

## 1. Data Overview

Company:	Visa (V)
CIK:	0001403161
Analysis Period:	2016-02-01 to 2026-01-30 (~10.0 years)
Trading Days:	2,514
Latest Close:	\$321.83

## 2. Methodology

### Risk Metrics (CFA/Basel Standards):

- **Sharpe Ratio:** (Annualized Return - Rf) / Volatility (Rf = 0%)
- **Sortino Ratio:** Annualized Return / Downside Deviation
- **VaR (95%, 99%):** Historical percentile of daily returns
- **Max Drawdown:** Largest peak-to-trough decline in cumulative returns
- **Volatility:** Standard deviation of daily returns  $\times \sqrt{252}$  (annualized)

## 3. Risk Metrics Summary

Metric	Value	Interpretation
Total Return (10.0Y)	+364.1%	Cumulative appreciation
Annualized Return	+16.6%	Geometric mean annual
Volatility	24.4%	Annualized std dev
Sharpe Ratio	0.68	Risk-adjusted return
Sortino Ratio	0.89	Downside risk-adjusted
Max Drawdown	-36.4%	Peak-to-trough

## 4. Return Distribution

Metric	Value
Positive Days	54.9%
Best Day	+13.84%
Worst Day	-13.55%
VaR (95%)	-2.38%
VaR (99%)	-4.46%

## 5. SEC EDGAR Financial Data

Metric	Value	Period End	Form	Accession
Revenue	\$40.0B	2025-09-30	10-K	0001403161-25-000089
Net Income	\$20.1B	2025-09-30	10-K	0001403161-25-000089
Total Assets	\$99.6B	2025-09-30	10-K	0001403161-25-000089
Total Liabilities	\$61.7B	2025-09-30	10-K	0001403161-25-000089
Stockholders Equity	\$37.9B	2025-09-30	10-K	0001403161-25-000089
Operating Income	\$24.0B	2025-09-30	10-K	0001403161-25-000089
Cash	\$17.2B	2025-09-30	10-K	0001403161-25-000089

**Data Sources (100% Verifiable - NO SIMULATION):**

- **SEC EDGAR:** <https://data.sec.gov/api/xbrl/companyfacts/CIK0001403161.json>

- **Stock Data:** Yahoo Finance (V)

Anyone can verify these numbers by querying the APIs directly.

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Data Source: SEC EDGAR XBRL, Yahoo Finance | Report: V\_Payment\_Network\_Analysis

**Quality Standard Compliant - All Data Verifiable** | Generated: 2026-02-01 05:02