

Regions Financial Corporation (RF)

Financial Services / Banks - Regional · New York Stock Exchange

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

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$27.45	\$23.4B	\$32.47	10.6	77.8%	12%	5/9	+18.7%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	26.0M	\$22.70	2.44	24.0%	7%	-0.4	+156.0%

Regions Financial Corporation (RF) operates as a financial holding company, delivering a comprehensive array of banking and related services to both individual consumers and corporate entities. The firm's operations are strategically divided into three principal divisions: Corporate Bank, Consumer Bank, and Wealth Management. The Corporate Bank segment specializes in commercial banking solutions. Its extensive offerings include various lending options such as commercial and industrial loans, commercial real estate financing, and investor real estate credit. Furthermore, it provides equipment lease financing, manages diverse deposit products, and offers sophisticated capital markets services like securities underwriting and placement, loan syndication, foreign exchange, derivatives, and merger and acquisition advisory, along with other consulting services. This segment primarily serves corporate clients, middle-market businesses, and developers and investors in commercial real estate. Focusing on individual customers, the Consumer Bank segment delivers a range of personal financial products. These include residential first mortgages, home equity lines of credit and loans, consumer credit cards, and other personal lending facilities, in addition to deposit accounts. The Wealth Management division offers extensive financial planning and asset management services. Its provisions encompass credit-related products, retirement and savings solutions, trust and investment management, and estate planning expertise. Its diverse clientele includes individuals, businesses, governmental organizations, and non-profit entities. Beyond these core banking functions, Regions Financial Corporation also provides investment and insurance products, facilitates the syndication of corporate funds for low-income housing tax credits, and engages in various other specialized financing activities. As of March 1, 2022, the company maintained a significant physical presence, operating through a network of 1,300 banking branches and approximately 2,000 automated teller machines across the Southern, Midwestern, and Texas regions of the United States. Regions Financial Corporation was established in 1971 and its corporate headquarters are located in Birmingham, Alabama.

SECTOR Financial Services INDUSTRY Banks - Regional EXCHANGE NYSE MARKET CAP \$23.4B EMPLOYEES 19,969 (SEC-filed) CEO John Turner Jr.
IPO 1980-03-17 COUNTRY US
1900 Fifth Avenue North, Birmingham, AL 35203 · Tel 800 734 4667 · regions.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

44 / 100

Street mean **\$33.75** (8 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

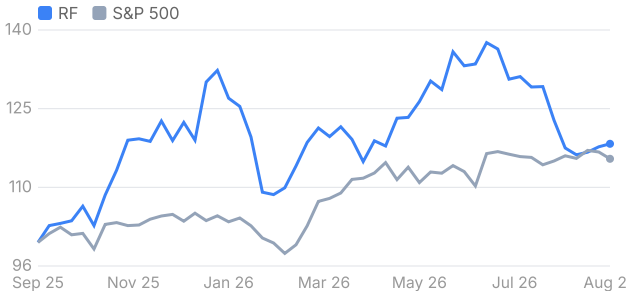
ROUTINE SELLING — LOW SIGNAL

\$0M sold / 6 mo, zero open-market buys

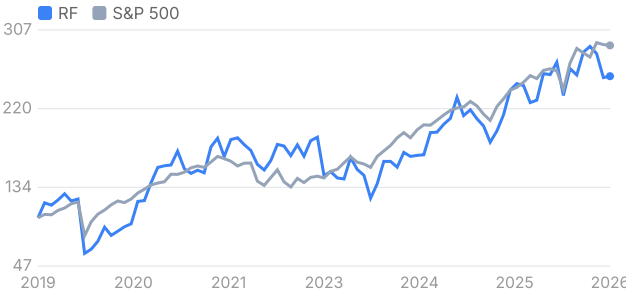
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · RF **+18.7%** · S&P 500 **+15.9%** · spread **+2.9pp**



7 Years vs S&P 500 · RF **+156.0%** · S&P 500 **+189.9%** · spread **-33.9pp**



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

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

44

OF 100

Score Breakdown

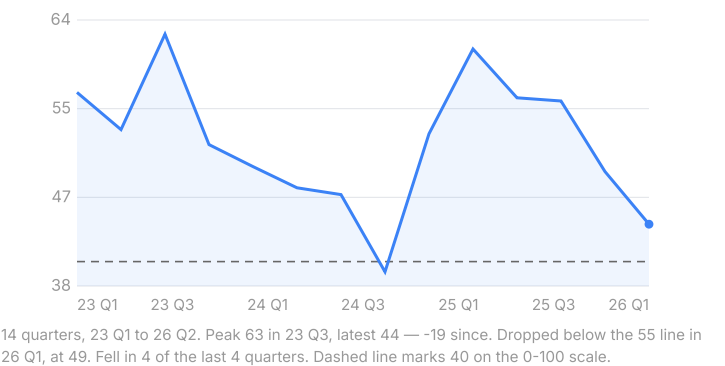
Profitability	68/100
Growth	45/100
Momentum	60/100
Quality	72/100
Earnings Quality	82/100
Balance Sheet	56/100
Value	83/100
Risk (safety)	90/100
Overall	43.8/100

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
FCNCA	50
KEY	44
CFG	55
HBAN	59
MTB	56
EWBC	63
RF	44

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

44 / 100

IS Score 43.8 / 100 · -19.2 from peak of 63

Quarter	Business Quality Score
23 Q1	55
23 Q2	52
23 Q3	63
23 Q4	52
24 Q1	49
24 Q2	47
24 Q3	38
24 Q4	52
25 Q1	62
25 Q2	55
25 Q3	55
25 Q4	47
26 Q1	44

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

PRICE STRUCTURE

LEAN BULLISH

Technical Score 60 / 100 · Power +20 · 14 of 22 indicator votes bullish

Date	Vote Share
07-23	71%
08-13	105%
09-03	4%
09-25	4%
10-16	71%

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

These two disagree — business quality 44, price structure 60 out of 100, so the price reads better than the business does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

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 43.8	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 57 → 56 → 49 → 44	the direction matters more than the level
Technical vote share back above 50%	now 64%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,109 → now 1,109	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

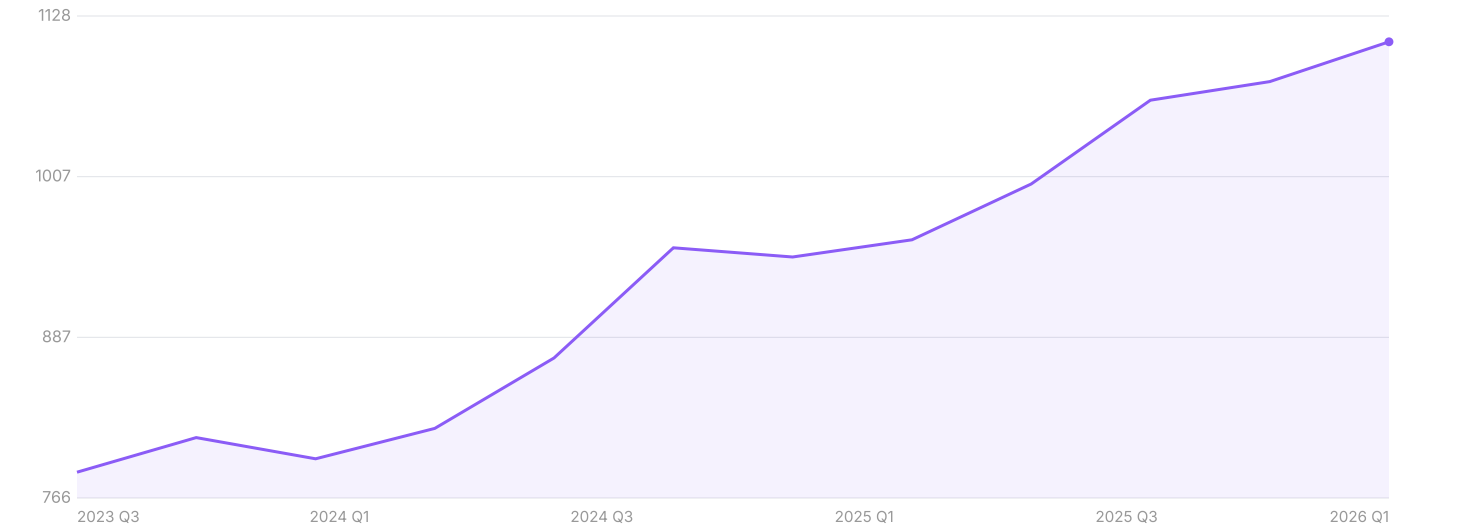
SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 0 buys none disclosed	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1118 up / 949 down net +169 funds	INSTITUTIONS ADDED (13F) 30 managers opening or increasing		

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 1,109 · latest 1,109 (+0 from peak).

Quarter	Holders	13F Shares	Value	Reported Own%
2026 Q2	1,109	750.5M	\$22.2B	87.9%
2026 Q1	1,079	704.9M	\$18.3B	82.5%
2025 Q4	1,065	752.0M	\$21.1B	88.1%
2025 Q3	1,002	729.0M	\$19.9B	85.4%
2025 Q2	960	718.6M	\$17.6B	84.2%
2025 Q1	947	731.4M	\$17.4B	85.6%
2024 Q4	954	732.2M	\$17.9B	85.7%
2024 Q3	871	714.3M	\$17.3B	83.7%
2024 Q2	818	725.0M	\$14.9B	84.9%
2024 Q1	795	725.8M	\$15.8B	85.0%
2023 Q4	811	725.2M	\$13.9B	84.9%
2023 Q3	785	722.5M	\$12.3B	84.6%

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

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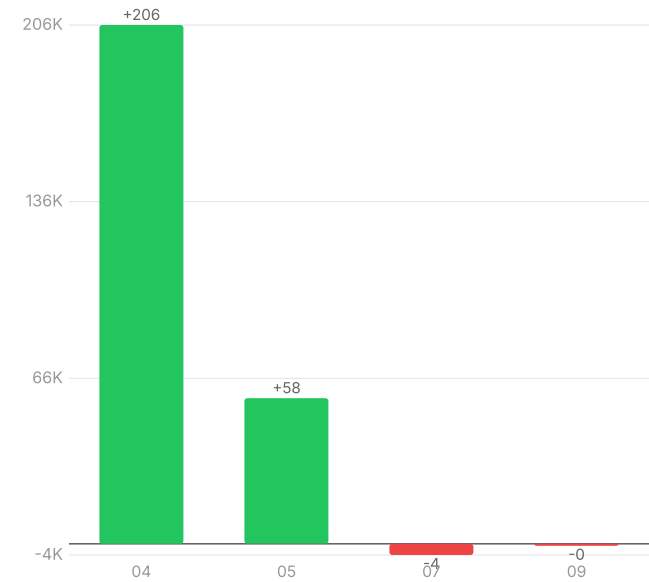
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Chadha Anil D	Chief Financial Officer	2026-09-10	SELL	1	\$0.00M	11,607
Jordan John T.	SEVP	2026-09-01	—	35,784	—	0
Vines Timothy	director	2026-07-15	A-Award	993	—	55,882
Styslinger Lee J Iii	director	2026-07-15	A-Award	993	—	279,409
Crosswhite Mark A.	director	2026-07-15	A-Award	993	—	23,281
Hill J Thomas	director	2026-07-15	A-Award	1,112	—	22,883
Marshall Ruth Ann	director	2026-07-15	A-Award	1,707	—	174,233
Santone Angela R.	SEVP	2026-07-01	EXERCISE	28,411	—	28,411

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	2	7,015	\$0.2M	Counted
M — Exercises (paired A/D)	26	363,604	—	None — mechanics
F — Tax withholding	11	155,582	\$4.2M	None — compensation
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$0.2M 2 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Neal P. Dunn	House	SELL	\$50,001 - \$100,000	2026-05-11	2026-06-24
Neal Patrick Dunn	House	SELL	\$50,001 - \$100,000	2026-05-11	2026-06-24
Neal Patrick Dunn	House	SELL	\$50,001 - \$100,000	2026-05-10	2026-06-24
Tommy Tuberville	Senate	SELL	\$15,001 - \$50,000	2023-12-26	2024-01-12
Tommy Tuberville	Senate	SELL	\$15,001 - \$50,000	2023-12-26	2024-01-11
Thomas Hawley Tuberville	Senate	SELL	\$15,001 - \$50,000	2023-12-26	2024-01-11

HOUSE 12-MO 6 trades 1 purchases	SENATE 12-MO 0 trades None purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW live 13F data

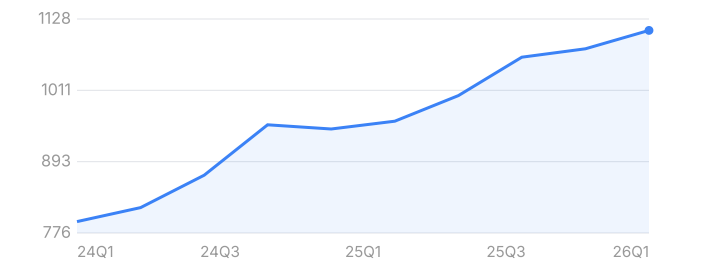
13F FILERS (LAST COMPLETE Q) 1,079	13F SHARES 705M 82.5% of shares out	NEW / CLOSED 134 / 99 positions, QoQ	INCREASED / REDUCED 373 / 390 positions, QoQ
PUT/CALL (13F) 1.25 option positions	FREE FLOAT 99.5% 848M sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	1.7M	\$45M
Wealth Enhancement Advisory Serv	630,454	\$17M
First Citizens Bank & Trust Co	617,185	\$17M
Venture Visionary Partners Llc	539,136	\$14M
Y-Intercept	445,672	\$12M
Fjarde Ap - Fonden /Fourth Swedish N	346,734	\$9M

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

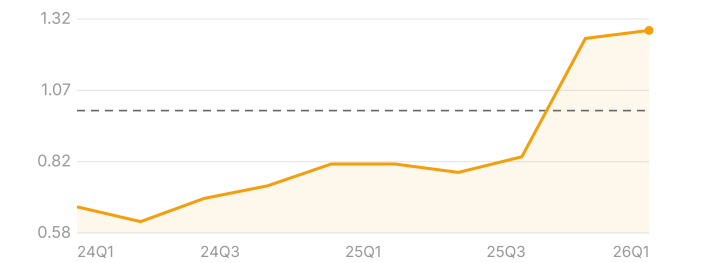
13F Filers Holding RF — quarterly



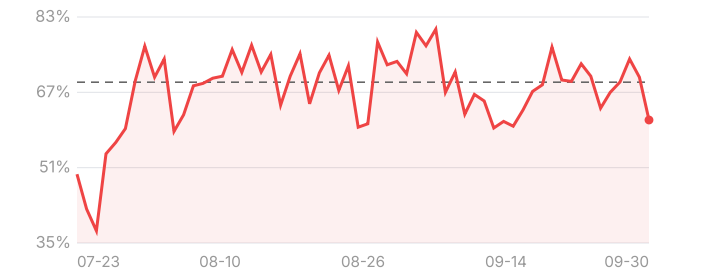
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$725M
VSMPX	0.0%	\$725M
VTI	0.0%	\$725M
VTSAX	0.0%	\$725M
SCHD	0.6%	\$646M
VFIAX	0.0%	\$601M

Institutional Put/Call — quarterly



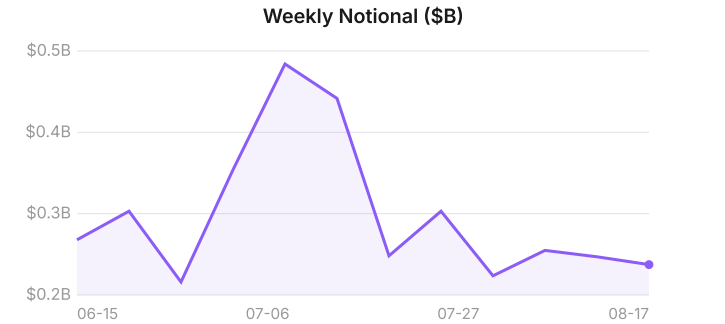
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



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

LATEST SESSION 61.3% 2026-10-15	20-DAY AVG 67.0% 50-day 69.2%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 61% · N: 71% · B: 81% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data



Where RF Trades in the Dark

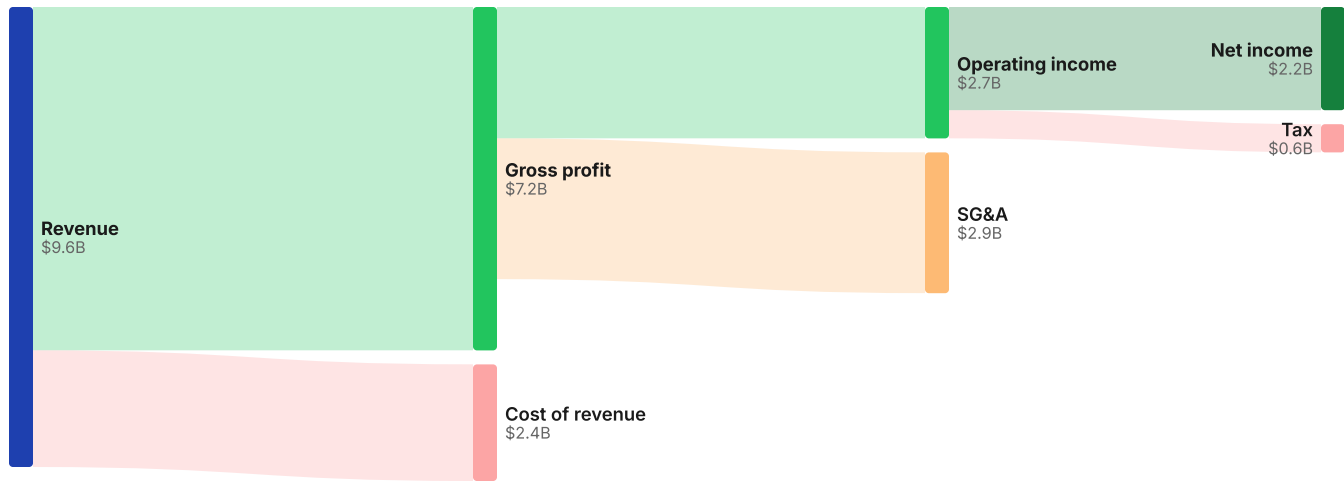
ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	14.2M	150 sh
Ubsa Ubs Ats	6.2M	104 sh
Ebxl Level Ats	5.4M	51 sh
Mstx Ms Trajectory Cross (Ats-1)	4.5M	119 sh
Bids Bids Ats	4.3M	911 sh
Sgmt Sigma X2	3.4M	111 sh

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REVENUE FLOW — FY2025

live segmentation + income data

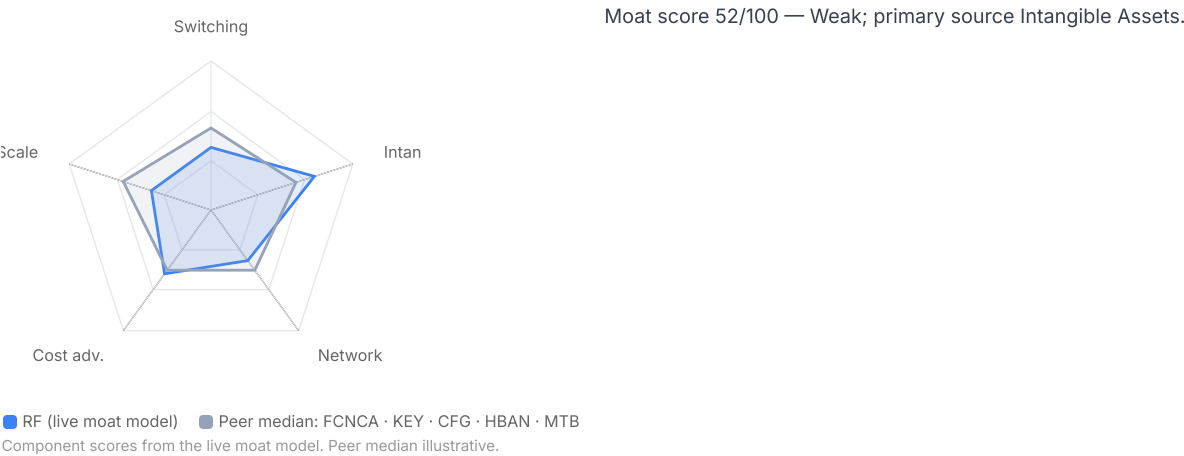


Where a dollar of Regions Financial Corporation revenue goes. All values FY2025 filings, live.

15

MOAT & COMPETITIVE POSITION

LIVE MODEL · 52/100 WEAK



3.8 · Employees (SEC filings)



16

CORPORATE INFORMATION — KEY OFFICERS

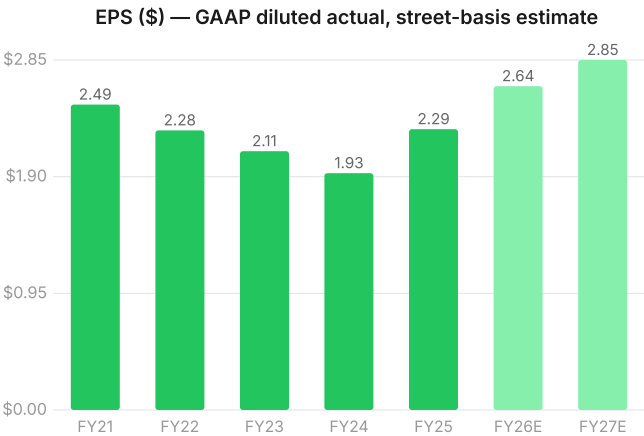
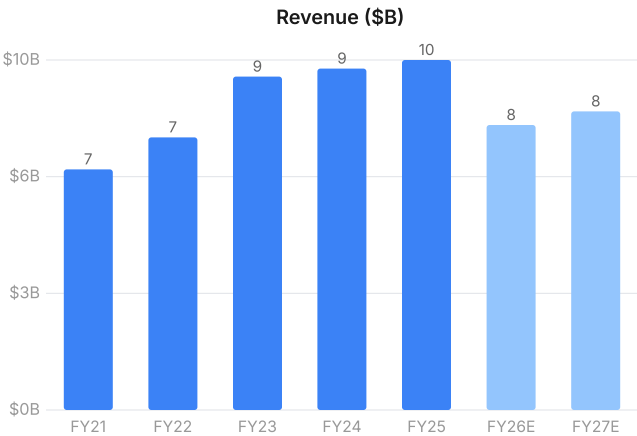
19,969 employees

OFFICER	TITLE
John Turner Jr.	President, Chief Executive Officer & Chairman
Charles Dandridge Massey	Senior E vice President and Chief Enterprise Operations & Technology Officer
Anil D. Chadha	Senior Executive VP & CFO
David R. Keenan	Senior Advisor

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17 REVENUE & EPS — HISTORY AND ESTIMATES

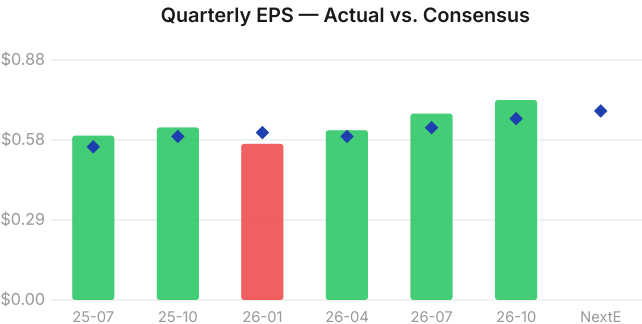
live consensus



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

18 ESTIMATE VS. ACTUAL & SURPRISES

live data



BEATS (>2%)
5 of 6
recent quarters

AVG SURPRISE
+4.7%

NEXT REPORT
2027-01-15

INCOME QUALITY
0.80
OCF + net income

19 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

BEAT RATE
—%
0 of 0 quarters

CURRENT STREAK
0
longest 0

AVG EPS SURPRISE
—%
median —%

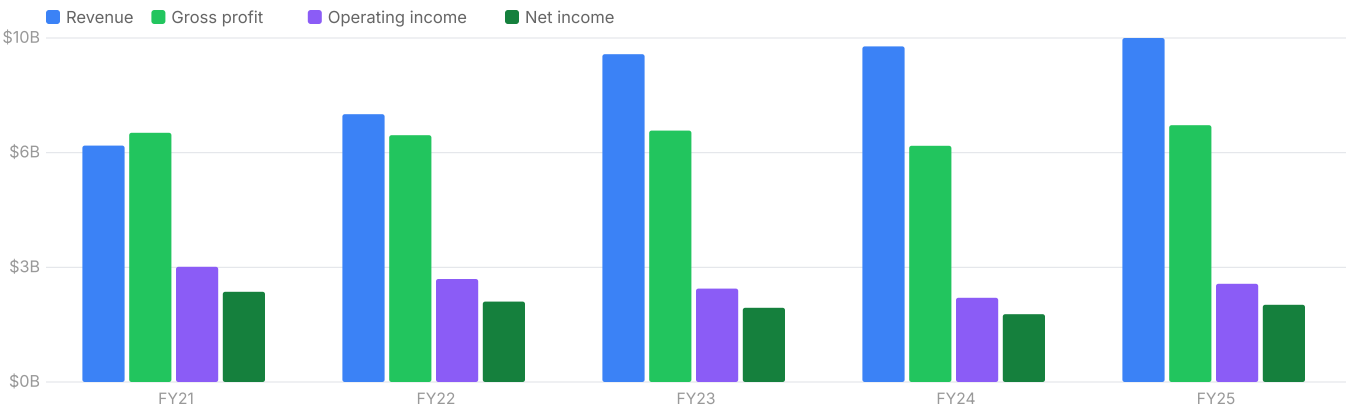
SURPRISE TREND
—
last 4 vs prior 4

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

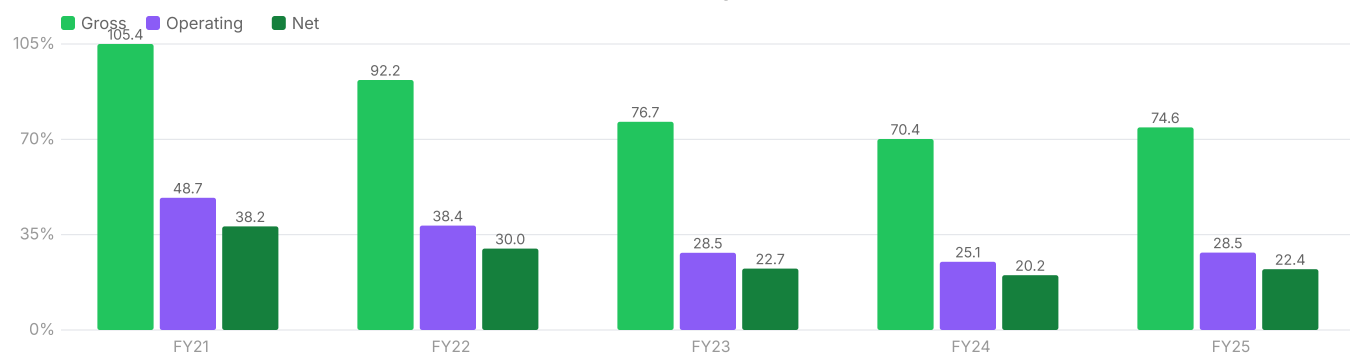
INCOME TRENDS — 5 YEAR

live financials

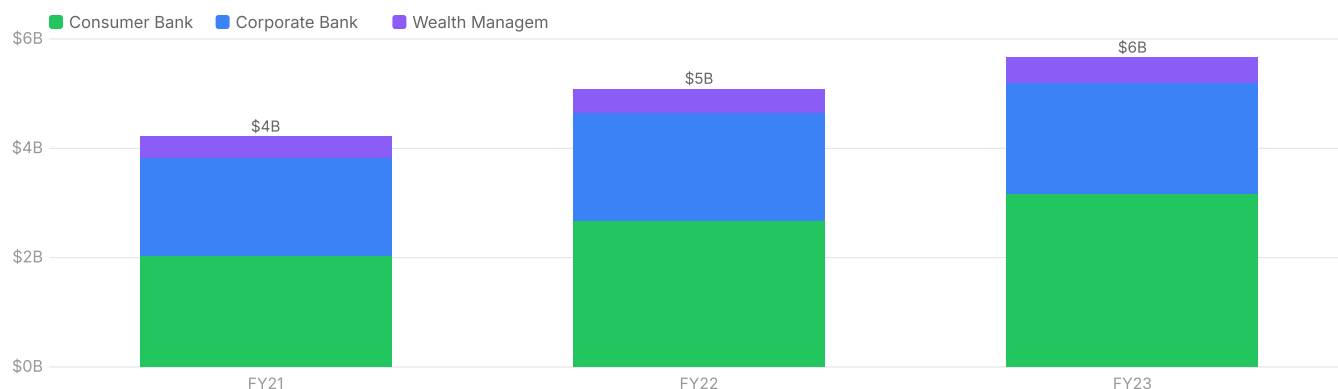


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Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	-0.6%	+13.3%	+22.3%	+2.4%	+2.5%
Gross profit	+40.7%	-0.9%	+1.9%	-6.1%	+8.7%
Operating income	+144.7%	-10.5%	-9.4%	-9.7%	+16.5%
Net income	+130.4%	-10.9%	-7.6%	-8.7%	+13.9%

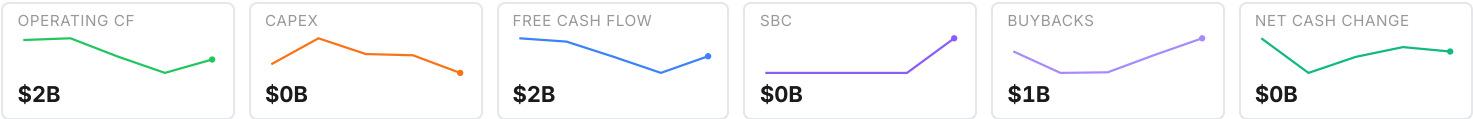
20 INCOME STATEMENT — FULL

live financials

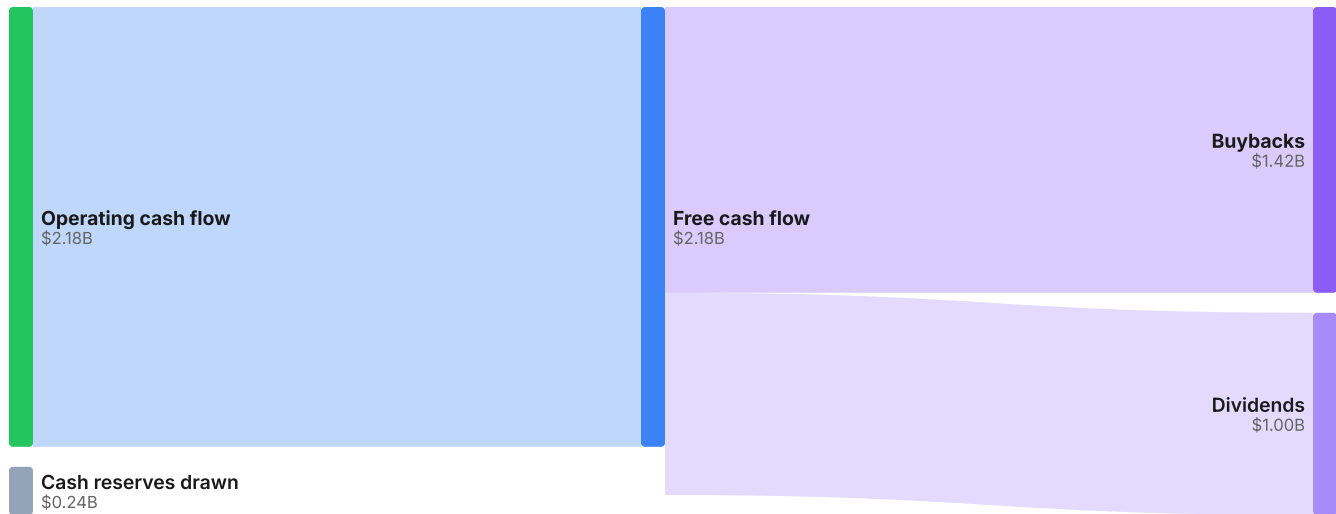
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	6.6	7.5	9.2	9.4	9.6	
Cost of revenue	-0.4	0.6	2.1	2.8	2.4	
Gross profit	7.0	6.9	7.0	6.6	7.2	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	2.4	2.4	2.5	2.6	2.9	
Operating income	3.2	2.9	2.6	2.4	2.7	
EBITDA	3.6	3.2	2.8	2.5	2.8	
D&A	0.4	0.4	0.2	0.1	0.1	
Pretax income	3.2	2.9	2.6	2.4	2.7	
Income tax	0.7	0.6	0.5	0.5	0.6	
Net income	2.5	2.2	2.1	1.9	2.2	
Diluted EPS (\$)	2.49	2.28	2.11	1.93	2.29	
Diluted shares (M)	963	942	938	918	880	

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CASH FLOW TRENDS live data



WHERE THE CASH WENT — FY2025 cash Sankey, live data



Balance Sheet — Full

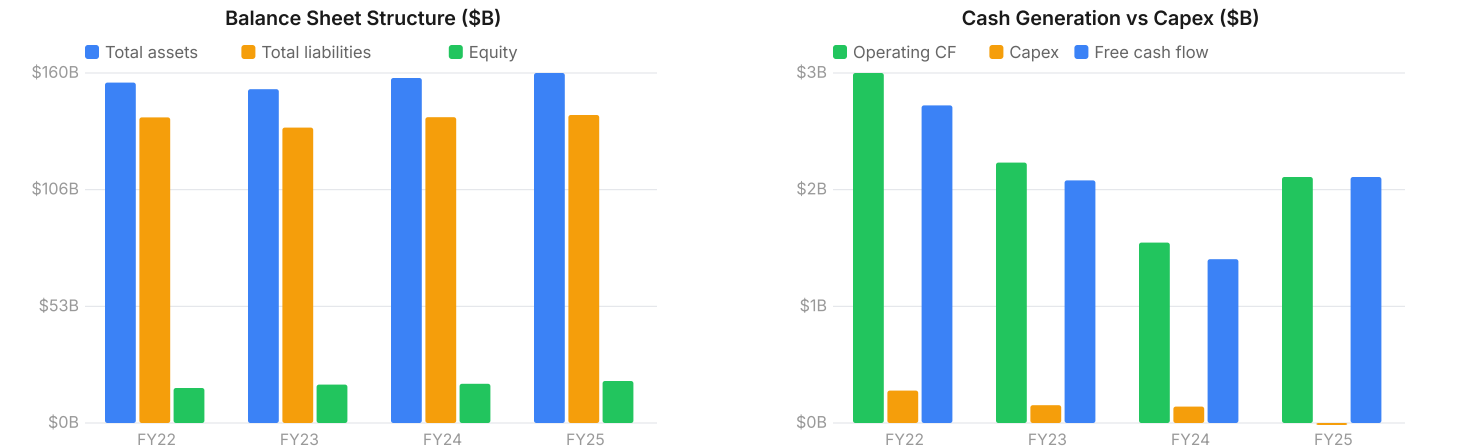
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	11.2	6.8	10.7	10.9	
ST investments	27.9	28.1	23.4	27.6	
Receivables (net)	0.5	0.6	0.6	0.6	
Total current assets	39.7	35.5	34.7	39.5	
PP&E (net)	1.7	1.6	1.7	1.7	
Goodwill + intangibles	6.8	6.8	6.9	5.9	
Total assets	155.2	152.2	157.3	159.6	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	0.0	0.0	0.5	0.8	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	131.7	127.8	128.1	131.9	
Long-term debt	2.3	2.3	6.0	4.1	
Total liabilities	139.3	134.7	139.4	140.5	
Shareholders' equity	16.0	17.5	17.9	19.1	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	2.2	2.1	1.9	2.2	
D&A	0.4	0.2	0.1	0.1	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	(0.3)	(0.6)	(1.0)	(0.7)	
Operating cash flow	3.1	2.3	1.6	2.2	
Capital expenditures	(0.3)	(0.2)	(0.1)	0.0	
Investing cash flow	(12.9)	(1.6)	(0.3)	(1.4)	
Buybacks	(0.2)	(0.3)	(0.8)	(1.4)	
Dividends paid	(0.8)	(0.9)	(1.0)	(1.0)	
Debt issuance / (repay)	0.0	0.0	4.1	(1.7)	
Financing cash flow	(8.3)	(5.1)	2.6	(0.6)	
Free cash flow	2.8	2.2	1.5	2.2	

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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.

21 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	13.8%	13.1%	12.4%	10.7%	11.7%	12%	
ROA	1.6%	1.4%	1.3%	1.2%	1.4%	1.4%	
ROIC	-6.8%	-10.7%	-13.7%	-19.3%	-14.8%	6.8%	
Gross margin	105.4%	92.2%	76.7%	70.4%	74.6%	77.8%	
Operating margin	48.7%	38.4%	28.5%	25.1%	28.5%	30.6%	
Net margin	38.2%	30.0%	22.7%	20.2%	22.4%	24.0%	
EBITDA margin	54.3%	43.2%	31.1%	26.7%	29.2%	31.3%	
FCF margin	44.8%	37.4%	23.5%	15.5%	22.4%	—	
VALUATION							
P/E	6.99	7.89	7.97	10.90	11.06	10.6	
P/B	0.96	1.11	0.95	1.15	1.25	1.3	
P/S	2.67	2.35	1.81	2.20	2.48	2.44	
P/FCF	5.96	6.29	7.68	14.21	11.09	13.2	
EV/EBITDA	-10.56	-5.94	-5.65	-2.81	-3.44	7.9	
EV/Revenue	-5.73	-2.55	-1.75	-0.75	-1.01	2.5	
Earnings yield	14.3%	12.7%	12.6%	9.2%	9.0%	9.81%	
FCF yield	16.8%	15.9%	13.0%	7.0%	9.0%	7.56%	

EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.42	0.30	0.28	0.27	0.30	0.32	
Quick ratio	0.42	0.30	0.28	0.27	0.30	0.32	
Debt / equity	0.13	0.14	0.13	0.36	0.26	0.59	
Debt / assets	1.5%	1.5%	1.5%	4.1%	3.1%	6.4%	
Net debt / EBITDA	-15.47	-11.42	-11.46	-11.07	-11.88	0.05	
Interest coverage	19.25	9.10	1.65	1.03	1.32	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.04	0.05	0.06	0.06	0.06	0.06	
Receivables turnover	19.87	18.14	16.27	15.81	16.81	18.9	
DSO (days)	18	20	22	23	22	19	
DPO (days)	—	0	0	0	0	—	
Cash conversion cycle	—	20	22	23	22	19	
GROWTH (YoY)							
Revenue growth	-0.5%	13.9%	21.6%	2.4%	2.5%	—	
Net income growth	130.4%	-10.9%	-7.6%	-8.7%	13.9%	—	
EPS growth	132.1%	-9.3%	-6.6%	-7.1%	18.4%	—	
FCF growth	30.6%	-4.9%	-23.6%	-32.5%	48.1%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	2.63	2.39	2.23	2.07	2.45	2.69	
Book value / share	19.13	16.95	18.72	19.54	21.64	21.09	
Revenue / share	6.90	8.00	9.83	10.24	10.92	11.23	
FCF / share	3.09	2.99	2.31	1.59	2.44	2.07	
Cash / share	60.43	41.62	37.49	37.33	43.71	49.04	
SHAREHOLDER RETURN & SCORES							
Buyback yield	5.6%	1.3%	1.5%	4.1%	4.5%	4.41%	
Altman Z-Score	-0.37	-0.46	-0.46	-0.43	-0.39	-0.4	
Piotroski F-Score	7	6	5	4	9	5/9	
Beneish M-Score	-2.53	-1.93	-2.16	-2.49	-2.64	-2.69	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	5 / 9	Middling		
Altman Z-Score	-0.4	Distress (<1.81)	Distress	
Income quality	0.80	Accrual-heavy	OCF ÷ net income	
Beneish M-Score	-2.69	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.78	Revenue stability	0.89
Interest burden		1.00	Earnings stability	0.28
Operating margin		29.8%	Earnings persistence	0.97
Asset turnover		0.06×	Revenue CAGR 3y	3.7%
Financial leverage		8.55×	EPS CAGR 3y	2.0%
= ROE		12%	FCF CAGR 3y	-5.5%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 4.41%	DIVIDEND YIELD 3.99%	TOTAL SHAREHOLDER RETURN 8.27% cash yield	SBC / REVENUE 0.0% dilution pressure
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24 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



25 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
FCNCA	\$24.0B	11.4	11%	18.6%	-1.3%	7/9	+29.7%
KEY	\$21.6B	11.6	10%	24.7%	+13.5%	7/9	+20.4%
CFG	\$26.7B	12.7	8%	18.4%	-4.5%	7/9	+32.1%
HBAN	\$30.9B	11.2	9%	17.4%	+18.5%	7/9	+0.2%
MTB	\$31.1B	11.2	11%	24.3%	-5.8%	7/9	—
EWBC	\$17.4B	12.1	17%	30.9%	+4.7%	8/9	—
PNFP	\$14.3B	11.6	8%	19.1%	+61.9%	5/9	—
WBS	\$12.6B	12.6	11%	22.9%	+2.5%	8/9	—

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

26 ANALYST CONSENSUS & ESTIMATES live consensus

Hold

52 Analysts



MEAN TARGET (QTR) \$33.75 8 targets	TARGET VS. PRICE +23.0% last-quarter mean	NEXT REPORT 2027-01-15 street \$0.69
--	--	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$7.82B	\$7.93B / \$7.74B	\$2.64	\$2.72 / \$2.58	15
FY2027	\$8.20B	\$8.35B / \$8.05B	\$2.85	\$2.94 / \$2.77	16
FY2028	\$8.53B	\$8.78B / \$8.33B	\$3.13	\$3.39 / \$2.98	12

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27 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$31.50	+14.8%	2
Last Quarter	\$33.75	+23.0%	8
Last Year	\$32.04	+16.7%	24
All Time	\$28.27	+3.0%	58

Rolling mean of published targets vs. last close \$27.45. Aggregated from Benzinga, StreetInsider, Investing.

Third-Party Composite Rating

A-

DCF4/5

ROE4/5

ROA4/5

DEBT/EQ3/5

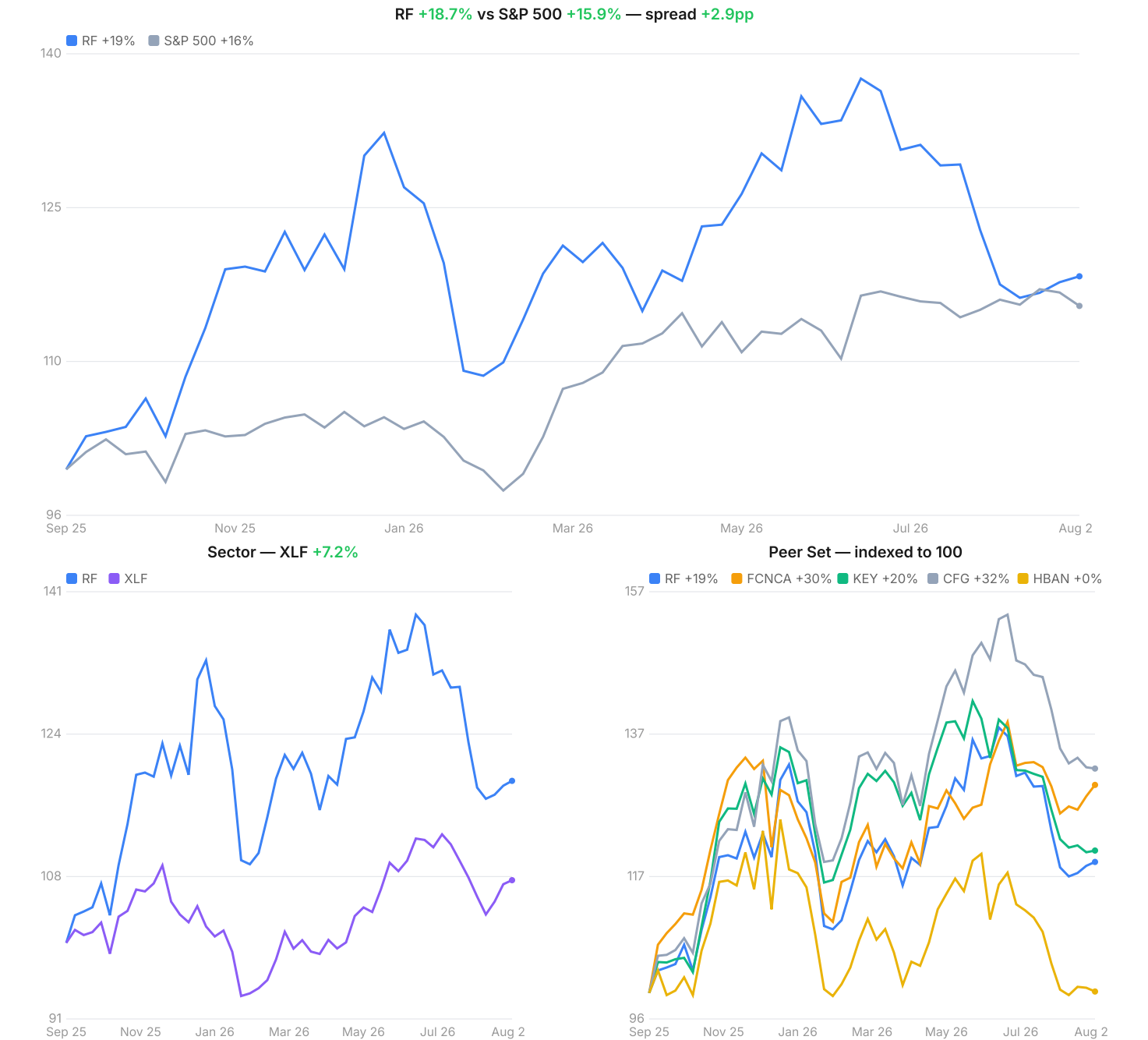
P/E3/5

P/B3/5

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

28 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	\$27.24	+0.21	+0.77%	Above
SMA 50	\$29.08	-1.63	-5.61%	Below
SMA 200	\$28.59	-1.14	-3.99%	Below
EMA 9	\$27.19	+0.26	+0.96%	Above
EMA 21	\$27.56	-0.11	-0.40%	Below
EMA 50	\$28.49	-1.04	-3.65%	Below
EMA 200	\$28.25	-0.80	-2.83%	Below

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

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29 TECHNICAL POWER SCORE

EDGE · site engine · 60/100 composite

TECHNICAL VERDICT

LEAN BULLISH

Power Score +20

14 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

50

70

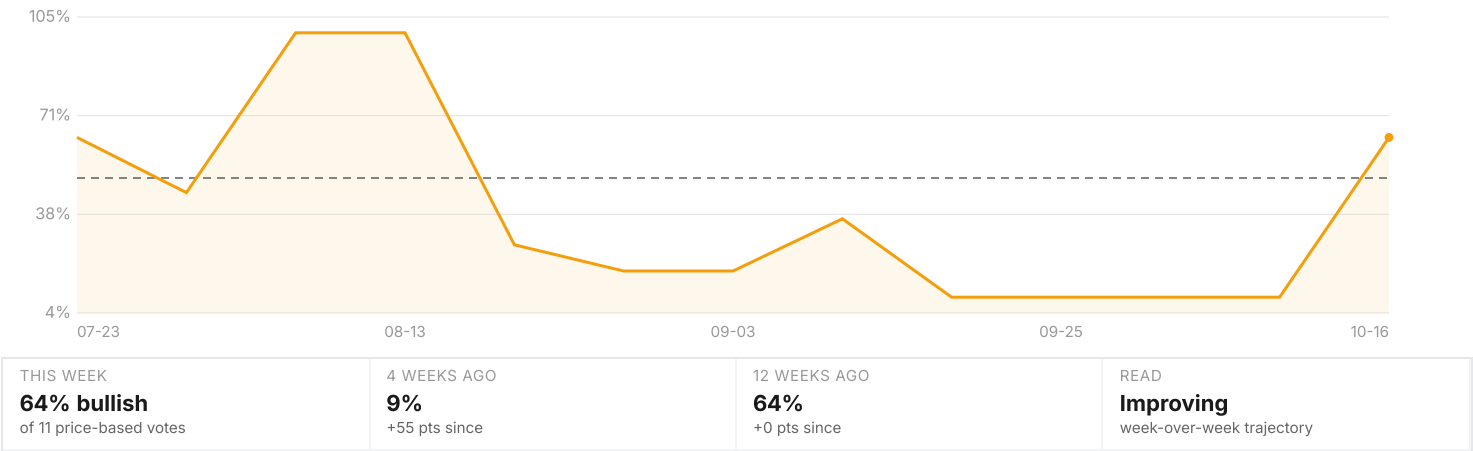
75

50

50

LEAN BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



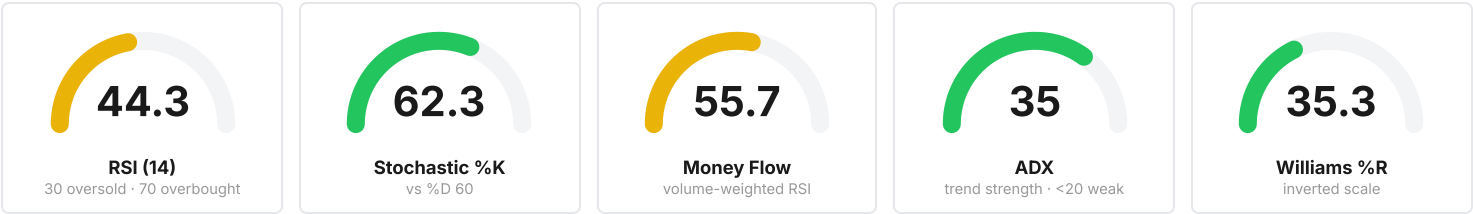
INDICATOR VOTE GRID

14 bull / 8 bear

● Price vs SMA 20	\$27.24	● Price vs SMA 50	\$29.08	● Price vs SMA 200	\$28.59
● EMA 9/21 Cross	27.2/27.6	● SMA 50/200	Golden	● ADX Direction	ADX 35
● Supertrend	\$28	● Parabolic SAR	\$26	● SMA Slope	-0.050
● RSI	44.3	● Stochastic K/D	62/60	● StochRSI K/D	88/83
● Williams %R	-35	● CCI	70	● TSI vs Signal	-30.3
● CMO	-11.4	● ROC	1.25%	● OBV Signal	Accum
● Chaikin MF	-0.070	● MFI	56	● Force Index	1M
● Elder Ray Bull	0.59				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$27.20 / \$27.59 / \$27.88	S1 / S2	\$26.91 / \$26.52
Bollinger (20,2)	\$26.42 – \$28.06	Squeeze	ON
52-wk range	\$22.47 – \$32.47	Off 52-wk high	-15.5%
ATR (14)	\$0.59 (2.1%)	Historical vol	17.7%

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31 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-0.3% Jan 65%	+1.7% Feb 55%	-1.4% Mar 38%	+3.2% Apr 70%	-1.5% May 40%	-2.2% Jun 50%	+2.7% Jul 65%	+0.5% Aug 55%	-0.5% Sep 50%	+1.1% Oct 65%	+4.3% Nov 70%	+1.0% Dec 60%
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Sample: 20 years — treat short histories as suggestive, not statistical.

32 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	RF	S&P 500
Weekly volatility (σ , 1y)	3.32%	1.83%
Best / worst week (1y)	+9.2% / -8.7%	—
Max drawdown (5y, monthly)	-51.8%	—
1-week VaR (95%)	-4.7%	—
Beta (5y)	1.00	1.00

33 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

RF EQUITY WEATHER (LIVE)

RAINY · -26

Trend

Momentum

Volume

Volatility

Breadth

-50

+7

-29

-30

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

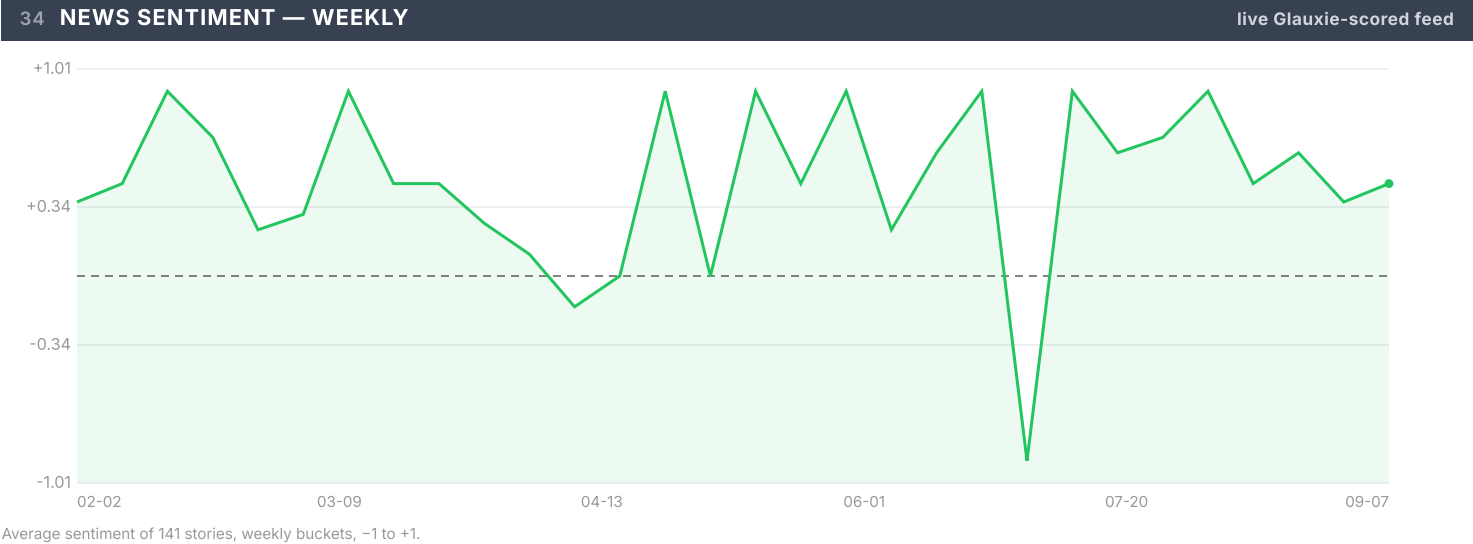
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL -26.0 -3.2 vs industry	TREND -50.1 -26.2 vs industry	MOMENTUM +6.6 +20.7 vs industry	VOLUME -29.2 +5.4 vs industry
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READING	RF	BANKS - REGIONAL N=1,560	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-26.0	-22.8	-16.3	-20.5
Trend	-50.1	-24.0	-12.5	-21.3
Momentum	+6.6	-14.1	-4.4	-15.8
Volume	-29.2	-34.6	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

36 EXECUTIVE COMPENSATION

live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
John M. Turner, Jr. Chairman, President and	\$10.0M	85% equity+incentive
C. Dandridge Massey Chief Enterprise Operati	\$3.6M	64% equity+incentive
David J. Turner, Jr. Chief Financial Officer	\$3.6M	76% equity+incentive
David R. Keenan Chief Administrative Officer	\$3.0M	75% equity+incentive
Russell K. Zusi Chief Risk Officer	\$2.7M	72% equity+incentive

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	37
Social	73
Governance	59
Composite ESG	56



38 METHODOLOGY

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

39 DISCLOSURES

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40 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2021-01-22 to 2026-10-16	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	90 rows · 2004 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-05-11 to 2026-09-10	
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.