

Visa Inc. (V)

Financial Services / Financial - Credit Services · New York Stock Exchange

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

LAST CLOSE \$402.61 2026-10-16	MARKET CAP \$751.7B VOLUME 6.8M	52-WK HIGH \$404.74 52-WK LOW \$293.89	TRAILING PE 34.2 P/S 16.90	GROSS MARGIN 80.2% NET MARGIN 50.8%	ROE 61% ROIC 34%	PIOTROSKI 5/9 ALTMAN Z 9.2	1-YR RETURN +20.3% 5-YR RETURN +134.7%
---	--	---	---	--	---	---	---

Visa Inc. functions globally as a leading technology company dedicated to payments. Its primary role is to enable the secure and efficient digital transfer of funds among a wide array of participants, including individual consumers, retail businesses, banking institutions, corporations, strategic partners, and governmental bodies. At the heart of its operations is VisaNet, a highly sophisticated transaction processing network that handles the critical functions of authorizing, clearing, and settling all payment transactions. In addition to this core infrastructure, the company also provides a variety of card products, innovative digital platforms, and an extensive range of supplementary value-added services. These offerings are distributed under several widely recognized brands, including Visa, Visa Electron, Interlink, VPAY, and PLUS. Demonstrating its commitment to enhancing user experience, Visa Inc. has established a key strategic partnership with Ooredoo in Qatar, focused on improving payment solutions for Visa cardholders and Ooredoo customers within the country. The company was established in 1958 and its corporate headquarters are situated in San Francisco, California.

SECTOR Financial Services INDUSTRY Financial - Credit Services EXCHANGE NYSE MARKET CAP \$751.7B EMPLOYEES 34,100 (SEC-filed) CEO Ryan McInerney
IPO 2008-03-19 COUNTRY US
300 Toni Stone Crossing, San Francisco, CA 94158 · Tel 650 432 3200 · visa.com/en-us

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

73 / 100

Street mean **\$424.94** (18 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

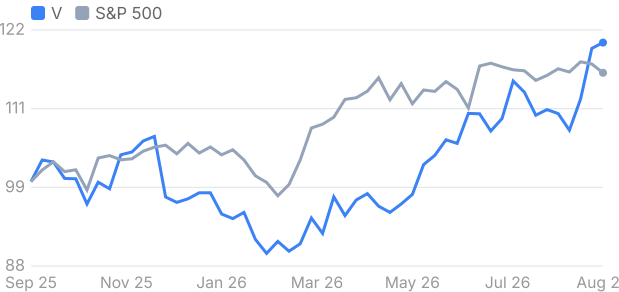
ROUTINE SELLING — LOW SIGNAL

\$58M sold / 6 mo, zero open-market buys

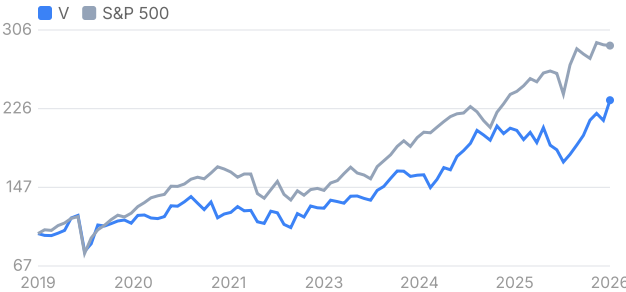
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **V +20.3%** · **S&P 500 +15.9%** · spread **+4.4pp**



7 Years vs S&P 500 · **V +134.7%** · **S&P 500 +189.9%** · spread **-55.1pp**



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.

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

3 INSIDERSTREET SCORE live IS factor model

INSIDERSTREET
SCORE
73
OF 100

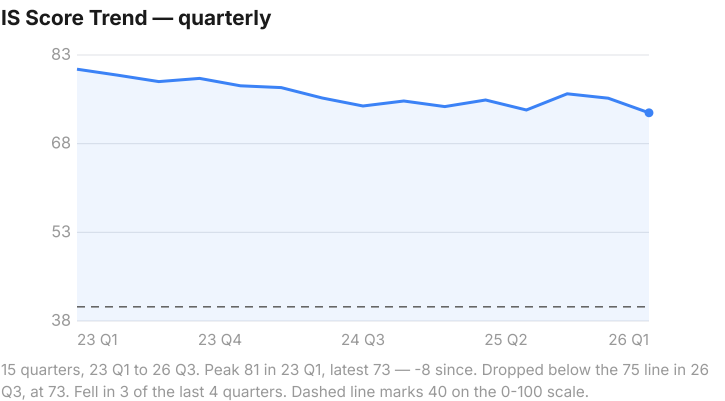
Score Breakdown

Profitability	100/100
Growth	65/100
Momentum	77/100
Quality	81/100
Earnings Quality	85/100
Balance Sheet	71/100
Value	38/100
Risk (safety)	100/100
Overall	73.5/100

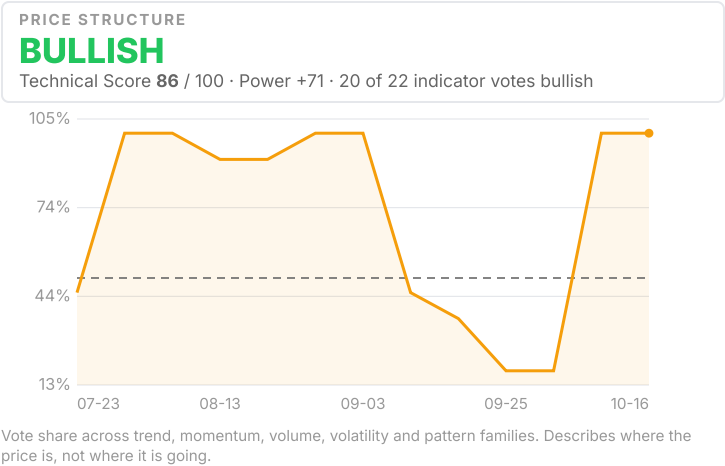
Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
MA	77
AXP	56
COF	63
JPM	54
BAC	55
HSBC	55
V	73



4 TWO READINGS business vs price



Both readings sit above the midpoint — business quality at 73 and price structure at 86 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

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

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 73.5	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 74 → 77 → 76 → 73	the direction matters more than the level
Technical vote share back above 50%	now 100%	price structure no longer broken
Institutional holder count rises two quarters running	peak 4,566 → now 4,549	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.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

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.

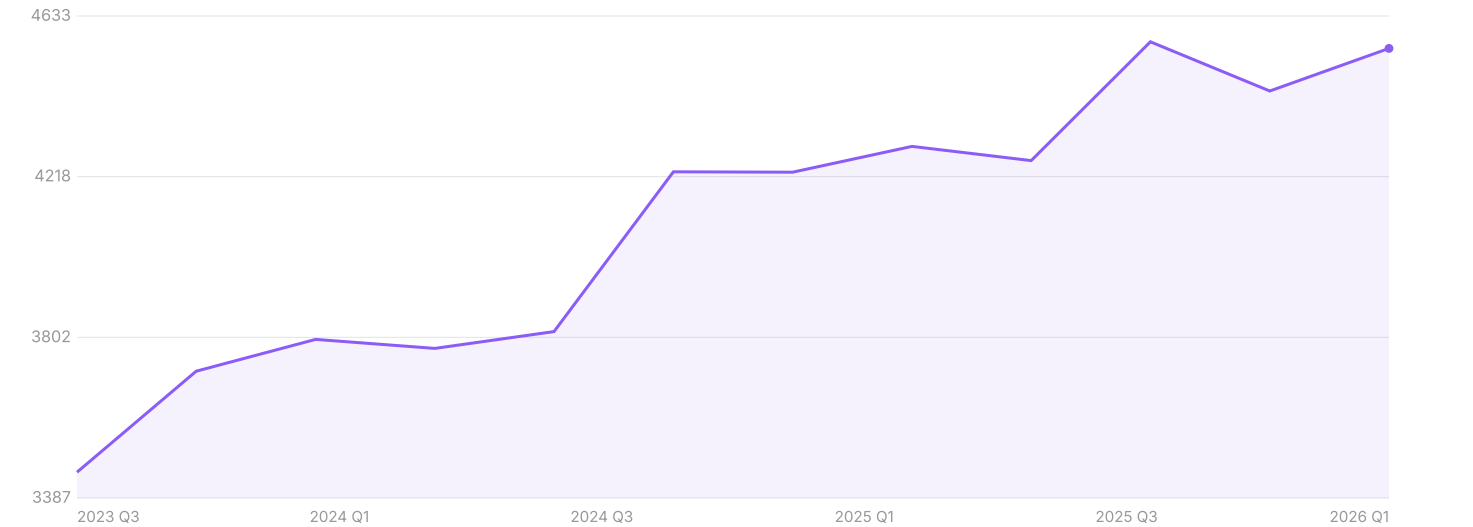
6 SMART MONEY CONFLUENCEEDGE · disclosure sources

SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 5 buys 2026-09-25	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1994 up / 1459 down net +535 funds	INSTITUTIONS ADDED (13F) 110 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 TREND13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 4,566 · latest 4,549 (-17 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	4,549	1507.3M	\$499.4B	78.8%
2026 Q1	4,439	1464.8M	\$425.0B	76.5%
2025 Q4	4,566	1494.3M	\$499.9B	78.1%
2025 Q3	4,259	1475.7M	\$483.5B	77.1%
2025 Q2	4,296	1504.0M	\$513.1B	78.6%
2025 Q1	4,229	1526.4M	\$510.2B	79.8%
2024 Q4	4,230	1520.4M	\$457.2B	79.5%
2024 Q3	3,817	1525.5M	\$396.3B	79.7%
2024 Q2	3,774	1521.4M	\$379.9B	79.5%
2024 Q1	3,797	1519.0M	\$402.2B	79.4%
2023 Q4	3,715	1510.0M	\$373.3B	78.9%
2023 Q3	3,454	1512.1M	\$332.3B	79.0%

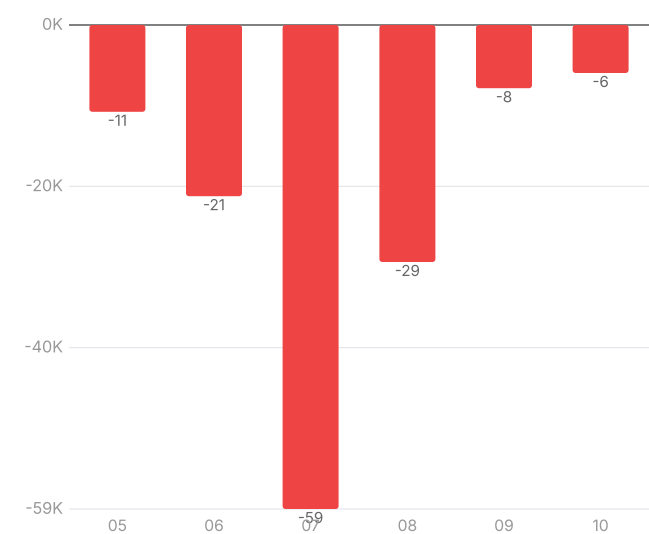
How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

8 INSIDER ACTIVITY							live Form 4 data
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED	
Mcinerney Ryan	director, Chief Executive Officer	2026-10-01	EXERCISE	5,875	\$0.79M	21,049	
Mcinerney Ryan	director, Chief Executive Officer	2026-10-01	SELL	5,875	\$2.11M	15,174	
Mcinerney Ryan	director, Chief Executive Officer	2026-10-01	EXERCISE	5,875	\$0.79M	52,874	
Rottenberg Julie B	GENERAL COUNSEL	2026-09-09	EXERCISE	1,867	\$0.25M	20,271	
Rottenberg Julie B	GENERAL COUNSEL	2026-09-09	SELL	1,867	\$0.69M	18,404	
Rottenberg Julie B	GENERAL COUNSEL	2026-09-09	EXERCISE	1,867	\$0.25M	3,734	
Mcinerney Ryan	director, Chief Executive Officer	2026-09-01	EXERCISE	5,875	\$0.79M	21,049	
Mcinerney Ryan	director, Chief Executive Officer	2026-09-01	SELL	5,875	\$2.23M	15,174	

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY					EDGE
6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT	
S — Open-market sales	13	162,460	\$57.7M	Counted	
M — Exercises (paired A/D)	11	132,712	\$12.9M	None — mechanics	
F — Tax withholding	2	8,706	\$3.2M	None — compensation	
P — Open-market purchases	0	0	\$0	Counted — none occurred	

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$57.7M 13 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 FORM 144 PLANNED-SALE PIPELINE				live EDGAR data
FILED	FILER	SHARES REGISTERED	EST. PROCEEDS	
2026-10-01	Mcinerney Ryan	5,875	\$2.1M	
2026-09-09	Rottenberg Julie B	1,867	\$0.7M	
2026-09-01	Mcinerney Ryan	5,875	\$2.2M	
2026-08-31	Rottenberg Julie B	2,028	\$0.8M	
Trailing 12 mo	23 filings	247,308	\$86M	

11 13D / 13G STAKES					COND
FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES	
2026-04-30	SCHEDULE 13G	Vanguard Capital Management	7.35%	123.7M sh	
2026-03-27	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-25	2026-10-09
Rich McCormick	House	SELL	\$1,001 - \$15,000	2026-07-30	2026-08-17
Rich McCormick	House	SELL	\$1,001 - \$15,000	2026-07-30	2026-08-17
Sheldon Whitehouse	Senate	SELL	\$1,001 - \$15,000	2026-09-04	2026-10-01
Sheldon Whitehouse	Senate	SELL	\$1,001 - \$15,000	2026-09-04	2026-10-01
Sheldon Whitehouse	Senate	SELL	\$1,001 - \$15,000	2026-09-04	2026-10-01
HOUSE 12-MO 41 trades 26 purchases		SENATE 12-MO 12 trades 6 purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

13

INSTITUTIONAL OWNERSHIP & 13F FLOW

live 13F data

13F FILERS (LAST COMPLETE Q) 4,439	13F SHARES 1.46B 76.5% of shares out	NEW / CLOSED 209 / 249 positions, QoQ	INCREASED / REDUCED 1,936 / 1,856 positions, QoQ
PUT/CALL (13F) 1.06 option positions	FREE FLOAT 91.1% 1.70B sh		

2.8 · Largest Reporting 13F Managers

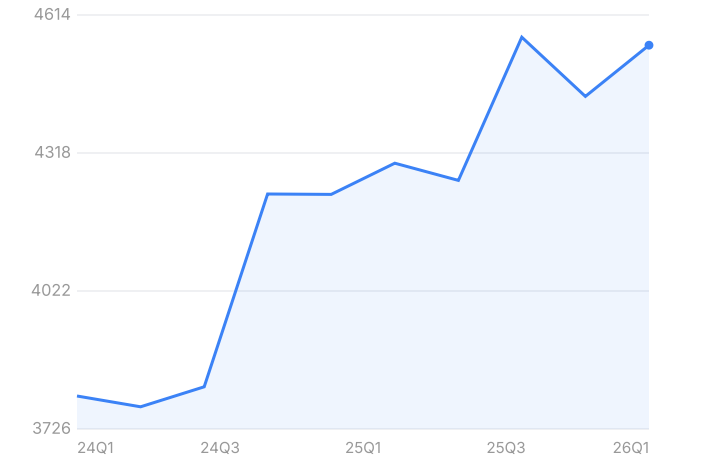
MANAGER	SHARES	VALUE
Ninety One Uk Ltd	5.6M	\$2.0B
Td Waterhouse Canada Inc.	1.2M	\$434M
Fort Washington Investment Advisor	876,124	\$315M
Fjarde Ap - Fonden /Fourth Swedish N	764,625	\$275M
Wealth Enhancement Advisory Servic	715,209	\$242M
Congress Asset Management Co	522,219	\$188M

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

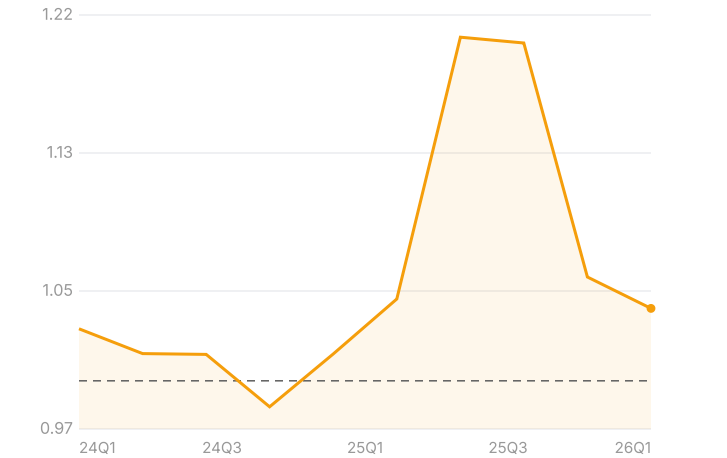
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.8%	\$19.4B
VSMPX	0.8%	\$19.4B
VTI	0.8%	\$19.4B
VTSAX	0.8%	\$19.4B
VOO	0.9%	\$15.8B
VFINX	0.9%	\$15.8B

13F Filers Holding V — quarterly



Institutional Put/Call — quarterly

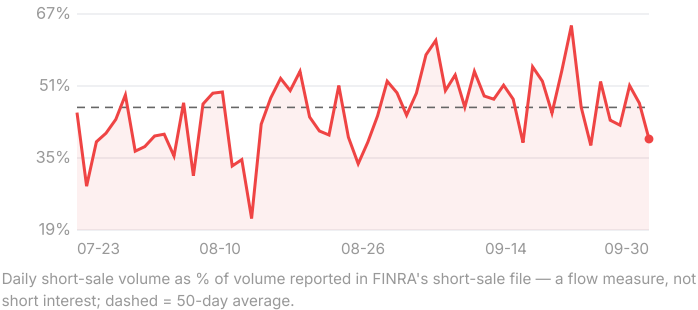


THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

14 SHORT VOLUME — DAILY, 60 SESSIONS

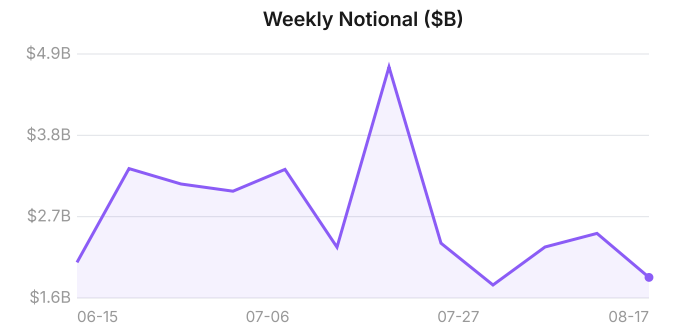
EDGE · live FINRA feed



LATEST SESSION 39.4% 2026-10-15	20-DAY AVG 48.5% 50-day 46.5%	TREND Rising 20d vs 50d	BY MARKET CENTER Q: 39% · N: 50% · B: 49% latest session
--	--	--------------------------------------	---

15 DARK POOL ACTIVITY

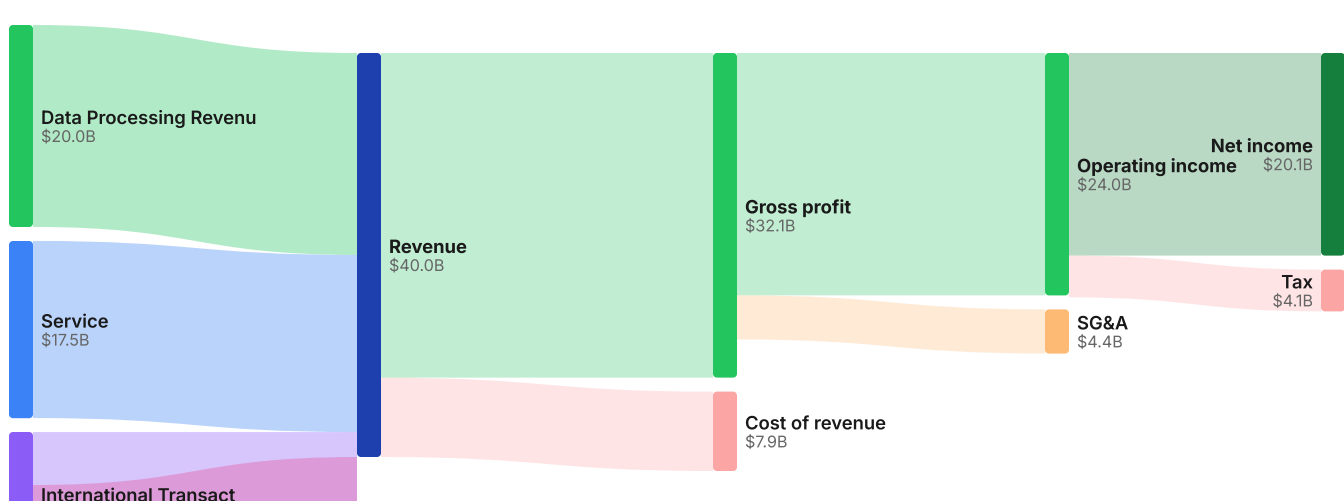
EDGE · live ATS data



Where V Trades in the Dark		
ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	9.0M	41 sh
Ubsa Ubs Ats	7.7M	42 sh
Sgmt Sigma X2	4.6M	40 sh
Ebxi Level Ats	3.6M	23 sh
Jpmx Jpm - X	2.9M	53 sh
Mspl Ms Pool (Ats - 4)	2.8M	91 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



17 GEOGRAPHIC REVENUE

live segmentation

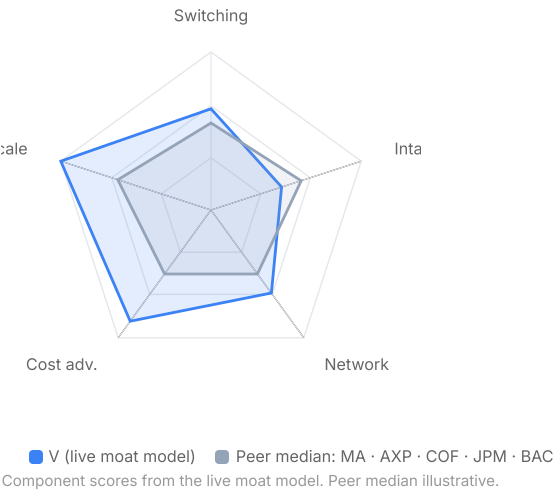
REGION	REVENUE	SHARE
Non-US	\$24.4B	61%
UNITED STATES	\$15.6B	39%

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

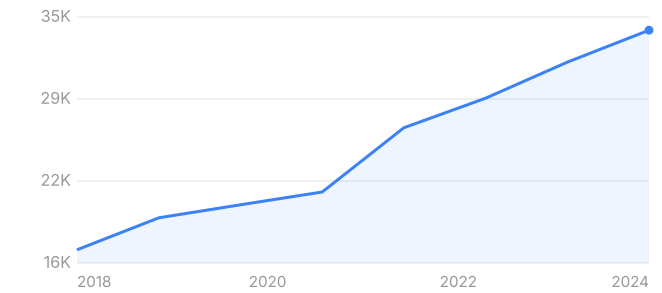
NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

18 MOAT & COMPETITIVE POSITION
 LIVE MODEL · 70/100 NARROW

Moat score 70/100 — Narrow; primary source Efficient Scale.



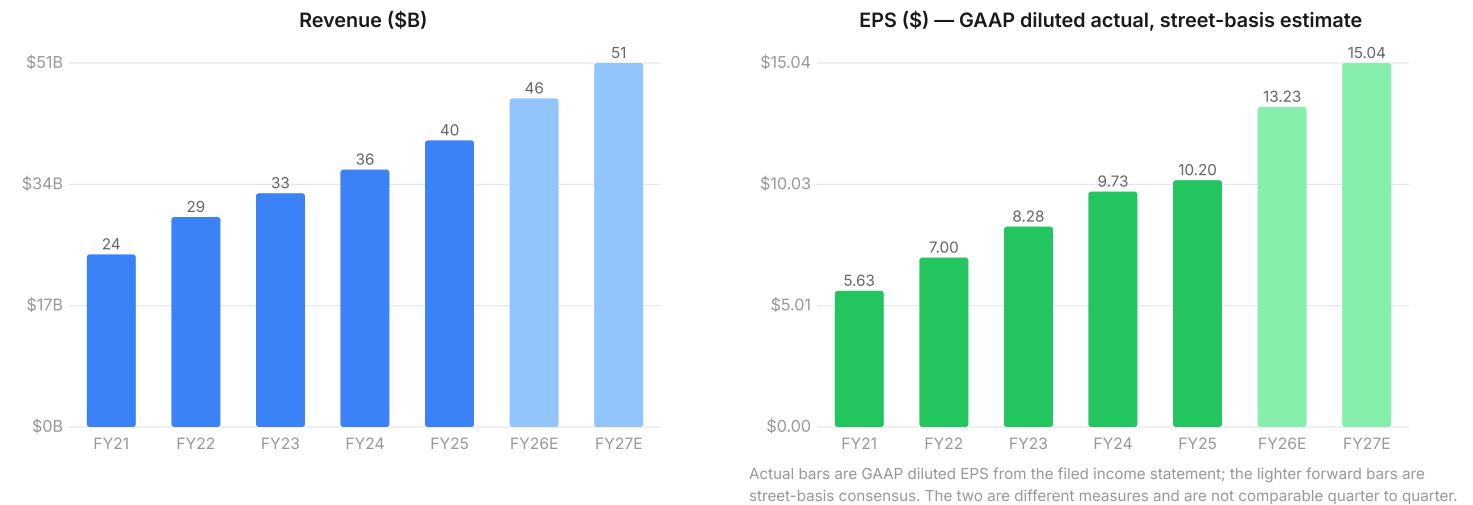
3.8 · Employees (SEC filings)



19 CORPORATE INFORMATION — KEY OFFICERS
 34,100 employees

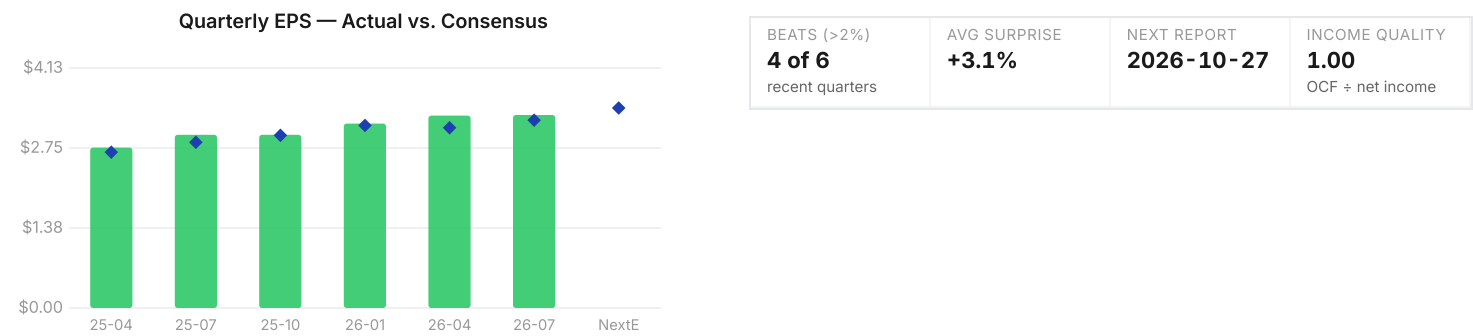
OFFICER	TITLE
Ryan McInerney	CEO & Director
Rajat Taneja	President of Technology
Kelly Mahon Tullier	Vice Chair, Chief People & Corporate Affairs Officer and Corporate Secretary
Christopher Suh	Chief Financial Officer

20 REVENUE & EPS — HISTORY AND ESTIMATES
 live consensus



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

21 ESTIMATE VS. ACTUAL & SURPRISES
live data

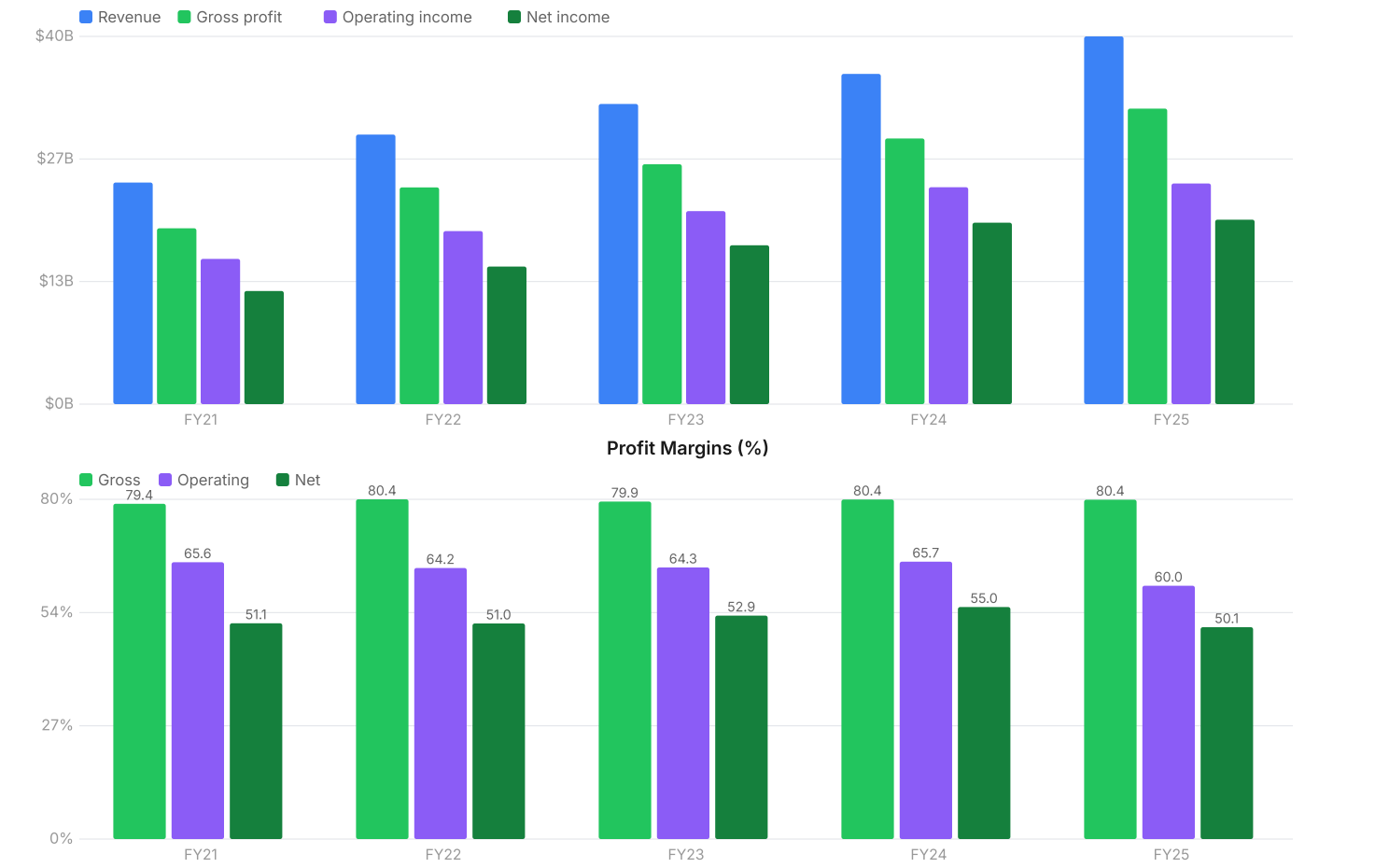


22 REPORTED VS. CONSENSUS — FULL HISTORY
0 quarters · live data

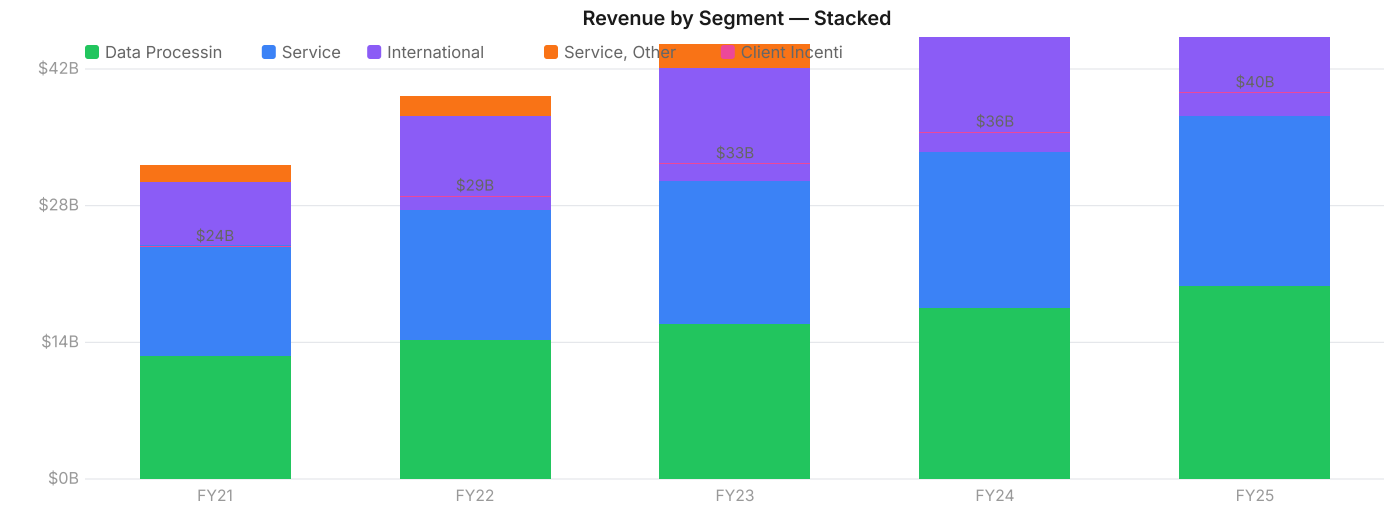
BEAT RATE —% 0 of 0 quarters		CURRENT STREAK 0 longest 0		AVG EPS SURPRISE —% median —%		SURPRISE TREND — last 4 vs prior 4	
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE	

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.

INCOME TRENDS — 5 YEAR
live financials



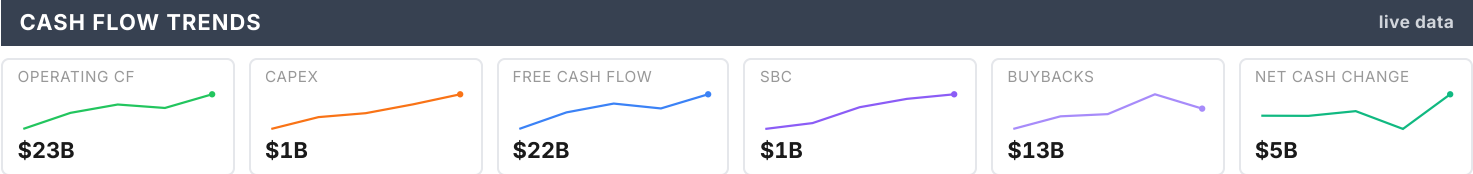
NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY



Live segmentation data.

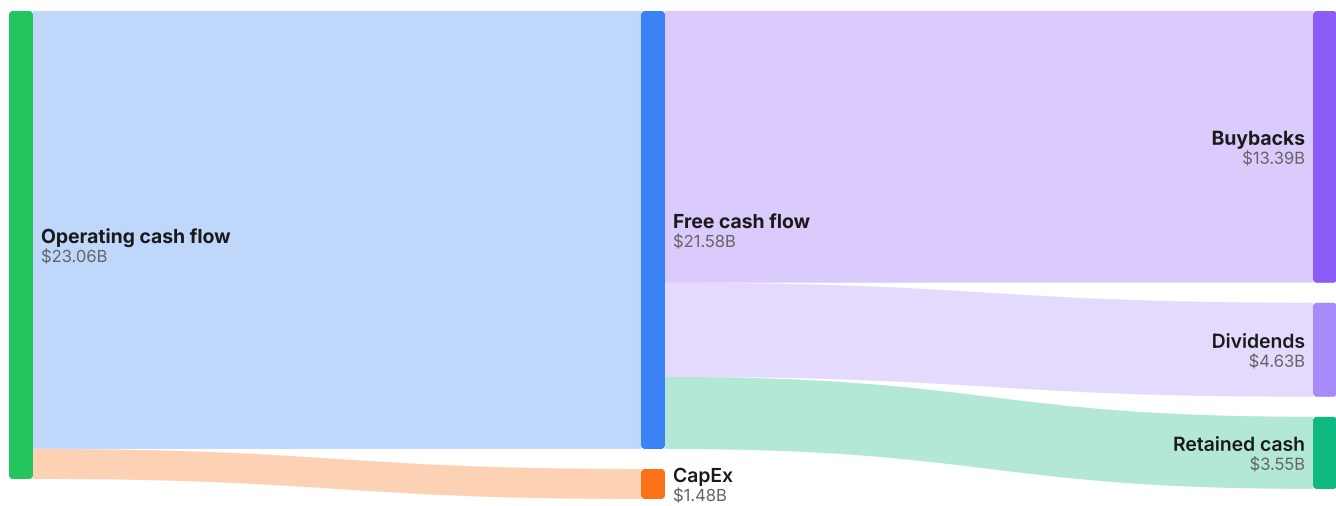
YoY Growth Heatmap — Income Lines						
YOY GROWTH	FY21	FY22	FY23	FY24	FY25	
Revenue	+10.3%	+21.6%	+11.4%	+10.0%	+11.3%	
Gross profit	+10.4%	+23.2%	+10.6%	+10.7%	+11.3%	
Operating income	+12.2%	+19.0%	+11.6%	+12.4%	+1.7%	
Net income	+13.3%	+21.5%	+15.5%	+14.3%	+1.6%	

23 INCOME STATEMENT — FULL							live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND	
Revenue	24.1	29.3	32.7	35.9	40.0		
Cost of revenue	5.0	5.7	6.6	7.0	7.9		
Gross profit	19.1	23.6	26.1	28.9	32.1		
R&D expense	0.0	0.0	0.0	0.0	0.0		
SG&A expense	2.5	3.0	3.2	3.8	4.4		
Operating income	15.8	18.8	21.0	23.6	24.0		
EBITDA	17.4	19.5	22.6	25.6	26.0		
D&A	0.8	0.9	0.9	1.0	1.2		
Pretax income	16.1	18.1	21.0	23.9	24.2		
Income tax	3.8	3.2	3.8	4.2	4.1		
Net income	12.3	15.0	17.3	19.7	20.1		
Diluted EPS (\$)	5.63	7.00	8.28	9.73	10.20		
Diluted shares (M)	2,188	2,136	2,085	2,029	1,966		



NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

WHERE THE CASH WENT — FY2025
 cash Sankey, live data



Balance Sheet — Full

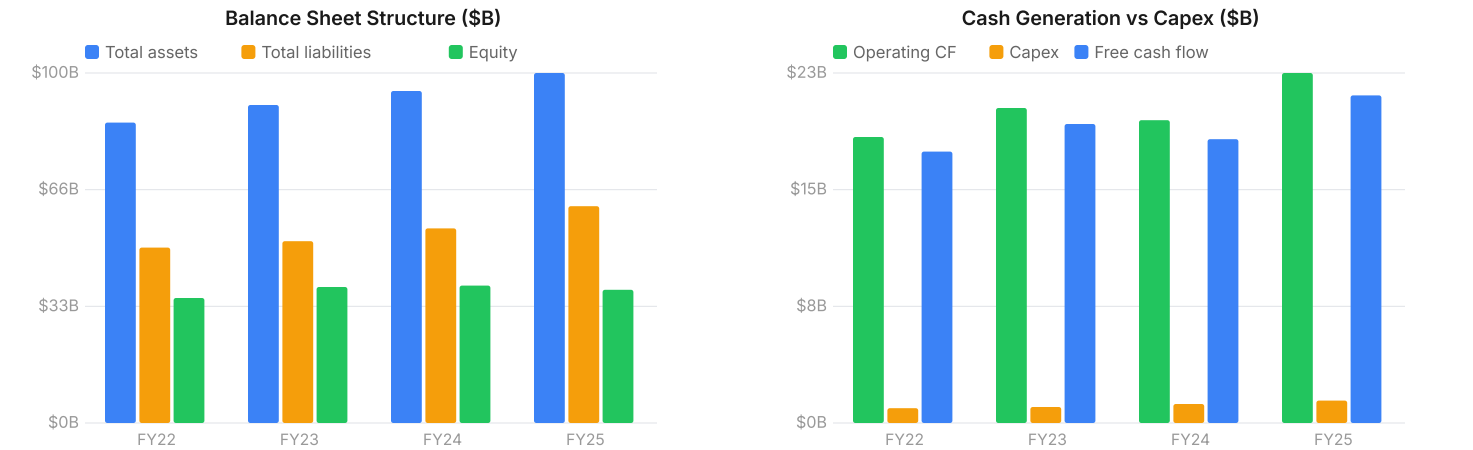
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	15.7	16.3	12.0	20.2	
ST investments	2.8	3.8	3.2	1.8	
Receivables (net)	4.0	4.5	7.0	7.3	
Total current assets	30.2	33.5	34.0	37.8	
PP&E (net)	3.2	3.4	3.8	4.2	
Goodwill + intangibles	42.9	44.1	45.8	47.5	
Total assets	85.5	90.5	94.5	99.6	
Accounts payable	0.3	0.4	0.5	0.6	
Short-term debt	2.2	0.0	0.0	5.6	
Deferred revenue	0.0	-0.1	0.0	0.0	
Total current liabilities	20.9	23.1	26.5	35.0	
Long-term debt	20.2	20.5	20.8	19.6	
Total liabilities	49.9	51.8	55.4	61.7	
Shareholders' equity	35.6	38.7	39.1	37.9	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	15.0	17.3	19.7	20.1	
D&A	0.9	0.9	1.0	1.2	
Stock-based compensation	0.6	0.8	0.9	0.9	
Working capital change	(7.7)	(10.0)	(15.4)	(11.8)	
Operating cash flow	18.8	20.8	20.0	23.1	
Capital expenditures	(1.0)	(1.1)	(1.3)	(1.5)	
Investing cash flow	(4.3)	(2.0)	(1.9)	0.7	
Buybacks	(11.6)	(12.1)	(16.7)	(13.4)	
Dividends paid	(3.2)	(3.8)	(4.2)	(4.6)	
Debt issuance / (repay)	2.2	(2.2)	0.0	3.9	
Financing cash flow	(12.7)	(17.8)	(20.6)	(19.0)	
Free cash flow	17.9	19.7	18.7	21.6	

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY



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.

24 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	33.4%	40.9%	46.5%	50.7%	52.1%	61%	
ROA	15.0%	17.8%	19.6%	21.3%	20.7%	23.9%	
ROIC	30.2%	39.3%	43.6%	43.5%	48.4%	34.2%	
Gross margin	79.4%	80.4%	79.9%	80.4%	80.4%	80.2%	
Operating margin	65.6%	64.2%	64.3%	65.7%	60.0%	60.7%	
Net margin	51.1%	51.0%	52.9%	55.0%	50.1%	50.8%	
EBITDA margin	72.1%	66.6%	69.3%	71.2%	65.0%	65.4%	
FCF margin	60.2%	61.0%	60.3%	52.0%	53.9%	—	
VALUATION							
P/E	38.12	24.52	27.04	27.65	33.04	34.2	
P/B	12.48	10.31	12.06	13.95	17.48	21.9	
P/S	19.47	12.51	14.30	15.19	16.57	16.90	
P/FCF	32.31	20.51	23.71	29.20	30.71	35.8	
EV/EBITDA	27.14	18.97	20.68	21.55	25.61	26.2	
EV/Revenue	19.57	12.64	14.33	15.35	16.65	17.2	
Earnings yield	2.6%	4.1%	3.7%	3.6%	3.0%	2.93%	
FCF yield	3.1%	4.9%	4.2%	3.4%	3.3%	2.80%	

EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	1.75	1.45	1.45	1.28	1.08	0.99	
Quick ratio	1.75	1.45	1.45	1.28	1.08	0.99	
Debt / equity	0.56	0.63	0.54	0.53	0.66	0.68	
Debt / assets	25.3%	26.3%	23.2%	22.0%	25.3%	25.2%	
Net debt / EBITDA	0.14	0.20	0.04	0.22	0.12	0.40	
Interest coverage	32.31	34.71	33.67	38.31	42.08	—	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.29	0.35	0.37	0.39	0.41	0.47	
Receivables turnover	13.44	14.70	15.15	14.81	14.07	12.6	
DSO (days)	27	25	24	25	26	29	
DPO (days)	16	19	20	22	24	23	
Cash conversion cycle	11	6	4	3	2	6	
GROWTH (YoY)							
Revenue growth	10.3%	21.6%	11.4%	10.0%	11.3%	—	
Net income growth	13.3%	21.5%	15.5%	14.3%	1.6%	—	
EPS growth	15.0%	24.9%	18.3%	17.8%	4.6%	—	
FCF growth	49.6%	23.1%	10.2%	-5.1%	15.4%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	5.66	7.07	8.36	9.86	10.31	11.81	
Book value / share	17.28	16.82	18.76	19.54	19.49	18.38	
Revenue / share	11.08	13.85	15.81	17.94	20.57	23.25	
FCF / share	6.68	8.45	9.54	9.33	11.09	10.98	
Cash / share	8.51	8.75	9.75	7.58	11.30	7.21	
SHAREHOLDER RETURN & SCORES							
Buyback yield	1.8%	3.2%	2.6%	3.1%	2.8%	3.22%	
Altman Z-Score	7.60	5.87	6.98	7.50	7.91	9.2	
Piotroski F-Score	8	6	9	8	6	5/9	
Beneish M-Score	-2.38	-2.62	-2.53	-2.01	-2.59	-2.88	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	5 / 9	Middling		
Altman Z-Score	9.2	Safe (>2.99)	Safe	
Income quality	1.00	Accrual-heavy	OCF ÷ net income	
Beneish M-Score	-2.88	Non-manipulator	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.84	Revenue stability	0.99
Interest burden		0.97	Earnings stability	0.98
Operating margin		62.4%	Earnings persistence	0.95
Asset turnover		0.46×	Revenue CAGR 3y	11.8%
Financial leverage		2.64×	EPS CAGR 3y	13.7%
= ROE		61%	FCF CAGR 3y	4.0%

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

SHAREHOLDER RETURN PROFILE				live
BUYBACK YIELD	DIVIDEND YIELD	TOTAL SHAREHOLDER RETURN	SBC / REVENUE	
3.22%	0.67%	3.95%	2.1%	
		cash yield	dilution pressure	



28 PEER COMPARISON							live peer engine
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
MA	\$540.9B	33.9	241%	47.3%	+16.0%	7/9	+12.3%
AXP	\$211.8B	19.0	34%	14.4%	+9.4%	9/9	-2.9%
COF	\$123.8B	12.5	9%	15.2%	+36.7%	7/9	-0.3%
JPM	\$903.0B	14.2	18%	25.7%	+8.0%	8/9	+13.8%
BAC	\$358.2B	12.0	11%	18.4%	+3.0%	8/9	—
HSBC	\$324.6B	13.5	14%	23.2%	+8.7%	7/9	—
MS	\$284.8B	14.2	19%	16.2%	+16.7%	7/9	—
GS	\$256.6B	12.5	17%	17.2%	-6.8%	5/9	—

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

29 ANALYST CONSENSUS & ESTIMATES

live consensus

Buy

62 Analysts

Str Sell (0)

Sell (0)

Hold (9)

Buy (53)

Str Buy (0)

MEAN TARGET (QTR)

TARGET VS. PRICE

NEXT REPORT

\$424.94

+5.5%

2026-10-27

18 targets

last-quarter mean

street \$3.44

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$45.86B	\$45.95B / \$45.72B	\$13.23	\$13.28 / \$13.13	24
FY2027	\$50.82B	\$51.39B / \$50.24B	\$15.04	\$15.26 / \$14.67	25
FY2028	\$56.10B	\$58.34B / \$54.11B	\$17.07	\$18.07 / \$16.27	17

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

30
STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$427.50	+6.2%	2
Last Quarter	\$424.94	+5.5%	18
Last Year	\$401.64	-0.2%	44
All Time	\$329.63	-18.1%	130

Rolling mean of published targets vs. last close \$402.61. Aggregated from StreetInsider, Benzinga, Investing.

Third-Party Composite Rating

B+

DCF3/5

ROE5/5

ROA5/5

DEBT/EQ3/5

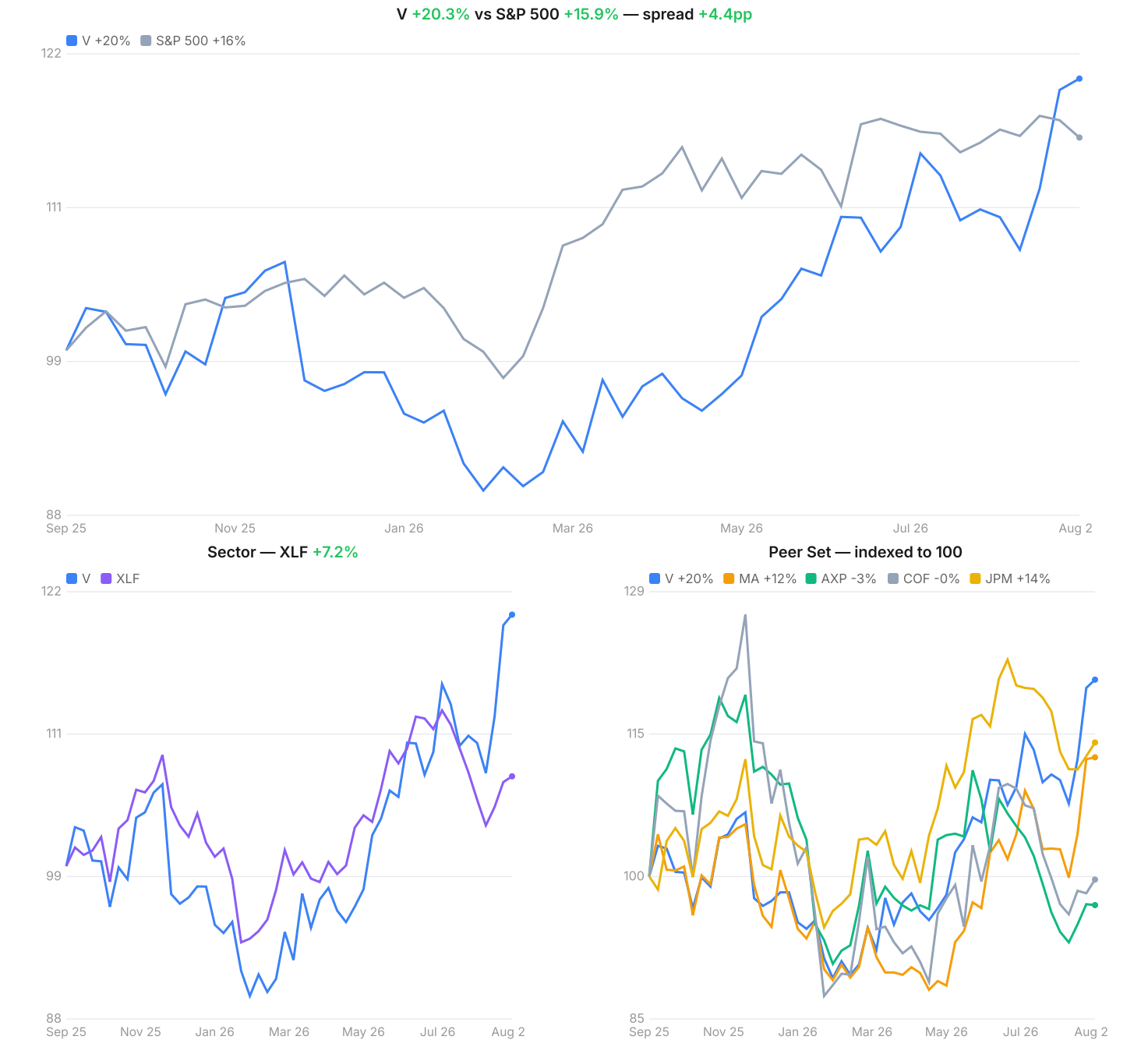
P/E1/5

P/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.

31
PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set



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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON
 site chart, print edition



MOVING AVERAGE RIBBON & TREND
 site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$374.72	+27.89	+7.44%	Above
SMA 50	\$372.48	+30.13	+8.09%	Above
SMA 200	\$339.03	+63.58	+18.75%	Above
EMA 9	\$388.99	+13.62	+3.50%	Above
EMA 21	\$379.97	+22.64	+5.96%	Above
EMA 50	\$371.72	+30.89	+8.31%	Above
EMA 200	\$349.16	+53.45	+15.31%	Above

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

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

32 TECHNICAL POWER SCORE

EDGE · site engine · 86/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +71

20 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

100

82

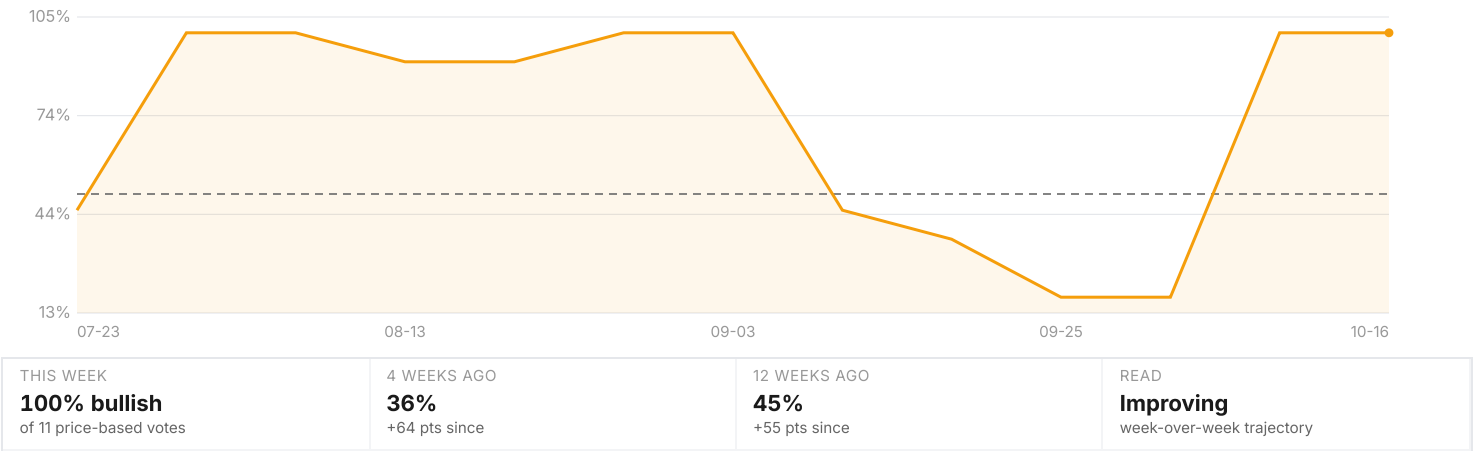
88

100

50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



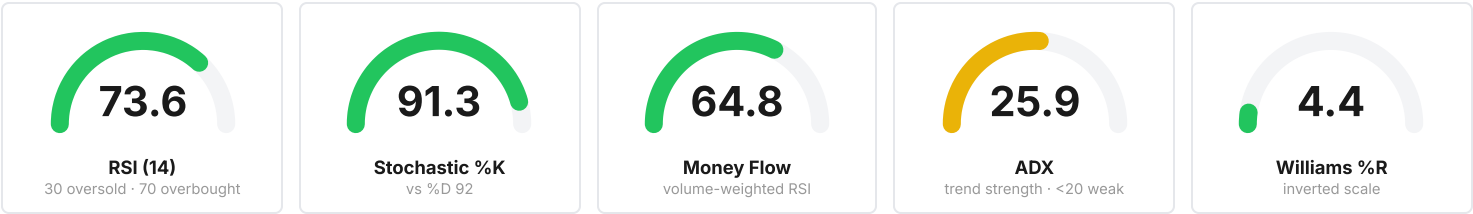
INDICATOR VOTE GRID

20 bull / 2 bear

● Price vs SMA 20	\$374.72	● Price vs SMA 50	\$372.48	● Price vs SMA 200	\$339.03
● EMA 9/21 Cross	389.0/380.0	● SMA 50/200	Golden	● ADX Direction	ADX 26
● Supertrend	\$381	● Parabolic SAR	\$380	● SMA Slope	1.720
● RSI	73.6	● Stochastic K/D	91/92	● StochRSI K/D	92/93
● Williams %R	-4	● CCI	163	● TSI vs Signal	29.6
● CMO	47.3	● ROC	11.63%	● OBV Signal	Accum
● Chaikin MF	0.080	● MFI	65	● Force Index	19M
● Elder Ray Bull	24.77				

INDICATOR GAUGES

site technicals-tab style



33 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$399.41 / \$403.55 / \$407.36	S1 / S2	\$395.60 / \$391.46
Bollinger (20,2)	\$347.32 – \$402.12	Squeeze	Off
52-wk range	\$293.89 – \$404.74	Off 52-wk high	-0.5%
ATR (14)	\$6.91 (1.7%)	Historical vol	20.8%

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

34 SEASONALITY — 18-YEAR AVERAGES

live model · win rates shown

+0.2%
Jan
50%

+2.4%
Feb
67%

+0.4%
Mar
53%

+4.9%
Apr
67%

+1.2%
May
72%

-0.1%
Jun
39%

+1.5%
Jul
61%

+1.5%
Aug
72%

-1.9%
Sep
39%

+2.4%
Oct
67%

+3.0%
Nov
78%

+2.4%
Dec
72%

Sample: 18 years — treat short histories as suggestive, not statistical.

35 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	V	S&P 500
Weekly volatility (σ , 1y)	2.85%	1.83%
Best / worst week (1y)	+6.6% / -8.3%	—
Max drawdown (5y, monthly)	-30.6%	—
1-week VaR (95%)	-3.8%	—
Beta (5y)	0.76	1.00

36 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

V EQUITY WEATHER (LIVE)
PARTLY CLOUDY · +32

Trend

Momentum

Volume

Volatility

Breadth

+50

+74

+49

-60

-23

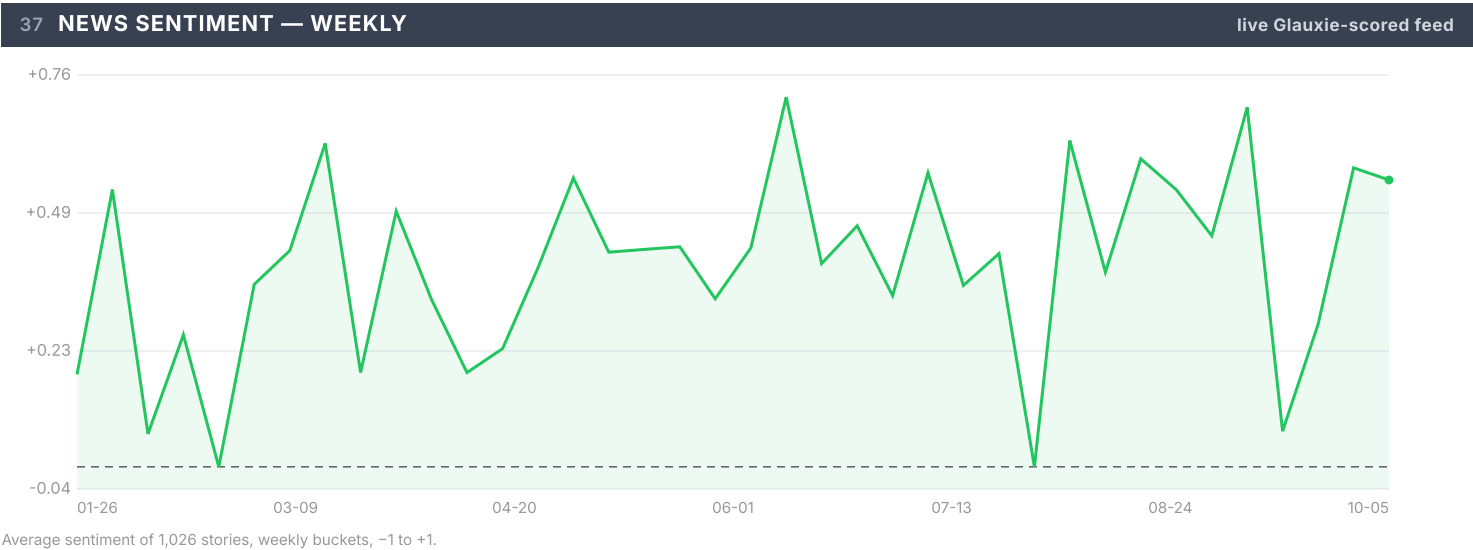
MARKET REGIME (2026-10-16)
NEUTRAL

VIX
19.99
Normal

DOW THEORY
Confirmed
Bearish

SPY / QQQ TSI
7.2 / 4.7
trend strength

SECTOR STRENGTH
46/100
breadth average



THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE
EDGE · live weather engine · Partly Cloudy

OVERALL +31.9 +52.6 vs industry	TREND +49.8 +77.6 vs industry	MOMENTUM +73.7 +85.7 vs industry	VOLUME +49.0 +74.0 vs industry
--	--	---	---

READING	V	FINANCIAL - CREDIT SERVICES N=681	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	+31.9	-20.7	-16.3	-20.5
Trend	+49.8	-27.8	-12.5	-21.3
Momentum	+73.7	-12.0	-4.4	-15.8
Volume	+49.0	-25.0	+0.0	-3.8

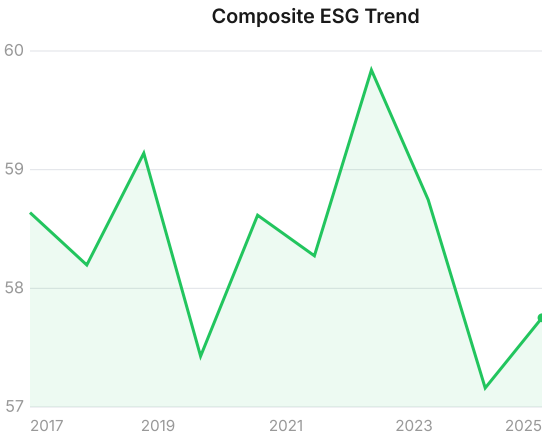
Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

39 EXECUTIVE COMPENSATION
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Ryan McInerney Chief Executive Officer	\$31.6M	76% equity+incentive
Rajat Taneja President, Technology	\$22.7M	80% equity+incentive
Kelly Mahon Tullier Vice Chair, Chief People	\$14.6M	81% equity+incentive
Chris Suh Chief Financial Officer	\$11.2M	72% equity+incentive
Paul Fabara Chief Risk and Client Services O	\$9.7M	78% equity+incentive

40 ESG ASSESSMENT
live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	52
Social	53
Governance	67
Composite ESG	57



41 8-K MATERIAL EVENTS
live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-09-23	Other Events	8.01
2026-07-28	Earnings Release; Other Events; Exhibits	2.02,8.01,9.01
2026-07-15	Bylaws Amendment; Exhibits	5.03,9.01
2026-06-26	Other Events	8.01
2026-05-12	Material Agreement; Other Events; Exhibits	1.01,8.01,9.01
2026-04-28	Earnings Release; Other Events; Exhibits	2.02,8.01,9.01
2026-02-27	Other Events	8.01
2026-02-13	Regulation FD Disclosure	7.01

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

42 **METHODOLOGY**

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

43 **DISCLOSURES**

DISCLOSURES. This document is produced by InsiderStreet.ai from live production data. It is not investment advice, not an offer or solicitation to buy or sell any security, and not a recommendation tailored to any person. Data is sourced as of the dates shown and may no longer be current. InsiderStreet.ai is not a registered investment adviser or broker-dealer. Investing involves risk, including loss of principal. Past performance does not guarantee future results. Do not make any investment decision based on this document. © 2026 InsiderStreet.ai — all rights reserved. Redistribution prohibited.

44 **DATA PROVENANCE FOR THIS REPORT**
sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2020 to 2025
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-28 to 2026-07-28
Analyst estimates	dim/forward_estimates	3 rows · 2026-09-30 to 2028-09-30
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	76 rows · 1987 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-08-31 to 2026-10-01
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	2 rows · 2026-03-27 to 2026-04-30
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31
ETF & fund holding	etf_holdings_changelog (30d)	1 record
Peer set	stock_peers_dynamic	8 rows
Industry medians	industry_medians	1 record
Congressional trades	congress_db (House + Senate)	1 record
ESG	fact/esg_disclosures	1 record

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.