

FCFS · NASDAQ · WEEK ENDED 24 JUL 2026

Weekly Investor Report

FirstCash Inc · Financial Services · Credit Services

LATEST CLOSE

195.1 USD

-8.7% latest week

Weekly setup

Mixed setup

The weekly trend is active. Price is -2.7% below the Trend Line and sits at 65.6% of its 52-week range. The latest completed week returned -8.7%, after a -8.2% four-week move. The latest factor snapshot indicates quality ranks strongly versus its universe; growth ranks strongly; valuation is neither clearly cheap nor expensive. Options positioning is mixed with 35/100 conviction, while the latest news-sentiment score is 60/100. Near-term considerations: earnings are due in 84d.

Technical setup score 56/100. This score describes the weekly technical setup; the conclusion above also considers fundamentals, positioning, sentiment, and event risk.

LATEST CLOSE

195.1 USD

24 Jul 2026

1W RETURN

-8.7%

latest completed week

4W RETURN

-8.2%

short-term follow-through

12W RETURN

-11.1%

quarterly tape

TREND BREADTH

100.0%

52 of 52 weeks active

VOLUME RATIO

1.6x

vs 13-week average

What is working

- The trend backdrop is active with a 70-week active streak.
- Price is above Fair Value, showing premium demand versus the model.
- Volume is elevated versus the 13-week average, confirming attention.
- Next-week expectancy is positive at 56.29% based on similar historical setup states.

What could go wrong

- Price is below the Trend Line, which keeps downside pressure in focus.
- Activity pressure is negative, which weakens the current setup.
- 16 reversal markers appear in the recent smart-money tape.
- The latest week was a sharp negative move.

What to watch next

- Trend Line remains the key weekly regime level.
- Activity pressure is the gauge to monitor for confirmation or fade.
- A volume ratio above 1.5x would show stronger participation in the next move.

This week's evidence at a glance

PRICE FOLLOW-THROUGH

-8.7%

Latest completed week; four-week move -8.2%.

INDICATOR STACK

100/24

Trend and activity pressure are weighted against the latest 12-week confirmation window.

TREND BACKDROP

Active

The trend backdrop defines the current weekly regime.

PATIENT CAPITAL

Quiet

Activity-pressure buy-signal status for institutional accumulation timing.

NEXT-WEEK EXPECTANCY

Positive 56.29%

Historical one-week expectancy contributes to the evidence score when direction is confirmed.

OPTIONS PRESSURE

Mixed

35/100 conviction; expected move 8.9%.

NEWS SENTIMENT

60/100

63 relevant articles in the latest sentiment read.

EVENT RISK

84d

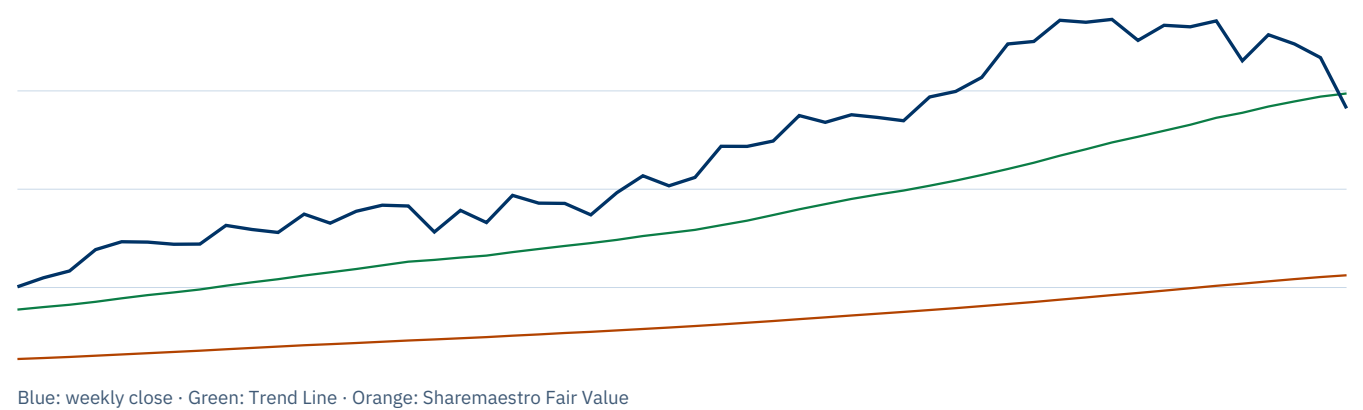
Next report is scheduled for 22 Oct 2026; event risk rises as the date approaches.

01 · PRICE ACTION

Where price is—and whether the trend supports it

The weekly trend is active. Price is -2.7% below the Trend Line and sits at 65.6% of its 52-week range. The latest completed week returned -8.7%, after a -8.2% four-week move.

52-week price path



Position in the 52-week range

Fair

Clos

Trend

118.0 USD

235.5 USD

Latest close sits at 65.6% of the 52-week range.

RANGE LOCATION

65.6%

Shows where the latest close sits between the 52-week low and high.

FAIR-VALUE GAP

45.5%

Premium demand or model discount versus Sharemaestro Fair Value.

TREND DISTANCE

-2.7%

Price premium or discount versus the weekly Trend Line.

HIGH-WATER GAP

-17.2%

Distance from the latest 52-week high.

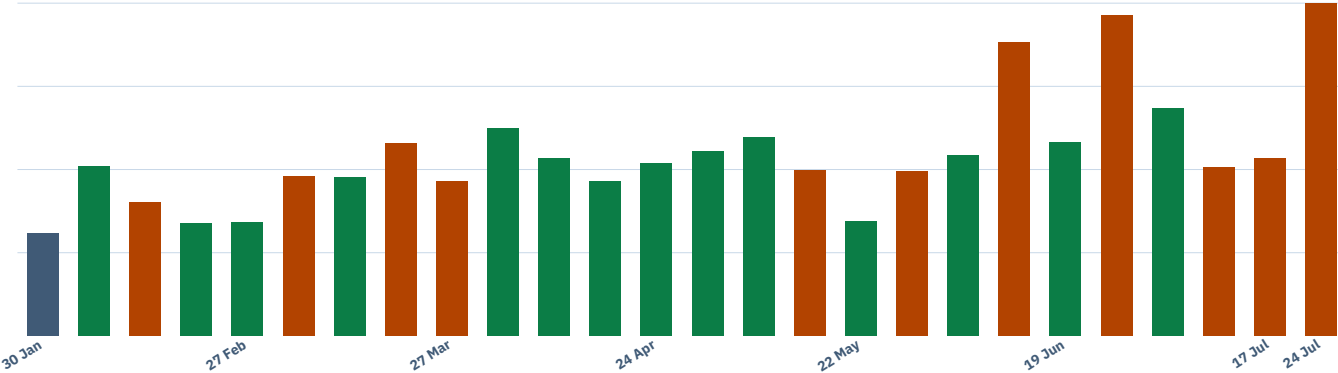
02 · VOLUME AND DEMAND

Is real participation confirming the move?

Latest weekly volume is 1.6x the 13-week average. Participation is unusually strong and confirms that the move is attracting attention.

26-week volume confirmation

Bar height shows weekly volume. Green marks an up week; orange marks a down week.



PARTICIPATION 1.6x Latest volume versus the 13-week average.	BASELINE 2.1M 13-week average volume.	ONE-YEAR BASE 1.6M 52-week average volume.	LATEST WEEKLY VOLUME 3.4M Most recent completed week.
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Demand beneath price

Activity pressure and institutional-style signals

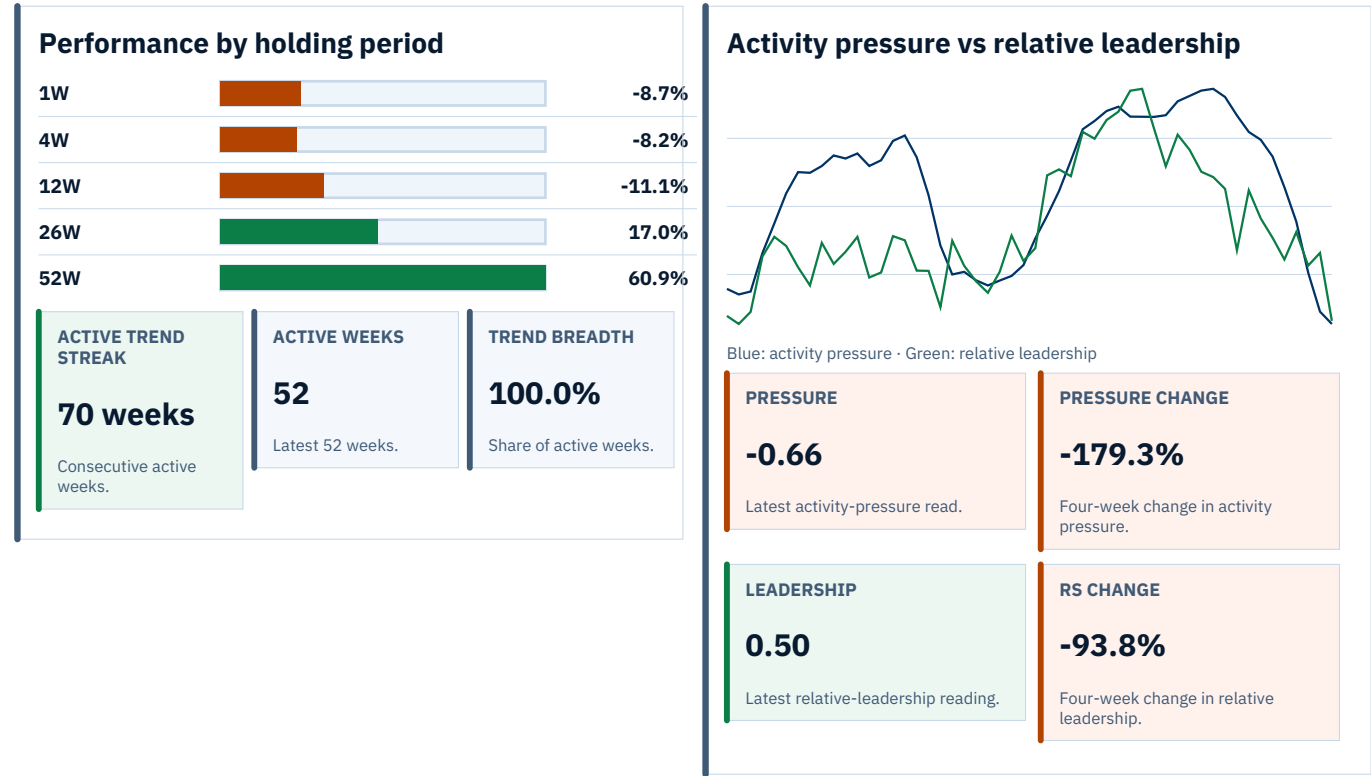
These indicators assess whether participation is improving beneath price. They are supporting evidence, not proof of institutional buying.



03 · MOMENTUM AND LEADERSHIP

Is performance persistent—and is the stock leading?

Performance is -8.2% over four weeks, -11.1% over 12 weeks, and 60.9% over one year. The current trend has remained active for 70 consecutive weeks.



Technical setup scorecard

Trend		100
Momentum		21
Activity Pressure		24
Relative Leadership		44
Next-Week Expectancy		78
Volume		67
Smart Money		63
Risk Control		48

04 · FUNDAMENTALS AND VALUATION

What investors are paying for—and the quality behind it

The latest factor snapshot indicates quality ranks strongly versus its universe; growth ranks strongly; valuation is neither clearly cheap nor expensive.

FACTOR WEEK 26 Jul 2026 Latest published factor snapshot.	STATEMENTS THROUGH 31 Dec 2025 Financial reporting period used.	FIELD COVERAGE 100% Available factor fields.	MODEL CONFIDENCE 100% Snapshot confidence.
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Relative factor standing		
Higher display scores are better. Each score is converted from the underlying universe rank, where rank 1 is best.		
Overall factor strength		62/100
Value		24/100
Quality		82/100
Momentum		90/100
Growth		96/100

Valuation How much investors are paying for earnings, sales, and cash flow.	Business quality Margins and the return generated on invested capital.
P/E Price divided by trailing earnings. 22.0x	GROSS MARGIN Gross profit retained from each unit of revenue. 44.7%
PRICE / SALES Market value relative to trailing revenue. 2.1x	OPERATING MARGIN Operating profit retained from revenue. 15.3%
EV / EBITDA Enterprise value relative to operating cash earnings. 11.3x	FREE-CASH-FLOW MARGIN Free cash flow generated from revenue. 15.6%
FREE-CASH-FLOW YIELD Free cash flow as a share of enterprise value. 5.8%	RETURN ON INVESTED CAPITAL Operating return generated on invested capital. 9.5%

04 · FUNDAMENTALS AND VALUATION · CONTINUED

Growth, shareholder returns, and balance-sheet strength

The second half of the fundamental read separates recent business growth from cash returned to shareholders and financial leverage.

Growth and financial strength	Shareholder return and balance sheet
Recent business growth and accounting strength.	Cash returned to owners and financial leverage.
REVENUE GROWTH21.6%	DIVIDEND YIELD0.9%
Latest one-year revenue growth.	Cash dividends relative to market value.
EPS GROWTH33.0%	BUYBACK YIELD1.4%
Latest one-year earnings-per-share growth.	Net share repurchases relative to market value.
FREE-CASH-FLOW GROWTH-	SHAREHOLDER YIELD2.2%
Latest one-year free-cash-flow growth.	Dividend yield plus net buyback yield.
PIOTROSKI F-SCORE7/9	NET DEBT / EBITDA2.6x
Nine-point accounting-strength checklist.	Balance-sheet debt relative to operating cash earnings.

How to read this

Quality and valuation are separate questions. A strong company can still carry a demanding valuation, so profitability, growth, balance-sheet strength, and the price paid for those characteristics should be assessed independently.

The latest factor snapshot indicates quality ranks strongly versus its universe; growth ranks strongly; valuation is neither clearly cheap nor expensive.

05 · OWNERSHIP, OPTIONS, AND SENTIMENT

What other market participants are doing

Options, insider transactions, market sentiment, and activity-pressure signals can confirm or challenge the price story. None should be used alone.

Options positioning

Mixed

FCFS shows mixed options pressure with a 35/100 conviction score, put-call volume ratio of 1.29, expected move of 8.9%, and Sharemaestro trend signal active.

CONVICTION

35/100

Options signal conviction.

EXPECTED MOVE

8.9%

Nearest-chain pricing.

PUT/CALL VOLUME

1.29

Contract volume balance.

Pressure

-4

Speculation

8

Volatility

64

Trend agreement

95

Insider activity

0 / 9

0 acquisitions and 9 disposals in the latest 180-day insider tape. Acquisitions / disposals over the latest 180 days. Insider activity is context, not a stand-alone signal.

News sentiment

60/100

Weighted news tone is neutral across 63 relevant articles.

33 positive · 28 neutral · 2 negative

Patient Capital

Quiet

Activity-pressure buy-signal evidence highlights potential institutional accumulation windows. No recent buy signal

06 · CATALYSTS AND RISK

What can move the shares—and how volatile the path has been

Event timing, options-implied movement, drawdown, and weekly gains and losses frame the risk around the current setup.

NEXT EARNINGS
84d
Next report is scheduled for 22 Oct 2026; event risk rises as the date approaches.

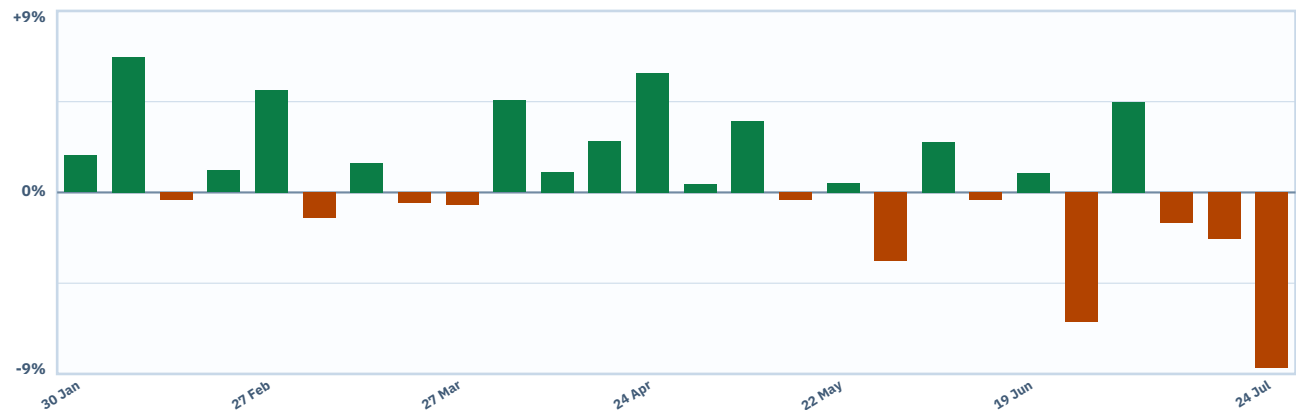
OPTIONS EXPECTED MOVE
8.9%
Nearest-chain priced movement where available.

52-WEEK DRAWDOWN
-17.2%
Distance below the 52-week high.

13-WEEK VOLATILITY
3.6%
Standard deviation of weekly returns.

Weekly gains and losses

Each bar is one completed week. Gains rise above zero; losses fall below it. Taller bars mean a larger move.



WEEKS HIGHER
15 of 26
11 weeks finished lower.

BEST WEEK
+6.7%
Week of 6 Feb.

WORST WEEK
-8.7%
Week of 24 Jul.

LATEST WEEK
-8.7%
Week of 24 Jul.

Shape of recent returns

Strong gains		5
Modest gains		10
Flat weeks		-
Modest losses		9
Sharp losses		2

RECENT VOL
3.6%
13-week weekly-return volatility.

BASE VOL
3.4%
52-week weekly-return volatility.

UP/DOWN SPLIT
29/23
Count of positive and negative weeks in the 52-week window.

AVERAGE SKEW
3.3% / -2.0%
Average positive week versus average negative week.

07 · SECTOR AND PEER CONTEXT

Is this stock leading—or simply moving with its group?

Sector and industry breadth distinguish company-specific strength from a broad group move.

Sector · US Financial Services

4-WEEK RANK	GROUP AVERAGE	TREND BREADTH
- / 100	5.2%	58.0%
Standing within the tracked group.	Average four-week return.	Share of peers with an active trend.

Peer	Exchange	1W return	4W return	Trend
PYPL	NASDAQ	-0.7%	26.8%	Inactive
KB	NYSE	-1.6%	19.4%	Active
SHG	NYSE	1.0%	18.6%	Active
TRV	NYSE	5.0%	18.3%	Active
ICE	NYSE	4.4%	17.7%	Inactive

Industry · US Credit Services

4-WEEK RANK	GROUP AVERAGE	TREND BREADTH
37 / 53	-4.8%	50.9%
Standing within the tracked group.	Average four-week return.	Share of peers with an active trend.

Peer	Exchange	1W return	4W return	Trend
PYPL	NASDAQ	-0.7%	26.8%	Inactive
WU	NYSE	-7.4%	9.0%	Inactive
LU	NYSE	-0.7%	8.7%	Inactive
MA	NYSE	-0.7%	8.3%	Inactive
AGM	NYSE	2.0%	7.5%	Active

08 · EVIDENCE AND WEEKLY DATA

The underlying research record

Every top-level statement should be traceable to a stored market, fundamental, event, or positioning observation.

Cross-signal evidence matrix

Evidence pillar	Score / read	Summary	Detail
Weekly tape	62/100	Trend, activity pressure, participation, and risk combine to a 62/100 tape read.	
Indicator analysis	76/100	Latest 12-week confirmation: trend 12/12, activity pressure 9/12, relative leadership 12/12.	Activity pressure 0.88; 16 reversal markers
Next-Week Expectancy	Positive 56.29%	Next-week expectancy is positive with a 56.29% historical one-week setup read.	Adds short-term historical context without overriding trend, activity, or relative leadership.
Factors	63/100	O'Shaughnessy factor stack blends value, quality, momentum, and confidence.	Buyback Yield rank 28; Small Cap Core rank 70
SVQF	49/100	Value and quality alignment from the Sharemaestro SVQF framework.	Composite rank 374.0 of 726
Patient Capital	Quiet	Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.	No recent buy signal
Options	59/100	FCFS shows mixed options pressure with a 35/100 conviction score, put-call volume ratio of 1.29, expected move of 8.9%, and Sharemaestro trend signal active.	Mixed · Options-market disagreement · Expected move 8.9%
Sentiment	60/100	Weighted news tone is neutral across 63 relevant articles.	FirstCash Holdings, Inc. \$FCFS Shares Sold by Renaissance Technologies LLC
Insiders	0 / 9	0 acquisitions and 9 disposals in the latest 180-day insider tape.	
Earnings	84d	Next report is scheduled for 22 Oct 2026; event risk rises as the date approaches.	

Current evidence clusters

PRICE FOLLOW-THROUGH -8.7% Latest completed week; four-week move -8.2%.	INDICATOR STACK 100/24 Trend and activity pressure are weighted against the latest 12-week confirmation window.	TREND BACKDROP Active The trend backdrop defines the current weekly regime.	PATIENT CAPITAL Quiet Activity-pressure buy-signal status for institutional accumulation timing.
NEXT-WEEK EXPECTANCY Positive 56.29% Historical one-week expectancy contributes to the evidence score when direction is confirmed.	OPTIONS PRESSURE Mixed 35/100 conviction; expected move 8.9%.	NEWS SENTIMENT 60/100 63 relevant articles in the latest sentiment read.	EVENT RISK 84d Next report is scheduled for 22 Oct 2026; event risk rises as the date approaches.

08 · EVIDENCE AND WEEKLY DATA · CONTINUED

Recent completed weeks

The completed weekly bars behind the report provide a compact audit trail for price, trend, Fair Value, activity pressure, leadership, and volume.

Week	Close	Return	Trend Line	Fair Value	Pressure	Leadership	Volume	Trend
24 Jul 2026	195.1 USD	-8.7%	200.5 USD	134.0 USD	-0.66	0.50	3.4M	On
17 Jul 2026	213.6 USD	-2.3%	199.4 USD	133.4 USD	-0.53	8.82	1.8M	On
10 Jul 2026	218.6 USD	-1.5%	197.6 USD	132.6 USD	-0.10	7.26	1.7M	On
03 Jul 2026	222.0 USD	4.5%	195.7 USD	131.8 USD	0.46	11.37	2.3M	On
26 Jun 2026	212.4 USD	-6.4%	193.4 USD	130.9 USD	0.84	8.01	3.3M	On
19 Jun 2026	227.1 USD	1.0%	191.6 USD	130.2 USD	1.17	10.68	2.0M	On
12 Jun 2026	224.9 USD	-0.2%	189.0 USD	129.3 USD	1.36	13.04	3.0M	On
05 Jun 2026	225.4 USD	2.5%	186.9 USD	128.4 USD	1.44	16.47	1.8M	On
29 May 2026	219.9 USD	-3.4%	184.7 USD	127.6 USD	1.62	9.14	1.7M	On
22 May 2026	227.6 USD	0.5%	182.6 USD	126.8 USD	1.83	16.66	1.2M	On
15 May 2026	226.5 USD	-0.3%	180.1 USD	125.9 USD	1.91	18.10	1.7M	On
08 May 2026	227.3 USD	3.5%	177.8 USD	125.1 USD	1.90	18.75	2.0M	On
01 May 2026	219.5 USD	0.4%	175.2 USD	124.3 USD	1.84	21.45	1.9M	On
24 Apr 2026	218.6 USD	5.9%	172.9 USD	123.5 USD	1.78	23.29	1.8M	On

How to use this report

This is a completed-week research summary. It explains the available evidence and its conflicts; it does not predict a guaranteed outcome or replace your own risk assessment. Fundamental figures may refer to an earlier financial reporting period, which is shown in the fundamentals section.

Educational market research only. Not financial, investment, trading, tax, or legal advice. Market data, indicators, summaries, and reports may be delayed, incomplete, or inaccurate. You are responsible for your own decisions and should seek independent professional advice where appropriate.

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