



Balfour Capital Group PayPal Holdings, Inc.

PayPal Holdings Inc. is a global digital payments platform enabling consumers and merchants to transact securely online and via mobile devices. Its services include branded checkout, peer-to-peer transfers (e.g., Venmo), and merchant payment solutions. The company operates in approximately 200 markets worldwide, facilitating digital and mobile payments for its users .

1. Top 5 Competitors

PayPal's primary competitors in the digital payments and financial technology sector include:

- Stripe
- Apple Pay
- Google Pay
- Square (Block Inc.)
- Adyen N.V.

These companies offer similar digital payment solutions and services, competing directly with PayPal in various markets .

2. Largest Institutional Shareholders

As of the latest filings:

- Vanguard Group Inc.: 85.95 million shares (8.84% ownership)
- BlackRock Inc.: 74.32 million shares (7.64%)
- State Street Corp.: 43.65 million shares (4.48%)

These institutions are among the largest shareholders of PayPal Holdings Inc. .

3. Management Team:

- Alex Chriss – President & CEO (appointed September 2023)
- Jamie S. Miller – Chief Financial and Operating Officer
- Isabel Cruz – Chief People Officer
- Michelle Gill – EVP, GM of Small Business & Financial Services
- Frank Keller – EVP, GM of Large Enterprise & Merchant

These executives lead PayPal's strategic initiatives and operations .



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4. Revenue

For the twelve months ending March 31, 2025, PayPal reported revenue of \$31.89 billion, reflecting a 4.79% year-over-year increase.

5. Institutions with Buy Recommendations:

Several financial institutions have issued buy recommendations for PayPal, including:

- Deutsche Bank
- Wolfe Research
- Jefferies

These institutions have provided positive outlooks on PayPal's stock performance.

6. Summary of Analyst Sentiment:

Analyst sentiment towards PayPal is mixed:

- 22 Buy ratings
- 22 Hold ratings
- 2 Sell ratings

The average price target is \$81.03, suggesting a potential upside from current levels .

7. Insider Buying and Selling Over the Last 24 Months:

Over the past 24 months, insider transactions have been predominantly sales:

- Total Shares Sold: 94,724
- Total Value Sold: \$5.39 million

Notable sales include:

- Jonathan Auerbach: \$3.61 million
- Peggy Alford: \$851,400
- Frank Keller: \$466,079

There have been minimal insider purchases during this period .