

State Street Corporation (STT)

Financial Services / Asset Management · 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
\$165.72	\$45.5B	\$195.93	13.3	66.4%	13%	5/9	+46.7%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	3.6M	\$104.64	1.95	15.8%	3%	0.5	+301.8%

State Street Corporation (STT) is a well-established global financial services firm that delivers a wide array of financial products and specialized services to institutional investors worldwide. The company's extensive offerings include core investment servicing functionalities such as secure asset custody, detailed product accounting, daily valuation, comprehensive administration, master trust and master custody arrangements, and specific depotbank services. It also manages record-keeping, cash, foreign exchange, brokerage, and various trading activities. Further services in this area encompass securities finance, advanced custody solutions, deposit and short-term investment facilities, as well as loan and lease financing. State Street additionally provides operational outsourcing for both traditional and alternative investment managers, complemented by sophisticated analytics for performance, risk, and compliance, along with financial data management. Beyond servicing, the firm offers capabilities in portfolio management and risk analysis, supporting trading and post-trade settlement processes with built-in compliance features and managed data solutions. Its investment management division provides a diverse range of strategies and products. These span core and enhanced indexing, multi-asset class approaches, active quantitative and fundamental management, and various alternative investment strategies. State Street is also a proponent of environmental, social, and governance (ESG) investing, offers solutions for defined benefit and defined contribution plans, and provides global fiduciary expertise, including its prominent SPDR brand of exchange-traded funds (ETFs). State Street's client roster is broad, serving mutual funds, collective investment vehicles, other investment pools, corporate and public retirement plans, insurance companies, foundations, endowments, and other investment managers. With roots dating back to its founding in 1792, State Street Corporation is headquartered in Boston, Massachusetts.

SECTOR Financial Services INDUSTRY Asset Management EXCHANGE NYSE MARKET CAP \$45.5B EMPLOYEES 52,000 (SEC-filed) CEO Ronald Philip O'Hanley
IPO 1980-03-17 COUNTRY US
One Congress Street, Boston, MA 02114 · Tel 617 786 3000 · statestreet.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

17 / 100

Street mean **\$187.20** (5 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

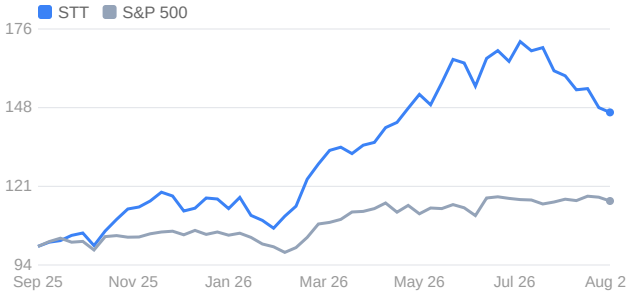
TWO-WAY FLOW

\$0.3M buys against \$18.1M sells / 6 mo

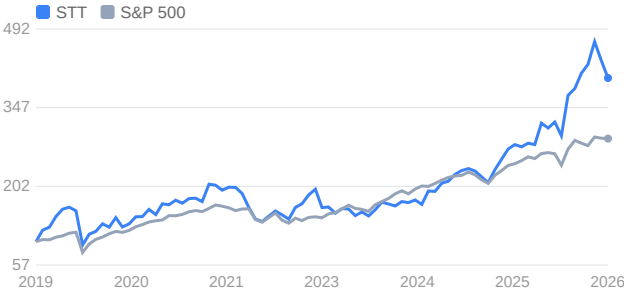
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · STT +46.7% · S&P 500 +15.9% · spread +30.9pp



7 Years vs S&P 500 · STT +301.8% · S&P 500 +189.9% · spread +111.9pp



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

17

OF 100

Score Breakdown

Profitability	59/100
Growth	56/100
Momentum	0/100
Quality	18/100
Earnings Quality	40/100
Balance Sheet	29/100
Value	71/100
Risk (safety)	15/100
Overall	17.2/100

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
AMP	48
ARES	45
APO	54
NTRS	33
RJF	51
BAM	50
STT	17

IS Score Trend — quarterly



14 quarters, 23 Q1 to 26 Q2. Peak 60 in 23 Q2, latest 17 — 43 since. Dropped below the 55 line in 23 Q3, at 46. Fell in 1 of the last 4 quarters. Dashed line marks 40 on the 0-100 scale.

4 TWO READINGS

business vs price

BUSINESS QUALITY

17 / 100

IS Score 17.2 / 100 · -42.7 from peak of 60

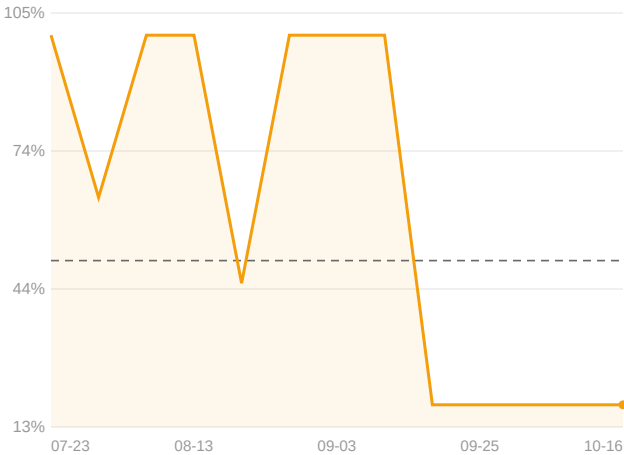
PRICE STRUCTURE

BEARISH

Technical Score 20 / 100 · Power -60 · 4 of 22 indicator votes bullish



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 below the midpoint — business quality at 17 and price structure at 20 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

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5 WHAT WOULD CHANGE OUR MIND falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 17.2	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 18 → 47 → 12 → 17	the direction matters more than the level
Technical vote share back above 50%	now 18%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,264 → now 1,264	fewer institutions willing to hold is our clearest warning

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

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

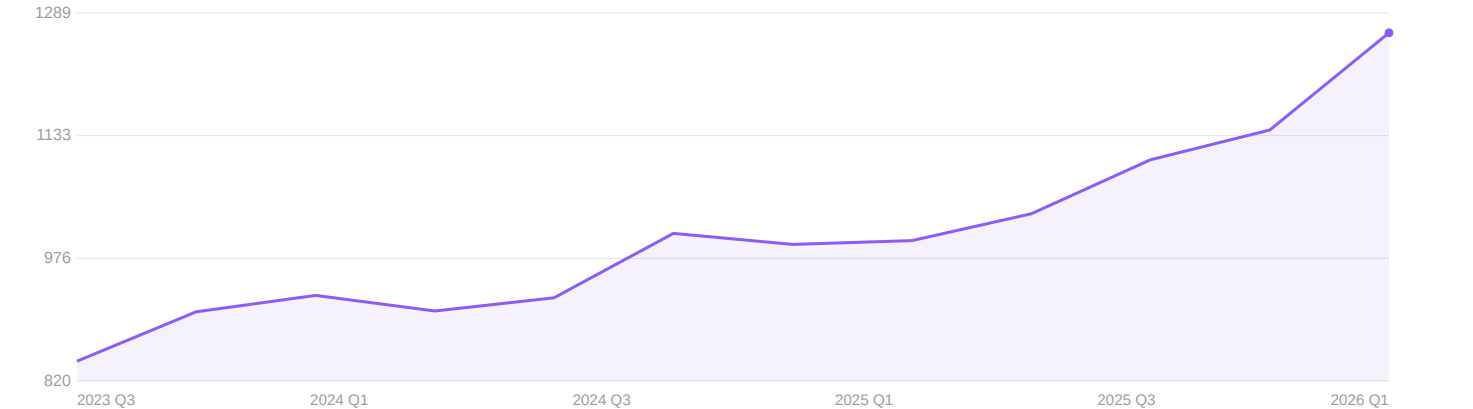
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

SITE CONVERGENCE SCORE 1 of 4 top 66% 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) 1248 up / 1111 down net +137 funds			

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 1,264 · latest 1,264 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,264	253.7M	\$41.6B	91.1%
2026 Q1	1,140	254.9M	\$31.9B	91.5%
2025 Q4	1,102	259.0M	\$32.8B	93.0%
2025 Q3	1,033	258.8M	\$29.8B	93.0%
2025 Q2	999	259.2M	\$27.1B	93.1%
2025 Q1	994	259.8M	\$22.9B	93.3%
2024 Q4	1,008	257.6M	\$24.9B	92.5%
2024 Q3	926	257.2M	\$22.6B	92.4%
2024 Q2	909	271.3M	\$19.8B	97.5%
2024 Q1	929	268.4M	\$20.5B	96.4%
2023 Q4	908	264.9M	\$20.4B	95.2%
2023 Q3	845	273.0M	\$18.2B	98.1%

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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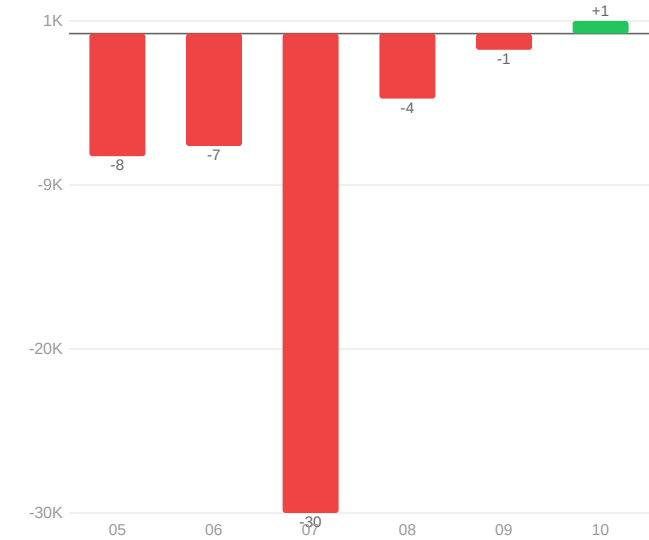
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Vollert Karl Alexander	director	2026-10-09	A-Award	784	—	784
Richards Michael L	EVP and Chief Admin Officer	2026-09-02	GIFT	1,009	—	40,622
Read Craig Jack	EVP, Global Controller and CAO	2026-08-31	A-Award	9,408	—	9,408
O Hanley Ronald P	director, Chairman, CEO and President	2026-08-14	EXERCISE	2,204	—	243,163
O Hanley Ronald P	director, Chairman, CEO and President	2026-08-14	D-Return	2,204	\$0.40M	240,959
O Hanley Ronald P	director, Chairman, CEO and President	2026-08-14	GIFT	10,500	—	230,459
O Hanley Ronald P	director, Chairman, CEO and President	2026-08-14	EXERCISE	2,204	—	4,408
Richards Michael L	EVP and Chief Admin Officer	2026-08-14	TAX W/H	196	\$0.04M	41,631

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	13	119,417	\$18.1M	Counted
P — Open-market purchases	1	2,500	\$0.3M	Counted
M — Exercises (paired A/D)	2	4,408	—	None — mechanics
F — Tax withholding	6	1,082	\$0.2M	None — compensation
G — Gifts	2	11,509	—	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 \$18.1M 13 txns / 6 mo	OPEN-MARKET BUYS \$0.3M 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
Jake Auchincloss	House	SELL	\$15,001 - \$50,000	2026-05-18	2026-05-25
Jake Auchincloss	House	SELL	\$15,001 - \$50,000	2026-05-18	2026-05-25
Jake Auchincloss	House	SELL	\$15,001 - \$50,000	2026-05-18	2026-05-25
David Perdue	Senate	SELL	\$15,001 - \$50,000	2020-04-14	2021-05-02
David Perdue	Senate	SELL	\$15,001 - \$50,000	2020-04-14	2021-05-01
David Perdue	Senate	SELL	\$15,001 - \$50,000	2020-04-14	2021-05-01

HOUSE 12-MO 13 trades 3 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

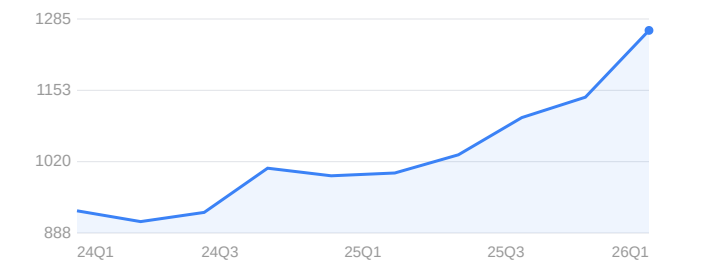
13F FILERS (LAST COMPLETE Q) 1,140	13F SHARES 255M 91.5% of shares out	NEW / CLOSED 141 / 83 positions, QoQ	INCREASED / REDUCED 432 / 338 positions, QoQ
PUT/CALL (13F) 1.09 option positions	FREE FLOAT 99.6% 274M sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Ferguson Wellman Capital Managemen	798,247	\$139M
Wedge Capital Management L L P/Nc	181,850	\$32M
Godsey & Gibb, Inc	171,753	\$30M
Allied Investment Advisors, Llc	113,473	\$20M
Burney Co/	106,997	\$19M
Argent Capital Management Llc	97,579	\$17M

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

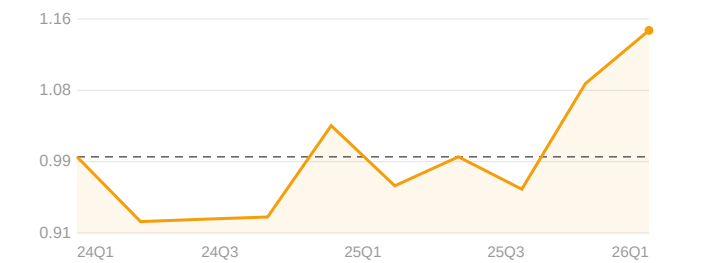
13F Filers Holding STT — quarterly



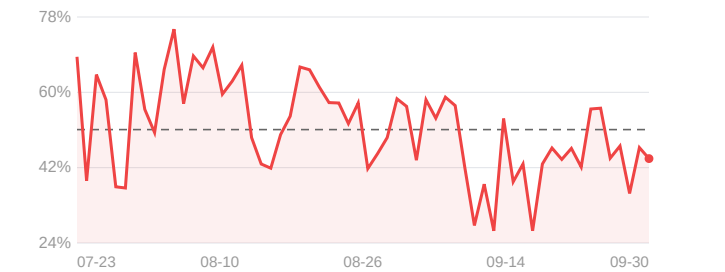
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$1.4B
VTI	0.1%	\$1.4B
VTSAX	0.1%	\$1.4B
VSMPX	0.1%	\$1.4B
VFIAX	0.1%	\$1.3B
VOO	0.1%	\$1.3B

Institutional Put/Call — quarterly



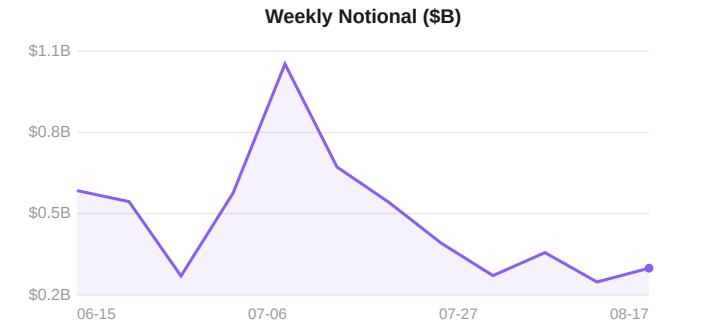
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



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 43.9% 2026-10-15	20-DAY AVG 42.2% 50-day 50.8%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 43% · N: 57% · B: 32% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data



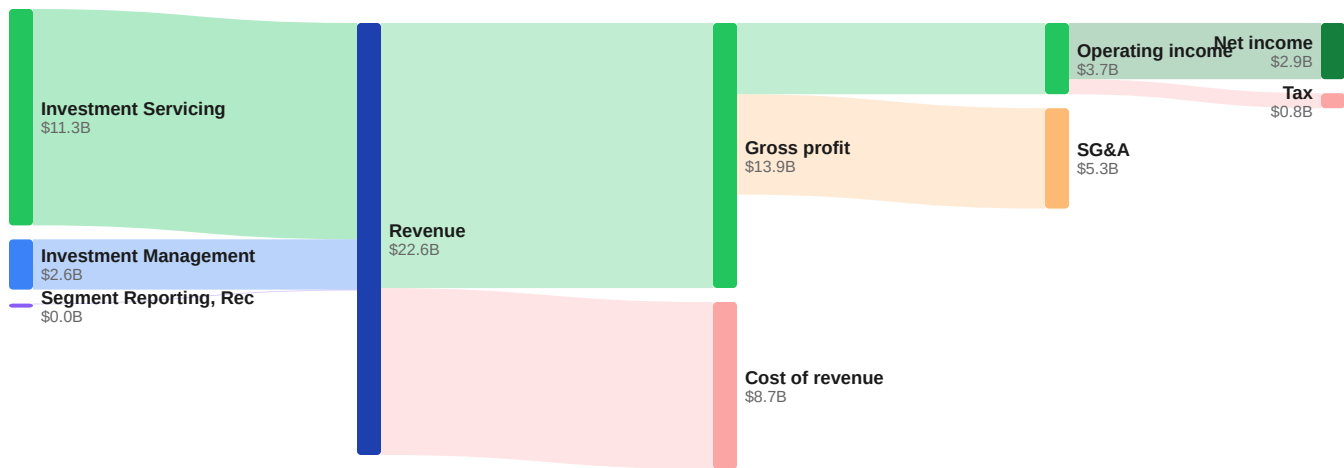
Where STT Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	2.5M	41 sh
Ubsa Ubs Ats	1.6M	43 sh
Sgmt Sigma X2	1.3M	39 sh
Mstx Ms Trajectory Cross (Ats-1)	1.0M	32 sh
Mlix Instinct X	1.0M	58 sh
Ebxl Level Ats	0.9M	22 sh

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14 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of State Street Corporation revenue goes. All values FY2025 filings, live.

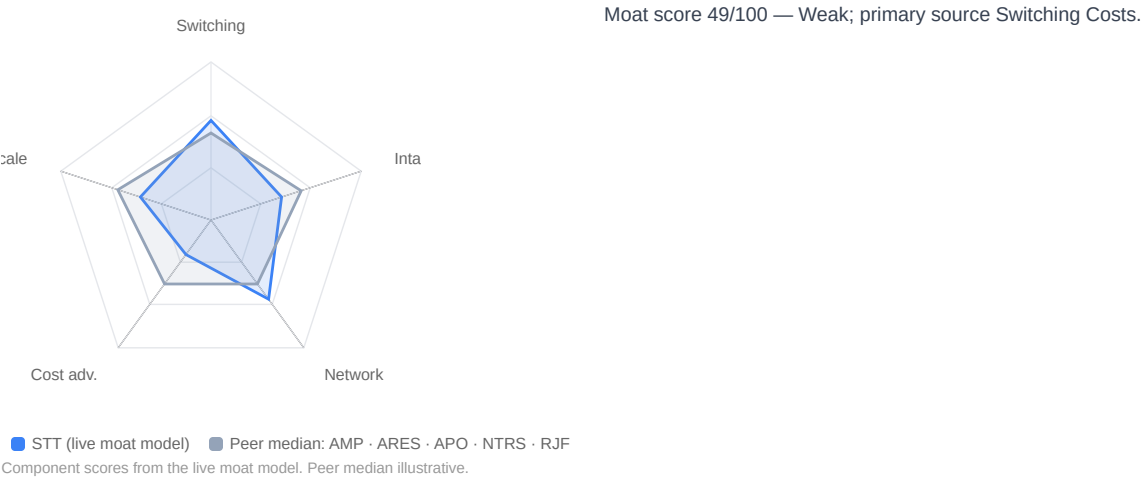
15 GEOGRAPHIC REVENUE

live segmentation

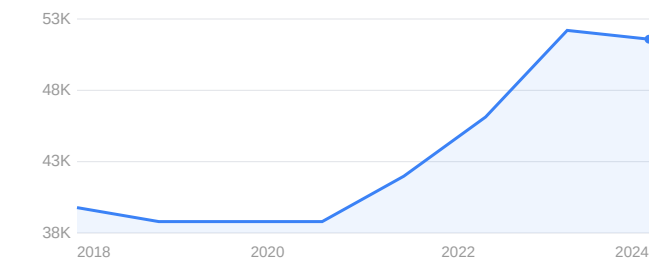
REGION	REVENUE	SHARE
UNITED STATES	\$8.0B	57%
Non-US	\$5.9B	43%

16 MOAT & COMPETITIVE POSITION

LIVE MODEL · 49/100 WEAK



3.8 · Employees (SEC filings)



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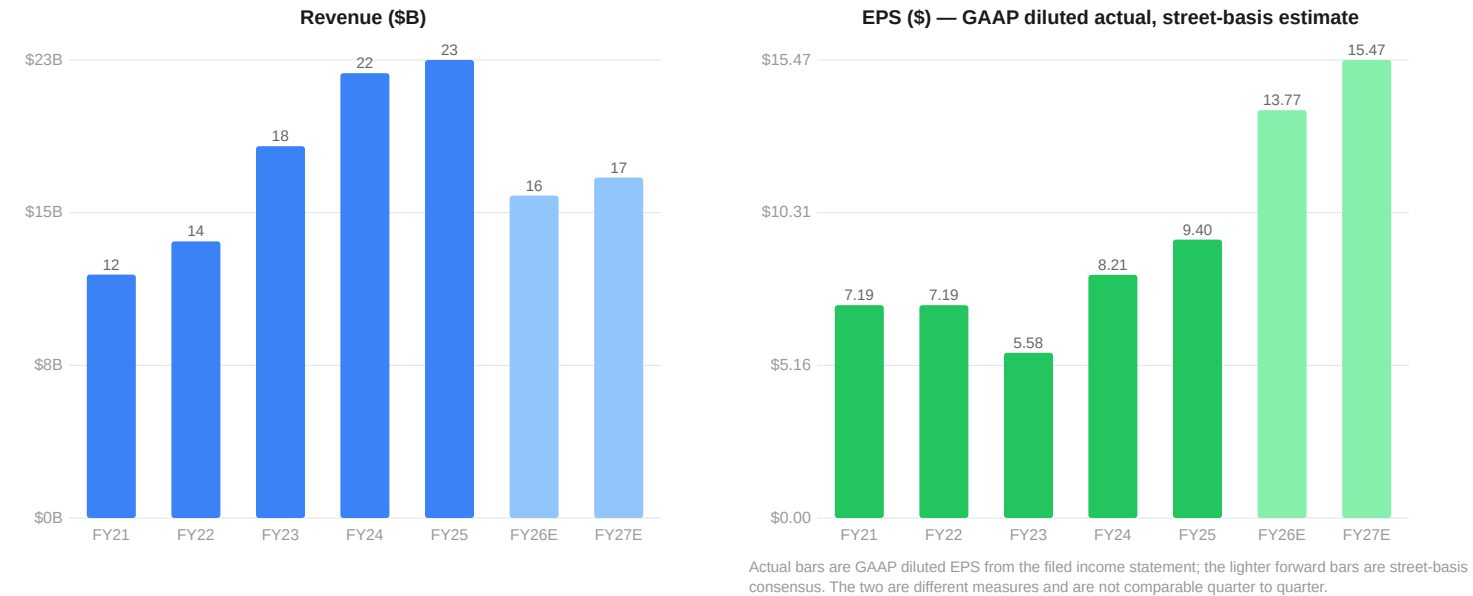
17 CORPORATE INFORMATION — KEY OFFICERS

52,000 employees

OFFICER	TITLE
Ronald Philip O'Hanley	Chief Executive Officer, President & Chairman
Joerg Ambrosius	Executive Vice President & President of Investment Services
John F. Woods	Executive Vice President & Chief Financial Officer
Yie-Hsin Hung	President & Chief Executive Officer of State Street Investment Management

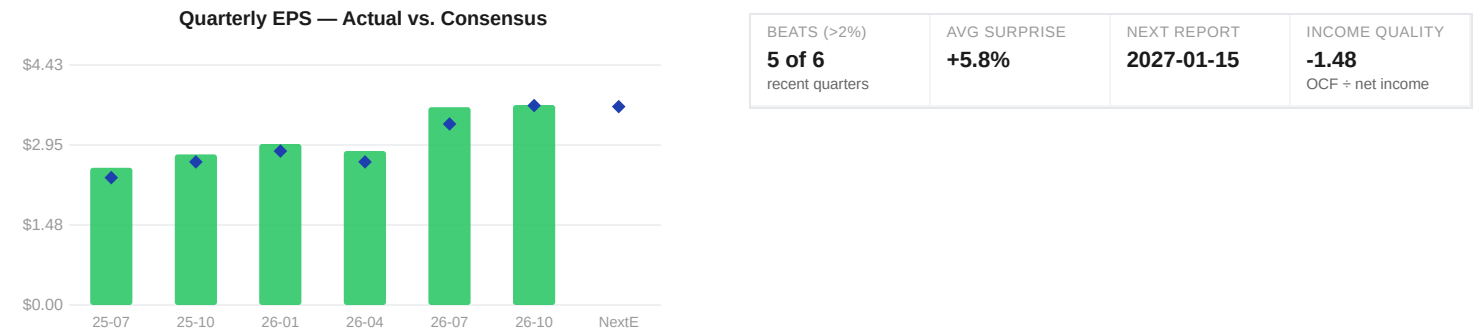
18 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



19 ESTIMATE VS. ACTUAL & SURPRISES

live data



20 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

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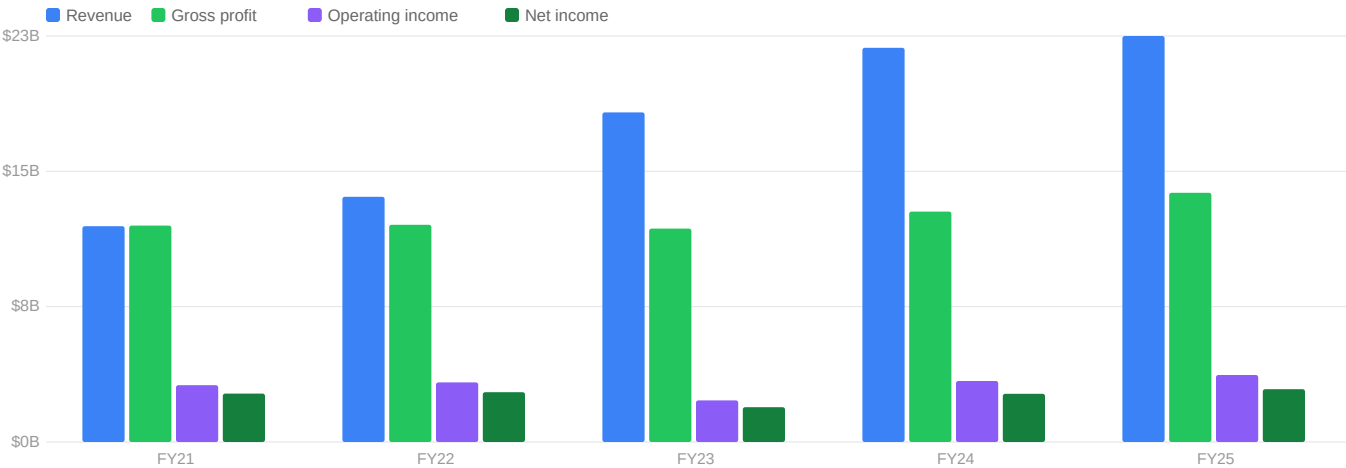
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

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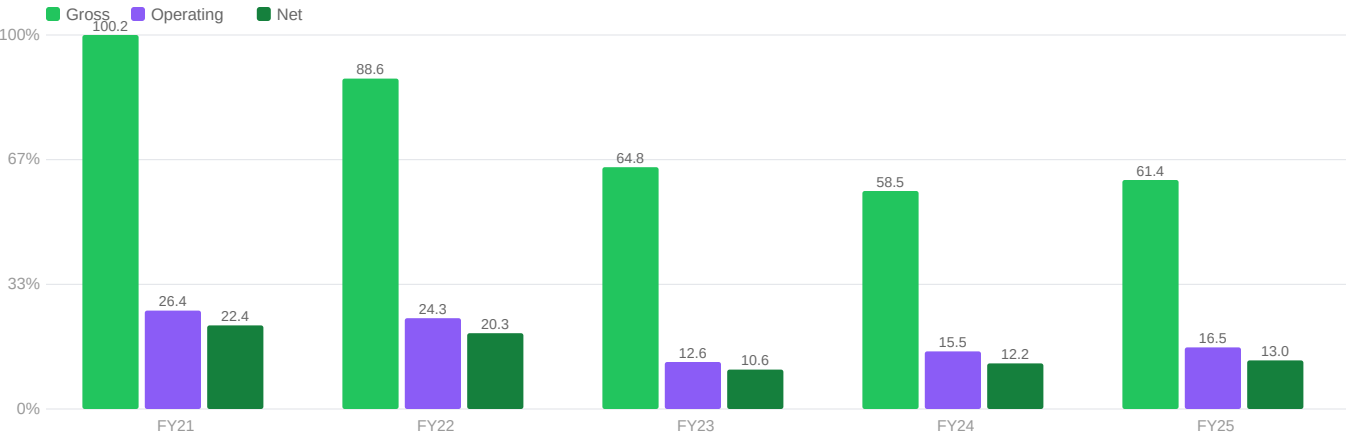
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INCOME TRENDS — 5 YEAR

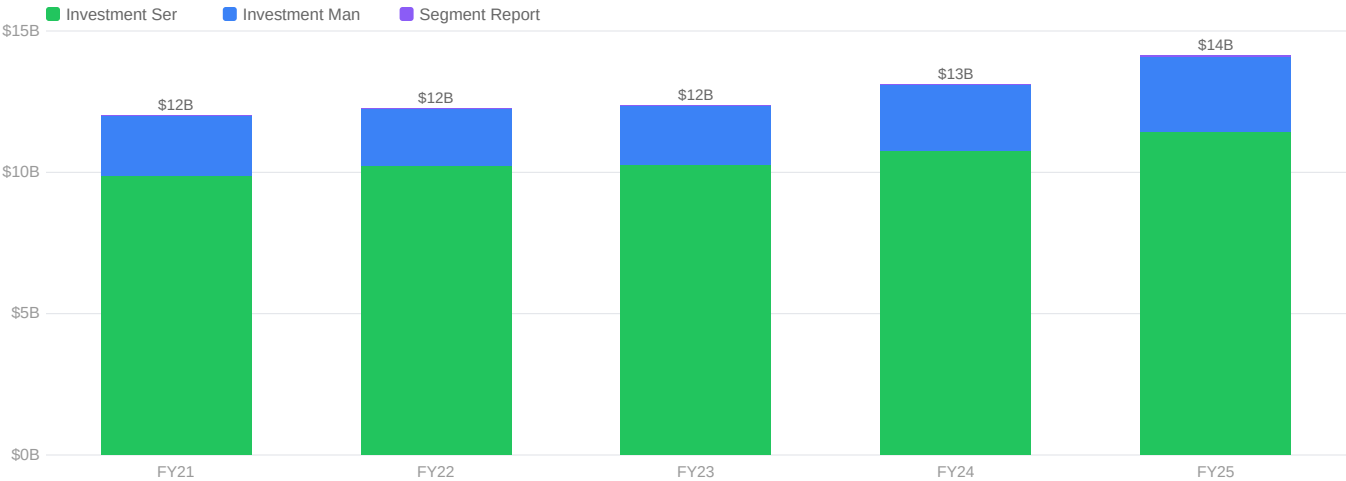
live financials



Profit Margins (%)



Revenue by Segment — Stacked



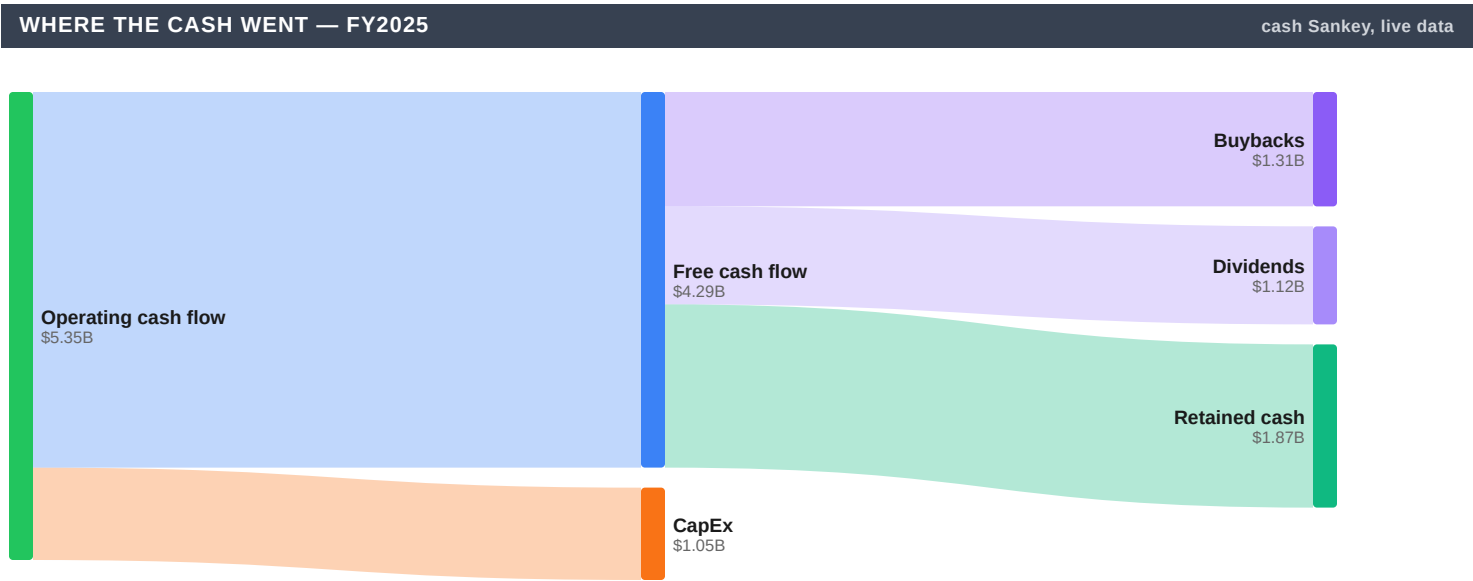
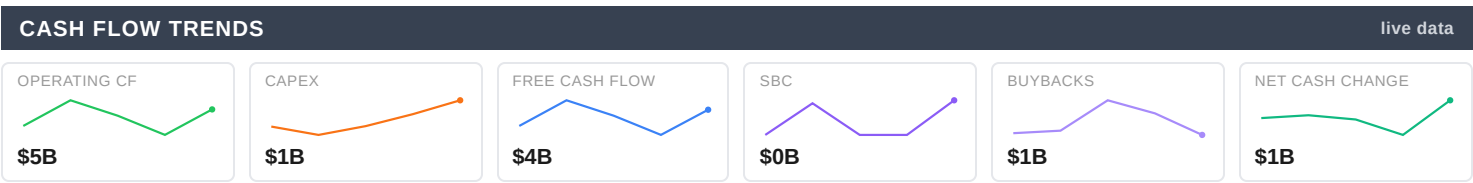
Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	-0.3%	+13.6%	+34.4%	+19.6%	+3.0%
Gross profit	+3.9%	+0.4%	-1.7%	+7.9%	+8.1%
Operating income	+9.4%	+4.9%	-30.4%	+46.6%	+9.9%
Net income	+11.3%	+3.0%	-29.9%	+38.2%	+9.6%

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21 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	12.0	13.7	18.4	22.0	22.6	
Cost of revenue	-0.0	1.6	6.5	9.1	8.7	
Gross profit	12.1	12.1	11.9	12.8	13.9	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	4.7	4.5	4.7	4.9	5.3	
Operating income	3.2	3.3	2.3	3.4	3.7	
EBITDA	4.7	4.5	3.2	4.0	4.3	
D&A	1.6	1.2	0.9	0.6	0.6	
Pretax income	3.2	3.3	2.3	3.4	3.7	
Income tax	0.5	0.6	0.4	0.7	0.8	
Net income	2.7	2.8	1.9	2.7	2.9	
Diluted EPS (\$)	7.19	7.19	5.58	8.21	9.40	
Diluted shares (M)	358	370	327	302	289	



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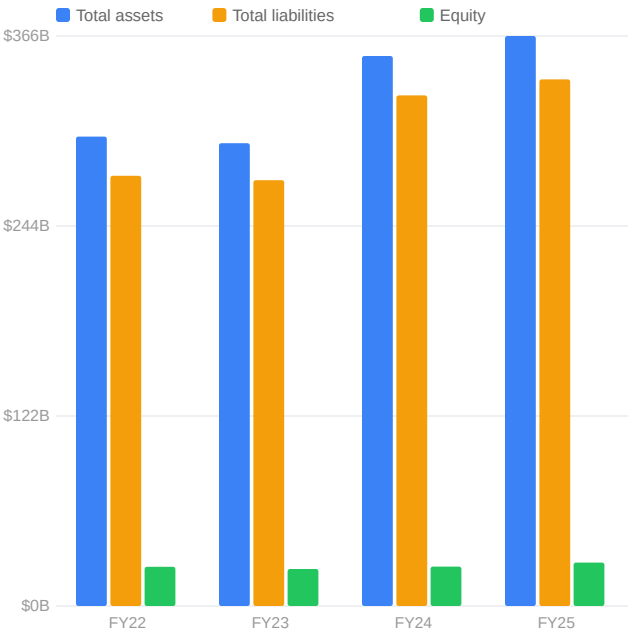
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	105.6	91.7	116.1	131.4	
ST investments	40.6	44.5	18.4	14.7	
Receivables (net)	4.5	5.7	4.7	43.2	
Total current assets	151.2	142.6	140.0	190.1	
PP&E (net)	2.8	3.2	3.5	3.2	
Goodwill + intangibles	9.0	8.9	8.8	9.1	
Total assets	301.5	297.3	353.2	366.0	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	5.4	6.5	13.5	4.7	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	263.4	227.5	275.4	279.0	
Long-term debt	12.7	17.7	23.2	25.0	
Total liabilities	276.3	273.5	327.9	338.2	
Shareholders' equity	25.2	23.8	25.3	27.8	

Cash Flow Statement — Full

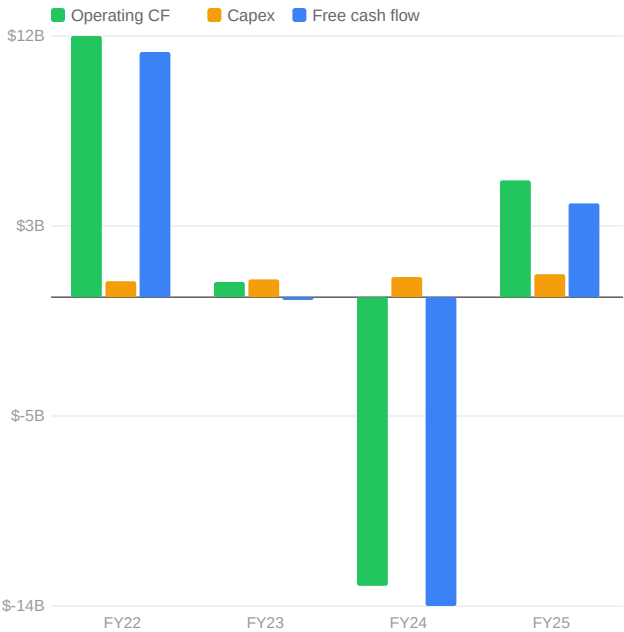
\$B	FY22	FY23	FY24	FY25	
Net income	2.8	1.9	2.7	2.9	
D&A	1.2	0.9	0.6	0.6	
Stock-based compensation	0.3	0.0	0.0	0.3	
Working capital change	7.5	(2.5)	(17.1)	(3.6)	
Operating cash flow	12.0	0.7	(13.2)	5.3	
Capital expenditures	(0.7)	(0.8)	(0.9)	(1.1)	
Investing cash flow	6.8	12.7	(39.5)	(13.1)	
Buybacks	(1.6)	(3.9)	(2.9)	(1.3)	
Dividends paid	(1.0)	(1.0)	(1.0)	(1.1)	
Debt issuance / (repay)	4.1	4.2	10.7	(7.3)	
Financing cash flow	(18.4)	(13.4)	51.8	9.0	
Free cash flow	11.2	(0.1)	(14.1)	4.3	

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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22 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	10.1%	10.6%	7.9%	10.9%	11.1%	13%	
ROA	0.9%	0.9%	0.6%	0.8%	0.8%	0.9%	
ROIC	-1.9%	-2.7%	-2.2%	-3.7%	-3.3%	2.9%	
Gross margin	100.2%	88.6%	64.8%	58.5%	61.4%	66.4%	
Operating margin	26.4%	24.3%	12.6%	15.5%	16.5%	20.0%	
Net margin	22.4%	20.3%	10.6%	12.2%	13.0%	15.8%	
EBITDA margin	39.3%	32.8%	17.4%	18.2%	18.9%	22.6%	
FCF margin	-63.1%	82.1%	-0.7%	-64.3%	12.1%	—	
VALUATION							
P/E	11.30	9.26	11.68	10.50	12.58	13.3	
P/B	1.11	1.02	0.95	1.11	1.33	1.6	
P/S	2.55	1.88	1.24	1.28	1.64	1.95	
P/FCF	-4.05	2.29	-180.14	-2.00	13.57	-8.8	
EV/EBITDA	-29.16	-22.81	-27.88	-17.39	-18.48	12.7	
EV/Revenue	-11.57	-7.48	-4.86	-3.16	-3.50	2.9	
Earnings yield	8.9%	10.8%	8.6%	9.5%	8.0%	8.11%	
FCF yield	-24.7%	43.7%	-0.6%	-50.1%	7.4%	-11.31%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.68	0.57	0.63	0.51	0.68	92.69	
Quick ratio	0.68	0.57	0.63	0.51	0.68	92.69	
Debt / equity	0.55	0.73	1.02	1.45	1.07	0.91	
Debt / assets	4.8%	6.1%	8.2%	10.4%	8.1%	6.5%	
Net debt / EBITDA	-35.59	-28.54	-34.98	-24.44	-27.12	4.03	
Interest coverage	792.75	2.15	0.36	0.37	0.43	—	

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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	0.04	0.06	0.07	0.06	0.06	
Receivables turnover	3.40	3.72	4.45	4.91	4.74	4.8	
DSO (days)	107	98	82	74	77	77	
DPO (days)	—	0	0	0	0	—	
Cash conversion cycle	—	98	82	74	77	77	
GROWTH (YoY)							
Revenue growth	-1.4%	14.7%	34.4%	19.6%	3.0%	—	
Net income growth	11.3%	3.0%	-29.9%	38.2%	9.6%	—	
EPS growth	7.1%	5.2%	-17.8%	44.7%	12.4%	—	
FCF growth	-353.1%	249.2%	-101.1%	-11119.0%	119.3%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	7.25	7.62	6.26	9.06	10.19	13.44	
Book value / share	73.62	69.22	76.67	85.44	96.33	104.71	
Revenue / share	32.05	37.56	59.17	74.13	78.29	84.95	
FCF / share	-20.23	30.83	-0.41	-47.69	9.44	-18.78	
Cash / share	493.56	401.74	438.88	453.92	505.22	287.41	
SHAREHOLDER RETURN & SCORES							
Buyback yield	4.7%	6.3%	17.1%	10.3%	3.5%	3.65%	
Altman Z-Score	-0.09	-0.18	-0.07	-0.20	-0.01	0.5	
Piotroski F-Score	4	6	5	4	9	5/9	
Beneish M-Score	-2.34	-2.16	-2.04	-2.27	4.94	-2.31	

23 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	5 / 9	Middling		
Altman Z-Score	0.5	Distress (<1.81)	Distress	
Income quality	-1.48	Accrual-heavy	OCF ÷ net income	
Beneish M-Score	-2.31	Non-manipulator	vs -2.22 threshold	

24 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.79	Revenue stability	0.97
Interest burden		1.00	Earnings stability	0.21
Operating margin		19.0%	Earnings persistence	0.91
Asset turnover		0.06×	Revenue CAGR 3y	11.6%
Financial leverage		14.31×	EPS CAGR 3y	14.2%
= ROE		12%	FCF CAGR 3y	—

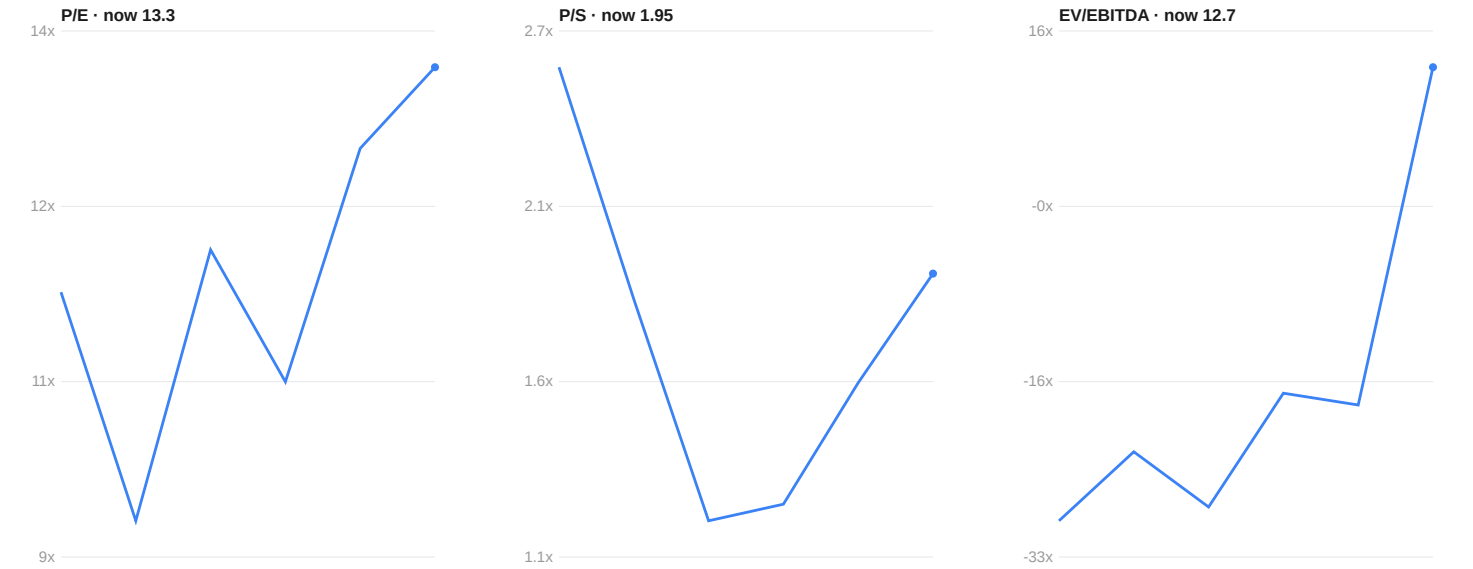
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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 3.65%	DIVIDEND YIELD 2.08%	TOTAL SHAREHOLDER RETURN 6.07% cash yield	SBC / REVENUE 1.2% dilution pressure
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25 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



26 PEER COMPARISON live peer engine

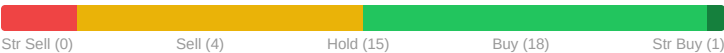
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
AMP	\$44.2B	11.9	63%	22.2%	+9.0%	5/9	+7.4%
ARES	\$36.9B	49.0	15%	10.5%	+45.4%	6/9	-20.0%
APO	\$65.4B	24.0	14%	12.1%	+34.6%	6/9	-8.0%
NTRS	\$30.3B	14.1	17%	18.8%	+3.1%	8/9	+33.7%
RJF	\$30.1B	13.4	18%	13.6%	+9.1%	7/9	—
BAM	\$72.4B	26.3	10%	52.9%	+26.5%	4/9	—
KKR	\$77.4B	25.7	11%	12.4%	+30.7%	8/9	—
BN	\$81.7B	65.2	3%	1.8%	+2.2%	6/9	—

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

27 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

38 Analysts



MEAN TARGET (QTR) \$187.20 5 targets	TARGET VS. PRICE +13.0% last-quarter mean	NEXT REPORT 2027-01-15 street \$3.66	
---	--	---	--

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$15.92B	\$15.99B / \$15.88B	\$13.77	\$14.20 / \$13.47	9
FY2027	\$16.82B	\$17.13B / \$16.60B	\$15.47	\$15.99 / \$14.66	12
FY2028	\$17.64B	\$18.06B / \$16.94B	\$17.60	\$18.56 / \$16.73	7

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28 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$184.00	+11.0%	4
Last Quarter	\$187.20	+13.0%	5
Last Year	\$168.63	+1.8%	30
All Time	\$126.95	-23.4%	75

Rolling mean of published targets vs. last close \$165.72. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

A-

DCF5/5ROE4/5ROA3/5DEBT/EQ3/5P/E3/5P/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.

29 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

STT +46.7% vs S&P 500 +15.9% — spread +30.9pp



Sector — XLF +7.2%



Peer Set — indexed to 100



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,20) 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	\$175.39	-9.67	-5.51%	Below
SMA 50	\$183.77	-18.05	-9.82%	Below
SMA 200	\$156.92	+8.80	+5.61%	Above
EMA 9	\$171.16	-5.44	-3.18%	Below
EMA 21	\$175.45	-9.73	-5.55%	Below
EMA 50	\$178.95	-13.23	-7.39%	Below
EMA 200	\$160.46	+5.26	+3.28%	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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30 TECHNICAL POWER SCORE

EDGE · site engine · 20/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -60

4 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

20

9

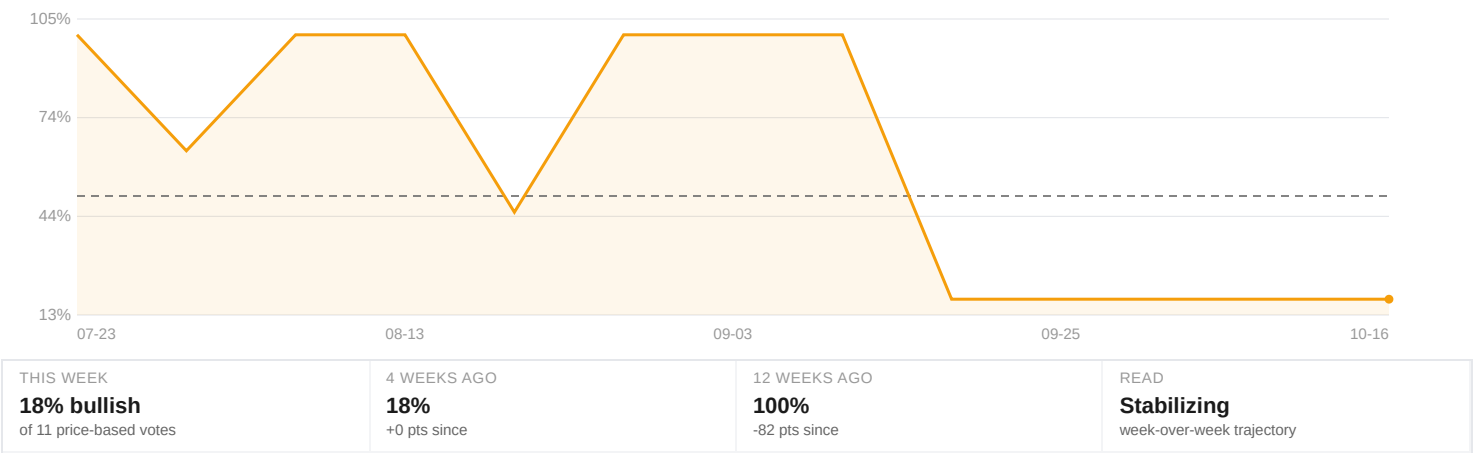
31

0

38

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



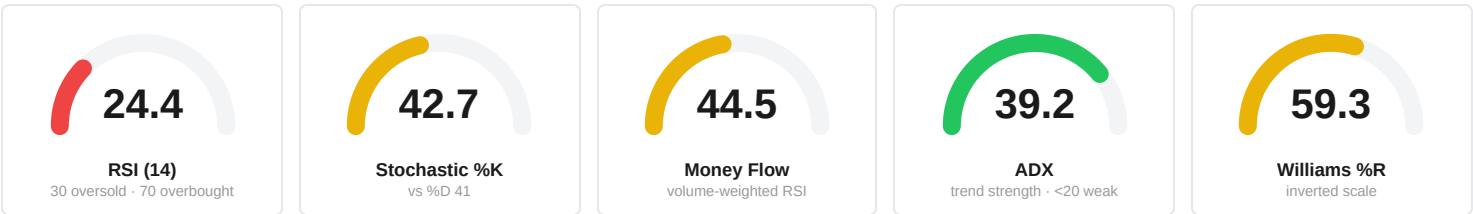
INDICATOR VOTE GRID

4 bull / 18 bear

● Price vs SMA 20	\$175.39	● Price vs SMA 50	\$183.77	● Price vs SMA 200	\$156.92
● EMA 9/21 Cross	171.2/175.4	● SMA 50/200	Golden	● ADX Direction	ADX 39
● Supertrend	\$177	● Parabolic SAR	\$176	● SMA Slope	-0.810
● RSI	24.4	● Stochastic K/D	43/41	● StochRSI K/D	7/23
● Williams %R	-59	● CCI	-159	● TSI vs Signal	-37.5
● CMO	-51.2	● ROC	-5.81%	● OBV Signal	Distrib
● Chaikin MF	0.210	● MFI	45	● Force Index	-5M
● Elder Ray Bull	-5.31				

INDICATOR GAUGES

site technicals-tab style



31 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$166.13 / \$169.60 / \$171.61	S1 / S2	\$164.12 / \$160.65
Bollinger (20,2)	\$166.57 – \$184.20	Squeeze	Off
52-wk range	\$104.64 – \$195.93	Off 52-wk high	-15.4%
ATR (14)	\$4.80 (2.9%)	Historical vol	19.3%

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32 SEASONALITY — 20-YEAR AVERAGES										live model · win rates shown	
-1.7% Jan 45%	-1.3% Feb 55%	+1.0% Mar 52%	+0.6% Apr 60%	+0.7% May 50%	-0.6% Jun 50%	+4.2% Jul 70%	-1.5% Aug 45%	-0.8% Sep 50%	+3.5% Oct 75%	+3.8% Nov 75%	+2.5% Dec 80%

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

33 RISK INDICATORS			computed from live price history	
COMPUTED FROM LIVE WEEKLY PRICES		STT	S&P 500	
Weekly volatility (σ , 1y)		3.23%	1.83%	
Best / worst week (1y)		+8.2% / -5.4%	—	
Max drawdown (5y, monthly)		-42.6%	—	
1-week VaR (95%)		-4.9%	—	
Beta (5y)		1.42	1.00	

34

EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

STT EQUITY WEATHER (LIVE)

RAINY · -38

Trend

-39

Momentum

-42

Volume

-24

Volatility

-60

Breadth

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

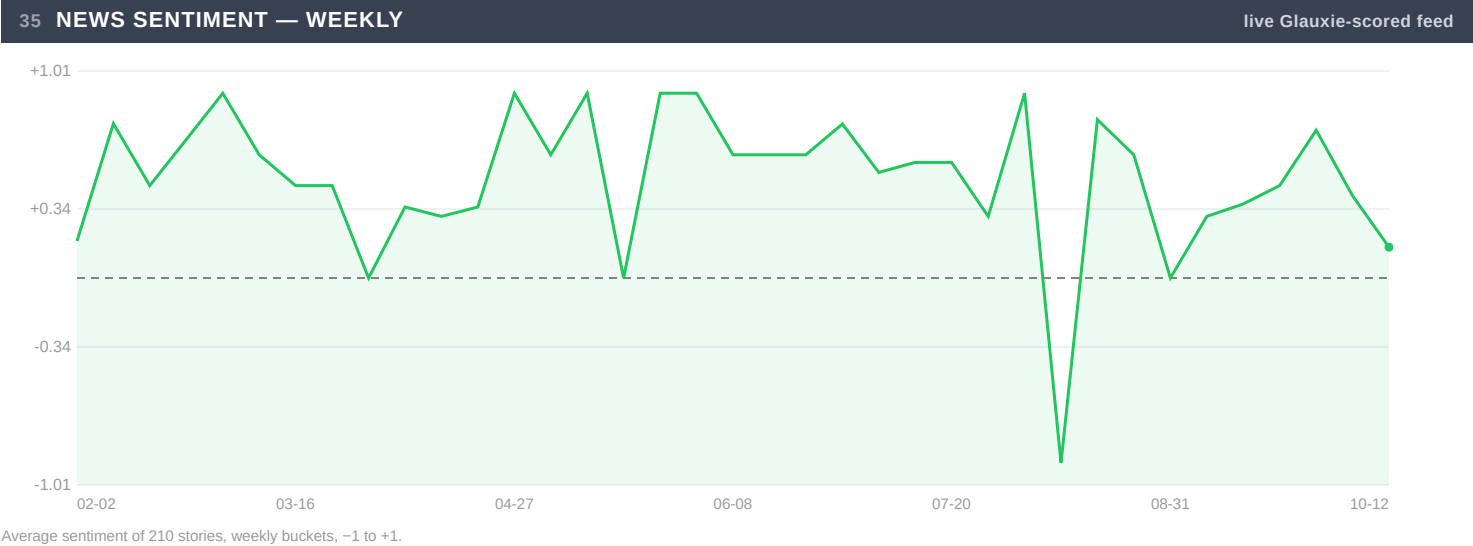
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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36 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL	TREND	MOMENTUM	VOLUME
-38.3	-38.8	-42.3	-24.1
-21.2 vs industry	-28.9 vs industry	-35.3 vs industry	-24.1 vs industry

READING	STT	ASSET MANAGEMENT N=10,831	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-38.3	-17.0	-16.3	-20.5
Trend	-38.8	-9.8	-12.5	-21.3
Momentum	-42.3	-7.0	-4.4	-15.8
Volume	-24.1	+0.0	+0.0	-3.8

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

37 EXECUTIVE COMPENSATION

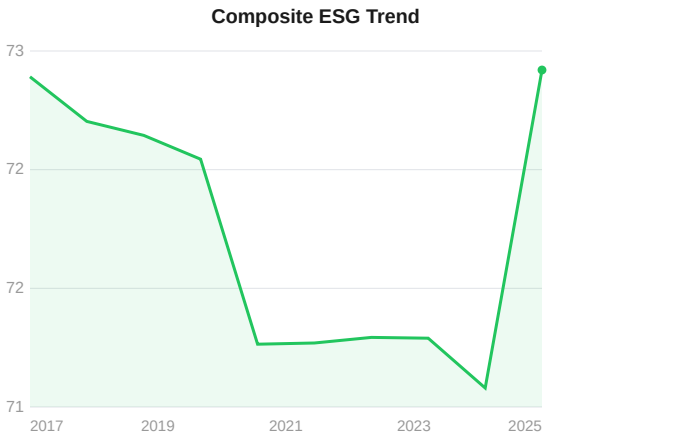
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Ronald P. O'Hanley Chairman, CEO and Preside	\$19.5M	93% equity+incentive
John F. Woods Executive Vice President and C	\$17.5M	84% equity+incentive
Yie-Hsin Hung President and CEO of State Str	\$10.7M	93% equity+incentive
Joerg Ambrosius Executive Vice President and	\$8.7M	56% equity+incentive
Mostapha Tahiri Executive Vice President and	\$6.9M	90% equity+incentive

38 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	79
Social	79
Governance	74
Composite ESG	77



39 METHODOLOGY

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

40 DISCLOSURES

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41 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-16 to 2026-10-14	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	115 rows · 1997 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-07-21 to 2026-10-09	
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.