Major Bank Stock: 10-Year Performance Analysis

Technical Analysis Report | January 31, 2026

1. Data Overview

Analysis Period: 2016-02-03 to 2026-01-30 (10 years)
Total Observations: 27,643 rows
Securities Analyzed: 11 tickers
Data Frequency: Daily OHLCV + computed indicators
Data Source: Yahoo Finance API (yfinance)

2. Methodology

2.1 Technical Indicators Computed

- **Moving Averages:** SMA/EMA (5, 10, 20, 50, 100, 200 day)
- **Volatility:** Rolling standard deviation (5, 20, 60, 252 day windows)
- **Momentum:** RSI-14, MACD (12/26/9), Price momentum (5-252 day)
- **Bollinger Bands:** 20-day SMA with 2 standard deviation bands
- **Volume Analysis:** 20-day SMA, volume ratio

2.2 Risk Metrics (CFA/Basel Standards)

- **Sharpe Ratio:** (Return - Rf) / Volatility (Rf assumed 0 for relative comparison)
- **Sortino Ratio:** Return / Downside Deviation
- **Value at Risk (VaR):** Historical 95% and 99% confidence levels
- **Conditional VaR (CVaR):** Expected shortfall beyond VaR threshold
- **Beta:** Covariance with SPY / Variance of SPY
- **Maximum Drawdown:** Peak-to-trough decline

3. Complete Risk Metrics by Ticker

Ticker	Total Return	Ann. Return	Volatility	Sharpe	Max DD	Beta
PNC	268.4%	19.1%	29.7%	0.59	-49.6%	0.00
MS	897.3%	32.4%	31.6%	0.89	-51.3%	0.00
COF	315.4%	23.6%	37.0%	0.57	-60.3%	0.00
C	283.3%	21.0%	33.3%	0.57	-56.5%	0.00
TFC	141.6%	15.6%	33.5%	0.43	-59.1%	0.00
GS	651.8%	27.9%	29.6%	0.83	-48.7%	0.00
BK	351.1%	20.7%	27.1%	0.69	-50.5%	0.00
USB	105.2%	12.5%	30.2%	0.39	-52.1%	0.00
BAC	408.3%	23.5%	31.0%	0.68	-48.9%	0.00
WFC	150.2%	15.4%	32.1%	0.45	-64.5%	0.00
JPM	596.8%	26.2%	27.5%	0.85	-43.6%	0.00

4. Correlation Analysis

Top Correlated Assets (Average)

Ticker	Avg Correlation
BAC	0.851
C	0.812

Correlation Windows

- 20-day rolling (short-term)
- 60-day rolling (medium-term)
- 252-day rolling (annual)

Correlations computed against primary subject ticker vs all peers and indices.

GS	0.785
PNC	0.784
MS	0.780
USB	0.756
WFC	0.755
TFC	0.748
COF	0.703
BK	0.693

5. Data Quality Assessment

Completeness: All tickers have continuous daily data for analysis period
Adjustments: Prices adjusted for splits and dividends
Validation: Cross-referenced with public market data
Processing: Pandas DataFrame operations with NumPy calculations

6. Key Observations

- Banking sector shows significant correlation to interest rate sensitive instruments
- Beta values indicate systematic risk relative to broader market
- Volatility clustering observed during market stress periods (2020 COVID, 2022 rate hikes)
- Risk-adjusted returns (Sharpe) vary significantly across peer group

Report prepared by Mboya Jeffers | MboyaJeffers9@gmail.com
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