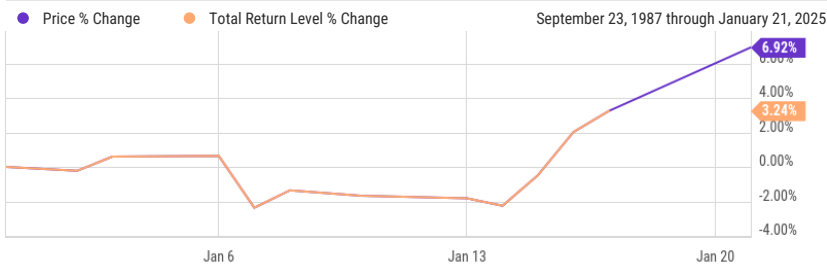


# Charles Schwab Corp



Performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than quoted performance data.

Inc. Statement	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Revenue	6.054B	6.369B	7.478B	8.618B	10.13B	10.72B	11.69B	18.52B	20.76B	18.84B	18.74B
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	36.62%	37.86%	42.31%	46.32%	53.48%	55.14%	40.36%	44.22%	52.66%	69.34%	72.00%
Effective Tax Rate	37.54%	36.51%	36.89%	35.51%	23.13%	23.60%	23.28%	24.09%	23.49%	20.56%	21.79%
Net Income	1.321B	1.447B	1.889B	2.354B	3.507B	3.704B	3.299B	5.855B	7.183B	5.067B	5.147B
EPS Basic	0.96	1.04	1.32	1.63	2.47	2.69	2.13	2.84	3.52	2.55	2.57
EPS Diluted	0.95	1.03	1.31	1.61	2.45	2.67	2.12	2.83	3.50	2.54	2.56

Balance Sheet	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Last Qtr.
Total Assets	154.64B	183.70B	223.38B	243.27B	296.48B	294.00B	549.01B	667.27B	551.77B	493.18B	466.06B
Total Liabilities	142.84B	170.30B	206.96B	224.75B	275.81B	272.26B	492.95B	611.01B	515.16B	452.22B	418.84B
Financial Debt	1.816B	2.802B	2.876B	19.69B	6.826B	7.43B	13.63B	23.68B	37.81B	59.00B	55.58B
Shareholders Equity	11.80B	13.40B	16.42B	18.52B	20.67B	21.74B	56.06B	56.26B	36.61B	40.96B	47.22B

Cash Flow	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Cash from Operations	2.348B	1.246B	3.603B	-839.00M	12.46B	9.325B	6.852B	2.118B	2.057B	19.59B	33.53B
Cash from Investing	-8.395B	-28.62B	-38.78B	-20.47B	-40.56B	11.96B	-125.85B	-75.66B	32.05B	57.41B	37.38B
Cash from Financing	9.682B	27.99B	34.96B	22.60B	47.17B	-13.94B	143.98B	96.32B	-68.72B	-61.24B	-48.82B
Free Cash Flow	1.948B	980.00M	3.257B	-1.239B	11.89B	8.617B	6.221B	1.202B	1.086B	18.89B	33.10B

Dividend	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Dividend Per Share	0.24	0.24	0.27	0.32	0.46	0.68	0.72	0.72	0.84	1.00	1.00
Payout Ratio	28.24%	26.74%	25.73%	25.15%	22.44%	28.62%	38.80%	31.12%	29.37%	44.92%	--

Profitability	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Return on Assets	0.89%	0.86%	0.93%	1.01%	1.30%	1.25%	0.78%	0.96%	1.18%	0.97%	--
Return on Equity	11.91%	11.48%	12.67%	13.47%	17.90%	17.47%	8.48%	10.43%	15.47%	13.06%	--
Return on Invested Capital	10.23%	9.70%	10.64%	8.19%	10.67%	13.07%	6.67%	7.83%	9.31%	5.81%	--

Estimates	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2024	2025	2026
EPS	0.9177	0.9710	1.031	1.144	1.072	4.005	5.036	4.879
Revenue	5.295B	5.432B	5.593B	5.858B	5.665B	22.13B	25.12B	24.38B

Shareholder Friendliness	Liquidity	Short Interest	
Dividend Yield	1.31%	Quick Ratio Annual	1.892
Net Payout Yield	1.31%	Current Ratio Ann	1.892
Net Buyback Yield	--	Working Capital Ann	105.08B
Debt Paydwn Yield	2.64%	EBIT/Int Expense Ann	--
		Short Interest	13.51M
		Days to Cover Short	1.842
		Percent of Float Short	0.81%
		% of Shr Outst Short	0.74%

Charles Schwab operates in brokerage, wealth management, banking, and asset management. It runs a large network of brick-and-mortar brokerage branch offices and a well-established online investing website, and it has mobile trading capabilities. It also operates a bank and a proprietary asset-management business and offers services to independent investment advisors. Schwab is among the largest firms in the investment business, with over \$9 trillion of client assets at the end of September 2024. Nearly all of its revenue is from the United States.

Currency: USD

Symbol: SCHW	Price - Jan. 17, 2025 76.41
Sector: Financials	Price Target 86.25
Industry: Capital Markets	52 Week High - Nov. 29, 2024 83.35
Consensus Rating: Outperform	52 Week Low - July 17, 2024 61.01
Y-Rating: Neutral	Market Cap 139.87B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	-0.46%	6.62%	3.24%	22.21%	-5.85%	11.16%	12.36%
Price Return	-0.46%	6.26%	3.24%	20.43%	-7.17%	9.59%	11.00%

\*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
SCHW	22.21%	-5.85%	11.16%	29.85	7.470
IBKR	114.2%	37.21%	31.31%	29.66	2.294
MS	69.27%	15.79%	22.98%	17.36	3.855
BLK	30.65%	8.67%	16.30%	23.93	7.465

\*Figures are annualized.

Growth	3Y	5Y	10Y
Revenue	17.23%	13.20%	13.24%
Operating Income	--	--	--
EPS Basic	6.18%	0.64%	12.58%
Total Dividends Paid	21.15%	23.66%	19.99%
Book Value	-13.05%	12.19%	12.82%
Total Assets	-3.51%	10.71%	13.13%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	29.85	24.35	24.46	20.77
PS Ratio	7.470	6.766	6.768	3.066
PB Ratio	3.678	3.766	3.433	2.015
Price/FCF	4.228	14.43	--	270.20
EV/EBITDA	--	--	--	10.43
EV/EBIT	5.928	0.9713	-17.42	8.419
EV/Revenue	4.268	0.6169	-7.960	5.506
EV/FCF	2.416	-1.152	-7.681	5.247
EV/Assets	0.1259	0.0244	0.0244	0.365
P/E Forward	19.09	--	--	--
P/S Forward	6.330	--	--	--
PEG Forward	0.3314	--	--	--

Risk	3Y	5Y	10Y
Beta	0.8774	0.9896	1.110
Standard Deviation	37.87%	37.58%	34.49%
Historical Sharpe Ratio	-0.1789	0.2224	0.2607
Max Drawdown	49.70%	51.08%	51.08%
VaR 5%	3.28%	3.36%	3.16%
Historical Sortino	-0.2482	0.2884	0.3719

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