

Truist Financial Corporation (TFC)

Financial Services / Banks - Regional / New York Stock Exchange



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
\$47.07	\$57.5B	\$56.20	12.0	65.3%	8%	7/9	+16.0%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	14.1M	\$41.60	2.00	18.0%	1%	0.2	+36.1%

Truist Financial Corporation operates as a diversified financial holding company, providing an extensive array of banking and trust services throughout the Southeastern and Mid-Atlantic regions of the United States. Its business activities are structured across three main segments: Consumer Banking and Wealth, Corporate and Commercial Banking, and Insurance Holdings. The corporation offers a broad spectrum of deposit products, including both interest-bearing and noninterest-bearing checking accounts, savings accounts, money market deposit accounts, certificates of deposit (CDs), and individual retirement accounts (IRAs). Beyond deposit services, Truist delivers a comprehensive suite of financial solutions. These include various lending options such as automobile, bankcard, consumer, home equity, mortgage, small business, and student loans, alongside specialized commercial financing for areas like floor plan, real estate, and mortgage warehousing, as well as lease and supply chain financing. The company also provides extensive wealth management and investment services, encompassing asset management, investment brokerage, private banking, capital markets, institutional trust, and private equity investment solutions. Further offerings include corporate and investment banking, securities underwriting, and advisory services. Additionally, Truist offers a wide range of insurance products, covering property and casualty, life, health, employee benefits, workers' compensation, professional liability, surety, and title insurance. Digital banking platforms (mobile and online), payment processing, international banking, merchant services, and treasury management are also integral parts of its service portfolio. Headquartered in Charlotte, North Carolina, Truist Financial Corporation was founded in 1872. As of December 31, 2021, the company maintained a substantial presence with 2,517 banking offices. The organization officially adopted its current name, Truist Financial Corporation, in December 2019, having previously operated as BB&T Corporation.

SECTOR Financial Services INDUSTRY Banks - Regional EXCHANGE NYSE MARKET CAP \$57.5B EMPLOYEES 0 (SEC-filed) CEO Michael Lyons IPO 1980-03-18
COUNTRY US
214 North Tryon Street, Charlotte, NC 28202 · Tel 844 487 8478 · [truist.com](https://www.truist.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

50 / 100

Street mean **\$53.75** (4 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

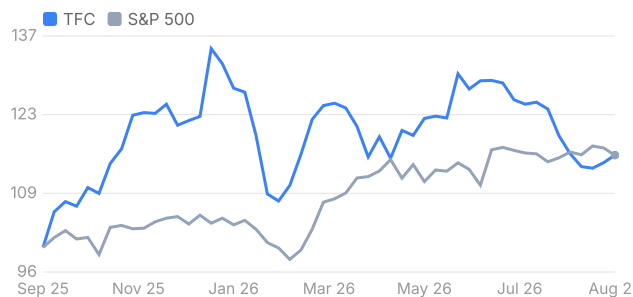
TWO-WAY FLOW

\$1.0M buys against \$1.6M sells / 6 mo

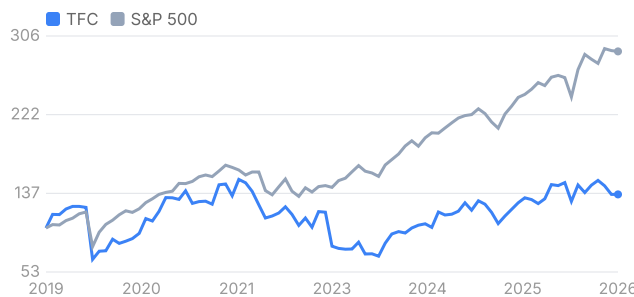
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **TFC +16.0%** · **S&P 500 +15.9%** · spread **+0.1pp**



7 Years vs S&P 500 · **TFC +36.1%** · **S&P 500 +189.9%** · spread **-153.8pp**



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
50
OF 100

Score Breakdown

Profitability	58/100
Growth	47/100
Momentum	69/100
Quality	67/100
Earnings Quality	93/100
Balance Sheet	20/100
Value	85/100
Risk (safety)	50/100
Overall	49.5/100

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
NU	19
FITB	51
PNC	51
USB	59
MTB	56
HBAN	59
TFC	50

IS Score Trend — quarterly



14 quarters, 23 Q1 to 26 Q2. Peak 59 in 23 Q2, latest 50 — -9 since. Dropped below the 55 line in 26 Q2, at 50. Fell in 1 of the last 4 quarters. Dashed line marks 40 on the 0-100 scale.

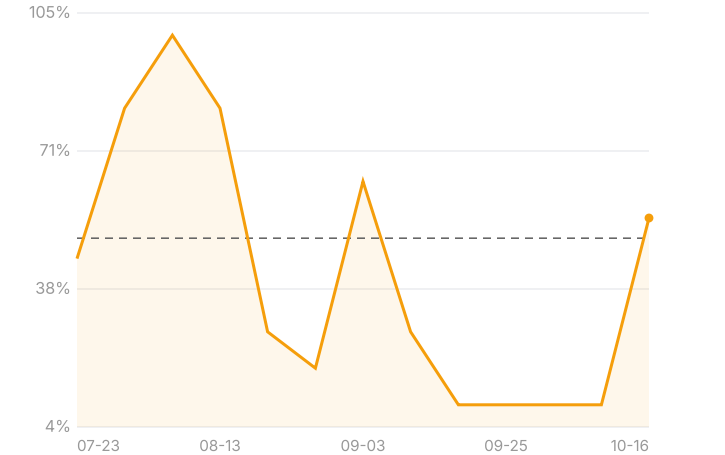
4 TWO READINGS
 business vs price

BUSINESS QUALITY
50 / 100
 IS Score **49.5** / 100 · -9.0 from peak of 59



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

PRICE STRUCTURE
NEUTRAL
 Technical Score **48** / 100 · Power -4 · 11 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.

Both readings sit below the midpoint — business quality at 50 and price structure at 48 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 49.5	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 50 → 56 → 57 → 50	the direction matters more than the level
Technical vote share back above 50%	now 55%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,696 → now 1,696	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.

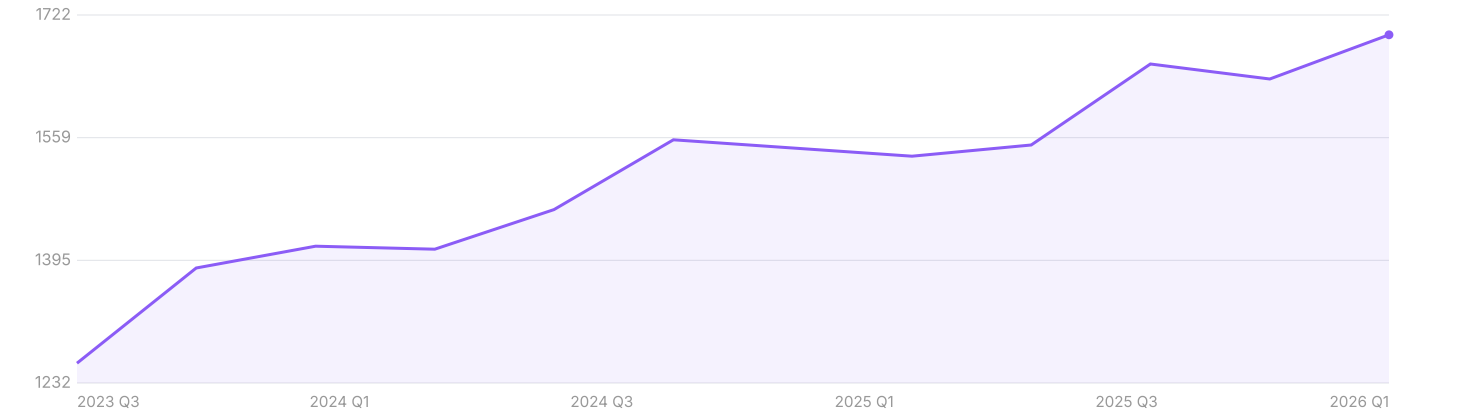
6 SMART MONEY CONFLUENCE
 EDGE · disclosure sources

SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-03-27	INSIDER BUYS (180D) 1 \$1.02M
ETF FUNDS (30D) 1126 up / 1126 down net +0 funds	INSTITUTIONS ADDED (13F) 59 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 1,696 · latest 1,696 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,696	957.9M	\$47.1B	78.2%
2026 Q1	1,637	933.5M	\$43.1B	76.2%
2025 Q4	1,657	961.9M	\$47.8B	78.5%
2025 Q3	1,549	947.8M	\$43.7B	77.4%
2025 Q2	1,534	961.2M	\$41.2B	78.5%
2025 Q1	1,545	977.1M	\$39.9B	79.8%
2024 Q4	1,556	969.3M	\$41.9B	79.1%
2024 Q3	1,463	962.8M	\$41.0B	78.6%
2024 Q2	1,410	972.3M	\$37.6B	79.4%
2024 Q1	1,414	951.1M	\$36.8B	77.7%
2023 Q4	1,385	952.2M	\$35.0B	77.7%
2023 Q3	1,258	934.1M	\$26.6B	76.3%

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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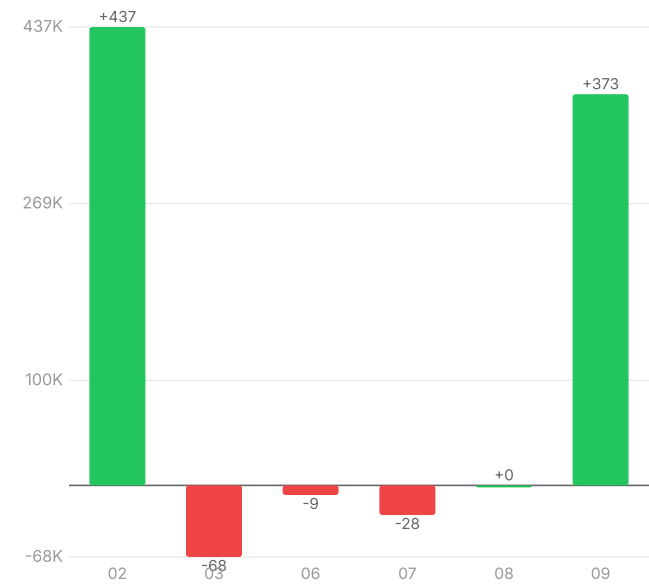
8 INSIDER ACTIVITY
 live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Lyons Michael P.	director, President & CEO	2026-09-17	BUY	21,000	\$1.02M	21,000
Lyons Michael P.	director, President & CEO	2026-09-01	A-Award	84,951	—	84,951
Lyons Michael P.	director, President & CEO	2026-09-01	A-Award	266,990	—	266,990
Wilson Donta L	Chief Consumer & SB BK Officer	2026-07-31	SELL	13,280	\$0.69M	56,009
Bessant Catherine P	director	2026-07-28	A-Award	2,338	—	2,338
Boyer K. David Jr.	director	2026-07-23	SELL	3,986	\$0.20M	10,270
Rogers William H Jr	director, Chairman & CEO	2026-07-20	SELL	13,250	\$0.69M	0
Bender Bradley D	Chief Risk Officer	2026-06-01	EXERCISE	16,149	—	21,896

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY
 EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	3	30,516	\$1.6M	Counted
P — Open-market purchases	1	21,000	\$1.0M	Counted
M — Exercises (paired A/D)	5	25,899	—	None — mechanics
F — Tax withholding	10	77,378	\$3.4M	None — compensation

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Two-Way Flow	\$1.6M 3 txns / 6 mo	\$1.0M 1 txns / 6 mo	None active 3+ insiders / 21 days

10 CONGRESSIONAL TRADING
 EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Lloyd Smucker	House	SELL	\$1,001 - \$15,000	2026-04-17	2026-05-01
Lloyd K. Smucker	House	SELL	\$1,001 - \$15,000	2026-04-17	2026-05-01
Ro Khanna	House	BUY	\$15,001 - \$50,000	2026-03-30	2026-04-09
Alan Armstrong	Senate	BUY	\$1,001 - \$15,000	2026-03-27	2026-07-21
Shelley Moore Capito	Senate	SELL	\$15,001 - \$50,000	2023-12-29	2024-01-12
Shelley Moore Capito	Senate	SELL	\$15,001 - \$50,000	2023-12-29	2024-01-11

HOUSE 12-MO 7 trades 2 purchases	SENATE 12-MO 1 trades 1 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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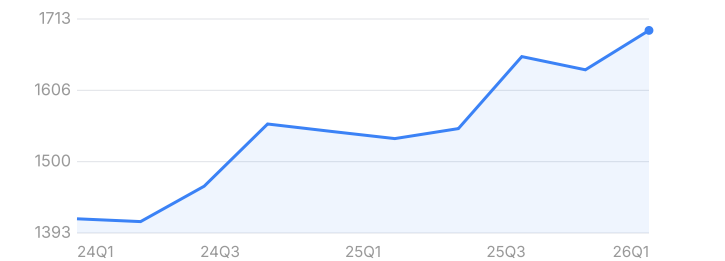
11 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 1,637	13F SHARES 933M 76.2% of shares out	NEW / CLOSED 154 / 142 positions, QoQ	INCREASED / REDUCED 631 / 643 positions, QoQ	
PUT/CALL (13F) 1.05 option positions	FREE FLOAT 99.8% 1.22B sh			

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	1.9M	\$88M
Artemis Investment Management Llp	1.9M	\$87M
Douglas Lane & Associates, Llc	1.2M	\$54M
Fort Washington Investment Advisor	1.1M	\$50M
Deprince Race & Zollo Inc	744,291	\$34M
Wealth Enhancement Advisory Servic	601,694	\$28M

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

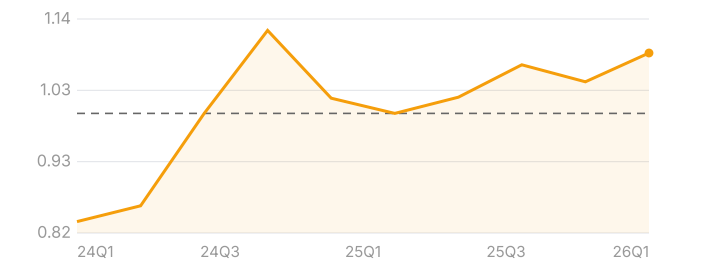
13F Filers Holding TFC — quarterly



2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$1.8B
VSMPX	0.1%	\$1.8B
VTI	0.1%	\$1.8B
VTSAX	0.1%	\$1.8B
VFINX	0.1%	\$1.5B
VFIAX	0.1%	\$1.5B

Institutional Put/Call — quarterly



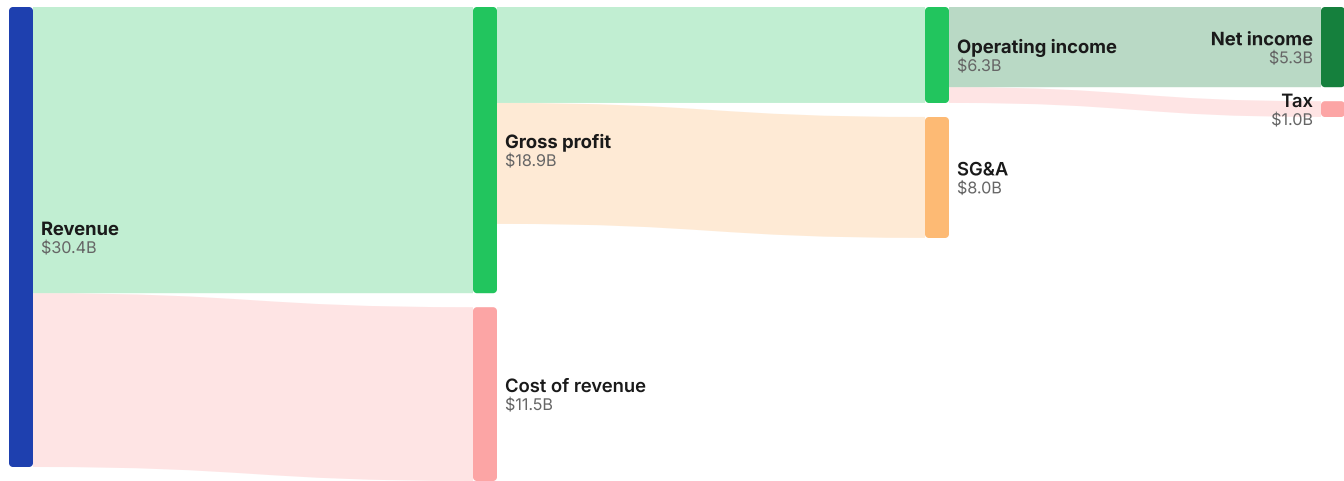
12 SHORT VOLUME — DAILY, 60 SESSIONS				EDGE · live FINRA feed
	LATEST SESSION	20-DAY AVG	TREND	BY MARKET CENTER Q: 61% · N: 67% · B: 42% latest session
	61.2%	58.0%	Rising	
	2026-10-15	50-day 57.6%	20d vs 50d	

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

13 DARK POOL ACTIVITY		EDGE · live ATS data																					
Weekly Notional (\$B)		Where TFC Trades in the Dark <table> <tr> <th>ATS VENUE (4-WK)</th><th>SHARES</th><th>AVG TRADE</th></tr> <tr> <td>Incr Intelligent Cross Llc</td><td>9.3M</td><td>74 sh</td></tr> <tr> <td>Ebxl Level Ats</td><td>6.6M</td><td>55 sh</td></tr> <tr> <td>Ubsa Ubs Ats</td><td>4.2M</td><td>62 sh</td></tr> <tr> <td>Mstx Ms Trajectory Cross (Ats-1)</td><td>4.1M</td><td>89 sh</td></tr> <tr> <td>Sgmt Sigma X2</td><td>2.8M</td><td>68 sh</td></tr> <tr> <td>Mlix Instinct X</td><td>2.5M</td><td>83 sh</td></tr> </table>	ATS VENUE (4-WK)	SHARES	AVG TRADE	Incr Intelligent Cross Llc	9.3M	74 sh	Ebxl Level Ats	6.6M	55 sh	Ubsa Ubs Ats	4.2M	62 sh	Mstx Ms Trajectory Cross (Ats-1)	4.1M	89 sh	Sgmt Sigma X2	2.8M	68 sh	Mlix Instinct X	2.5M	83 sh
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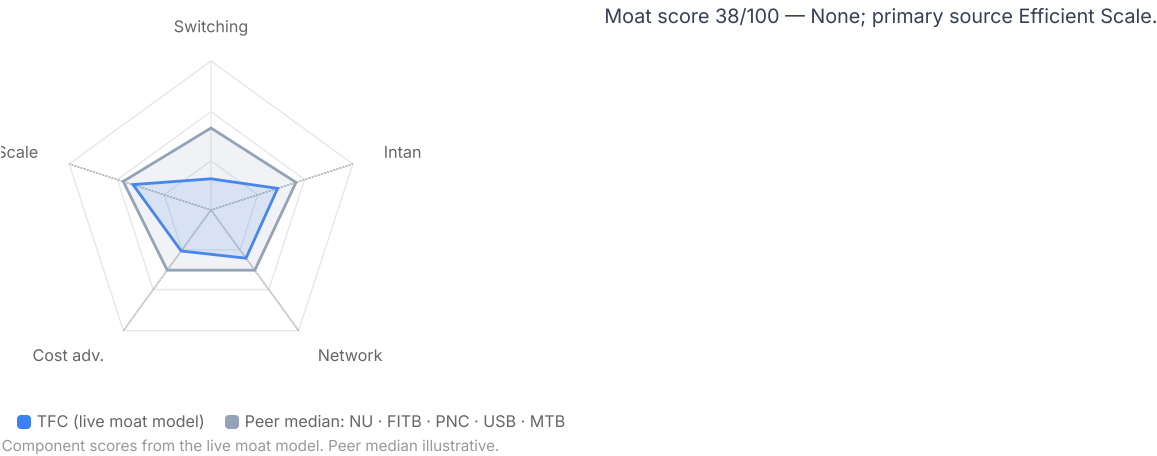
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14 REVENUE FLOW — FY2025
 live income data

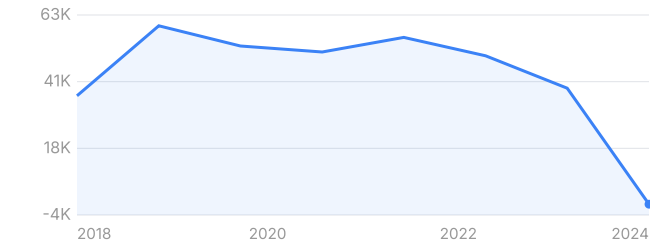


Where a dollar of Truist Financial Corporation revenue goes. All values FY2025 filings, live. Product segmentation not yet parsed for this symbol — revenue shown unsegmented.

15 MOAT & COMPETITIVE POSITION
 LIVE MODEL · 38/100 NONE



3.8 · Employees (SEC filings)

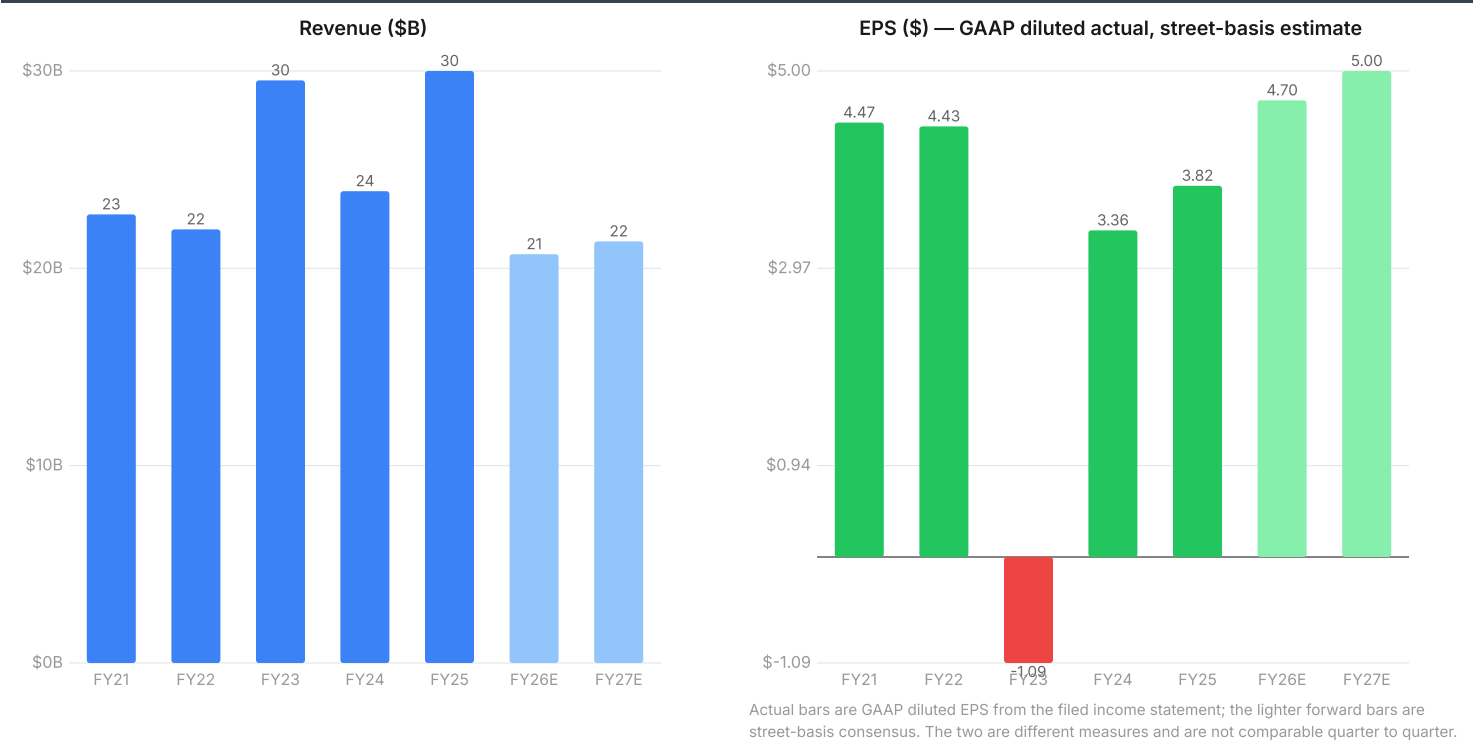


16 CORPORATE INFORMATION — KEY OFFICERS
 0 employees

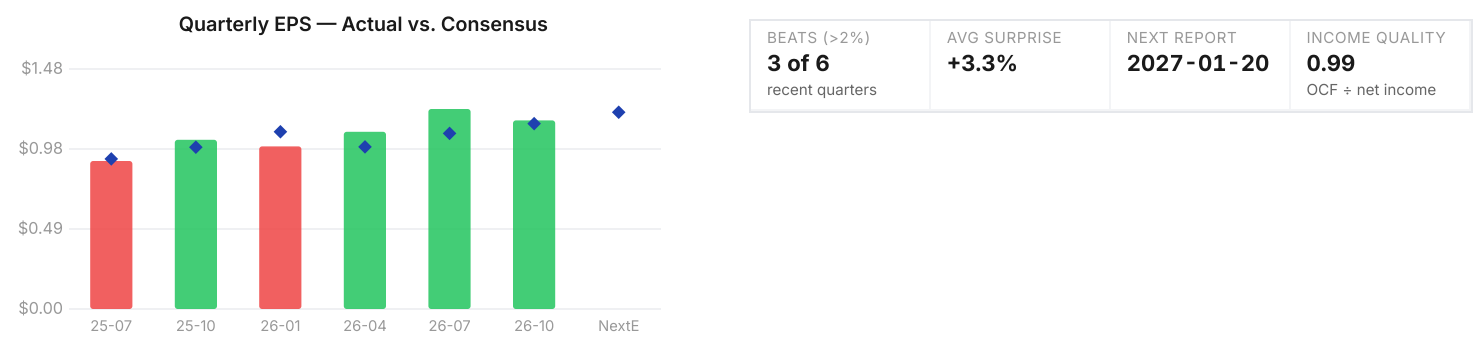
OFFICER	TITLE
William Henry Rogers Jr.	Executive Chairman
Kristin Leshner	Senior EVP & Chief Wholesale Banking Officer
Michael Baron Maguire	Senior EVP & CFO
Donta L. Wilson	Senior EVP and Chief Consumer & Small Business Banking Officer

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17 REVENUE & EPS — HISTORY AND ESTIMATES
 live consensus



18 ESTIMATE VS. ACTUAL & SURPRISES
 live data



19 REPORTED VS. CONSENSUS — FULL HISTORY
 0 quarters · live data

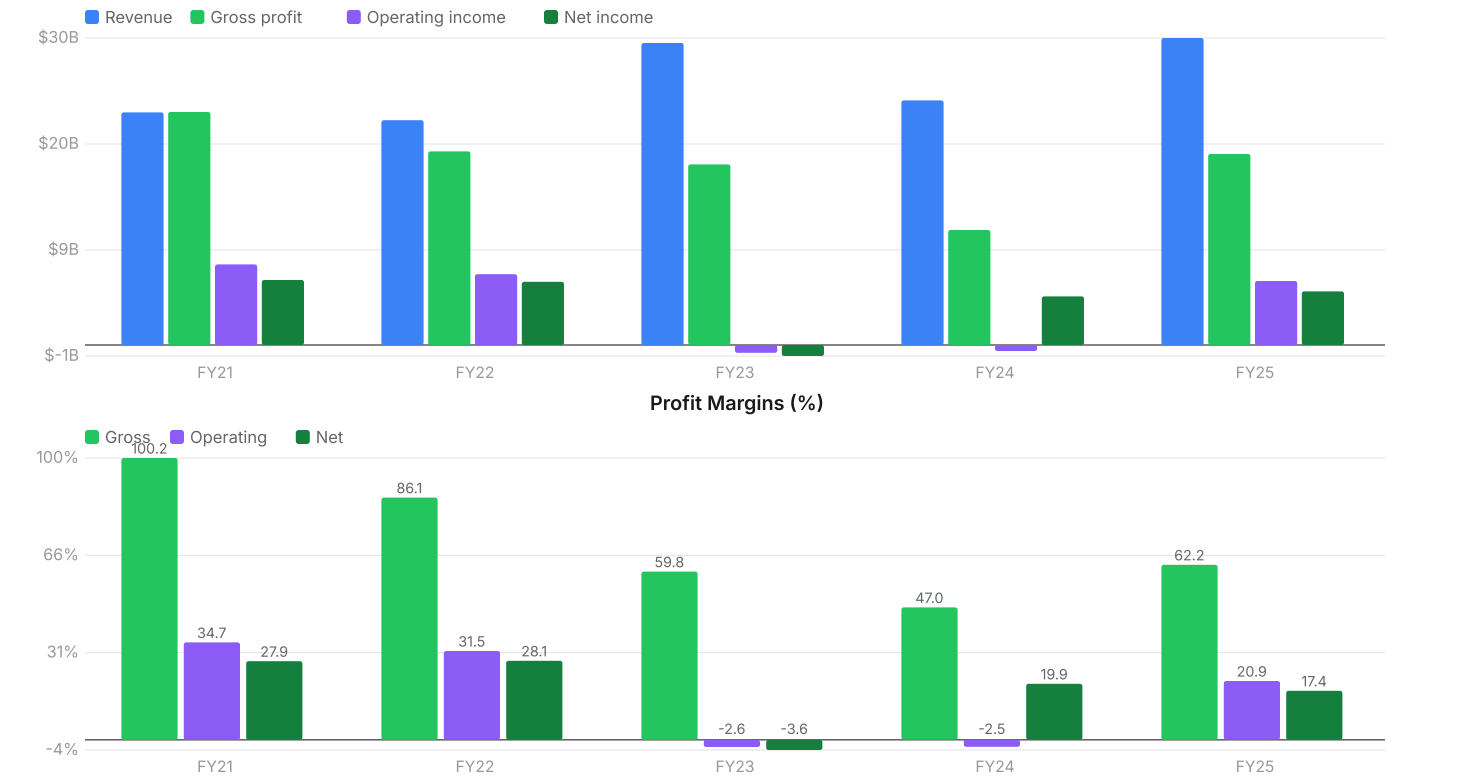
BEAT RATE —% 0 of 0 quarters		CURRENT STREAK 0 longest 0		AVG EPS SURPRISE —% median —%		SURPRISE TREND — last 4 vs prior 4	
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE	

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

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INCOME TRENDS — 5 YEAR
 live financials



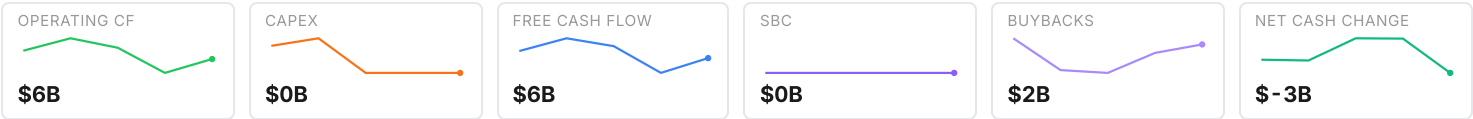
YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	-5.6%	-3.3%	+34.3%	-19.0%	+25.5%
Gross profit	+13.4%	-16.9%	-6.7%	-36.3%	+66.0%
Operating income	+46.0%	-12.1%	-110.9%	-21.4%	-1156.4%
Net income	+43.7%	-2.8%	-117.4%	-541.6%	+10.1%

20 INCOME STATEMENT — FULL
 live financials

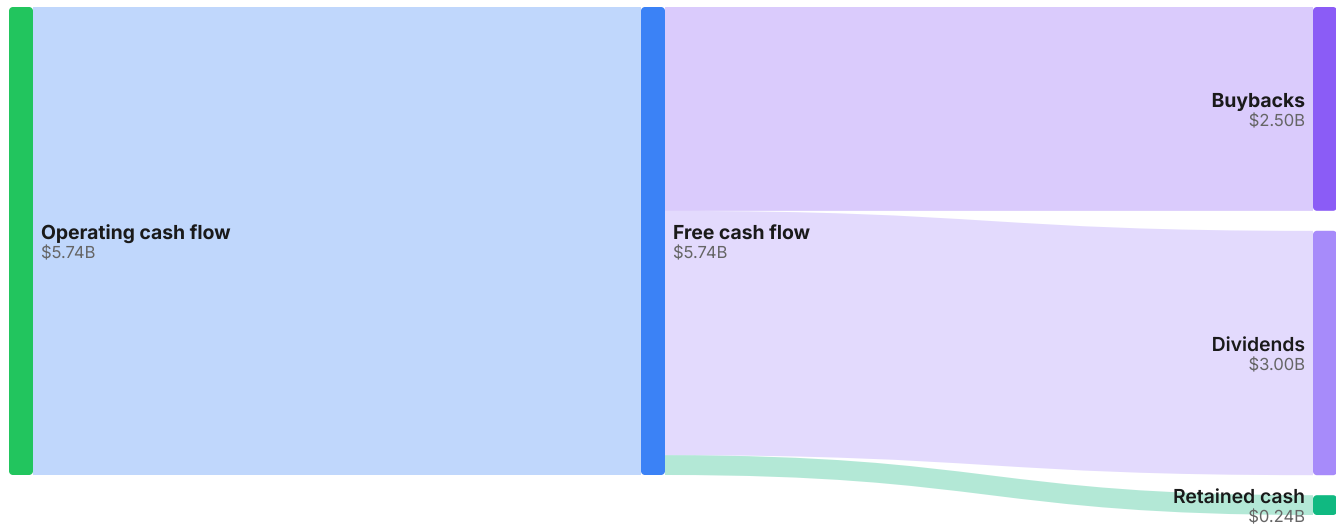
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	23.1	22.3	30.0	24.3	30.4	
Cost of revenue	-0.0	3.1	12.0	12.8	11.5	
Gross profit	23.1	19.2	17.9	11.4	18.9	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	8.9	6.9	6.8	6.8	8.0	
Operating income	8.0	7.0	-0.8	-0.6	6.3	
EBITDA	9.4	8.4	0.5	0.4	7.1	
D&A	1.4	1.4	1.2	1.0	0.7	
Pretax income	8.0	7.0	-0.8	-0.6	6.3	
Income tax	1.6	1.2	0.7	-0.6	1.0	
Net income	6.4	6.3	-1.1	4.8	5.3	
Diluted EPS (\$)	4.47	4.43	-1.09	3.36	3.82	
Diluted shares (M)	1,349	1,338	1,332	1,331	1,285	

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CASH FLOW TRENDS
 live data



WHERE THE CASH WENT — FY2025
 cash Sankey, live data



Balance Sheet — Full

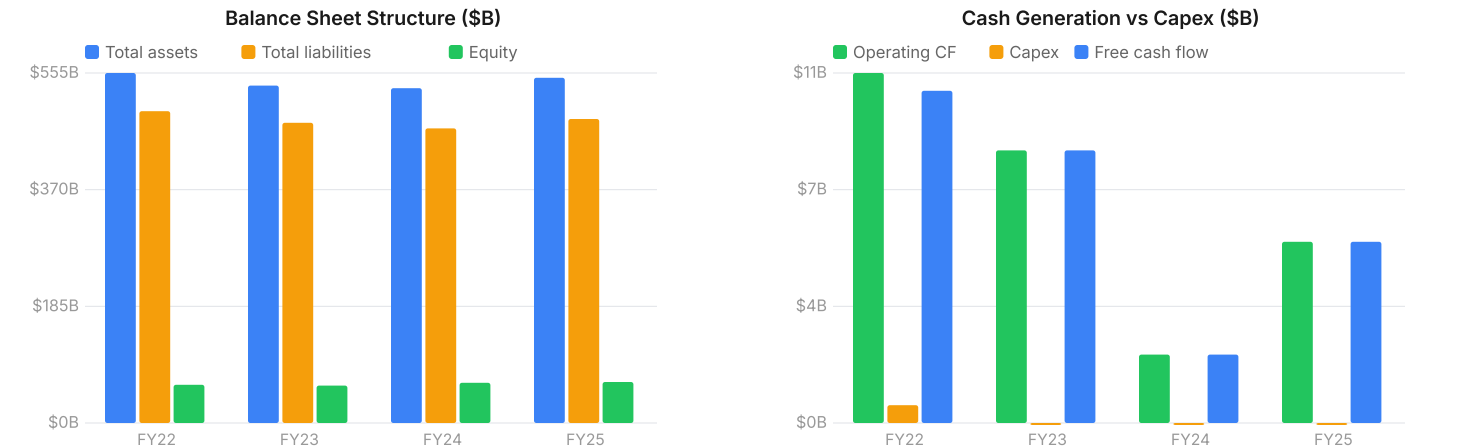
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	21.4	30.2	39.8	36.4	
ST investments	71.8	67.4	4.6	9.0	
Receivables (net)	11.8	11.0	13.3	325.4	
Total current assets	106.2	109.7	58.7	370.8	
PP&E (net)	6.9	6.0	5.6	3.2	
Goodwill + intangibles	34.4	22.4	22.4	18.4	
Total assets	555.3	535.3	531.2	547.5	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	21.9	23.2	27.3	27.8	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	435.4	419.1	417.8	428.2	
Long-term debt	43.2	38.9	35.0	42.0	
Total liabilities	494.7	476.1	467.5	482.3	
Shareholders' equity	60.5	59.3	63.7	65.2	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	6.3	(1.0)	4.8	5.3	
D&A	1.4	1.2	1.0	0.8	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	5.0	0.3	(8.2)	(2.9)	
Operating cash flow	11.1	8.6	2.2	5.7	
Capital expenditures	(0.6)	0.0	0.0	0.0	
Investing cash flow	(30.0)	22.9	18.6	(17.8)	
Buybacks	(0.2)	0.0	(1.8)	(2.5)	
Dividends paid	(3.0)	(3.1)	(3.1)	(3.0)	
Debt issuance / (repay)	26.5	(2.7)	0.4	5.3	
Financing cash flow	20.0	(22.3)	(11.6)	8.6	
Free cash flow	10.5	8.6	2.2	5.7	

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21 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	9.2%	9.6%	-1.8%	7.8%	8.2%	8%	
ROA	1.2%	1.1%	-0.2%	0.9%	1.0%	0.9%	
ROIC	-10.2%	19.4%	-2.2%	-0.6%	5.9%	0.9%	
Gross margin	100.2%	86.1%	59.8%	47.0%	62.2%	65.3%	
Operating margin	34.7%	31.5%	-2.6%	-2.5%	20.9%	20.7%	
Net margin	27.9%	28.1%	-3.6%	19.9%	17.4%	18.0%	
EBITDA margin	40.7%	37.7%	1.5%	1.6%	23.2%	22.8%	
FCF margin	32.4%	41.3%	28.1%	8.9%	18.9%	—	
VALUATION							
P/E	9.97	7.81	-40.84	11.44	11.92	12.0	
P/B	0.93	0.81	0.75	0.87	0.97	0.9	
P/S	2.79	1.92	1.45	2.27	2.08	2.00	
P/FCF	8.62	4.66	5.16	25.48	11.02	9.9	
EV/EBITDA	-7.29	2.29	16.73	193.33	12.43	18.2	
EV/Revenue	-2.97	0.82	0.30	3.01	2.88	4.1	
Earnings yield	10.0%	12.8%	-2.4%	8.7%	8.4%	9.11%	
FCF yield	11.6%	21.5%	19.4%	3.9%	9.1%	10.08%	

EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.44	0.24	0.26	0.14	0.87	0.34	
Quick ratio	0.44	0.24	0.26	0.14	0.87	0.34	
Debt / equity	0.59	1.08	1.05	0.98	1.07	1.07	
Debt / assets	7.6%	11.7%	11.6%	11.7%	12.7%	11.9%	
Net debt / EBITDA	-14.13	-3.12	-65.33	47.47	3.46	9.40	
Interest coverage	10.41	3.30	-0.07	-0.05	0.63	—	

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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	0.05	0.06	0.05	
Receivables turnover	11.28	10.32	16.71	16.72	0.19	0.1	
DSO (days)	32	35	22	22	1963	—	
DPO (days)	—	0	0	0	0	—	
Cash conversion cycle	—	35	22	22	1963	3903	
GROWTH (YoY)							
Revenue growth	-5.9%	10.6%	20.9%	-21.1%	25.5%	—	
Net income growth	43.7%	-2.8%	-117.4%	541.6%	10.1%	—	
EPS growth	45.7%	-2.4%	-117.5%	541.6%	14.3%	—	
FCF growth	12.5%	40.9%	-17.8%	-74.9%	165.2%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	4.80	4.68	-0.82	3.61	4.13	4.29	
Book value / share	51.58	45.25	44.31	47.75	50.73	50.80	
Revenue / share	17.12	19.02	23.05	18.18	23.69	23.79	
FCF / share	5.55	7.85	6.47	1.62	4.47	4.79	
Cash / share	129.12	69.71	73.18	33.23	35.30	3.50	
SHAREHOLDER RETURN & SCORES							
Buyback yield	4.7%	0.5%	0.0%	3.2%	5.5%	7.43%	
Altman Z-Score	-0.29	-0.49	-0.53	-0.64	0.11	0.2	
Piotroski F-Score	8	5	6	4	8	7/9	
Beneish M-Score	-2.45	-2.07	-2.46	-2.16	18.69	-3.39	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	7 / 9	Strong		
Altman Z-Score	0.2	Distress (<1.81)	Distress	
Income quality	0.99	Accrual-heavy	OCF ÷ net income	
Beneish M-Score	-3.39	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.86	Revenue stability	0.63
Interest burden		1.00	Earnings stability	0.03
Operating margin		22.3%	Earnings persistence	0.50
Asset turnover		0.06×	Revenue CAGR 3y	2.0%
Financial leverage		8.53×	EPS CAGR 3y	0.9%
= ROE		9%	FCF CAGR 3y	-18.2%

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SHAREHOLDER RETURN PROFILE

live

BUYBACK YIELD

7.43%

DIVIDEND YIELD

4.42%

TOTAL SHAREHOLDER RETURN

10.51%

cash yield

SBC / REVENUE

0.0%

dilution pressure

24

MULTIPLE HISTORY — FY SNAPSHOTS + TTM

live ratio engine

P/E · now 12.0

P/S · now 2.00

EV/EBITDA · now 18.2

25

PEER COMPARISON

live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
NU	\$70.3B	19.7	32%	19.2%	+54.9%	4/9	-1.2%
FITB	\$45.7B	17.0	8%	18.1%	+15.9%	6/9	+29.0%
PNC	\$86.7B	11.6	13%	22.6%	+3.9%	4/9	+21.9%
USB	\$91.5B	11.4	13%	19.9%	+3.3%	8/9	+28.6%
MTB	\$31.1B	11.2	11%	24.3%	-5.8%	7/9	—
HBAN	\$30.9B	11.2	9%	17.4%	+18.5%	7/9	—
CFG	\$26.7B	12.7	8%	18.4%	-4.5%	7/9	—
FCNCA	\$24.0B	11.4	11%	18.6%	-1.3%	7/9	—

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

26

ANALYST CONSENSUS & ESTIMATES

live consensus

Buy

54 Analysts

Str Sell (0)

Sell (3)

Hold (24)

Buy (27)

Str Buy (0)

MEAN TARGET (QTR)

\$53.75

4 targets

TARGET VS. PRICE

+14.2%

last-quarter mean

NEXT REPORT

2027-01-20

street \$1.21

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$21.02B	\$21.13B / \$20.94B	\$4.70	\$5.07 / \$4.56	10
FY2027	\$21.68B	\$22.18B / \$21.09B	\$5.00	\$5.31 / \$4.62	16
FY2028	\$22.58B	\$22.79B / \$22.29B	\$5.59	\$6.03 / \$4.91	13

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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	\$51.00	+8.3%	2
Last Quarter	\$53.75	+14.2%	4
Last Year	\$55.68	+18.3%	22
All Time	\$55.75	+18.4%	53

Rolling mean of published targets vs. last close \$47.07. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

B+

DCF

5/5

ROE

3/5

ROA

3/5

DEBT/EQ

2/5

P/E

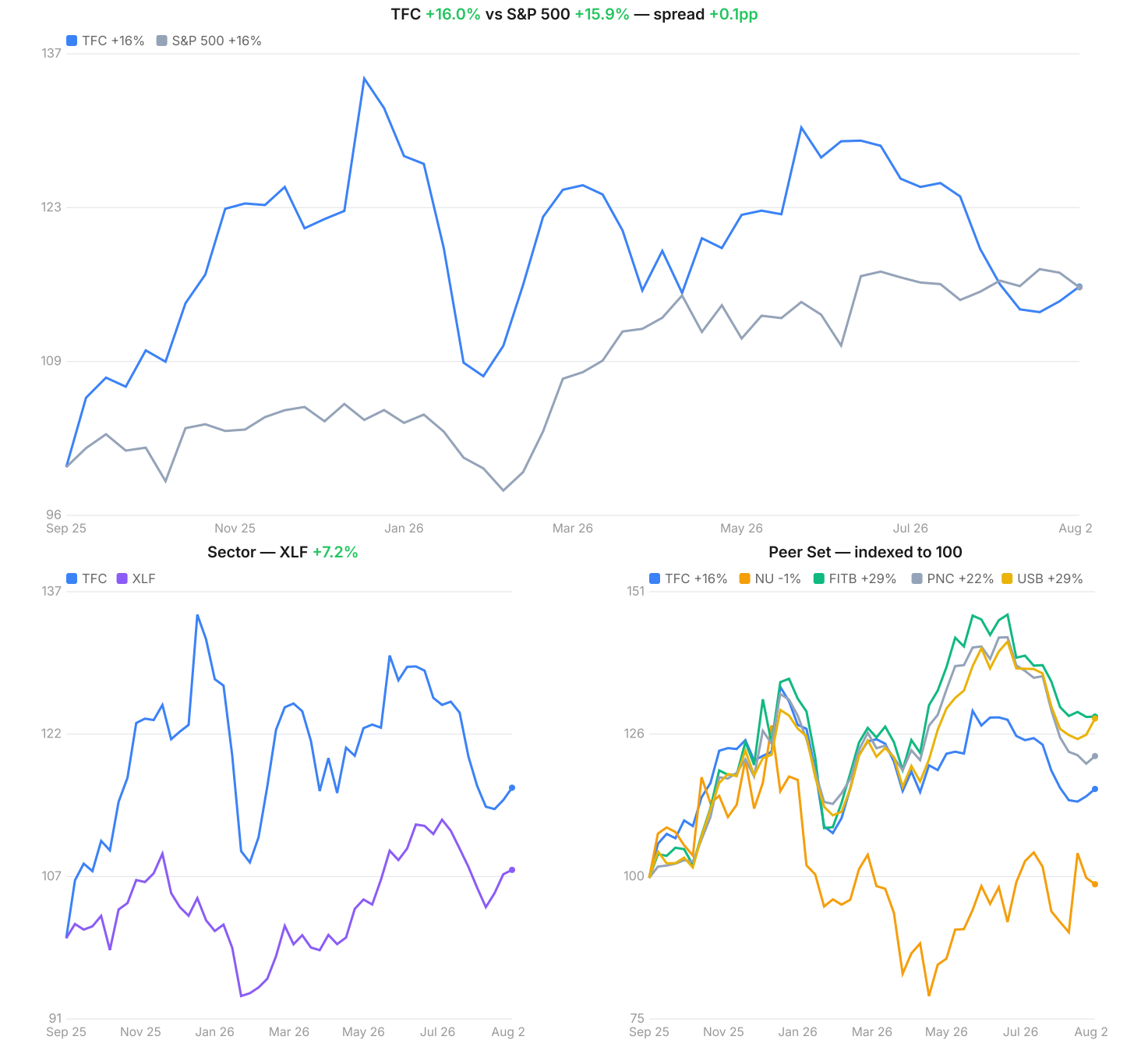
3/5

P/B

3/5

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



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

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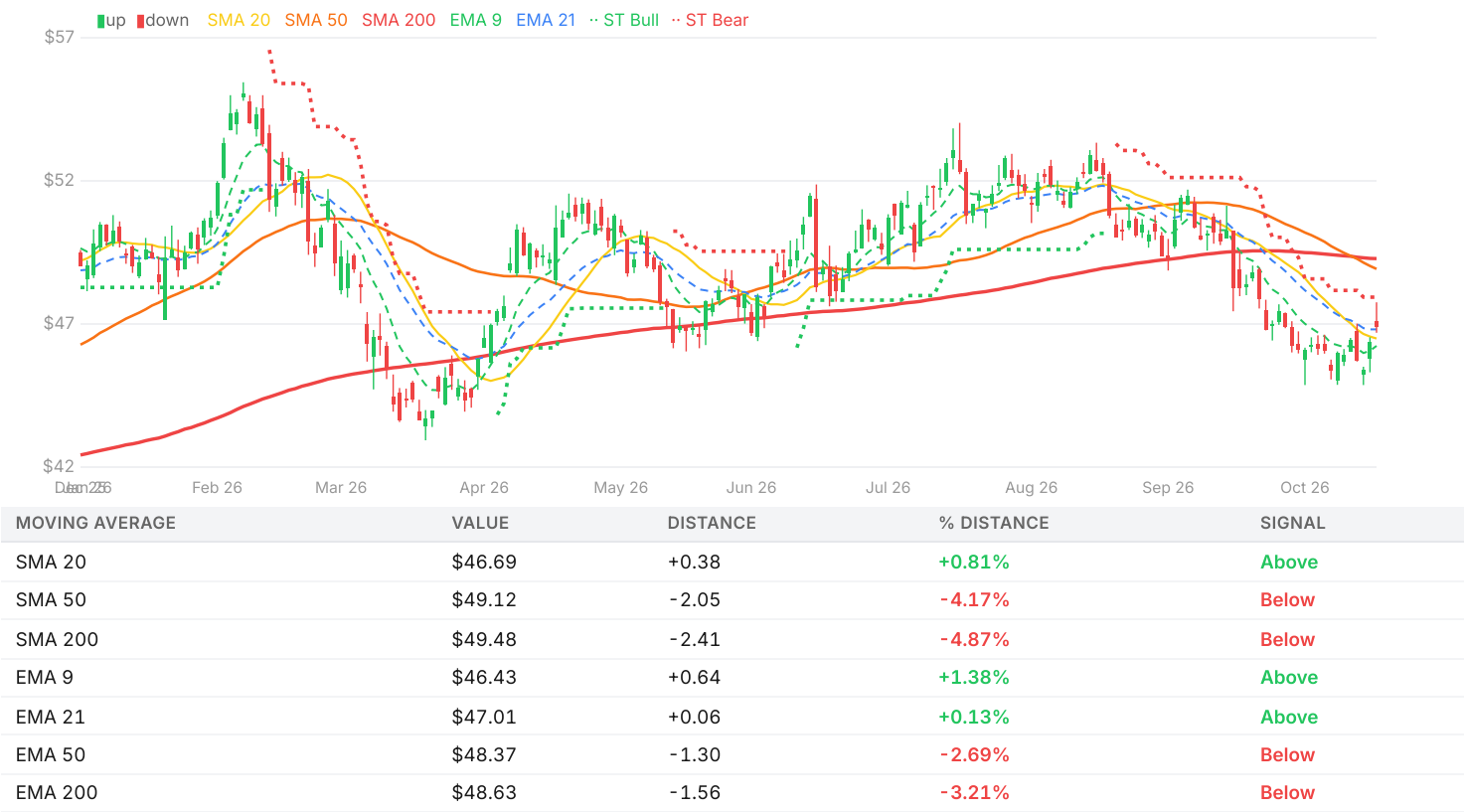
TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

[site chart](#), [print edition](#)



MOVING AVERAGE RIBBON & TREND

[site technicals-tab chart](#), [live indicator history](#)



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 · 48/100 composite

TECHNICAL VERDICT

NEUTRAL

Power Score -4

11 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

40

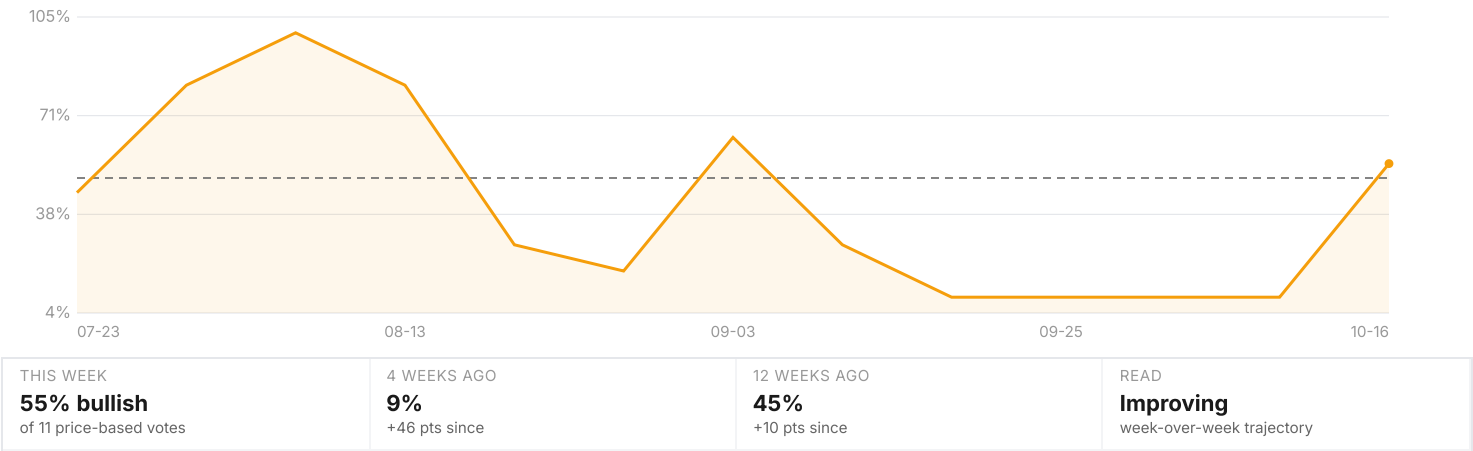
60

50

33

50

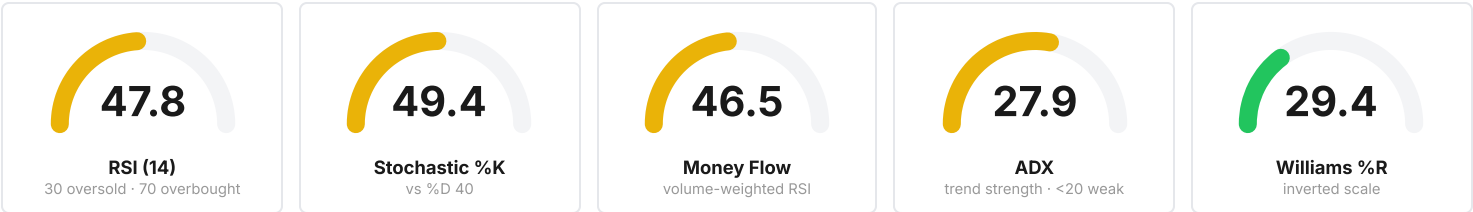
NEUTRAL — BUT WHICH WAY IS IT TRENDING?
 vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID
 11 bull / 11 bear

● Price vs SMA 20	\$46.69	● Price vs SMA 50	\$49.12	● Price vs SMA 200	\$49.48
● EMA 9/21 Cross	46.4/47.0	● SMA 50/200	Death	● ADX Direction	ADX 28
● Supertrend	\$48	● Parabolic SAR	\$45	● SMA Slope	-0.070
● RSI	47.8	● Stochastic K/D	49/40	● StochRSI K/D	82/74
● Williams %R	-29	● CCI	59	● TSI vs Signal	-25.2
● CMO	-4.4	● ROC	1.40%	● OBV Signal	Distrib
● Chaikin MF	-0.040	● MFI	46	● Force Index	2M
● Elder Ray Bull	0.94				

INDICATOR GAUGES
 site technicals-tab style



30 KEY LEVELS & VOLATILITY
 live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$46.27 / \$47.03 / \$47.49	S1 / S2	\$45.81 / \$45.05
Bollinger (20,2)	\$45.05 – \$48.32	Squeeze	Off
52-wk range	\$40.31 – \$55.64	Off 52-wk high	-15.3%
ATR (14)	\$0.99 (2.1%)	Historical vol	19.3%

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SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

+1.9%

Jan

65%

-0.9%

Feb

40%

-2.7%

Mar

43%

+3.5%

Apr

55%

-0.5%

May

55%

-1.1%

Jun

45%

+1.9%

Jul

60%

+0.4%

Aug

60%

+1.3%

Sep

50%

+0.6%

Oct

65%

+2.8%

Nov

70%

+1.2%

Dec

70%

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

32

RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	TFC	S&P 500
Weekly volatility (σ , 1y)	3.25%	1.83%
Best / worst week (1y)	+9.5% / -8.5%	—
Max drawdown (5y, monthly)	-54.2%	—
1-week VaR (95%)	-5.0%	—
Beta (5y)	0.86	1.00

33

EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

TFC EQUITY WEATHER (LIVE)

RAINY · -31

Trend

Momentum

Volume

Volatility

Breadth

-48

+2

-31

-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

Average sentiment of 225 stories, weekly buckets, -1 to +1.

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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE
 EDGE · live weather engine · Rainy

OVERALL -31.2 -8.3 vs industry		TREND -47.6 -23.6 vs industry	MOMENTUM +2.1 +16.2 vs industry	VOLUME -30.7 +3.9 vs industry
READING	TFC	BANKS - REGIONAL N=1,560	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-31.2	-22.8	-16.3	-20.5
Trend	-47.6	-24.0	-12.5	-21.3
Momentum	+2.1	-14.1	-4.4	-15.8
Volume	-30.7	-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 · FY2014

EXECUTIVE	TOTAL COMP	STRUCTURE
Kelly S. King Chairman and Chief Executive O	\$14.1M	39% equity+incentive
Ricky K. Brown Senior Executive Vice Preside	\$6.8M	32% equity+incentive
Christopher L. Henson Chief Operating Office	\$6.1M	36% equity+incentive
Clarke R. Starnes III Senior Executive Vice	\$5.4M	32% equity+incentive
Daryl N. Bible Senior Executive Vice Preside	\$3.2M	53% equity+incentive

37 ESG ASSESSMENT
 live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	16
Social	24
Governance	29
Composite ESG	23



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 · 2021-01-21 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	53 rows · 1987 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-03-13 to 2026-09-17	
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.