

1. Data Overview

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|------------------|--|
| Company: | Valero (VLO) |
| CIK: | 0001035002 |
| Analysis Period: | 2016-02-01 to 2026-01-30 (~10.0 years) |
| Trading Days: | 2,514 |
| Latest Close: | \$181.43 |

2. Methodology

Risk Metrics (CFA/Basel Standards):

- **Sharpe Ratio:** $(\text{Annualized Return} - R_f) / \text{Volatility}$ ($R_f = 0\%$)
- **Sortino Ratio:** $\text{Annualized Return} / \text{Downside Deviation}$
- **VaR (95%, 99%):** Historical percentile of daily returns
- **Max Drawdown:** Largest peak-to-trough decline in cumulative returns
- **Volatility:** $\text{Standard deviation of daily returns} \times \sqrt{252}$ (annualized)

3. Risk Metrics Summary

| Metric | Value | Interpretation |
|----------------------|---------|-------------------------|
| Total Return (10.0Y) | +294.0% | Cumulative appreciation |
| Annualized Return | +14.7% | Geometric mean annual |
| Volatility | 40.2% | Annualized std dev |
| Sharpe Ratio | 0.37 | Risk-adjusted return |
| Sortino Ratio | 0.51 | Downside risk-adjusted |
| Max Drawdown | -71.9% | Peak-to-trough |

4. Return Distribution

| Metric | Value |
|---------------|---------|
| Positive Days | 52.4% |
| Best Day | +31.20% |
| Worst Day | -19.22% |
| VaR (95%) | -3.64% |
| VaR (99%) | -6.63% |

5. SEC EDGAR Financial Data

| Metric | Value | Period End | Form | Accession |
|---------------------|----------|------------|------|----------------------|
| Revenue | \$129.9B | 2024-12-31 | 10-K | 0001035002-25-000005 |
| Net Income | \$2.8B | 2024-12-31 | 10-K | 0001035002-25-000005 |
| Total Assets | \$60.1B | 2024-12-31 | 10-K | 0001035002-25-000005 |
| Stockholders Equity | \$24.5B | 2024-12-31 | 10-K | 0001035002-25-000005 |
| Operating Income | \$3.8B | 2024-12-31 | 10-K | 0001035002-25-000005 |
| Cash | \$4.7B | 2024-12-31 | 10-K | 0001035002-25-000005 |
| Eps | \$8.58 | 2024-12-31 | 10-K | 0001035002-25-000005 |

Data Sources (100% Verifiable - NO SIMULATION):

- **SEC EDGAR:** <https://data.sec.gov/api/xbrl/companyfacts/CIK0001035002.json>
- **Stock Data:** Yahoo Finance (VLO)

Anyone can verify these numbers by querying the APIs directly.

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Data Source: SEC EDGAR XBRL, Yahoo Finance | Report: VLO_Refining

Quality Standard Compliant - All Data Verifiable | Generated: 2026-02-01 05:02