

Wells Fargo & Company (WFC)

Financial Services / Banks - Diversified · 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
\$83.87	\$253.6B	\$97.76	11.6	63.9%	13%	5/9	+0.4%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	31.9M	\$72.78	1.94	17.6%	6%	0.5	+121.1%

Wells Fargo & Company, a financial services company, provides diversified banking, investment, mortgage, and consumer and commercial finance products and services in the United States and internationally. It operates through four segments: Consumer Banking and Lending; Commercial Banking; Corporate and Investment Banking; and Wealth and Investment Management. The company's financial products and services includes checking and savings accounts, and credit and debit cards, as well as home, auto, personal, and small business lending services. It also provides personalized wealth management, brokerage, financial planning, lending, private banking, trust and fiduciary products and services; and financial solutions to private, family owned and public companies through products and services including banking and credit products across multiple industry sectors and municipalities, secured lending and lease products, and treasury management. In addition, it offers a suite of capital markets, banking, and financial products and services, such as corporate banking, investment banking, treasury management, commercial real estate lending and servicing, equity, and fixed income solutions, as well as sales, trading, and research capabilities services to corporate, commercial real estate, government, and institutional clients. Wells Fargo & Company was founded in 1852 and is headquartered in San Francisco, California.

SECTOR Financial Services INDUSTRY Banks - Diversified EXCHANGE NYSE MARKET CAP \$253.6B EMPLOYEES 0 (SEC-filed) CEO Charles W. Scharf IPO 1972-06-01
COUNTRY US
333 Market Street, San Francisco, CA 94105 · Tel 866 249 3302 · [wellsfargo.com](https://www.wellsfargo.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

43 / 100

Street mean **\$96.67** (6 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

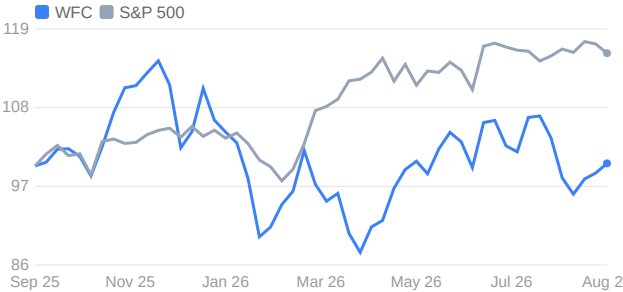
ROUTINE SELLING — LOW SIGNAL

\$8M sold / 6 mo, zero open-market buys

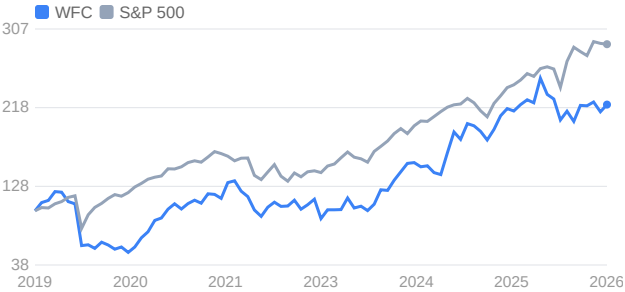
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **WFC +0.4%** · **S&P 500 +15.9%** · spread **-15.5pp**



7 Years vs S&P 500 · **WFC +121.1%** · **S&P 500 +189.9%** · spread **-68.8pp**



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

43

OF 100

Score Breakdown

Profitability	60/100
Growth	51/100
Momentum	66/100
Quality	52/100
Earnings Quality	88/100
Balance Sheet	45/100
Value	83/100
Risk (safety)	100/100
Overall	42.7/100

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
C	16
HSBC	55
BAC	55
UBS	24
JPM	54
GS	13
WFC	43

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

43 / 100

IS Score 42.7 / 100 · -20.7 from peak of 63

Quarter	Business Quality
23 Q1	47
23 Q2	55
23 Q3	60
23 Q4	63
24 Q1	55
24 Q2	55
24 Q3	40
24 Q4	30
25 Q1	30
25 Q2	25
25 Q3	20
25 Q4	30
26 Q1	43

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

PRICE STRUCTURE

LEAN BULLISH

Technical Score 64 / 100 · Power +28 · 15 of 22 indicator votes bullish

Date	Price Structure
07-23	38
08-13	105
09-03	105
09-25	38
10-16	64

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

These two disagree — business quality 43, price structure 64 out of 100, so the price reads better than the business does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 42.7	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 17 → 13 → 25 → 43	the direction matters more than the level
Technical vote share back above 50%	now 64%	price structure no longer broken
Institutional holder count rises two quarters running	peak 2,911 → now 2,888	fewer institutions willing to hold is our clearest warning

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

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

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

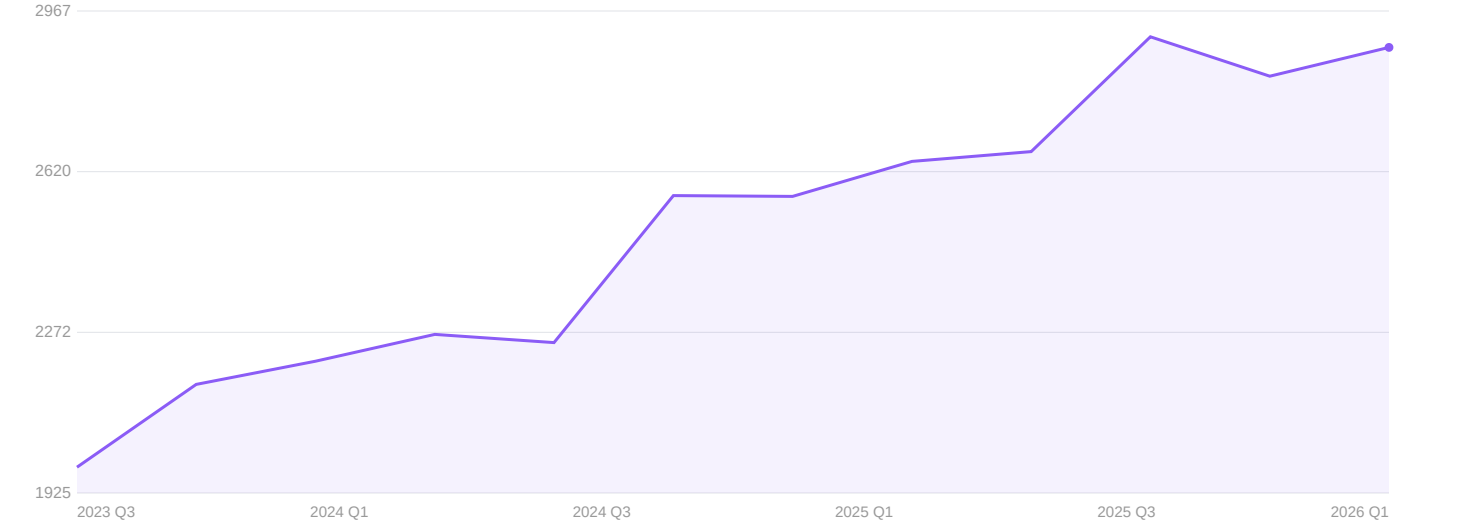
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 14 buys 2026-09-25	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1331 up / 1208 down net +123 funds	INSTITUTIONS ADDED (13F) 62 managers opening or increasing		

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

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 2,911 · latest 2,888 (-23 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	2,888	2358.1M	\$191.7B	77.3%
2026 Q1	2,826	2315.3M	\$181.8B	75.9%
2025 Q4	2,911	2404.2M	\$220.6B	78.8%
2025 Q3	2,663	2390.1M	\$197.5B	78.4%
2025 Q2	2,642	2485.5M	\$196.4B	81.5%
2025 Q1	2,566	2521.9M	\$178.0B	82.7%
2024 Q4	2,568	2527.1M	\$174.7B	82.9%
2024 Q3	2,250	2527.0M	\$139.9B	82.9%
2024 Q2	2,268	2573.2M	\$147.6B	84.4%
2024 Q1	2,210	2674.2M	\$148.7B	87.7%
2023 Q4	2,160	2711.1M	\$127.9B	88.9%
2023 Q3	1,981	2695.6M	\$108.6B	88.4%

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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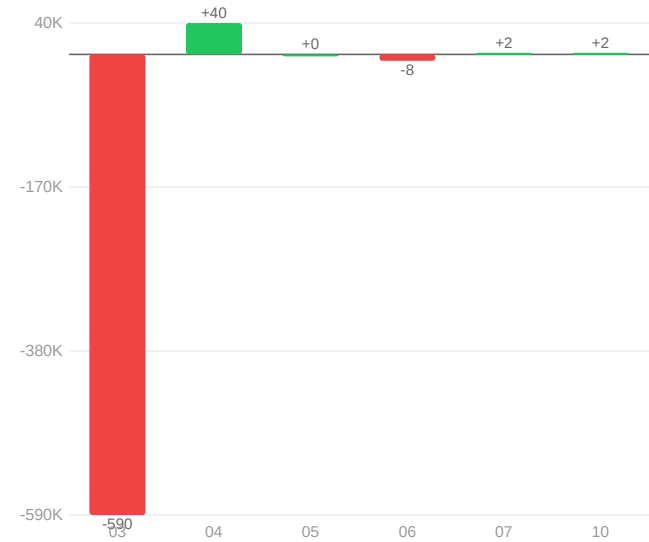
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Sargent Ronald	director	2026-10-01	A-Award	530	—	72,073
Hewett Wayne M.	director	2026-10-01	A-Award	452	—	42,707
Black Steven D	director	2026-10-01	A-Award	1,153	—	59,565
Flowers Derek A.	Sr. EVP and Chief Risk Officer	2026-07-15	GIFT	67,966	—	0
Flowers Derek A.	Sr. EVP and Chief Risk Officer	2026-07-15	GIFT	67,966	—	341,740
Black Steven D	director	2026-07-01	A-Award	1,076	—	58,079
Sargent Ronald	director	2026-07-01	A-Award	495	—	71,135
Hewett Wayne M.	director	2026-07-01	A-Award	422	—	42,014

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	2	90,000	\$7.9M	Counted
M — Exercises (paired A/D)	12	1,166,428	—	None — mechanics
F — Tax withholding	12	597,662	\$50.2M	None — compensation
G — Gifts	2	68,055	—	None
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 Routine Selling — Low Signal	OPEN-MARKET SELLS \$7.9M 2 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-25	2026-10-09
Ro Khanna	House	BUY	\$15,001 - \$50,000	2026-09-17	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-15	2026-10-09
Mitch McConnell	Senate	BUY	\$15,001 - \$50,000	2026-09-01	2026-09-21
Mitch McConnell	Senate	BUY	\$1,001 - \$15,000	2026-06-01	2026-06-30
Addison Mitchell McConnell	Senate	BUY	\$1,001 - \$15,000	2026-06-01	2026-06-30

HOUSE 12-MO 25 trades 13 purchases	SENATE 12-MO 21 trades 21 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW

live 13F data

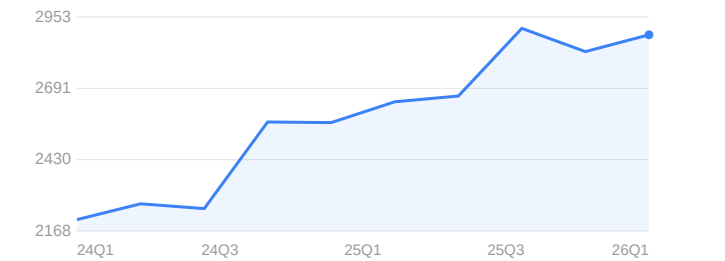
13F FILERS (LAST COMPLETE Q) 2,826	13F SHARES 2.32B 75.9% of shares out	NEW / CLOSED 184 / 219 positions, QoQ	INCREASED / REDUCED 1,053 / 1,185 positions, QoQ
PUT/CALL (13F) 1.07 option positions	FREE FLOAT 99.8% 3.02B sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	1.8M	\$143M
Wealth Enhancement Advisory Serv	1.5M	\$109M
Banque Pictet & Cie Sa	1.1M	\$89M
Ferguson Wellman Capital Managemen	991,358	\$79M
Mn Services Vermogensbeheer B.V.	907,481	\$73M
Davenport & Co Llc	895,341	\$72M

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

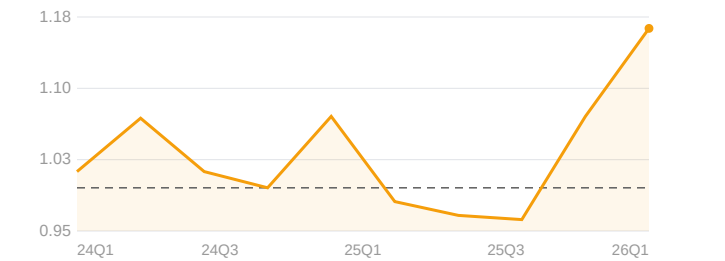
13F Filers Holding WFC — quarterly



2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.3%	\$7.7B
VTI	0.3%	\$7.7B
VSPMX	0.3%	\$7.7B
VTSAX	0.3%	\$7.7B
VFIAX	0.4%	\$6.4B
VFFSX	0.4%	\$6.4B

Institutional Put/Call — quarterly



12 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

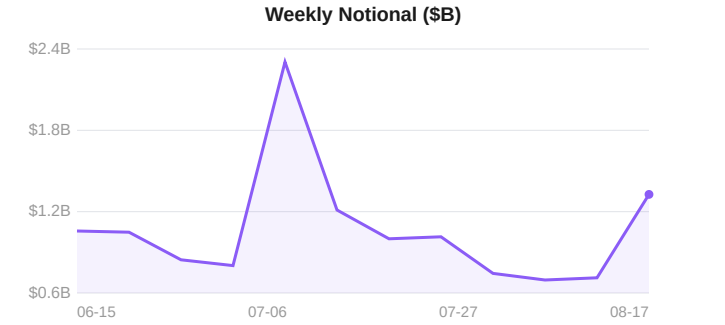


Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 47.6% 2026-10-15	20-DAY AVG 30.9% 50-day 36.2%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 46% · N: 55% · B: 32% latest session
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13 DARK POOL ACTIVITY

EDGE · live ATS data



Where WFC Trades in the Dark

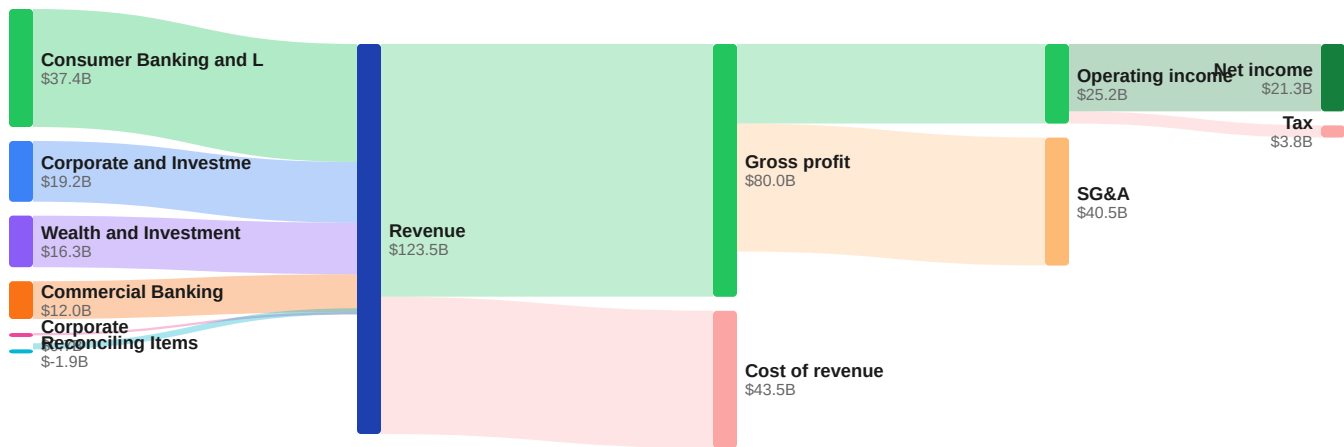
ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	11.3M	80 sh
Ubsa Ubs Ats	9.4M	71 sh
Ebxl Level Ats	7.1M	50 sh
Pure Purestream	5.8M	59 sh
Bids Bids Ats	4.8M	454 sh
Sgmt Sigma X2	4.5M	65 sh

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REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of Wells Fargo & Company revenue goes. All values FY2025 filings, live.

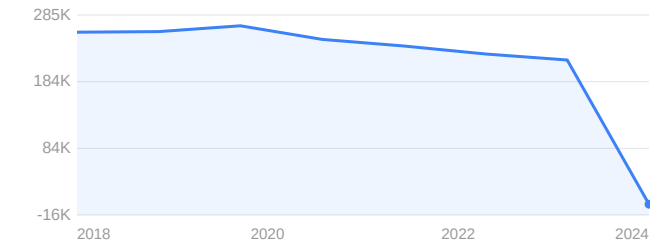
15

MOAT & COMPETITIVE POSITION

LIVE MODEL · 59/100 NARROW



3.8 · Employees (SEC filings)



16

CORPORATE INFORMATION — KEY OFFICERS

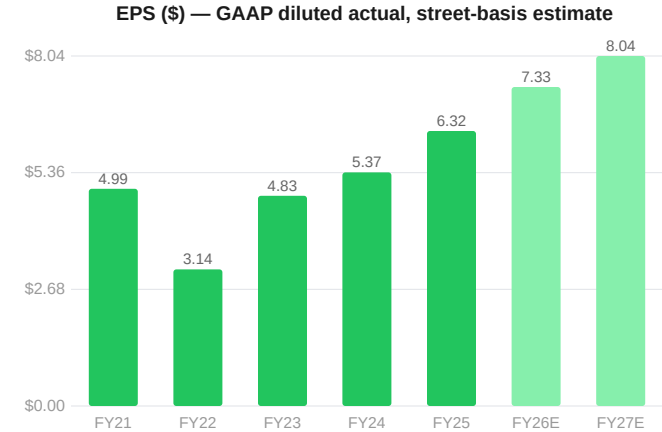
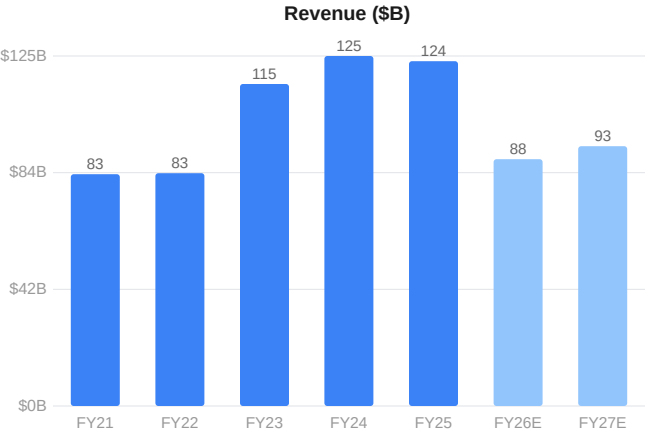
0 employees

OFFICER	TITLE
Charles W. Scharf	Chief Executive Officer & Chairman
Kleber R. Santos	Senior EVP, Co-CEO of Consumer Banking & Lending
Fernando S. Rivas	Senior EVP & CEO of Corporate & Investment Banking
Michael Santomassimo	Senior EVP & CFO

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17 REVENUE & EPS — HISTORY AND ESTIMATES

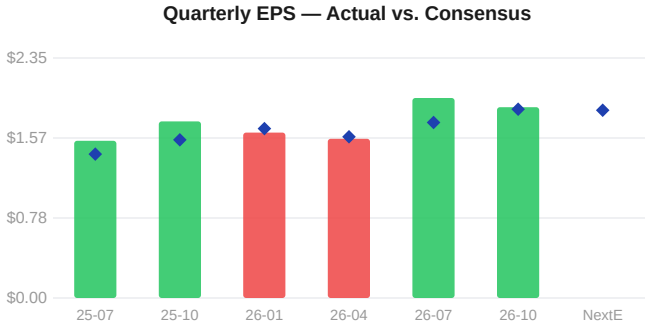
live consensus



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

18 ESTIMATE VS. ACTUAL & SURPRISES

live data



BEATS (>2%) 3 of 6 recent quarters	AVG SURPRISE +5.4%	NEXT REPORT 2027-01-14	INCOME QUALITY 0.83 OCF + net income
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19 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

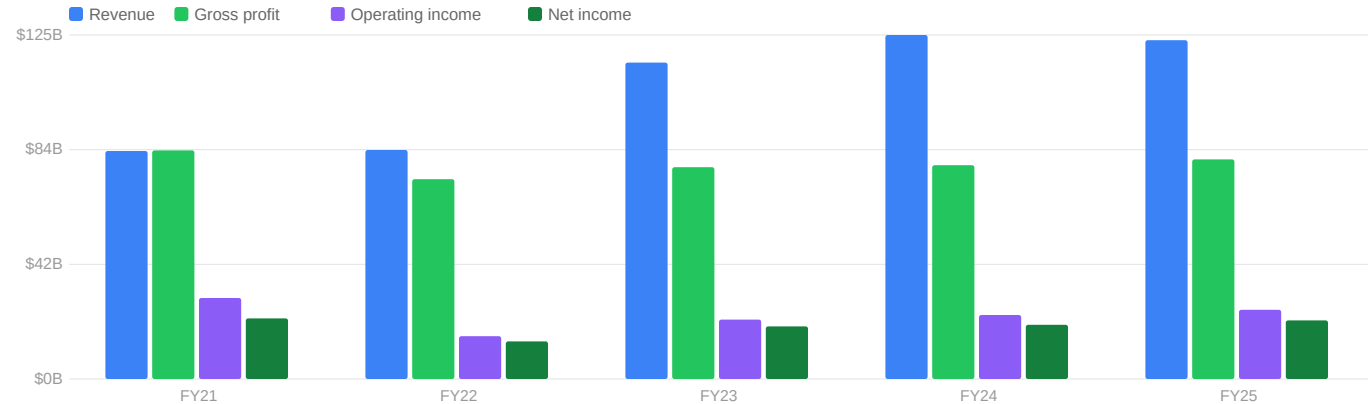
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement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

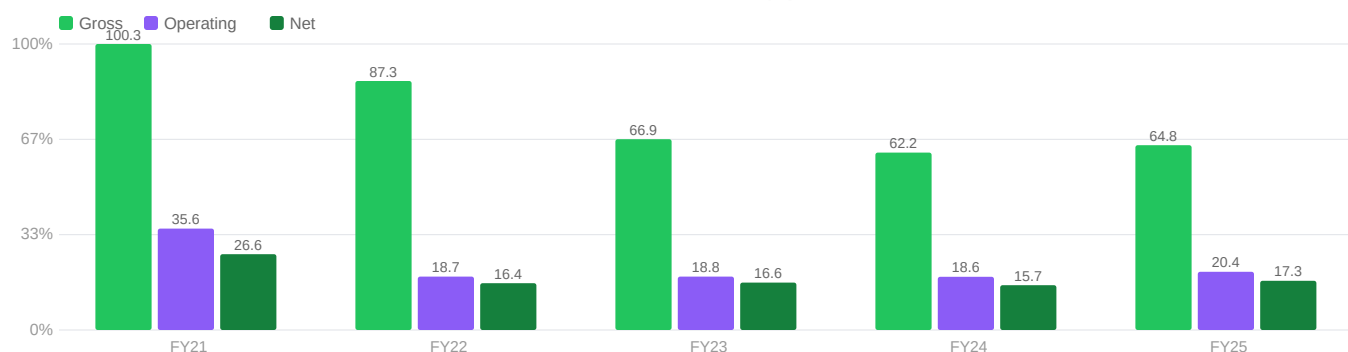
INCOME TRENDS — 5 YEAR

live financials



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Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+1.0%	+0.4%	+38.2%	+8.7%	-1.5%
Gross profit	+38.6%	-12.6%	+6.0%	+1.0%	+2.7%
Operating income	+1080.2%	-47.1%	+38.4%	+8.0%	+7.9%
Net income	+554.7%	-38.1%	+40.0%	+3.0%	+8.2%

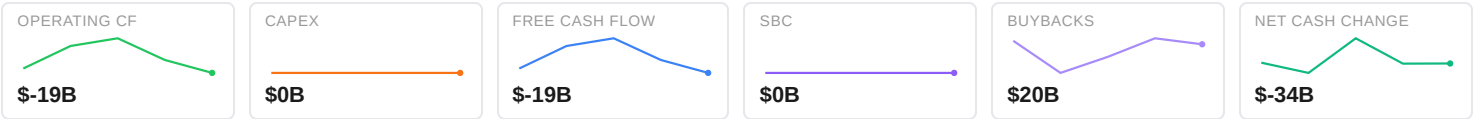
20 INCOME STATEMENT — FULL

live financials

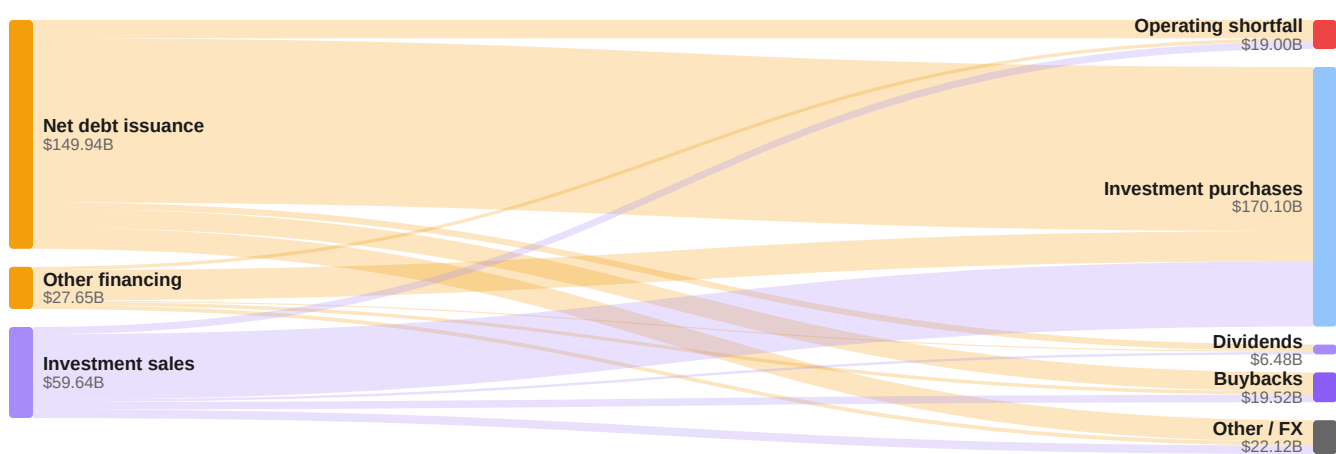
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	83.1	83.4	115.3	125.4	123.5	
Cost of revenue	-0.2	10.6	38.1	47.4	43.5	
Gross profit	83.3	72.8	77.2	78.0	80.0	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	36.1	35.6	37.3	37.2	40.5	
Operating income	29.6	15.6	21.6	23.4	25.2	
EBITDA	37.5	22.5	27.9	30.9	29.3	
D&A	7.9	6.8	6.3	7.6	4.1	
Pretax income	29.6	15.6	21.6	23.4	25.2	
Income tax	5.8	2.3	2.6	3.4	3.8	
Net income	22.1	13.7	19.1	19.7	21.3	
Diluted EPS (\$)	4.99	3.14	4.83	5.37	6.32	
Diluted shares (M)	4,096	3,837	3,720	3,468	3,217	

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CASH FLOW TRENDS live data



WHERE THE CASH CAME FROM — FY2025 funding Sankey, live data



Shown instead of the usual cash-distribution diagram because operating cash flow was not positive this year — there was no internally generated cash to distribute, so the decision-relevant question is what funded the spending. Sources left, uses right; cash is fungible and the statement does not trace which rupee of borrowing bought which asset, so the band is proportional, not a claim about specific flows. Any residual from FX translation is carried explicitly as **Other / FX**.

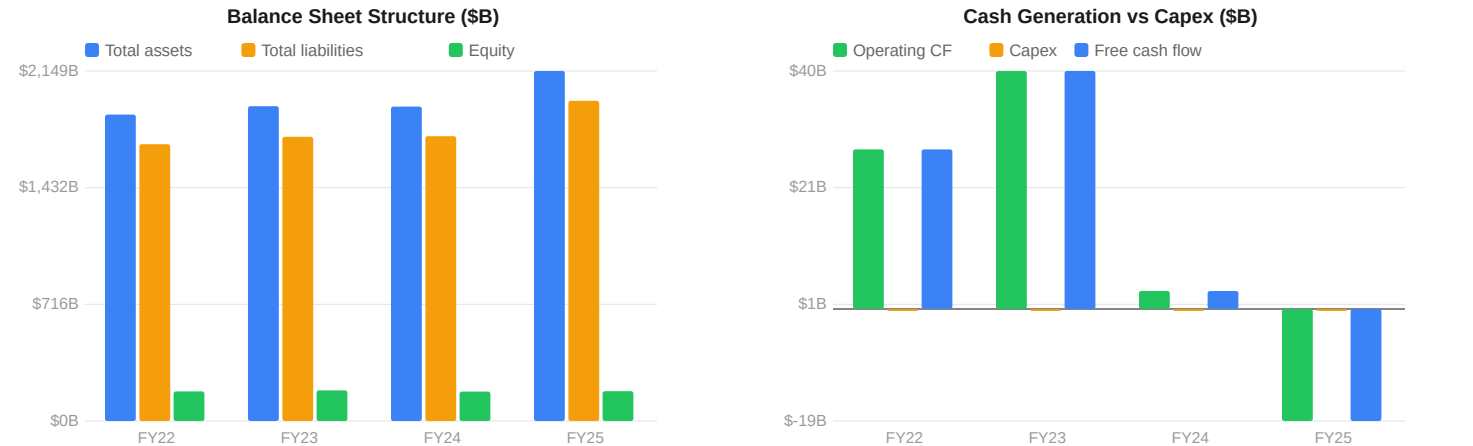
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	159.2	237.2	203.4	174.2	
ST investments	113.6	125.4	160.1	297.3	
Receivables (net)	44.4	53.7	42.4	23.0	
Total current assets	317.1	416.3	405.8	494.5	
PP&E (net)	18.0	18.2	19.4	20.0	
Goodwill + intangibles	35.7	33.7	32.9	31.3	
Total assets	1,881.0	1,932.5	1,929.8	2,148.6	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	51.1	89.6	108.8	251.0	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	1,504.2	1,447.7	1,480.6	1,722.7	
Long-term debt	174.8	207.6	173.1	174.7	
Total liabilities	1,698.8	1,745.0	1,748.8	1,965.6	
Shareholders' equity	182.2	187.4	181.1	183.0	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	13.4	19.1	20.0	21.4	
D&A	6.8	6.3	7.6	7.7	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	29.4	5.3	(20.3)	(52.0)	
Operating cash flow	27.0	40.4	3.0	(19.0)	
Capital expenditures	0.0	0.0	0.0	0.0	
Investing cash flow	(42.5)	16.0	(15.7)	(192.4)	
Buybacks	(6.0)	(13.6)	(22.3)	(19.5)	
Dividends paid	(5.3)	(5.9)	(6.2)	(6.5)	
Debt issuance / (repay)	50.7	64.6	(7.9)	149.9	
Financing cash flow	(59.6)	20.5	(21.5)	177.6	
Free cash flow	27.0	40.4	3.0	(19.0)	

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21 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	11.6%	7.3%	10.5%	10.8%	11.8%	13%	
ROA	1.1%	0.7%	1.0%	1.0%	1.0%	1.0%	
ROIC	-80.8%	9.8%	15.8%	20.5%	15.8%	6.2%	
Gross margin	100.3%	87.3%	66.9%	62.2%	64.8%	63.9%	
Operating margin	35.6%	18.7%	18.8%	18.6%	20.4%	21.1%	
Net margin	26.6%	16.4%	16.6%	15.7%	17.3%	17.6%	
EBITDA margin	45.1%	26.9%	24.2%	24.7%	23.8%	25.6%	
FCF margin	-14.0%	32.6%	35.0%	2.4%	-15.4%	—	
VALUATION							
P/E	7.98	10.93	8.96	11.72	14.05	11.6	
P/B	0.92	0.81	0.92	1.29	1.66	1.4	
P/S	2.09	1.76	1.49	1.84	2.42	1.94	
P/FCF	-14.91	5.41	4.25	76.13	-15.78	13.2	
EV/EBITDA	-1.21	4.51	3.80	4.83	7.72	13.0	
EV/Revenue	-0.54	1.20	0.92	1.19	2.05	3.3	
Earnings yield	12.5%	9.1%	11.2%	8.5%	7.1%	9.10%	
FCF yield	-6.7%	18.5%	23.5%	1.3%	-6.3%	7.56%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.28	0.21	0.29	0.27	0.29	7.76	
Quick ratio	0.28	0.21	0.29	0.27	0.29	7.76	
Debt / equity	1.04	1.25	1.60	1.57	2.35	1.26	
Debt / assets	10.0%	12.0%	15.4%	14.6%	19.8%	9.8%	
Net debt / EBITDA	-5.89	-2.12	-2.35	-2.64	-1.39	5.41	
Interest coverage	7.36	1.68	0.66	0.54	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	0.04	0.06	0.06	0.06	0.06	
Receivables turnover	2.59	3.33	3.75	4.36	5.38	5.4	
DSO (days)	141	110	97	84	68	—	
DPO (days)	—	0	0	0	0	—	
Cash conversion cycle	—	110	97	84	68	68	
GROWTH (YoY)							
Revenue growth	1.3%	0.8%	38.9%	8.7%	-1.3%	—	
Net income growth	614.7%	-37.9%	43.0%	3.0%	8.2%	—	
EPS growth	648.3%	-35.7%	49.9%	12.1%	13.0%	—	
FCF growth	-661.9%	334.7%	49.2%	-92.5%	-726.1%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	5.43	3.49	5.23	5.87	6.63	7.63	
Book value / share	47.32	47.02	50.79	53.30	56.29	58.98	
Revenue / share	20.79	21.67	31.54	37.31	38.47	43.26	
FCF / share	-2.91	7.06	11.04	0.90	-5.91	6.36	
Cash / share	103.78	71.16	99.16	108.15	146.56	98.26	
SHAREHOLDER RETURN & SCORES							
Buyback yield	12.3%	4.1%	7.9%	9.6%	6.5%	5.89%	
Altman Z-Score	-0.42	-0.49	-0.34	-0.33	-0.35	0.5	
Piotroski F-Score	6	5	7	7	5	5/9	
Beneish M-Score	-2.65	-2.22	-2.19	-2.64	-2.82	-3.39	

22 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	0.83	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		0.82	Revenue stability	0.92
Interest burden		1.00	Earnings stability	0.78
Operating margin		21.2%	Earnings persistence	0.96
Asset turnover		0.06×	Revenue CAGR 3y	8.6%
Financial leverage		11.80×	EPS CAGR 3y	18.7%
= ROE		13%	FCF CAGR 3y	-9.6%

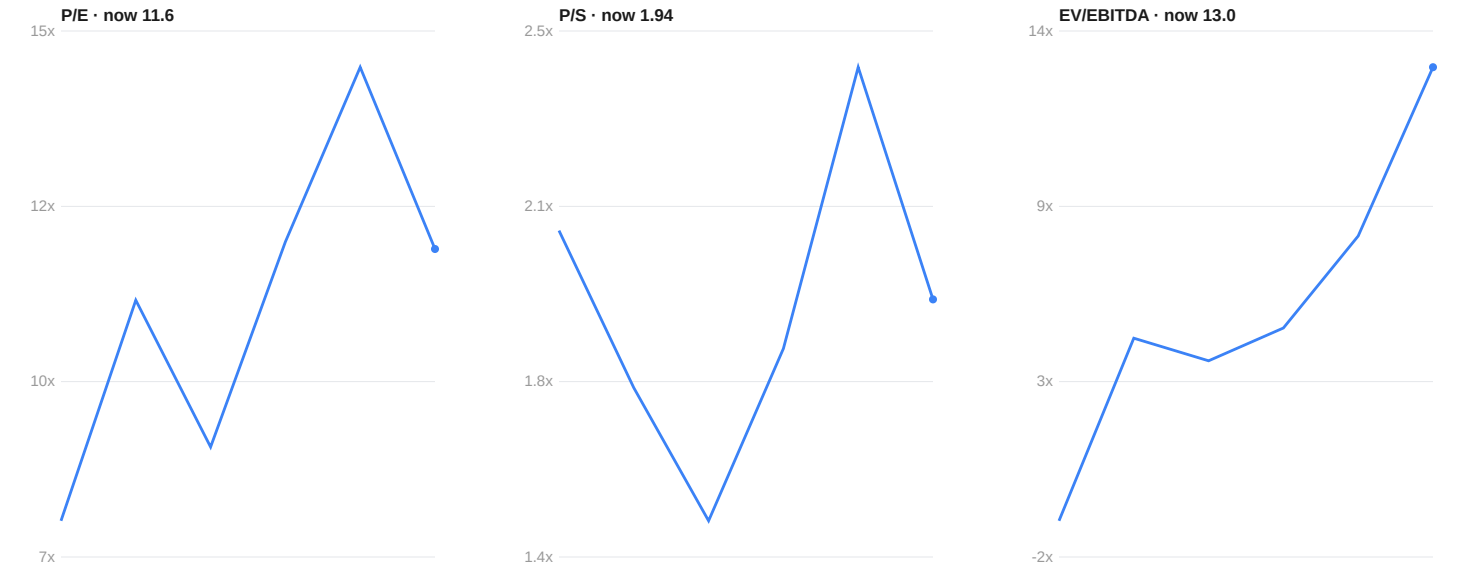
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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 5.89%	DIVIDEND YIELD 2.21%	TOTAL SHAREHOLDER RETURN 8.48% cash yield	SBC / REVENUE 0.0% dilution pressure
-------------------------------	--------------------------------	--	---

24 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



25 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
C	\$208.4B	12.0	8%	12.9%	+3.9%	5/9	+31.8%
HSBC	\$324.6B	13.5	14%	23.2%	+8.7%	7/9	+44.1%
BAC	\$358.2B	12.0	11%	18.4%	+3.0%	8/9	+2.1%
UBS	\$146.0B	16.1	10%	15.6%	+1.4%	5/9	+22.7%
JPM	\$903.0B	14.2	18%	25.7%	+8.0%	8/9	—
GS	\$256.6B	12.5	17%	17.2%	-6.8%	5/9	—
MS	\$284.8B	14.2	19%	16.2%	+16.7%	7/9	—
AXP	\$211.8B	19.0	34%	14.4%	+9.4%	9/9	—

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

26 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

60 Analysts

Str Sell (0)

Sell (4)

Hold (28)

Buy (28)

Str Buy (0)

MEAN TARGET (QTR)	TARGET VS. PRICE	NEXT REPORT
\$96.67 6 targets	+15.3% last-quarter mean	2027-01-14 street \$1.84

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$88.43B	\$88.67B / \$88.16B	\$7.33	\$7.46 / \$6.95	17
FY2027	\$93.06B	\$93.99B / \$91.93B	\$8.04	\$8.35 / \$7.77	17
FY2028	\$97.94B	\$99.43B / \$97.32B	\$9.14	\$9.60 / \$7.88	14

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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	\$96.67	+15.3%	6
Last Quarter	\$96.67	+15.3%	6
Last Year	\$98.48	+17.4%	27
All Time	\$76.81	-8.4%	88

Rolling mean of published targets vs. last close \$83.87. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

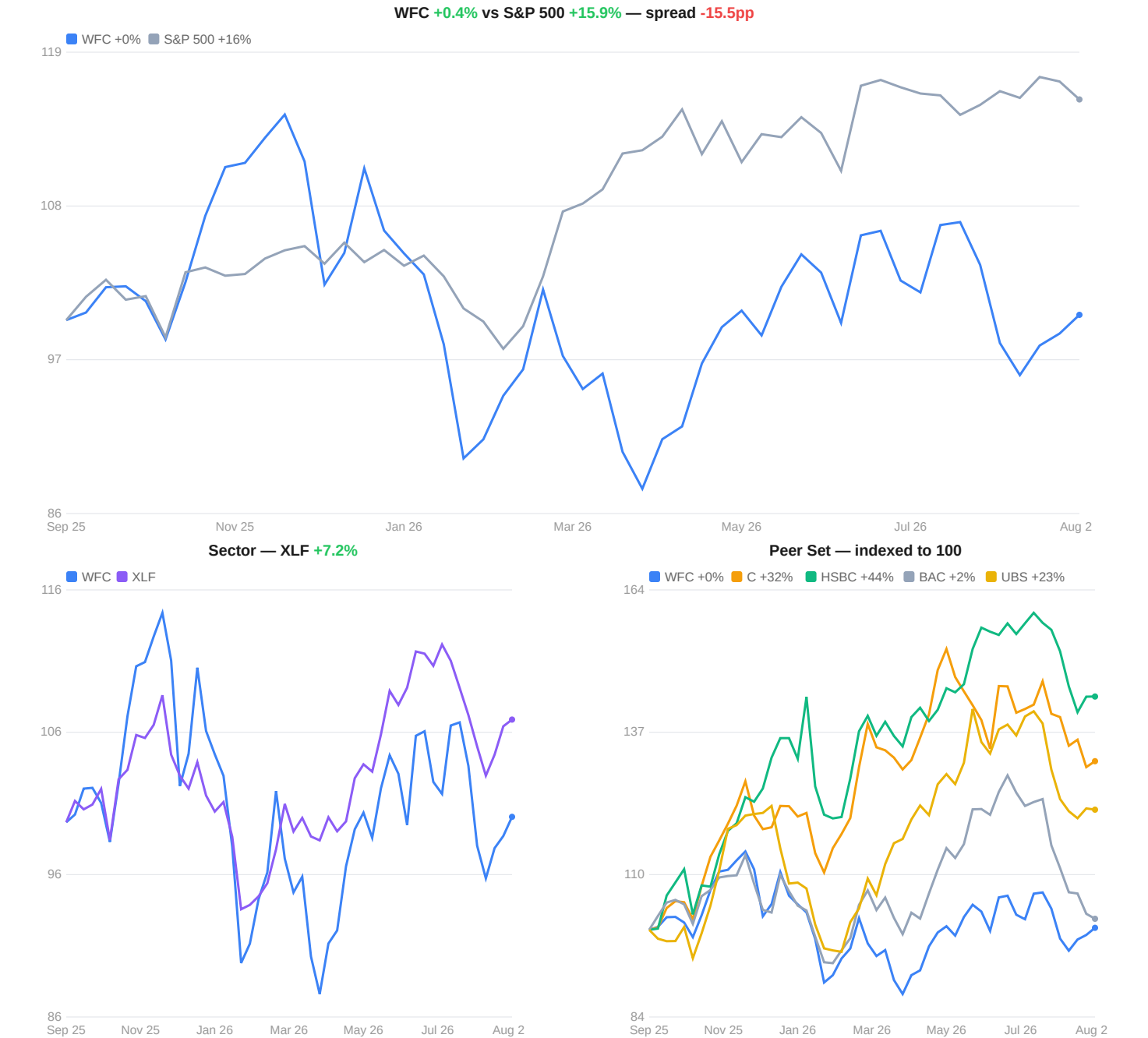
B

DCF1/5ROE4/5ROA3/5DEBT/EQ2/5P/E3/5P/B3/5

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

28 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set



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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,20) 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	\$81.96	+1.91	+2.33%	Above
SMA 50	\$85.20	-1.33	-1.56%	Below
SMA 200	\$84.06	-0.19	-0.23%	Below
EMA 9	\$82.31	+1.56	+1.90%	Above
EMA 21	\$82.83	+1.04	+1.26%	Above
EMA 50	\$84.07	-0.20	-0.24%	Below
EMA 200	\$83.53	+0.34	+0.41%	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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29 TECHNICAL POWER SCORE

EDGE · site engine · 64/100 composite

TECHNICAL VERDICT

LEAN BULLISH

Power Score +28

15 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

33

90

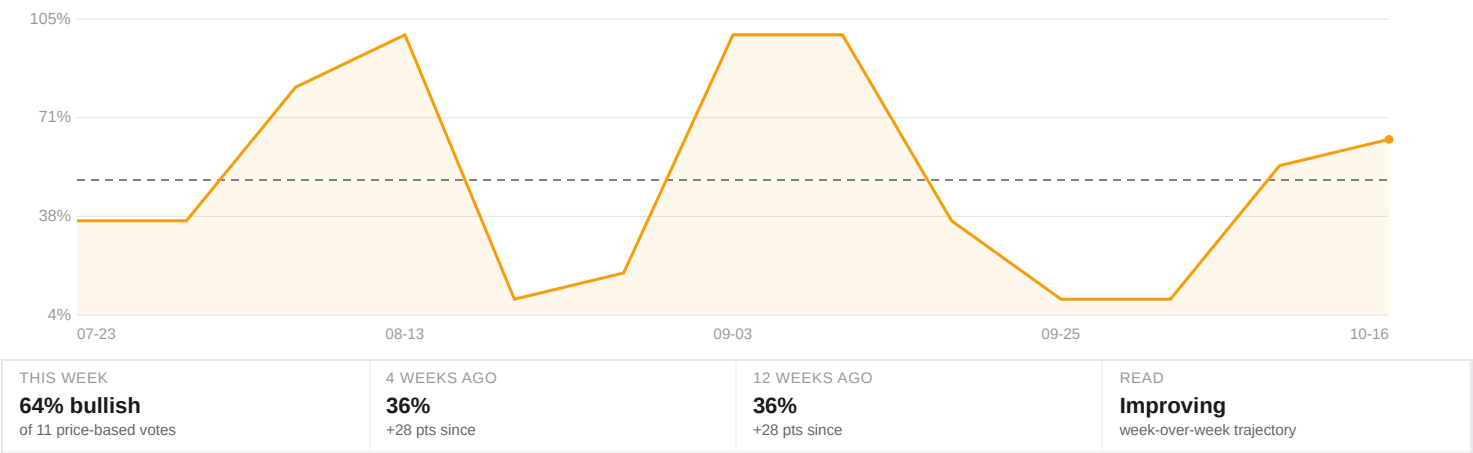
88

67

50

LEAN BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



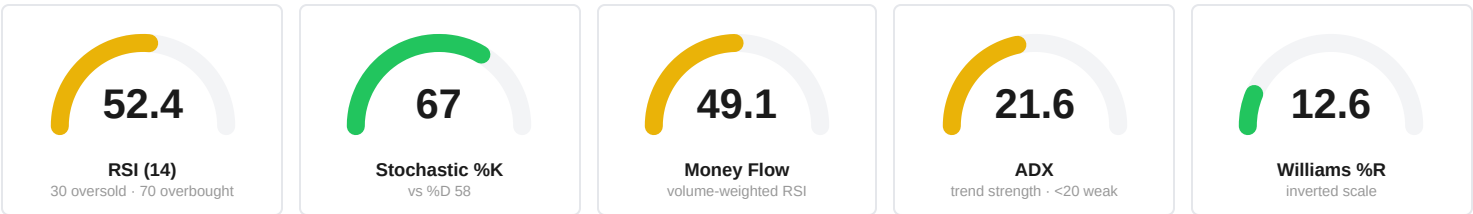
INDICATOR VOTE GRID

15 bull / 7 bear

Price vs SMA 20	\$81.96	Price vs SMA 50	\$85.20	Price vs SMA 200	\$84.06
EMA 9/21 Cross	82.3/82.8	SMA 50/200	Golden	ADX Direction	ADX 22
Supertrend	\$85	Parabolic SAR	\$78	SMA Slope	-0.110
RSI	52.4	Stochastic K/D	67/58	StochRSI K/D	82/70
Williams %R	-13	CCI	98	TSI vs Signal	-12.2
CMO	4.8	ROC	4.26%	OBV Signal	Accum
Chaikin MF	0.070	MFI	49	Force Index	4M
Elder Ray Bull	1.89				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$82.24 / \$83.61 / \$84.46	S1 / S2	\$81.39 / \$80.02
Bollinger (20,2)	\$78.78 – \$85.14	Squeeze	Off
52-wk range	\$72.78 – \$97.28	Off 52-wk high	-13.8%
ATR (14)	\$2.06 (2.5%)	Historical vol	27.0%

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31 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

+0.5% Jan 75%	-2.4% Feb 40%	-0.9% Mar 43%	+3.2% Apr 60%	+0.7% May 55%	-0.7% Jun 55%	+2.7% Jul 65%	-0.8% Aug 60%	+0.9% Sep 55%	+3.1% Oct 80%	+4.0% Nov 75%	+2.4% Dec 70%
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Sample: 20 years — treat short histories as suggestive, not statistical.

32 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	WFC	S&P 500
Weekly volatility (σ , 1y)	3.54%	1.83%
Best / worst week (1y)	+6.3% / -8.4%	—
Max drawdown (5y, monthly)	-56.8%	—
1-week VaR (95%)	-6.7%	—
Beta (5y)	0.92	1.00

33 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

WFC EQUITY WEATHER (LIVE)

CLOUDY · -7

Trend

-41

Momentum

+25

Volume

+54

Volatility

-60

Breadth

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

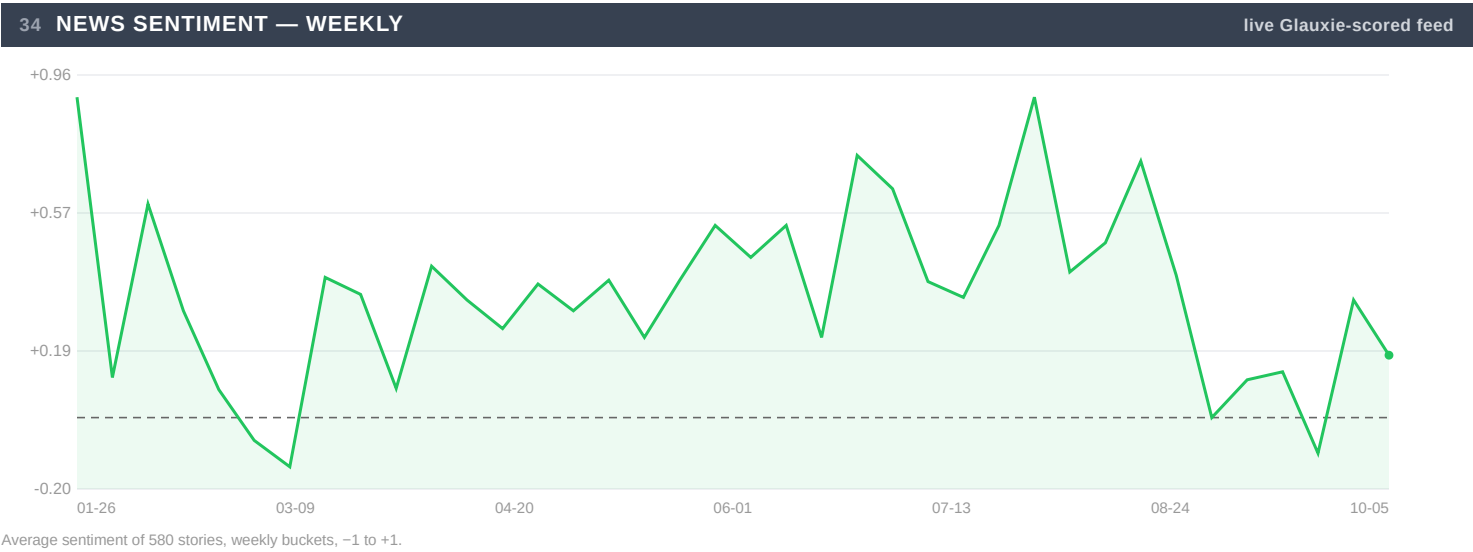
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL -6.7 +15.6 vs industry	TREND -41.1 -13.6 vs industry	MOMENTUM +24.9 +26.1 vs industry	VOLUME +53.5 +81.5 vs industry
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READING	WFC	BANKS - DIVERSIFIED N=179	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-6.7	-22.3	-16.3	-20.5
Trend	-41.1	-27.5	-12.5	-21.3
Momentum	+24.9	-1.2	-4.4	-15.8
Volume	+53.5	-28.0	+0.0	-3.8

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

36 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	75
Social	72
Governance	68
Composite ESG	72



37 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.

38 DISCLOSURES

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39 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 · 2021-01-15 to 2026-10-13	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	119 rows · 1996 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-05-14 to 2026-10-01	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

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

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