

\$113.93 **\$2.27 (2.03%)** as of Friday's close

Cap (\$M USD)
\$43,389

P/E
8.5

EPS (1Y)
-34.4%

Dividend
\$2.40

Last Filing
09/30/23

52-wk Range

\$83.93  \$123.09

Sales (\$M)
36,321

Forward P/E
8.3

Sales (1Y)
9.0%

Div. Yield
2.1%

Next Earnings
01/23/24

Dividend Adjusted Return Dec 1, 2022 - Dec 1, 2023



COF has performed nearly in line with the S&P 500 over the past year.

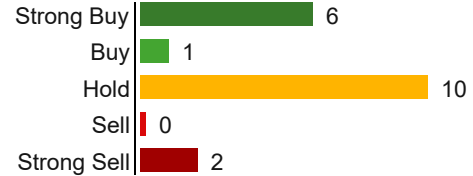
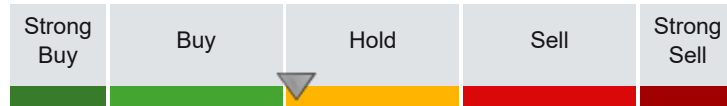
COF has outperformed its sector by 11.2% in the past year.

The Financial Services sector has underperformed the market by -12.7% in the past year.

ANALYST CONSENSUS

Hold

The consensus rating is unchanged from 1 month ago.



QUANTITATIVE SCORES

Fair Value -

Low Confidence ⓘ

The Margin of Safety is the difference between a company's Fair Value and the current price. See more on page 8.

3 warnings Details on Page 8

Margin of Safety -17%

Value Score

99

Value Score: Our value score looks at EV/EBITDA, P/E, P/S, P/TB (Price/Tangible Book) and EPS Predictability. P/S and P/TB are compared within a sector. Other metrics are compared across all stocks

Quality Score

55

Quality Score: Our quality score compares profitability and balance sheet metrics to find high quality companies using ROIC, Net Margin, Gross Margin, Interest Coverage, and Debt / Equity metrics.

Growth Score

62

Growth Score: Our growth score looks at the 5 year history and the forward estimates for EBITDA, Sales, and EPS growth, ranking the best companies across all stocks.

Sentiment Score

99

Sentiment Score: Our sentiment score finds stocks in favor by analyzing Short Interest, returns in key periods over the last year, Price vs. 52-wk High, Days Since 52-wk High and MACD signals.

BUSINESS SUMMARY

Capital One is a diversified financial services holding company headquartered in McLean, Virginia. Originally a spinoff of Signet Financial's credit card division in 1994, the company is now primarily involved in credit card lending, auto loans, and commercial lending.

Employees 54,200

Homepage www.capitalone.com

Headquarters McLean, VA

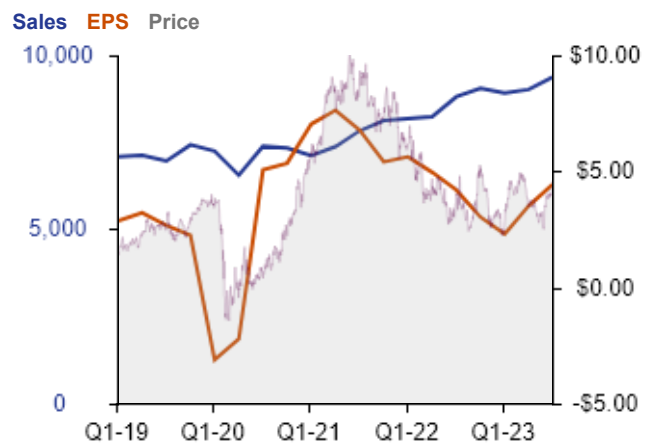
VALUATION SUMMARY

	COF	Industry	S&P 500
Value Score	99	66	72
Price / Earnings	8.5	21.7	25.7
Price / Sales	1.2	4.2	2.6
Price / Free Cash Flow	2.1	14.6	25.6
Price / Book	0.8	4.0	4.5
Price / Tangible Book	1.1	57.6	500+
EV / EBITDA	-	25.2	21.6
EPS Predict. Pctl.	69	63	68
Piotroski F Score	6	6	5
5-Year P/E Range	3.6	-	-
5-Year P/B Range	0.3	1.3	1.3
5-Year P/S Range	0.7	2.9	2.9



GROWTH SUMMARY

	COF	Industry	S&P 500
Growth Score	62	56	74
Sales Growth			
Sales Growth Next Year	4.0%	10.2%	8.9%
Sales 1-Year Chg (%)	9.0%	12.9%	11.6%
Sales 3-Year Avg (%)	8.3%	15.7%	13.0%
Sales 5-Year Avg (%)	5.3%	10.4%	12.4%
EPS Growth			
Next Yr. Growth Est.	6.3%	13.8%	14.0%
EPS 1-Year Chg (%)	-34.4%	9.4%	8.1%
EPS 3-Year Avg (%)	86.4%	26.7%	22.0%
EPS 5-Year Avg (%)	12.5%	14.7%	11.8%

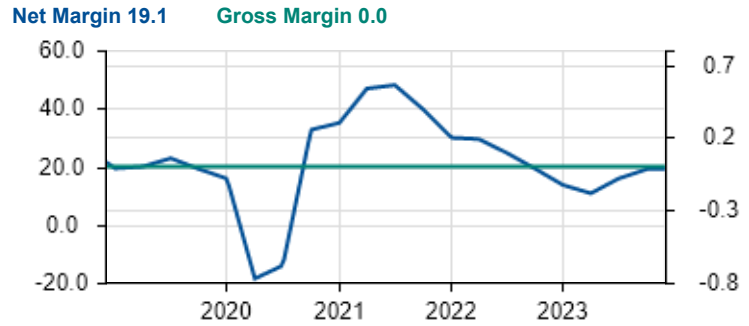


PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Div. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
PYPL	PayPal Holdings	\$64,311	17.8	-	15.5%	-24.0%	26%	83	91	92
COF	Capital One Finl	\$43,389	8.5	2.1%	14.3%	17.4%	-	99	62	55
DFS	Discover Finl	\$23,910	7.1	2.8%	16.7%	-7.7%	-	98	70	57
IX	ORIX	\$21,237	11.5	3.4%	1.5%	16.3%	-	88	47	39
SYF	Synchrony Finl	\$13,999	6.2	2.8%	21.0%	-3.0%	-	99	67	56
ALLY	Ally Financial	\$9,308	8.4	3.9%	27.0%	24.4%	-	99	54	54
SOFI	SoFi Techs	\$7,497	-	-	3.2%	65.0%	-	31	57	26
CACC	Credit Acceptance	\$5,955	19.5	-	14.1%	-0.1%	-2%	91	72	53
OMF	OneMain Holdings	\$5,195	8.0	9.2%	22.4%	21.3%	-	96	58	41
FCFS	FirstCash Hldgs	\$5,093	22.6	1.2%	5.5%	22.2%	21%	89	96	78
WU	Western Union	\$4,248	5.9	8.1%	2.3%	-12.9%	34%	95	43	89
LU	Lufax Holding	\$3,862	16.2	9.7%	-4.7%	-44.3%	-	99	35	47

PROFITABILITY SUMMARY

	COF	Industry	S&P 500
Quality Score	55	52	77
Gross Margin	0.0%	26.7%	29.6%
Operating Margin	46.0%	36.6%	14.2%
Net Margin	14.9%	19.8%	10.4%
Return on Assets	1.2%	11.4%	9.2%
Return on Equity	9.5%	47.7%	32.6%
ROIC	15.8%	31.7%	20.8%



RETURNS SUMMARY

	COF	Industry	S&P 500
Sentiment Score	99	55	74
5-Day Return	6.9%	1.5%	0.8%
1-Month Return	14.3%	9.2%	8.4%
YTD Return	25.4%	17.1%	21.0%
1-Year Return	17.4%	11.7%	14.5%
3-Year Return	35.0%	1.5%	31.2%
5-Year Return	39.3%	51.1%	81.0%
Beta 1-Year	1.43	0.88	0.99

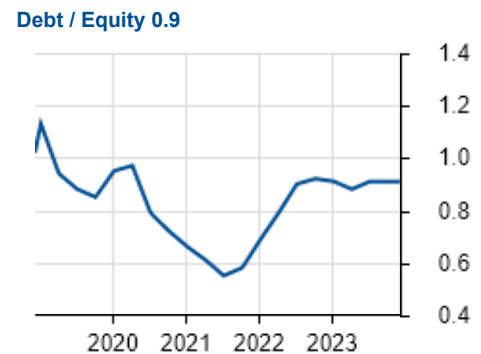


DIVIDEND

	COF	Industry
Dividend Yield	2.1%	1.2%
Payout Ratio	17.9%	21.4%
TTM Yield	2.1%	-
Dividend Per Share	\$2.40	\$1.84
Div. 1Y Chg (%)	0.0%	32.0%
Div. 3Y Avg (%)	81.7%	32.0%
Div. 5Y Avg (%)	8.4%	32.0%
Cons. Growth Years	2	3
Div. Coverage Ratio	5.6	4.7

DEBT & EQUITY

Price	\$113.93
Net Cash Per Share	-\$10.37
Equity Per Share	\$140.92
Debt / Equity	0.9
Solvency Ratio	18%
Short % of Float	2.3%
Altman Z-Score	0.4



ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	5.00	# Up Last 30 days	10.00
# Down Last 30 days	0.00	# Down Last 30 days	1.00
Mean Estimate	3.64	Mean Estimate	2.67
% Change (30 Days)	4.00%	% Change (30 Days)	-0.37%

MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$2.67	\$3.64	\$12.92	\$13.73
30 Days Ago	\$2.68	\$3.50	\$12.85	\$13.66
90 Days Ago	\$2.57	\$3.19	\$11.67	\$13.48
% Change (90 Days)	3.9%	14.1%	10.7%	1.9%

EARNINGS SURPRISES

Earnings surprise is the difference between a company's announced earnings and the average analyst estimated value. Surprises typically causes the stock price to jump and are often followed by more of the same surprise type.

Surprise Detail (Last 6 Quarters)

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	10/26/23	09/30/23	\$4.45	\$3.25	36.9%
Positive	07/20/23	06/30/23	\$3.52	\$3.22	9.3%
Negative	04/27/23	03/31/23	\$2.31	\$3.92	-41.1%
Negative	01/24/23	12/31/22	\$2.82	\$3.84	-26.6%
Negative	10/27/22	09/30/22	\$4.20	\$5.04	-16.7%
Negative	07/21/22	-	\$4.96	\$5.09	-2.6%

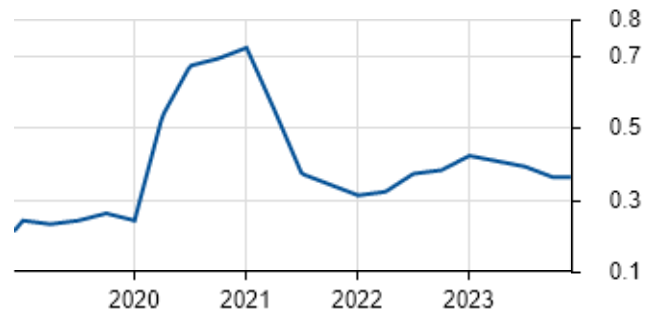
Surprise Summary (Last 12 Quarters)

Surprise Type	Amount	Percent
Positive Quarters (> 2%)	8	66.7%
Negative Quarters (< 2%)	4	33.3%
In-Line Quarters (within 2%)	0	-

RISK

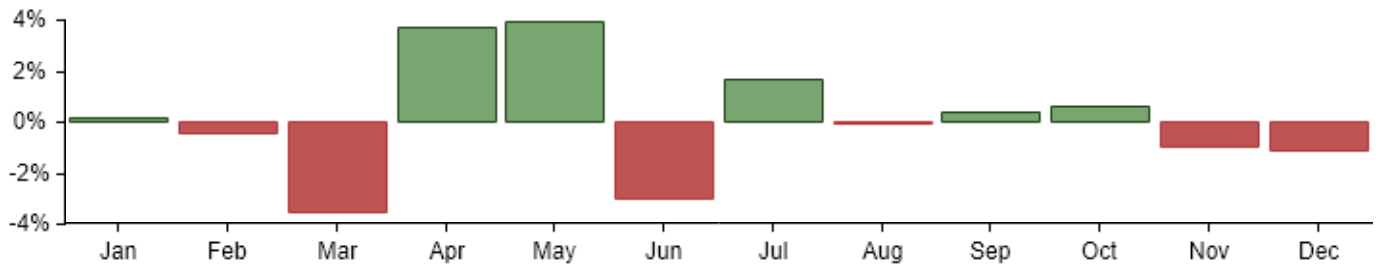
	COF	Industry	S&P 500
Best Monthly Return (5Y)	44.9%	19.3%	17.9%
Worst Monthly Return (5Y)	-44.9%	-22.1%	-16.4%
Beta 1-Year	1.43	0.88	0.99
Volatility 1-Year	0.32	0.15	0.13
Volatility 1Y Pctl.	35	-	-
Max Drawdown 1-Year	-29.7%	-15.5%	-10.3%
Max Drawdown 3-Year	-51.6%	-34.2%	-25.4%
Max Drawdown 5-Year	-60.4%	-43.1%	-33.9%

COF Volatility 1-Year 0.4



SEASONALITY

Seasonal Performance vs the S&P 500



5-YEAR RELATIVE PERFORMANCE VS S&P 500

Relative to the S&P 500 baseline, COF has underperformed the S&P 500 by -42.0% in the past 5 Years.

COF has underperformed its sector by -6.9% in the past 5 Years.

The Financial Services sector has underperformed the market by -35.1% in the past 5 Years.

Dividend Adjusted Return Nov 30, 2018 - Dec 1, 2023



Overall Rating vs. Peers

64

Ratings scores are relative to industry groups. They compare key metrics to rank stocks vs. their competitors. For example, higher growth than peers will score high even when the absolute growth is below the market average.

Growth vs Peers

Ticker	Company	Growth Rating vs. Peer	Sales QoQ Chg.	Eps QoQ Chg.	Sales Growth Next Y.	Sales 1Y Chg (%)	Sales 3Y Avg (%)	Sales 5Y Avg (%)
PYPL	PayPal Holdings	90	8.4%	-19.1%	8.4%	7.7%	12.8%	14.2%
DFS	Discover Finl	58	16.6%	-27.2%	5.6%	23.0%	11.2%	8.0%
COF	Capital One Finl	42	6.4%	6.0%	4.0%	9.0%	8.3%	5.3%
IX	ORIX	35	5.5%	9.9%	-	5.5%	8.6%	5.5%
ALLY	Ally Financial	26	-1.4%	0.0%	5.3%	0.8%	8.7%	6.0%

Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Forward P/E	PEG Trailing	P/S	P/B	5Y P/E Range
DFS	Discover Finl	69	7.1	7.8	0.5	1.6	1.8	2.9 - 34.5
COF	Capital One Finl	56	8.5	8.3	0.7	1.2	0.8	3.6 - -
ALLY	Ally Financial	53	8.4	8.1	1.2	1.0	0.9	2.8 - 22.7
IX	ORIX	38	11.5	-	56.2	1.9	0.8	4.5 - 14.2
PYPL	PayPal Holdings	33	17.8	11.8	1.3	2.3	3.3	15.0 - 133.0

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
DFS	Discover Finl	85	0.0%	62.7%	23.3%	9.9% - 39.9%	0.9% - 4.8%
PYPL	PayPal Holdings	77	47.0%	16.5%	12.9%	10.4% - 26.8%	2.7% - 8.3%
ALLY	Ally Financial	63	0.0%	36.1%	13.3%	4.9% - 18.4%	0.4% - 1.7%
COF	Capital One Finl	53	0.0%	46.0%	14.9%	-0.2% - 19.6%	0.1% - 3.0%
IX	ORIX	17	0.0%	20.9%	16.4%	6.4% - 11.2%	1.4% - 2.7%

Financial Strength vs Peers

Ticker	Company	Financial Str. Rating vs. Peers	Debt / Equity	Interest Coverage	Quick Ratio	Intangibles %	Solvency Ratio	Short % of Float
COF	Capital One Finl	81	0.9	-	-	3.2%	18%	2.3%
PYPL	PayPal Holdings	78	0.5	14.5	1.3	15.0%	9%	1.8%
DFS	Discover Finl	69	1.4	-	-	0.2%	21%	3.3%
IX	ORIX	53	1.6	-	-	-	12%	-
ALLY	Ally Financial	40	1.7	-	-	0.5%	17%	5.2%

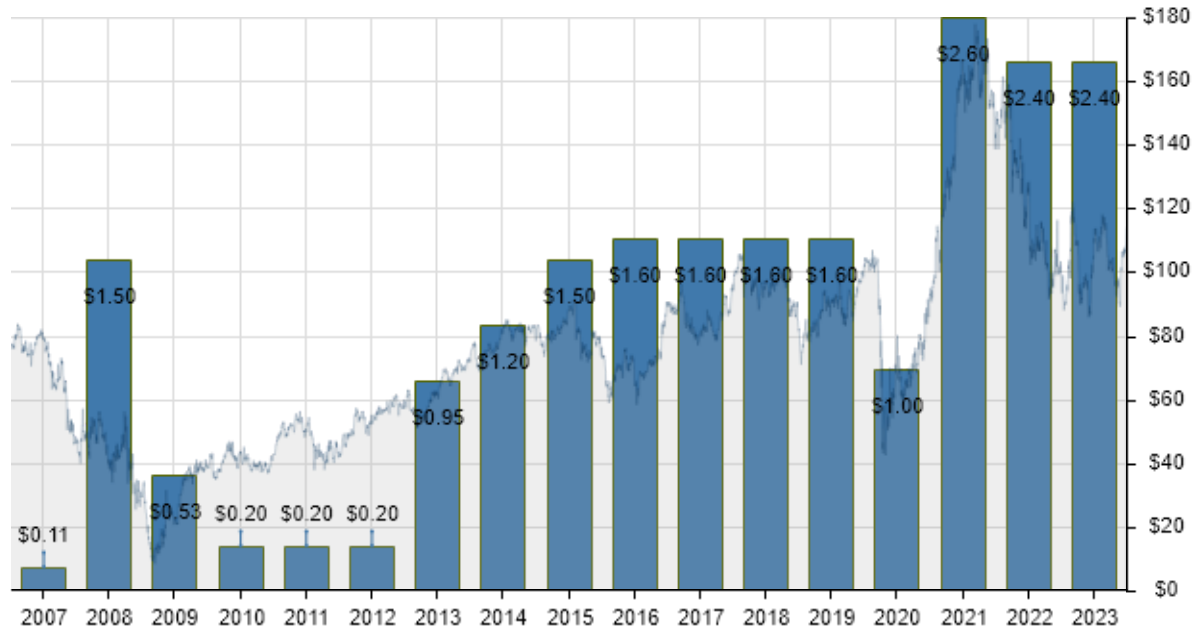
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Div. Yield	TTM Yield	Price	Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
DFS	Discover Finl	61	2.8%	2.8%	\$95.62	\$2.70	10+	19.2%
ALLY	Ally Financial	50	3.9%	3.9%	\$30.86	\$1.20	6	32.4%
IX	ORIX	43	3.4%	1.7%	\$92.37	\$3.09	1	17.1%
COF	Capital One Finl	28	2.1%	2.1%	\$113.93	\$2.40	2	17.9%
PYPL	PayPal Holdings	-	-	-	\$59.65	-	0	-

Momentum vs Peers

Ticker	Company	Momentum Rating vs. Peer	1M Return	3M Return	6M Return	YTD Return	1Y Return	Beta 1Y	Volatility 1Y	Price vs 52-wk High (%)
ALLY	Ally Financial	92	27.0%	8.0%	16.4%	31.9%	24.4%	1.79	0.42	86.3%
COF	Capital One Finl	84	14.3%	10.7%	8.4%	25.4%	17.4%	1.43	0.32	92.6%
DFS	Discover Finl	60	16.7%	4.7%	-7.8%	0.6%	-7.7%	1.41	0.35	78.1%
IX	ORIX	52	1.5%	-2.0%	7.1%	16.9%	16.3%	0.62	0.20	91.0%
PYPL	PayPal Holdings	42	15.5%	-6.2%	-5.4%	-16.2%	-24.0%	1.50	0.37	67.3%

DIVIDEND DETAIL



CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
2023 Dividends				
	11/10/23	11/24/23	Regular	\$0.60
	08/04/23	08/18/23	Regular	\$0.60
	05/12/23	05/26/23	Regular	\$0.60
	02/03/23	02/17/23	Regular	\$0.60
2022 Dividends				
	11/10/22	11/25/22	Regular	\$0.60
	08/05/22	08/19/22	Regular	\$0.60
	05/13/22	05/27/22	Regular	\$0.60
	02/11/22	02/25/22	Regular	\$0.60
2021 Dividends				
	11/12/21	11/26/21	Regular	\$0.60
	08/06/21	08/20/21	Special	\$0.60
	08/06/21	08/20/21	Regular	\$0.60
	05/14/21	05/28/21	Regular	\$0.40
	02/16/21	03/01/21	Regular	\$0.40
2020 Dividends				
	11/06/20	11/19/20	Regular	\$0.10
	08/07/20	08/20/20	Regular	\$0.10
	05/08/20	05/21/20	Regular	\$0.40
	02/07/20	02/21/20	Regular	\$0.40
2019 Dividends				
	11/08/19	11/22/19	Regular	\$0.40
	08/02/19	08/15/19	Regular	\$0.40

UPCOMING DIVIDEND

Ex-Dividend Date	11/10/23
Payment Date	11/24/23
Amount	\$0.60
Type	Regular

DIVIDEND RATE

Regular Dividend	\$0.60
Annual Dividend Rate	\$2.40
Annual Dividend Yield	2.1%
Trailing 12 Months Dividends	\$2.40
Trailing 12 Months Yield	2.1%

STATISTICS

Payout Ratio	17.9%
Dividend Coverage Ratio	557.9%
Consecutive Growth Years	2
3 Year Growth Rate	81.7%
5 Year Growth Rate	8.4%
10 Year Growth Rate	7.2%




FINANCIAL STATEMENT SUMMARY

USD in Millions	Chart	2018	2019	2020	2021	2022	TTM	CAGR
Income Statement								
Revenue		27,577	28,593	28,523	30,435	34,250	36,321	5.8%
Operating Income		12,675	13,110	13,494	13,865	15,159	16,714	5.8%
Net income		6,015	5,546	2,714	12,390	7,360	5,413	-2.1%
Earnings per share diluted		\$11.84	\$11.02	\$5.19	\$26.95	\$17.91	\$13.35	2.5%
Average shares diluted		483	470	459	444	393	384	-4.6%
P/E Ratio		10.2	9.1	48.1	5.4	4.6	8.5	-3.6%
Balance Sheet								
Cash		13,186	13,407	40,509	21,746	30,856	44,869	28.3%
Net Property, Plant and Equipm...		4,191	4,378	4,287	4,210	4,351	4,378	0.9%
Net Debt		45,367	41,976	-638	20,520	16,976	3,856	-39.4%
Stockholders' Equity		51,668	58,011	60,204	61,029	52,582	53,668	0.8%
Cash Flow								
Operating Cash Flow		12,978	16,639	16,699	12,310	13,809	21,632	10.9%
Cap Ex		-874	-887	-710	-698	-934	-990	2.6%
Free Cash Flow		12,104	15,752	15,989	11,612	12,875	20,642	11.5%
Free Cash Flow per share		\$25.05	\$33.52	\$34.84	\$26.14	\$32.74	\$53.81	16.8%
Profitability								
Operating Margin		46.0%	45.9%	47.3%	45.6%	44.3%	46.0%	0.0%
Return on Assets		1.5%	1.4%	0.6%	2.8%	1.6%	1.2%	-5.4%
Return on Equity		11.1%	9.0%	3.9%	19.6%	13.4%	9.5%	-3.0%
Return on Invested Capital		9.1%	9.1%	5.5%	13.1%	11.1%	15.8%	11.9%
Dividends								
Dividends Per Share		\$1.60	\$1.60	\$1.00	\$2.00	\$2.40	\$2.40	8.6%
Dividend Yield		2.1%	1.6%	0.4%	1.7%	2.6%	2.1%	-0.1%
Dividend Growth		-	0.0%	-37.5%	100.0%	20.0%	0.0%	-
Dividend Coverage		7.4x	6.9x	5.2x	13.5x	7.5x	5.6x	-5.7%

VALUATION & PROFITABILITY HISTORY

Date →	Chart	TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		8.5	4.3	5.5	-	8.6
Price / Cash Flow		2.0	4.4	4.8	2.5	2.9
Price / Book		0.8	0.7	0.9	0.7	0.8
Price / Tangible B...		1.1	1.0	1.2	1.0	1.1
Price / Sales		1.2	1.3	2.2	1.5	1.7
EV / EBITDA		-	-	-	-	-
Dividend Yield		2.1%	2.4%	1.7%	0.5%	1.6%
Shareholder Yield		3.1%	21.3%	9.6%	3.1%	3.7%
Gross Margin		0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin		14.9%	25.7%	42.3%	4.6%	20.3%
Return on Assets		1.2%	2.0%	3.0%	0.3%	1.5%
Return on Equity		9.5%	16.1%	19.1%	1.6%	9.1%
ROIC		15.8%	11.0%	13.8%	4.7%	9.8%

WARNINGS

Name	Severity	Details
Negative Sales Growth Years	Low 	Number of Years: 4; Sales 1Y Chg (%): 9.0%
<p>In the last decade this company has had several years with negative revenue growth. If the top-line sales are shrinking this company could be a value trap that looks inexpensive on some measures but never outperforms the market.</p>		
High Stock Based Compensat...	Low 	Compensation Yield: 1.0%
<p>Stock based compensation is a drag on the return to investors. The Compensation Yield metric shows the percent of the market cap that has been given to managers and employees over the last year alone. This dilutes the value of all other shareholders.</p>		
Number of Earnings Misses	Low 	Number of Quarters: 4; EPS Surprise: 36.92%
<p>Over the past 10 quarters there have been several earnings misses. Historically, meeting or beating estimates is twice as common as missing. Frequent misses are a warning sign to investigate.</p>		

REPORT TIPS

Metric Definitions

Metric descriptions are available at stockrover.com/help/metrics/metric-overview

Quantitative Scores

Our scores analytics is to offer our concise analysis of a stock in powerful, but easy to digest format. Each of the composite score metrics are designed to use the best available accounting practices as well as source data from SEC filings. The scores are computed for a company vs. the market as a whole.

Fair Value

Fair value performs a forecasted discounted cash flow analysis of a company to determine the company's intrinsic value based on the expected future cash flows the company will produce. It basically determines what a company is worth based on how much cash flow it is expected to generate for you in the future, taking into account the time value of money and the predictability of those forecasted cash flows.

Peers

Peer ratings are computed from raking companies in the same

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