

Ross Stores, Inc. (ROST)

Consumer Cyclical / Apparel - Retail - NASDAQ Global Select

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE \$236.89 2026-10-16	MARKET CAP \$76.0B VOLUME 2.3M	52-WK HIGH \$257.00 52-WK LOW \$154.87	TRAILING PE 28.4 P/S 3.10	GROSS MARGIN 29.9% NET MARGIN 10.8%	ROE 42% ROIC 21%	PIOTROSKI 9/9 ALTMAN Z 7.9	1-YR RETURN +53.9% 5-YR RETURN +143.7%
---	---	---	--	--	---	---	---

Ross Stores, Inc., through its various subsidiaries, manages a chain of off-price retail establishments focusing on apparel and home goods. These stores operate under two main brand names: Ross Dress for Less and dd's DISCOUNTS. Their product selection primarily includes clothing, accessories, footwear, and household decor. The Ross Dress for Less outlets primarily serve middle-income households, offering merchandise at prices considerably lower than traditional department and specialty stores. Conversely, dd's DISCOUNTS stores cater to moderate-income households, providing products at prices below those typically found in department and discount stores. As of July 5, 2022, the company had approximately 1,950 stores operating across 40 states, the District of Columbia, and Guam. Ross Stores, Inc. was founded in 1957 and is based in Dublin, California.

SECTOR Consumer Cyclical INDUSTRY Apparel - Retail EXCHANGE NASDAQ MARKET CAP \$76.0B EMPLOYEES 107,000 (SEC-filed) CEO James G. Conroy
IPO 1985-08-08 COUNTRY US
5130 Hacienda Drive, Dublin California, CA 94568-7579 · Tel 925 965 4400 · rossstores.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

74 / 100

Street mean **\$270.36** (14 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

ROUTINE SELLING — LOW SIGNAL

\$23M sold / 6 mo, zero open-market buys

2 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE
74
OF 100

Score Breakdown

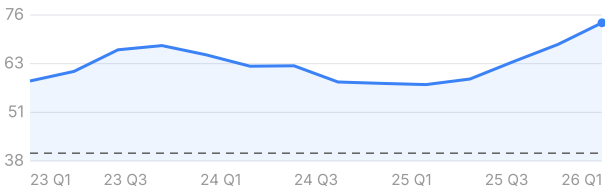
Profitability	69/100
Growth	72/100
Momentum	93/100
Quality	85/100
Earnings Quality	86/100
Balance Sheet	84/100
Value	38/100
Risk (safety)	100/100
Overall	73.9/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
TJX	69
BURL	63
LULU	63
GAP	65
HLT	58
RCL	54
ROST	74

IS Score Trend — quarterly



14 quarters, 23 Q1 to 26 Q2. Peak 74 in 26 Q2, latest 74 — +0 since. Fell in 0 of the last 4 quarters. Dashed line marks 40 on the 0-100 scale.

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

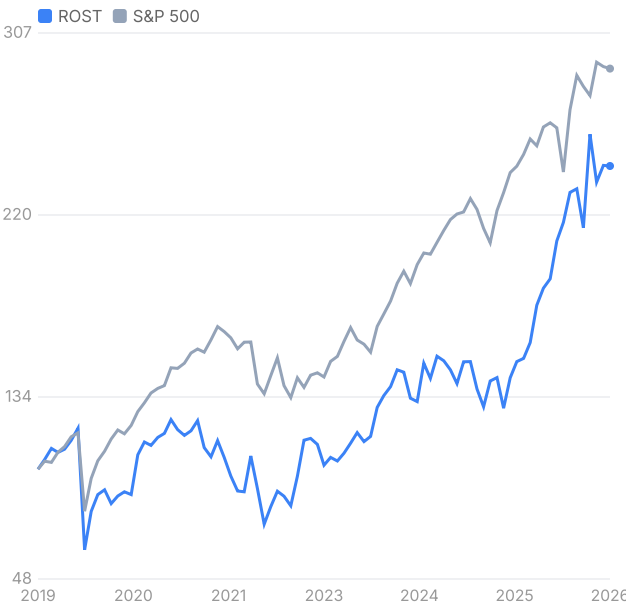
NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

3 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · ROST +53.9% · S&P 500 +15.9% · spread +38.0pp

7 Years vs S&P 500 · ROST +143.7% · S&P 500 +189.9% · spread -46.2pp



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

4 TWO READINGS

business vs price

BUSINESS QUALITY

74 / 100

IS Score 73.9 / 100 · +0.0 from peak of 74

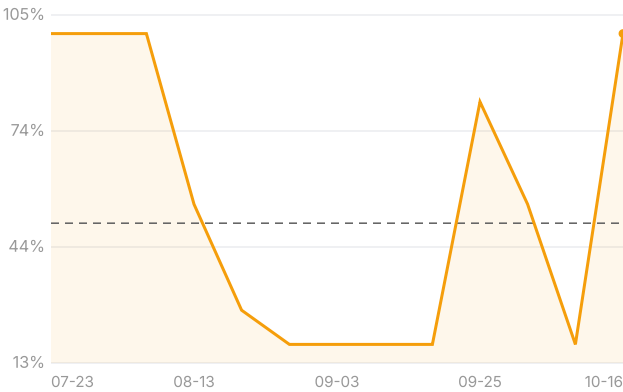


Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BULLISH

Technical Score 72 / 100 · Power +43 · 19 of 22 indicator votes bullish



Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

Both readings sit above the midpoint — business quality at 74 and price structure at 72 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 73.9	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 59 → 64 → 68 → 74	the direction matters more than the level
Technical vote share back above 50%	now 100%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,426 → now 1,426	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

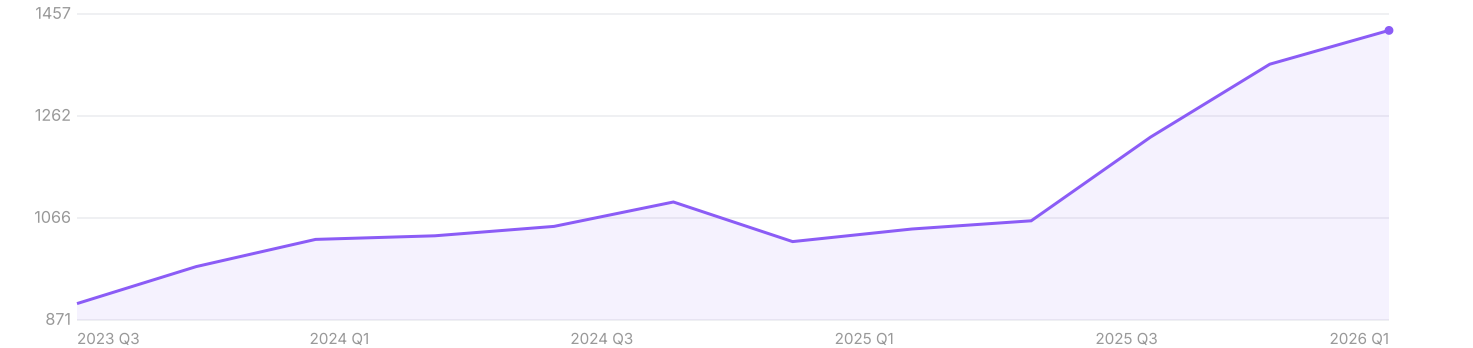
NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

6 SMART MONEY CONFLUENCE				EDGE · disclosure sources
SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 0 buys none disclosed	INSIDER BUYS (180D) 0 none disclosed	
ETF FUNDS (30D) 1449 up / 1226 down net +223 funds	INSTITUTIONS ADDED (13F) 65 managers opening or increasing			

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND	13F · filed 45 days after quarter end
--	---------------------------------------

Institutions holding — 12 quarters



Peak 1,426 · latest 1,426 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,426	302.0M	\$61.5B	94.9%
2026 Q1	1,361	288.1M	\$59.4B	90.5%
2025 Q4	1,221	292.8M	\$50.3B	92.0%
2025 Q3	1,061	287.4M	\$41.7B	90.3%
2025 Q2	1,045	295.1M	\$35.1B	92.7%
2025 Q1	1,021	296.6M	\$34.8B	93.2%
2024 Q4	1,097	299.6M	\$41.1B	94.1%
2024 Q3	1,050	290.7M	\$40.1B	91.3%
2024 Q2	1,032	291.1M	\$38.7B	91.5%
2024 Q1	1,025	289.2M	\$38.5B	90.8%
2023 Q4	973	292.5M	\$36.8B	91.9%
2023 Q3	902	294.3M	\$29.9B	92.4%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

8 INSIDER ACTIVITY							live Form 4 data
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED	
Bransten Shelley	director	2026-10-01	A-Award	1,111	—	1,111	
Johnson Christian B	director	2026-10-01	A-Award	1,111	—	1,111	
Conroy James Grant	director, CHIEF EXECUTIVE OFFICER	2026-09-14	SELL	49,205	\$11.29M	134,349	
Brinkley Stephen C	PRESIDENT, OPERATIONS	2026-09-14	SELL	6,424	\$1.48M	51,665	
Conroy James Grant	director, CHIEF EXECUTIVE OFFICER	2026-09-11	TAX W/H	41,372	\$9.55M	183,554	
Brinkley Stephen C	PRESIDENT, OPERATIONS	2026-09-11	TAX W/H	6,654	\$1.54M	58,089	
Fleming Karen	PRES, CMO ROSS DRESS FOR LESS	2026-09-11	TAX W/H	907	\$0.21M	90,562	
Garrett Sharon D	director	2026-05-29	GIFT	1,354	—	2,113	

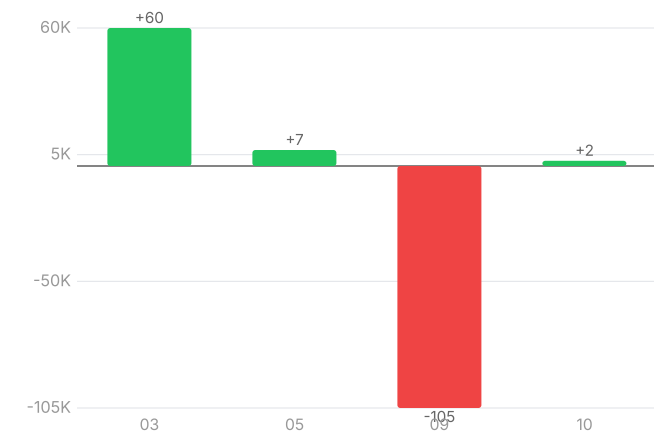
NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY

EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	10	103,483	\$23.0M	Counted
F — Tax withholding	10	109,122	\$24.0M	None — compensation
G — Gifts	2	2,708	—	None
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Routine Selling — Low Signal	OPEN-MARKET SELLS \$23.0M 10 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
---	--	---	---

10 FORM 144 PLANNED-SALE PIPELINE

live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-09-14	Stephen Brinkley	6,424	\$1.5M
2026-09-14	James Conroy	49,205	\$11.3M
2026-04-02	Michael Balmuth	2,496	\$0.5M
2026-04-01	Michael A Balmuth	5,804	\$1.3M
Trailing 12 mo	17 filings	217,086	\$43M

11 13D / 13G STAKES

COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-07-29	SCHEDULE 13G/A	BlackRock, Inc.	8.00%	25.7M sh
2026-04-30	SCHEDULE 13G	Vanguard Capital Management	7.49%	24.2M sh
2025-08-14	SCHEDULE 13G/A	T. Rowe Price Associates, Inc.	4.00%	13.0M sh
2025-07-31	SCHEDULE 13G/A	JPMORGAN CHASE & CO.	4.80%	15.9M sh

12 CONGRESSIONAL TRADING

EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-09-04	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-04-13	2026-05-13
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-01-29	2026-02-10
Kelly Loeffler	Senate	SELL	\$15,001 - \$50,000	2020-03-03	2020-05-01
Kelly Loeffler	Senate	SELL	\$15,001 - \$50,000	2020-03-03	2020-04-30
Kelly Loeffler	Senate	SELL	\$15,001 - \$50,000	2020-03-03	2020-04-30

HOUSE 12-MO 5 trades 2 purchases	SENATE 12-MO 0 trades None purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
---	---	--	--

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 1,361	13F SHARES 288M 90.5% of shares out	NEW / CLOSED 241 / 74 positions, QoQ	INCREASED / REDUCED 529 / 406 positions, QoQ	
PUT/CALL (13F) 1.12 option positions	FREE FLOAT 97.4% 313M sh			

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Fenimore Asset Management Inc	1.2M	\$270M
Assenagon Asset Management S.A.	607,291	\$142M
Wealth Enhancement Advisory Servic	300,465	\$66M
Congress Asset Management Co	207,212	\$48M
Beacon Investment Advisory Service	135,355	\$32M
Valley Wealth Managers, Inc.	115,246	\$27M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

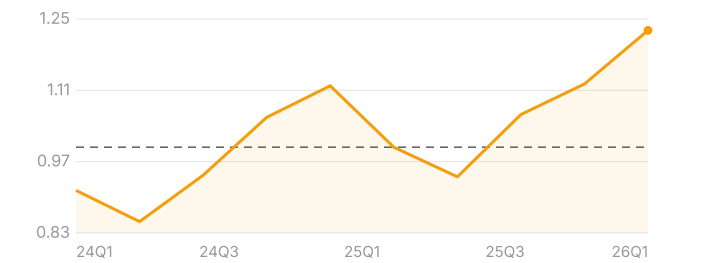
13F Filers Holding ROST — quarterly



2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$2.4B
VTSAX	0.1%	\$2.4B
VTI	0.1%	\$2.4B
VSMPX	0.1%	\$2.4B
VFFSX	0.1%	\$2.0B
VOO	0.1%	\$2.0B

Institutional Put/Call — quarterly



14 SHORT VOLUME — DAILY, 60 SESSIONS	EDGE · live FINRA feed			
	LATEST SESSION 39.1% 2026-10-15	20-DAY AVG 46.3% 50-day 45.1%	TREND Rising 20d vs 50d	BY MARKET CENTER Q: 38% · N: 68% · B: 51% latest session
Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.				

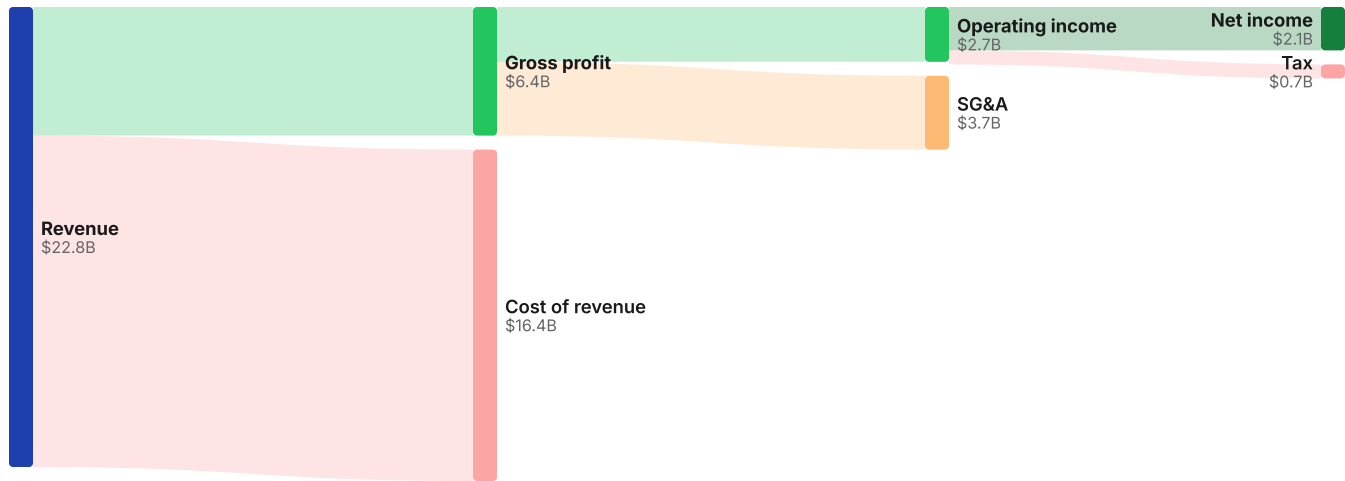
15 DARK POOL ACTIVITY	EDGE · live ATS data		
	Where ROST Trades in the Dark		
	ATS VENUE (4-WK)	SHARES	AVG TRADE
	Ubsa Ubs Ats	2.4M	51 sh
	Incr Intelligent Cross Llc	2.2M	42 sh
	Ebxl Level Ats	1.3M	23 sh
	Mspl Ms Pool (Ats- 4)	1.2M	150 sh
	Sgmt Sigma X2	1.2M	35 sh
	Mstx Ms Trajectory Cross (Ats-1)	1.0M	24 sh

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

16

REVENUE FLOW — FY2025

live segmentation + income data

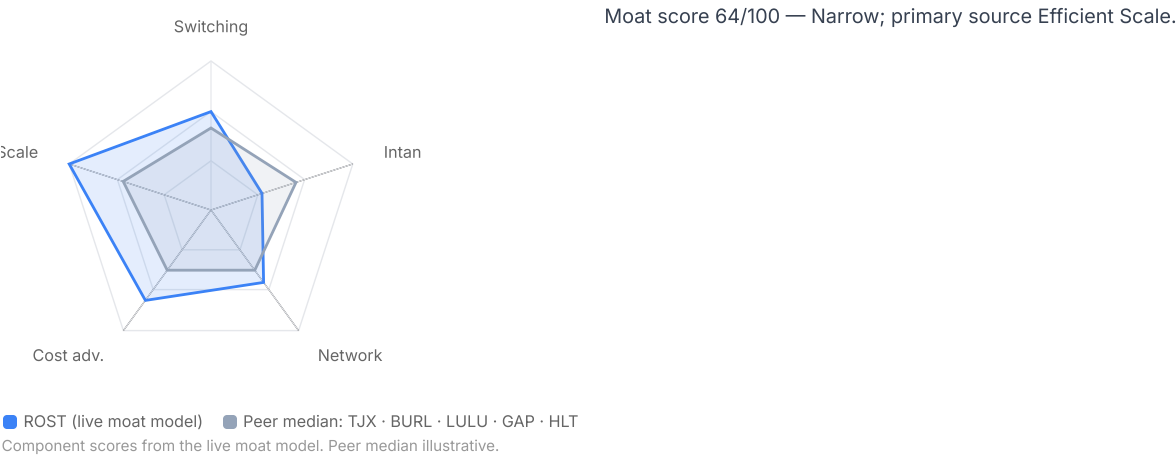


Where a dollar of Ross Stores, Inc. revenue goes. All values FY2025 filings, live.

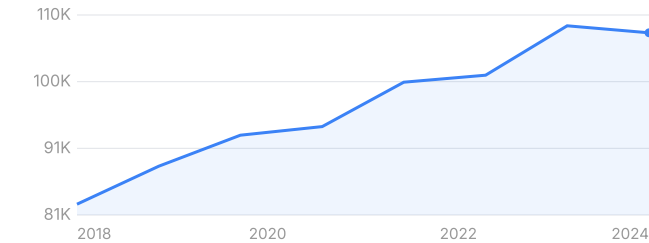
17

MOAT & COMPETITIVE POSITION

LIVE MODEL · 64/100 NARROW



3.8 · Employees (SEC filings)



18

CORPORATE INFORMATION — KEY OFFICERS

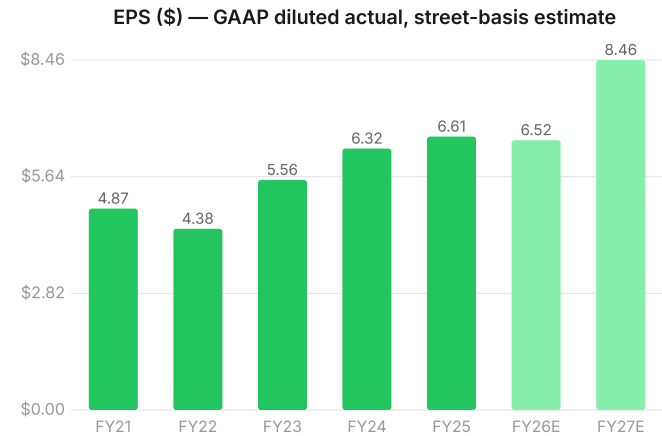
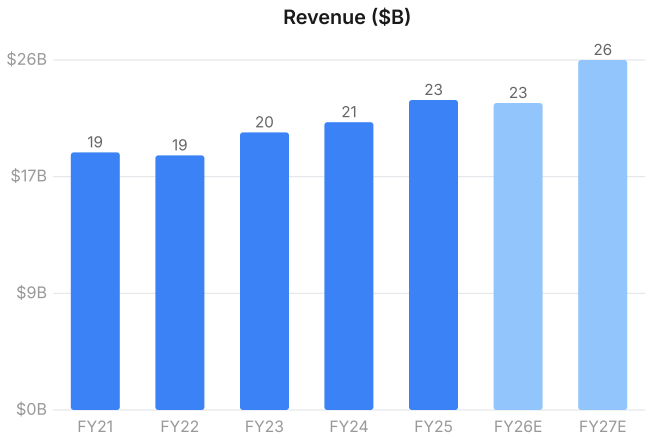
107,000 employees

OFFICER	TITLE
James G. Conroy	Chief Executive Officer & Director
Michael J. Hartshorn	Group President, Chief Operating Officer & Director
Karen Fleming	President & Chief Merchandising Officer - Ross Dress for Less
Stephen Brinkley	President of Operations

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

19 REVENUE & EPS — HISTORY AND ESTIMATES

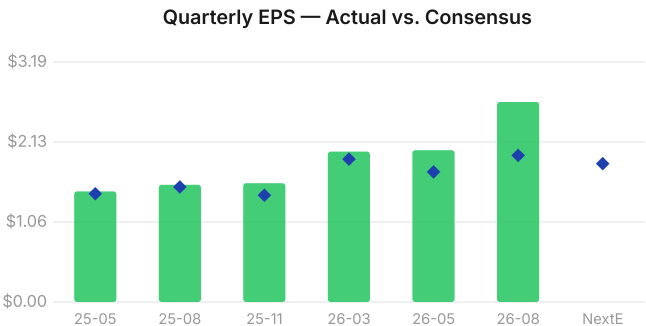
live consensus



Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

20 ESTIMATE VS. ACTUAL & SURPRISES

live data



BEATS (>2%) 5 of 6 recent quarters	AVG SURPRISE +12.3%	NEXT REPORT 2026-11-19	INCOME QUALITY 1.38 OCF + net income
--	------------------------	---------------------------	--

21 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

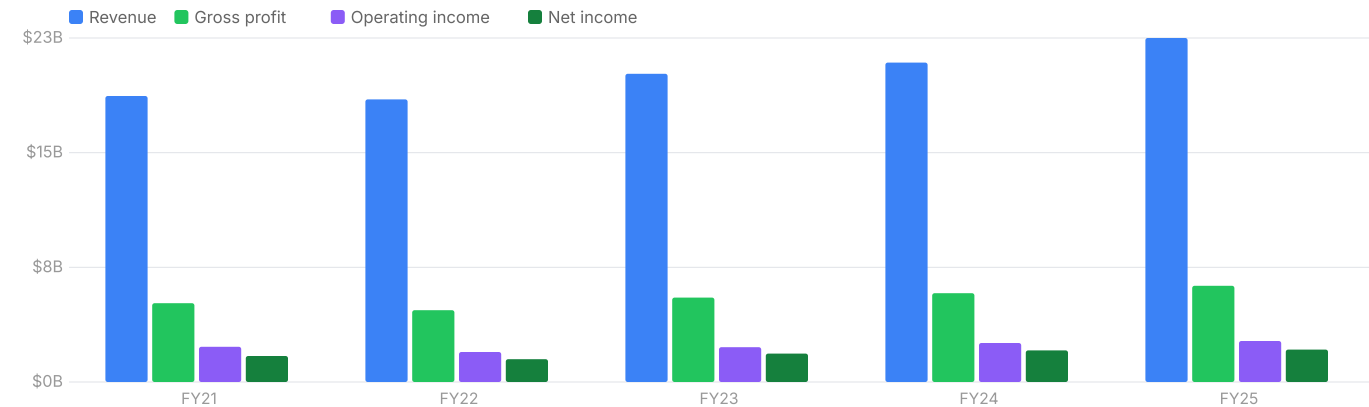
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
------------------------------------	----------------------------------	-------------------------------------	--

PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
--------	----------	------------	--------------	----------------	------------------	--------------

Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

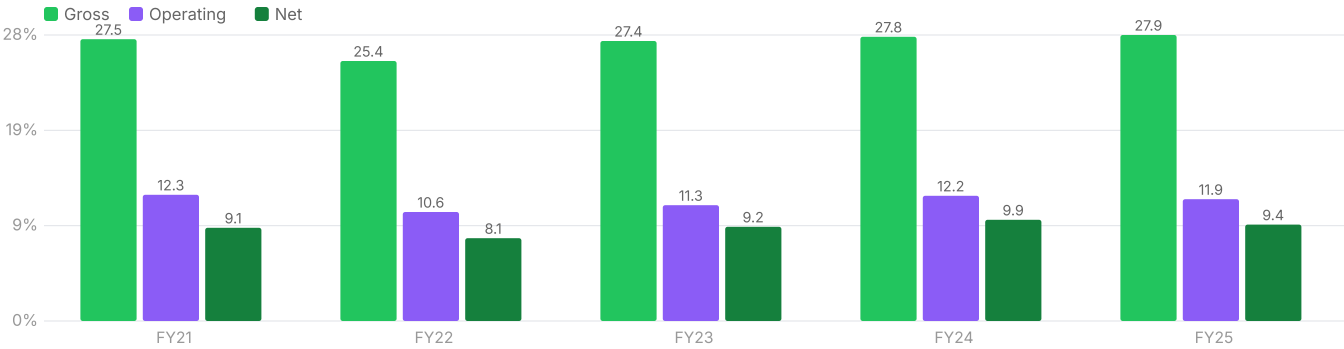
INCOME TRENDS — 5 YEAR

live financials

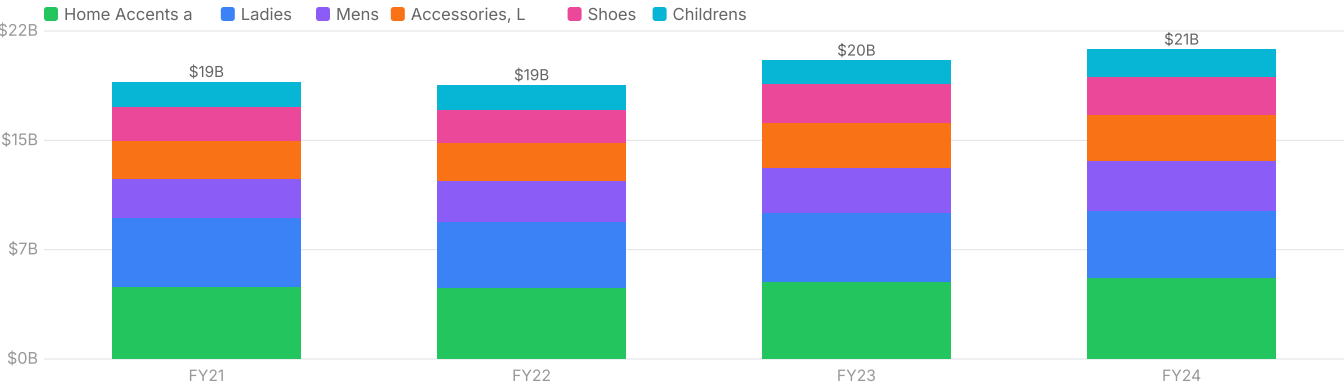


NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

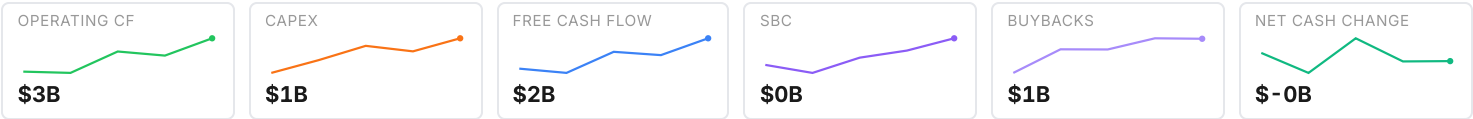
YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+50.9%	-1.2%	+9.0%	+3.7%	+7.7%
Gross profit	+93.4%	-8.8%	+17.4%	+5.3%	+8.3%
Operating income	+443.0%	-14.7%	+15.9%	+12.0%	+4.7%
Net income	+1917.5%	-12.2%	+24.0%	+11.5%	+2.6%

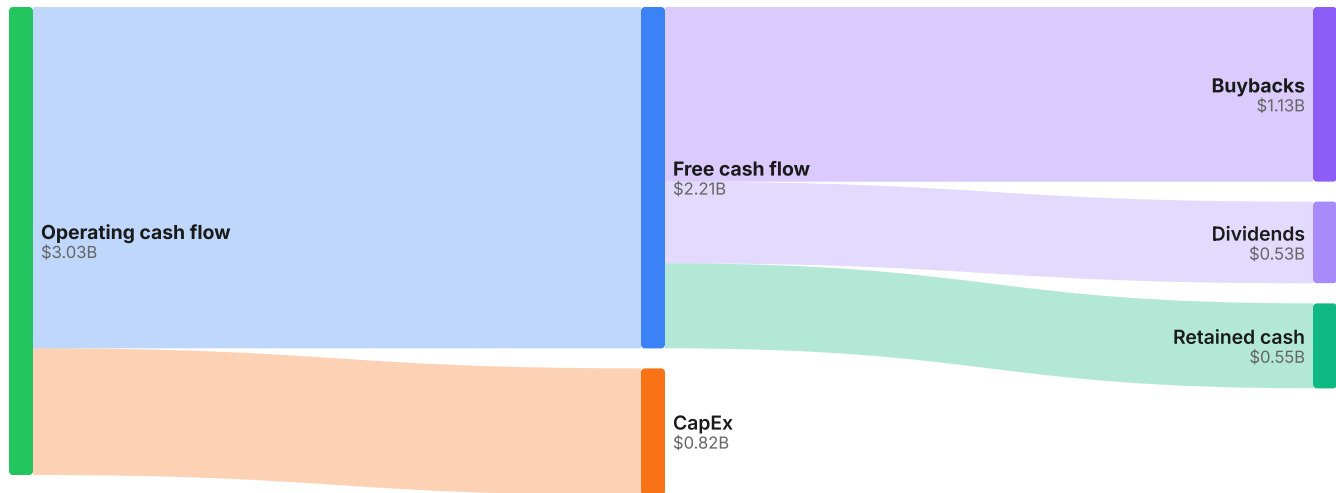
22 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	18.9	18.7	20.4	21.1	22.8	
Cost of revenue	13.7	13.9	14.8	15.3	16.4	
Gross profit	5.2	4.7	5.6	5.9	6.4	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	2.9	2.8	3.3	3.3	3.7	
Operating income	2.3	2.0	2.3	2.6	2.7	
EBITDA	2.7	2.5	3.0	3.3	3.6	
D&A	0.4	0.4	0.4	0.4	0.9	
Pretax income	2.3	2.0	2.5	2.8	2.8	
Income tax	0.5	0.5	0.6	0.7	0.7	
Net income	1.7	1.5	1.9	2.1	2.1	
Diluted EPS (\$)	4.87	4.38	5.56	6.32	6.61	
Diluted shares (M)	354	345	337	331	323	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

CASH FLOW TRENDS live data



WHERE THE CASH WENT — FY2025 cash Sankey, live data



Balance Sheet — Full

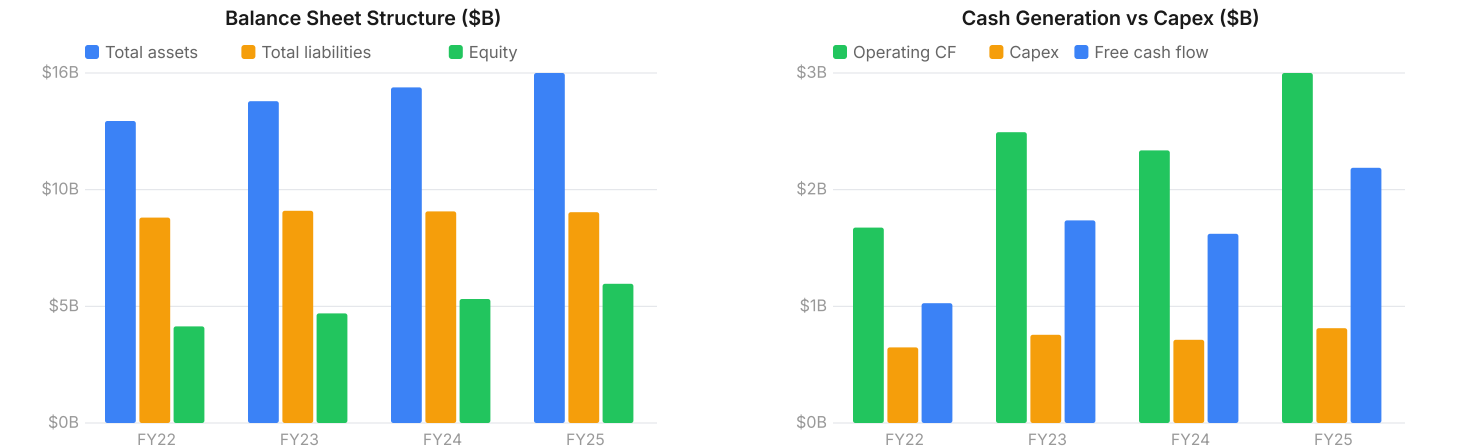
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	4.6	4.9	4.7	4.6	
ST investments	0.0	0.0	0.0	0.0	
Receivables (net)	0.1	0.1	0.1	0.2	
Total current assets	6.9	7.4	7.5	7.6	
PP&E (net)	6.3	6.7	7.1	7.6	
Goodwill + intangibles	0.0	0.0	0.0	0.0	
Total assets	13.4	14.3	14.9	15.5	
Accounts payable	2.0	2.0	2.1	2.4	
Short-term debt	0.0	0.2	0.7	1.2	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	3.6	4.2	4.7	4.8	
Long-term debt	2.5	2.2	1.5	1.0	
Total liabilities	9.1	9.4	9.4	9.4	
Shareholders' equity	4.3	4.9	5.5	6.2	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	1.5	1.9	2.1	2.1	
D&A	0.4	0.4	0.4	0.5	
Stock-based compensation	0.1	0.1	0.2	0.2	
Working capital change	(0.4)	0.1	(0.3)	0.1	
Operating cash flow	1.7	2.5	2.4	3.0	
Capital expenditures	(0.7)	(0.8)	(0.7)	(0.8)	
Investing cash flow	(0.7)	(0.8)	(0.6)	(0.8)	
Buybacks	(1.0)	(1.0)	(1.1)	(1.1)	
Dividends paid	(0.4)	(0.5)	(0.5)	(0.5)	
Debt issuance / (repay)	0.0	0.0	(0.2)	(0.7)	
Financing cash flow	(1.4)	(1.4)	(1.9)	(2.3)	
Free cash flow	1.0	1.8	1.6	2.2	

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY



23 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	46.9%	36.2%	40.9%	40.3%	36.7%	42%	
ROA	13.1%	11.2%	13.5%	14.3%	14.1%	16.6%	
ROIC	37.4%	27.8%	30.5%	30.3%	30.0%	21.2%	
Gross margin	27.5%	25.4%	27.4%	27.8%	27.9%	29.9%	
Operating margin	12.3%	10.6%	11.3%	12.2%	11.9%	13.7%	
Net margin	9.1%	8.1%	9.2%	9.9%	9.4%	10.8%	
EBITDA margin	14.2%	13.2%	14.6%	15.5%	15.8%	16.2%	
FCF margin	6.2%	5.5%	8.6%	7.7%	9.7%	—	
VALUATION							
P/E	19.03	25.88	24.55	23.40	28.40	28.4	
P/B	8.08	9.12	9.45	8.88	9.85	11.2	
P/S	1.73	2.09	2.26	2.32	2.68	3.10	
P/FCF	27.76	37.80	26.28	29.89	27.60	27.2	
EV/EBITDA	12.43	16.36	15.82	15.26	17.01	19.3	
EV/Revenue	1.77	2.15	2.30	2.36	2.70	3.1	
Earnings yield	5.3%	3.9%	4.1%	4.3%	3.5%	3.53%	
FCF yield	3.6%	2.6%	3.8%	3.3%	3.6%	3.67%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	1.77	1.90	1.77	1.62	1.58	1.61	
Quick ratio	1.24	1.34	1.24	1.09	1.04	0.98	
Debt / equity	1.38	1.33	1.18	1.03	0.84	0.70	
Debt / assets	41.2%	42.5%	40.2%	38.1%	33.5%	29.7%	
Net debt / EBITDA	0.26	0.47	0.30	0.29	0.17	0.11	
Interest coverage	31.05	25.67	34.36	44.50	66.17	—	

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	1.44	1.38	1.47	1.45	1.49	1.53	
Receivables turnover	161.46	141.13	147.41	153.53	139.67	98.8	
DSO (days)	2	3	2	2	3	4	
DPO (days)	62	57	49	49	50	56	
Cash conversion cycle	-9	1	6	9	9	14	
GROWTH (YoY)							
Revenue growth	50.9%	-1.2%	9.0%	3.7%	7.7%	—	
Net income growth	1917.5%	-12.2%	24.0%	11.5%	2.6%	—	
EPS growth	1940.0%	-9.9%	26.6%	13.7%	4.4%	—	
FCF growth	-35.8%	-12.3%	69.2%	-6.6%	34.9%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	4.90	4.42	5.60	6.36	6.64	8.35	
Book value / share	11.56	12.54	14.54	16.77	19.16	21.18	
Revenue / share	53.85	54.66	60.82	64.32	70.45	77.00	
FCF / share	3.36	3.03	5.23	4.98	6.84	8.77	
Cash / share	14.01	13.31	14.54	14.40	14.23	13.47	
SHAREHOLDER RETURN & SCORES							
Buyback yield	2.2%	2.6%	2.2%	2.3%	1.7%	1.54%	
Altman Z-Score	4.59	5.08	5.56	5.79	6.17	7.9	
Piotroski F-Score	8	5	8	7	8	9/9	
Beneish M-Score	-2.39	-2.34	-2.81	-2.38	-2.55	-2.71	

24 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	9 / 9	Strong		
Altman Z-Score	7.9	Safe (>2.99)	Safe	
Income quality	1.38	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.71	Non-manipulator	vs -2.22 threshold	

25 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.76	Revenue stability	0.94
Interest burden		1.02	Earnings stability	0.92
Operating margin		14.0%	Earnings persistence	0.88
Asset turnover		1.61×	Revenue CAGR 3y	8.5%
Financial leverage		2.44×	EPS CAGR 3y	20.4%
= ROE		43%	FCF CAGR 3y	10.2%

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 1.54%	DIVIDEND YIELD 0.73%	TOTAL SHAREHOLDER RETURN 2.18% cash yield	SBC / REVENUE 0.8% dilution pressure
-------------------------------	--------------------------------	--	---

26 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



27 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
TJX	\$162.0B	27.2	62%	10.0%	+7.7%	8/9	+3.6%
BURL	\$16.5B	23.6	41%	6.1%	+11.0%	7/9	-4.4%
LULU	\$11.2B	8.0	31%	13.6%	+1.7%	5/9	-41.0%
GAP	\$8.1B	6.8	34%	13.7%	+1.1%	8/9	+15.4%
HLT	\$77.7B	50.2	-29%	14.4%	+8.7%	6/9	—
RCL	\$74.3B	17.1	45%	23.3%	+8.7%	6/9	—
GM	\$73.7B	42.0	3%	2.7%	-1.1%	6/9	—
ORLY	\$72.2B	28.2	-173%	14.6%	+8.5%	8/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

28 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

47 Analysts

Str Sell (0) Sell (4) Hold (13) Buy (30) Str Buy (0)

MEAN TARGET (QTR) \$270.36 14 targets	TARGET VS. PRICE +14.1% last-quarter mean	NEXT REPORT 2026-11-19 street \$1.84
--	--	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$22.54B	\$22.66B / \$22.43B	\$6.52	\$6.60 / \$6.45	12
FY2027	\$25.69B	\$25.76B / \$25.51B	\$8.46	\$8.49 / \$8.45	9
FY2028	\$27.47B	\$27.80B / \$27.11B	\$9.01	\$9.25 / \$8.82	11

29 STREET TARGETS & THIRD-PARTY RATING live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Quarter	\$270.36	+14.1%	14
Last Year	\$231.24	-2.4%	46
All Time	\$173.17	-26.9%	111

Rolling mean of published targets vs. last close \$236.89. Aggregated from StreetInsider, Benzinga, Investing.

Third-Party Composite Rating

B

DCF 2/5

ROE 5/5

ROA 5/5

DEBT/EQ 2/5

P/E 2/5

P/B 1/5

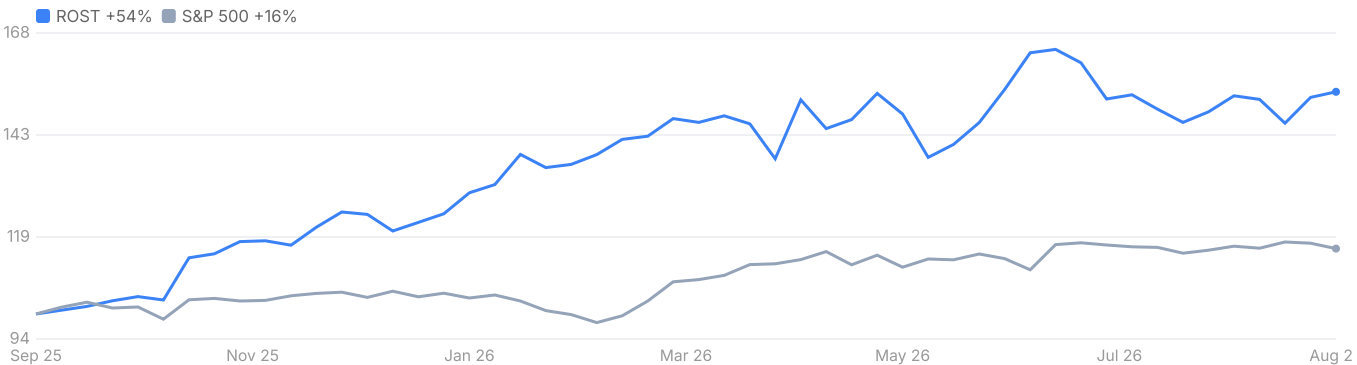
Independent quant composite as of 2026-10-16; components scored 1–5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

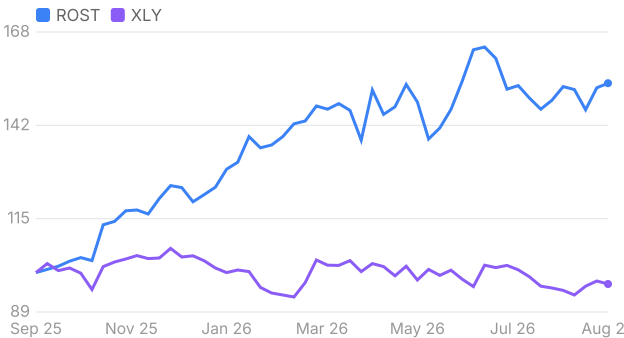
30 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

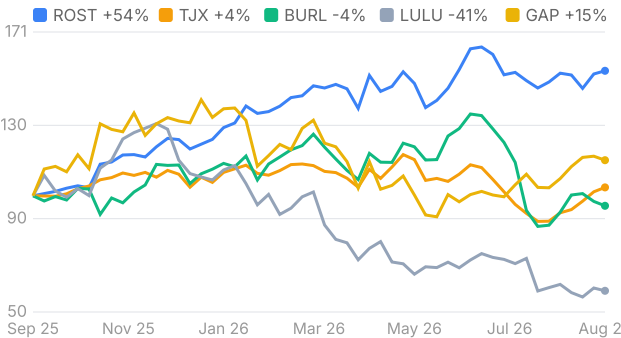
ROST +53.9% vs S&P 500 +15.9% — spread +38.0pp



Sector — XLY -3.2%



Peer Set — indexed to 100



All series indexed to 100 at the start of the window, adjusted closes.

TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$230.72	+6.17	+2.67%	Above
SMA 50	\$233.12	+3.77	+1.62%	Above
SMA 200	\$219.49	+17.40	+7.93%	Above
EMA 9	\$230.49	+6.40	+2.78%	Above
EMA 21	\$230.19	+6.70	+2.91%	Above
EMA 50	\$231.31	+5.58	+2.41%	Above
EMA 200	\$216.47	+20.42	+9.43%	Above

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

31 TECHNICAL POWER SCORE

EDGE · site engine · 72/100 composite

TECHNICAL VERDICT

BULLISH

Power Score +43

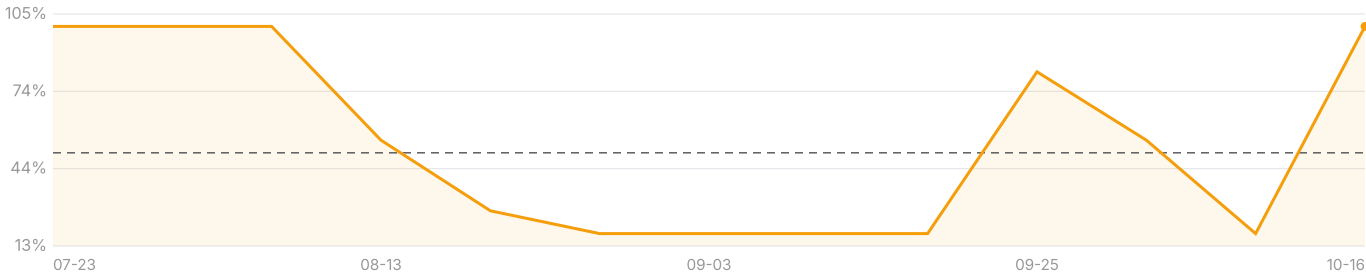
19 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		89
Momentum 25%		91
Volume 20%		56
Volatility 10%		33
Patterns 15%		50

BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



THIS WEEK 100% bullish of 11 price-based votes	4 WEEKS AGO 18% +82 pts since	12 WEEKS AGO 100% +0 pts since	READ Improving week-over-week trajectory
---	--	---	---

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

INDICATOR VOTE GRID				19 bull / 3 bear	
● Price vs SMA 20	\$230.72	● Price vs SMA 50	\$233.12	● Price vs SMA 200	\$219.49
● EMA 9/21 Cross	230.5/230.2	● SMA 50/200	Golden	● ADX Direction	ADX 18
● Supertrend	\$237	● Parabolic SAR	\$220	● SMA Slope	0.510
● RSI	60.1	● Stochastic K/D	69/53	● StochRSI K/D	91/68
● Williams %R	-21	● CCI	110	● TSI vs Signal	-2.3
● CMO	20.2	● ROC	3.65%	● OBV Signal	Accum
● Chaikin MF	-0.070	● MFI	41	● Force Index	2M
● Elder Ray Bull	11.04				

INDICATOR GAUGES					site technicals-tab style
 60.1 RSI (14) 30 oversold · 70 overbought	 69.3 Stochastic %K vs %D 53	 40.5 Money Flow volume-weighted RSI	 17.5 ADX trend strength · <20 weak	 20.5 Williams %R inverted scale	

32 KEY LEVELS & VOLATILITY				live indicator table	
LEVEL	VALUE		LEVEL	VALUE	
Pivot / R1 / R2	\$235.19 / \$238.18 / \$241.53		S1 / S2	\$231.84 / \$228.85	
Bollinger (20,2)	\$221.39 – \$240.04		Squeeze	Off	
52 - wk range	\$153.41 – \$256.51		Off 52 - wk high	-7.7%	
ATR (14)	\$5.44 (2.3%)		Historical vol	18.8%	

33 SEASONALITY — 20-YEAR AVERAGES												live model · win rates shown	
+1.7% Jan 65%	+1.6% Feb 60%	+1.3% Mar 52%	+3.0% Apr 65%	-0.8% May 35%	-1.1% Jun 50%	+2.1% Jul 60%	+3.0% Aug 75%	+0.6% Sep 60%	+1.6% Oct 65%	+5.8% Nov 70%	+2.0% Dec 55%		

Sample: 20 years — treat short histories as suggestive, not statistical.

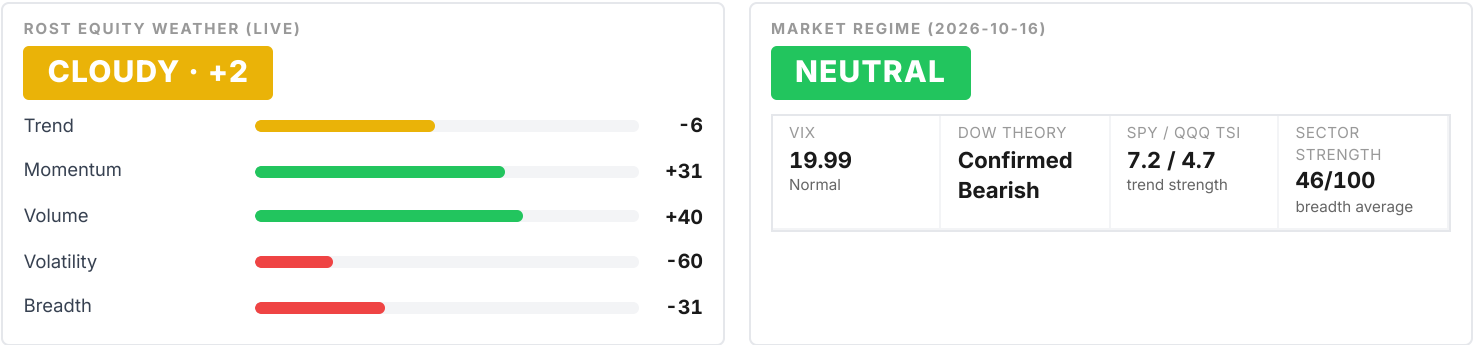
34 RISK INDICATORS			computed from live price history	
COMPUTED FROM LIVE WEEKLY PRICES		ROST	S&P 500	
Weekly volatility (σ , 1y)		3.47%	1.83%	
Best / worst week (1y)		+10.4% / -7.1%	—	
Max drawdown (5y, monthly)		-48.2%	—	
1 - week VaR (95%)		-5.6%	—	
Beta (5y)		0.86	1.00	

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

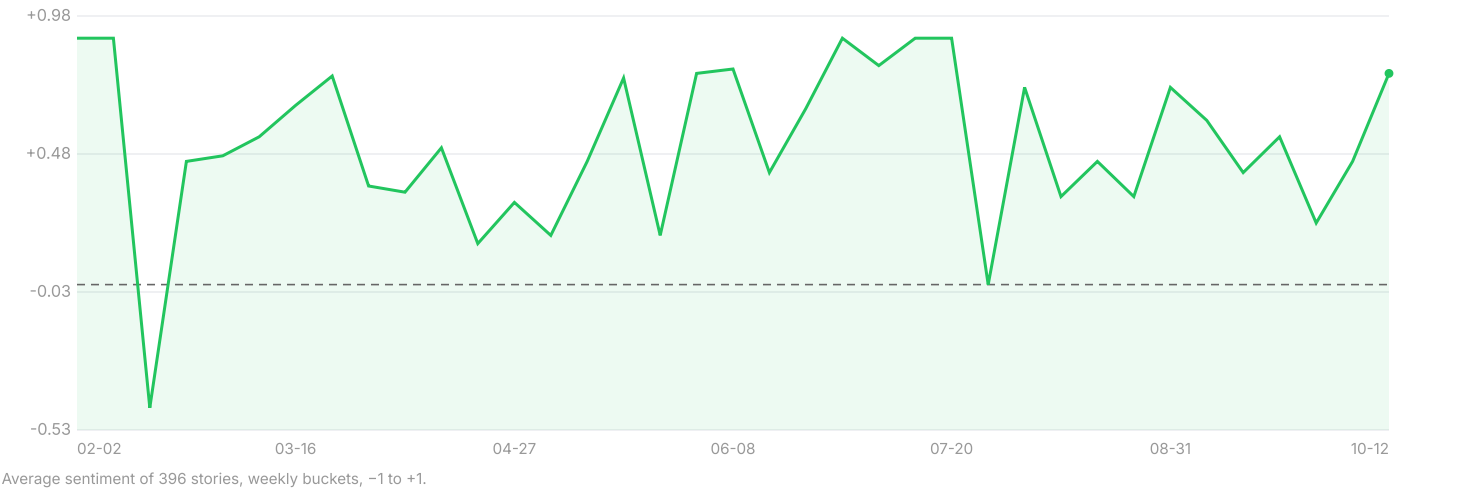
35 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine



36 NEWS SENTIMENT — WEEKLY

live Glauxie-scored feed



37 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL +1.6 +12.3 vs industry		TREND -6.2 -2.7 vs industry	MOMENTUM +30.6 +30.7 vs industry	VOLUME +39.7 +24.7 vs industry
READING	ROST	APPAREL - RETAIL N=181	CONSUMER CYCLICAL N=5,686	ALL US SYMBOLS N=70,435
Overall	+1.6	-10.7	-20.5	-20.5
Trend	-6.2	-3.5	-25.1	-21.3
Momentum	+30.6	-0.1	-15.0	-15.8
Volume	+39.7	+15.0	-10.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

38 EXECUTIVE COMPENSATION

live proxy data · FY2005

EXECUTIVE	TOTAL COMP	STRUCTURE
Michael Balmuth Vice Chairman, President & C	\$10.2M	78% equity+incentive
Barry S. Gluck Executive Vice President Merc	\$2.2M	55% equity+incentive
Barbara Levy Executive Vice President Mercha	\$2.1M	52% equity+incentive
Barbara Rentler Executive Vice President Chi	\$1.8M	46% equity+incentive
Lisa Panattoni Executive Vice President Merc	\$1.5M	0% equity+incentive

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

39 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	53
Social	60
Governance	69
Composite ESG	61



40 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-09-17	Officer/Director Change; Regulation FD; Exhibits	5.02,7.01,9.01
2026-08-20	Earnings Release; Exhibits	2.02,9.01
2026-05-27	Shareholder Vote	5.07
2026-05-21	Earnings Release; Exhibits	2.02,9.01
2026-03-03	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01
2025-11-24	Departure/Election of Directors; Appointment of Officers; Regulation F	5.02,7.01,9.01
2025-11-20	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01
2025-09-02	Departure/Election of Directors; Appointment of Officers	5.02

41 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

42 DISCLOSURES

DISCLOSURES. This document is produced by InsiderStreet.ai from live production data. It is not investment advice, not an offer or solicitation to buy or sell any security, and not a recommendation tailored to any person. Data is sourced as of the dates shown and may no longer be current. InsiderStreet.ai is not a registered investment adviser or broker-dealer. Investing involves risk, including loss of principal. Past performance does not guarantee future results. Do not make any investment decision based on this document. © 2026 InsiderStreet.ai — all rights reserved. Redistribution prohibited.

THIS SPACE INTENTIONALLY LEFT BLANK — THE NEXT SECTION BEGINS ON THE FOLLOWING PAGE

NOT INVESTMENT ADVICE — FOR INFORMATIONAL PURPOSES ONLY

43 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-08-20 to 2026-08-20	
Analyst estimates	dim/forward_estimates	3 rows · 2026-01-31 to 2028-01-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	114 rows · 1998 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-05-21 to 2026-10-01	
Proposed sales (Form 144)	edgar/form144	1 record	
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2025-07-31 to 2026-07-29	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.