

Multi-Sector Analysis - Symbols Reference Guide

A comprehensive reference for all sectors and symbols available in the Multi-Sector Analysis feature. This document provides detailed information about each company, their market characteristics, and sector classifications.

Quick Reference

Sector Overview

Sector	Stocks	Characteristic	Market Sensitivity
 Banking	10	Interest rate sensitive	High (Fed policy)
 Technology	10	Growth-oriented	Medium (earnings)
 Clean Energy	9	High volatility	High (policy/sentiment)
 Healthcare	10	Defensive	Low (steady demand)
 Consumer	10	Cyclical	High (consumer spending)

Total: 49 symbols across 5 sectors

Default Configuration

```
DEFAULT_SECTORS = {
    "Banking": "JPM,BAC,WFC,C,GS,MS,USB,PNC,TFC,COF",
    "Technology": "AAPL,MSFT,GOOGL,META,NVDA,AMD,CRM,ORCL,ADBE,INTC",
    "Clean Energy": "TSLA,NIO,RIVN,LCID,PLUG,SEDG,NEE,ICLN,ENPH",
    "Healthcare": "JNJ,UNH,PFE,MRK,ABBV,LLY,TMO,ABT,BMY,AMGN",
    "Consumer": "AMZN,HD,MCD,NKE,SBUX,TGT,LOW,COST,TJX,CMG",
}
```

Banking Sector

Financial institutions including commercial banks, investment banks, and diversified financial services companies. This sector is highly sensitive to Federal Reserve interest rate policy and economic cycles.

Key Drivers

- Federal Reserve interest rate decisions
- Yield curve shape (spread between short and long-term rates)
- Loan demand and credit quality
- Regulatory environment
- Economic growth expectations

Symbols

Symbol	Company	Sub-Sector	Market Cap	Dividend	Description
JPM	JPMorgan Chase & Co	Diversified Bank	~\$500B	Yes	Largest U.S. bank by assets. Investment banking, commercial banking, asset management.
BAC	Bank of America	Commercial Bank	~\$300B	Yes	Second-largest U.S. bank. Consumer banking, wealth management, global banking.
WFC	Wells Fargo & Co	Commercial Bank	~\$180B	Yes	Major retail and commercial bank. Strong mortgage lending presence.
C	Citigroup Inc	Global Bank	~\$120B	Yes	Global banking with strong international presence. Institutional clients focus.
GS	Goldman Sachs Group	Investment Bank	~\$150B	Yes	Premier investment bank. Trading, asset management, wealth management.
MS	Morgan Stanley	Investment Bank	~\$150B	Yes	Leading investment bank. Strong wealth management and trading divisions.
USB	U.S. Bancorp	Regional Bank	~\$70B	Yes	Fifth-largest U.S. bank. Consumer and business banking, payments.
PNC	PNC Financial Services	Regional Bank	~\$65B	Yes	Major regional bank. Retail banking, corporate banking, asset management.
TFC	Truist Financial	Regional Bank	~\$50B	Yes	Formed from BB&T and SunTrust merger. Southeast and Mid-Atlantic focus.
COF	Capital One Financial	Consumer Finance	~\$55B	Yes	Credit card issuer and digital bank. Auto loans, consumer banking.

Sector Metrics to Watch

- Net Interest Margin (NIM)
- Loan Loss Provisions
- Return on Equity (ROE)
- Efficiency Ratio
- Common Equity Tier 1 (CET1) Ratio

Technology Sector

Technology companies spanning hardware, software, cloud computing, semiconductors, and digital services. This sector drives innovation and tends to outperform during economic expansions.

Key Drivers

- Enterprise IT spending
- Cloud computing adoption
- AI and machine learning demand
- Consumer electronics cycles
- Semiconductor supply/demand dynamics

Symbols

Symbol	Company	Sub-Sector	Market Cap	Dividend	Description
AAPL	Apple Inc	Consumer Electronics	~\$3T	Yes	iPhone, Mac, iPad, Services. World's most valuable company.
MSFT	Microsoft Corp	Enterprise Software	~\$3T	Yes	Windows, Azure cloud, Office 365, LinkedIn, Gaming (Xbox).
GOOGL	Alphabet Inc	Internet Services	~\$2T	No	Google Search, YouTube, Google Cloud, Android, Waymo.
META	Meta Platforms	Social Media	~\$1.3T	Yes	Facebook, Instagram, WhatsApp, Reality Labs (VR/AR).
NVDA	NVIDIA Corp	Semiconductors	~\$3T	Yes	GPU leader. AI/ML chips, data center, gaming, automotive.
AMD	Advanced Micro Devices	Semiconductors	~\$250B	No	CPUs and GPUs. Data center, gaming, embedded systems.
CRM	Salesforce Inc	Enterprise Software	~\$270B	No	CRM software leader. Sales Cloud, Service Cloud, Marketing Cloud.
ORCL	Oracle Corp	Enterprise Software	~\$350B	Yes	Database software, cloud infrastructure, enterprise applications.
ADBE	Adobe Inc	Creative Software	~\$230B	No	Creative Cloud (Photoshop, Illustrator), Document Cloud, Experience Cloud.
INTC	Intel Corp	Semiconductors	~\$110B	Yes	CPU manufacturer. Data center, PC, foundry services. Turnaround phase.

Sector Metrics to Watch

- Revenue Growth Rate
- Cloud Revenue / ARR
- Gross Margin

- R&D as % of Revenue
 - Free Cash Flow Margin
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Clean Energy Sector

Companies focused on renewable energy, electric vehicles, and sustainable technology. This sector exhibits high volatility and is sensitive to government policy, subsidies, and environmental regulations.

Key Drivers

- Government incentives and subsidies (IRA, tax credits)
- Oil and gas prices
- Battery technology advancement
- EV adoption rates
- Climate policy and regulations
- Interest rates (capital-intensive projects)

Symbols

Symbol	Company	Sub-Sector	Market Cap	Dividend	Description
TSLA	Tesla Inc	Electric Vehicles	~\$800B	No	EV leader. Vehicles, energy storage, solar, AI/robotics.
NIO	NIO Inc	Electric Vehicles	~\$10B	No	Chinese premium EV maker. Battery-as-a-service model.
RIVN	Rivian Automotive	Electric Vehicles	~\$15B	No	Electric trucks and SUVs. Amazon delivery van partnership.
LCID	Lucid Group	Electric Vehicles	~\$7B	No	Luxury EV maker. Lucid Air sedan. Saudi Arabia investment.
PLUG	Plug Power Inc	Hydrogen/Fuel Cells	~\$3B	No	Hydrogen fuel cell systems. Green hydrogen production.
SEDG	SolarEdge Technologies	Solar Equipment	~\$3B	No	Solar inverters and power optimizers. Energy storage.
NEE	NextEra Energy	Renewable Utilities	~\$150B	Yes	Largest renewable energy producer. Florida utility + clean energy.
ICLN	iShares Global Clean Energy ETF	ETF	~\$3B	Yes	ETF tracking global clean energy companies. Diversified exposure.

Symbol	Company	Sub-Sector	Market Cap	Dividend	Description
ENPH	Enphase Energy	Solar Equipment	~\$25B	No	Microinverters for solar. Home energy management systems.

Sector Metrics to Watch

- Vehicle Deliveries (EVs)
- Energy Generation Capacity (GW)
- Gross Margin Trend
- Cash Burn Rate
- Order Backlog

Healthcare Sector

Pharmaceutical companies, biotechnology firms, medical device manufacturers, and healthcare services. This defensive sector provides stability during economic downturns due to consistent healthcare demand.

Key Drivers

- Drug pipeline and FDA approvals
- Patent expirations (loss of exclusivity)
- Healthcare policy and drug pricing
- Aging population demographics
- M&A activity
- Clinical trial results

Symbols

Symbol	Company	Sub-Sector	Market Cap	Dividend	Description
JNJ	Johnson & Johnson	Diversified Healthcare	~\$380B	Yes	Pharmaceuticals, medical devices, consumer health (spun off).
UNH	UnitedHealth Group	Health Insurance	~\$500B	Yes	Largest health insurer. Optum health services division.
PFE	Pfizer Inc	Pharmaceuticals	~\$160B	Yes	Major pharma. Oncology, vaccines, rare disease. Post-COVID normalization.
MRK	Merck & Co	Pharmaceuticals	~\$270B	Yes	Keytruda (cancer), vaccines (Gardasil), animal health.

Symbol	Company	Sub-Sector	Market Cap	Dividend	Description
ABBV	AbbVie Inc	Biopharmaceuticals	~\$310B	Yes	Immunology (Humira, Skyrizi, Rinvoq), oncology, aesthetics (Botox).
LLY	Eli Lilly & Co	Pharmaceuticals	~\$750B	Yes	GLP-1 leader (Mounjaro, Zepbound). Diabetes, obesity, Alzheimer's.
TMO	Thermo Fisher Scientific	Life Sciences Tools	~\$200B	Yes	Lab equipment, reagents, diagnostics. Serves pharma/biotech R&D.
ABT	Abbott Laboratories	Medical Devices	~\$200B	Yes	Diagnostics, medical devices (FreeStyle Libre), nutrition, pharma.
BMY	Bristol-Myers Squibb	Pharmaceuticals	~\$120B	Yes	Oncology, cardiovascular, immunology. Opdivo, Eliquis.
AMGN	Amgen Inc	Biotechnology	~\$160B	Yes	Biotech pioneer. Inflammation, oncology, cardiovascular, bone health.

Sector Metrics to Watch

- Revenue Growth (organic)
- Pipeline Value / Phase 3 Assets
- Patent Cliff Exposure
- R&D Productivity
- Dividend Yield (defensive income)

Consumer Discretionary Sector

Retailers, restaurants, apparel companies, and consumer services. This cyclical sector performs well during economic expansions when consumer confidence and spending are high.

Key Drivers

- Consumer confidence index
- Employment and wage growth
- Discretionary income levels
- E-commerce trends
- Housing market (home improvement)
- Commodity costs (restaurants/retail)

Symbols

Symbol	Company	Sub-Sector	Market Cap	Dividend	Description
AMZN	Amazon.com Inc	E-commerce/Cloud	~\$2T	No	E-commerce leader. AWS cloud. Advertising, streaming (Prime).
HD	Home Depot Inc	Home Improvement	~\$380B	Yes	Largest home improvement retailer. Pro and DIY customers.
MCD	McDonald's Corp	Quick Service Restaurants	~\$210B	Yes	Global fast food leader. Franchise model. Real estate holdings.
NKE	Nike Inc	Athletic Apparel	~\$120B	Yes	Global athletic footwear and apparel leader. Jordan brand.
SBUX	Starbucks Corp	Coffee/Restaurants	~\$110B	Yes	Global coffeehouse chain. Loyalty program. China growth.
TGT	Target Corp	Discount Retail	~\$55B	Yes	General merchandise retailer. Omnichannel strategy. Private labels.
LOW	Lowe's Companies	Home Improvement	~\$140B	Yes	Second-largest home improvement retailer. Pro customer focus.
COST	Costco Wholesale	Warehouse Retail	~\$380B	Yes	Membership warehouse club. High customer loyalty. Private label (Kirkland).
TJX	TJX Companies	Off-Price Retail	~\$130B	Yes	Off-price retailer. TJ Maxx, Marshalls, HomeGoods. Treasure hunt model.
CMG	Chipotle Mexican Grill	Fast Casual	~\$85B	No	Fast casual Mexican chain. Digital ordering strength.

Sector Metrics to Watch

- Same-Store Sales (Comps)
- E-commerce Growth
- Consumer Confidence Index
- Traffic vs Ticket Growth
- Inventory Turnover

Sector Correlation & Portfolio Considerations

Correlation Matrix (Conceptual)

Banking	Technology	Clean Energy	Healthcare	Consumer
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	Banking	Technology	Clean Energy	Healthcare	Consumer
Banking	1.00	0.60	0.40	0.35	0.65
Technology	0.60	1.00	0.55	0.45	0.70
Clean Energy	0.40	0.55	1.00	0.30	0.50
Healthcare	0.35	0.45	0.30	1.00	0.40
Consumer	0.65	0.70	0.50	0.40	1.00

Note: Correlations are approximate and vary over time

Sector Behavior by Economic Cycle

Economic Phase	Best Performers	Worst Performers
Early Recovery	Technology, Consumer, Banking	Healthcare
Expansion	Technology, Consumer	Healthcare, Utilities
Late Cycle	Healthcare, Banking	Technology, Clean Energy
Recession	Healthcare	Consumer, Banking, Clean Energy

Diversification Benefits

Sector Pair	Diversification Benefit	Rationale
Technology + Healthcare	<input checked="" type="checkbox"/> High	Growth vs Defensive
Banking + Clean Energy	<input checked="" type="checkbox"/> High	Rate sensitive vs Policy driven
Consumer + Healthcare	<input checked="" type="checkbox"/> High	Cyclical vs Defensive
Technology + Consumer	<input type="triangle-down"/> Medium	Both growth-oriented
Banking + Consumer	<input type="triangle-down"/> Medium	Both economically sensitive

🔧 Customization Guide

Adding New Sectors

You can customize sectors in the Streamlit interface or via API:

```
# Example: Add Industrials sector
custom_sectors = {
    "Industrials": "CAT,DE,UNP,HON,GE,BA,LMT,RTX,UPS,MMM"
}
```

Suggested Additional Sectors

Sector	Symbols	Use Case
Industrials	CAT, DE, UNP, HON, GE, BA, LMT, RTX, UPS, MMM	Manufacturing, infrastructure
Real Estate (REITs)	AMT, PLD, EQIX, SPG, O, DLR, PSA, WELL, AVB, VTR	Income, rate sensitivity
Communication Services	NFLX, DIS, CMCSA, T, VZ, TMUS, CHTR, EA, TTWO, WBD	Media, telecom
Materials	LIN, APP, SHW, ECL, NEM, FCX, NUE, DD, DOW, VMC	Commodities, inflation hedge
Utilities	NEE, DUK, SO, D, AEP, XEL, EXC, SRE, WEC, ES	Defensive, income

Sector Weight Recommendations

For balanced multi-sector analysis:

Approach	Banking	Tech	Clean Energy	Healthcare	Consumer
Equal Weight	20%	20%	20%	20%	20%
Market Weight	12%	30%	5%	15%	12%
Defensive Tilt	15%	20%	10%	30%	25%
Growth Tilt	15%	35%	15%	15%	20%

⚠ Important Notes

Data Availability

- All symbols are traded on major U.S. exchanges (NYSE, NASDAQ)
- Historical data available via Yahoo Finance API
- ICLN is an ETF, not an individual stock

Analysis Considerations

- **Market Cap Variance:** Ranges from ~\$3B (PLUG) to ~\$3T (AAPL, MSFT, NVDA)
- **Volatility Variance:** Clean Energy stocks typically 2-3x more volatile than Healthcare
- **Dividend Status:** Not all stocks pay dividends (growth stocks often reinvest)

Compute Requirements

Configuration	Stocks	Tool Calls	Estimated Time
2 Sectors	19-20	~80	3-5 minutes
3 Sectors	29-30	~120	5-8 minutes
5 Sectors	49	~196	10-20 minutes

Additional Resources

- [Yahoo Finance](#) - Real-time quotes and news
 - [SEC EDGAR](#) - Company filings
 - [Federal Reserve](#) - Interest rate decisions
 - [Sector SPDRs](#) - Sector ETF information
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Last Updated: November 2024

Note: Market caps are approximate and change daily. Always verify current data before making investment decisions.