

INVESTOR FACT SHEET

As of January 30, 2026



GENERAL

- Fortune® 100 company and the world's second-largest home improvement retailer
- Operates over 1,750 home improvement stores in the United States
- Approximately 196 million square feet of retail selling space
- Additionally, operates over 540 branch locations in the United States and Canada
- Employs approximately 300,000 associates
- Headquartered in Mooresville, N.C.
- Lowe's supports the communities it serves through programs focused on creating safe, affordable housing, improving community spaces, helping to develop the next generation of skilled trade experts and providing disaster relief to communities in need.

HISTORY

- Opened its first store in 1921
- Incorporated in North Carolina in 1952 and publicly held since 1961
- Listed on the New York Stock Exchange—ticker symbol "LOW"
- Opened first 100,000-square-foot store in 1990
- Opened first regional distribution center in 1994
- Launched first Lowe's website in 1995
- Acquired Artisan Design Group (ADG) and Foundation Building Materials (FBM) in 2025
- Lowe's has paid a cash dividend every quarter since going public in 1961 and has increased its per-share dividend every year for more than 25 years



CUSTOMERS

We serve do-it-yourself (DIY), do-it-for-me (DIFM) and professional (Pro) customers.

- DIY and DIFM customers include individual homeowners and renters who complete a wide array of projects
- Pro customers shop Lowe's to support their business needs and represent approximately 30% of total sales in 2025. Lowe's focuses on Pro customers that are primarily the small-to-mid-sized Pro, which includes three broad categories:
 - Tradespeople
 - Repair and Remodelers
 - Property Managers
- With the acquisitions of FBM and ADG, we are taking an important step in our Total Home strategy to serve larger Pro customers in the residential and commercial markets

MARKET AND COMPETITION

- The home improvement industry is highly fragmented across national and regional home improvement warehouse chains, lumber yards, specialty dealers and mass market retailers.

- Lowe's monitors key home improvement market indicators including home price appreciation, age of the housing stock, real disposable personal income, housing turnover and residential and commercial construction. We also monitor demographic and societal trends that shape home improvement growth, notably strong millennial household formation, the preference to age in place and the persistence of hybrid work.

PRODUCTS

We offer a complete line of products for construction, maintenance, repair, remodeling, and decorating, including the following categories:

- Appliances
- Building Materials
- Décor
- Electrical
- Flooring
- Hardware
- Kitchens & Bath
- Lawn & Garden
- Lumber
- Millwork
- Paint
- Rough Plumbing
- Seasonal & Outdoor Living
- Tools

A typical Lowe's store stocks approximately 37,000 items, with additional items available through our online selling channels.

BRANDS

A wide selection of national brand-name merchandise complemented by our selection of private brands, including the following:

- allen + roth® home décor products
- Harbor Breeze® ceiling fans
- Heart & Heard™ Pet and animal-care products
- Holiday Living® seasonal products
- Kobalt® tools
- Lowe's Essentials™ everyday home basics
- Highland® lifestyle appliances
- MasterForge® grilling and outdoor products
- Moxie® cleaning products
- ORIGIN 21® home décor products
- Project Source® affordable project solutions
- Reliablit® doors, windows and hardware
- Severe Weather® pressure treated lumber
- Sta-Green® lawn and garden products
- STAINMASTER® flooring & paint
- Style Selections® home décor products
- Utilitech® electrical products

SERVICES

We provide services that address customer needs through various steps in the home improvement process. These services include:

Installed Sales:

We offer installation services provided through independent contractors, in many product categories, with Kitchens & Bath, Flooring, Appliances, Millwork and Rough Plumbing accounting for the majority of installed sales

- Our installed sales model, which separates selling and project administration tasks, allows our sales associates to focus on project selling, while project managers ensure that the details related to installing the products are efficiently executed

Extended Protection Plans and Repair Services:

Extended protection plans for certain products are offered in Appliances, Kitchen & Bath, Décor, Millwork, Rough Plumbing, Electrical, Seasonal & Outdoor Living, Tools and Hardware categories. These protection plans provide customers with product protection that enhances the coverage offered by the manufacturer's warranty along with additional benefits and repair services that extend beyond the manufacturer's warranty

OMNICHANNEL RETAILING

Allowing our customers to move from channel to channel with simple and seamless transitions even within the same transaction.

In-store:

- 1,748 Lowe's-branded home improvement stores
 - Generally open seven days per week and average approximately 112,000 square feet of retail selling space, plus approximately 32,000 square feet of outdoor garden center selling space

Online:

- Accounted for approximately 13% of retail sales in fiscal 2025
- Through our websites and mobile applications, we empower customers by providing 24/7 shopping experience, expanded product assortment, product information, customer ratings and reviews, buying guides, how-to videos and other information
- Customers have a variety of fulfillment options, including buying online and picking up in-store, curbside pick-up, same-day delivery through our gig network, and shipment directly to their homes or businesses

On-site:

- Pro sales managers meet with Pro customers at their workplaces or at job sites and leverage nearby stores and our distribution network to ensure customer needs for products and resources are met
- Our In-Home Sales program is available in the majority of stores to discuss exterior projects whose characteristics lend themselves to an in-home consultative sales approach

Contact centers:

- Direct phone sales and customer support
- Operates contact centers in a virtual workplace

SUPPLY CHAIN

We source our products from vendors worldwide and whenever possible, we purchase directly from manufacturers to provide savings for our customers and improve our gross margin.

To efficiently serve our stores and meet our customers' expectations for fast fulfillment and delivery, we own and operate more than 120 supply chain facilities in our network. These facilities include regional distribution centers, flatbed distribution centers, import distribution centers, bulk distribution centers, cross-dock terminals, and fulfillment centers. Fulfillment centers, along with many of our stores, ship product directly to our customers.

In addition, we leverage our existing supply chain to deliver directly to our Pro customers. Each one of these distribution nodes plays a critical role in our Total Home strategy, and collectively, enable our products to get to their destination as efficiently as possible.

Our market-based delivery model, which offers enhanced distribution capacity for big and bulky items, gives us the ability to deliver major appliances next-day in almost every ZIP code. We also expanded our gig provider network enabling same-day delivery for certain products from our stores.

