.4%	82.9%	73.3%	81.5%	
Operating margin	-90.4%	-71.1%	-28.5%	35.8%	46.8%	46.0%	
Net margin	-203.1%	-75.7%	-29.0%	47.8%	42.1%	42.0%	
EBITDA margin	-89.0%	-66.6%	-24.7%	38.4%	49.0%	47.9%	
FCF margin	-184.1%	-66.9%	62.2%	-7.0%	35.4%	—	
VALUATION							
P/E	-8.82	-7.04	-20.80	23.97	55.12	42.8	
P/B	2.10	1.04	1.68	4.24	11.34	9.4	
P/S	21.08	5.33	6.03	11.46	23.20	18.02	
P/FCF	-11.45	-7.96	9.70	-163.40	65.53	499.4	
EV/EBITDA	-6.03	-1.33	-13.97	27.13	51.01	45.0	
EV/Revenue	14.99	0.90	3.41	10.43	24.85	21.5	
Earnings yield	-11.3%	-14.2%	-4.8%	4.2%	1.8%	2.33%	
FCF yield	-8.7%	-12.6%	10.3%	-0.6%	1.5%	0.20%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	1.56	1.41	1.58	1.39	1.00	1.22	
Quick ratio	1.56	1.41	1.58	1.39	1.00	1.22	
Debt / equity	0.50	0.26	0.53	0.94	1.68	2.40	
Debt / assets	18.5%	7.9%	20.1%	28.5%	40.4%	40.2%	
Net debt / EBITDA	2.45	6.56	10.76	-2.67	3.38	7.35	
Interest coverage	—	—	—	—	262.38	—	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.04	0.06	0.09	0.13	0.14	0.09	
Receivables turnover	0.11	0.27	0.54	0.48	0.30	0.2	
DSO (days)	3374	1347	673	760	1205	1737	
DPO (days)	338	138	242	283	195	258	
Cash conversion cycle	3036	1209	431	478	1010	1479	
GROWTH (YoY)							
Revenue growth	—	86.6%	37.3%	58.2%	51.6%	—	
Net income growth	—	40.9%	47.4%	360.8%	33.5%	—	
EPS growth	—	42.6%	47.0%	353.8%	32.0%	—	
FCF growth	—	32.1%	227.6%	-117.8%	865.2%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	-2.01	-1.16	-0.61	1.55	2.05	2.30	
Book value / share	8.44	7.82	7.58	8.78	9.97	10.61	
Revenue / share	0.84	1.53	2.11	3.25	4.87	5.49	
FCF / share	-1.55	-1.02	1.31	-0.23	1.73	0.20	
Cash / share	9.36	8.83	9.56	11.56	8.76	17.98	
SHAREHOLDER RETURN & SCORES							
Buyback yield	0.0%	0.0%	0.0%	0.6%	0.6%	0.95%	
Altman Z-Score	0.62	0.23	0.62	1.47	2.37	1.5	
Piotroski F-Score	2	4	7	4	4	4/9	
Beneish M-Score	—	-2.92	-2.56	-0.67	1.13	-1.12	

24 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	4 / 9	Middling		
Altman Z-Score	1.5	Distress (<1.81)	Distress	
Income quality	0.12	Accrual-heavy	OCF ÷ net income	
Beneish M-Score	-1.12	Elevated	vs -2.22 threshold	

25 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.86	Revenue stability	0.97
Interest burden		1.06	Earnings stability	0.96
Operating margin		46.0%	Earnings persistence	0.94
Asset turnover		0.11×	Revenue CAGR 3y	43.5%
Financial leverage		5.23×	EPS CAGR 3y	—
= ROE		24%	FCF CAGR 3y	-46.1%

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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 0.95%	DIVIDEND YIELD 0.00% none paid	TOTAL SHAREHOLDER RETURN 0.56% cash yield	SBC / REVENUE 7.1% dilution pressure
-------------------------------	---	--	---

26 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



27 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
SCHW	\$159.0B	15.6	41%	35.6%	+14.7%	7/9	-0.3%
GS	\$256.6B	12.5	17%	17.2%	-6.8%	5/9	+16.7%
MS	\$284.8B	14.2	19%	16.2%	+16.7%	7/9	+15.4%
LPLA	\$25.3B	25.5	19%	7.3%	+38.8%	4/9	-3.7%
TW	\$24.5B	27.0	14%	32.4%	+14.0%	8/9	—
CRCL	\$20.9B	43.5	15%	6.9%	+341.5%	8/9	—
VIRT	\$12.4B	7.2	42%	23.9%	+20.8%	5/9	—
BMNR	\$12.3B	-0.9	-151%	—	+1022.3%	4/9	—

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

28 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

27 Analysts



MEAN TARGET (QTR) \$136.69 36 targets	TARGET VS. PRICE +38.3% last-quarter mean	NEXT REPORT 2026-10-27 street \$0.55
--	--	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$5.33B	\$5.47B / \$5.14B	\$2.20	\$2.41 / \$1.99	19
FY2027	\$6.89B	\$7.67B / \$6.40B	\$3.03	\$3.47 / \$2.75	20
FY2028	\$8.12B	\$9.84B / \$7.18B	\$3.66	\$4.55 / \$3.14	15

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

29 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$140.43	+42.0%	14
Last Quarter	\$136.69	+38.3%	36
Last Year	\$129.22	+30.7%	88
All Time	\$87.54	-11.5%	167

Rolling mean of published targets vs. last close \$98.87. Aggregated from StreetInsider, Benzinga, Investing.

Third-Party Composite Rating

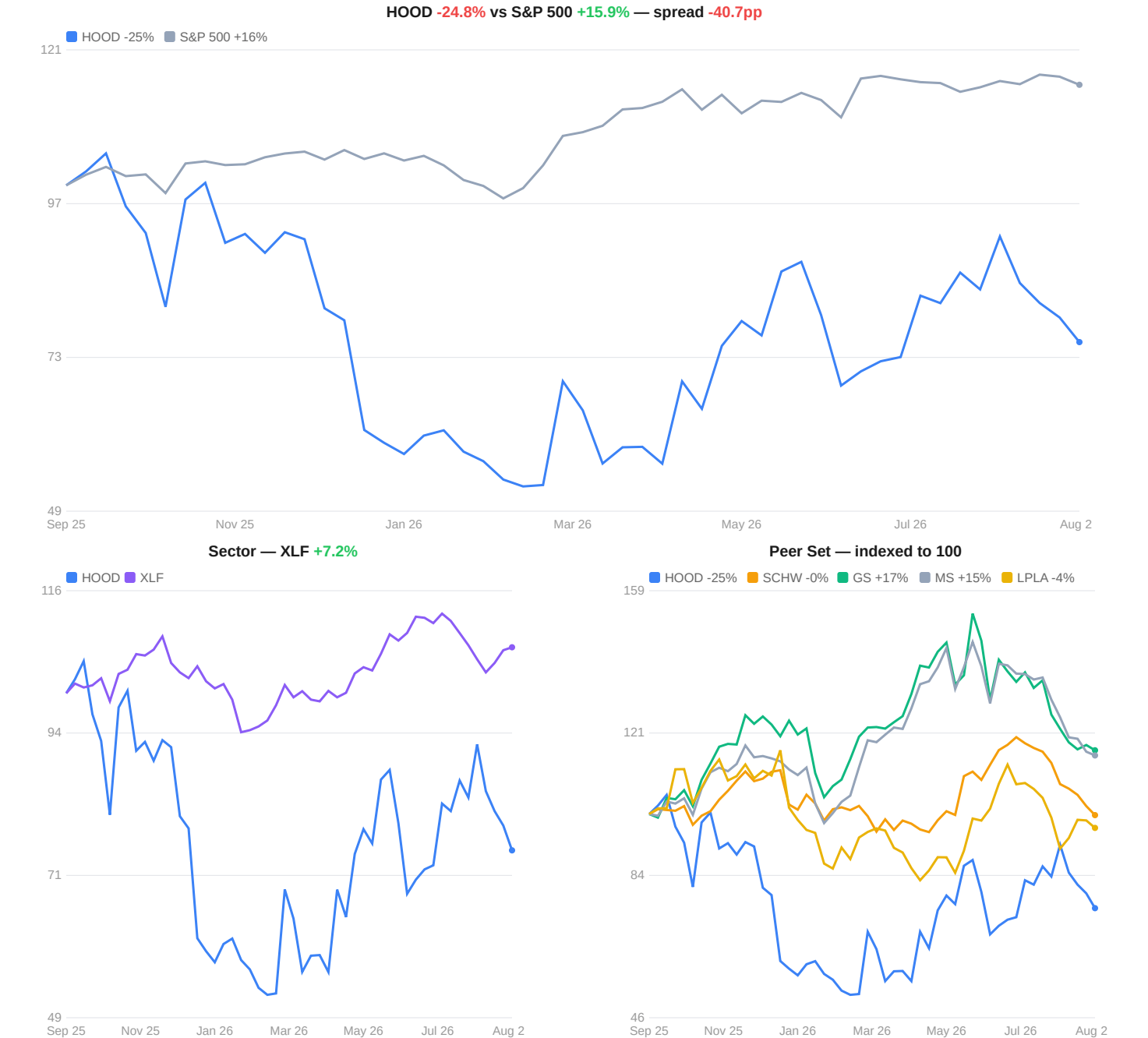
B-

DCF1/5ROE5/5ROA5/5DEBT/EQ1/5P/E1/5P/B1/5

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

30 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



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

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$112.74	-13.87	-12.30%	Below
SMA 50	\$108.63	-9.76	-8.98%	Below
SMA 200	\$93.76	+5.11	+5.45%	Above
EMA 9	\$106.14	-7.27	-6.85%	Below
EMA 21	\$109.39	-10.52	-9.62%	Below
EMA 50	\$108.21	-9.34	-8.63%	Below
EMA 200	\$99.15	-0.28	-0.28%	Below

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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

31 TECHNICAL POWER SCORE

EDGE · site engine · 16/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -67

2 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

22

0

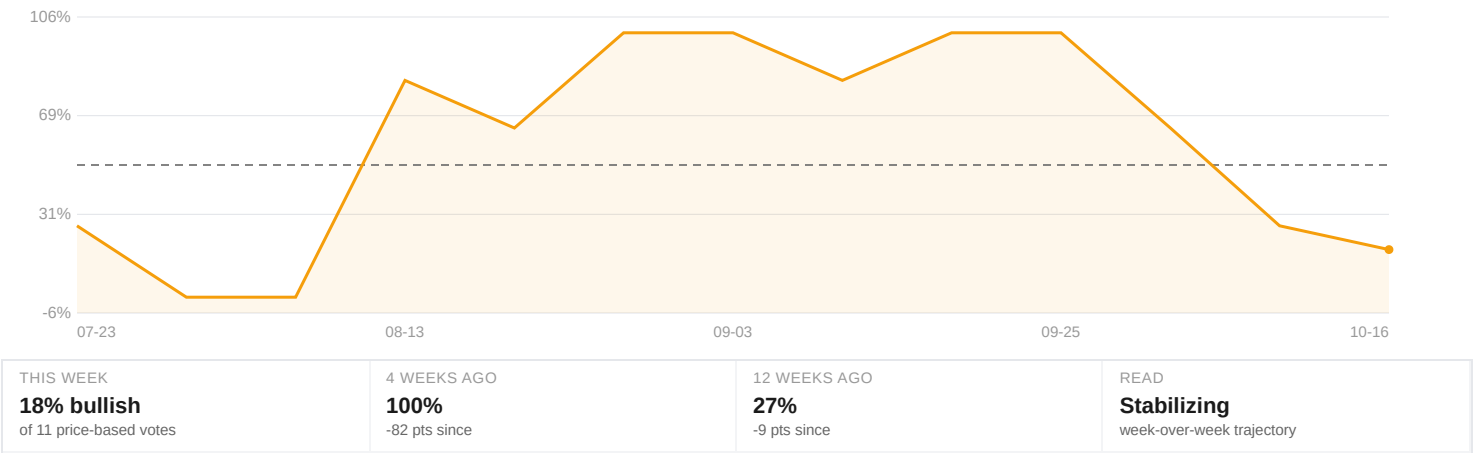
12

0

50

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



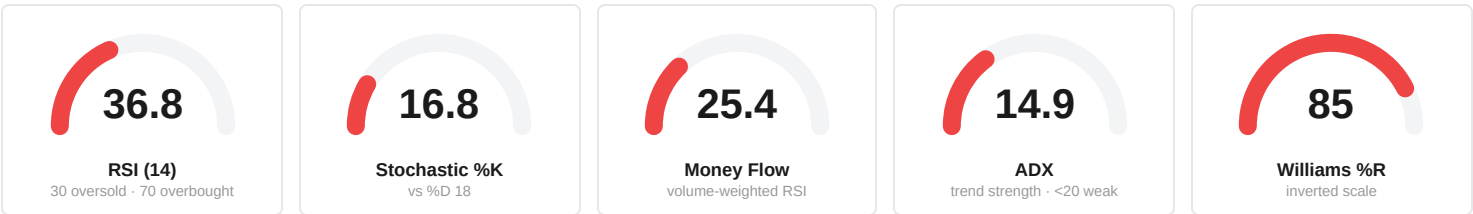
INDICATOR VOTE GRID

2 bull / 20 bear

● Price vs SMA 20	\$112.74	● Price vs SMA 50	\$108.63	● Price vs SMA 200	\$93.76
● EMA 9/21 Cross	106.1/109.4	● SMA 50/200	Golden	● ADX Direction	ADX 15
● Supertrend	\$117	● Parabolic SAR	\$120	● SMA Slope	-1.050
● RSI	36.8	● Stochastic K/D	17/18	● StochRSI K/D	9/15
● Williams %R	-85	● CCI	-148	● TSI vs Signal	-10.2
● CMO	-26.4	● ROC	-12.30%	● OBV Signal	Distrib
● Chaikin MF	-0.320	● MFI	25	● Force Index	-33M
● Elder Ray Bull	-4.99				

INDICATOR GAUGES

site technicals-tab style



32 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$100.95 / \$107.38 / \$110.77	S1 / S2	\$97.56 / \$91.13
Bollinger (20,2)	\$98.86 – \$126.62	Squeeze	Off
52-wk range	\$63.52 – \$150.47	Off 52-wk high	-34.3%
ATR (14)	\$5.90 (6.0%)	Historical vol	43.5%

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

33 SEASONALITY — 5-YEAR AVERAGES

live model · win rates shown

+2.1% Jan 40%	+1.2% Feb 20%	+3.6% Mar 40%	-8.8% Apr 25%	+16.1% May 75%	+10.7% Jun 75%	+6.8% Jul 80%	+2.3% Aug 60%	+10.1% Sep 60%	+0.7% Oct 60%	-0.8% Nov 20%	-3.2% Dec 20%
---------------------	---------------------	---------------------	---------------------	----------------------	----------------------	---------------------	---------------------	----------------------	---------------------	---------------------	---------------------

Sample: 5 years — treat short histories as suggestive, not statistical.

34 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	HOOD	S&P 500
Weekly volatility (σ , 1y)	9.55%	1.83%
Best / worst week (1y)	+31.2% / -22.0%	—
Max drawdown (5y, monthly)	-83.6%	—
1-week VaR (95%)	-13.4%	—
Beta (5y)	2.34	1.00

35 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

HOOD EQUITY WEATHER (LIVE)

STORMY · -46

Trend

Momentum

Volume

Volatility

Breadth

-25

-60

-59

-60

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

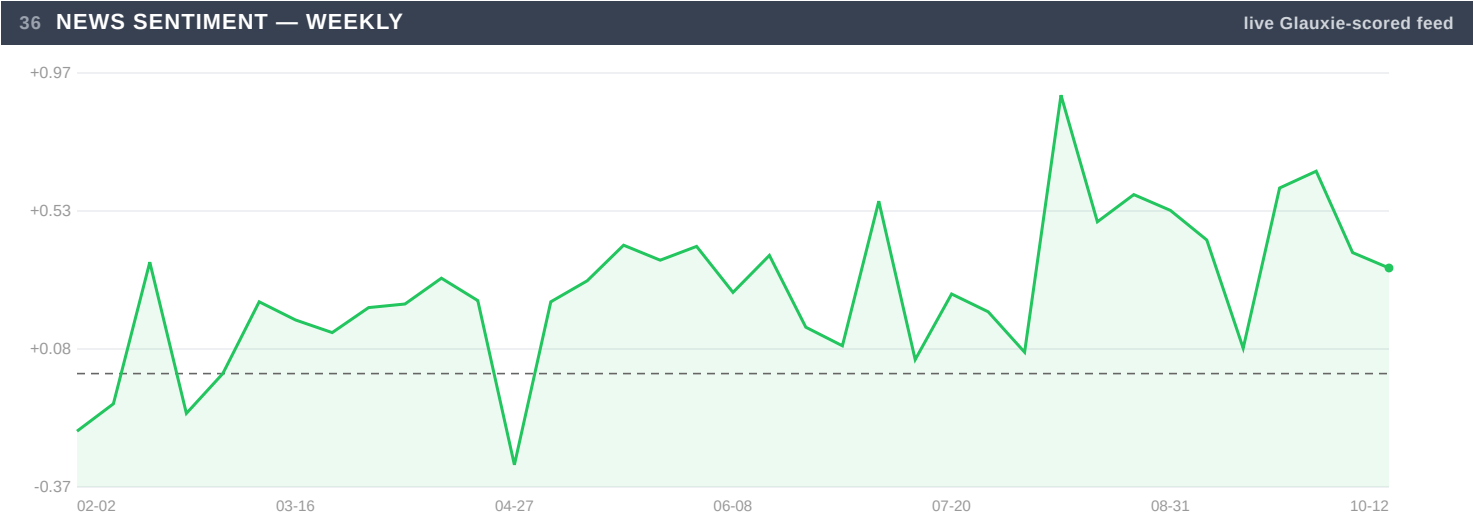
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

37 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Stormy

OVERALL -45.6 -16.6 vs industry	TREND -25.1 +10.0 vs industry	MOMENTUM -60.5 -35.4 vs industry	VOLUME -58.6 -28.6 vs industry
--	--	---	---

READING	HOOD	FINANCIAL - CAPITAL MARKETS N=570	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-45.6	-29.0	-16.3	-20.5
Trend	-25.1	-35.1	-12.5	-21.3
Momentum	-60.5	-25.0	-4.4	-15.8
Volume	-58.6	-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.

38 EXECUTIVE COMPENSATION

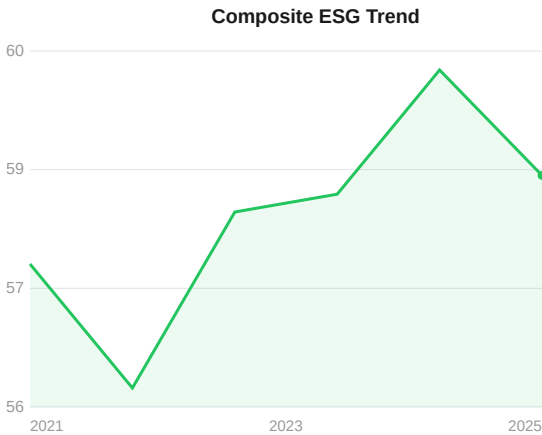
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Steven Quirk Chief Brokerage Officer	\$12.9M	95% equity+incentive
Jason Warnick Former Chief Financial Officer	\$12.9M	95% equity+incentive
Daniel Gallagher Chief Legal Officer	\$11.0M	94% equity+incentive
Jeffrey Pinner Chief Technology Officer	\$6.6M	76% equity+incentive
Vladimir Tenev Chief Executive Officer	\$3.0M	0% equity+incentive

39 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	61
Social	58
Governance	56
Composite ESG	58



40 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-07-29	Earnings Release; Exhibits	2.02,9.01
2026-06-26	Officer/Director Change	5.02
2026-06-25	Material Agreement; Financial Obligation; Unregistered Equity Sales; R	1.01,2.03,3.02,7.01,8.01,9.01
2026-06-23	Other Events; Exhibits	8.01,9.01
2026-06-16	Exit/Disposal Costs	2.05
2026-06-03	Shareholder Vote	5.07
2026-05-08	Officer/Director Change	5.02
2026-04-28	Earnings Release; Exhibits	2.02,9.01

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

41 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.

42 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.

43 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	21 rows · 2021-08-18 to 2026-07-29
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	20 rows · 2021 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-10-01 to 2026-10-05
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2025-10-06 to 2025-11-05
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.