

The Charles Schwab Corporation (SCHW)

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

 **InsiderStreet**
EQUITY FACTSHEET

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
\$91.96	\$159.0B	\$114.53	15.6	86.9%	28%	8/9	-0.3%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	13.8M	\$83.96	5.10	34.2%	4%	113.9	+171.6%

The Charles Schwab Corporation (SCHW) stands as a prominent financial services enterprise, delivering a comprehensive suite of offerings that encompass wealth management, securities trading and brokerage, banking services, asset administration, custodial solutions, and financial planning advice. Its operations are primarily structured around two core divisions: Investor Services and Advisor Services. The Investor Services segment caters directly to individual retail clients, furnishing a range of services such as brokerage accounts, investment guidance, banking and trust administration, retirement planning, and corporate brokerage offerings. It further assists businesses with the full-service recordkeeping of equity compensation plans (e.g., stock options, restricted stock, performance shares), provides clearing services for retail investors and mutual funds, and offers compliance solutions. Conversely, the Advisor Services segment provides a robust support system for independent investment advisors. This includes custodial services, trading platforms, banking infrastructure, and general operational support. Within this segment, offerings span diverse brokerage accounts for equities, fixed income, margin lending, options, and futures/forex trading. It also facilitates cash management through various instruments, provides access to a broad selection of proprietary and third-party mutual funds and ETFs, and offers comprehensive trading and clearing for these investment vehicles. Furthermore, it delivers sophisticated advice solutions like managed portfolios, separately managed accounts, customized personal financial guidance, and specialized planning. Complementing these are banking products such as checking and savings accounts, first-lien residential mortgages, home equity lines of credit, and pledged asset lines, alongside a full spectrum of trust services including custody, reporting, and administrative roles. As of December 31, 2021, the company maintained an extensive physical presence, with approximately 400 domestic branch offices located across 48 U.S. states and the District of Columbia, in addition to sites in Puerto Rico, the United Kingdom, Hong Kong, and Singapore. Established in 1971, its corporate headquarters are situated in Westlake, Texas.

SECTOR Financial Services INDUSTRY Financial - Capital Markets EXCHANGE NYSE MARKET CAP \$159.0B EMPLOYEES 33,000 (SEC-filed) CEO Richard Andrew Wurster
IPO 1987-09-22 COUNTRY US
3000 Schwab Way, Westlake, TX 76262 · Tel 817 859 5000 · aboutschwab.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

70 / 100

Street mean **\$120.18** (22 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

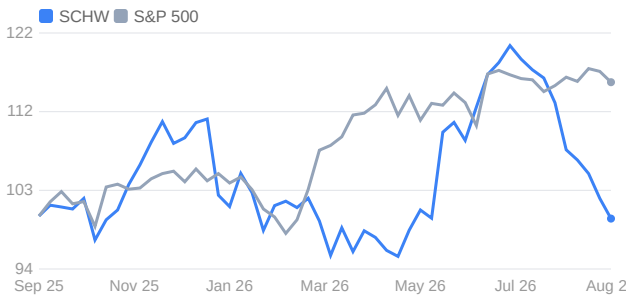
TWO-WAY FLOW

\$1.8M buys against \$209.6M sells / 6 mo

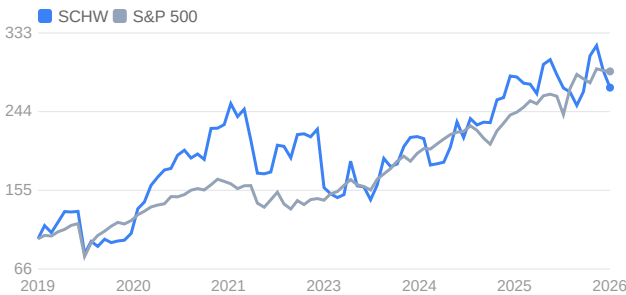
2 PRICE AND VOLUME

adjusted close, prod data layer

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



7 Years vs S&P 500 · **SCHW +171.6%** · **S&P 500 +189.9%** · spread **-18.3pp**



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

70

OF 100

Score Breakdown

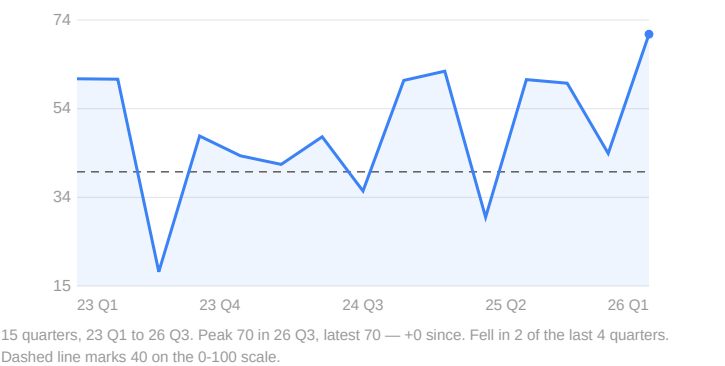
Profitability	85/100
Growth	72/100
Momentum	72/100
Quality	76/100
Earnings Quality	52/100
Balance Sheet	84/100
Value	61/100
Risk (safety)	100/100
Overall	70.5/100

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

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

70 / 100

IS Score 70.5 / 100 · +0.0 from peak of 70

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

PRICE STRUCTURE

BEARISH

Technical Score 16 / 100 · Power -69 · 1 of 22 indicator votes bullish

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 70, price structure 16 out of 100, so the business reads better than the price 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 75 and holds two consecutive quarters	now 70.5	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 60 → 60 → 44 → 70	the direction matters more than the level
Technical vote share back above 50%	now 9%	price structure no longer broken
Institutional holder count rises two quarters running	peak 2,339 → now 2,326	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

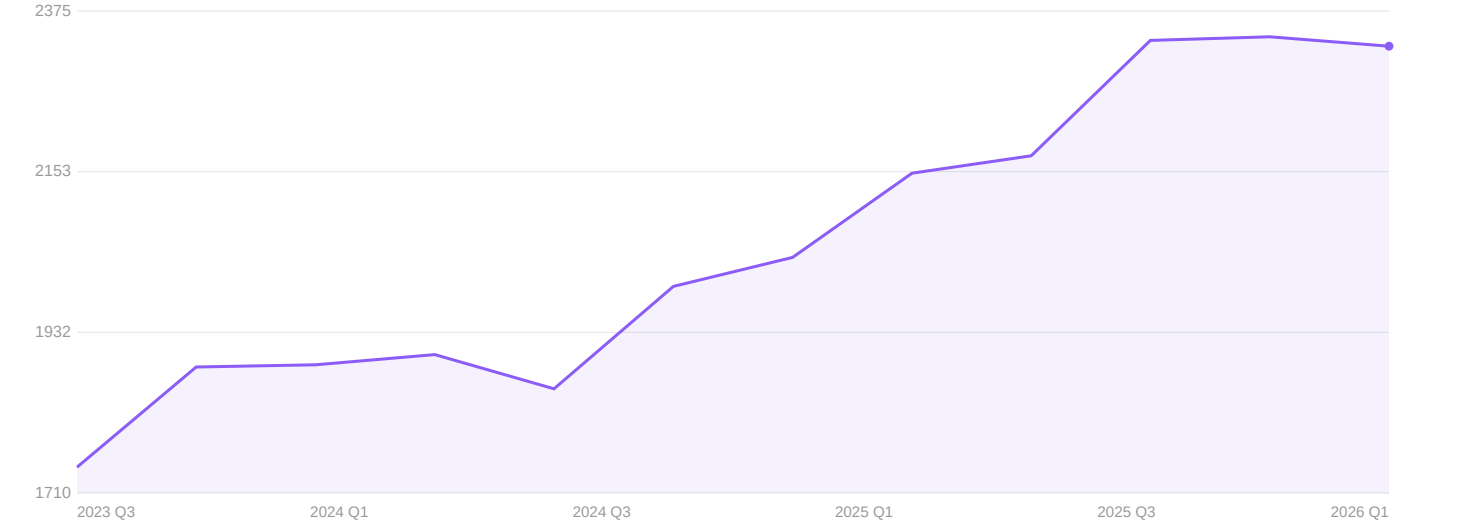
SITE CONVERGENCE SCORE 4 of 4 top 0% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 4 buys 2026-09-04	INSIDER BUYS (180D) 1 \$1.85M
ETF FUNDS (30D) 1497 up / 1297 down net +200 funds	INSTITUTIONS ADDED (13F) -13 managers opening or increasing		

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

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 2,339 · latest 2,326 (-13 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	2,326	1450.4M	\$129.7B	83.9%
2026 Q1	2,339	1411.6M	\$128.0B	81.7%
2025 Q4	2,334	1456.4M	\$139.5B	84.3%
2025 Q3	2,175	1458.7M	\$133.0B	84.4%
2025 Q2	2,151	1509.2M	\$129.4B	87.3%
2025 Q1	2,035	1522.8M	\$112.3B	88.1%
2024 Q4	1,995	1497.5M	\$104.3B	86.7%
2024 Q3	1,854	1485.2M	\$89.5B	86.0%
2024 Q2	1,901	1499.6M	\$103.2B	86.8%
2024 Q1	1,887	1496.5M	\$102.0B	86.6%
2023 Q4	1,884	1497.0M	\$97.3B	86.6%
2023 Q3	1,746	1466.7M	\$77.1B	84.9%

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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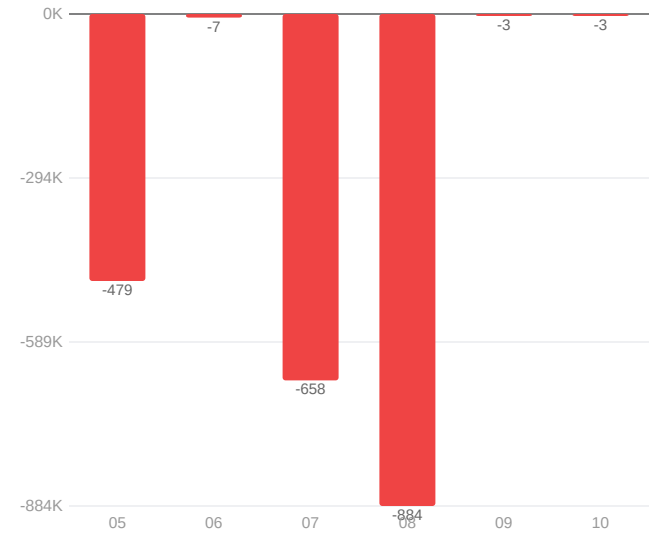
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Hathi Neesha	MD, Head Wealth Adv, Bnk, Tst	2026-10-01	EXERCISE	5,000	\$0.21M	0
Hathi Neesha	MD, Head Wealth Adv, Bnk, Tst	2026-10-01	SELL	5,000	\$0.49M	5,770
Hathi Neesha	MD, Head Wealth Adv, Bnk, Tst	2026-10-01	EXERCISE	5,000	\$0.21M	13,950
Brown Marianne Catherine	director	2026-10-01	A-Award	407	—	8,700
Ellis Stephen A	director	2026-10-01	A-Award	369	—	13,684
Herringer Frank C	director	2026-10-01	A-Award	445	—	153,637
Ruffel Charles A.	director	2026-10-01	A-Award	1,222	\$0.12M	1,222
Ellis Stephen A	director	2026-09-23	EXERCISE	1,918	\$0.06M	7,445

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	67	2,046,596	\$209.6M	Counted
P — Open-market purchases	1	21,959	\$1.8M	Counted
M — Exercises (paired A/D)	27	859,247	\$42.4M	None — mechanics
F — Tax withholding	11	140,558	\$13.3M	None — compensation
G — Gifts	9	422,956	—	None

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Two-Way Flow	OPEN-MARKET SELLS \$209.6M 67 txns / 6 mo	OPEN-MARKET BUYS \$1.8M 1 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-09-25	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-04	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-06-02	2026-07-08
Alan Armstrong	Senate	BUY	\$1,001 - \$15,000	2026-03-27	2026-07-21
Dan Sullivan	Senate	SELL	\$1,001 - \$15,000	2023-08-22	2023-09-22
Dan Sullivan	Senate	SELL	\$1,001 - \$15,000	2023-08-22	2023-09-21

HOUSE 12-MO 26 trades 12 purchases	SENATE 12-MO 1 trades 1 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW live 13F data

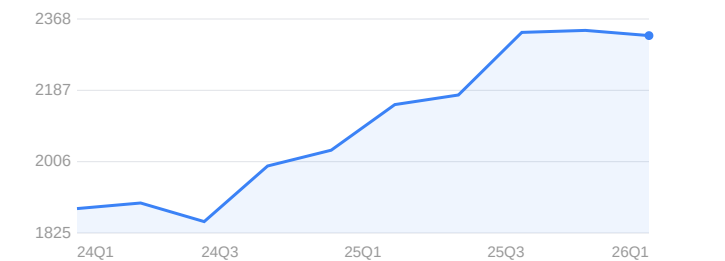
13F FILERS (LAST COMPLETE Q) 2,339	13F SHARES 1.41B 81.7% of shares out	NEW / CLOSED 200 / 155 positions, QoQ	INCREASED / REDUCED 987 / 874 positions, QoQ
PUT/CALL (13F) 0.91 option positions	FREE FLOAT 94.3% 1.63B sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	2.9M	\$286M
Fort Washington Investment Advisor	2.5M	\$247M
Ninety One Uk Ltd	1.0M	\$101M
Wealth Enhancement Advisory Servc	760,217	\$72M
Ferguson Wellman Capital Managemen	706,350	\$69M
Montrusco Bolton Investments Inc.	695,062	\$68M

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

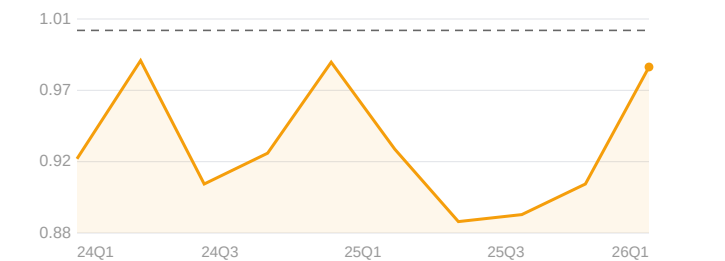
13F Filers Holding SCHW — quarterly



2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.2%	\$5.1B
VSMPX	0.2%	\$5.1B
VTI	0.2%	\$5.1B
VTSAX	0.2%	\$5.1B
VFIAX	0.2%	\$4.2B
VOO	0.2%	\$4.2B

Institutional Put/Call — quarterly



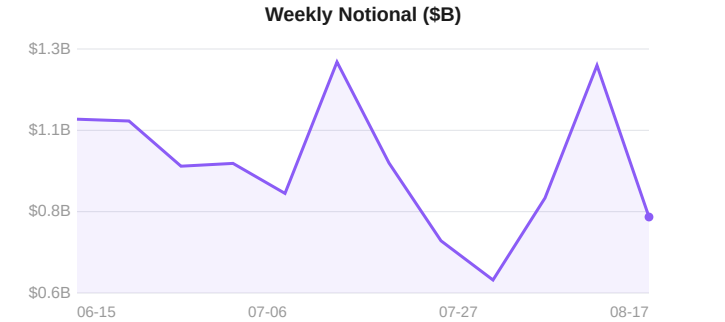
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



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 39.0% 2026-10-15	20-DAY AVG 39.1% 50-day 40.4%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 39% · N: 46% · B: 34% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data



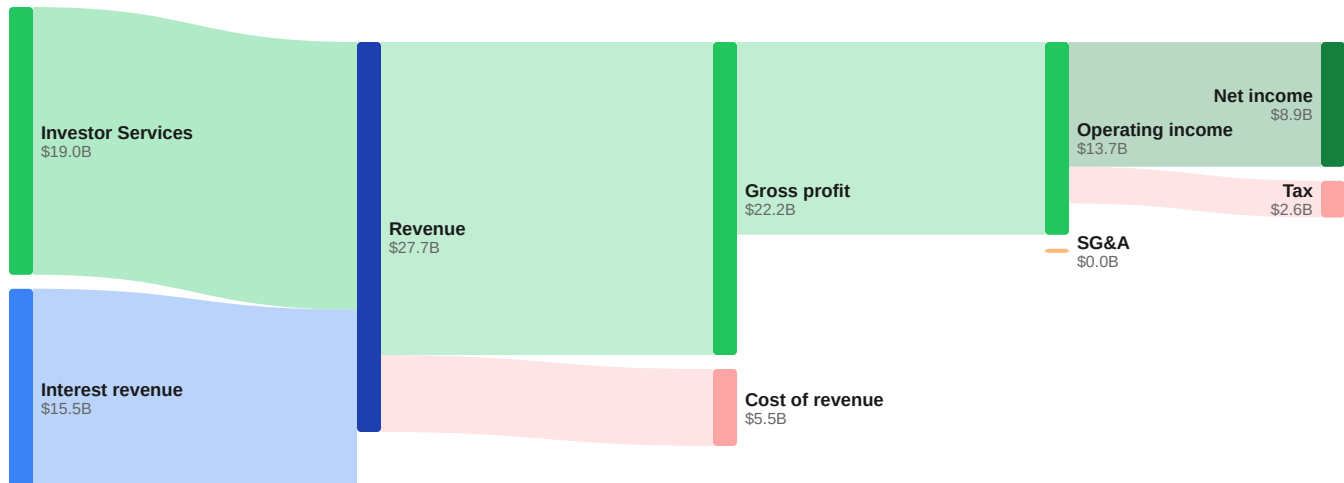
Where SCHW Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	9.9M	67 sh
Ubsa Ubs Ats	9.5M	69 sh
Ebxl Level Ats	5.6M	44 sh
Sgmt Sigma X2	5.3M	70 sh
Pure Purestream	5.3M	56 sh
Mstx Ms Trajectory Cross (Ats-1)	4.5M	86 sh

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14 REVENUE FLOW — FY2025

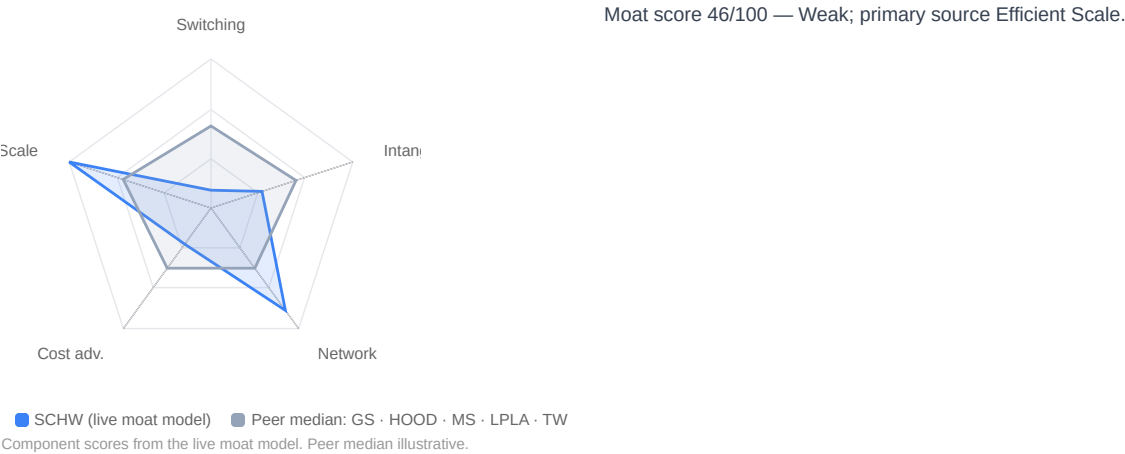
live segmentation + income data



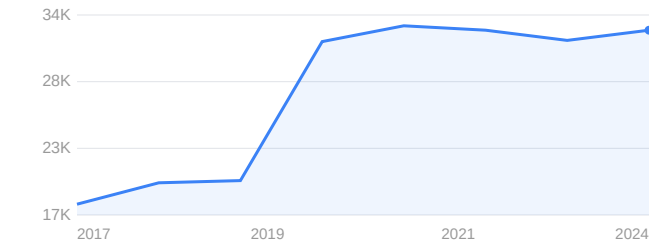
Where a dollar of The Charles Schwab Corporation revenue goes. All values FY2025 filings, live.

15 MOAT & COMPETITIVE POSITION

LIVE MODEL · 46/100 WEAK



3.8 · Employees (SEC filings)



16 CORPORATE INFORMATION — KEY OFFICERS

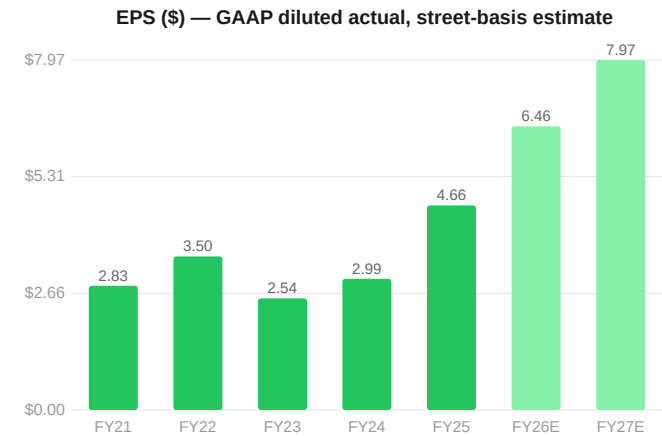
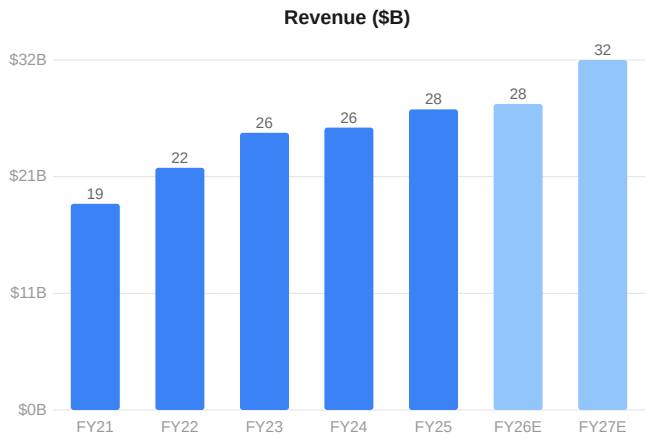
33,000 employees

OFFICER	TITLE
Richard A. Wurster	Chief Executive Officer, President & Director
Michael Verdeschi	MD & Chief Financial Officer
Charles Robert Schwab	Founder & Co-Chairman
Jonathan Craig	MD, Head of Investor Service & Head of Retail Investing

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17 REVENUE & EPS — HISTORY AND ESTIMATES

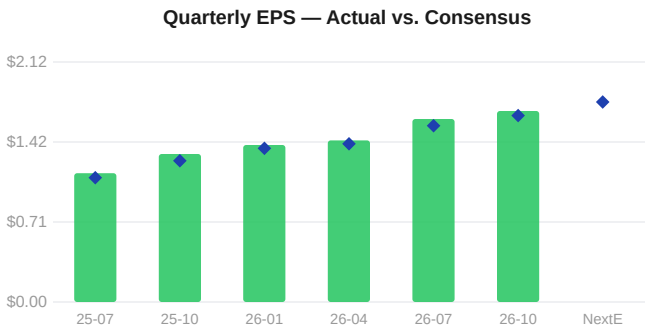
live consensus



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%) 6 of 6 recent quarters	AVG SURPRISE +3.2%	NEXT REPORT 2027-01-20	INCOME QUALITY 0.77 OCF + net income
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19 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

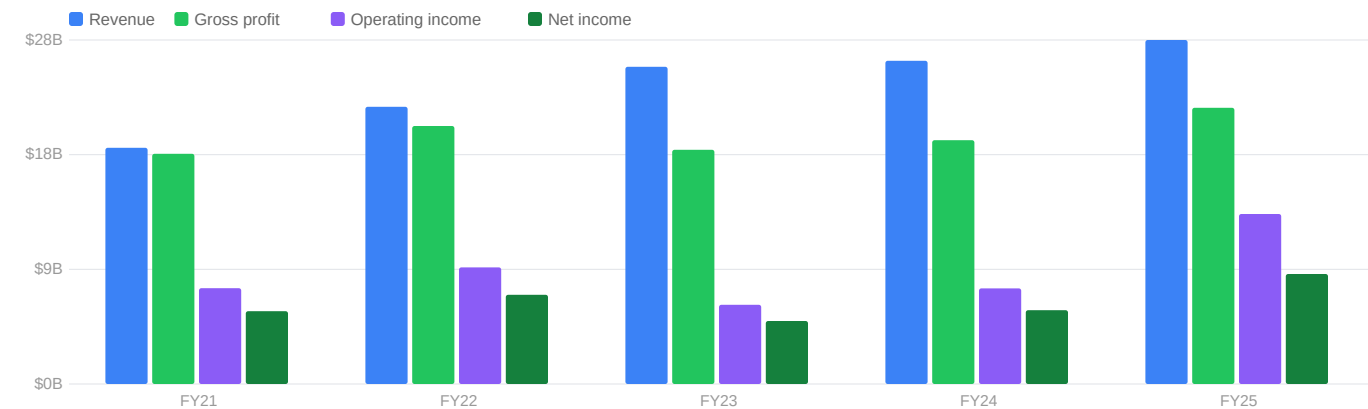
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement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

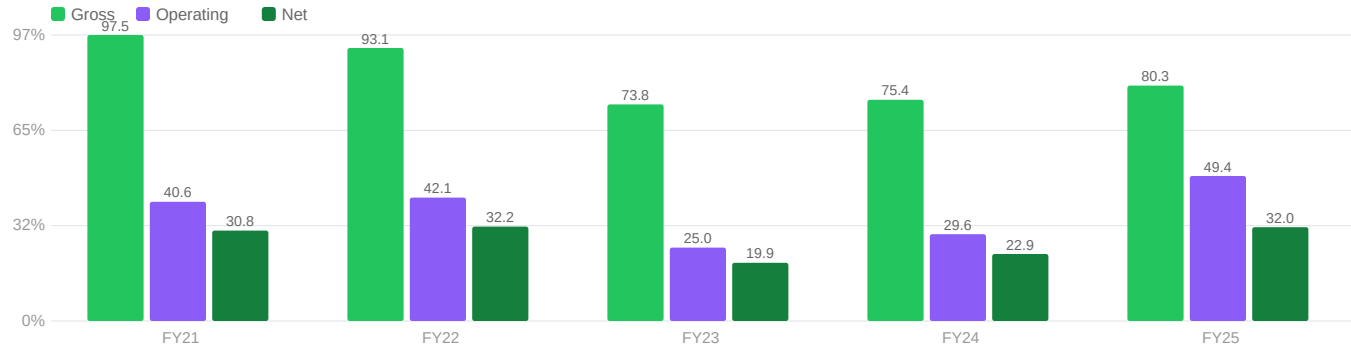
INCOME TRENDS — 5 YEAR

live financials

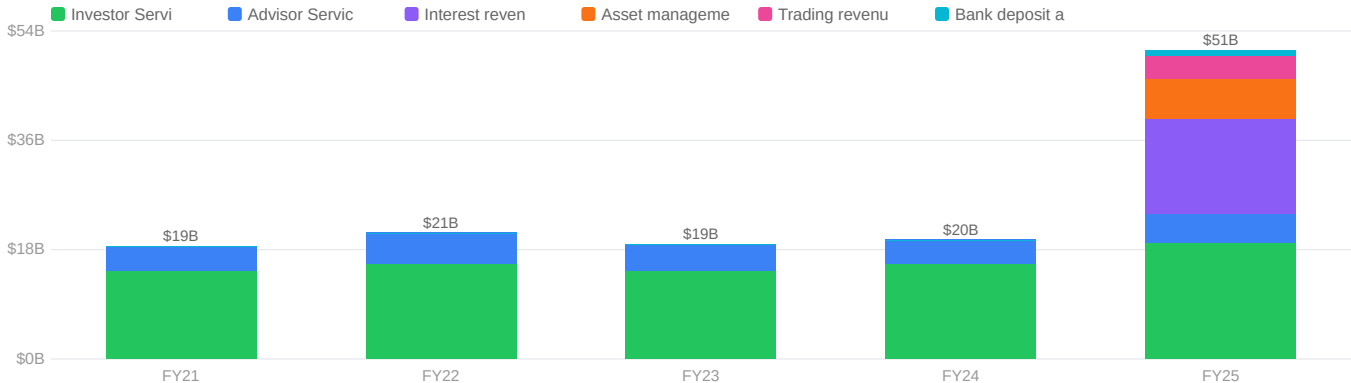


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Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+56.9%	+17.4%	+14.4%	+1.9%	+6.4%
Gross profit	+58.4%	+12.1%	-9.3%	+4.1%	+13.3%
Operating income	+79.4%	+21.7%	-32.1%	+20.6%	+77.8%
Net income	+77.5%	+22.7%	-29.5%	+17.3%	+49.0%

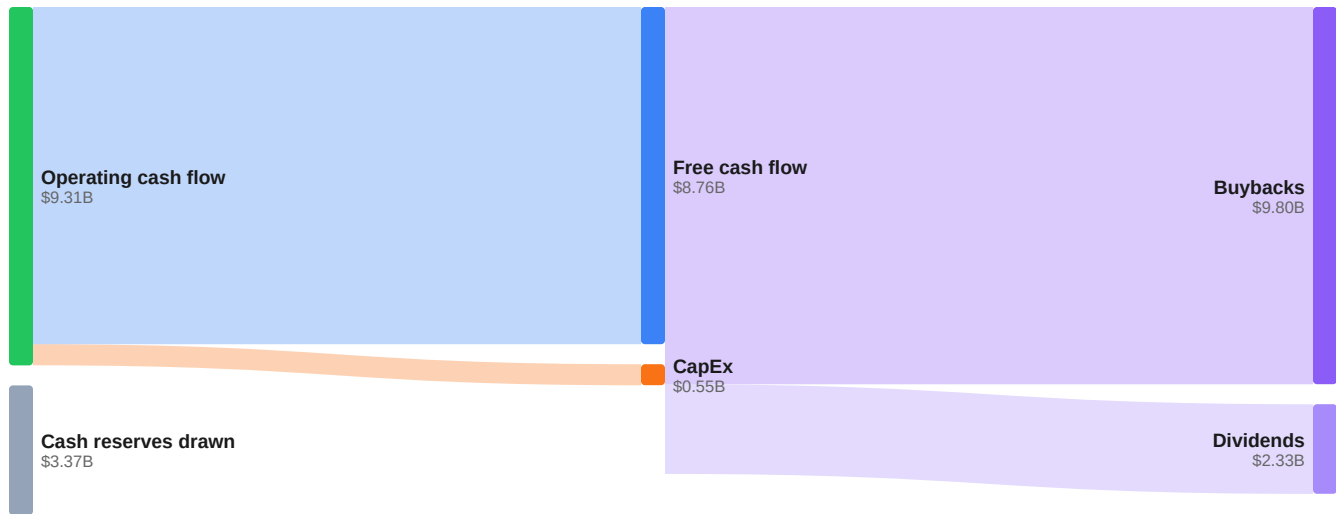
20 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	19.0	22.3	25.5	26.0	27.7	
Cost of revenue	0.5	1.5	6.7	6.4	5.5	
Gross profit	18.5	20.8	18.8	19.6	22.2	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	5.9	6.4	6.7	6.4	0.0	
Operating income	7.7	9.4	6.4	7.7	13.7	
EBITDA	8.9	10.6	7.7	9.1	15.0	
D&A	1.2	1.2	1.3	1.4	1.4	
Pretax income	7.7	9.4	6.4	7.7	11.5	
Income tax	1.9	2.2	1.3	1.8	2.6	
Net income	5.9	7.2	5.1	5.9	8.9	
Diluted EPS (\$)	2.83	3.50	2.54	2.99	4.66	
Diluted shares (M)	1,897	1,894	1,831	1,834	1,777	

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CASH FLOW TRENDS live data



WHERE THE CASH WENT — FY2025 cash Sankey, live data



Balance Sheet — Full

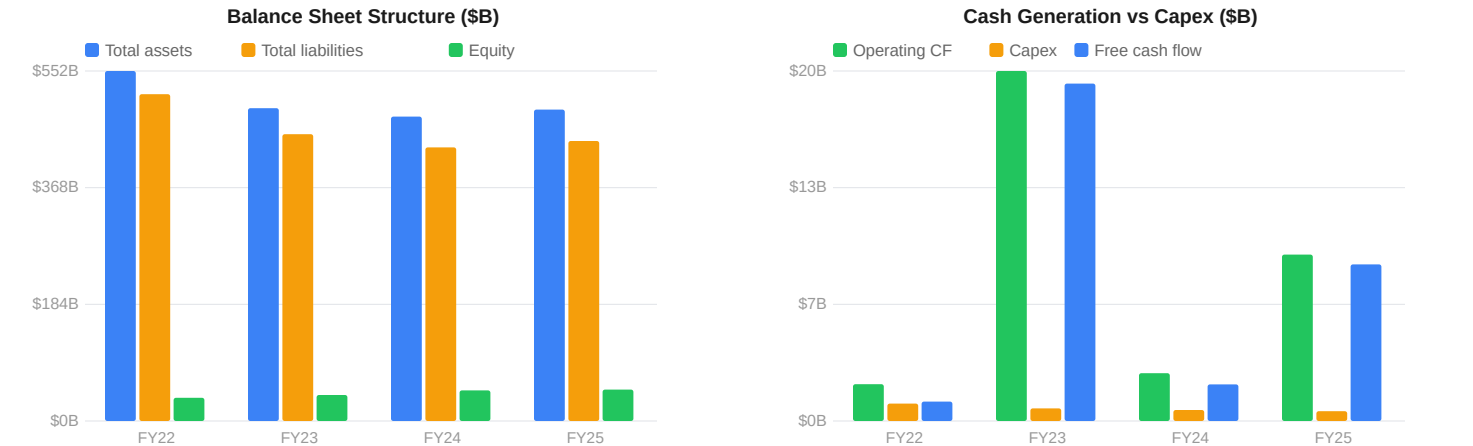
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	40.2	43.3	42.1	0.3	
ST investments	147.8	105.9	82.6	0.3	
Receivables (net)	71.2	75.4	90.7	107.5	
Total current assets	259.3	224.6	215.4	200.8	
PP&E (net)	4.6	4.3	3.9	0.0	
Goodwill + intangibles	20.7	20.2	19.7	19.2	
Total assets	551.8	493.2	479.8	491.0	
Accounts payable	97.4	91.4	114.9	142.0	
Short-term debt	17.1	33.0	22.7	11.3	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	494.3	414.3	396.7	11.3	
Long-term debt	20.8	26.0	22.4	19.9	
Total liabilities	515.2	452.2	431.5	441.6	
Shareholders' equity	36.6	41.0	48.4	49.4	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	7.2	5.1	5.9	8.9	
D&A	1.2	1.3	1.4	1.4	
Stock-based compensation	0.4	0.3	0.3	0.3	
Working capital change	(8.6)	11.8	(6.2)	(3.0)	
Operating cash flow	2.1	19.6	2.7	9.3	
Capital expenditures	(1.0)	(0.7)	(0.6)	(0.5)	
Investing cash flow	32.0	57.4	35.4	24.5	
Buybacks	(3.4)	(2.8)	0.0	(9.8)	
Dividends paid	(2.1)	(2.3)	(2.3)	(2.3)	
Debt issuance / (repay)	14.1	21.2	(13.9)	(14.2)	
Financing cash flow	(68.7)	(61.2)	(47.1)	(29.7)	
Free cash flow	1.1	18.9	2.1	8.8	

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21 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	10.4%	15.5%	13.1%	13.3%	18.1%	28%	
ROA	1.0%	1.2%	1.0%	1.2%	1.8%	259.3%	
ROIC	-1.6%	-6.3%	-10.3%	-19.1%	11.0%	3.6%	
Gross margin	97.5%	93.1%	73.8%	75.4%	80.3%	86.9%	
Operating margin	40.6%	42.1%	25.0%	29.6%	49.4%	44.3%	
Net margin	30.8%	32.2%	19.9%	22.9%	32.0%	34.2%	
EBITDA margin	46.7%	47.7%	30.2%	35.1%	54.3%	48.7%	
FCF margin	6.3%	4.9%	74.0%	7.9%	31.7%	—	
VALUATION							
P/E	25.86	20.78	24.16	22.59	20.06	15.6	
P/B	2.69	4.08	2.99	2.78	3.59	51.2	
P/S	7.97	6.69	4.80	5.16	6.42	5.10	
P/FCF	125.99	137.47	6.48	65.49	20.26	48.0	
EV/EBITDA	-31.30	-0.08	4.18	5.99	16.28	10.5	
EV/Revenue	-14.63	-0.04	1.26	2.10	7.54	5.1	
Earnings yield	3.9%	4.8%	4.1%	4.4%	5.0%	6.70%	
FCF yield	0.8%	0.7%	15.4%	1.5%	4.9%	2.08%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.93	0.52	0.54	0.54	17.83	4.70	
Quick ratio	0.93	0.52	0.54	0.54	17.83	4.70	
Debt / equity	0.42	1.03	1.44	0.93	0.65	0.14	
Debt / assets	3.6%	6.9%	12.0%	9.4%	6.5%	10.2%	
Net debt / EBITDA	-48.36	-14.12	-11.69	-8.72	2.44	0.01	
Interest coverage	16.24	6.08	0.95	1.20	3.05	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.03	0.04	0.05	0.05	0.06	7.59	
Receivables turnover	0.24	0.28	0.36	0.33	0.28	0.2	
DSO (days)	1528	1325	1007	1122	1290	1819	
DPO (days)	88319	26371	5155	5892	12490	—	
Cash conversion cycle	-86791	-25047	-4148	-4770	-11201	1819	
GROWTH (YoY)							
Revenue growth	56.8%	17.4%	14.4%	1.9%	6.4%	—	
Net income growth	77.5%	22.7%	-29.5%	17.3%	49.0%	—	
EPS growth	33.9%	24.6%	-27.7%	16.8%	53.9%	—	
FCF growth	-80.7%	-9.7%	1639.1%	-89.1%	327.5%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	3.08	3.84	2.77	3.24	4.98	6.16	
Book value / share	29.58	19.55	22.41	26.35	27.80	1.79	
Revenue / share	9.99	11.91	13.96	14.16	15.57	18.03	
FCF / share	0.63	0.58	10.33	1.12	4.93	1.92	
Cash / share	238.19	100.39	81.65	67.92	0.36	0.40	
SHAREHOLDER RETURN & SCORES							
Buyback yield	0.0%	2.3%	2.3%	0.0%	4.1%	6.29%	
Altman Z-Score	0.19	-0.16	-0.11	-0.05	0.96	113.9	
Piotroski F-Score	4	5	6	7	9	8/9	
Beneish M-Score	-2.06	-1.64	-2.57	-2.34	-2.33	-33.48	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	8 / 9	Strong		
Altman Z-Score	113.9	Safe (>2.99)	Safe	
Income quality	0.77	Accrual-heavy	OCF ÷ net income	
Beneish M-Score	-33.48	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.77	Revenue stability	0.93
Interest burden		1.00	Earnings stability	0.58
Operating margin		44.3%	Earnings persistence	0.88
Asset turnover		0.13×	Revenue CAGR 3y	6.9%
Financial leverage		8.94×	EPS CAGR 3y	23.3%
= ROE		41%	FCF CAGR 3y	—

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 6.29%	DIVIDEND YIELD 1.34%	TOTAL SHAREHOLDER RETURN 7.65% cash yield	SBC / REVENUE 0.6% 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
GS	\$256.6B	12.5	17%	17.2%	-6.8%	5/9	+16.7%
HOOD	\$88.9B	42.8	24%	42.9%	+38.3%	3/9	-24.8%
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	—
UBS	\$146.0B	16.1	10%	15.6%	+1.4%	5/9	—
IBKR	\$145.3B	31.4	21%	10.6%	+15.8%	6/9	—

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

26 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

51 Analysts



MEAN TARGET (QTR) \$120.18 22 targets	TARGET VS. PRICE +30.7% last-quarter mean	NEXT REPORT 2027-01-20 street \$1.77	
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$28.17B	\$28.32B / \$28.04B	\$6.46	\$6.59 / \$6.18	13
FY2027	\$32.23B	\$33.95B / \$30.40B	\$7.97	\$8.79 / \$6.88	17
FY2028	\$35.24B	\$38.64B / \$32.77B	\$9.36	\$10.53 / \$7.86	10

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27 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$115.46	+25.6%	13
Last Quarter	\$120.18	+30.7%	22
Last Year	\$122.24	+32.9%	49
All Time	\$105.00	+14.2%	108

Rolling mean of published targets vs. last close \$91.96. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

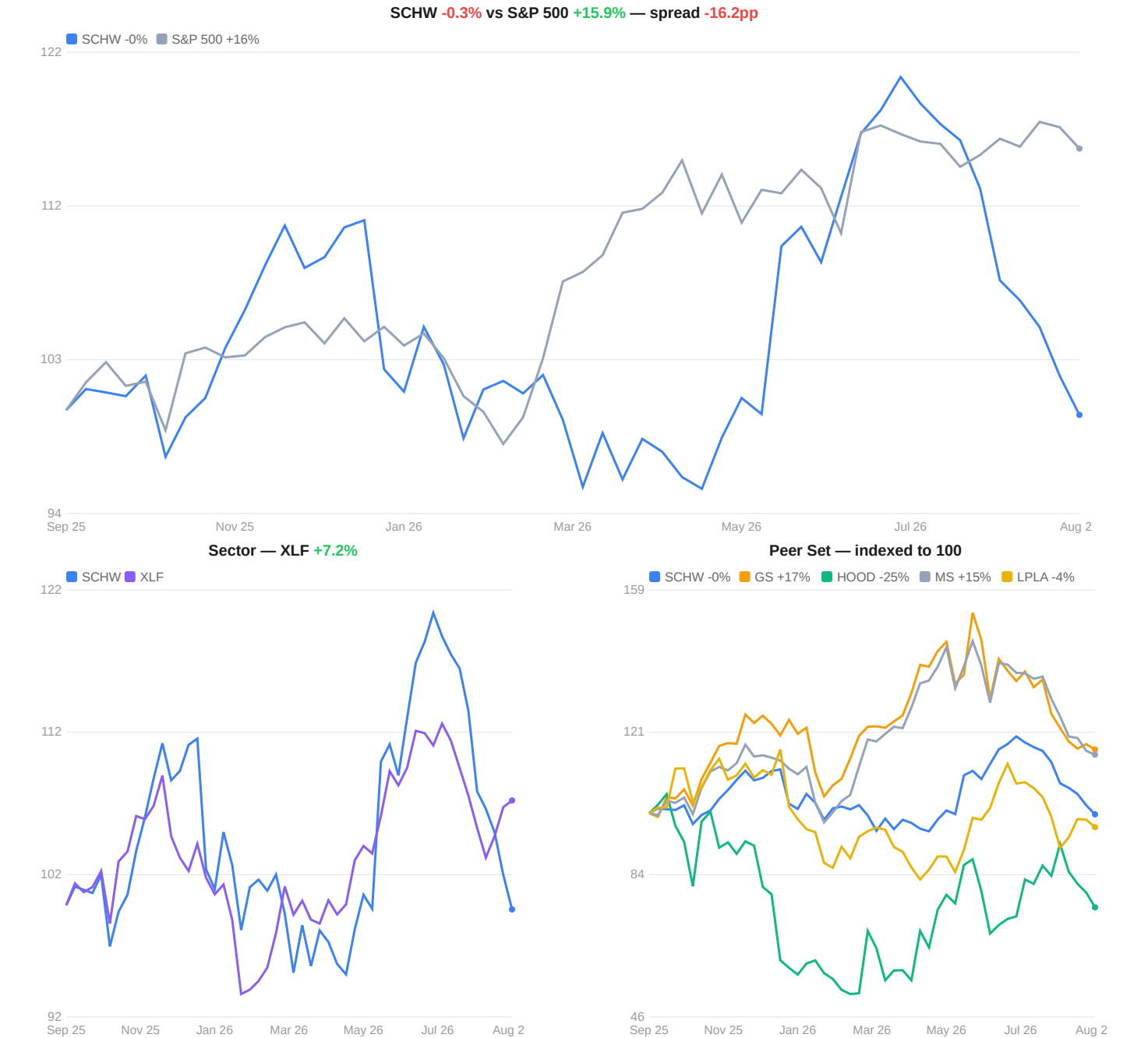
A-

DCF4/5ROE5/5ROA5/5DEBT/EQ4/5P/E2/5P/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.

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 (20,20) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$97.76	-5.80	-5.93%	Below
SMA 50	\$104.41	-12.45	-11.92%	Below
SMA 200	\$97.73	-5.77	-5.90%	Below
EMA 9	\$95.59	-3.63	-3.80%	Below
EMA 21	\$98.19	-6.23	-6.34%	Below
EMA 50	\$100.94	-8.98	-8.90%	Below
EMA 200	\$97.93	-5.97	-6.10%	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 · 16/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -69

1 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

10

0

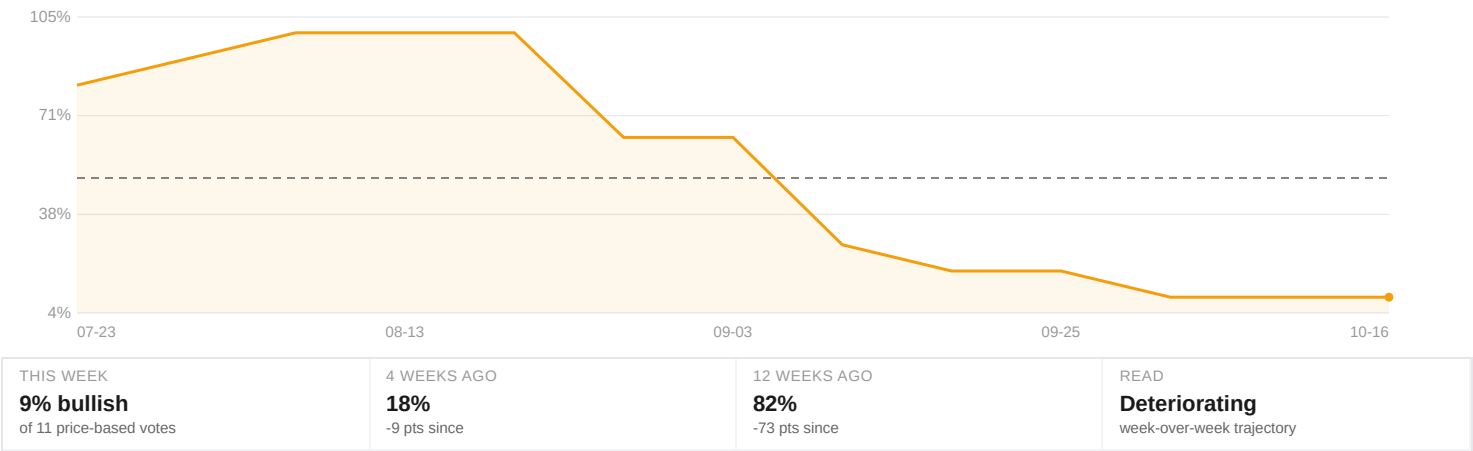
25

0

50

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



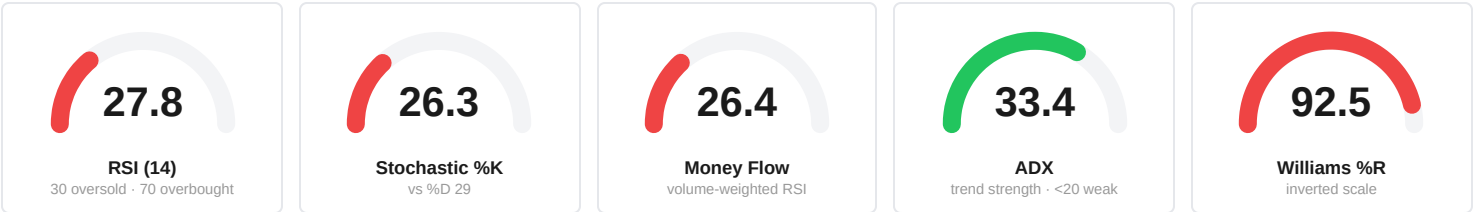
INDICATOR VOTE GRID

1 bull / 21 bear

● Price vs SMA 20	\$97.76	● Price vs SMA 50	\$104.41	● Price vs SMA 200	\$97.73
● EMA 9/21 Cross	95.6/98.2	● SMA 50/200	Golden	● ADX Direction	ADX 33
● Supertrend	\$100	● Parabolic SAR	\$98	● SMA Slope	-0.660
● RSI	27.8	● Stochastic K/D	26/29	● StochRSI K/D	42/64
● Williams %R	-93	● CCI	-177	● TSI vs Signal	-33.8
● CMO	-44.3	● ROC	-4.90%	● OBV Signal	Distrib
● Chaikin MF	-0.100	● MFI	26	● Force Index	-11M
● Elder Ray Bull	-3.58				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$93.52 / \$95.67 / \$97.17	S1 / S2	\$92.02 / \$89.87
Bollinger (20,2)	\$92.11 – \$103.42	Squeeze	Off
52-wk range	\$83.71 – \$114.53	Off 52-wk high	-19.7%
ATR (14)	\$2.29 (2.5%)	Historical vol	28.2%

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31 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-2.5% Jan 40%	+0.7% Feb 35%	-0.1% Mar 62%	+2.4% Apr 70%	+0.7% May 45%	-2.2% Jun 40%	+2.0% Jul 60%	-1.0% Aug 65%	+1.7% Sep 60%	+3.0% Oct 75%	+6.1% Nov 65%	+3.1% Dec 70%
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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	SCHW	S&P 500
Weekly volatility (σ , 1y)	2.99%	1.83%
Best / worst week (1y)	+10.2% / -8.1%	—
Max drawdown (5y, monthly)	-43.1%	—
1-week VaR (95%)	-4.9%	—
Beta (5y)	0.75	1.00

33 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

SCHW EQUITY WEATHER (LIVE)

STORMY · -46

Trend

Momentum

Volume

Volatility

Breadth

-52

-47

-38

-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

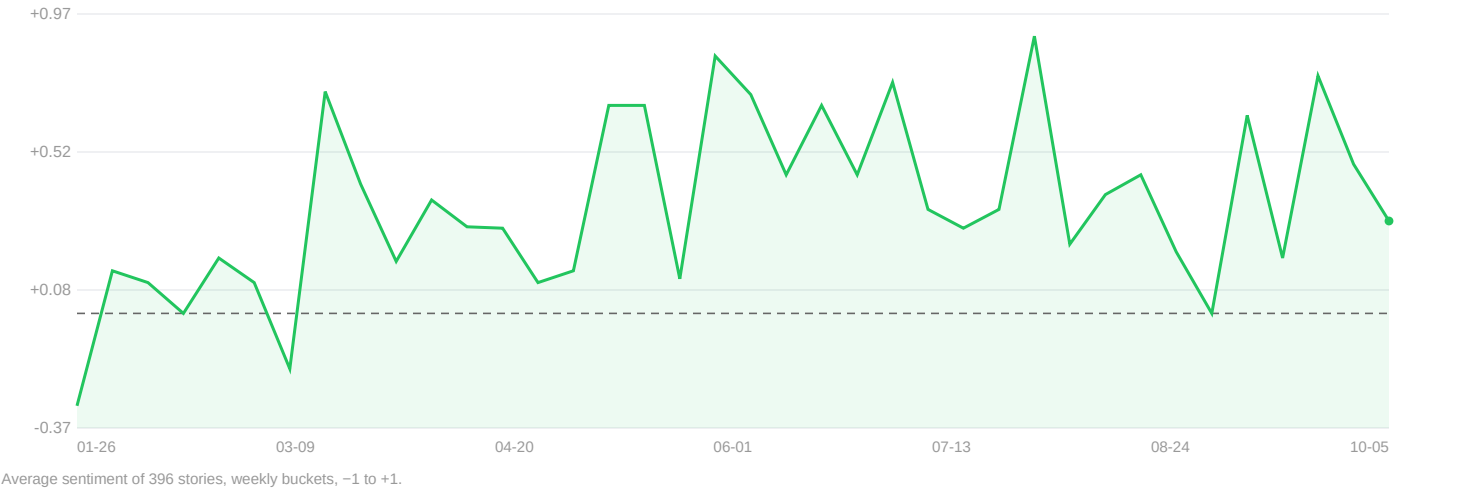
SECTOR STRENGTH

46/100

breadth average

34 NEWS SENTIMENT — WEEKLY

live Glauxie-scored feed



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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Stormy

OVERALL	TREND	MOMENTUM	VOLUME
-46.0	-52.0	-46.7	-37.6
-17.1 vs industry	-16.8 vs industry	-21.7 vs industry	-7.6 vs industry

READING	SCHW	FINANCIAL - CAPITAL MARKETS N=570	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-46.0	-29.0	-16.3	-20.5
Trend	-52.0	-35.1	-12.5	-21.3
Momentum	-46.7	-25.0	-4.4	-15.8
Volume	-37.6	-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.

36 EXECUTIVE COMPENSATION

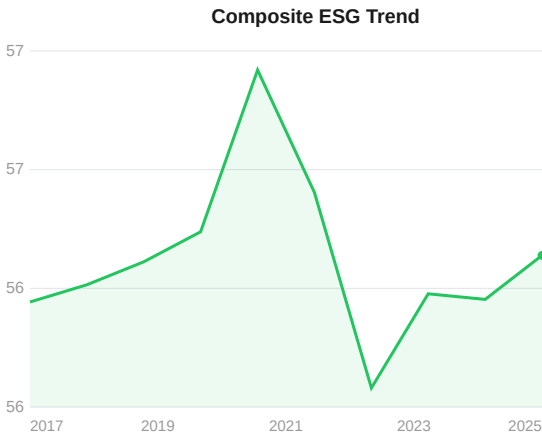
live proxy data · FY2013

EXECUTIVE	TOTAL COMP	STRUCTURE
Walter W. Bettinger II President and Chief E	\$12.7M	66% equity+incentive
Charles R. Schwab Chairman	\$5.5M	63% equity+incentive
Joseph R. Martinetto Chief Financial Officer	\$3.6M	59% equity+incentive
James D. McCool Executive Vice President – C	\$3.4M	60% equity+incentive
John S. Clendening Executive Vice President	\$3.2M	59% equity+incentive

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	42
Social	69
Governance	57
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 · 2019-10-15 to 2026-10-15	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	114 rows · 1998 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-09-01 to 2026-10-01	
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.