

United Parcel Service, Inc. (UPS)

Industrials / Integrated Freight & Logistics · New York Stock Exchange

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

LAST CLOSE \$97.50 2026-10-16	MARKET CAP \$73.1B VOLUME 5.5M	52-WK HIGH \$122.41 52-WK LOW \$85.24	TRAILING PE 18.1 P/S 0.81	GROSS MARGIN 16.6% NET MARGIN 5.1%	ROE 29% ROIC 9%	PIOTROSKI 4/9 ALTMAN Z 2.8	1-YR RETURN +15.8% 5-YR RETURN +8.5%
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United Parcel Service, Inc., a package delivery and logistics provider, offers transportation and delivery services. It operates through two segments, U.S. Domestic Package and International Package. The U.S. Domestic Package segment offers time-definite delivery services for express letters, documents, packages and palletized freight through air and ground services. The International Package segment provides small package operations in Europe, the Middle East and Africa, Canada and Latin America, and Asia. The company offers a range of guaranteed day- and time-definite international transportation services; day-definite services; cross-border ground package delivery; contract-only, e-commerce solutions for non-urgent, and cross-border shipments; and international service for urgent and palletized shipments. It also provides international air and ocean freight forwarding, contract logistics, customs brokerage and insurance, mail services, healthcare logistics, distribution, and post-sales services. United Parcel Service, Inc. was founded in 1907 and is headquartered in Atlanta, Georgia.

SECTOR Industrials INDUSTRY Integrated Freight & Logistics EXCHANGE NYSE MARKET CAP \$73.1B EMPLOYEES 460,000 (SEC-filed) CEO Carol TomÄ©
IPO 1999-11-10 COUNTRY US
55 Glenlake Parkway, N.E., Atlanta, GA 30328 · Tel 404 828 6000 · [ups.com](https://www.ups.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

44 / 100

Street mean **\$122.92** (13 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

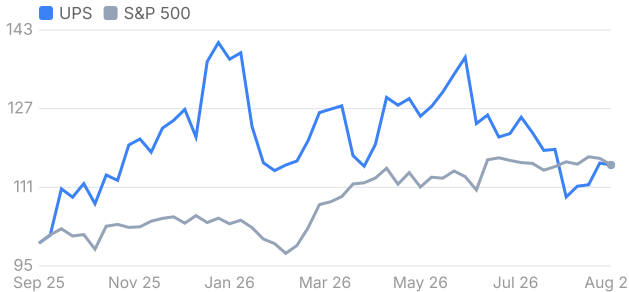
COMP-PLAN ACTIVITY ONLY

exercises and tax withholding only

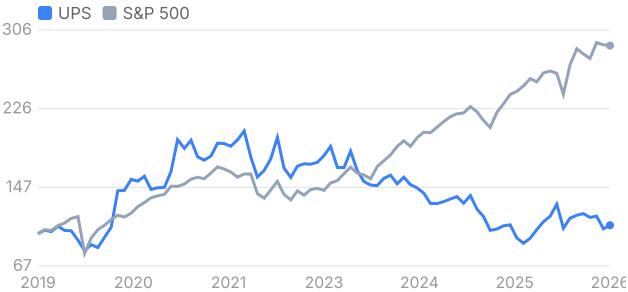
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **UPS +15.8%** · **S&P 500 +15.9%** · spread **-0.0pp**



7 Years vs S&P 500 · **UPS +8.5%** · **S&P 500 +189.9%** · spread **-181.4pp**



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.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

44

OF 100

Score Breakdown

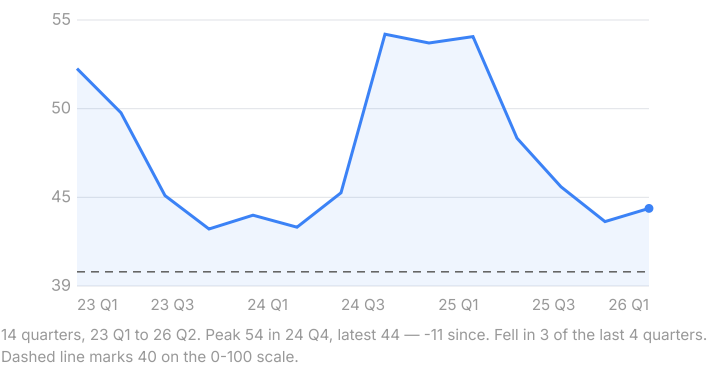
Profitability	35/100
Growth	27/100
Momentum	58/100
Quality	55/100
Earnings Quality	76/100
Balance Sheet	38/100
Value	50/100
Risk (safety)	65/100
Overall	43.9/100

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
FDX	54
EXPD	65
JBHT	65
FDXF	22
CHRW	56
CMI	58
UPS	44

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

44 / 100

IS Score 43.9 / 100 · -10.6 from peak of 54

Quarter	Business Quality
23 Q1	52
23 Q2	50
23 Q3	45
23 Q4	42
24 Q1	43
24 Q2	42
24 Q3	45
24 Q4	54
25 Q1	53
25 Q2	54
25 Q3	48
25 Q4	45
26 Q1	44

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

PRICE STRUCTURE

LEAN BULLISH

Technical Score 63 / 100 · Power +26 · 15 of 22 indicator votes bullish

Date	Price Structure
07-23	106%
08-13	31%
09-03	69%
09-25	31%
10-16	63%

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

These two disagree — business quality 44, price structure 63 out of 100, so the price reads better than the business does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 43.9	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 48 → 45 → 43 → 44	the direction matters more than the level
Technical vote share back above 50%	now 55%	price structure no longer broken
Institutional holder count rises two quarters running	peak 2,295 → now 2,148	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.

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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.

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

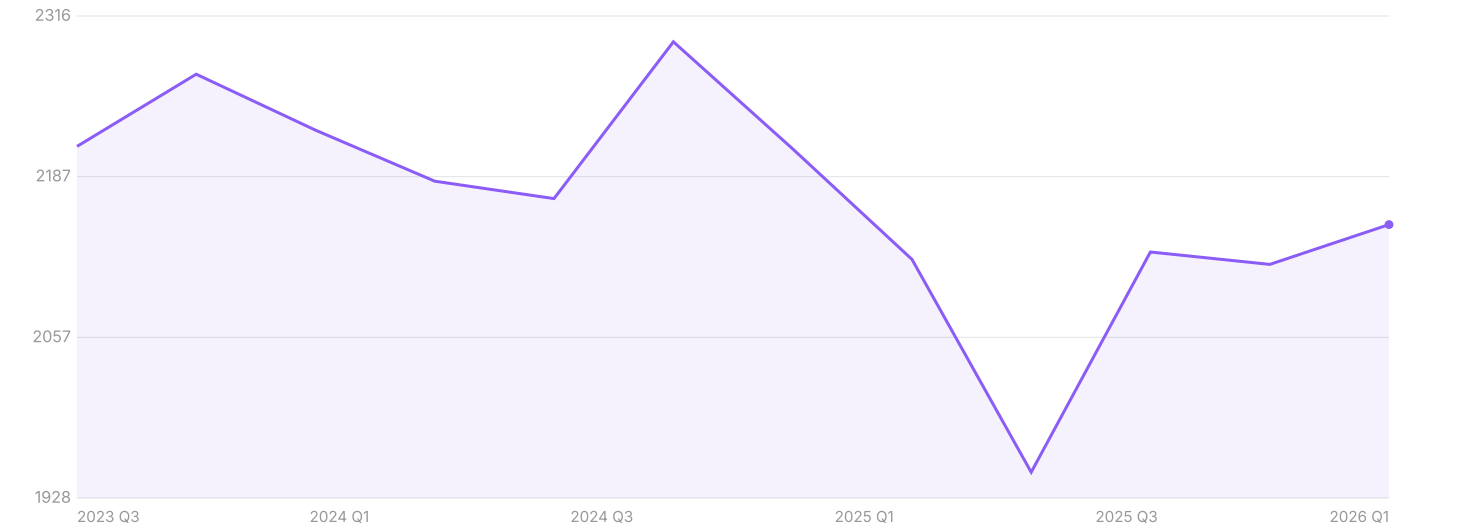
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 4 buys 2026-09-25	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1195 up / 928 down net +267 funds	INSTITUTIONS ADDED (13F) 32 managers opening or increasing		

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 2,295 · latest 2,148 (-147 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	2,148	558.0M	\$59.1B	65.7%
2026 Q1	2,116	503.1M	\$48.7B	59.2%
2025 Q4	2,126	505.5M	\$49.2B	59.5%
2025 Q3	1,949	471.9M	\$38.6B	55.5%
2025 Q2	2,120	499.2M	\$49.4B	58.7%
2025 Q1	2,209	504.7M	\$54.2B	59.4%
2024 Q4	2,295	514.0M	\$63.3B	60.5%
2024 Q3	2,169	527.8M	\$68.5B	62.1%
2024 Q2	2,183	518.3M	\$70.0B	61.0%
2024 Q1	2,224	513.3M	\$75.5B	60.4%
2023 Q4	2,269	513.9M	\$80.0B	60.5%
2023 Q3	2,211	506.7M	\$78.2B	59.6%

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.

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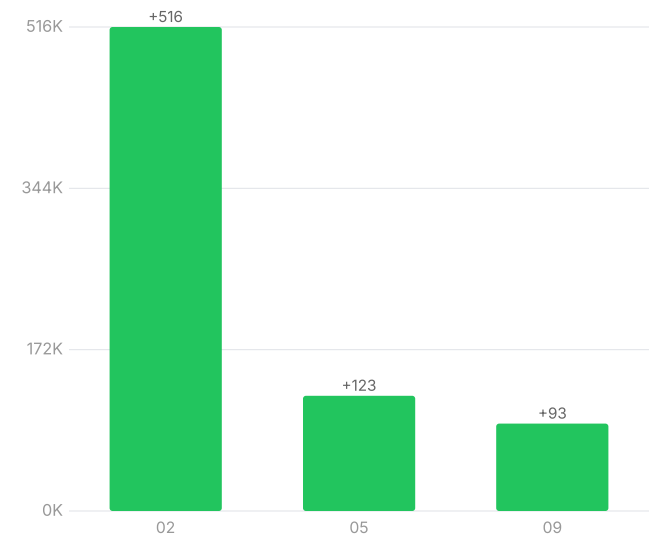
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Ramos Wilfredo	Chief Intl, Healthcare and SCS	2026-09-01	A-Award	5,413	—	10,256
Subramanian Bala	Chief Digital & Tech Officer	2026-09-01	A-Award	29,223	—	29,223
Cesarone Nando	Chief Global Operations Off	2026-09-01	A-Award	58,446	—	58,446
Ramos Wilfredo	Chief Intl, Healthcare and SCS	2026-09-01	—	4,144	\$0.40M	0
Ramos Wilfredo	Chief Intl, Healthcare and SCS	2026-09-01	—	17,293	\$2.02M	0
Ramos Wilfredo	Chief Intl, Healthcare and SCS	2026-09-01	—	2,044	\$0.32M	0
Ramos Wilfredo	Chief Intl, Healthcare and SCS	2026-09-01	—	1,599	\$0.30M	0
Ramos Wilfredo	Chief Intl, Healthcare and SCS	2026-09-01	—	1,975	—	0

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
M — Exercises (paired A/D)	7	20,674	—	None — mechanics
F — Tax withholding	7	8,863	\$0.9M	None — compensation
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 Comp-Plan Activity Only	OPEN-MARKET SELLS \$0.0M 0 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-05-15	Kevin Maxwell Warsh	30,550	\$3.0M
2026-01-28	Brothers Norman M. Jr	25,014	\$2.7M
2025-02-28	Lane Laura J	660	\$0.1M
2024-11-25	Brothers Norman M. Jr	7,325	\$1.0M
Trailing 12 mo	2 filings	55,564	\$6M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-04-30	SCHEDULE 13G	Vanguard Capital Management	7.46%	55.7M sh
2026-03-27	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change
2025-04-17	SCHEDULE 13G/A	BlackRock, Inc.	6.10%	44.7M sh

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12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-25	2026-10-09
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-09-11	2026-10-09
Ro Khanna	House	SELL	\$1,001 - \$15,000	2026-09-04	2026-10-09
Alan Armstrong	Senate	BUY	\$1,001 - \$15,000	2026-03-27	2026-07-21
Katie Britt	Senate	BUY	\$1,001 - \$15,000	2025-11-07	2026-01-26
Katie Boyd Britt	Senate	BUY	\$1,001 - \$15,000	2025-11-07	2026-01-26
HOUSE 12-MO 26 trades 12 purchases		SENATE 12-MO 5 trades 5 purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 2,116	13F SHARES 503M 59.2% of shares out	NEW / CLOSED 183 / 156 positions, QoQ	INCREASED / REDUCED 942 / 756 positions, QoQ	
PUT/CALL (13F) 1.05 option positions	FREE FLOAT 99.9% 748M sh			

2.8 · Largest Reporting 13F Managers

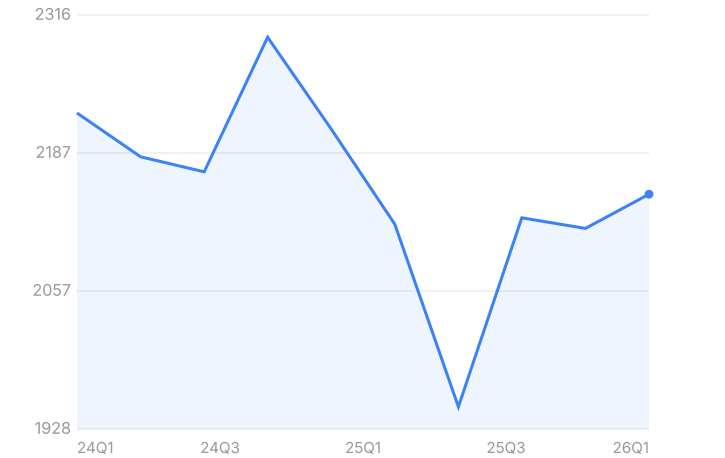
MANAGER	SHARES	VALUE
Wealth Enhancement Advisory Servic	1.5M	\$139M
Davenport & Co Llc	827,823	\$77M
Cacti Asset Management Llc	356,031	\$33M
Capwealth Advisors, Llc	234,063	\$22M
Mn Services Vermogensbeheer B.V.	216,966	\$20M
Czech National Bank	215,306	\$20M

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

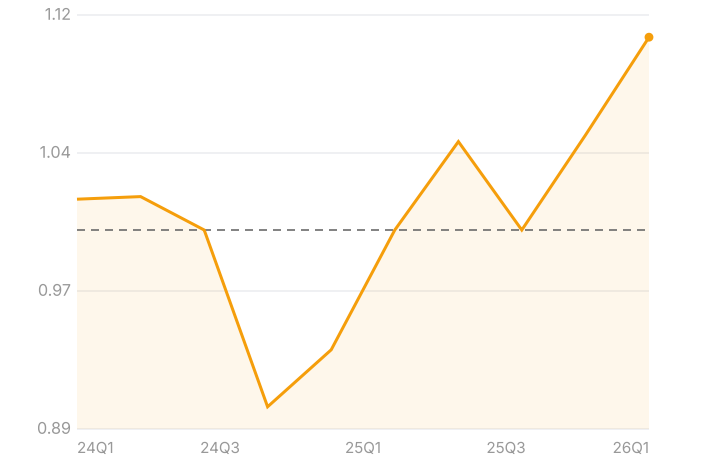
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$2.2B
VTSAX	0.1%	\$2.2B
VSMPX	0.1%	\$2.2B
VTI	0.1%	\$2.2B
SCHD	1.8%	\$2.0B
VFINX	0.1%	\$1.8B

13F Filers Holding UPS — quarterly



Institutional Put/Call — quarterly

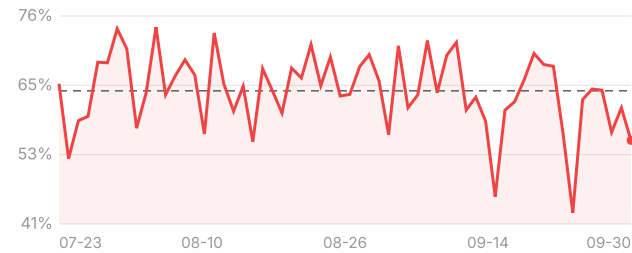


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14 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

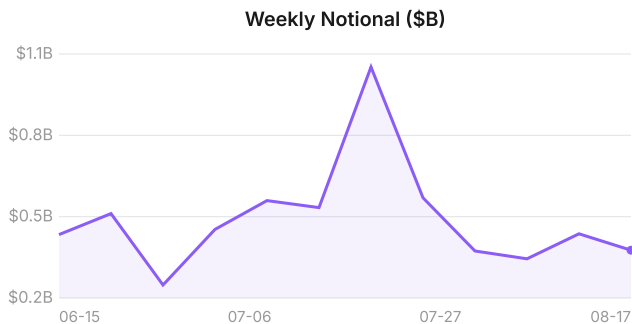


Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION	20-DAY AVG	TREND	BY MARKET CENTER
55.1% 2026-10-15	61.1% 50-day 63.6%	Falling 20d vs 50d	Q: 54% · N: 70% · B: 50% latest session

15 DARK POOL ACTIVITY

EDGE · live ATS data

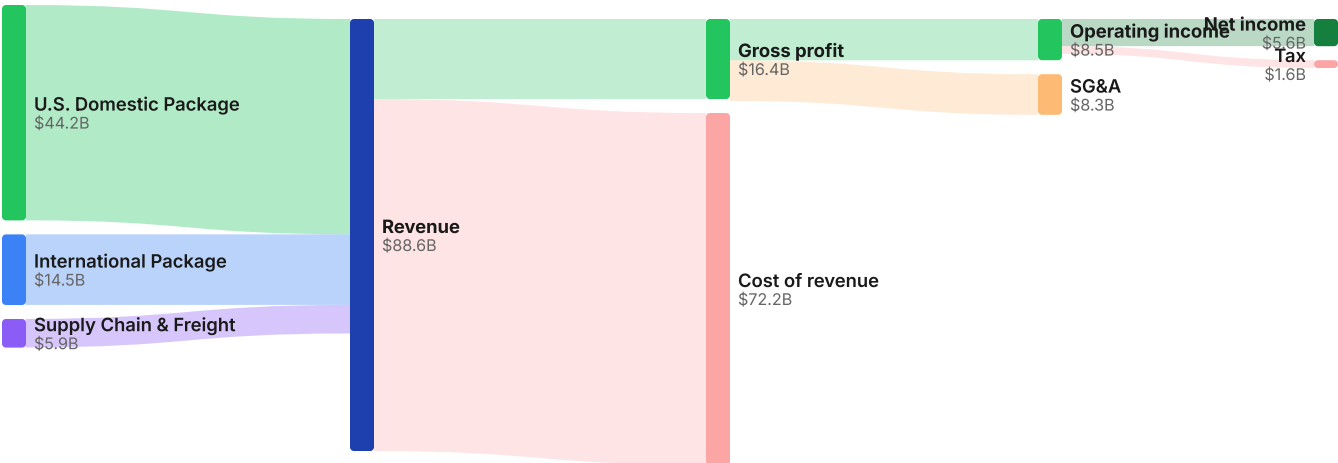


Where UPS Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	5.3M	50 sh
Ubsa Ubs Ats	5.0M	53 sh
Ebxl Level Ats	3.5M	31 sh
Sgmt Sigma X2	3.0M	52 sh
Mstx Ms Trajectory Cross (Ats-1)	2.8M	56 sh
Mlix Instinct X	2.4M	70 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of United Parcel Service, Inc. revenue goes. All values FY2025 filings, live.

17 GEOGRAPHIC REVENUE

live segmentation

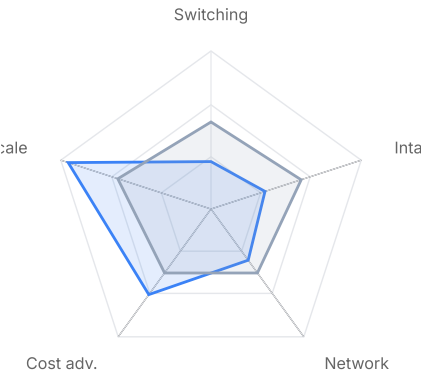
REGION	REVENUE	SHARE
UNITED STATES	\$44.2B	68%
International	\$14.5B	22%
Supply Chain & Freight	\$5.9B	9%

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18 MOAT & COMPETITIVE POSITION

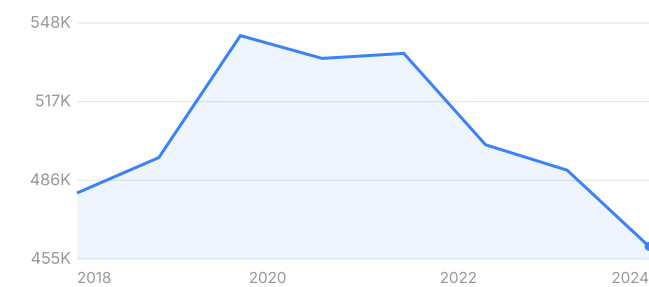
LIVE MODEL · 50/100 WEAK

Moat score 50/100 — Weak; primary source Efficient Scale.



Component scores from the live moat model. Peer median illustrative.

3.8 · Employees (SEC filings)



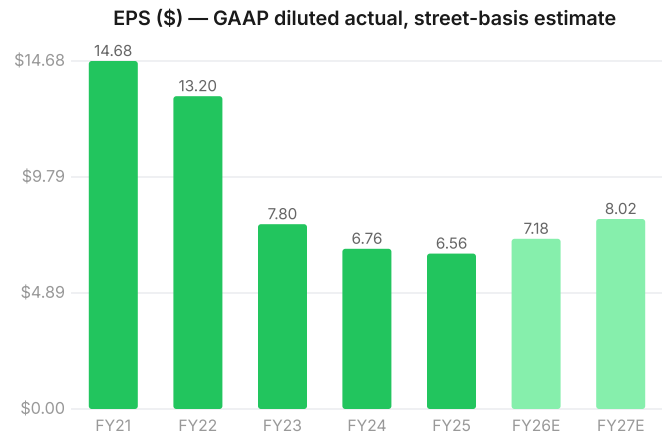
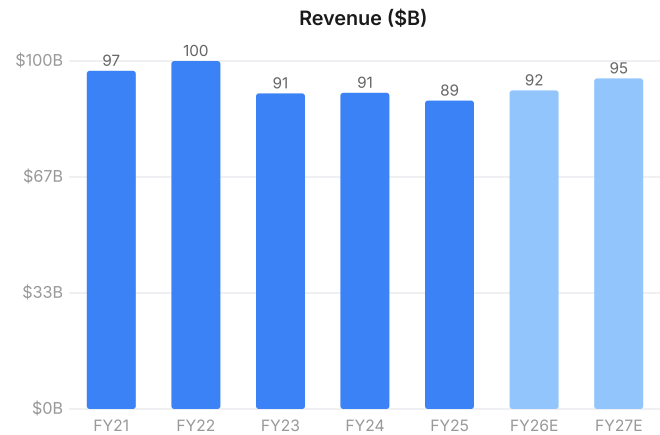
19 CORPORATE INFORMATION — KEY OFFICERS

460,000 employees

OFFICER	TITLE
Carol Tome	Chief Executive Officer & Director
Kathleen Gutmann	Strategic Advisor
Nando Cesarone	Executive VP & Chief Global Operations Officer
Brian Dykes	Executive Vice President & Chief Financial Officer

20 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus

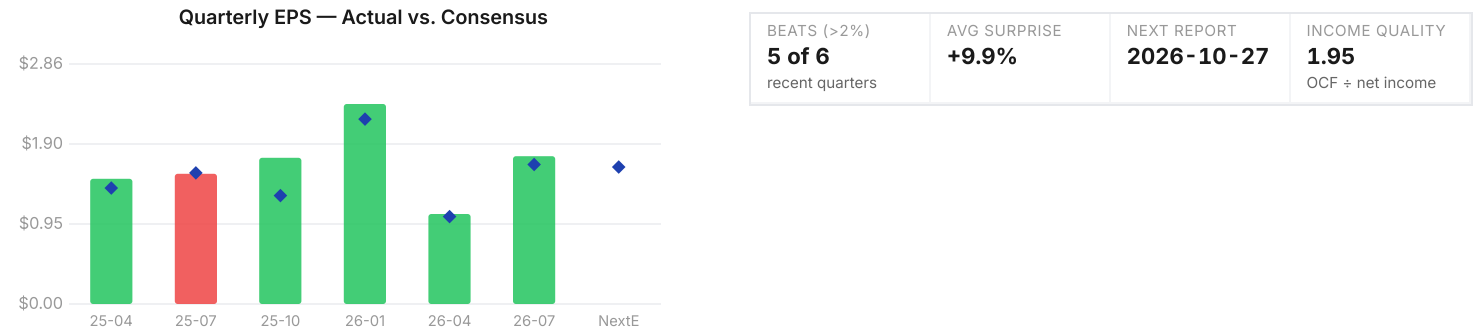


Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

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21 ESTIMATE VS. ACTUAL & SURPRISES

live data



22 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

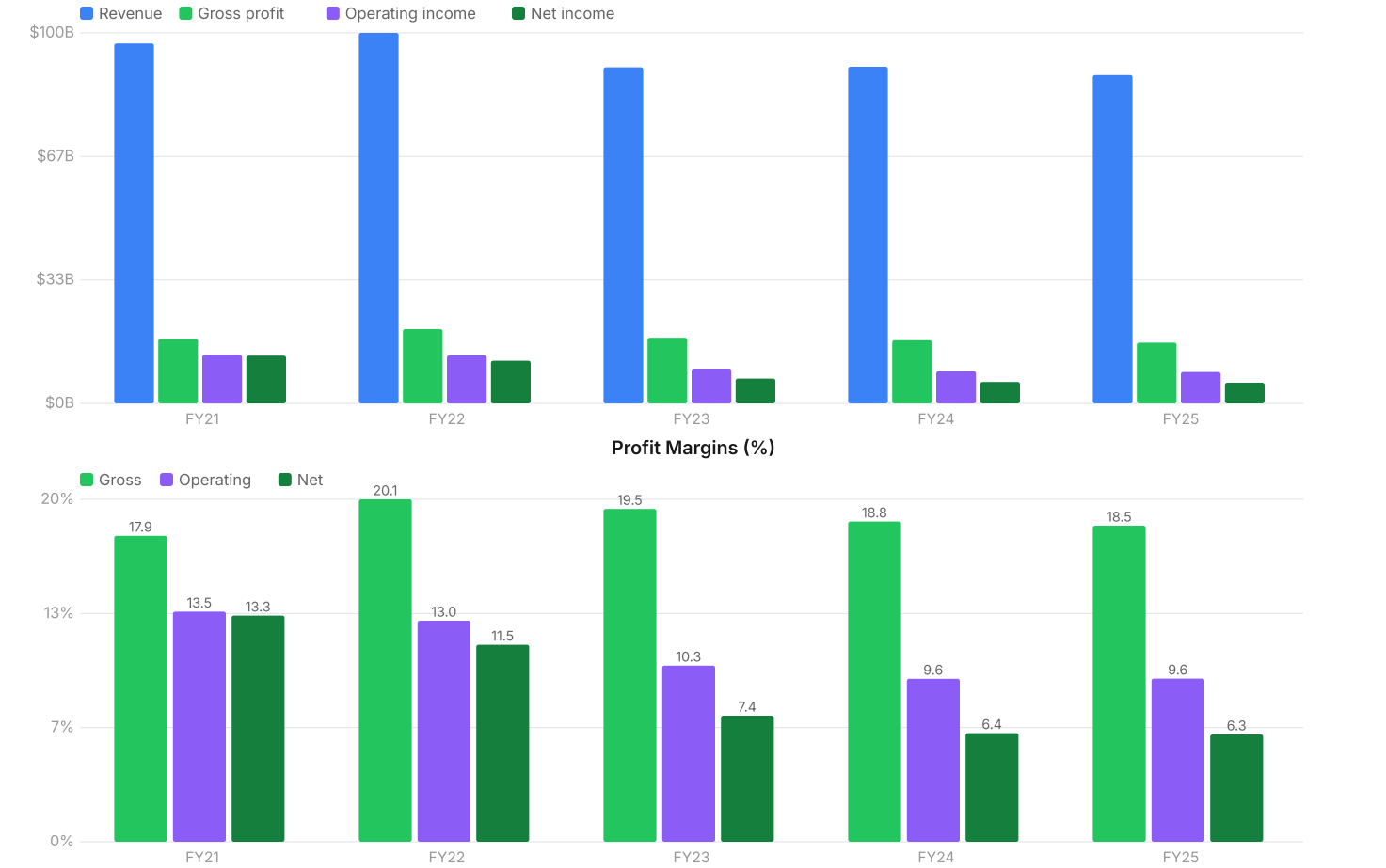
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement 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.

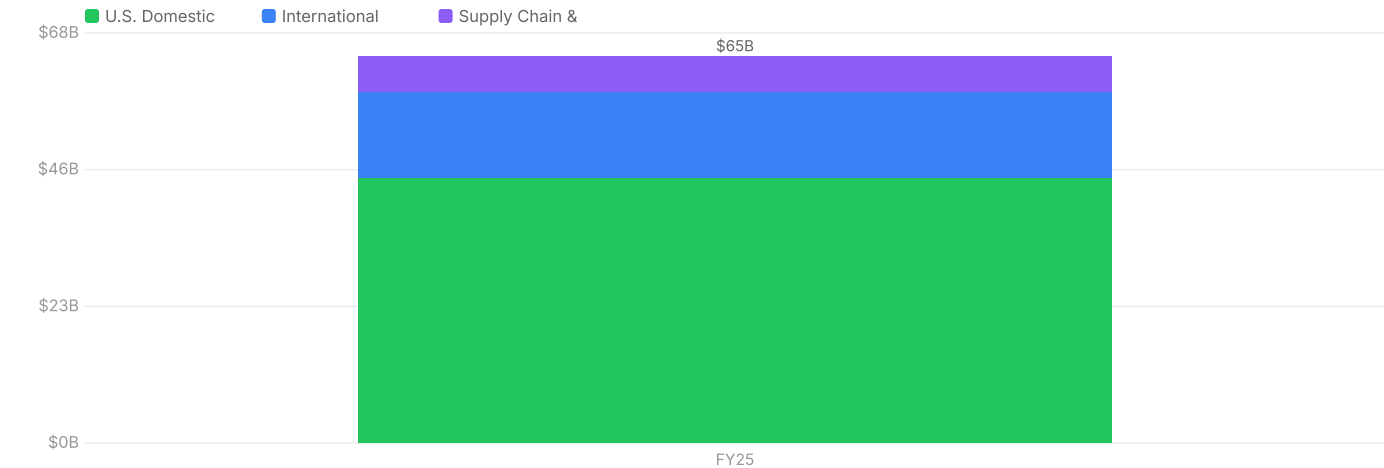
INCOME TRENDS — 5 YEAR

live financials



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Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+15.1%	+2.9%	-9.3%	+0.2%	-2.5%
Gross profit	-20.0%	+15.2%	-11.8%	-3.7%	-3.7%
Operating income	+67.3%	-1.1%	-27.7%	-7.3%	-2.4%
Net income	+859.8%	-10.4%	-41.9%	-13.8%	-3.6%

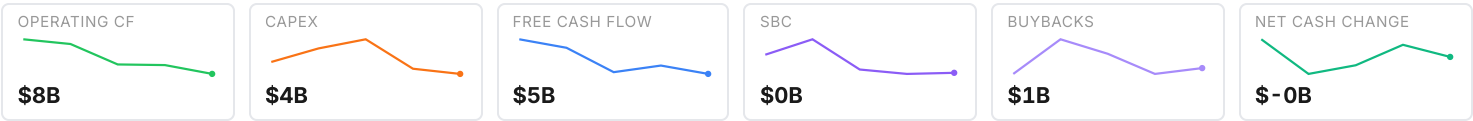
23 INCOME STATEMENT — FULL

live financials

\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	97.2	100.0	90.7	90.9	88.6	
Cost of revenue	79.8	80.0	73.0	73.8	72.2	
Gross profit	17.4	20.1	17.7	17.1	16.4	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	4.3	7.1	8.3	8.7	8.3	
Operating income	13.1	13.0	9.4	8.7	8.5	
EBITDA	20.2	18.7	12.7	11.9	12.2	
D&A	3.0	3.2	3.4	3.6	3.7	
Pretax income	16.6	14.8	8.6	7.4	7.2	
Income tax	3.7	3.3	1.9	1.7	1.6	
Net income	12.9	11.5	6.7	5.8	5.6	
Diluted EPS (\$)	14.68	13.20	7.80	6.76	6.56	
Diluted shares (M)	878	871	860	856	850	

CASH FLOW TRENDS

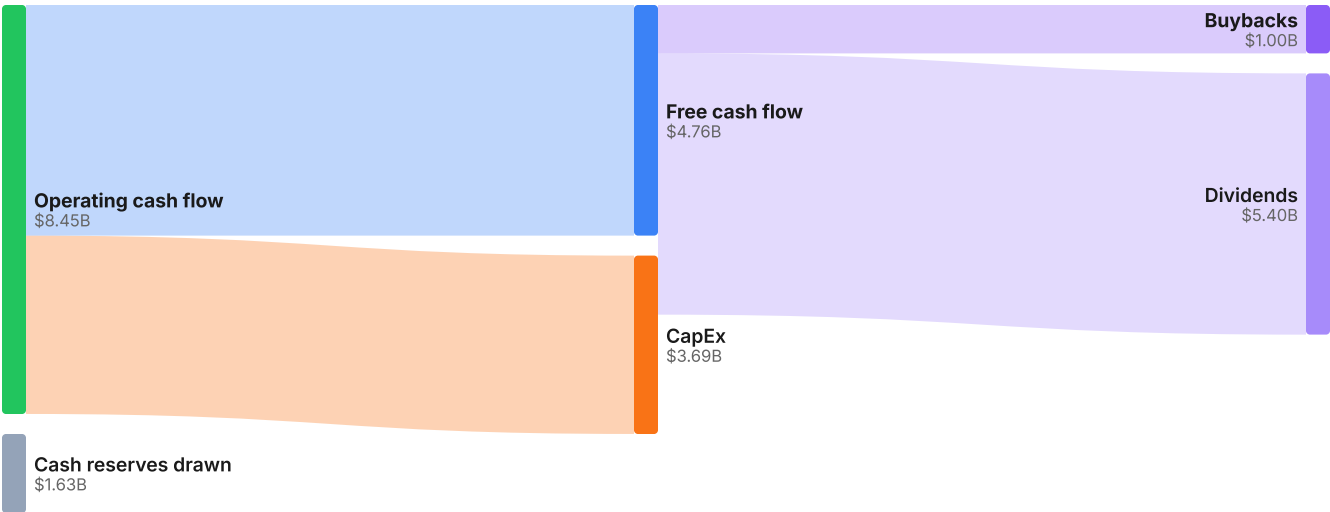
live data



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WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

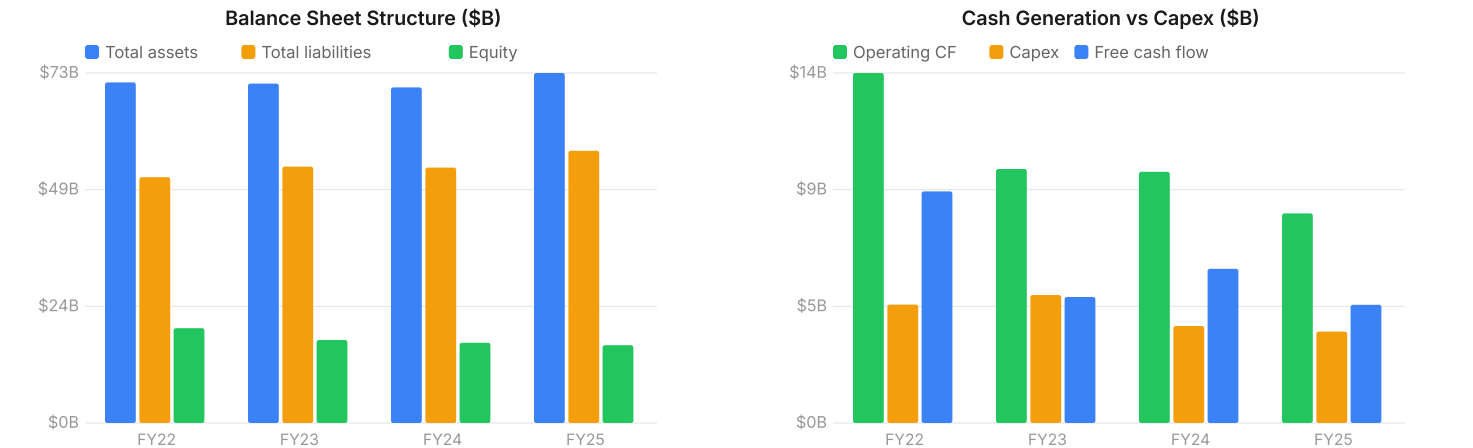
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	5.6	3.2	6.1	5.9	
ST investments	2.0	2.9	0.2	0.0	
Receivables (net)	12.6	11.2	10.9	11.2	
Total current assets	22.2	19.4	19.3	19.0	
PP&E (net)	38.5	41.3	41.3	42.0	
Goodwill + intangibles	7.0	8.2	7.4	9.9	
Total assets	71.1	70.9	70.1	73.1	
Accounts payable	7.5	6.3	6.3	6.6	
Short-term debt	2.3	3.3	1.8	1.4	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	18.1	17.7	16.4	15.6	
Long-term debt	17.3	18.9	19.4	27.2	
Total liabilities	51.3	53.5	53.3	56.8	
Shareholders' equity	19.8	17.3	16.7	16.3	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	11.5	6.7	5.8	5.6	
D&A	3.2	3.4	3.6	3.7	
Stock-based compensation	1.6	0.2	0.0	0.1	
Working capital change	(0.4)	(0.4)	0.3	(0.9)	
Operating cash flow	14.1	10.2	10.1	8.5	
Capital expenditures	(4.8)	(5.2)	(3.9)	(3.7)	
Investing cash flow	(7.5)	(7.1)	(0.2)	(4.7)	
Buybacks	(3.5)	(2.2)	(0.5)	(1.0)	
Dividends paid	(5.1)	(5.4)	(5.4)	(5.4)	
Debt issuance / (repay)	(2.3)	2.3	(1.0)	2.1	
Financing cash flow	(11.2)	(5.5)	(6.9)	(4.1)	
Free cash flow	9.3	5.1	6.2	4.8	

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24 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	172.9%	67.9%	36.2%	34.0%	33.8%	29%	
ROA	19.6%	16.4%	9.4%	8.2%	7.8%	6.4%	
ROIC	34.9%	28.3%	19.4%	18.8%	14.4%	8.9%	
Gross margin	17.9%	20.1%	19.5%	18.8%	18.5%	16.6%	
Operating margin	13.5%	13.0%	10.3%	9.6%	9.6%	7.3%	
Net margin	13.3%	11.5%	7.4%	6.4%	6.3%	5.1%	
EBITDA margin	20.8%	18.7%	14.0%	13.1%	13.8%	11.8%	
FCF margin	11.1%	9.3%	5.6%	6.8%	5.4%	—	
VALUATION							
P/E	12.15	11.26	17.95	17.51	15.18	18.1	
P/B	10.99	6.57	6.96	6.06	5.21	5.5	
P/S	1.61	1.30	1.33	1.11	0.95	0.81	
P/FCF	14.48	13.93	23.71	16.30	17.76	13.3	
EV/EBITDA	8.48	7.80	11.10	10.12	9.31	9.2	
EV/Revenue	1.76	1.46	1.56	1.33	1.25	1.1	
Earnings yield	8.2%	8.9%	5.6%	5.7%	6.6%	5.51%	
FCF yield	6.9%	7.2%	4.2%	6.1%	5.6%	7.51%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	1.42	1.22	1.10	1.17	1.22	1.18	
Quick ratio	1.38	1.18	1.05	1.12	1.22	1.18	
Debt / equity	1.79	1.19	1.54	1.53	1.99	1.90	
Debt / assets	36.8%	33.1%	37.7%	36.6%	44.2%	40.2%	
Net debt / EBITDA	0.74	0.85	1.63	1.62	2.21	2.27	
Interest coverage	25.30	22.36	12.06	9.64	8.06	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	1.47	1.42	1.28	1.29	1.24	1.26	
Receivables turnover	8.35	7.96	7.63	8.23	8.03	8.4	
DSO (days)	44	46	48	44	45	43	
DPO (days)	33	35	34	31	33	29	
Cash conversion cycle	14	15	18	18	15	14	
GROWTH (YoY)							
Revenue growth	15.1%	2.9%	-9.3%	0.2%	-2.5%	—	
Net income growth	803.3%	-10.4%	-41.9%	-13.8%	-3.6%	—	
EPS growth	795.1%	-9.6%	-41.0%	-13.8%	-3.1%	—	
FCF growth	114.2%	-13.7%	-45.6%	22.3%	-23.3%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	14.66	13.26	7.82	6.74	6.53	5.38	
Book value / share	16.22	22.72	20.17	19.48	19.02	17.76	
Revenue / share	110.58	114.85	105.76	105.94	103.87	105.80	
FCF / share	12.30	10.72	5.92	7.24	5.59	6.45	
Cash / share	12.05	8.72	7.03	7.36	6.90	5.47	
SHAREHOLDER RETURN & SCORES							
Buyback yield	0.3%	2.7%	1.9%	0.5%	1.2%	—	
Altman Z-Score	4.38	4.14	3.51	3.29	2.92	2.8	
Piotroski F-Score	8	6	4	8	5	4/9	
Beneish M-Score	-2.49	-2.44	-2.80	-2.85	-2.36	-2.33	

25 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	4 / 9	Middling		
Altman Z-Score	2.8	Grey zone	Grey	
Income quality	1.95	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.33	Non-manipulator	vs -2.22 threshold	

26 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.78	Revenue stability	0.31
Interest burden		0.87	Earnings stability	0.32
Operating margin		7.5%	Earnings persistence	0.92
Asset turnover		1.26×	Revenue CAGR 3y	-2.1%
Financial leverage		4.61×	EPS CAGR 3y	-22.7%
= ROE		30%	FCF CAGR 3y	-4.0%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 0.00%	DIVIDEND YIELD 6.73%	TOTAL SHAREHOLDER RETURN 5.78% cash yield	SBC / REVENUE 0.1% dilution pressure
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27 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



28 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
FDX	\$69.5B	16.0	15%	6.4%	+7.7%	6/9	+55.9%
EXPD	\$25.5B	28.4	43%	7.6%	+6.8%	8/9	+66.5%
JBHT	\$21.5B	32.1	18%	5.2%	+5.3%	8/9	+35.3%
FDXF	\$16.9B	29.3	-32%	6.4%	—	2/9	-25.0%
CHRW	\$16.3B	26.3	37%	3.8%	-0.1%	7/9	—
CMI	\$73.1B	27.0	22%	9.9%	+2.9%	6/9	—
NSC	\$73.4B	27.9	17%	21.2%	+3.0%	7/9	—
NOC	\$73.9B	16.5	27%	10.1%	+5.9%	8/9	—

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

29 ANALYST CONSENSUS & ESTIMATES live consensus

Hold

45 Analysts



MEAN TARGET (QTR) \$122.92 13 targets	TARGET VS. PRICE +26.1% last-quarter mean	NEXT REPORT 2026-10-27 street \$1.63
--	--	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$91.59B	\$93.47B / \$90.85B	\$7.18	\$7.27 / \$6.93	18
FY2027	\$95.01B	\$97.69B / \$93.25B	\$8.02	\$8.41 / \$7.18	19
FY2028	\$98.25B	\$103.31B / \$88.67B	\$8.61	\$9.34 / \$6.84	7

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30 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$115.00	+17.9%	1
Last Quarter	\$122.92	+26.1%	13
Last Year	\$114.74	+17.7%	43
All Time	\$152.84	+56.8%	121

Rolling mean of published targets vs. last close \$97.50. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

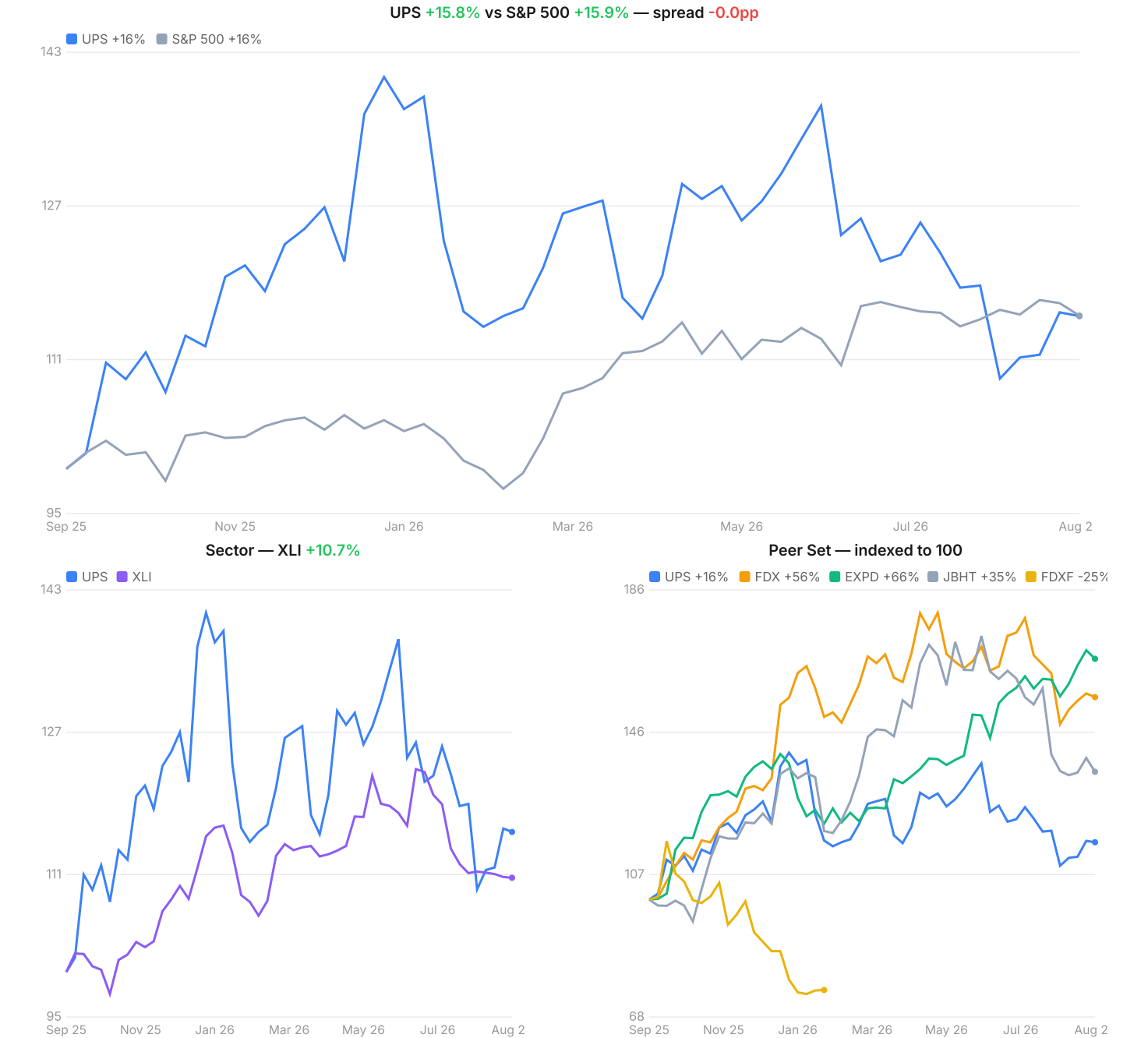
B+

DCF4/5ROE5/5ROA4/5DEBT/EQ1/5P/E3/5P/B1/5

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

31 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set



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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.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$94.47	+3.03	+3.21%	Above
SMA 50	\$99.23	-1.73	-1.74%	Below
SMA 200	\$104.31	-6.81	-6.53%	Below
EMA 9	\$95.70	+1.80	+1.88%	Above
EMA 21	\$95.95	+1.55	+1.62%	Above
EMA 50	\$98.79	-1.29	-1.31%	Below
EMA 200	\$101.98	-4.48	-4.39%	Below

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

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32 TECHNICAL POWER SCOREEDGE · site engine · 63/100 composite

TECHNICAL VERDICT

LEAN BULLISH

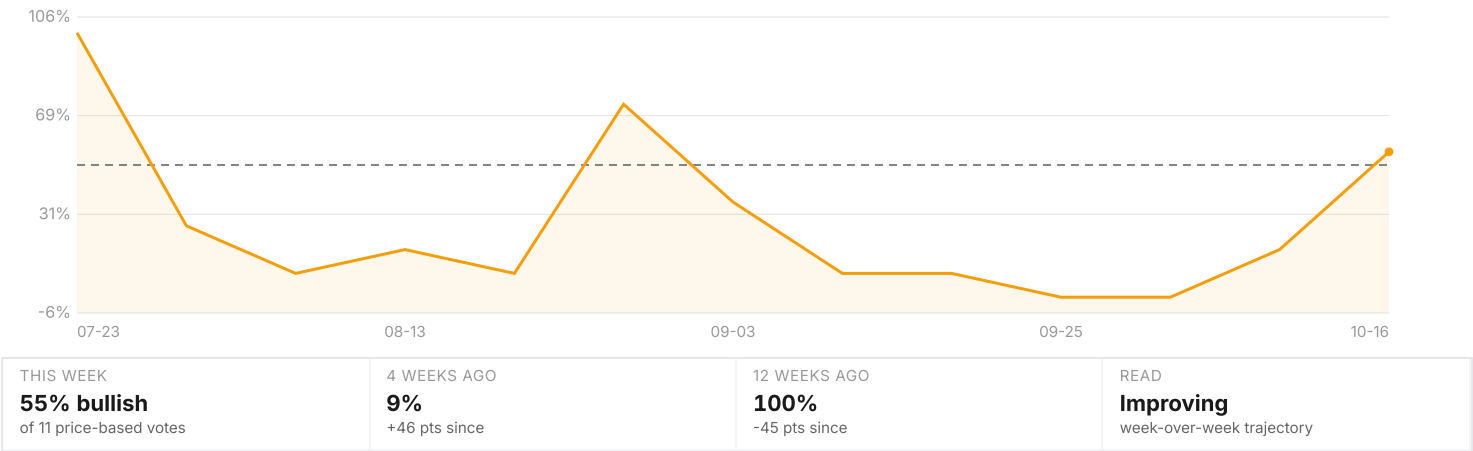
Power Score +26

15 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		40
Momentum 25%		91
Volume 20%		69
Volatility 10%		67
Patterns 15%		50

LEAN BULLISH — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID						15 bull / 7 bear	
● Price vs SMA 20	\$94.47	● Price vs SMA 50	\$99.23	● Price vs SMA 200	\$104.31		
● EMA 9/21 Cross	95.7/96.0	● SMA 50/200	Death	● ADX Direction	ADX 36		
● Supertrend	\$98	● Parabolic SAR	\$93	● SMA Slope	-0.080		
● RSI	53.6	● Stochastic K/D	86/84	● StochRSI K/D	98/97		
● Williams %R	-27	● CCI	189	● TSI vs Signal	-12.5		
● CMO	7.3	● ROC	4.82%	● OBV Signal	Accum		
● Chaikin MF	0.000	● MFI	71	● Force Index	2M		
● Elder Ray Bull	3.79						

INDICATOR GAUGESsite technicals-tab style

53.6

RSI (14)

30 oversold · 70 overbought

86.2

Stochastic %K

vs %D 84

71

Money Flow

volume-weighted RSI

35.5

ADX

trend strength · <20 weak

27.4

Williams %R

inverted scale

33 KEY LEVELS & VOLATILITY				live indicator table	
LEVEL	VALUE	LEVEL	VALUE		
Pivot / R1 / R2	\$97.43 / \$98.77 / \$99.72	S1 / S2	\$96.48 / \$95.14		
Bollinger (20,2)	\$91.46 – \$97.48	Squeeze	Off		
52-wk range	\$82.42 – \$120.73	Off 52-wk high	-19.2%		
ATR (14)	\$2.01 (2.1%)	Historical vol	26.6%		

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34 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-3.1% Jan 35%	+0.1% Feb 60%	+2.3% Mar 71%	+0.5% Apr 65%	-0.3% May 50%	+0.5% Jun 60%	+1.4% Jul 50%	+1.1% Aug 60%	-0.8% Sep 50%	+1.2% Oct 55%	+4.8% Nov 85%	-0.9% Dec 50%
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Sample: 20 years — treat short histories as suggestive, not statistical.

35 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	UPS	S&P 500
Weekly volatility (σ , 1y)	4.41%	1.83%
Best / worst week (1y)	+12.6% / -10.8%	—
Max drawdown (5y, monthly)	-55.6%	—
1-week VaR (95%)	-8.8%	—
Beta (5y)	1.04	1.00

36 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

UPS EQUITY WEATHER (LIVE)
RAINY · -24

Trend

Momentum

Volume

Volatility

Breadth

-41

+39

-45

-60

-32

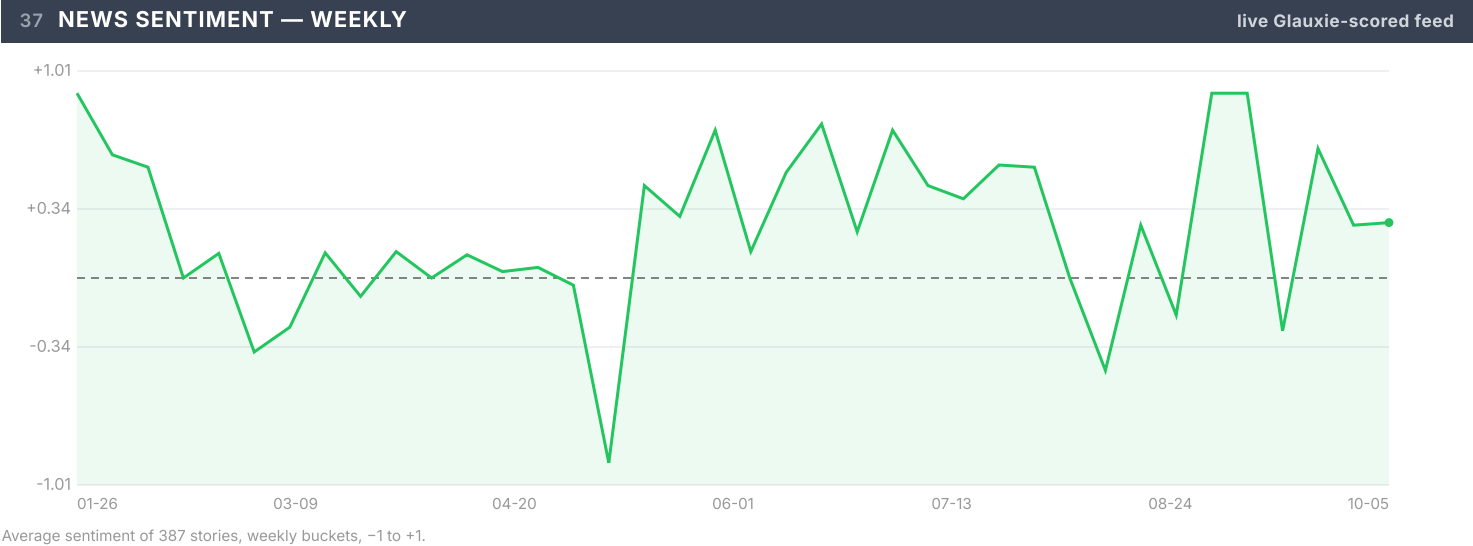
MARKET REGIME (2026-10-16)
NEUTRAL

VIX
19.99
Normal

DOW THEORY
Confirmed
Bearish

SPY / QQQ TSI
7.2 / 4.7
trend strength

SECTOR STRENGTH
46/100
breadth average



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38 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL	TREND	MOMENTUM	VOLUME
-23.8	-41.2	+39.1	-44.8
-5.0 vs industry	-18.0 vs industry	+48.8 vs industry	-46.8 vs industry

READING	UPS	INTEGRATED FREIGHT & LOGISTICS N=311	INDUSTRIALS N=9,922	ALL US SYMBOLS N=70,435
Overall	-23.8	-18.8	-24.1	-20.5
Trend	-41.2	-23.3	-26.2	-21.3
Momentum	+39.1	-9.7	-24.5	-15.8
Volume	-44.8	+2.0	-22.6	-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.

39 EXECUTIVE COMPENSATION

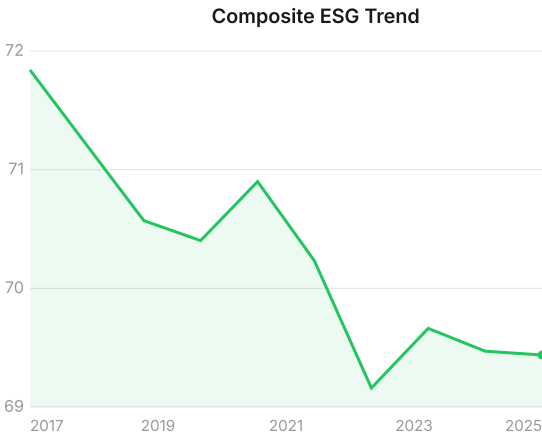
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Carol Tomé Chief Executive Officer	\$22.9M	87% equity+incentive
Kate Gutmann President International, Health	\$8.4M	75% equity+incentive
Nando Cesarone President U.S. and UPS Airlin	\$7.8M	80% equity+incentive
Brian Dykes Chief Financial Officer	\$7.0M	79% equity+incentive
Bala Subramanian Chief Digital and Technolog	\$6.8M	81% equity+incentive

40 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	66
Social	61
Governance	82
Composite ESG	70



41 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-08-31	Officer/Director Change; Regulation FD; Exhibits	5.02,7.01,9.01
2026-08-18	Other Events; Exhibits	8.01,9.01
2026-08-12	Other Events; Exhibits	8.01,9.01
2026-07-28	Earnings Release; Exhibits	2.02,9.01
2026-06-15	Officer/Director Change	5.02
2026-05-13	Officer/Director Change	5.02
2026-04-28	Earnings Release; Exhibits	2.02,9.01
2026-02-06	Departure/Election of Directors; Appointment of Officers	5.02

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42 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.

43 DISCLOSURES

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44 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 · 2020-10-28 to 2026-07-28
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	110 rows · 1987 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-05-15 to 2026-09-01
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	3 rows · 2025-04-17 to 2026-04-30
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.