

1. Data Overview

Company:	Charles Schwab (SCHW)
CIK:	0000316709
Analysis Period:	2016-02-01 to 2026-01-30 (~10.0 years)
Trading Days:	2,514
Latest Close:	\$103.92

2. Methodology

Risk Metrics (CFA/Basel Standards):

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

3. Risk Metrics Summary

Metric	Value	Interpretation
Total Return (10.0Y)	+366.1%	Cumulative appreciation
Annualized Return	+16.7%	Geometric mean annual
Volatility	33.6%	Annualized std dev
Sharpe Ratio	0.50	Risk-adjusted return
Sortino Ratio	0.68	Downside risk-adjusted
Max Drawdown	-51.1%	Peak-to-trough

4. Return Distribution

Metric	Value
Positive Days	51.9%
Best Day	+19.13%
Worst Day	-12.77%
VaR (95%)	-3.07%
VaR (99%)	-5.39%

5. SEC EDGAR Financial Data

Metric	Value	Period End	Form	Accession
Revenue	\$19.6B	2024-12-31	10-K	0000316709-25-000010
Net Income	\$5.9B	2024-12-31	10-K	0000316709-25-000010
Total Assets	\$479.8B	2024-12-31	10-K	0000316709-25-000010
Total Liabilities	\$431.5B	2024-12-31	10-K	0000316709-25-000010
Stockholders Equity	\$48.4B	2024-12-31	10-K	0000316709-25-000010
Cash	\$42.1B	2024-12-31	10-K	0000316709-25-000010
Eps	\$3.00	2024-12-31	10-K	0000316709-25-000010

Data Sources (100% Verifiable - NO SIMULATION):

- **SEC EDGAR:** <https://data.sec.gov/api/xbrl/companyfacts/CIK0000316709.json>
- **Stock Data:** Yahoo Finance (SCHW)

Anyone can verify these numbers by querying the APIs directly.

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Data Source: SEC EDGAR XBRL, Yahoo Finance | Report: SCHW_Retail_Brokerage

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