

**\$544.86** **-\$0.51 (-0.09%)** as of Friday's close

Cap (\$M USD) **\$169,337** P/E **12.6** EPS (1Y) **58.0%** Dividend **\$12.00** Last Filing **12/31/24**

52-wk Range  
\$419.64  \$672.19

Sales (\$M) **53,512** Fwd. P/E **10.9** Sales (1Y) **10.9%** Fwd. Yield **2.2%** Next Earnings **07/21/25**

**Dividend Adjusted Return** Apr 25, 2024 - Apr 25, 2025

**GS 544.86 (+31.6%)** **Financial Services 115.19 (+17.8%)** **S&P 500 5525.21 (+10.3%)**



GS has outperformed the S&P 500 by 21.3% in the past year.

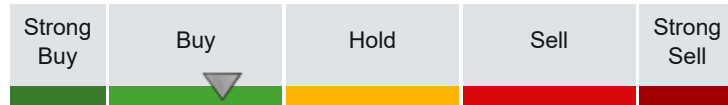
GS has outperformed its sector by 13.9% in the past year.

The Financial Services sector has outperformed the market by 7.4% in the past year.

**ANALYST CONSENSUS**

**Buy**

The consensus rating has worsened a little since last month when it was also Buy.



Strong Buy **10**  
Buy **0**  
Hold **13**  
Sell **0**  
Strong Sell **0**

**QUANTITATIVE SCORES**

**Fair Value** \$651.76 **Margin of Safety** 20% **Uncertain 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](#)

**Value Score** **59**  
**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** **53**  
**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** **50**  
**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** **75**  
**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**

Goldman Sachs is a leading global investment banking and asset management firm. Approximately 14% of its revenue comes from investment banking, 42% from trading, 20% from asset & wealth management, 15% from net interest income, and 9% from other principal transactions. Around 64% of the company's net revenue is generated in the Americas, 13% in Asia, and 23% in Europe, the Middle East, and Africa.

**Employees** 46,500

**Homepage** [www.goldmansachs.com](http://www.goldmansachs.com)

**Headquarters** New York, NY

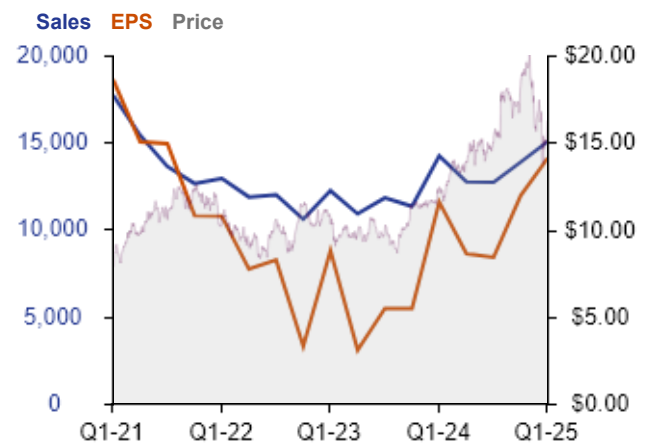
VALUATION SUMMARY

	GS	Industry	S&P 500
Value Score	<b>59</b>	<b>46</b>	<b>70</b>
Price / Earnings	12.6	16.0	26.4
Price / Sales	3.3	2.5	2.9
Price / Free Cash Flow	-	23.6	31.6
Price / Book	500+	2.1	4.9
Price / Tangible Book	500+	16.2	500+
EV / EBITDA	-	75.5	20.8
EPS Predict. Pctl.	72	45	70
Piotroski F Score	4	7	7
5-Year P/E Range	4.7		20.1
5-Year P/B Range	0.7		500+
5-Year P/S Range	1.7		4.1



GROWTH SUMMARY

	GS	Industry	S&P 500
Growth Score	<b>50</b>	<b>50</b>	<b>77</b>
<b>Sales Growth</b>			
Sales Growth Next Year	4.5%	5.0%	9.9%
Sales 1-Year Chg (%)	10.9%	11.1%	12.3%
Sales 3-Year Avg (%)	-0.6%	2.1%	7.8%
Sales 5-Year Avg (%)	8.0%	11.5%	11.4%
<b>EPS Growth</b>			
Next Yr. Growth Est.	12.5%	13.0%	14.3%
EPS 1-Year Chg (%)	58.0%	50.2%	12.2%
EPS 3-Year Avg (%)	-7.7%	0.2%	8.6%
EPS 5-Year Avg (%)	17.1%	17.3%	13.3%



PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Fwd. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
MS	Morgan Stanley	\$186,428	13.6	3.2%	-7.3%	29.5%	-	74	51	50
GS	Goldman Sachs G...	\$169,337	12.6	2.2%	-7.0%	32.6%	-	59	50	53
SCHW	Charles Schwab	\$145,164	24.2	1.4%	-1.0%	8.2%	-	68	62	54
HOOD	Robinhood Markets	\$43,786	31.8	-	2.7%	188.8%	-	45	80	72
TW	Tradeweb Markets	\$28,866	58.1	0.4%	-7.0%	32.9%	-22%	65	99	97
LPLA	LPL Finl Hldgs	\$25,154	22.4	0.4%	-8.2%	19.0%	-	75	98	80
IBKR	Interactive Brokers...	\$18,448	23.3	0.8%	-5.6%	45.2%	-5%	97	94	99
NMR	Nomura Holdings	\$17,121	7.5	4.3%	-13.2%	2.3%	-	62	47	51
FUTU	Futu Hldgs	\$12,231	17.5	-	-18.6%	42.7%	5%	91	100	83
HLI	Houlihan Lokey	\$11,171	30.5	1.4%	-5.2%	27.2%	-7%	79	95	71
JEF	Jefferies Financial Gr	\$9,652	16.5	3.4%	-24.1%	10.2%	-	65	98	77
SF	Stifel Financial	\$8,837	16.4	2.2%	-15.8%	11.2%	-	87	62	63

**PROFITABILITY SUMMARY**

	GS	Industry	S&P 500
Quality Score	<b>53</b>	<b>49</b>	<b>78</b>
Gross Margin	0.0%	12.5%	31.5%
Operating Margin	37.8%	19.0%	15.1%
Net Margin	26.7%	15.5%	11.1%
Return on Assets	0.8%	1.0%	10.5%
Return on Equity	11.1%	11.6%	33.9%
ROIC	18.7%	13.6%	24.9%



**RETURNS SUMMARY**

	GS	Industry	S&P 500
Sentiment Score	<b>75</b>	<b>50</b>	<b>67</b>
5-Day Return	6.9%	6.3%	4.6%
1-Month Return	-7.0%	-5.9%	-4.4%
YTD Return	-4.4%	-2.4%	-5.8%
1-Year Return	32.6%	22.0%	10.8%
3-Year Return	83.7%	77.2%	34.4%
5-Year Return	247.5%	220.6%	109.5%
Beta 1-Year	1.37	0.95	1.00

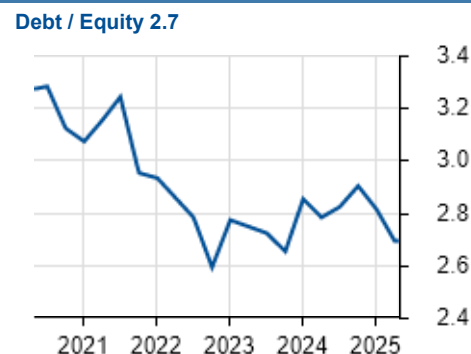


**DIVIDEND**

	GS	Industry
Forward Dividend Yield	2.2%	2.2%
Payout Ratio	28.0%	31.3%
TTM Yield	2.2%	-
Fwd. Div. Per Share	\$12.00	\$3.31
Div. 1Y Chg (%)	9.1%	10.9%
Div. 3Y Avg (%)	14.5%	20.6%
Div. 5Y Avg (%)	19.1%	20.1%
Cons. Growth Years	10+	1
Div. Coverage Ratio	3.6	2.1

**DEBT & EQUITY**

Price	\$544.86
Net Cash Per Share	-\$498.22
Equity Per Share	\$0.40
Debt / Equity	2.8
Solvency Ratio	7%
Short % of Float	1.3%
Altman Z-Score	0.3



**ANALYST REVISIONS**

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	0.00	# Up Last 30 days	1.00
# Down Last 30 days	8.00	# Down Last 30 days	8.00
Mean Estimate	9.77	Mean Estimate	10.13
% Change (30 Days)	-9.97%	% Change (30 Days)	-7.58%

**MEAN ESTIMATE TREND**

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$9.77	\$10.13	\$44.50	\$50.05
30 Days Ago	\$10.85	\$10.96	\$46.19	\$51.35
90 Days Ago	\$11.17	\$11.07	\$46.41	\$50.89
% Change (90 Days)	-12.6%	-8.5%	-4.1%	-1.6%

## 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 Summary (Last 12 Quarters)

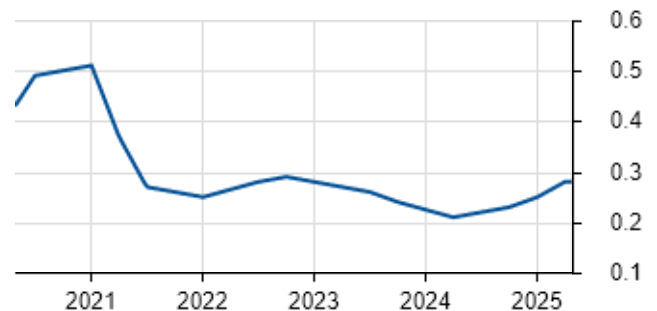
Surprise Type	Amount	Percent
Positive Quarters (> 2%)	10	83.3%
Negative Quarters (< 2%)	2	16.7%
In-Line Quarters (within 2%)	0	-

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	04/14/25	03/29/25	\$14.12	\$12.35	14.3%
Positive	01/15/25	12/31/24	\$11.95	\$8.22	45.4%
Positive	10/15/24	09/30/24	\$8.40	\$6.89	21.9%
Positive	07/15/24	06/30/24	\$8.62	\$8.34	3.4%
Positive	04/15/24	-	\$11.58	\$8.56	35.3%
Positive	01/16/24	-	\$5.48	\$3.51	56.1%

## RISK

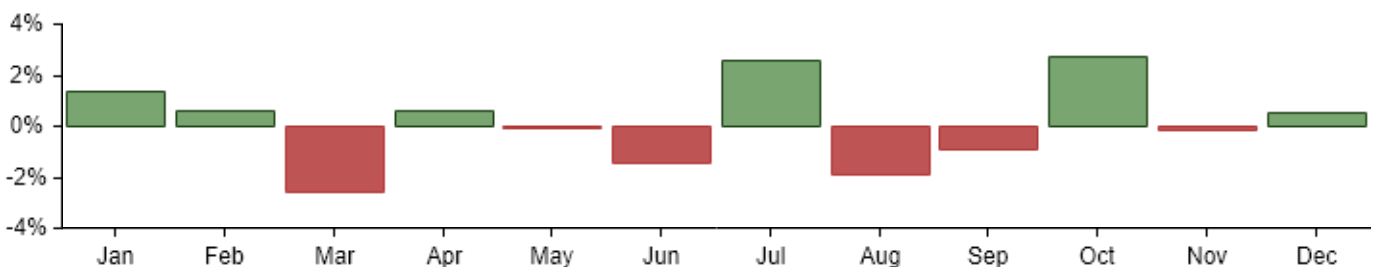
	GS	Industry	S&P 500
Best Monthly Return (5Y)	26.2%	13.5%	17.9%
Worst Monthly Return (5Y)	-12.1%	-8.1%	-9.6%
Beta 1-Year	1.37	0.95	1.00
Volatility 1-Year	0.33	0.23	0.19
Volatility 1Y Pctl.	32	-	-
Max Drawdown 1-Year	-30.9%	-29.2%	-18.7%
Max Drawdown 3-Year	-30.9%	-35.6%	-18.7%
Max Drawdown 5-Year	-32.8%	-38.1%	-24.6%

### GS Volatility 1-Year 0.3



## SEASONALITY

### Seasonal Performance vs the S&P 500



## 5-YEAR RELATIVE PERFORMANCE VS S&P 500

Relative to the S&P 500 baseline, GS has outperformed the S&P 500 by 138.9% in the past 5 Years.

GS has outperformed its sector by 103.9% in the past 5 Years.

The Financial Services sector has outperformed the market by 35.0% in the past 5 Years.

### Dividend Adjusted Return Apr 24, 2020 - Apr 25, 2025

**GS 544.86 (+138.9%)**    **Financial Services 115.19 (+35.0%)**    **S&P 500 5525.21 (0.0%)**



Overall Rating vs. Peers

65

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 (%)
HOOD	Robinhood Markets	84	115.3%	3266.7%	15.0%	44.5%	22.8%	-
LPLA	LPL Finl Hldgs	74	32.9%	26.0%	11.5%	18.3%	15.3%	16.7%
SCHW	Charles Schwab	67	19.5%	84.3%	10.0%	6.2%	2.0%	13.0%
GS	Goldman Sachs Group	53	22.5%	118.1%	4.5%	10.9%	-0.6%	8.0%
MS	Morgan Stanley	49	25.0%	161.2%	4.4%	12.4%	1.2%	8.7%

Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Fwd. P/E	PEG Trailing	P/S	P/B	5Y P/E Range
MS	Morgan Stanley	89	13.6	12.4	1.3	3.1	2.0	7.1 - 22.2
LPLA	LPL Finl Hldgs	80	22.4	14.7	1.4	1.9	8.6	8.1 - 43.5
GS	Goldman Sachs Group	79	12.6	10.9	0.7	3.3	500+	4.7 - 20.1
SCHW	Charles Schwab	62	24.2	15.8	7.7	7.2	3.7	11.9 - 36.3
HOOD	Robinhood Markets	12	31.8	28.8	-	15.2	5.5	21.8 - -

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
HOOD	Robinhood Markets	96	82.9%	35.8%	47.8%	-50.6% - 17.7%	-24.0% - 6.4%
LPLA	LPL Finl Hldgs	93	27.2%	13.5%	8.6%	26.7% - 55.4%	6.3% - 13.2%
MS	Morgan Stanley	79	0.0%	31.0%	23.2%	8.6% - 13.8%	0.7% - 1.3%
SCHW	Charles Schwab	75	0.0%	39.2%	30.3%	5.4% - 19.0%	0.7% - 1.2%
GS	Goldman Sachs ...	67	0.0%	37.8%	26.7%	5.4% - 20.4%	0.5% - 1.8%

Financial Strength vs Peers

Ticker	Company	Financial Str. Rating vs. Peers	Debt / Equity	Interest Coverage	Quick Ratio	Intangibles %	Solvency Ratio	Short % of Float
LPLA	LPL Finl Hldgs	53	2.0	6.1	1.6	27.5%	17%	2.3%
HOOD	Robinhood Markets	52	0.9	-	1.4	0.8%	8%	3.5%
SCHW	Charles Schwab	30	0.9	-	-	4.1%	33%	1.1%
MS	Morgan Stanley	25	3.0	-	-	1.9%	6%	1.2%
GS	Goldman Sachs Group	17	2.8	-	-	0.4%	7%	1.3%

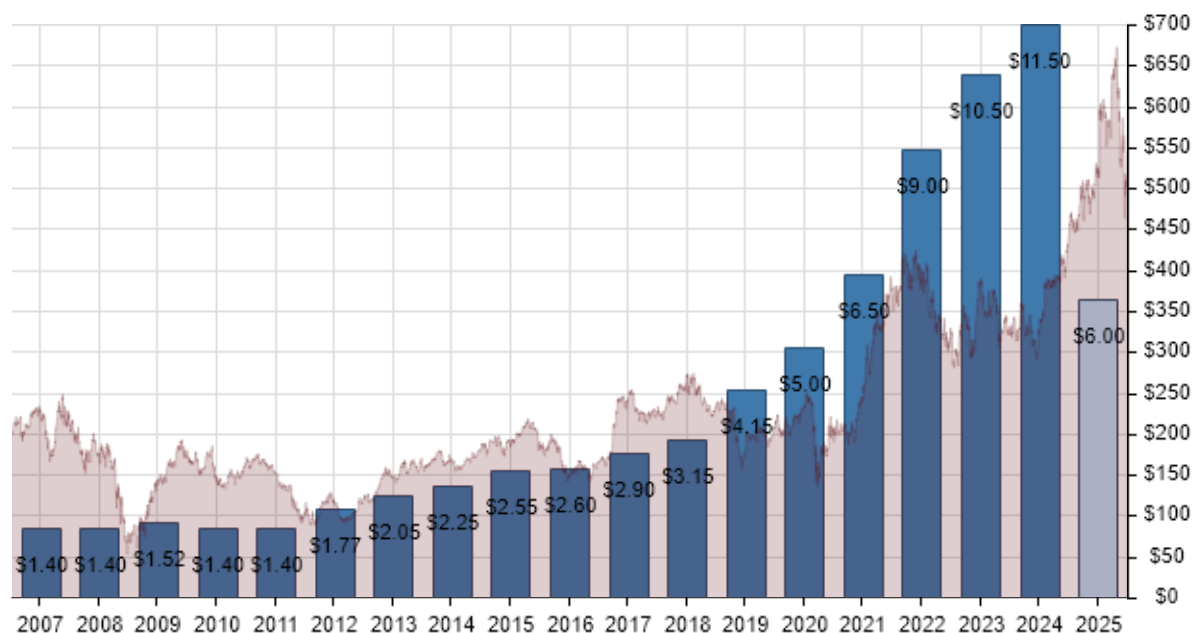
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Fwd. Yield	TTM Yield	Price	Fwd. Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
GS	Goldman Sachs Group	74	2.2%	2.2%	\$544.86	\$12.00	10+	28.0%
MS	Morgan Stanley	66	3.2%	3.1%	\$116.01	\$3.70	10+	44.2%
SCHW	Charles Schwab	27	1.4%	1.3%	\$79.94	\$1.08	0	33.3%
LPLA	LPL Finl Hldgs	21	0.4%	0.4%	\$314.54	\$1.20	0	8.5%
HOOD	Robinhood Markets	-	-	-	\$49.45	-	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 (%)
HOOD	Robinhood Markets	88	2.7%	-3.3%	82.7%	32.7%	188.8%	2.73	0.75	73.9%
SCHW	Charles Schwab	72	-1.0%	-2.0%	12.1%	8.4%	8.2%	0.86	0.30	94.6%
GS	Goldman Sachs Group	58	-7.0%	-14.0%	7.3%	-4.4%	32.6%	1.37	0.33	81.1%
LPLA	LPL Finl Hldgs	58	-8.2%	-12.6%	20.8%	-3.6%	19.0%	1.17	0.38	81.9%
MS	Morgan Stanley	54	-7.3%	-15.3%	0.7%	-7.1%	29.5%	1.34	0.33	81.7%

**DIVIDEND DETAIL**



**CALENDAR YEAR DIVIDEND HISTORY**

Year	Ex-Dividend	Pay Date	Text	Amount
<b>2025 Dividends</b>				<b>\$6.00</b>
	05/30/25	06/27/25	Regular	\$3.00
	02/28/25	03/28/25	Regular	\$3.00
<b>2024 Dividends</b>				<b>\$11.50</b>
	12/02/24	12/30/24	Regular	\$3.00
	08/30/24	09/27/24	Regular	\$3.00
	05/30/24	06/27/24	Regular	\$2.75
	02/28/24	03/28/24	Regular	\$2.75
<b>2023 Dividends</b>				<b>\$10.50</b>
	11/29/23	12/28/23	Regular	\$2.75
	08/30/23	09/28/23	Regular	\$2.75
	05/31/23	06/29/23	Regular	\$2.50
	03/01/23	03/30/23	Regular	\$2.50
<b>2022 Dividends</b>				<b>\$9.00</b>
	11/30/22	12/29/22	Regular	\$2.50
	08/31/22	09/29/22	Regular	\$2.50
	05/31/22	06/29/22	Regular	\$2.00
	03/01/22	03/30/22	Regular	\$2.00
<b>2021 Dividends</b>				<b>\$6.50</b>
	12/01/21	12/30/21	Regular	\$2.00
	08/31/21	09/29/21	Regular	\$2.00
	05/28/21	06/29/21	Regular	\$1.25
	03/01/21	03/30/21	Regular	\$1.25
<b>2020 Dividends</b>				<b>\$5.00</b>

**UPCOMING DIVIDEND**

Ex-Dividend Date	05/30/25
Payment Date	06/27/25
Amount	\$3.00
Type	Regular

**DIVIDEND RATE**

Regular Dividend	\$3.00
Forward Dividend Rate	\$12.00
Forward Dividend Yield	2.2%
Trailing 12 Months Dividends	\$11.75
Trailing 12 Months Yield	2.2%

**STATISTICS**

Payout Ratio	28.0
Dividend Coverage Ratio	3.6
Consecutive Growth Years	10+
3 Year Growth Rate	14.5%
5 Year Growth Rate	19.1%
10 Year Growth Rate	17.5%


**FINANCIAL STATEMENT SUMMARY**

USD in Millions	Chart	2020	2021	2022	2023	2024	TTM	CAGR
<b>Income Statement</b>								
Revenue		44,559	59,339	47,365	46,254	53,512	53,512	4.3%
Operating Income		19,167	27,544	16,515	14,999	20,210	20,210	1.2%
Net income		9,459	21,635	11,261	8,516	14,276	14,276	10.0%
Earnings per share diluted		\$24.74	\$59.45	\$30.06	\$22.87	\$40.54	\$40.54	12.1%
Average shares diluted		360	356	358	346	334	334	-1.8%
P/E Ratio		15.2	6.3	9.1	18.6	13.3	12.6	-4.2%
<b>Balance Sheet</b>								
Cash		155,842	261,036	241,825	241,577	182,092	182,092	3.7%
Net Property, Plant and Equipm...		25,427	20,386	19,246	13,415	9,991	9,991	-19.5%
Net Debt		138,547	60,843	82,374	91,671	160,463	160,463	3.5%
Stockholders' Equity		95,932	109,926	117,189	116,905	121,996	121,996	5.7%
<b>Cash Flow</b>								
Operating Cash Flow		-18,535	6,298	8,708	-12,587	-13,212	-13,212	-
Cap Ex		-6,309	-4,667	-3,748	-2,316	-2,091	-2,091	-22.6%
Free Cash Flow		-24,844	1,631	4,960	-14,903	-15,303	-15,303	-
Free Cash Flow per share		-\$68.95	\$4.58	\$13.85	-\$43.10	-\$45.87	-\$45.87	-
<b>Profitability</b>								
Operating Margin		43.0%	46.4%	34.9%	32.4%	37.8%	37.8%	-3.0%
Return on Assets		0.8%	1.6%	0.7%	0.5%	0.8%	0.8%	-0.3%
Return on Equity		9.3%	19.2%	9.2%	6.8%	11.1%	11.1%	4.2%
Return on Invested Capital		4.6%	6.2%	7.3%	15.6%	18.7%	18.7%	38.6%
<b>Dividends</b>								
Dividends Per Share		\$5.00	\$6.50	\$9.00	\$10.50	\$11.50	\$12.00	22.5%
Dividend Yield		1.9%	2.1%	2.9%	2.9%	2.1%	2.2%	3.5%
Dividend Growth		-	30.0%	38.5%	16.7%	9.5%	11.6%	-24.9%
Dividend Coverage		5.0x	9.3x	3.4x	2.2x	3.6x	3.6x	-7.5%


**VALUATION & PROFITABILITY HISTORY**

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		12.6	16.4	11.3	5.4	13.7
Price / Cash Flow		-	-	3.5	124.8	-
Price / Book		500+	1.2	1.1	1.1	1.4
Price / Tangible B...		500+	1.2	1.2	1.2	1.5
Price / Sales		3.3	3.0	2.6	1.9	2.7
EV / EBITDA		-	-	-	-	-
Forward Dividend...		2.2%	2.6%	3.0%	2.5%	1.5%
Shareholder Yield		6.9%	6.0%	7.9%	5.2%	3.8%
Gross Margin		0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin		26.7%	19.5%	22.6%	34.3%	28.2%
Return on Assets		0.8%	0.6%	0.7%	1.3%	1.3%
Return on Equity		11.1%	7.4%	8.5%	15.9%	14.9%
ROIC		18.7%	16.9%	9.7%	5.3%	5.3%

## WARNINGS

Name	Severity	Details
Negative Sales Growth Years	Low 	Number of Years: 4; Sales 1Y Chg (%): 10.9%

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.

Downward EPS Revisions	Low 	Net EPS Rev. Cur. Qtr.: -8
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Analyst estimates for the next quarter have been revised down. Check for recent news stories about why the future outlook is darker.

High Stock Based Compensat...	Low 	Compensation Yield: 1.6%
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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.

## REPORT TIPS

### Metric Definitions

Metric descriptions are available at [stockrover.com/help/metrics/metric-overview](https://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 ranking companies in the same

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