

Stock Comparison Guide Views and Tool Differences

NORCAL webinar on Nov. 12, 2018

DO YOUR OWN RESEARCH.

These are for illustration purposes only; they reflect various default values, not considered judgment.

This is the CORE view. It includes the industry statistics column

Comparison: GDOT CACC PYPL MA V

Green Dot (GDOT 11/4/18) **Credit Acceptance (CACC 11/4/18)** **PayPal Holdings (PYPL 11/4/18)** **Mastercard (MA 11/4/18)** **Visa (V 11/4/18)** **Industry average:**

Small Credit Services | Medium Credit Services | Large Credit Services | Large Credit Services | Credit Services

Count: 0 | Count: 2 | Count: 2 | Count: 1 | Count: 3

Growth Comparisons						
Hist. Sales Growth Rate - 10 YR (%)	17.7%	14.4%	17.9%	11.1%	12.2%	5.4%
Hist. Sales Growth Rate - 5 YR (%)	11.1%	13.5%	17.7%	9.8%	13.3%	9.5%
Estimated Sales Growth Rate (%)	13.4%	12.1%	17.2%	16.0%	10.6%	
Hist. Earnings/Share Growth Rate - 10 YR (%)	6.0%	25.1%	21.2%	17.4%	19.8%	19.5%
Hist. Earnings/Share Growth Rate - 5 YR (%)	14.8%	21.7%	21.2%	9.2%	16.4%	9.8%
Estimated Earnings Per Share Growth Rate (%)	9.4%	13.7%	16.3%	16.9%	10.4%	

Management Comparisons						
% Pretax Profit on Sales (Last 5 Year Average)	9.9%	56.3%	15.9%	52.7%	60.9%	387.9%
% Earned on Equity (Last 5 Year Average)	7.9%	32.2%	10.2%	58.4%	24.9%	21.7%
% Debt to Capital (Last 5 Year Average)	11.4%	68.2%	7.8%	30.2%	20.2%	55.3%

Valuation Comparisons						
Present Price	90.46	416.09	84.60	100.15	140.70	
Present Price / Estimated Total EPS	5.3	1.8	6.1	4.0	4.7	
Average P/E	25.5	11.8	36.4	27.8	28.0	10.6
Current P/E	34.8	13.6	49.0	40.2	31.9	20.6
Present Price Indicator	Scal	Hold	Hold	Hold	Hold	
Upside/Downside Ratio	0.10 to 1	1.81 to 1	1.53 to 1	0.72 to 1	2.54 to 1	

Potential Return Comparisons						
Present Yield	0.00%	0.00%	0.00%	0.33%	0.59%	1.5%
Avg. Percent Payout	0.00%	0.00%	0.00%	17.33%	20.40%	16.7%
Compound Annual Return - Forecast High P/E	1.0%	10.0%	10.7%	6.1%	11.5%	

Other Comparisons						
Sector	Financial Services					
Industry	Credit Services					
Total Sales Last FY	890.2	1,110.0	13,094.0	12,497.0	20,009.0	
	(Small)	(Medium)	(Large)	(Large)	(Large)	
Price Date	Nov 06, 2018					
Last Reported Quarter	Jun 30, 2018	Sep 30, 2018	Sep 30, 2018	Sep 30, 2018	Sep 30, 2018	
Judgment Date	Nov 07, 2018					
ADR	N	N	N	N	N	

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NOTE: The mechanics for CORE and PLUS are the same. The only difference is that there are more data elements in PLUS.

This is the PLUS view. It includes the industry statistics column

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SCG PLUS

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Comparison:

Greer Dot GDOT 11/4/10 Small Credit Services Count: 0	Credit Acceptance CACC 11/4/10 Medium Credit Services Count: 2	PayPal Holdings PYPL 11/4/10 Large Credit Services Count: 2	Mastercard MA 11/4/10 Large Credit Services Count: 1	Visa V 11/4/10 Large Credit Services Count: 3	Industry averages: Credit Services Credit Services
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► Growth Comparisons

Hist. Sales Growth Rate - 10 YR (%)	17.7%	14.4%	17.9%	11.1%	12.2%	6.4%
Hist. Sales Growth Rate - 5 YR (%)	11.1%	13.5%	17.7%	9.8%	13.3%	9.5%
Estimated Sales Growth Rate (%)	13.4%	12.1%	17.2%	16.0%	10.6%	
Hist. Earnings/Share Growth Rate - 10 YR (%)	6.0%	25.1%	21.2%	17.4%	19.8%	19.5%
Hist. Earnings/Share Growth Rate - 5 YR (%)	14.8%	21.7%	21.2%	9.2%	16.4%	9.8%
Estimated Earnings Per Share Growth Rate (%)	9.4%	13.7%	16.3%	16.9%	10.4%	
Earnings Stability (R-squared) - 10 YR	.04	.94	.00	.96	.87	.45
Earnings Stability (R-squared) - 5 YR	.45	.94	.30	.87	.77	.59

► Management Comparisons

% Pretax Profit on Sales (Last 5 Year Average)	9.9%	56.3%	15.9%	52.7%	60.9%	387.9%
% Earned on Equity (Last 5 Year Average)	7.9%	32.2%	10.2%	58.4%	24.9%	21.7%
% Debt to Capital (Last 5 Year Average)	11.4%	68.2%	7.8%	30.2%	20.2%	55.3%

► Valuation Comparisons

Present Price	78.83	423.07	83.51	197.72	139.78	
Present Price / Estimated Total EPS	5.2	1.8	6.0	4.9	4.7	
Price Range (Last 5 Years)	12.31 - 65.88	95.54 - 338.12	30.00 - 79.39	50.10 - 154.65	45.03 - 150.64	
Current High P/E	40.9	14.1	54.0	42.4	34.1	26.9
Average High P/E	33.5	14.7	45.1	32.8	32.6	23.4
Average P/E	25.5	11.8	36.4	27.8	28.0	19.6
Average Low P/E	17.5	9.0	27.7	22.7	23.4	15.9
Current Low P/E	14.5	7.6	26.5	28.3	23.7	18.0
Current P/E	34.1	13.3	48.3	39.9	31.7	20.6
Lower Buy Price Zone (25%)	40.40 - 51.43	276.50 - 375.25	47.90 - 71.19	112.40 - 149.64	103.20 - 136.48	
Middle Hold Price Zone (50%)	51.43 - 73.49	375.25 - 572.76	71.19 - 117.77	149.64 - 224.12	136.48 - 203.03	
Upper Sell Price Zone (25%)	73.40 - 84.62	572.76 - 871.51	117.77 - 141.06	224.12 - 261.36	203.03 - 236.31	
Present Price Indicator	Sell	Hold	Hold	Hold	Hold	
Upside/Downside Ratio	0.15 to 1	1.69 to 1	1.62 to 1	0.75 to 1	2.64 to 1	
Relative Value	133.7%	116.5%	132.7%	143.7%	113.1%	107.4%
P/E: Projected Growth Rate (PEG)	3.3	0.9	2.5	2.0	2.8	

► Potential Return Comparisons

Present Yield	0.00%	0.00%	0.00%	0.33%	0.59%	1.5%
Avg. Percent Payout	3.00%	0.00%	0.00%	17.33%	20.40%	16.7%
Compound Annual Return - Forecast High P/E	1.4%	9.7%	11.1%	6.3%	11.7%	
Compound Annual Return - Forecast Avg P/E	-4.0%	5.0%	6.4%	2.9%	8.5%	

► Other Comparisons

Sector	Financial Services	Financial Services	Financial Services	Financial Services	Financial Services	
Industry	Credit Services	Credit Services	Credit Services	Credit Services	Credit Services	
Total Sales Last FY	390.2 (Small)	1,110.0 (Medium)	13,094.0 (Large)	12,467.0 (Large)	20,609.0 (Large)	
Current Diluted Shares Outstanding (M)	54.4	19.5	1,199.0	1,042.0	2,306.0	
% Insider Ownership	4.0%	21.4%	6.0%	0.1%	0.1%	
% Institutional Ownership	216.3%	105.0%	132.5%	118.8%	113.2%	
Price Date	Nov 02, 2018	Nov 02, 2018	Nov 02, 2018	Nov 02, 2018	Nov 02, 2018	
Last Reported Quarter	Jun 30, 2018	Sep 30, 2018	Sep 30, 2018	Sep 30, 2018	Sep 30, 2018	
Judgment Date	Nov 04, 2018	Nov 04, 2018	Nov 04, 2018	Nov 04, 2018	Nov 04, 2018	
ADR	N	N	N	N	N	
Country	USA	USA	USA	USA	USA	

This is the Toolkit 6 View. There is no industry column. Companies are in alpha order.

Library

100% Print Companies Criteria Circle All Circle None Help



Stock Comparison Guide

Prepared by _____ MM

Date 11/07/2018

See the Toolkit Manual for complete instructions.

NAME OF COMPANY

	Credit Acc CACC	Green Dot GDOT	Mastercard MA	PayPal Hol PYPL	Visa V	
GROWTH COMPARISONS (From Section 1 of the Stock Selection Guide)						
3 (1) Historical % of Sales Growth	14.4 %	17.7 %	11.6 %	18.0 %	12.2 %	
3 (2) Projected % of Sales Growth	12.1 %	13.4 %	16.0 %	17.2 %	10.6 %	
3 (3) Historical % of Earnings Per Share Growth	25.1 %	6.0 %	17.4 %	21.2 %	19.8 %	
3 (4) Projected % of Earnings Per Share Growth	13.7 %	9.4 %	16.9 %	16.3 %	18.9 %	
MANAGEMENT COMPARISONS (From Section 2 of the Stock Selection Guide)						
3 (5) % Profit Margin Before Taxes (Average for last 5 Years) (2A) Trend	56.9 DOWN	9.8 UP	53.3 EVEN	16.3 UP	63.4 EVEN	
3 (6) % Earned on Equity (Average for last 5 Years) (2B) Trend	39.2 UP	8.6 UP	59.8 UP	11.6 UP	25.7 UP	
(7) % of Common Owned by Management	21.4	4.0	0.1	6.0	0.1	
PRICE COMPARISONS (From Section 3-5 of the Stock Selection Guide)						
3 (8) Current Price / Total Est. EPS For Next 5 Years	2.3	7.6	6.7	7.2	3.7	
(9) Price Range Over Last 5 Years High (3A) Low (3B)	95.50~338.10	12.30~65.90	50.10~154.70	30.00~79.40	45.00~150.60	
(10) Current Price	416.99	80.46	199.15	84.69	140.79	
3 Price Earnings Ratio Range Last 5 Years	(11) Highest (3D)	19.50	40.90	42.40	54.00	38.10
	(12) Average High (3D7)	14.70	33.50	32.80	45.10	32.60
	(13) Average (3-8)	11.80	25.50	27.80	36.40	28.00
	(14) Average Low (3E7)	9.00	17.50	22.70	27.70	23.40
	(15) Lowest (3E)	7.60	14.50	19.60	26.50	18.90
3 (16) Current Price Earnings Ratio (3-9)	13.60	34.80	40.20	49.00	31.90	
3 Estimated Price Zones	(17) Lower-Buy (4C2)	216.40~330.18	28.20~42.25	82.90~127.53	40.70~65.83	103.40~163.13
	(18) Middle-Maybe (4C3)	330.18~557.73	42.25~70.35	127.53~216.78	65.83~116.08	163.13~282.58
	(19) Upper-Sell (4C4)	557.73~671.50	70.35~84.40	216.78~261.40	116.08~141.20	282.58~342.30
3 (20) Current Price Range (4C5)	-Hold-	-Sell-	-Hold-	-Hold-	-Buy-	
3 (21) Upside/Downside Ratio (4D)	1.3	0.1	0.5	1.3	5.4	
3 (22) Current Yield (5A)	0.0	0.0	0.5	0.0	0.7	
3 (23) Projected Average Return (5C)	5.4	-4.4	2.7	6.1	16.6	
OTHER COMPARISONS						
(24) Number of Common Shares Outstanding	19.47	52.11	1,037.00	1,181.00	2,222.00	
3 (25) Potential Dilution from Debentures, Warrants, Options	0.00	0.04	0.01	0.02	0.04	
3 (26) Percent Payout (3G7)	0.0	0.0	17.3	0.0	20.4	
3 (27) Total Sales	1,110.0	890.2	12,497.0	13,094.0	20,609.0	
3 (28) Projected Relative Value	100.7 %	124.9 %	124.0 %	115.6 %	95.9 %	
(29) Date of Source Material	11/06/2018	11/06/2018	11/06/2018	11/06/2018	11/06/2018	
(30) Exchange	NAS	NYS	NYS	NAS	NYS	

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Stock Comparison Guides - Other Differences

Option/Task	Online CORE & PLUS	Desktop Toolkit 6
Add notes to the SCG	Yes	No
Print the SCG	Yes, with/without notes	Yes (no notes)
Share the comparison online	Yes	No
Save the comparison	Yes	No
Refresh company data	Yes (automatic path to your SSG, where you can refresh data, then return to SCG and refresh there too)	No (must delete study and re-add it after updating your SSG)
Compare industry statistics	Yes	No
Add incomplete SSGs to a comparison (with only historical data)	Yes	No (SSGs must be fully completed with judgment items to add to a comparison)
Control the order in which studies are listed in the comparison	Yes (by entering them into the columns in the order you want them)	No (studies are automatically listed alphabetically)
Remove default highlighting	Yes	Yes
Highlight what you want	Yes	No (Highlighting is all or none)
Highlight the same item for more than one company	Yes	This may happen automatically but is not under your control.
Optionally add extra weighting to certain data items	No	Yes
Vary the content of some rows	No	Yes (in rows 23, 27 and 28, you have 4 to 7 choices as to which data items to display)
Collapse sections to simplify views	Yes	No
Total data items	Core/25, Plus/42	TK/30