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Time to Follow the Money

Zacks Top Bank, Finance, & Insurance Stocks

Part One: **Top Stocks by Market Capitalization**

Part Two: **Top Stocks by the Maximum Number of Analysts**

Part Three: **By Largest 1 Month % Change in Current Fiscal Year F1 EPS Estimates**

Presented by:

John Blank, PhD

Zacks Chief Equity Strategist and Economist

12/02/2024



Review Table for the Energy Sector: With Stock Tickers, Company Names, & Market Capitalizations

Market Cap (in \$Millions) for three remaining Finance Industry Codes (46, 47, 48. & 49)

Tables with Tickers, Company Name, Market Cap., in \$Millions and Zacks Industry Codes

Tickers	Company Name	Market Cap . . in Mil	Industry Code
IDCBY	Industri&Cml Bk	211527.13	46
CICHY	China Constr Bk	188758.30	46
RY	Royal Bank Cda	177089.94	46
ACGBY	Agri Bank China	174711.52	46
CMWAY	Commonwlth Bk A	171341.11	46
HDB	Hdfc Bank Ltd	170930.52	46
HSBC	Hsbc Holdings	169070.20	46
BACHY	Bank China Ltd	136360.42	46
FCNCA	First Ctzn's-Nca	32293.33	47
HBAN	Huntington Banc	26150.60	47
RF	Regions Finl Cp	24766.54	47
CFG	Citizens Fin Gp	21224.16	47
EWBC	East West Bc	15256.12	47
FHN	First Hrzn Corp	11180.61	47
WBS	Webster Finl Cp	10635.99	47
WAL	Western Allianc	10291.45	47
AXP	Amer Express Co	214327.39	48
BX	Blackstone Inc	136473.02	48
ICE	Intercontntlexc	92551.59	48
MCO	Moody's Corp	90759.45	48
CME	Cme Group Inc	85524.71	48
COF	Capital One Fin	72979.05	48
NDAQ	Nasdaq Inc	47733.65	48
DFS	Discover Fin Sv	45835.70	48
BRK.B	Berkshire Hth-B	1041719.56	49
BRK.A	Berkshire Hth-A	1040174.06	49
PGR	Progressive Cor	156329.78	49
ALIZY	Allianz Se-Adr	118925.89	49
CB	Chubb Ltd	117035.47	49
MMC	Marsh & McLennar	114549.30	49
ZURVY	Zurich Insur Gp	91706.52	49
AON	Aon Plc	85059.59	49

Sector : FINANCE			
Industry Names			Industry Codes
BANKS-MAJOR			46
BANKS & THRIFTS			47
FINANCE			48
INSURANCE			49

Tickers	Company Name	Market Cap . . in Mil	Industry Code
SUPV	Grpo Superv-Adr	1124.00	46
UBS	Ubs Group Ag	100489.39	46
SCBFF	Standard Chartr	30118.68	46
GGAL	Grupo Galic Adr	9302.00	46
OVCHY	Oversea-Chinese	53733.32	46
HSBC	Hsbc Holdings	169070.20	46
EBKDY	Erste Group Bnk	22502.01	46
HSNGY	Hang Seng Bk	22173.10	46
FFWM	First Foundatn	665.35	47
BMRC	Bank Of Marin	411.56	47
FSUN	Firstsun Cap Bc	1065.73	47
FSFG	First Svgs Finl	206.86	47
NBBK	Nb Bancorp Inc	861.81	47
ISBA	Isabella Bank	185.08	47
NRIM	Northrim Bcp	470.80	47
CIVB	Civista Bancsh	358.96	47
CORZ	Core Scientific	4945.57	48
TREE	Lendingtree Inc	585.92	48
PGY	Pagaya Tech Ltd	788.86	48
NAVI	Navient Corp	1644.80	48
CWD	Caliberco's Inc	9.93	48
LDI	Loandepot Inc	752.10	48
SOFI	Sofi Technologs	17492.57	48
PRAA	Pra Group Inc	846.50	48
DGICA	Donegal Grp -A	556.91	49
UFCS	United Fire Grp	762.29	49
MCY	Mercury Genl Cp	4365.92	49
HRTG	Heritage Insur	379.25	49
ROOT	Root Inc	1495.81	49
KINS	Kingstone Cos	196.97	49
TRUP	Trupanion Inc	2265.40	49
ZURVY	Zurich Insur Gp	91706.52	49

Tickers	Company Name	Market Cap . . in Mil	Industry Code
FITB	Fifth Third Bk	32293.35	46
CMA	Comerica Inc	9511.09	46
STT	State St Corp	28960.39	46
KEY	Keycorp New	19349.85	46
TFC	Truist Finl Cp	63389.13	46
BK	Bank Of Ny Mell	59431.36	46
MTB	M&T Bank Corp	36635.36	46
USB	Us Bancorp	83430.51	46
RF	Regions Finl Cp	24766.54	47
ZION	Zions Bancorp	8963.10	47
CFR	Cullen Frost Bk	9131.12	47
HBAN	Huntington Banc	26150.60	47
EWBC	East West Bc	15256.12	47
TCBI	Texas Cap Bcshs	4123.03	47
FLG	Flagstar Finl	4952.32	47
FNB	Fnb Corp	6170.50	47
DFS	Discover Fin Sv	45835.70	48
SYF	Synchrony Fin	26171.70	48
AXP	Amer Express Co	214327.39	48
COF	Capital One Fin	72979.05	48
BX	Blackstone Inc	136473.02	48
CME	Cme Group Inc	85524.71	48
MCO	Moody's Corp	90759.45	48
NDAQ	Nasdaq Inc	47733.65	48
TRV	Travelers Cos	60536.89	49
PGR	Progressive Cor	156329.78	49
WTW	Willis Twrs Wat	32318.62	49
ALL	Allstate Corp	55131.98	49
AON	Aon Plc	85059.59	49
HIG	Hartford Fin Sv	35871.11	49
MMC	Marsh & McLennar	114549.30	49
UNM	Unum Group	14073.91	49

Note : List of Top Stocks by Market Capitalisation

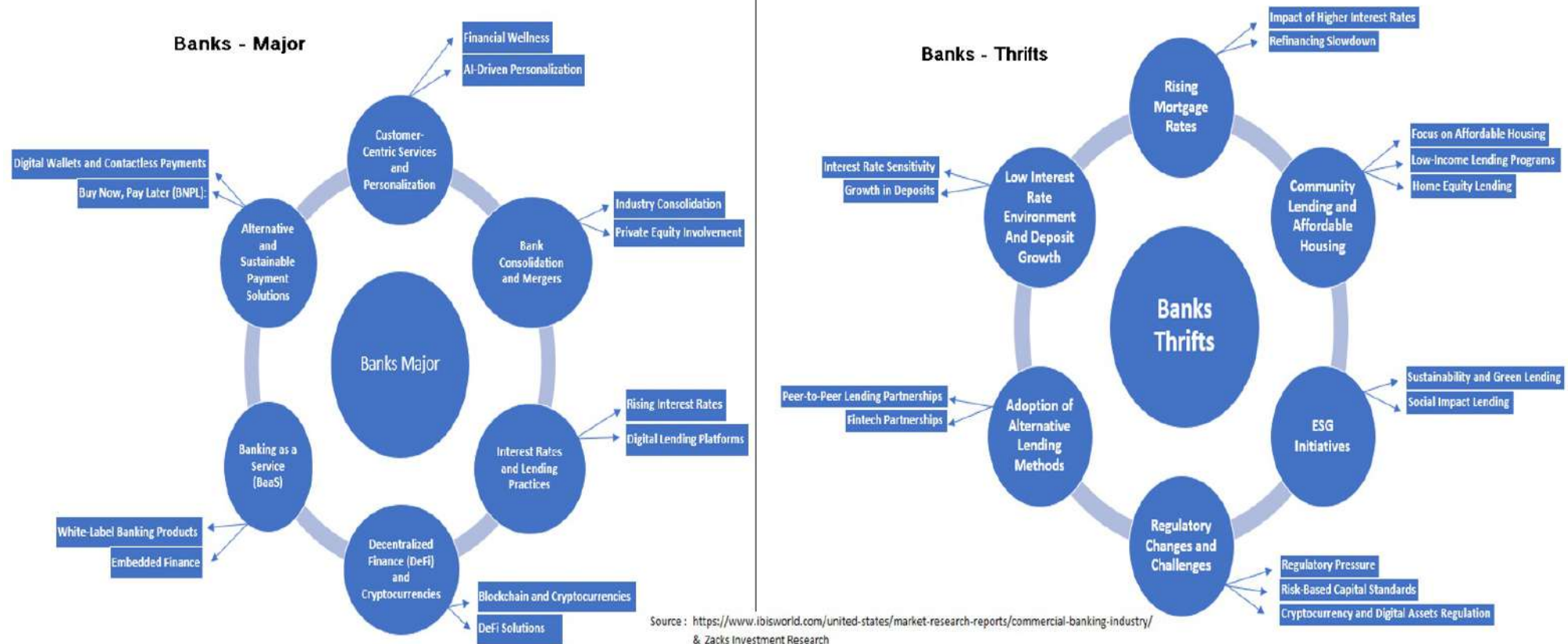
Note : List of Top Stocks by Largest 1 Month Change in F1 Estimate
Source : Zacks Investment Research

Note : List of Top Stocks by Max., # of Analysts following these Stocks

Latest Trends and Developments - 1

For "Banks-Major" and the "Bank-Thrifts" Industries

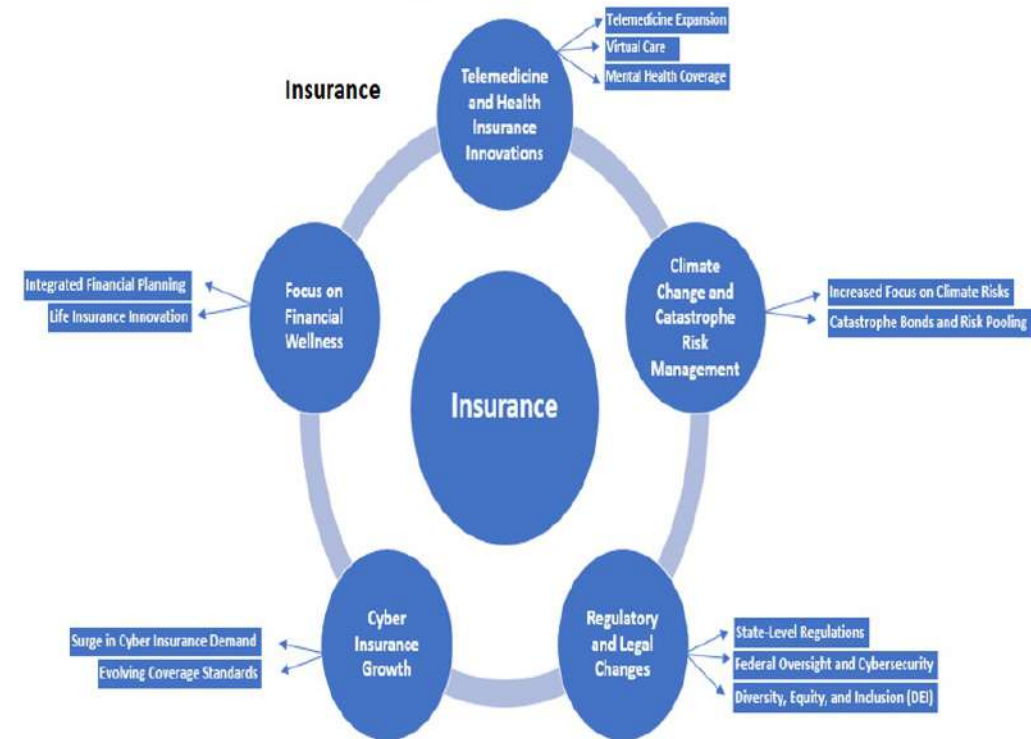
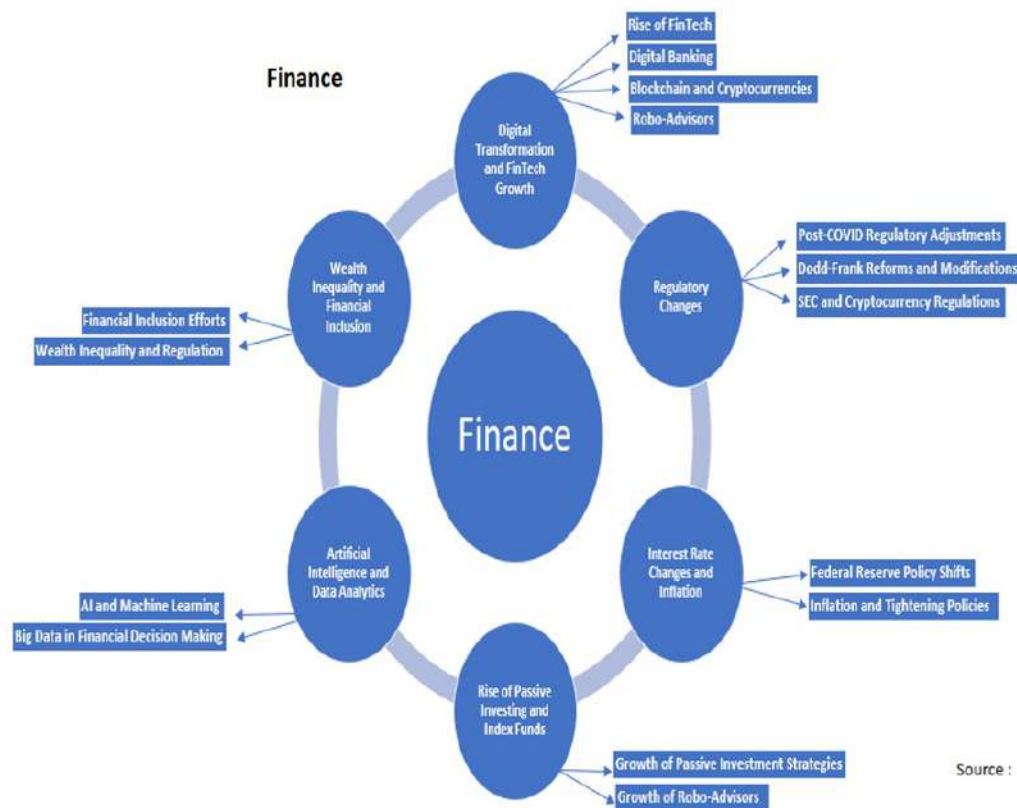
Latest Trends and Development in "Bank-Major" and "Bank-Thrifts" Industry Groups



Latest Trends and Developments - 2

For the "Finance" and "Insurance" Industries

Latest Trends and Development in "Finance" and "Insurance" Industry Groups



Source : <https://www.ibisworld.com/united-states/market-research-reports/commercial-banking-industry/> & Zacks Investment Research

Part One: Top Stocks by Market Capitalization

What broad current conditions should traders and investors be made aware of?

Return on Equity Charts for Top 15 Stocks by Market Cap - 1

From the "Finance" Industry Groups

Return on Equity Charts for Top 15 Stocks by Market Cap., from the "Finance" Industry Groups - 1



Banks-Major includes –

Headquartered in Mumbai, India, **ICICI Bank Limited (IBN)** was formed in 1955 at the initiative of the World Bank, the government of India and Indian industry representatives.

The company offers a wide range of banking products and financial services to corporate and retail customers.

Toronto Dominion Bank (TD) is a Canadian chartered bank and offers a wide range of business and consumer services.

These services include checking and savings accounts, credit cards, mortgage and student loans, trusts, wills, estate planning, investment management services and financial and advisory services.

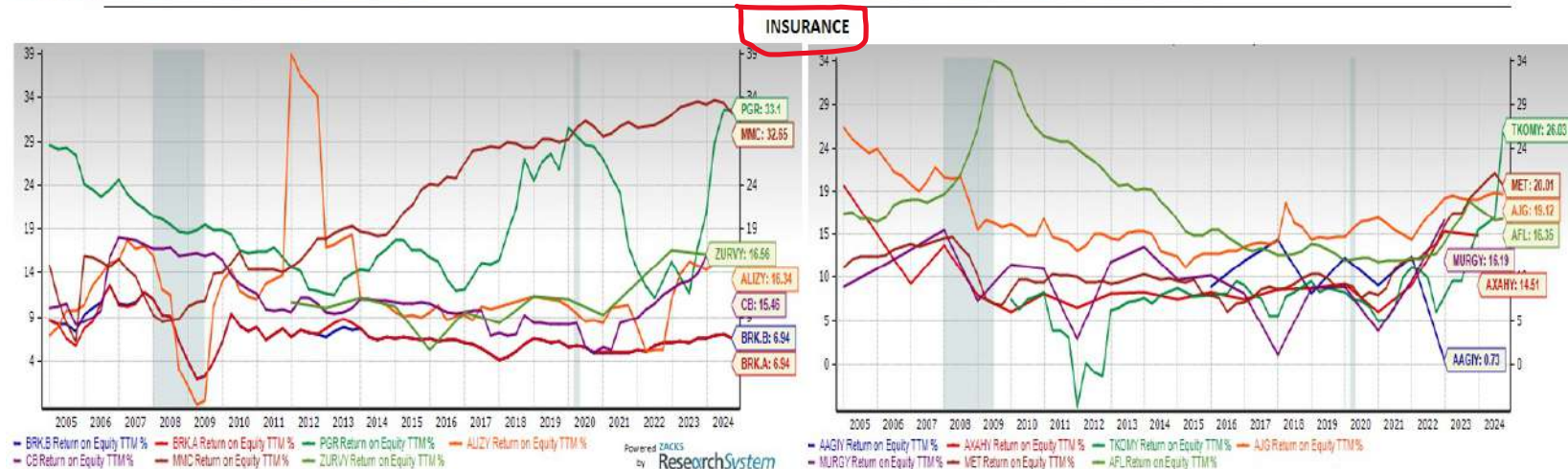
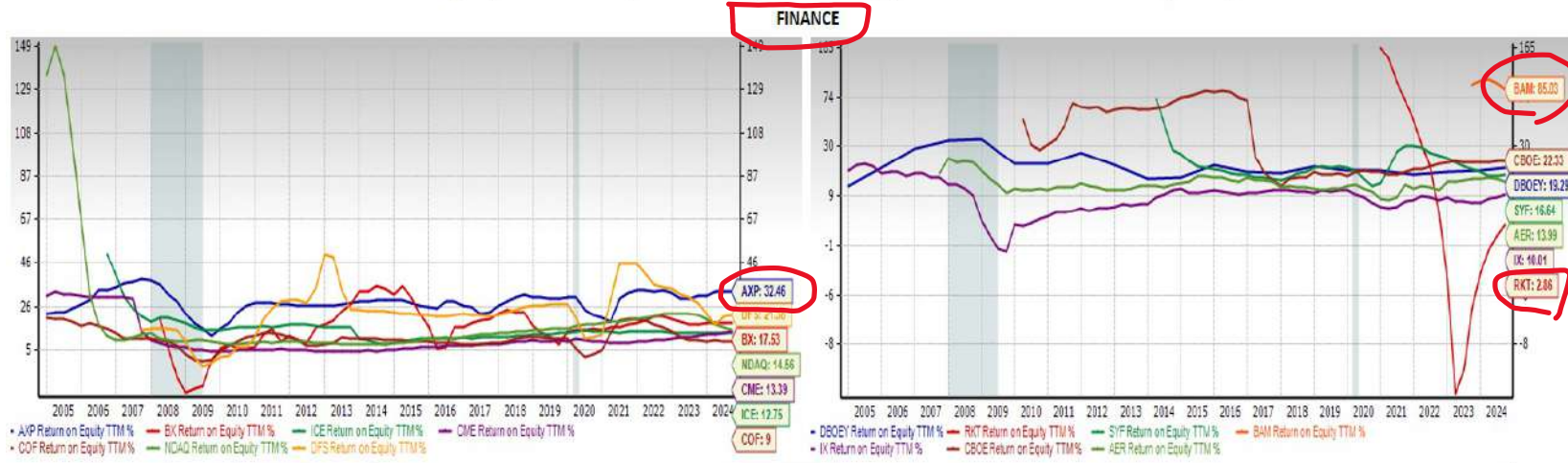
Royal Bank of Canada (RY) operate under the master brand name of RBC.

They are Canada's largest bank as measured by assets and market capitalization, and one of North America's leading diversified financial services companies.

Return on Equity Charts for Top 15 Stocks by Market Cap - 2

From the "Finance" Industry Groups

Return on Equity Charts for Top 15 Stocks by Market Cap., from the "Finance" Industry Groups - 2



"Finance" Includes—

Founded in 1850, NY-based **American Express Company (AXP)** is a diversified financial services company, offering charge and credit payment card products, and travel-related services worldwide.

Rocket Companies (RKT) is a holding company consisting of personal finance and consumer service brands including Rocket Mortgage, Rocket Homes, Rocket Loans, Rocket Auto, Rock Central, Amrock, Core Digital Media, Rock Connections, Lendesk and Edison Financial.

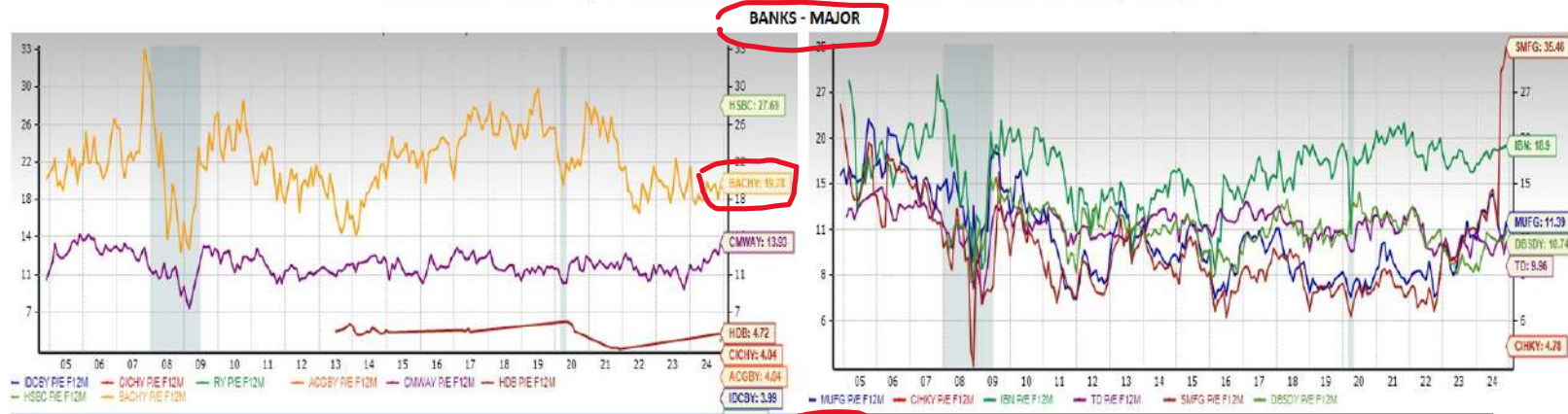
Rocket Companies Inc. is based in Detroit, MI.

Brookfield Asset Management (BAM) is an alternative asset manager with assets under management across real estate, infrastructure, renewable power and transition, private equity and credit.

P/E F12M Charts for Top 15 Stocks by Market Cap - 1

From the "Finance" Industry Groups

PE F12M Charts for Top 15 Stocks by Market Cap., from the "Finance" Industry Groups - 1



Banks -- Major includes—

Bank of China Limited (BACHY) is engaged in providing banking and related financial services.

The Bank's core business is commercial banking, including corporate banking, personal banking and financial markets services.

Banks – Thrifts Includes—

Incorporated in 1966, **Commerce Bancshares (CBSH)** is one of the largest banks holding companies in Missouri, with its principal offices located in Kansas City and St. Louis.

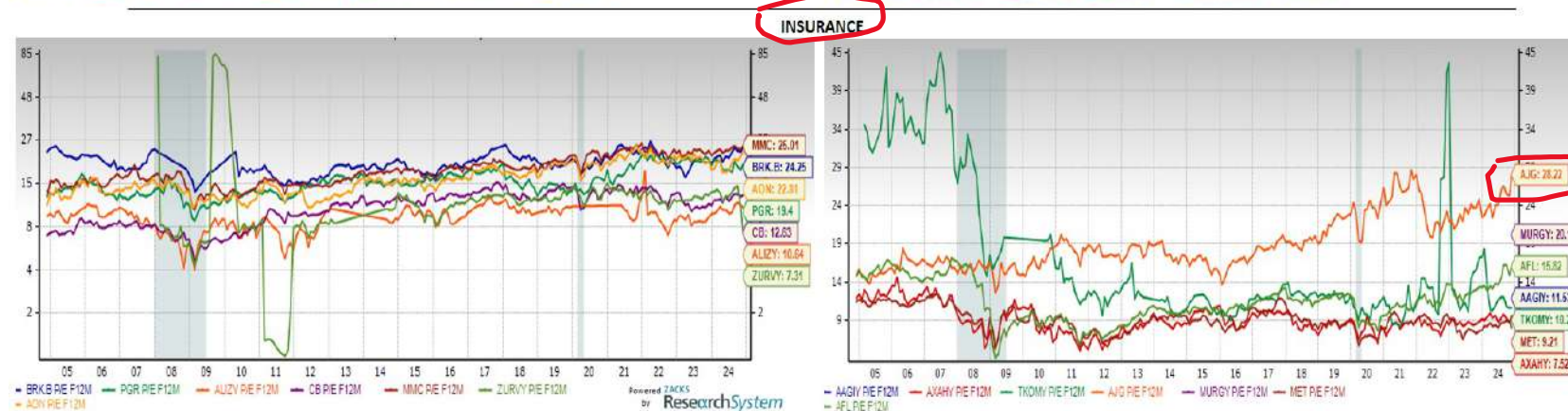
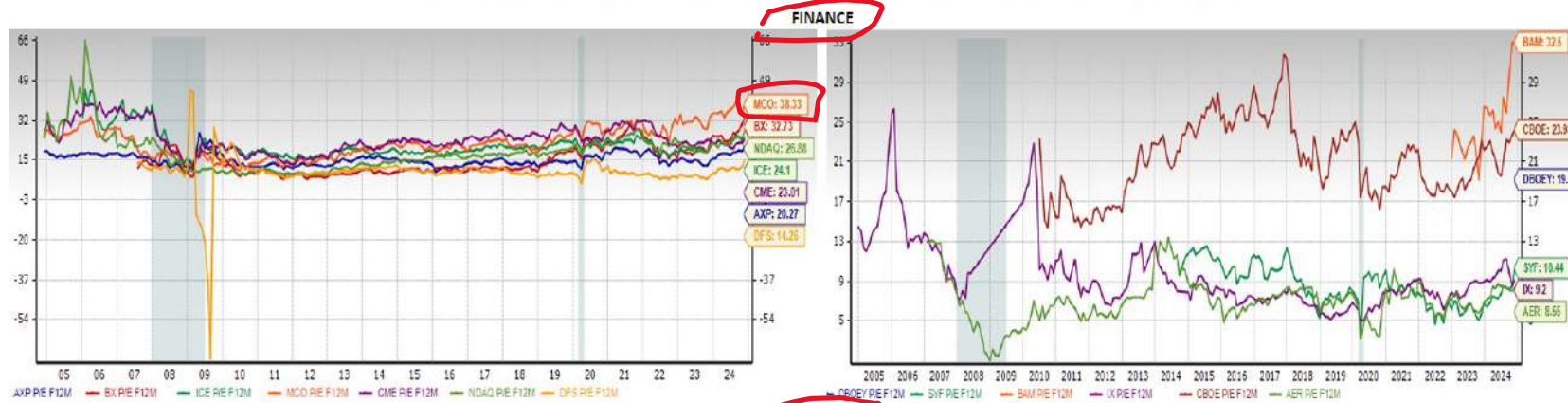
It has significant operations in the states of Missouri, Kansas, Illinois, Oklahoma, Texas and Colorado.

Operating through a network of 142 branches and 253 automated telling machines (ATM), the company engages in the general banking business, providing a wide range of retail, corporate, investment, trust and asset management products as well as services to individuals and businesses.

P/E F12M Charts for Top 15 Stocks by Market Cap - 2

From the "Finance" Industry Groups

PE F12M Charts for Top 15 Stocks by Market Cap., from the "Finance" Industry Groups - 2



"Finance" includes--

Moody's Corporation (MCO) is a leading provider of credit ratings, research, data & analytical tools, software solutions & related risk management services, quantitative credit assessment services, credit training services and credit process software to banks and other financial institutions.

Insurance Includes--

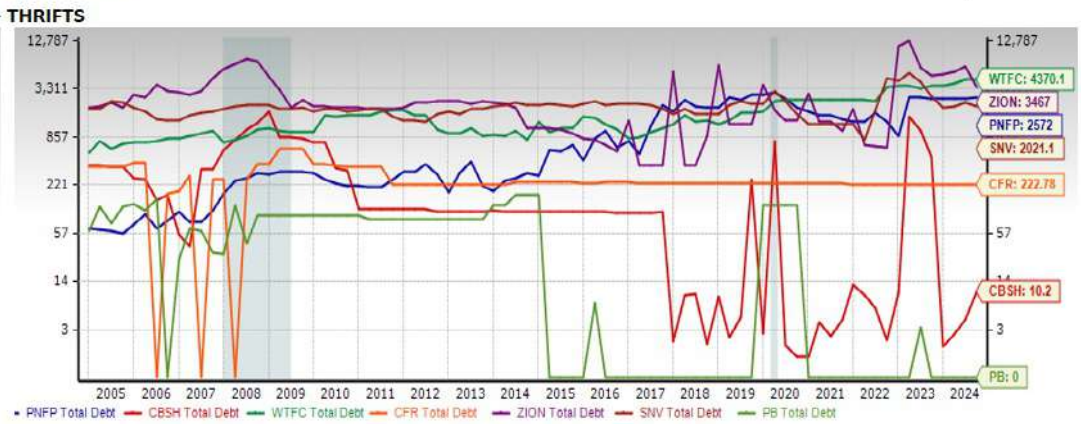
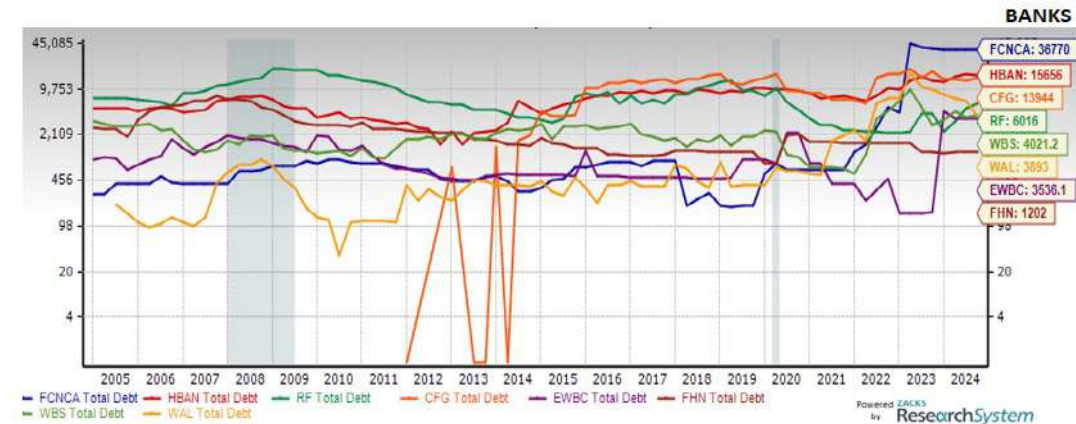
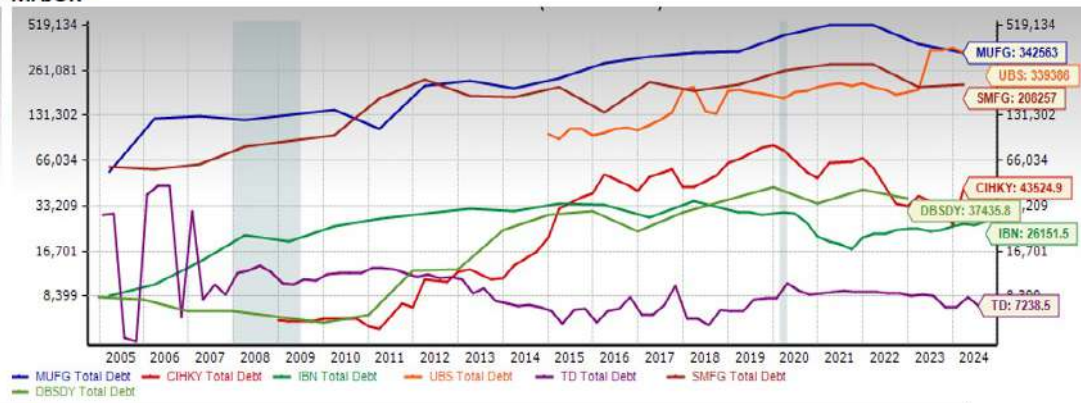
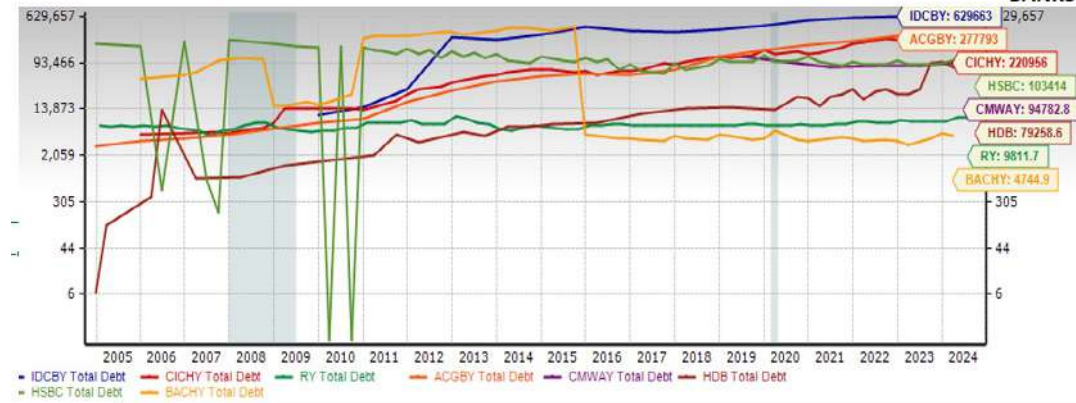
Arthur J. Gallagher & Co. (AJG), together with its subsidiaries, provides insurance brokerage and consulting services and third-party claims settlement and administration services in the United States and internationally.

The company is the world's largest property/casualty third-party claims administrator and ranks world's fourth largest globally among insurance brokers based on revenues.

Total Debt Charts for Top 10 Stocks by Market Cap - 1

From the "Finance" Industry Groups

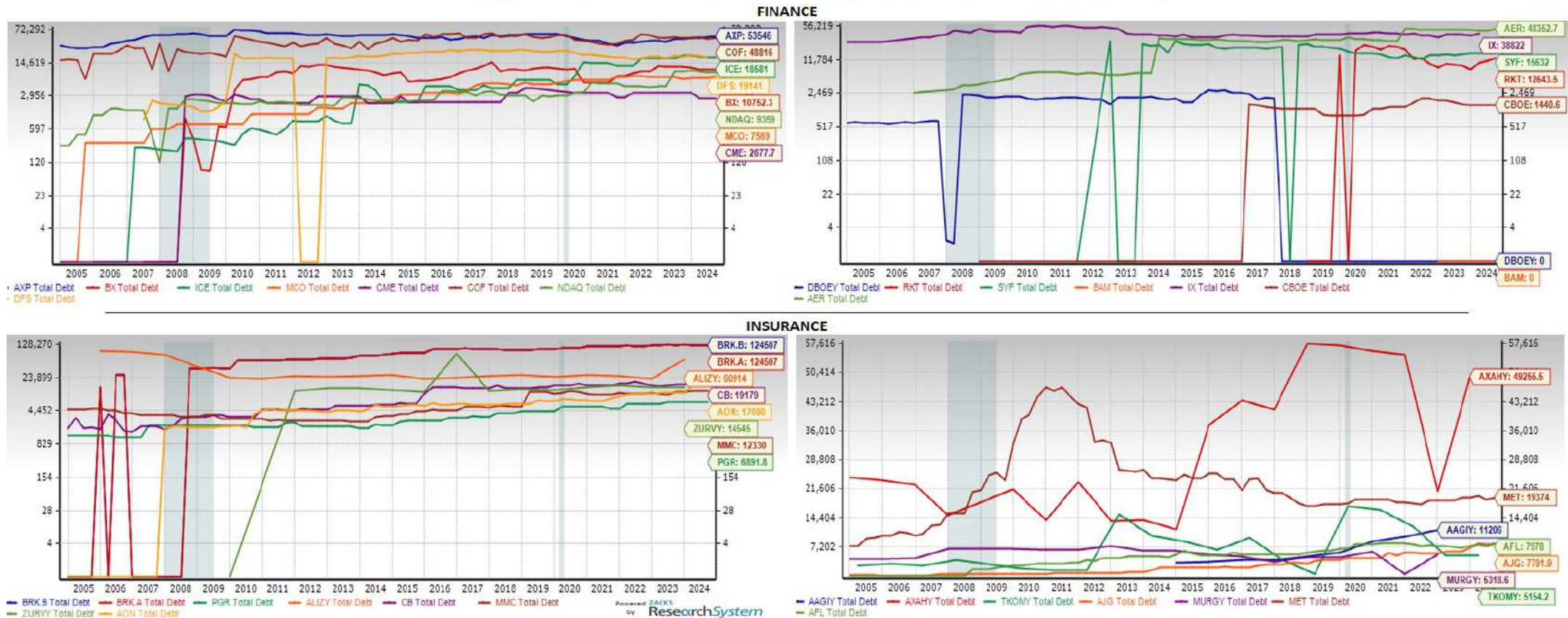
Total Debt Charts for Top 15 Stocks by Market Cap., from the "Finance" Industry Groups - 1



Total Debt Charts for Top 10 Stocks by Market Cap - 2

From the "Finance" Industry Groups

Total Debt Charts for Top 15 Stocks by Market Cap., from the "Finance" Industry Groups - 2

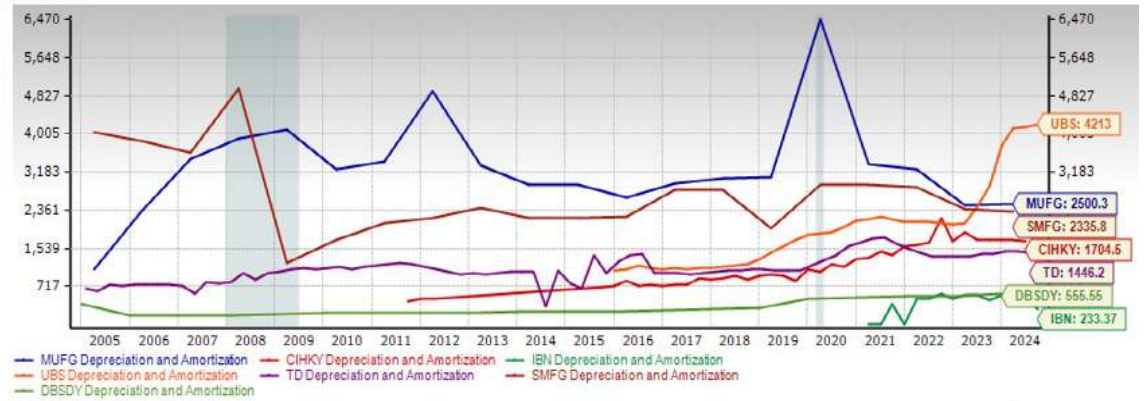
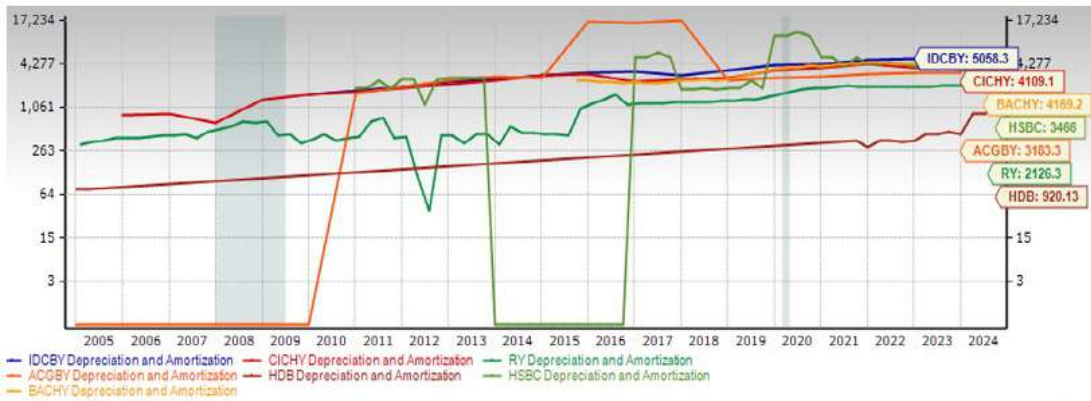


Depreciation and Amortization for the Top 15 Stocks by Market Cap - 1

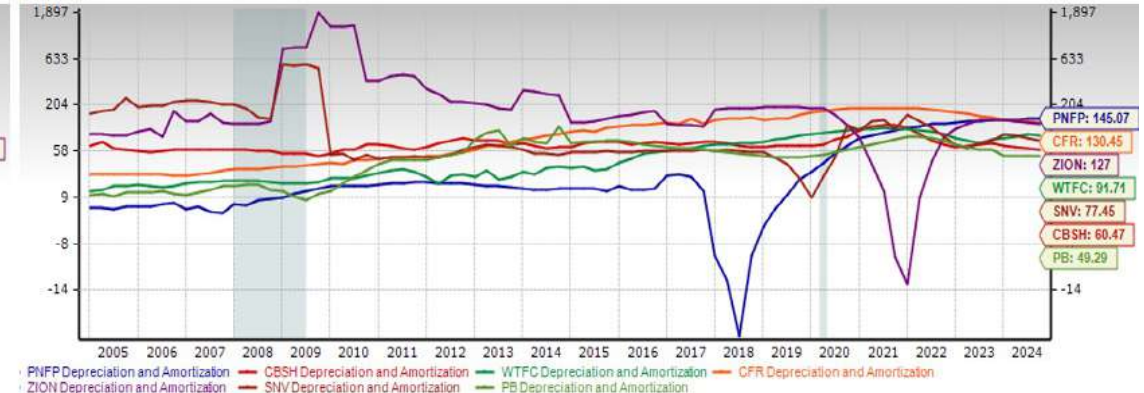
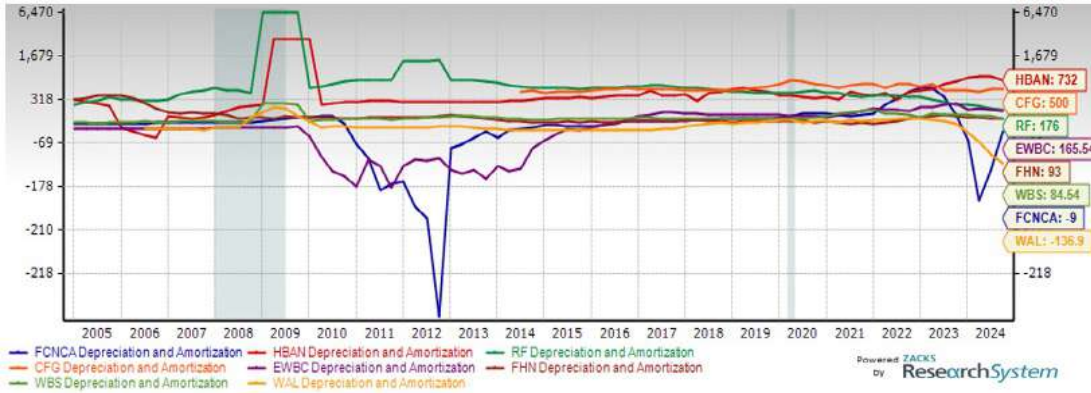
From the Finance Industry Groups

Depreciation and Amortization Charts for Top 15 Stocks by Market Cap., from the "Finance" Industry Groups - 1

BANKS - MAJOR



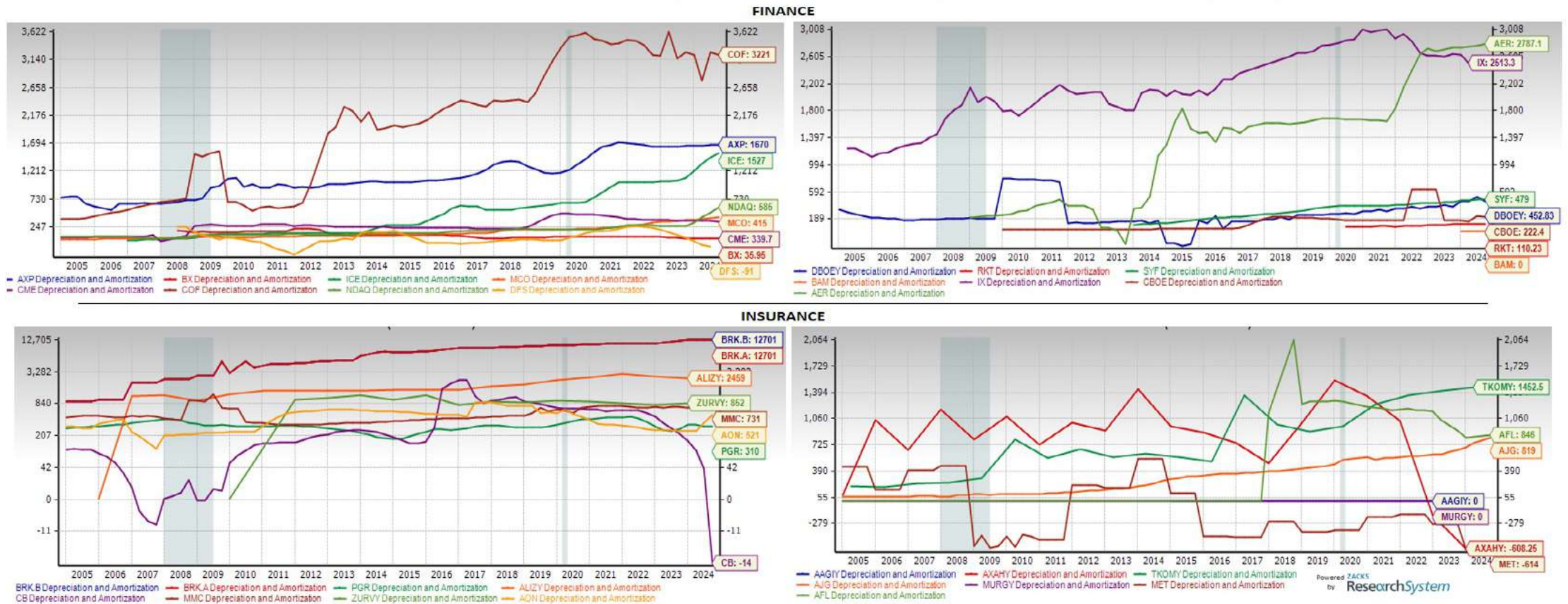
BANKS - THRIFTS



Depreciation and Amortization for the Top 15 Stocks by Market Cap - 2

From the Finance Industry Groups

Depreciation and Amortization Charts for Top 15 Stocks by Market Cap., from the "Finance" Industry Groups - 2



Part Two: Top Stocks by Max. Number of Analysts

What broad current conditions should traders and investors be made aware of?

Price, EPS Consensus, and EPS Surprise Charts for Top 8 Stocks - 1

By the maximum # of analysts covering these stocks in the "Finance" Industry Groups

Price, EPS Consensus and EPS Surprise Charts for Top 8 Stocks by Max., # of Analysts covering these Stocks from the "Finance" Industry Groups - 1

BANKS - MAJOR



BANKS - THRIFTS



Banks – Major

FITB: Fifth Third

CMA: Comerica

STT: State Street

KEY: Keybank

Banks – Thrifts

RF: Regions Financial (Birmingham, AL)

ZION: Zions Bancorp (Salt Lake City, UT)

CFR: Cullen Frost Bankers (San Antonio, TX)

HBAN: Huntington Bancshares (Columbus, OH)

Price, EPS Consensus, and EPS Surprise Charts for Top 8 Stocks - 2

By the maximum # of analysts covering these stocks in the "Finance" Industry Groups

Price, EPS Consensus and EPS Surprise Charts for Top 8 Stocks by Max. # of Analysts covering these Stocks from the "Finance" Industry Groups - 2



"Finance"

DFS: Discover Financial Services

SYF: Synchrony Financial

AXP: American Express

COF: Capital One

Insurance

TRV: The Traveller's Companies

PGR: The Progressive

WTW: Willis Towers Watson

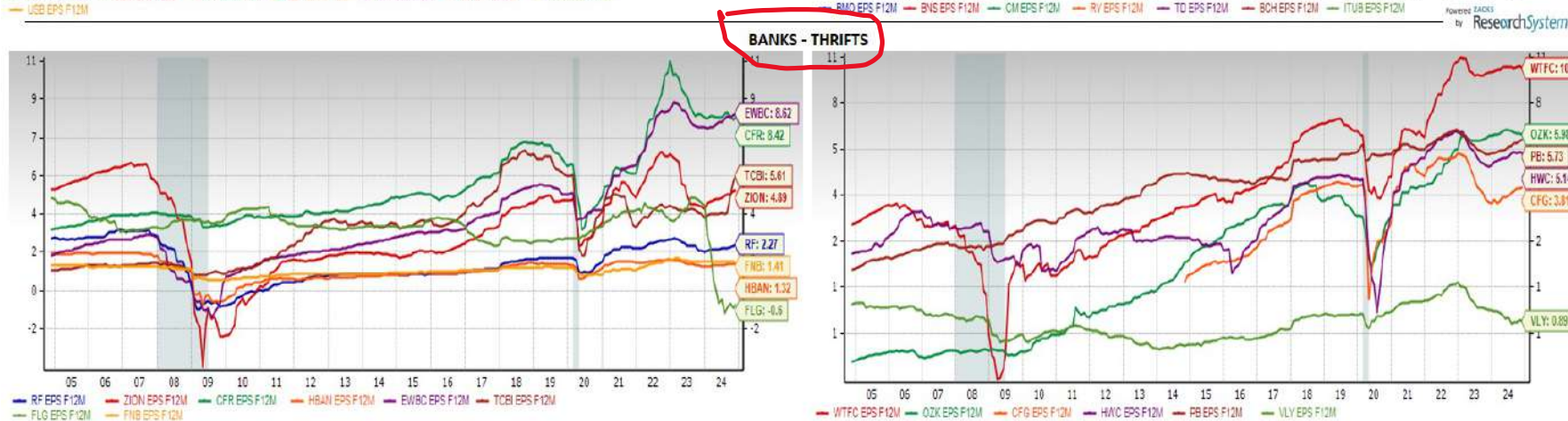
ALL: Allstate

EPS F12M Charts - 1

EPS F12M Charts for Top 10 Stocks by Max # of Analysts from the "Finance" Industry Groups

	Q1	Q2	2025	2026
Current	3.72	3.51	14.57	16.45
7 Days Ago	3.72	3.49	14.57	16.40
30 Days Ago	3.72	3.49	14.49	16.37
60 Days Ago	3.68	3.53	14.15	16.23

EPS F12M Charts for Top 15 Stocks by Max., # of Analysts covering these Stocks from the "Finance" Industry Groups - 1



Banks – Major Includes—

Headquartered in Buffalo, N.Y. and founded in 1969, **M&T Bank (MTB)** operates in:

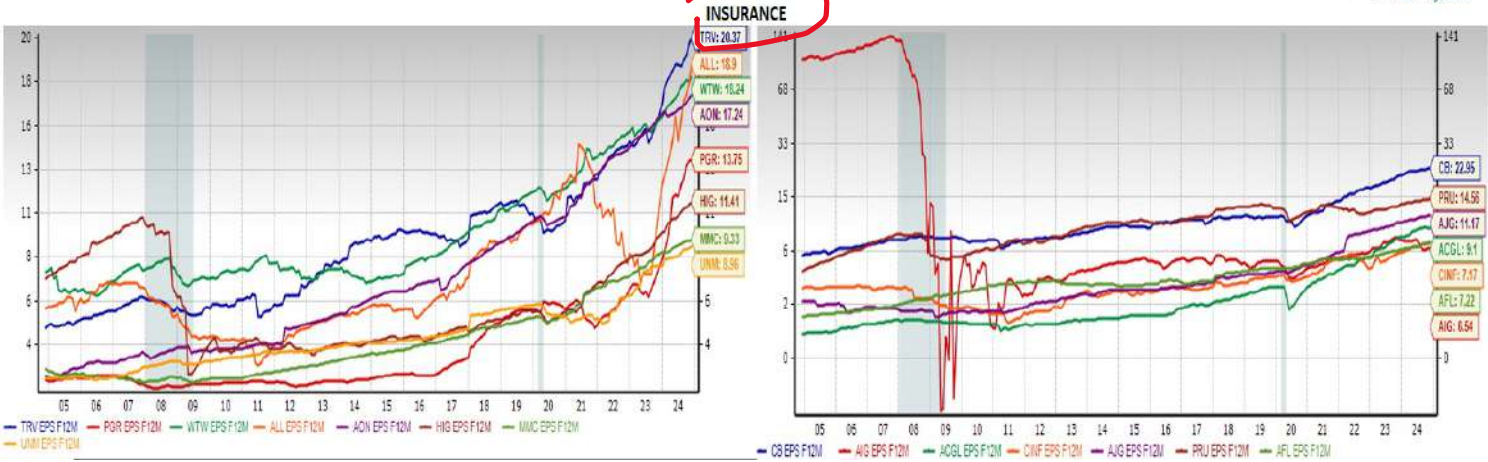
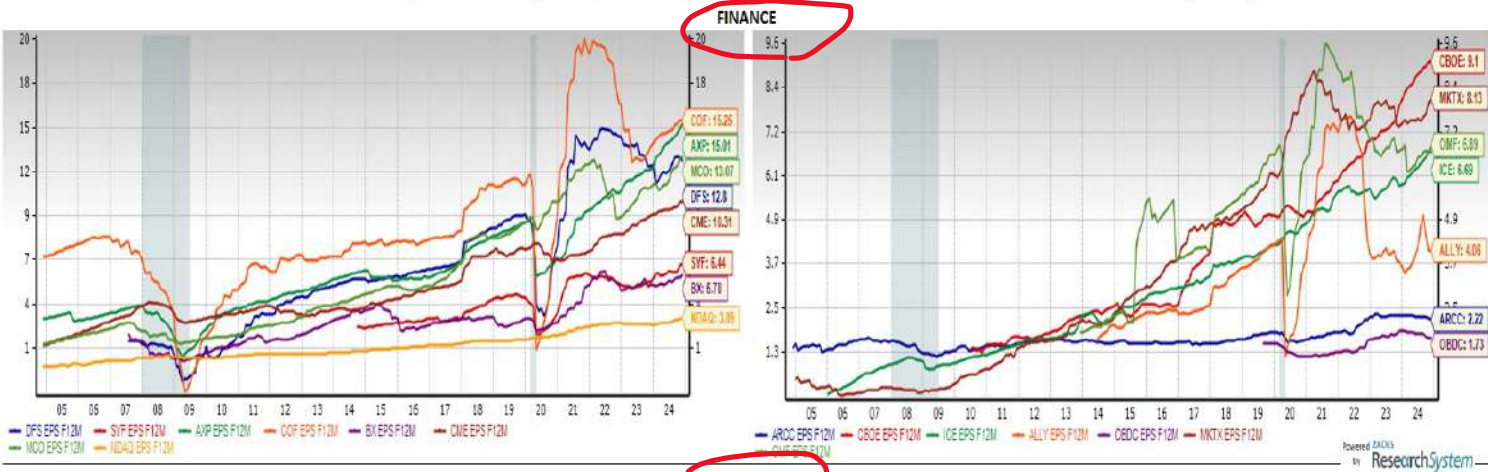
New York, Maryland, New Jersey, Pennsylvania, Delaware, Connecticut, Virginia, West Virginia and the District of Columbia...

.. through more than 961 domestic banking offices.

EPS F12M Charts - 2

EPS F12M Charts for Top 10 Stocks by Max # of Analysts from the "Finance" Industry Groups

EPS F12M Charts for Top 15 Stocks by Max., # of Analysts covering these Stocks from the "Finance" Industry Groups - 2



"Finance"

DFS: Discover Financial Services

SYF: Synchrony Financial

AXP: American Express

COF: Capital One

Insurance

TRV: The Travellers Companies

PGR: The Progressive

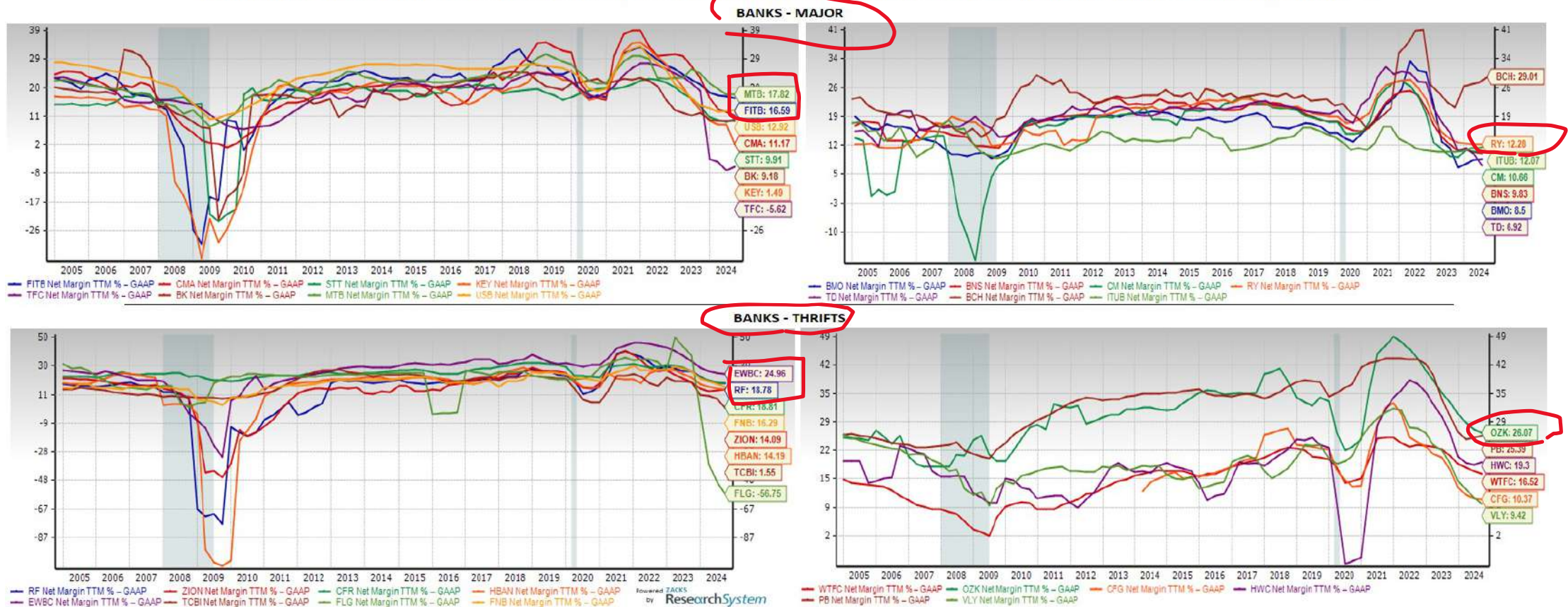
WTW: Willis Towers Watson

ALL: Allstate

Net Margin TTM % for Top 15 Stocks - 1

For Top 15 Stocks by Max. # of Analysts Covering These Stocks from the "Finance" Industry Groups

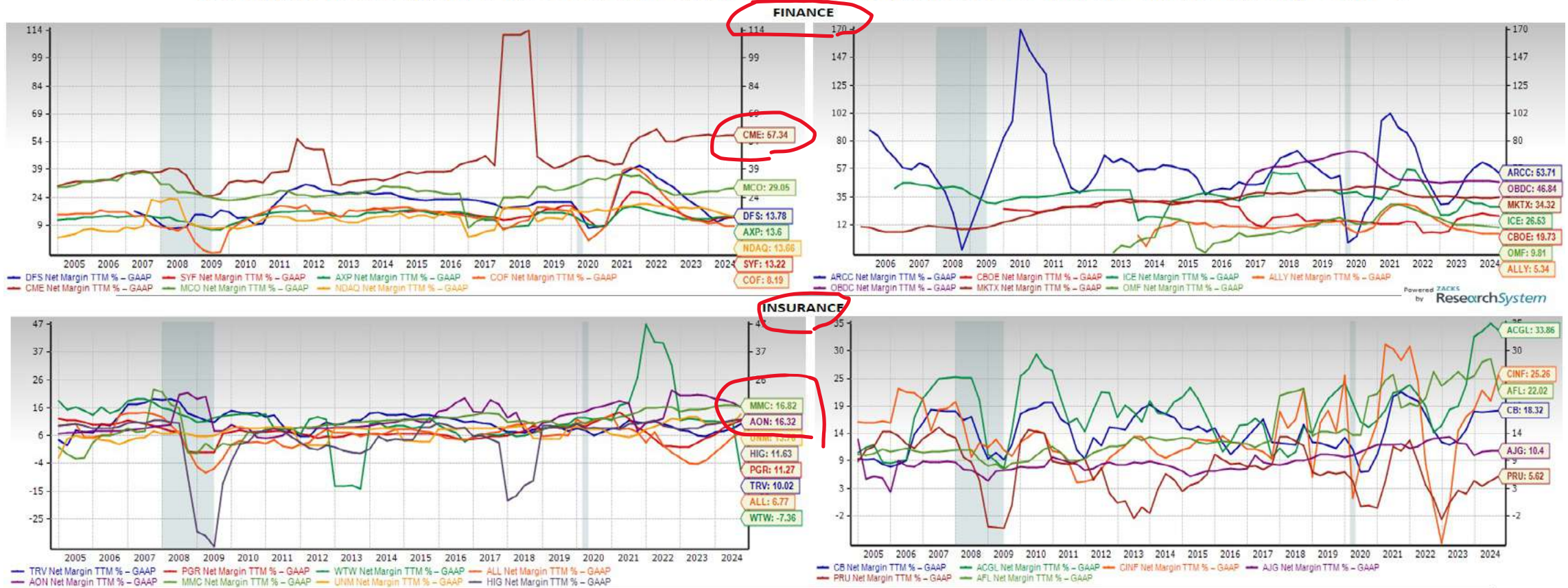
Net Margin TTM % Charts for Top 15 Stocks by Max., # of Analysts covering these stocks from the "Finance" Industry Groups - 1



Net Margin TTM % for Top 15 Stocks - 2

For Top 15 Stocks by Max. # of Analysts Covering These Stocks from the "Finance" Industry Groups

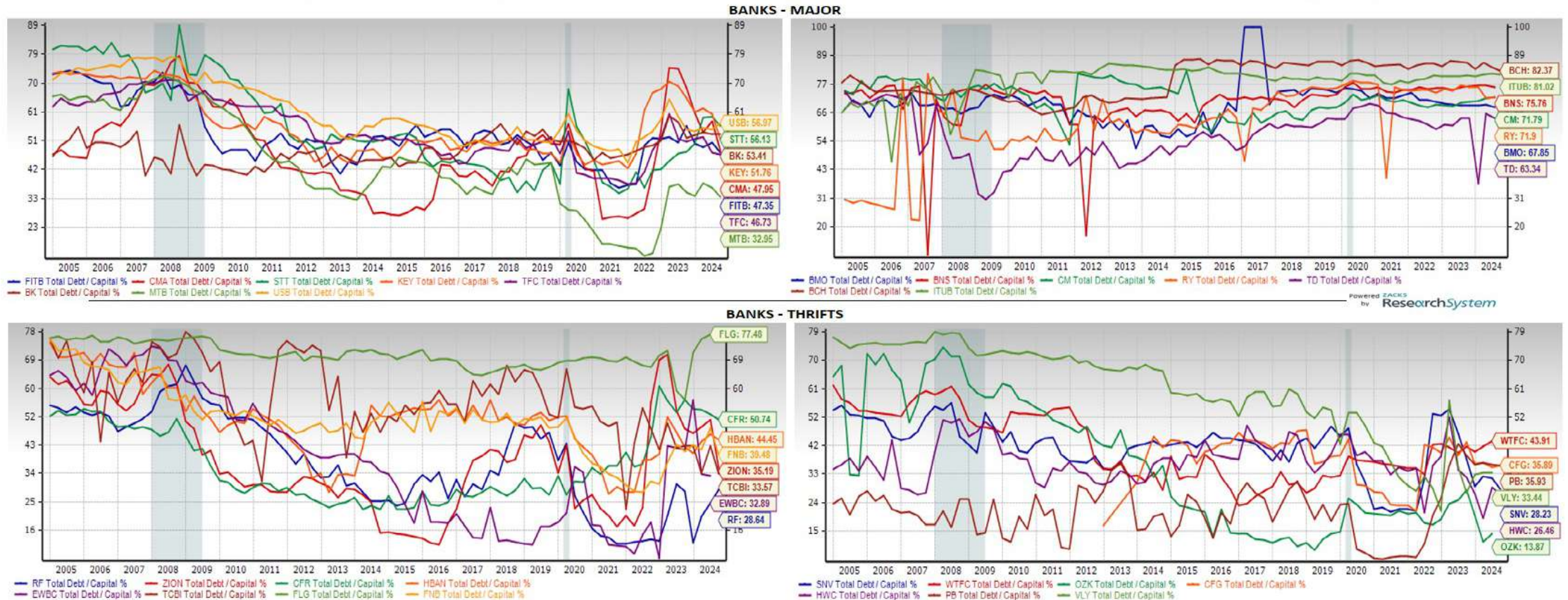
Net Margin TTM % Charts for Top 15 Stocks by Max., # of Analysts covering these stocks from the "Finance" Industry Groups - 2



Total Debt to Capital % Charts - 1

For Top 15 Stocks by Max. # of Analysts Covering These Stocks from the "Finance" Industry Groups

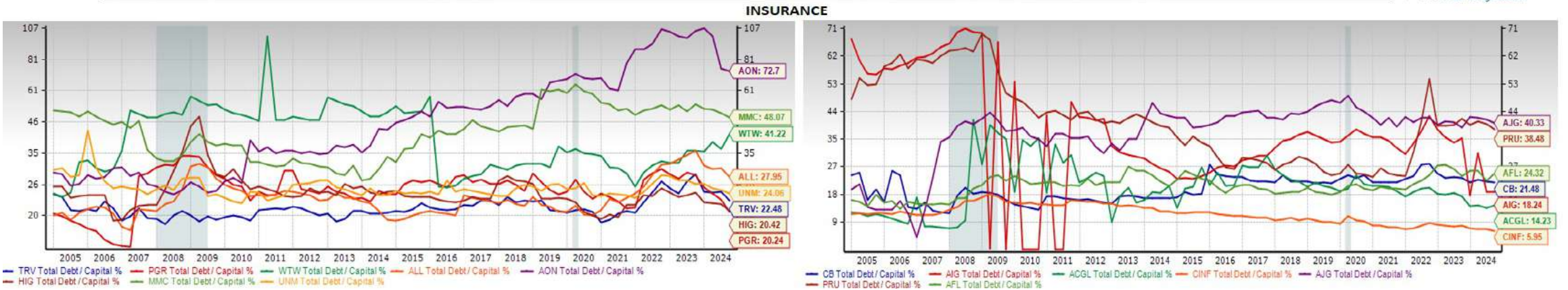
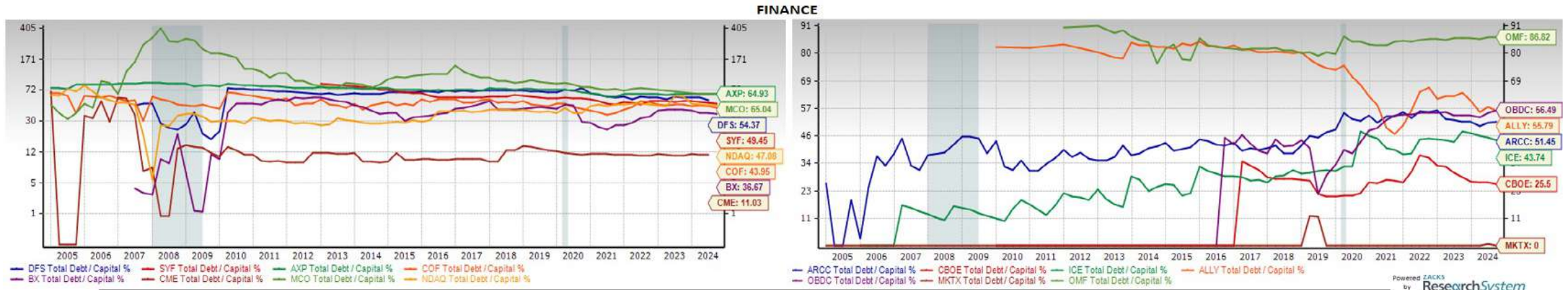
Total Debt to Capital % Charts for Top 15 Stocks by Max., # of Analysts covering these stocks from the "Finance" Industry Groups - 1



Total Debt to Capital % Charts - 2

For Top 15 Stocks by Max. # of Analysts Covering These Stocks from the "Finance" Industry Groups

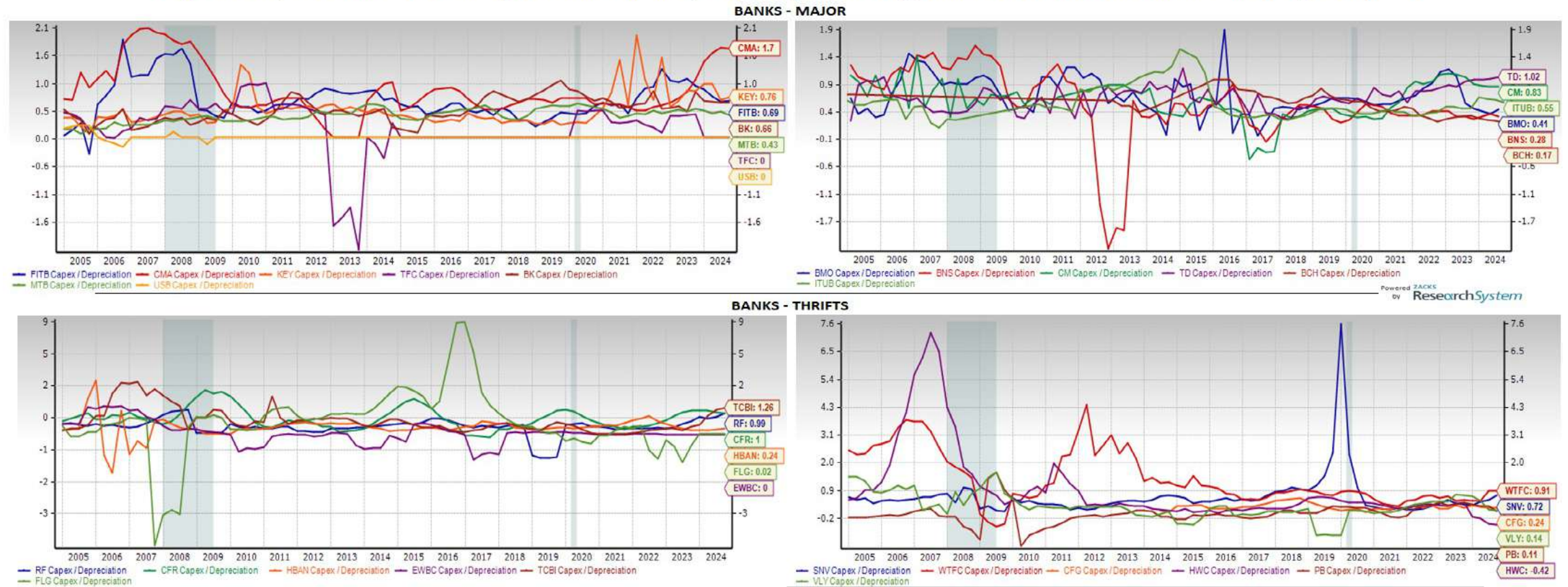
Total Debt to Capital % Charts for Top 15 Stocks by Max., # of Analysts covering these stocks from the "Finance" Industry Groups - 2



Capex/Depreciation Charts - 1

For Top 15 Stocks by Max. # of Analysts Covering These Stocks from the "Finance" Industry Groups

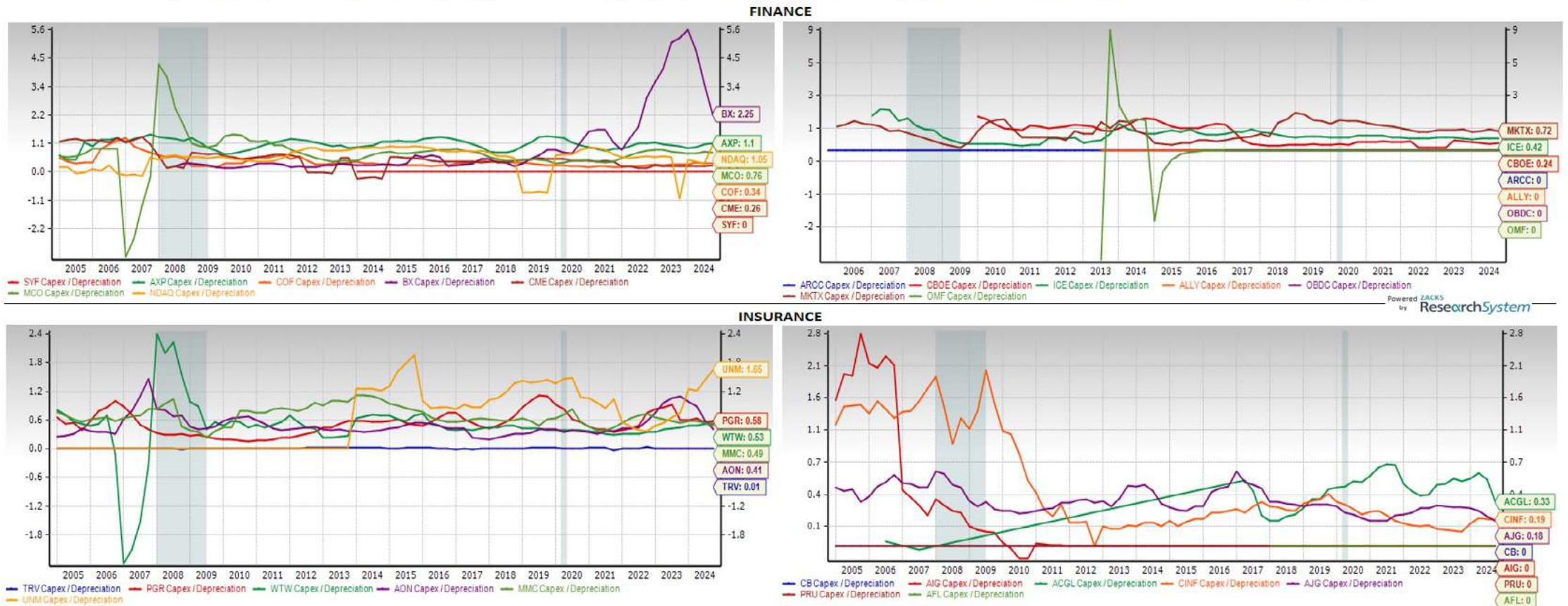
Capex to Depreciation Charts for Top 15 Stocks by Max., # of Analysts covering these Stocks from the "Finance" Industry Groups - 1




Capex/Depreciation Charts - 2

For Top 15 Stocks by Max. # of Analysts Covering These Stocks from the "Finance" Industry Groups

Capex to Depreciation Charts for Top 15 Stocks by Max., # of Analysts covering these Stocks from the "Finance" Industry Groups - 2





Part Three:
By Largest 1 Month % Change
in Current Fiscal Year F1 EPS Estimates

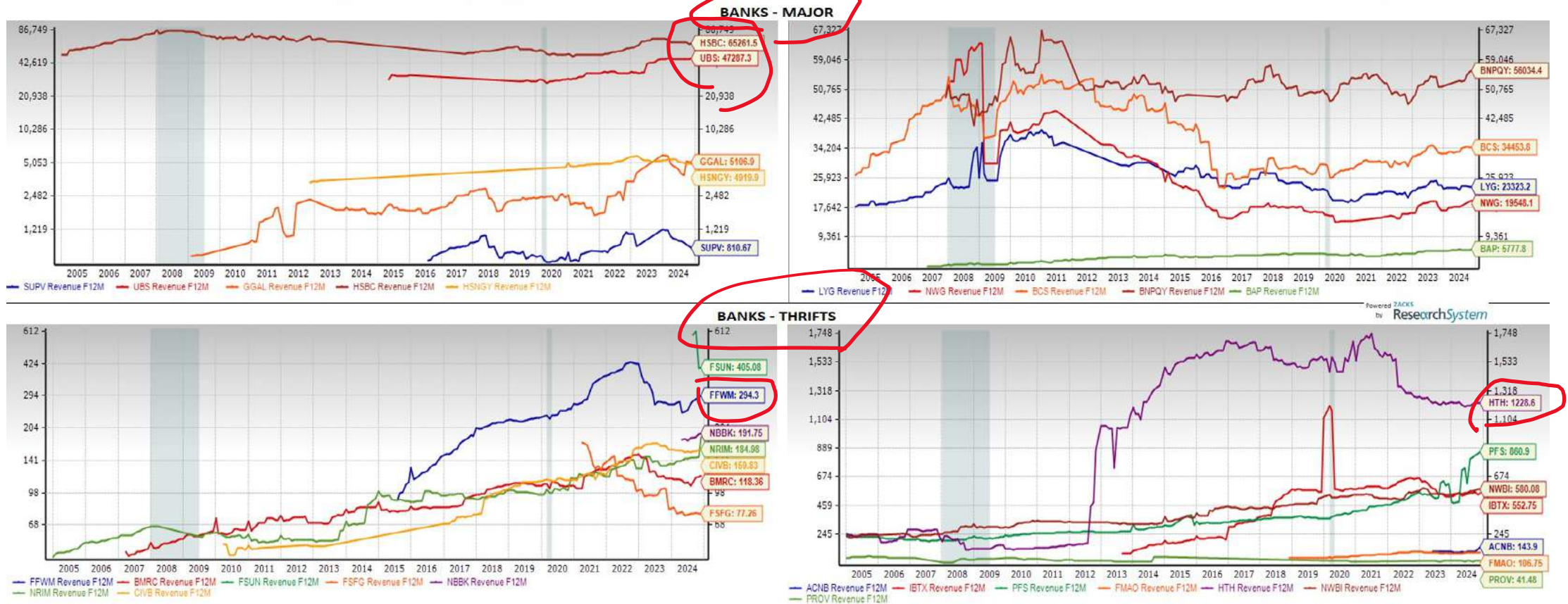
What broad current conditions should traders and investors be made aware of?

Revenue F12M Charts - 1

First Foundation (FFWM): engages in providing integrated investment management, wealth planning, consulting, trust and banking services. It operates in two segments, **Banking and Wealth Management**. The company offers a range of bank deposit products; loan products; specialized services comprising trust services, on-line banking, remote deposit capture, merchant credit card services, ATM cards, Visa debit cards, and business sweep accounts, as well as insurance brokerage services. It offers investment portfolio management and financial planning services; advisory and coordination services and wealth management services. **First Foundation Inc. is headquartered in Irvine, California.**

For Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Yest F1 EPS Estimate from the "Finance" Industry Groups

Revenue F12M Charts for Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Year F1 EPS Estimate from the "Finance" Industry Groups - 1



HTH: Hilltop Holdings

Revenue F12M Charts - 2

For Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Yest F1 EPS Estimate from the "Finance" Industry Groups

Revenue F12M Charts for Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Year F1 EPS Estimate from the "Finance" Industry Groups - 2



LoanDepot (LDI): provides mortgage and non-mortgage loan products.

The Company offers consumer credit products to customers, ranging from home loans to unsecured personal loans.

LoanDepot is based in CA, United States.



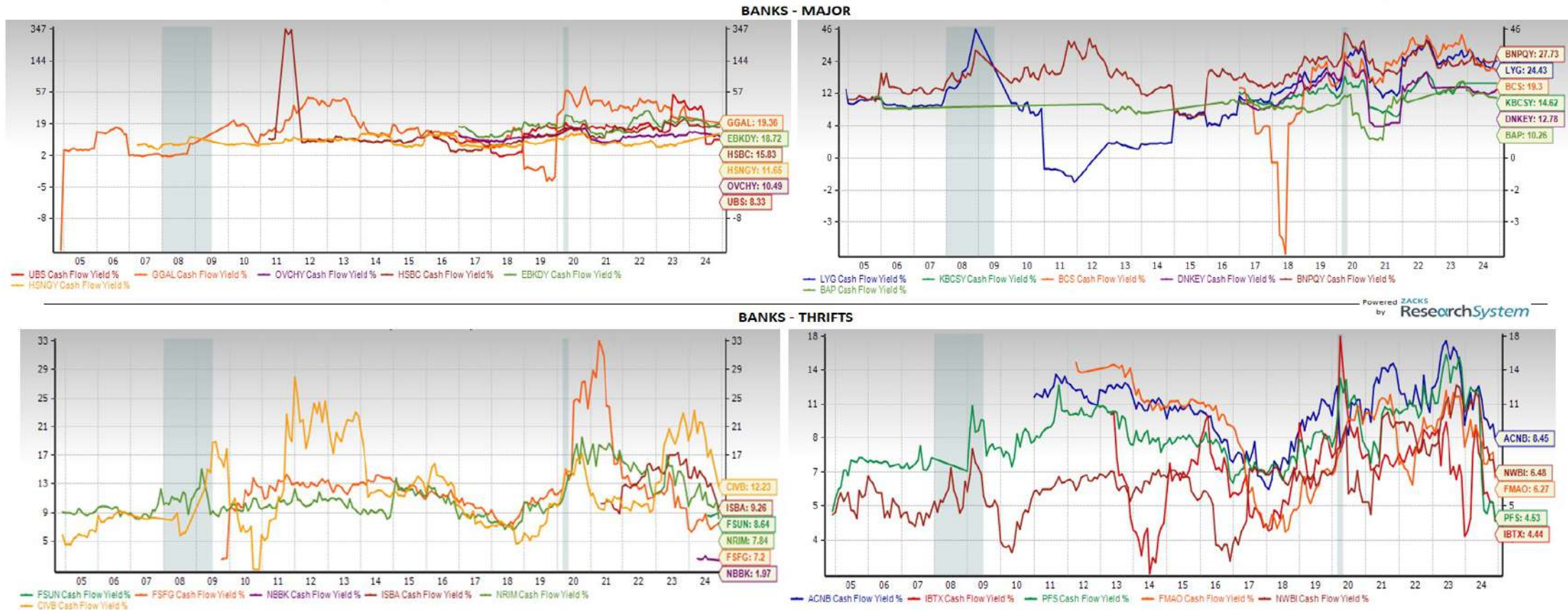
SoFi Technologies (SOFI)



Cash Flow Yield % Charts - 1

For Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Yest F1 EPS Estimate from the "Finance" Industry Groups

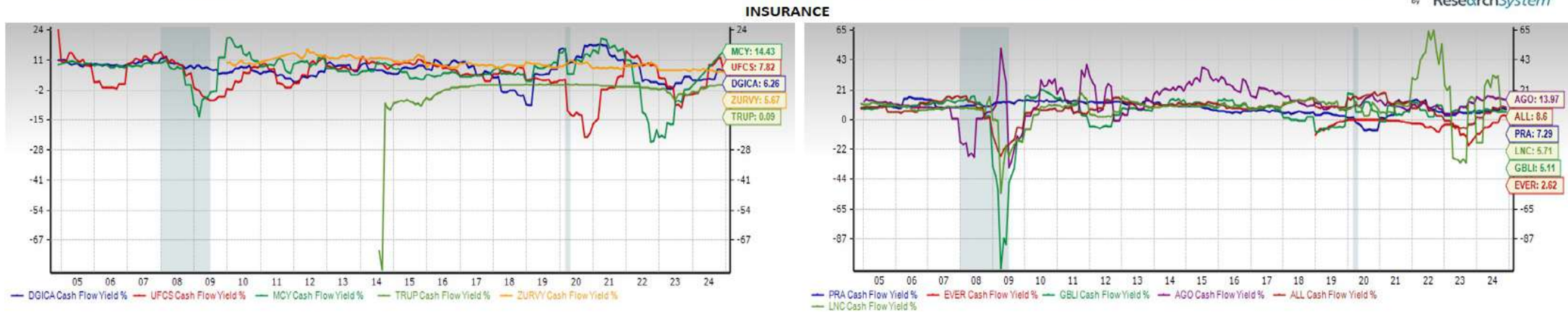
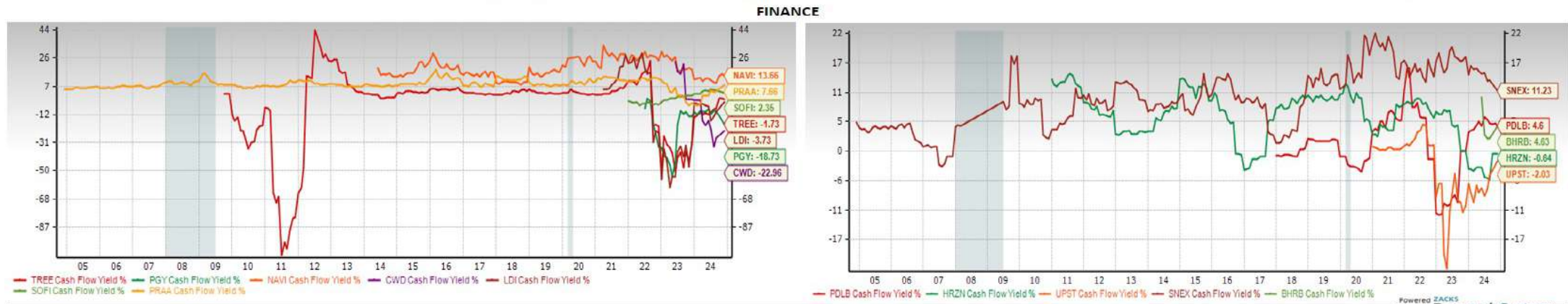
Cash Flow Yield % Charts for Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Year F1 EPS Estimate from the "Finance" Industry Groups - 1



Cash Flow Yield % Charts - 2

For Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Yest F1 EPS Estimate from the "Finance" Industry Groups

Cash Flow Yield % Charts for Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Year F1 EPS Estimate from the "Finance" Industry Groups - 2

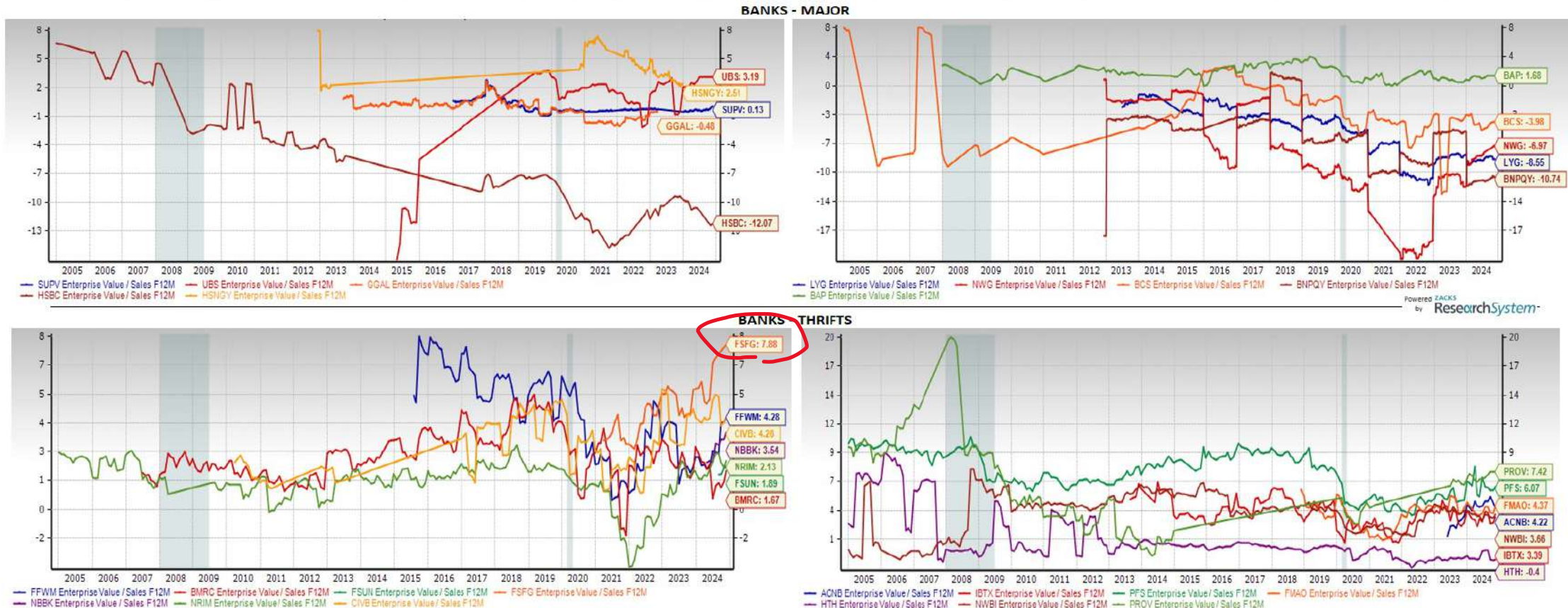


Enterprise Value/Sales F12M Charts - 1

First Savings Financial Group, Inc. (FSFG) operates as the holding company for First Savings Bank. The Bank provides various banking services to individuals and business customers in southern Indiana.

For Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Yest F1 EPS Estimate from the "Finance" Industry Groups

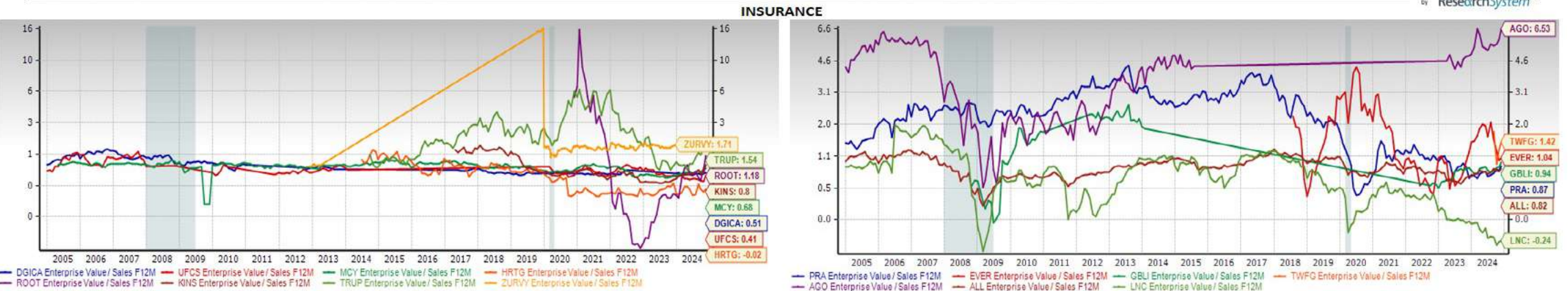
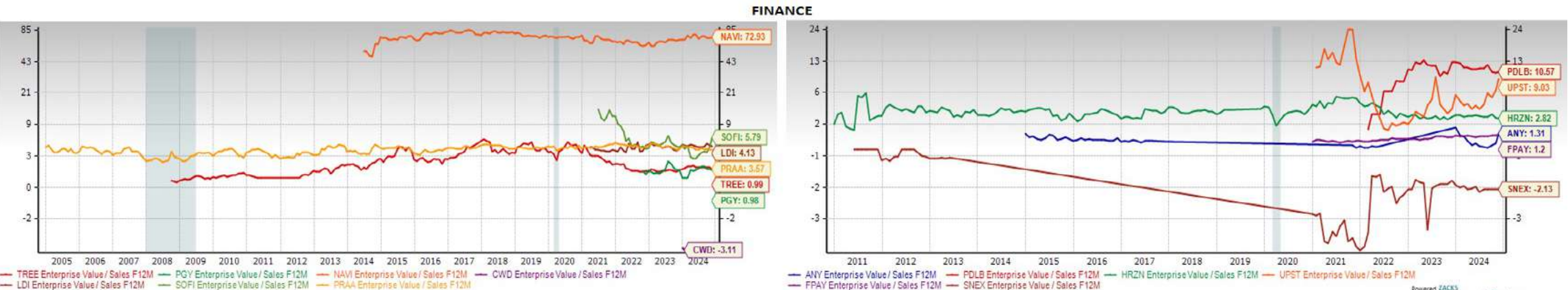
Enterprise Value/Sales F12M Charts for Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Year F1 EPS Estimate from the "Finance" Industry Groups - 1



Enterprise Value/Sales F12M Charts - 2

For Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Yest F1 EPS Estimate from the "Finance" Industry Groups

Enterprise Value/Sales F12M Charts for Top 15 Stocks by Largest 1 Month % Change in Current Fiscal Year F1 EPS Estimate from the "Finance" Industry Groups - 2



Price to Sales F12M, EBIT TTM, Total Liabilities, & Quick Ratio

For 4 Industry Groups: From the "Finance" Industry Groups

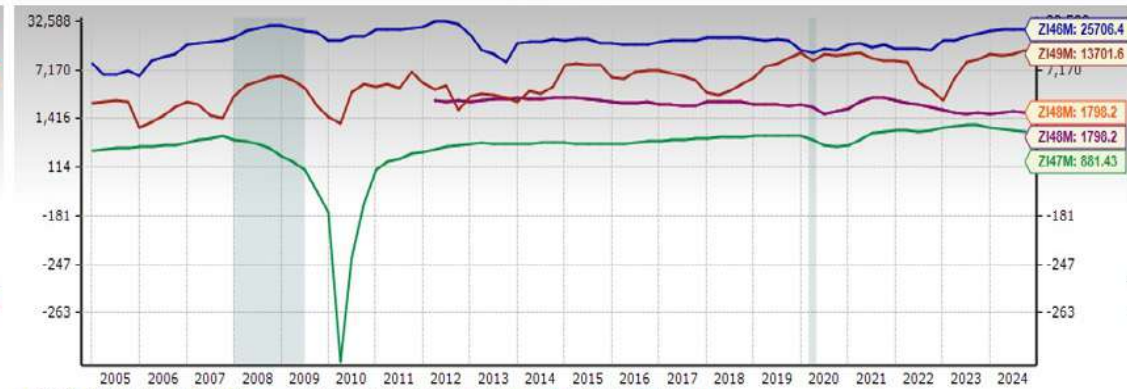
Price to Sales F12M, EBIT TTM, Total Liabilities & Quick Ratio Charts for 4 Industry Groups from the "Finance" Sector

Price to Sales F12M



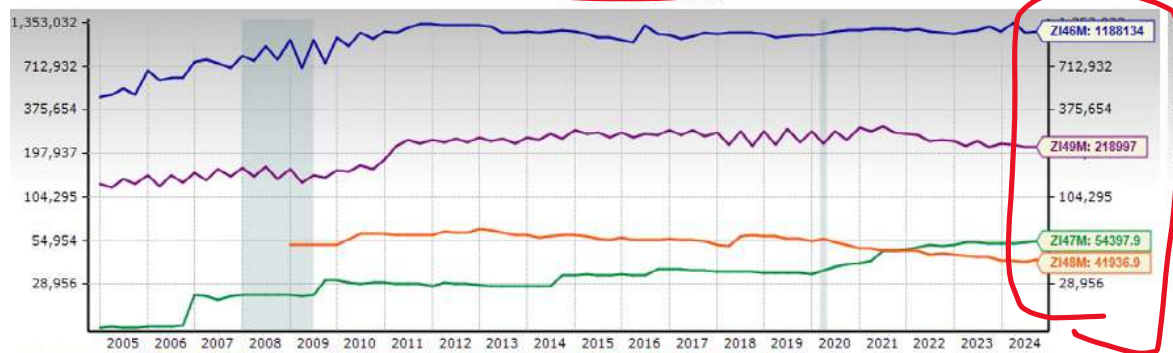
BANKS-MAJOR (ZI46M) Price / Sales F12M
 INSURANCE (ZI49M) Price / Sales F12M

EBIT TTM



BANKS-MAJOR (ZI46M) EBIT TTM
 INSURANCE (ZI49M) EBIT TTM

Total Liabilities



BANKS-MAJOR (ZI46M) Total Liabilities
 INSURANCE (ZI49M) Total Liabilities

Quick Ratio

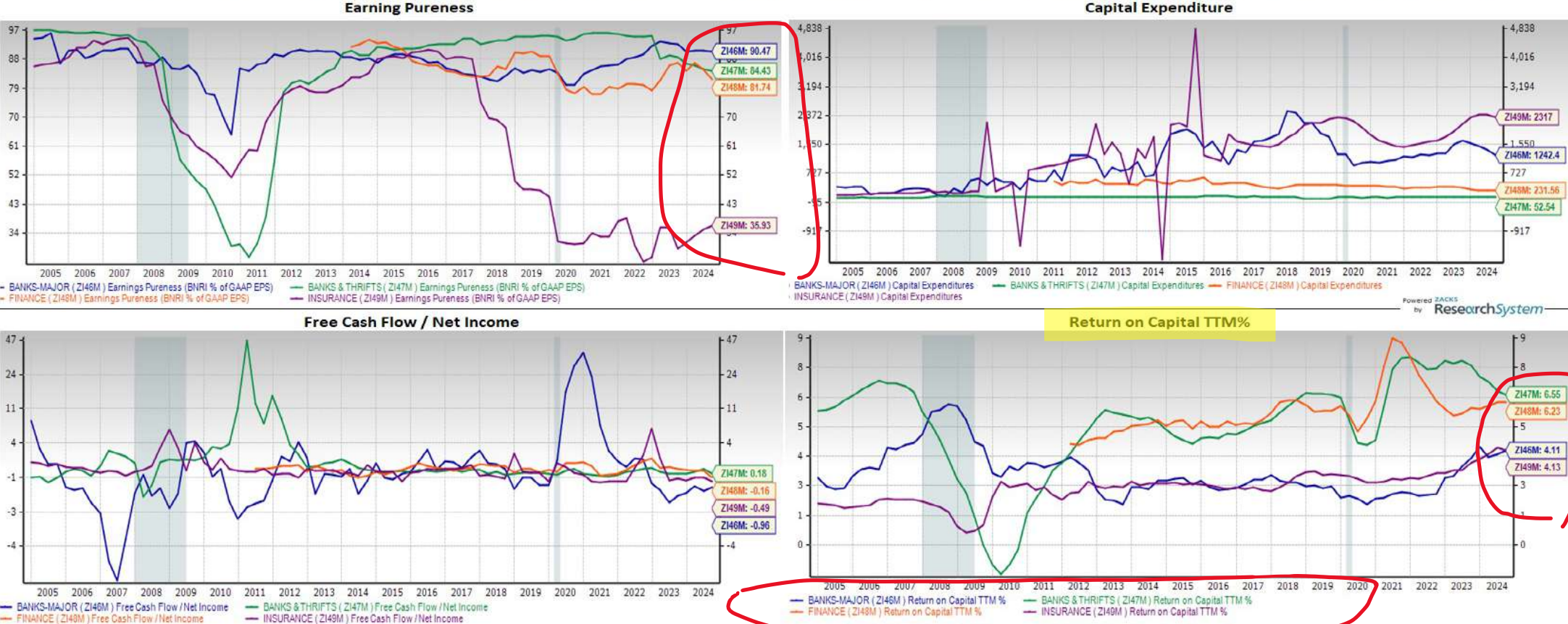


BANKS-MAJOR (ZI46M) Quick Ratio
 INSURANCE (ZI49M) Quick Ratio

Earnings Purenness, Capital Expenditure, and Free Cash Flow/Net Income, & Return on Capital TTM%

For 4 Industry Group: From the "Finance" Industry Groups

Earning Purenness, Capital Expenditure, Free Cash Flow/Net Income & Return on Capital TTM% Charts for 4 Industry Groupss from the "Finance" Sector



Thank You for Attending!

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