

PayPal Holdings, Inc. (PYPL)

Financial Services / Financial - Credit Services · 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
\$56.70	\$48.5B	\$79.22	10.6	45.8%	24%	7/9	-14.0%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	11.0M	\$38.46	1.42	14.4%	14%	1.9	-47.1%

PayPal Holdings, Inc. provides a worldwide technological framework that facilitates digital financial transactions for both businesses and individual users. The company offers a wide array of payment services through well-known brands such as PayPal, PayPal Credit, Braintree, Venmo, Xoom, Zettle, Hyperwallet, Honey, and Paidy. Through its extensive platform, consumers are able to send and receive funds across roughly 200 global markets and in approximately 100 different currencies. Additionally, users can transfer money to their bank accounts in 56 currencies and maintain account balances in 25 distinct currencies within their PayPal accounts. Founded in 1998, the company's corporate headquarters are situated in San Jose, California.

SECTOR Financial Services INDUSTRY Financial - Credit Services EXCHANGE NASDAQ MARKET CAP \$48.5B EMPLOYEES 23,800 (SEC-filed) CEO Enrique J. Lores

IPO 2015-07-06 COUNTRY US

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1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

64 / 100

Street mean \$56.67 (21 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

TWO-WAY FLOW

\$0.3M buys against \$4.1M sells / 6 mo

2 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

64
OF 100

Score Breakdown

Profitability	62/100
Growth	48/100
Momentum	76/100
Quality	77/100
Earnings Quality	69/100
Balance Sheet	69/100
Value	77/100
Risk (safety)	100/100
Overall	64.3/100

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
SYF	56
GPN	23
AFRM	67
COF	63
SOFI	11
ALLY	44
PYPL	64

IS Score Trend — quarterly

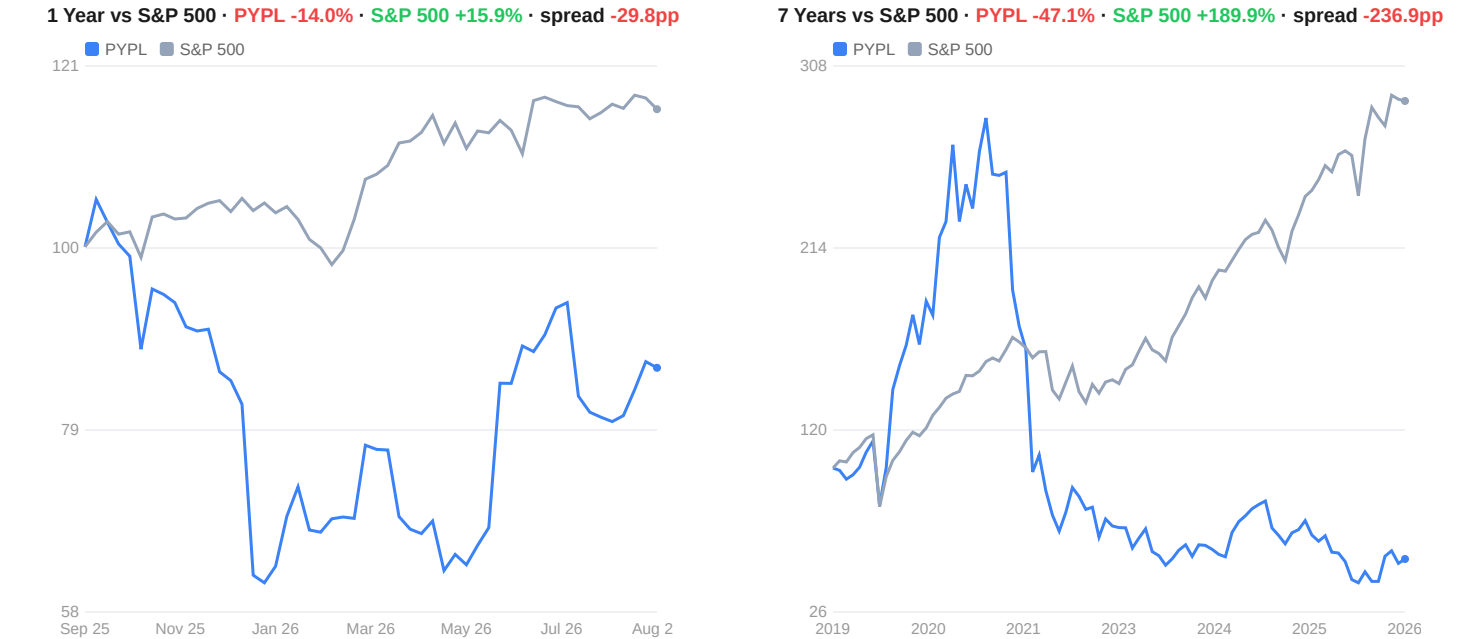


14 quarters, 23 Q1 to 26 Q2. Peak 67 in 24 Q3, latest 64 — -3 since. Fell in 1 of the last 4 quarters. Dashed line marks 40 on the 0-100 scale.

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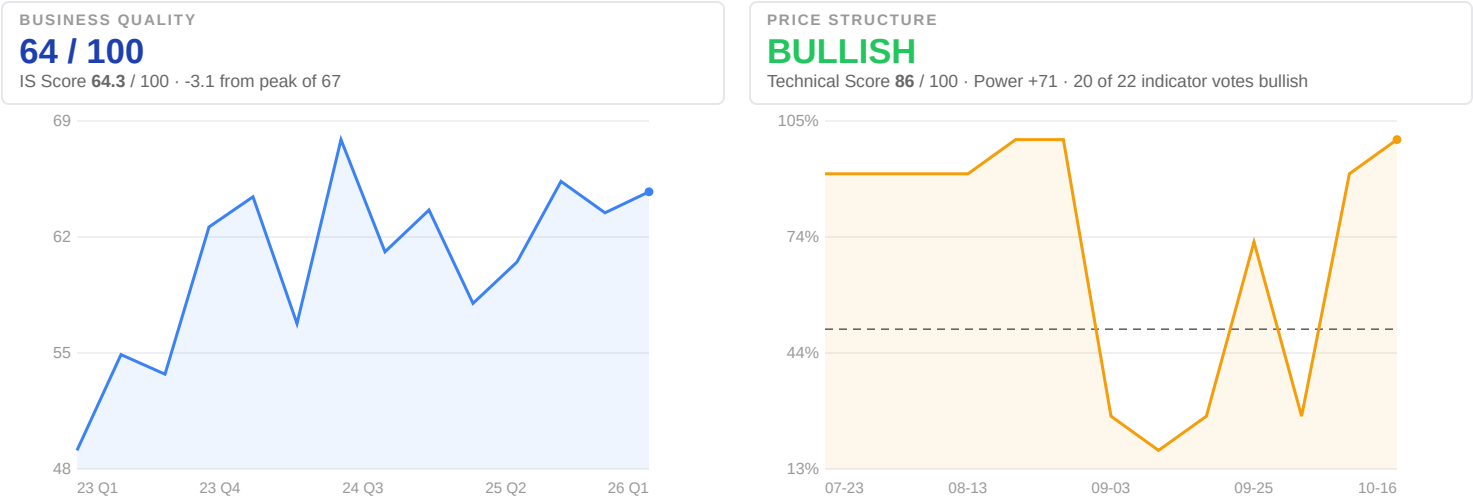
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3 PRICE AND VOLUME adjusted close, prod data layer



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

4 TWO READINGS business vs price



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

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 64 and price structure at 86 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 64.3	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 60 → 65 → 63 → 64	the direction matters more than the level
Technical vote share back above 50%	now 100%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,994 → now 1,390	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.

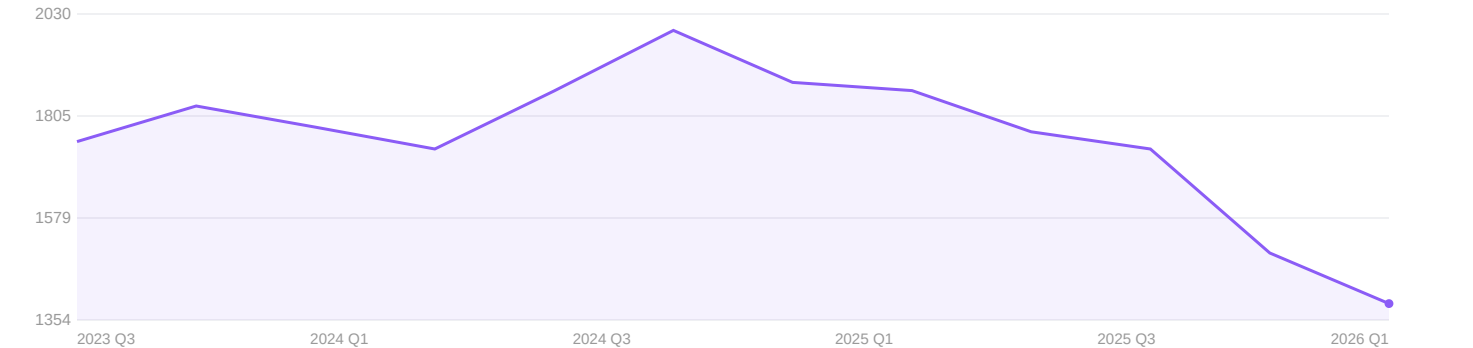
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6 SMART MONEY CONFLUENCE				EDGE · disclosure sources
SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 6 buys 2026-07-30	INSIDER BUYS (180D) 0 none disclosed	
ETF FUNDS (30D) 1235 up / 1249 down net -14 funds	INSTITUTIONS ADDED (13F) -112 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
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Institutions holding — 12 quarters



Peak 1,994 · latest 1,390 (-604 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,390	659.2M	\$28.0B	73.7%
2026 Q1	1,502	653.0M	\$29.5B	73.0%
2025 Q4	1,732	721.9M	\$41.6B	80.7%
2025 Q3	1,770	708.4M	\$46.7B	79.2%
2025 Q2	1,861	725.0M	\$53.3B	81.0%
2025 Q1	1,879	732.7M	\$46.9B	81.9%
2024 Q4	1,994	731.8M	\$61.3B	81.8%
2024 Q3	1,860	710.9M	\$54.3B	79.4%
2024 Q2	1,732	713.6M	\$41.3B	79.7%
2024 Q1	1,780	712.9M	\$47.4B	79.7%
2023 Q4	1,827	732.1M	\$44.9B	81.8%
2023 Q3	1,748	733.4M	\$42.6B	82.0%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

8 INSIDER ACTIVITY							live Form 4 data
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED	
Webster Aaron	EVP, Global Chief Risk Officer	2026-10-15	EXERCISE	5,900	—	71,661	
Webster Aaron	EVP, Global Chief Risk Officer	2026-10-15	EXERCISE	2,622	—	74,283	
Webster Aaron	EVP, Global Chief Risk Officer	2026-10-15	TAX W/H	3,883	\$0.22M	70,400	
Webster Aaron	EVP, Global Chief Risk Officer	2026-10-15	EXERCISE	5,900	—	11,800	
Webster Aaron	EVP, Global Chief Risk Officer	2026-10-15	EXERCISE	2,622	—	5,244	
Natali Chris	SVP, Chief Accounting Officer	2026-10-15	EXERCISE	2,727	—	5,127	
Natali Chris	SVP, Chief Accounting Officer	2026-10-15	TAX W/H	1,291	\$0.07M	3,836	
Natali Chris	SVP, Chief Accounting Officer	2026-10-15	EXERCISE	2,727	—	8,176	

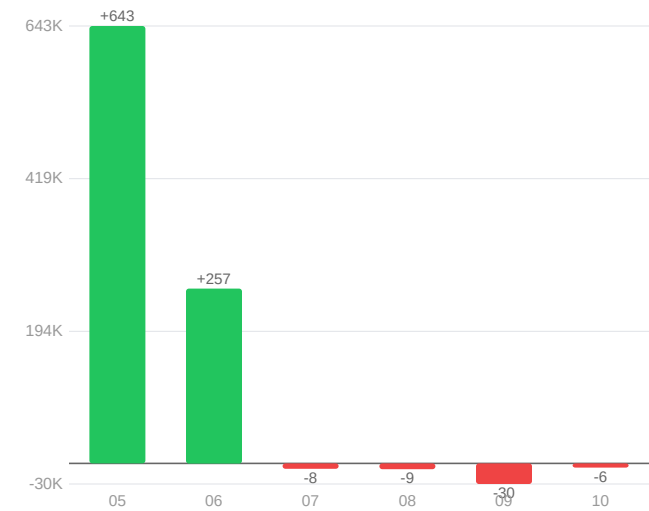
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9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY

EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	26	84,852	\$4.1M	Counted
P — Open-market purchases	1	6,129	\$0.3M	Counted
M — Exercises (paired A/D)	48	341,806	—	None — mechanics
F — Tax withholding	34	190,840	\$4.2M	None — compensation

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Two-Way Flow	OPEN-MARKET SELLS \$4.1M 26 txns / 6 mo	OPEN-MARKET BUYS \$0.3M 1 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 FORM 144 PLANNED-SALE PIPELINE

live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-09-03	Suzan Kereere	3,379	\$0.2M
2026-09-03	Frank Keller	4,612	\$0.3M
2026-09-03	Christopher Natali	552	\$0.0M
2026-08-18	Suzan Kereere	4,162	\$0.3M
Trailing 12 mo	24 filings	163,312	\$8M

11 13D / 13G STAKES

COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-04-30	SCHEDULE 13G	Vanguard Capital Management	6.99%	64.4M sh
2026-01-30	SCHEDULE 13G/A	The Vanguard Group	9.65%	90.4M sh

12 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
Gilbert Cisneros	House	SELL	\$1,001 - \$15,000	2026-05-15	2026-06-09
Gilbert Cisneros	House	SELL	\$1,001 - \$15,000	2026-05-15	2026-06-09
John Boozman	Senate	BUY	\$1,001 - \$15,000	2026-07-30	2026-08-17
John Boozman	Senate	BUY	\$1,001 - \$15,000	2026-07-30	2026-08-17
John Boozman	Senate	BUY	\$1,001 - \$15,000	2026-07-30	2026-08-17

HOUSE 12-MO 33 trades 9 purchases	SENATE 12-MO 12 trades 10 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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13 INSTITUTIONAL OWNERSHIP & 13F FLOW

live 13F data

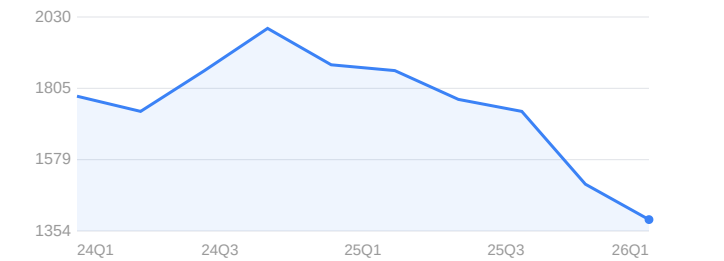
13F FILERS (LAST COMPLETE Q) 1,502	13F SHARES 653M 73.0% of shares out	NEW / CLOSED 160 / 360 positions, QoQ	INCREASED / REDUCED 537 / 649 positions, QoQ
PUT/CALL (13F) 0.61 option positions	FREE FLOAT 99.9% 854M sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	1.7M	\$88M
Vontobel Holding Ltd.	648,259	\$34M
Fjarde Ap-Fonden /Fourth Swedish N	321,037	\$17M
Gateway Investment Advisers Llc	320,122	\$17M
Wealth Enhancement Advisory Servic	280,689	\$10M
Douglas Lane & Associates, Llc	280,511	\$15M

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

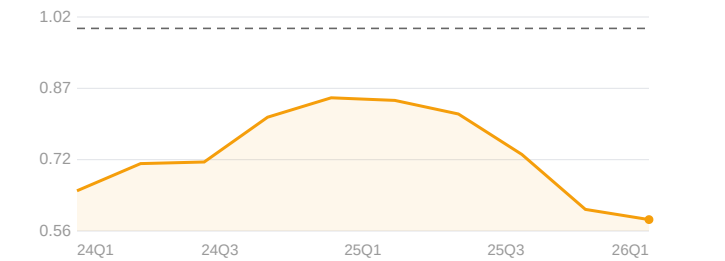
13F Filers Holding PYPL — quarterly



2.9 · Top ETF & Fund Ownership

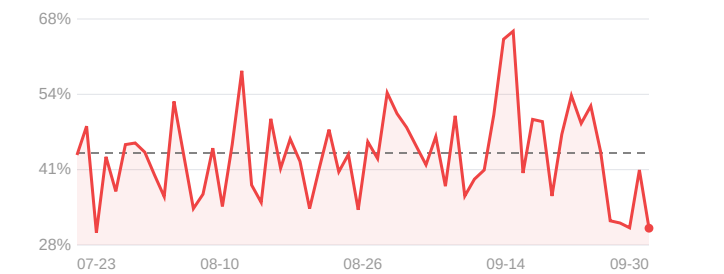
FUND	WEIGHT	POSITION
VITSX	0.1%	\$1.3B
VTI	0.1%	\$1.3B
VTSAX	0.1%	\$1.3B
VSMPX	0.1%	\$1.3B
VOO	0.1%	\$1.0B
VFFSX	0.1%	\$1.0B

Institutional Put/Call — quarterly



14 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

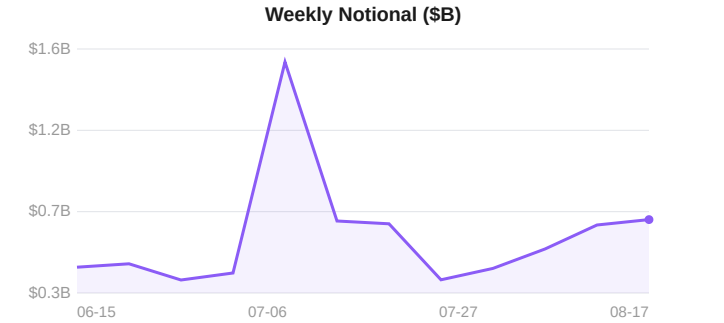


Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 31.2% 2026-10-15	20-DAY AVG 44.6% 50-day 44.3%	TREND Rising 20d vs 50d	BY MARKET CENTER Q: 32% · N: 26% · B: 30% latest session
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15 DARK POOL ACTIVITY

EDGE · live ATS data



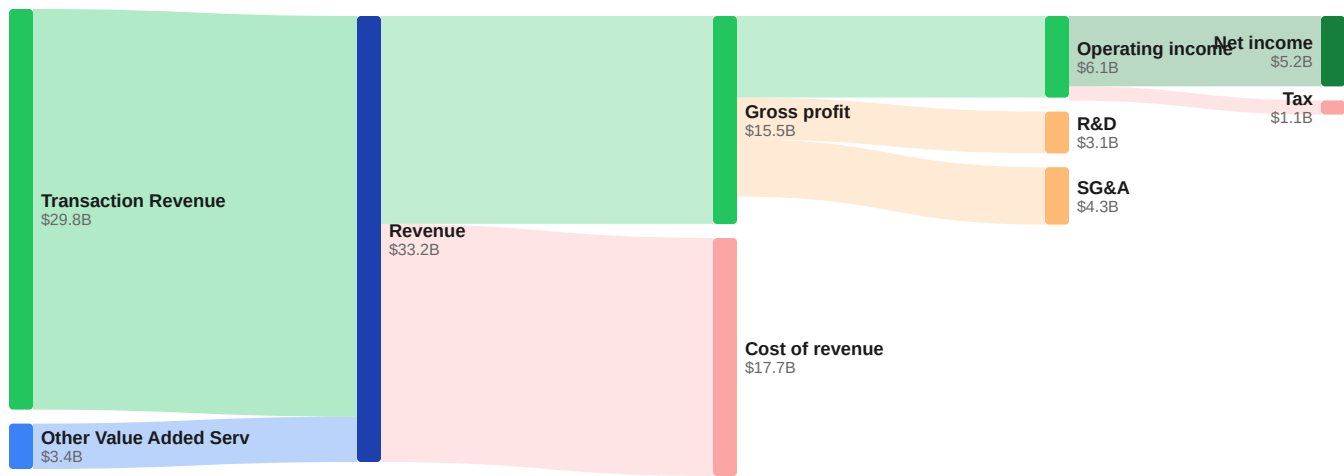
Where PYPL Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	17.5M	95 sh
Ubsa Ubs Ats	13.0M	83 sh
Mstx Ms Trajectory Cross (Ats-1)	8.1M	121 sh
Ebxl Level Ats	7.9M	46 sh
Sgmt Sigma X2	6.5M	91 sh
Mlix Instinct X	6.4M	121 sh

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16 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of PayPal Holdings, Inc. revenue goes. All values FY2025 filings, live.

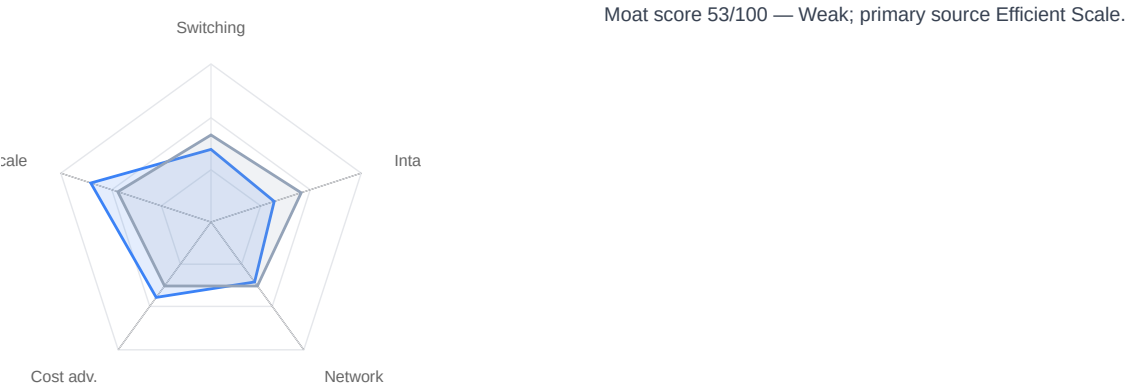
17 GEOGRAPHIC REVENUE

live segmentation

REGION	REVENUE	SHARE
UNITED STATES	\$18.9B	57%
Countries Other Than US And United Kingdom	\$14.3B	43%

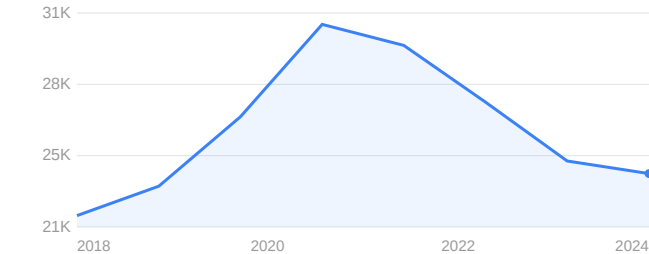
18 MOAT & COMPETITIVE POSITION

LIVE MODEL · 53/100 WEAK



■ PYPL (live moat model) ■ Peer median: SYF · GPN · AFRM · COF · SOFI
Component scores from the live moat model. Peer median illustrative.

3.8 · Employees (SEC filings)



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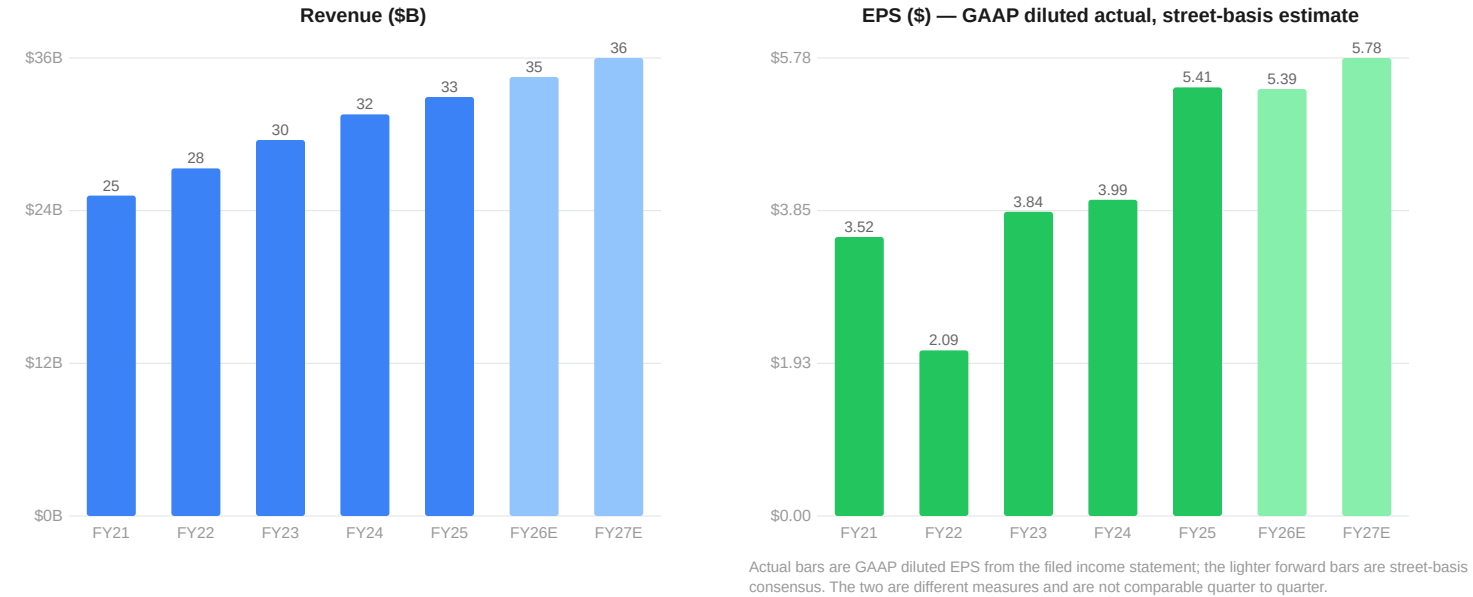
19 CORPORATE INFORMATION — KEY OFFICERS

23,800 employees

OFFICER	TITLE
Jamie S. Miller	Chief Financial & Operating Officer and Executive VP
Frank Keller	President of Checkout Solutions & PayPal
Suzan Bulyaba Kereere	President of Global Markets
Enrique J. Lores	President, Chief Executive Officer & Director

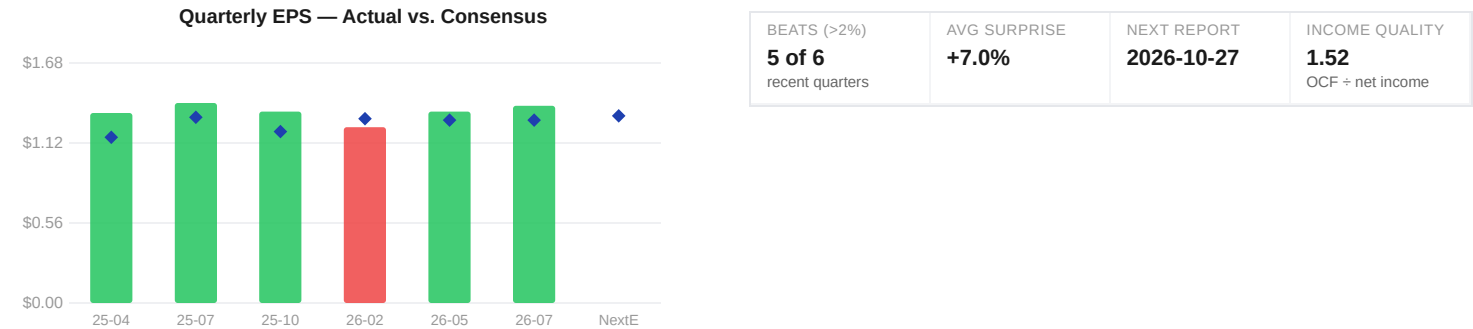
20 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



21 ESTIMATE VS. ACTUAL & SURPRISES

live data



22 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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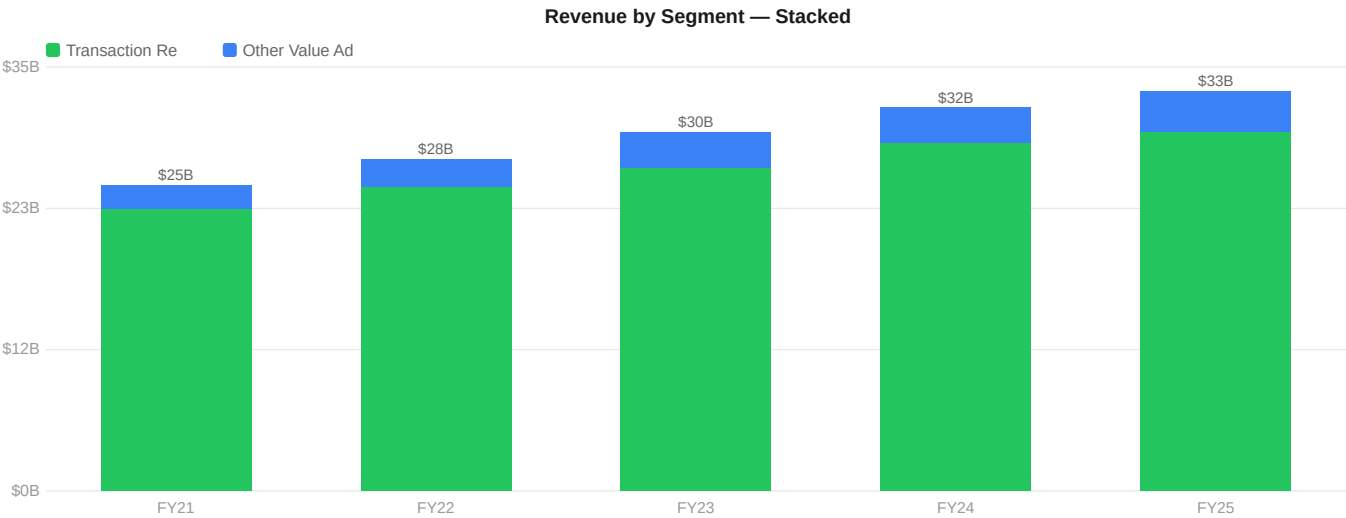
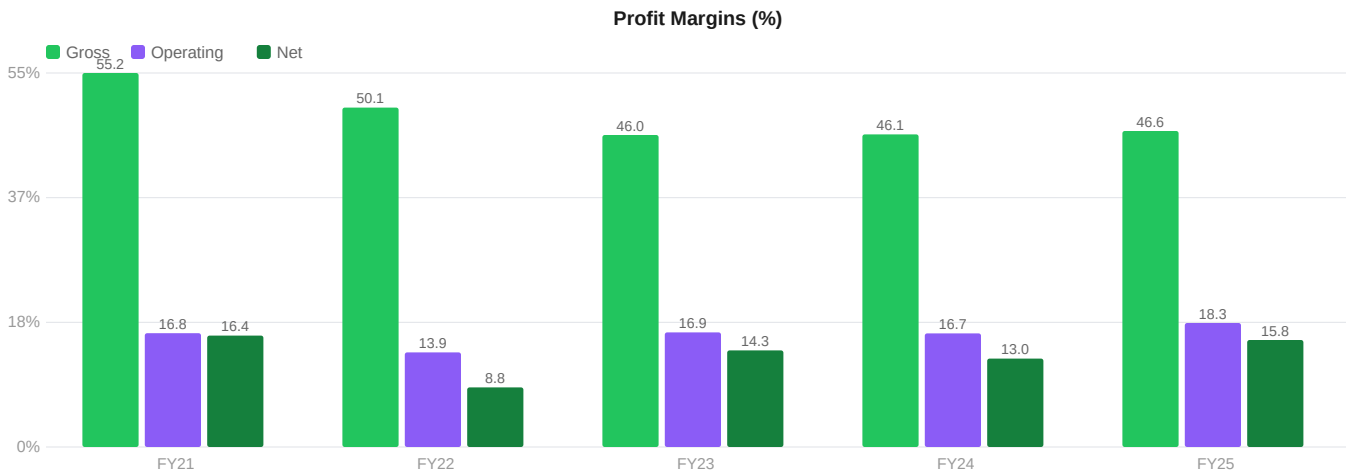
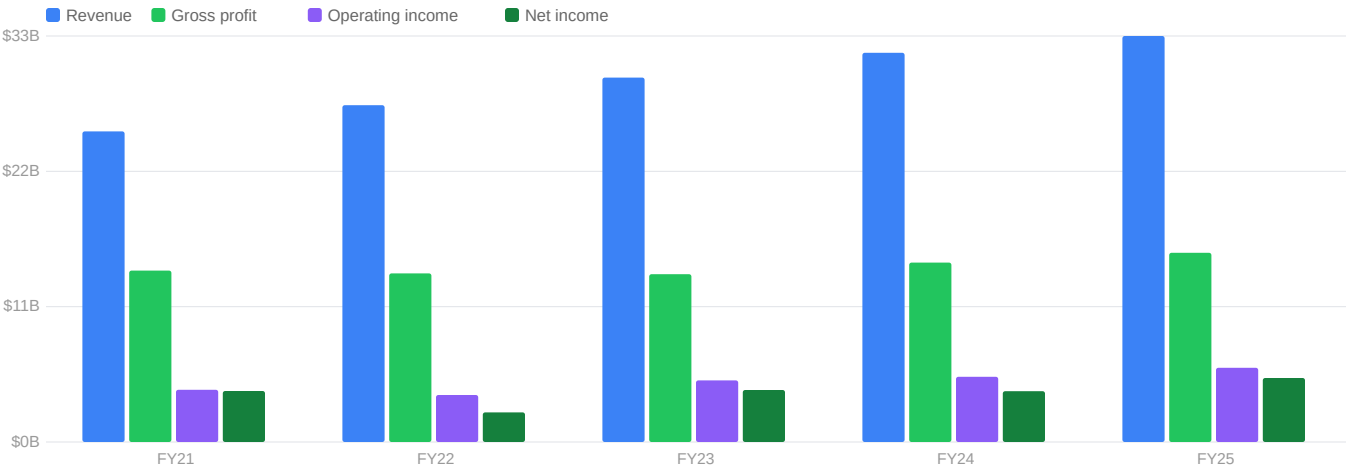
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

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INCOME TRENDS — 5 YEAR

live financials



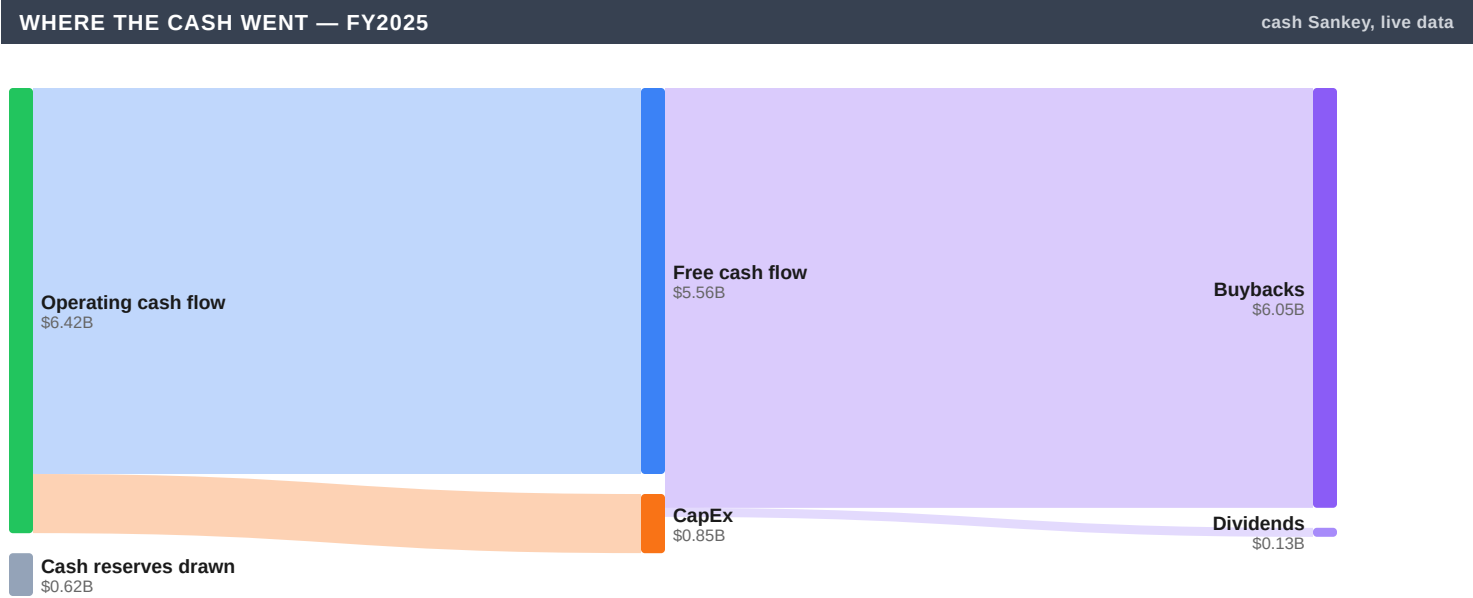
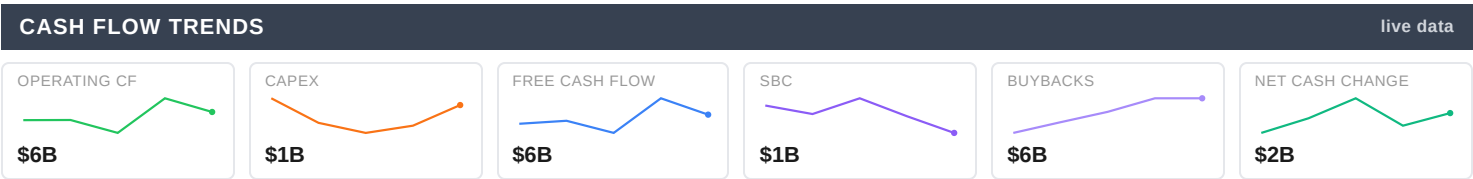
Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+18.3%	+8.5%	+8.2%	+6.8%	+4.3%
Gross profit	+18.8%	-1.6%	-0.5%	+7.0%	+5.5%
Operating income	+29.6%	-10.0%	+31.0%	+5.9%	+13.9%
Net income	-0.8%	-42.0%	+75.5%	-2.3%	+26.2%

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23 INCOME STATEMENT — FULL						live financials
SB · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	25.4	27.5	29.8	31.8	33.2	
Cost of revenue	11.4	13.7	16.1	17.1	17.7	
Gross profit	14.0	13.8	13.7	14.7	15.5	
R&D expense	3.0	3.3	3.0	3.0	3.1	
SG&A expense	4.6	4.4	3.9	4.1	4.3	
Operating income	4.3	3.8	5.0	5.3	6.1	
EBITDA	5.6	5.0	6.8	6.7	7.7	
D&A	1.3	1.3	1.1	1.0	1.0	
Pretax income	4.1	3.4	5.4	5.3	6.3	
Income tax	-0.1	0.9	1.2	1.2	1.1	
Net income	4.2	2.4	4.2	4.1	5.2	
Diluted EPS (\$)	3.52	2.09	3.84	3.99	5.41	
Diluted shares (M)	1,186	1,158	1,107	1,039	968	



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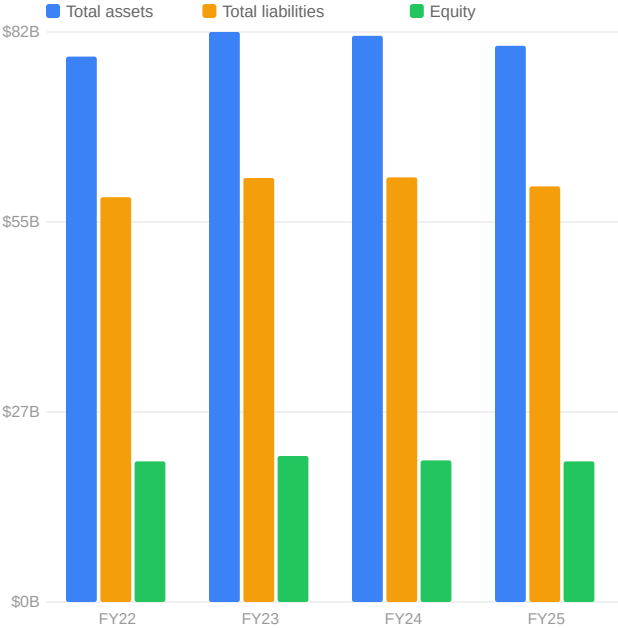
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	7.8	9.1	6.6	8.0	
ST investments	3.1	5.0	4.3	2.4	
Receivables (net)	44.7	46.0	45.6	47.5	
Total current assets	57.4	62.6	61.1	59.8	
PP&E (net)	1.7	1.5	1.5	1.7	
Goodwill + intangibles	12.0	11.6	11.2	11.1	
Total assets	78.6	82.2	81.6	80.2	
Accounts payable	40.1	42.1	39.9	40.4	
Short-term debt	0.0	0.0	0.0	0.0	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	45.0	48.5	48.4	46.4	
Long-term debt	10.4	9.7	9.9	10.0	
Total liabilities	58.4	61.1	61.2	59.9	
Shareholders' equity	20.3	21.1	20.4	20.3	

Cash Flow Statement — Full

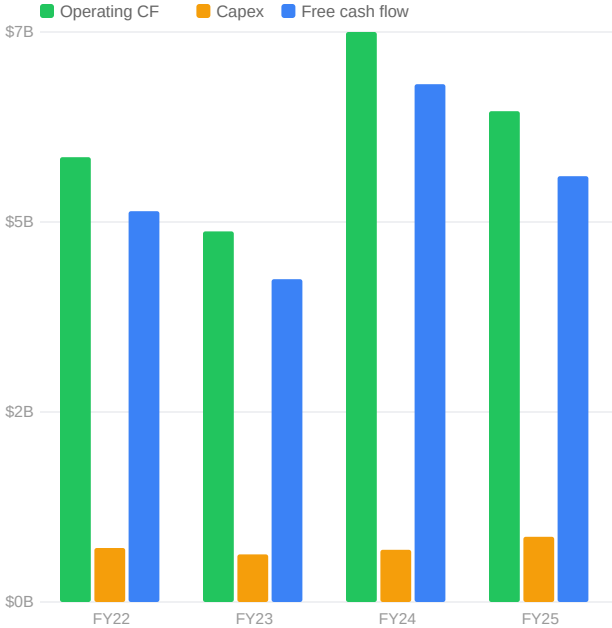
\$B	FY22	FY23	FY24	FY25	
Net income	2.4	4.2	4.1	5.2	
D&A	1.3	1.1	1.0	1.0	
Stock-based compensation	1.3	1.5	1.2	1.0	
Working capital change	(0.5)	(1.3)	(0.6)	(1.1)	
Operating cash flow	5.8	4.8	7.5	6.4	
Capital expenditures	(0.7)	(0.6)	(0.7)	(0.9)	
Investing cash flow	(3.3)	0.8	1.6	0.8	
Buybacks	(4.2)	(5.0)	(6.0)	(6.1)	
Dividends paid	0.0	0.0	0.0	(0.1)	
Debt issuance / (repay)	1.8	0.5	(0.1)	0.5	
Financing cash flow	(1.2)	(3.0)	(8.3)	(6.0)	
Free cash flow	5.1	4.2	6.8	5.6	

Balance Sheet Structure (\$B)



Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

Cash Generation vs Capex (\$B)



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24 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	20.0%	11.5%	20.5%	20.0%	25.7%	24%	
ROA	5.7%	3.1%	5.3%	5.1%	6.5%	5.9%	
ROIC	20.3%	13.9%	23.7%	21.3%	25.4%	14.5%	
Gross margin	55.2%	50.1%	46.0%	46.1%	46.6%	45.8%	
Operating margin	16.8%	13.9%	16.9%	16.7%	18.3%	18.8%	
Net margin	16.4%	8.8%	14.3%	13.0%	15.8%	14.4%	
EBITDA margin	22.1%	18.1%	22.9%	21.2%	23.2%	22.7%	
FCF margin	21.4%	17.0%	14.2%	21.3%	16.8%	—	
VALUATION							
P/E	53.57	33.61	15.64	20.82	10.48	10.6	
P/B	10.28	4.01	3.16	4.23	2.71	2.6	
P/S	8.80	2.95	2.23	2.72	1.65	1.42	
P/FCF	41.11	17.40	15.74	12.76	9.85	7.4	
EV/EBITDA	39.85	16.21	9.08	12.66	7.07	7.0	
EV/Revenue	8.79	2.94	2.08	2.69	1.64	1.6	
Earnings yield	1.9%	3.0%	6.4%	4.8%	9.5%	9.66%	
FCF yield	2.4%	5.7%	6.4%	7.8%	10.1%	13.58%	

EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	1.22	1.28	1.29	1.26	1.29	1.29	
Quick ratio	1.22	1.28	1.29	1.26	1.29	1.29	
Debt / equity	0.42	0.51	0.46	0.48	0.49	0.72	
Debt / assets	11.9%	13.2%	11.8%	12.1%	12.5%	17.2%	
Net debt / EBITDA	-0.06	-0.09	-0.64	-0.14	-0.06	0.76	
Interest coverage	18.67	12.07	16.59	14.95	15.27	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.35	0.36	0.37	0.39	0.41	0.41	
Receivables turnover	0.72	0.74	0.77	0.81	0.77	0.7	
DSO (days)	510	492	473	451	474	508	
DPO (days)	1199	1051	934	873	828	827	
Cash conversion cycle	-688	-559	-460	-421	-354	-320	
GROWTH (YoY)							
Revenue growth	18.3%	8.5%	8.2%	6.8%	4.3%	—	
Net income growth	-0.8%	-42.0%	75.5%	-2.3%	26.2%	—	
EPS growth	-2.0%	-39.8%	85.2%	4.4%	36.3%	—	
FCF growth	11.1%	-14.0%	-9.7%	60.4%	-17.8%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	3.51	2.11	3.92	4.09	5.57	5.48	
Book value / share	18.30	17.72	19.42	20.14	21.57	22.15	
Revenue / share	21.37	24.05	27.46	31.36	35.33	38.13	
FCF / share	4.58	4.08	3.89	6.67	5.93	7.36	
Cash / share	7.91	9.49	12.97	10.67	11.10	12.58	
SHAREHOLDER RETURN & SCORES							
Buyback yield	1.5%	5.2%	7.5%	7.0%	11.0%	15.56%	
Altman Z-Score	3.46	1.87	1.85	2.12	2.01	1.9	
Piotroski F-Score	5	6	8	6	7	7/9	
Beneish M-Score	-2.37	-2.57	-2.45	-2.70	-2.50	-2.60	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	7 / 9	Strong		
Altman Z-Score	1.9	Grey zone	Grey	
Income quality	1.52	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.60	Non-manipulator	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.84	Revenue stability	0.99
Interest burden		0.87	Earnings stability	0.17
Operating margin		19.8%	Earnings persistence	0.98
Asset turnover		0.42×	Revenue CAGR 3y	6.1%
Financial leverage		4.06×	EPS CAGR 3y	14.1%
= ROE		24%	FCF CAGR 3y	26.9%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 15.56%	DIVIDEND YIELD 0.99%	TOTAL SHAREHOLDER RETURN 16.28% cash yield	SBC / REVENUE 2.9% dilution pressure
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27 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



28 PEER COMPARISON live peer engine

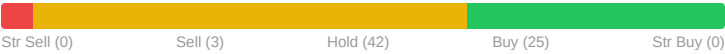
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
SYF	\$24.0B	7.5	21%	18.9%	-2.4%	7/9	+5.3%
GPN	\$22.1B	-21.5	-4%	-0.3%	+14.8%	2/9	+1.3%
AFRM	\$22.0B	13.0	45%	—	+29.8%	6/9	+7.2%
COF	\$123.8B	12.5	9%	15.2%	+36.7%	7/9	-0.3%
SOFI	\$18.8B	28.5	7%	10.0%	+34.2%	5/9	—
ALLY	\$11.5B	8.8	10%	10.1%	+2.0%	7/9	—
AXP	\$211.8B	19.0	34%	14.4%	+9.4%	9/9	—
FCFS	\$9.3B	24.5	17%	8.7%	+21.6%	7/9	—

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

29 ANALYST CONSENSUS & ESTIMATES live consensus

Hold

70 Analysts



MEAN TARGET (QTR) \$56.67 21 targets	TARGET VS. PRICE -0.1% last-quarter mean	NEXT REPORT 2026-10-27 street \$1.31
---	---	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$34.75B	\$35.06B / \$34.28B	\$5.39	\$5.54 / \$5.23	27
FY2027	\$36.26B	\$36.90B / \$35.64B	\$5.78	\$6.06 / \$5.54	27
FY2028	\$37.91B	\$39.94B / \$36.17B	\$6.27	\$7.17 / \$5.36	18

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30 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$55.50	-2.1%	2
Last Quarter	\$56.67	-0.1%	21
Last Year	\$58.01	+2.3%	71
All Time	\$100.52	+77.3%	233

Rolling mean of published targets vs. last close \$56.70. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

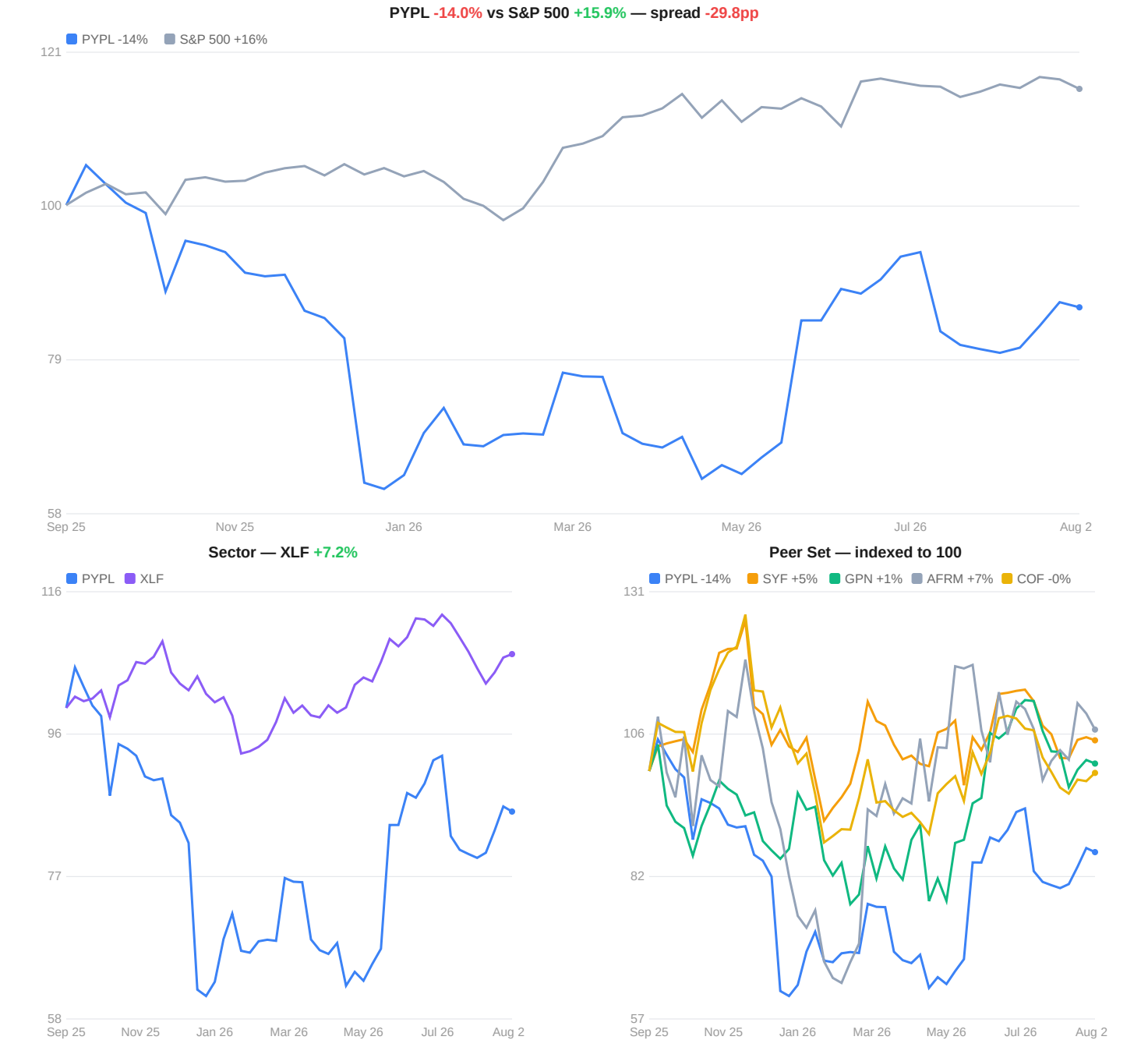
A

DCF4/5ROE5/5ROA5/5DEBT/EQ3/5P/E4/5P/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.

31 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set



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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



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

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$54.45	+2.25	+4.13%	Above
SMA 50	\$56.06	+0.64	+1.14%	Above
SMA 200	\$50.00	+6.70	+13.40%	Above
EMA 9	\$55.85	+0.85	+1.52%	Above
EMA 21	\$55.12	+1.58	+2.87%	Above
EMA 50	\$54.66	+2.04	+3.73%	Above
EMA 200	\$53.85	+2.85	+5.29%	Above

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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32 TECHNICAL POWER SCORE

EDGE · site engine · 86/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +71

20 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

100

82

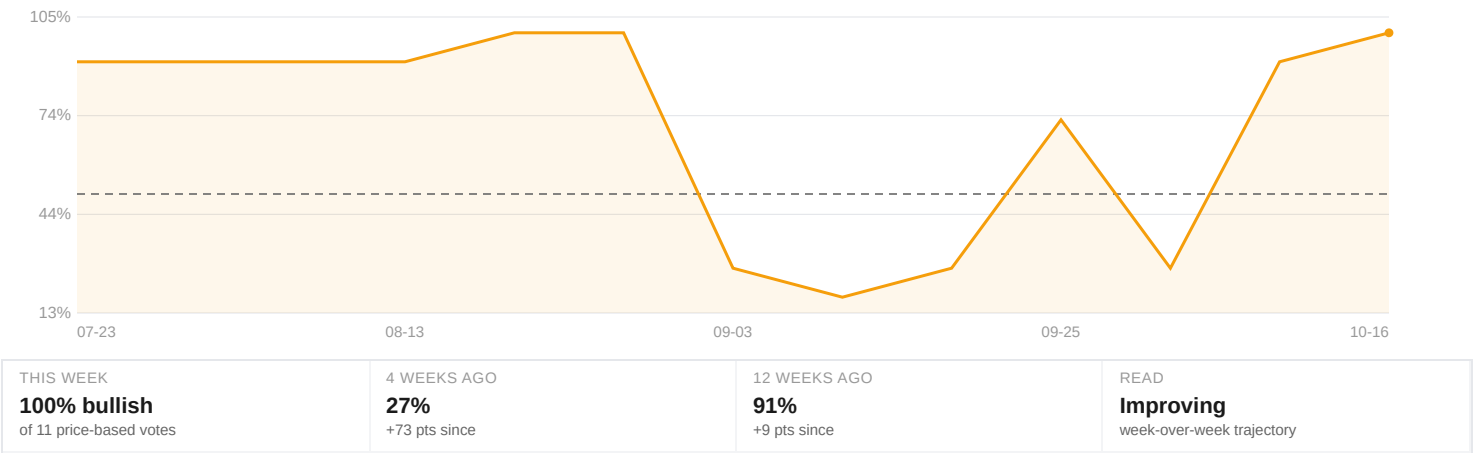
88

100

50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



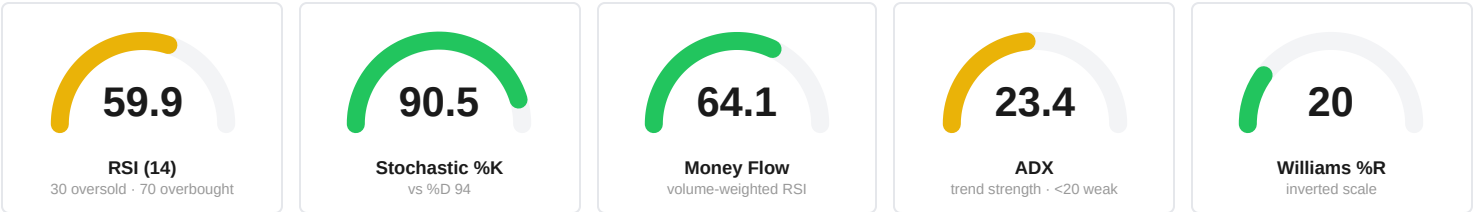
INDICATOR VOTE GRID

20 bull / 2 bear

● Price vs SMA 20	\$54.45	● Price vs SMA 50	\$56.06	● Price vs SMA 200	\$50.00
● EMA 9/21 Cross	55.9/55.1	● SMA 50/200	Golden	● ADX Direction	ADX 23
● Supertrend	\$53	● Parabolic SAR	\$53	● SMA Slope	0.210
● RSI	59.9	● Stochastic K/D	90/94	● StochRSI K/D	94/97
● Williams %R	-20	● CCI	148	● TSI vs Signal	9.2
● CMO	19.7	● ROC	7.39%	● OBV Signal	Accum
● Chaikin MF	0.240	● MFI	64	● Force Index	2M
● Elder Ray Bull	2.68				

INDICATOR GAUGES

site technicals-tab style



33 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$56.63 / \$57.75 / \$58.34	S1 / S2	\$56.04 / \$54.92
Bollinger (20,2)	\$51.47 – \$57.43	Squeeze	Off
52-wk range	\$38.34 – \$79.04	Off 52-wk high	-28.3%
ATR (14)	\$1.34 (2.4%)	Historical vol	24.5%

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34 SEASONALITY — 11-YEAR AVERAGES											live model · win rates shown
+1.5% Jan 64%	-5.7% Feb 45%	-1.0% Mar 45%	+3.9% Apr 60%	+2.2% May 50%	+1.7% Jun 70%	+5.1% Jul 64%	+1.5% Aug 73%	-2.4% Sep 27%	+0.1% Oct 55%	+0.2% Nov 55%	-0.0% Dec 55%

Sample: 11 years — treat short histories as suggestive, not statistical.

35 RISK INDICATORS			computed from live price history
COMPUTED FROM LIVE WEEKLY PRICES		PYPL	S&P 500
Weekly volatility (σ , 1y)		6.66%	1.83%
Best / worst week (1y)		+24.7% / -24.1%	—
Max drawdown (5y, monthly)		-85.5%	—
1-week VaR (95%)		-11.1%	—
Beta (5y)		1.29	1.00

36 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

PYPL EQUITY WEATHER (LIVE)

PARTLY CLOUDY · +25

Trend

Momentum

Volume

Volatility

Breadth

+40

+54

+54

-60

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

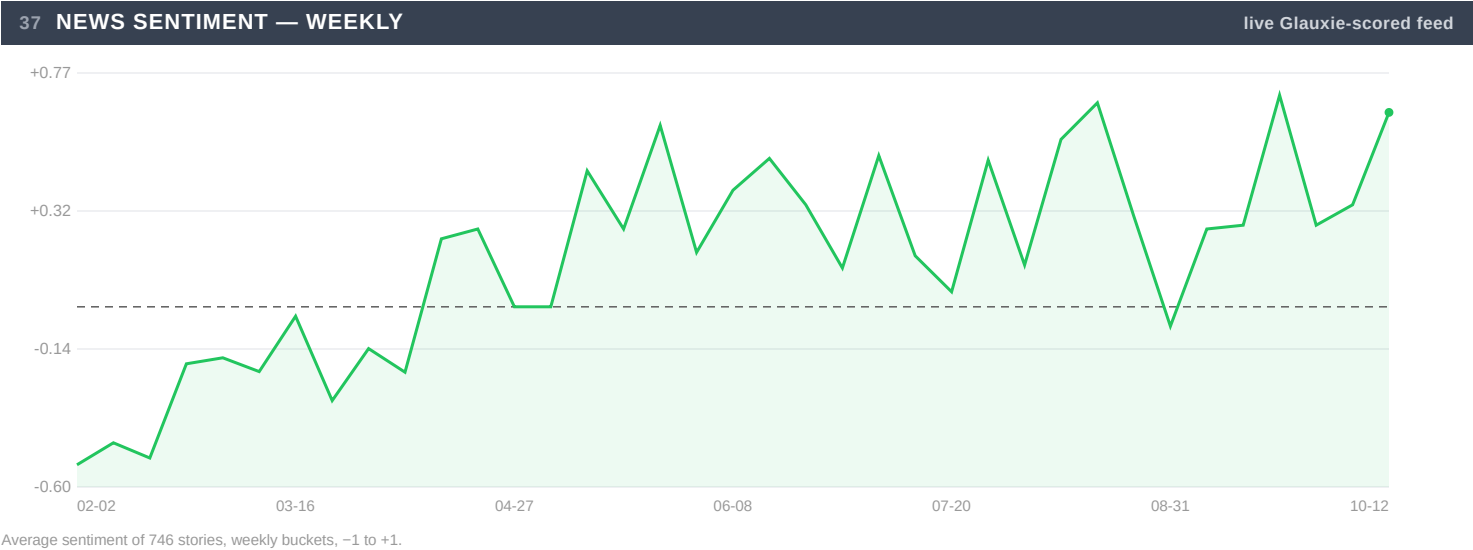
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Partly Cloudy

OVERALL +25.0 +45.7 vs industry	TREND +39.6 +67.4 vs industry	MOMENTUM +54.3 +66.4 vs industry	VOLUME +53.8 +78.8 vs industry
--	--	---	---

READING	PYPL	FINANCIAL - CREDIT SERVICES N=681	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+25.0	-20.7	-16.3	-20.5
Trend	+39.6	-27.8	-12.5	-21.3
Momentum	+54.3	-12.0	-4.4	-15.8
Volume	+53.8	-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.

39 EXECUTIVE COMPENSATION

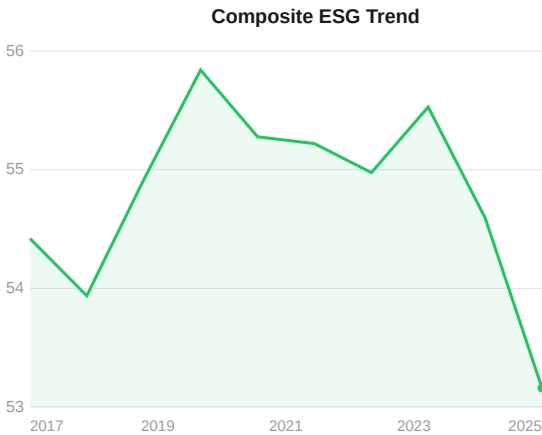
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Alex Chriss Former President and Chief Execu	\$25.2M	93% equity+incentive
Jamie Miller EVP, Chief Financial and Operat	\$14.0M	94% equity+incentive
Michelle Gill EVP, General Manager, Small Bu	\$13.0M	94% equity+incentive
Frank Keller EVP, General Manager, Large Ent	\$13.0M	94% equity+incentive
Diego Scotti EVP, General Manager, Consumer	\$13.0M	94% equity+incentive

40 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	48
Social	55
Governance	58
Composite ESG	54



41 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-07-28	Earnings Release; Exhibits	2.02,9.01
2026-05-21	Officer/Director Change; Shareholder Vote; Exhibits	5.02,5.07,9.01
2026-05-15	Other Events; Exhibits	8.01,9.01
2026-05-05	Earnings Release; Exhibits	2.02,9.01
2026-04-30	Officer/Director Change; Regulation FD; Exhibits	5.02,7.01,9.01
2026-03-25	Officer/Director Change; Exhibits	5.02,9.01
2026-02-03	Departure/Election of Directors; Appointment of Officers; Regulation F	5.02,7.01,9.01
2026-02-03	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01

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42 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

43 DISCLOSURES

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44 DATA PROVENANCE FOR THIS REPORT sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2020 to 2025
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-07-29 to 2026-05-05
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	49 rows · 2006 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-09-15 to 2026-10-15
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	2 rows · 2026-01-30 to 2026-04-30
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.