

**\$708.26** **\$2.42 (0.34%)** as of Friday's close


Cap (\$M USD)  
**\$217,323**

P/E  
**16.5**

EPS (1Y)  
**38.2%**

Dividend  
**\$16.00**

Last Filing  
**03/31/25**

52-wk Range  
\$437.37  \$726.00

Sales (\$M)  
**54,361**

Fwd. P/E  
**14.3**

Sales (1Y)  
**8.6%**

Fwd. Yield  
**2.3%**

Next Earnings  
**10/21/25**

#### Dividend Adjusted Return Jul 18, 2024 - Jul 18, 2025



GS has outperformed the S&P 500 by 29.9% in the past year.

GS has outperformed its sector by 21.6% in the past year.

The Financial Services sector has outperformed the market by 8.3% in the past year.

#### ANALYST CONSENSUS

**Buy**

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



Strong Buy | 8  
Buy | 1  
Hold | 13  
Sell | 0  
Strong Sell | 0

#### QUANTITATIVE SCORES

**Fair Value** \$791.77

**Margin of Safety** 12%

Uncertain  
Confidence ⓘ

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

**2 warnings**  
Details on Page 8

**Value Score**

**56**

**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**

**52**

**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**

**47**

**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**

**89**

**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


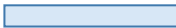

Goldman Sachs is a storied financial institution, founded in 1869 and best known for its role as a leading global investment bank. The firm has a sprawling reach across global financial centers and has been the leading provider of global merger and acquisition advisory services, by revenue, for the past 20 years. Since the global financial crisis, Goldman has expanded its offerings into more stable fee-based businesses like asset and wealth management, which comprised roughly 30% of post-provision revenue at the end of 2024. The bank holding company generates revenue from investment banking, global market making and trading, lending, asset management, wealth management, and a small and declining portfolio of consumer credit card loans.

**Employees** 46,500

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

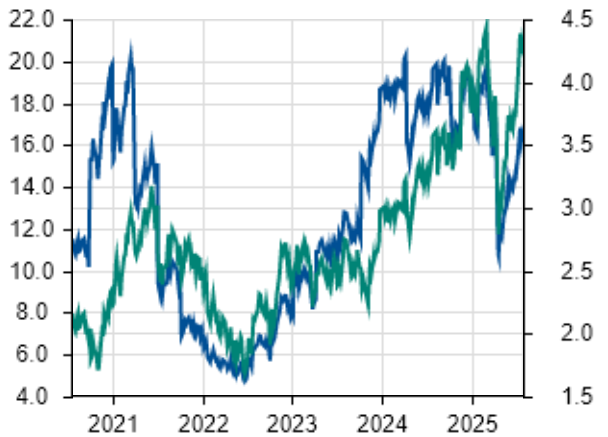
**Headquarters** New York, NY

**VALUATION SUMMARY**

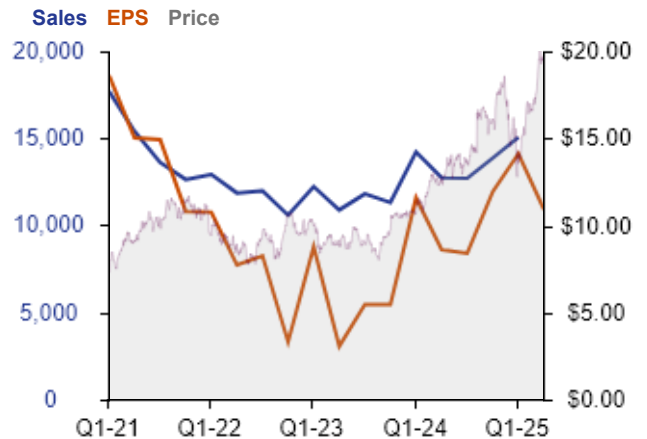
	GS	Industry	S&P 500
Value Score	<b>56</b>	<b>43</b>	<b>70</b>
Price / Earnings	16.5	20.7	30.0
Price / Sales	4.3	2.9	3.3
Price / Free Cash Flow	-	137.3	40.3
Price / Book	2.0	2.1	5.5
Price / Tangible Book	2.1	4.4	500+
EV / EBITDA	-	90.0	25.2
EPS Predict. Pctl.	74	46	71
Piotroski F Score	4	5	6
5-Year P/E Range	4.7		20.1
5-Year P/B Range	0.8		2.0
5-Year P/S Range	1.7		4.4

Price / Earnings 16.5

Price / Sales 4.3


**GROWTH SUMMARY**

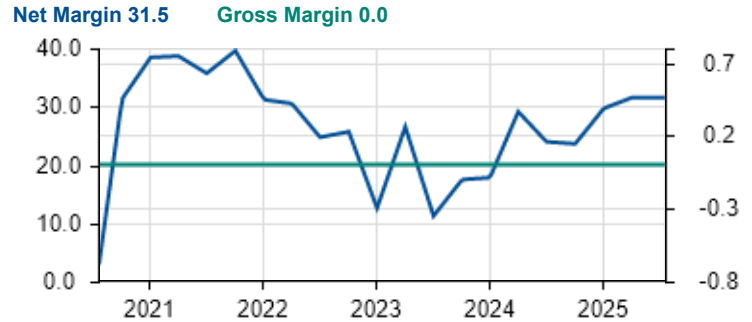
	GS	Industry	S&P 500
Growth Score	<b>47</b>	<b>51</b>	<b>76</b>
<b>Sales Growth</b>			
Sales Growth Next Year	3.7%	3.4%	10.5%
Sales 1-Year Chg (%)	8.6%	0.7%	7.3%
Sales 3-Year Avg (%)	2.1%	-0.3%	7.9%
Sales 5-Year Avg (%)	6.2%	8.4%	11.1%
<b>EPS Growth</b>			
Next Yr. Growth Est.	10.9%	11.9%	14.3%
EPS 1-Year Chg (%)	38.2%	22.8%	10.1%
EPS 3-Year Avg (%)	-0.9%	0.5%	7.7%
EPS 5-Year Avg (%)	26.7%	19.4%	14.9%


**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	\$225,046	16.0	2.8%	6.3%	38.7%	-	<b>60</b>	<b>49</b>	<b>49</b>
GS	Goldman Sachs G...	\$217,323	16.5	2.3%	11.5%	48.7%	-	<b>56</b>	<b>47</b>	<b>52</b>
SCHW	Charles Schwab	\$174,065	25.8	1.1%	6.6%	56.0%	-	<b>79</b>	<b>63</b>	<b>54</b>
HOOD	Robinhood Markets	\$96,842	62.9	-	40.1%	380.7%	-43%	<b>46</b>	<b>82</b>	<b>68</b>
CRCL	Circle Internet Group	\$50,941	500+	-	12.1%	-	-52%	<b>31</b>	-	<b>77</b>
LPLA	LPL Finl Hldgs	\$31,455	27.3	0.3%	3.7%	80.4%	-	<b>72</b>	<b>99</b>	<b>77</b>
TW	Tradeweb Markets	\$29,447	56.8	0.4%	-0.5%	27.0%	-19%	<b>66</b>	<b>99</b>	<b>98</b>
IBKR	Interactive Brokers...	\$27,915	33.7	0.5%	21.8%	115.5%	-27%	<b>94</b>	<b>94</b>	<b>99</b>
FUTU	Futu Holdings	\$22,355	27.0	-	31.4%	161.2%	-	<b>87</b>	<b>100</b>	<b>82</b>
NMR	Nomura Holdings	\$18,541	8.4	6.2%	1.0%	8.9%	-	<b>62</b>	<b>49</b>	<b>48</b>
JEF	Jefferies Financial Gr	\$11,601	21.7	2.8%	5.7%	5.1%	-	<b>59</b>	<b>98</b>	<b>76</b>
SF	Stifel Financial	\$11,298	21.0	1.7%	13.1%	34.9%	-	<b>88</b>	<b>60</b>	<b>61</b>

## PROFITABILITY SUMMARY

	GS	Industry	S&P 500
Quality Score	<b>52</b>	<b>49</b>	<b>76</b>
Gross Margin	0.0%	11.8%	31.6%
Operating Margin	37.8%	17.2%	15.1%
Net Margin	27.4%	14.5%	11.2%
Return on Assets	0.9%	1.0%	10.9%
Return on Equity	11.4%	11.9%	34.6%
ROIC	17.7%	13.8%	24.8%



## RETURNS SUMMARY

	GS	Industry	S&P 500
Sentiment Score	<b>89</b>	<b>55</b>	<b>56</b>
5-Day Return	0.5%	1.7%	0.6%
1-Month Return	11.5%	10.1%	5.6%
YTD Return	24.9%	22.6%	7.7%
1-Year Return	48.7%	35.9%	15.0%
3-Year Return	154.5%	141.5%	71.5%
5-Year Return	277.7%	207.8%	109.8%
Beta 1-Year	1.39	0.89	1.00

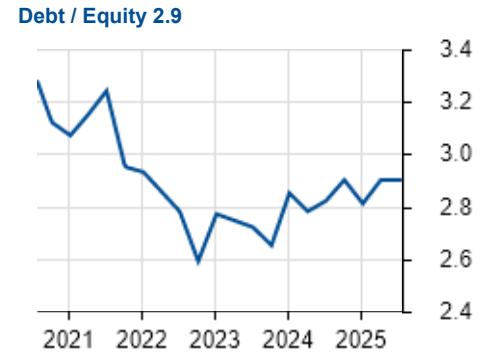


## DIVIDEND

	GS	Industry
Forward Dividend Yield	2.3%	2.0%
Payout Ratio	26.9%	30.3%
TTM Yield	1.7%	-
Fwd. Div. Per Share	\$16.00	\$3.14
Div. 1Y Chg (%)	9.1%	11.1%
Div. 3Y Avg (%)	14.5%	20.8%
Div. 5Y Avg (%)	19.1%	20.8%
Cons. Growth Years	10+	1
Div. Coverage Ratio	2.7	2.4

## DEBT & EQUITY

Price	\$708.26
Net Cash Per Share	-\$604.49
Equity Per Share	\$355.71
Debt / Equity	2.9
Solvency Ratio	6%
Short % of Float	1.9%
Altman Z-Score	0.3



## ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	0.00	# Up Last 30 days	2.00
# Down Last 30 days	1.00	# Down Last 30 days	0.00
Mean Estimate	9.68	Mean Estimate	10.22
% Change (30 Days)	-0.91%	% Change (30 Days)	0.64%

## MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$9.68	\$10.22	\$44.63	\$49.48
30 Days Ago	\$9.77	\$10.15	\$44.58	\$50.01
90 Days Ago	\$10.70	\$10.84	\$45.75	\$50.91
% Change (90 Days)	-9.5%	-5.8%	-2.4%	-2.8%

## 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)

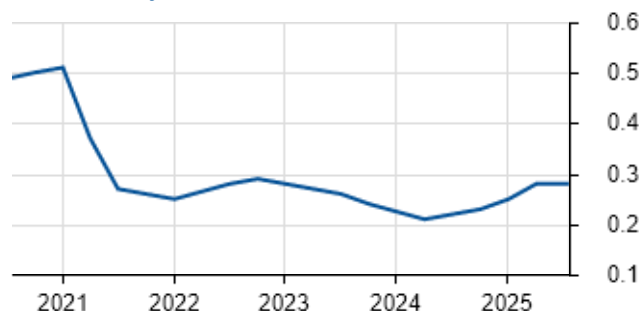
Surprise Type	Amount	Percent
Positive Quarters (> 2%)	10	83.3%
Negative Quarters (< 2%)	2	16.7%
In-Line Quarters (within 2%)	0	-

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
Positive	07/16/25	06/28/25	\$10.91	\$9.43	15.8%
Positive	04/14/25	03/31/25	\$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	-	\$8.62	\$8.34	3.4%
Positive	04/15/24	-	\$11.58	\$8.56	35.3%

## RISK

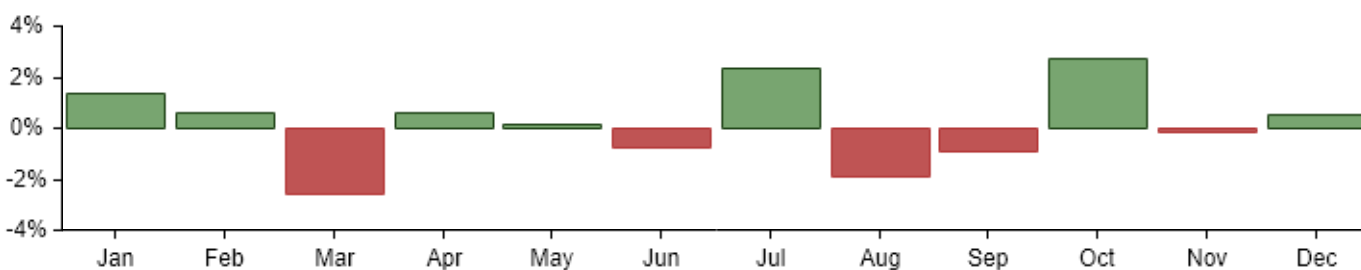
	GS	Industry	S&P 500
Best Monthly Return (5Y)	21.2%	13.4%	9.4%
Worst Monthly Return (5Y)	-12.1%	-8.1%	-9.6%
Beta 1-Year	1.39	0.89	1.00
Volatility 1-Year	0.33	0.21	0.19
Volatility 1Y Pctl.	32	-	-
Max Drawdown 1-Year	-30.9%	-28.1%	-18.7%
Max Drawdown 3-Year	-30.9%	-33.8%	-18.7%
Max Drawdown 5-Year	-32.8%	-34.9%	-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 161.6% in the past 5 Years.

GS has outperformed its sector by 130.9% in the past 5 Years.

The Financial Services sector has outperformed the market by 30.8% in the past 5 Years.

### Dividend Adjusted Return Jul 17, 2020 - Jul 18, 2025

GS 708.26 (+161.6%) Financial Services 128.47 (+30.8%) S&P 500 6296.79 (0.0%)



Overall Rating  
vs. Peers

**93**

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	<b>84</b>	50.0%	105.6%	16.5%	45.7%	34.3%	-
SCHW	Charles Schwab	<b>81</b>	18.0%	45.6%	10.3%	10.6%	2.4%	14.5%
MS	Morgan Stanley	<b>72</b>	16.2%	28.7%	4.3%	13.7%	3.6%	7.8%
GS	Goldman Sachs Group	<b>66</b>	6.0%	21.9%	3.7%	8.6%	2.1%	6.2%
CRCL	Circle Internet Group	<b>6</b>	-	-	-	-	-	-

### Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Fwd. P/E	PEG Trailing	P/S	P/B	5Y P/E Range
GS	Goldman Sachs Group	<b>93</b>	16.5	14.3	0.6	4.3	2.0	4.7  20.1
MS	Morgan Stanley	<b>91</b>	16.0	15.1	1.8	3.7	2.3	8.5  22.2
SCHW	Charles Schwab	<b>76</b>	25.8	18.8	3.9	8.1	3.5	12.9  36.3
HOOD	Robinhood Markets	<b>10</b>	62.9	63.0	-	30.6	12.2	19.6  -
CRCL	Circle Internet Group	<b>2</b>	500+	-	-	26.4	68.5	500+  500+

### Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
HOOD	Robinhood Markets	<b>89</b>	84.0%	38.9%	48.8%	-50.6%  20.0%	-24.0%  6.4%
MS	Morgan Stanley	<b>84</b>	0.0%	32.1%	23.9%	8.6%  13.8%	0.7%  1.3%
SCHW	Charles Schwab	<b>80</b>	0.0%	40.8%	31.7%	5.4%  19.0%	0.7%  1.4%
GS	Goldman Sachs ...	<b>72</b>	0.0%	37.8%	27.4%	6.8%  20.4%	0.5%  1.8%
CRCL	Circle Internet Gr...	<b>16</b>	24.0%	11.3%	9.1%	2.4%  2.4%	0.3%  0.3%

### Financial Strength vs Peers

Ticker	Company	Financial Str. Rating vs. Peers	Debt / Equity	Interest Coverage	Quick Ratio	Intangibles %	Solvency Ratio	Short % of Float
CRCL	Circle Internet Group	<b>78</b>	0.1	137.8	1.0	1.0%	0%	-
HOOD	Robinhood Markets	<b>59</b>	1.1	-	1.4	1.5%	9%	4.0%
SCHW	Charles Schwab	<b>54</b>	0.8	-	-	4.2%	37%	1.0%
MS	Morgan Stanley	<b>24</b>	3.1	-	-	1.8%	6%	1.2%
GS	Goldman Sachs Group	<b>21</b>	2.9	-	-	0.4%	6%	1.9%

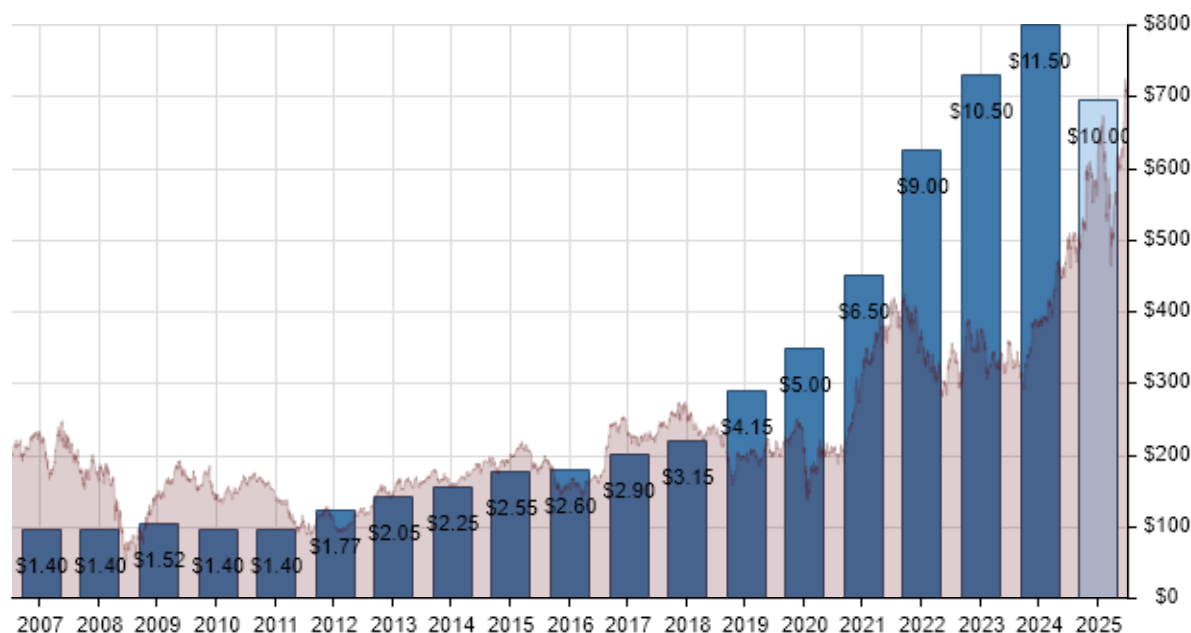
### Dividends vs Peers

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	<b>92</b>	2.3%	1.7%	\$708.26	\$16.00	10+	26.9%
MS	Morgan Stanley	<b>82</b>	2.8%	2.6%	\$140.83	\$4.00	10+	42.1%
SCHW	Charles Schwab	<b>19</b>	1.1%	1.1%	\$95.80	\$1.08	0	30.9%
CRCL	Circle Internet Group	-	-	-	\$223.78	-	-	-
HOOD	Robinhood Markets	-	-	-	\$109.74	-	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	<b>100</b>	40.1%	166.5%	127.9%	194.5%	380.7%	2.71	0.74	96.7%
GS	Goldman Sachs Group	<b>95</b>	11.5%	39.7%	14.3%	24.9%	48.7%	1.39	0.33	97.6%
SCHW	Charles Schwab	<b>92</b>	6.6%	26.2%	26.2%	30.3%	56.0%	0.84	0.26	98.3%
MS	Morgan Stanley	<b>87</b>	6.3%	30.0%	3.7%	13.7%	38.7%	1.37	0.34	97.0%
CRCL	Circle Internet Group	<b>72</b>	12.1%	-	-	-	-	-2.40	1.82	74.9%

## DIVIDEND DETAIL



## CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
<b>2025 Dividends</b>				<b>\$10.00</b>
	08/29/25	09/29/25	Regular	\$4.00
	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

## UPCOMING DIVIDEND

Ex-Dividend Date	08/29/25
Payment Date	09/29/25
Amount	\$4.00
Type	Regular

## DIVIDEND RATE

Regular Dividend	\$4.00
Forward Dividend Rate	\$16.00
Forward Dividend Yield	2.3%
Trailing 12 Months Dividends	\$12.00
Trailing 12 Months Yield	1.7%

## STATISTICS

Payout Ratio	26.9
Dividend Coverage Ratio	2.7
Consecutive Growth Years	10+
3 Year Growth Rate	14.5%
5 Year Growth Rate	19.1%
10 Year Growth Rate	16.5%

**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	54,361	4.5%
Operating Income		19,167	27,544	16,515	14,999	20,210	20,555	1.6%
Net income		9,459	21,635	11,261	8,516	14,276	14,882	10.5%
Earnings per share diluted		\$24.74	\$59.45	\$30.06	\$22.87	\$40.54	\$43.08	13.0%
Average shares diluted		360	356	358	346	334	330	-1.9%
P/E Ratio		15.2	6.3	9.1	18.6	16.8	16.5	1.8%
<b>Balance Sheet</b>								
Cash		155,842	261,036	241,825	241,577	182,092	167,408	1.6%
Net Property, Plant and Equipm...		25,427	20,386	19,246	13,415	9,991	9,891	-18.8%
Net Debt		138,547	60,843	82,374	91,671	160,463	193,332	7.6%
Stockholders' Equity		95,932	109,926	117,189	116,905	121,996	124,300	5.9%
<b>Cash Flow</b>								
Operating Cash Flow		-18,535	6,298	8,708	-12,587	-13,212	-22,404	-
Cap Ex		-6,309	-4,667	-3,748	-2,316	-2,091	-2,093	-21.6%
Free Cash Flow		-24,844	1,631	4,960	-14,903	-15,303	-24,497	-
Free Cash Flow per share		-\$68.95	\$4.58	\$13.85	-\$43.10	-\$45.87	-\$74.27	-
<b>Profitability</b>								
Operating Margin		43.0%	46.4%	34.9%	32.4%	37.8%	37.8%	-2.8%
Return on Assets		0.8%	1.6%	0.7%	0.5%	0.8%	0.9%	1.4%
Return on Equity		9.3%	19.2%	9.2%	6.8%	11.1%	11.4%	4.6%
Return on Invested Capital		4.6%	6.2%	7.3%	15.6%	18.7%	17.7%	34.7%
<b>Dividends</b>								
Dividends Per Share		\$5.00	\$6.50	\$9.00	\$10.50	\$11.50	\$16.00	29.2%
Dividend Yield		1.9%	2.1%	2.9%	2.9%	2.1%	2.3%	3.9%
Dividend Growth		-	30.0%	38.5%	16.7%	9.5%	45.5%	12.4%
Dividend Coverage		5.0x	9.3x	3.4x	2.2x	3.6x	3.7x	-6.3%

**VALUATION & PROFITABILITY HISTORY**

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		16.5	19.0	12.0	5.8	9.1
Price / Cash Flow		-	-	3.2	-	3.9
Price / Book		2.0	1.4	1.0	1.0	1.4
Price / Tangible B...		2.1	1.5	1.1	1.1	1.5
Price / Sales		4.3	3.5	2.6	2.0	2.5
EV / EBITDA		-	-	-	-	-
Forward Dividend...		2.3%	2.3%	3.0%	2.7%	1.4%
Shareholder Yield		7.3%	7.0%	8.2%	5.1%	4.4%
Gross Margin		0.0%	0.0%	0.0%	0.0%	0.0%
Net Margin		27.4%	22.5%	19.4%	31.7%	36.3%
Return on Assets		0.9%	0.7%	0.6%	1.1%	1.7%
Return on Equity		11.4%	8.9%	7.1%	13.3%	19.3%
ROIC		17.7%	17.7%	12.4%	5.2%	6.0%



## WARNINGS

Name	Severity	Details
Negative Sales Growth Years	Low 	Number of Years: 4; Sales 1Y Chg (%): 8.6%

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.

High Stock Based Compensat...	Low 	Compensation Yield: 1.5%
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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,

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Additional data provided by [Zacks](#), [Intrinio](#), [Quandl](#), [Yodlee](#), [IEX Cloud](#)