# Neighborhood Intelligence, Inc.

**BBBYW**

Nasdaq; shops; SIC 5961, Retail-Catalog & Mail-Order Houses; CIK 0001130713

**E**

**weakest fifth of 258 graded peers in shops**

rank 234 of 258; percentile 90.9; sampling error 2.9 points; lower is stronger

A B C D E

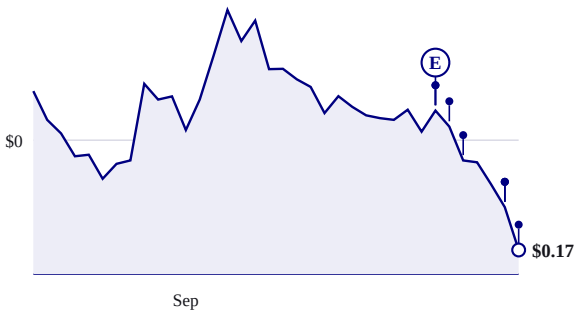
**E, the bear**



## Scoreboard

| | |
|---|---|
| **Profitability** | B/C<br>percentile 42.3 |
| **Solvency** | D<br>percentile 72.0 |
| **Growth and financing** | E<br>percentile 95.2 |
| **Reliability** | 0.87 AUC<br>filers with $120M to $591M assets; 95% interval 0.83 to 0.90; 206 events, 2020 to 2025 |
| **Peer failure rate** | 1.03% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | $120M to $591M assets<br>total assets $425.5M |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | none triggered; fortress balance sheet<br>not computable: dilution, distress |
| **Inputs computable** | 7 of 14 |
| **Graded from** | filings received through Feb 24, 2026<br>238 days before the rescan; latest periodic filing 10-Q received Aug 4, 2026 |
| **Last close** | $0.17<br>2026-10-06; market equity $0; no price enters the letter |

**Share price, twelve months to the rescan**




*Split-adjusted close. Each lollipop is a rescan and carries the letter held then.*

**Letter at every rescan, 2012 to 2026**




*Sector percentile at each rescan, stronger toward the top; facts filed by each date only.*

## Business, in the company's words

*opening of Item 1 of the 10-K received Feb 24, 2026*

under "Information About Our Executive Officers." We have adopted a Code of Business Conduct and Ethics ("Code"), which applies to all employees of the Company, including our principal executive officer, principal financial officer, and principal accounting officer or controller, or persons performing similar functions. We intend to disclose any amendments to the Code and any waivers granted to our principal executive officer, principal financial officer or principal accounting officer or other persons to the extent required by applicable rules or regulations in the Investor Relations section of our Website, www.beyond.com.

## The fourteen inputs

*lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight*

| Input | Value | Peer median | Percentile, 0 to 100 | Pct | Peers | Period end |
|---|---|---|---|---|---|---|
| **Profitability, sleeve percentile 42.3** | | | | | | |
| Gross profitability | 60.5% | 43.0% | | 24.7 | 242 | 2025-12-31 |
| Return on invested capital | not computable | 10.9% | | | | |
| *pretax income must exceed the validity floor and imply a 0%-100% tax rate* | | | | | | |

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

| | | | | | | |
|---|---|---|---|---|---|---|
| Accruals ratio | (6.7%) | (4.9%) | | 38.5 | 288 | 2025-12-31 |
| Gross margin stability, five years | 1.9 pts | 1.2 pts | | 63.7 | 220 | 2025-12-31 |
| **Solvency, sleeve percentile 72.0** | | | | | | |
| Twelve-month failure probability | not computable | 0.04% | | | | |
| *firm-wide XBRL shares cannot be assigned to one ticker class* | | | | | | |
| Altman Z double-prime | (5.58) | 1.92 | | 87.3 | 209 | 2025-12-31 |
| Net debt to EBITDA | not computable | 1.84x | | | | |
| *latest aligned inputs end 2022-12-31; latest annual assets end 2025-12-31* | | | | | | |
| Interest coverage | not computable | 2.26x | | | | |
| *latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31* | | | | | | |
| Current ratio | 1.25x | 1.38x | | 56.8 | 296 | 2025-12-31 |
| **Growth and financing, sleeve percentile 95.2** | | | | | | |
| Revenue growth, three-year compound | (18.5%) | 1.5% | | 95.3 | 269 | 2025-12-31 |
| Free cash flow growth, three-year compound | not computable | 5.6% | | | | |
| *current FCF must be positive and base FCF must exceed $100,000* | | | | | | |
| Reinvestment rate | not computable | 7.3% | | | | |
| *pretax income must exceed the validity floor and imply a 0%-100% tax rate* | | | | | | |
| Asset growth, three years | (21.5%) | 3.1% | | 95.0 | 272 | 2025-12-31 |
| Net share issuance, one year | not computable | (0.6%) | | | | |
| *firm-wide XBRL shares cannot be assigned to one ticker class* | | | | | | |

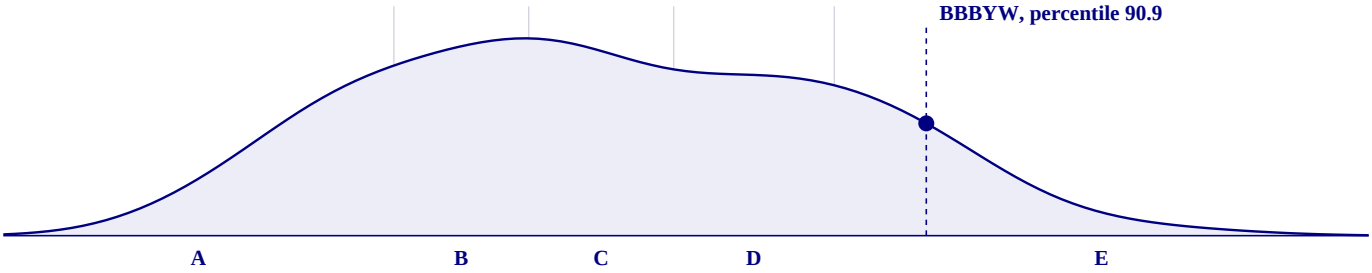
## Warnings

*1 of 7 checks triggered; none of them enters the letter*

| Check | Measured |
|---|---|
| Fortress balance sheet | cash minus debt is 336,787,000 USD; Altman Z is not used |

## Among 258 peers

*shops; letters are fifths of this list*




*Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.*

| Rank | Company | Percentile | Letter | Warnings |
|---|---|---|---|---|
| 229 | Dine Brands Global, Inc. (DIN) | 88.7 | E | |
| 230 | Suburban Propane Partners L.P. (SPH) | 89.1 | E | |
| 231 | Cosmos Health Inc. (COSM) | 89.5 | E | dilution, short runway, late filer, distress |
| 232 | Portillo's Inc. (PTLO) | 89.9 | E | |
| 233 | Childrens Place, Inc. (PLCE) | 90.3 | E | |
| 234 | Neighborhood Intelligence, Inc. (BBBYW) | 90.9 | E | fortress balance sheet |
| 235 | Neighborhood Intelligence, Inc. (NXH) | 90.9 | E | fortress balance sheet |
| 236 | Lulu's Fashion Lounge Holdings, Inc. (LVLU) | 91.4 | E | |
| 237 | QVC Group, Inc. (QVCG) | 91.8 | E | late filer, fortress balance sheet |
| 238 | Universal Safety Products, Inc. (UUU) | 92.2 | E | dilution, late filer, fortress balance sheet |
| 239 | Accendra Health (ACH) | 92.6 | E | short runway |

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## What the price implies

*at the 2026-10-06 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | not computable | 0.2% | |
| Distance from 52-week high | (80.2%) | (20.8%) | 4 |
| EBIT to enterprise value | not computable | 5.3% | |
| Free cash flow yield | not computable | 4.1% | |
| Book value to price | not computable | 0.34 | |
| Sales to price | not computable | 1.69 | |
| Composite equity issuance, five years | not computable | (16.7%) | |
| Relative strength against the sector, log excess return | not computable | 0.03 | |

## Diagnostics

*shown on every report; none enters the grade*

| Measure | Value |
|---|---|
| **Piotroski F-score None of 9, period end 2025-12-31** | |
| Return on assets above zero | fail |
| Operating cash flow above zero | fail |
| Return on assets improved | pass |
| Operating cash flow exceeds net income | pass |
| Long-term leverage fell | fail |
| Current ratio improved | pass |
| No new shares issued | fail |
| Gross margin improved | pass |
| Asset turnover improved | pass |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $99.5M |
| Operating cash flow, four quarters | -$71.6M |
| Months of runway | 16.7 |
| Days since last periodic filing | 77 (10-Q received Aug 4, 2026) |
| Median daily dollar volume, 63 sessions | $62,734 |

## Sources

*every fact behind the inputs; each row links to its filing index on sec.gov*

| # | Concept | XBRL tag | Value | Period end | Received | Form | Accession |
|---|---|---|---|---|---|---|---|
| 1 | gross profit | us-gaap:GrossProfit | $257.5M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 2 | assets | us-gaap:Assets | $425.5M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 3 | operating income | us-gaap:OperatingIncomeLoss | $27.0M | 2022-12-31 | 2025-02-25 | 10-K | 25-000024 |
| 4 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | -$33.9M | 2022-12-31 | 2025-02-25 | 10-K | 25-000024 |
| 5 | income tax | us-gaap:IncomeTaxExpenseBenefit | $1.4M | 2022-12-31 | 2025-02-25 | 10-K | 25-000024 |
| 6 | total debt | us-gaap:LongTermDebt | $34.5M | 2022-12-31 | 2023-02-24 | 10-K | 23-000014 |
| 7 | book equity | us-gaap:StockholdersEquity | $645.8M | 2022-12-31 | 2023-02-24 | 10-K | 23-000014 |
| 8 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $371.3M | 2022-12-31 | 2024-02-23 | 10-K | 24-000013 |
| 9 | total debt | us-gaap:LongTermDebt | $38.0M | 2021-12-31 | 2023-02-24 | 10-K | 23-000014 |
| 10 | book equity | us-gaap:StockholdersEquity | $744.4M | 2021-12-31 | 2023-02-24 | 10-K | 23-000014 |
| 11 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $503.3M | 2021-12-31 | 2023-02-24 | 10-K | 23-000014 |
| 12 | net income | us-gaap:ProfitLoss | -$84.6M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 13 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | -$56.7M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 14 | assets | us-gaap:Assets | $402.0M | 2024-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 15 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.0B | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 16 | gross profit | us-gaap:GrossProfit | $290.2M | 2024-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 17 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.4B | 2024-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 18 | gross profit | us-gaap:GrossProfit | $366.0M | 2023-12-31 | 2026-02-24 | 10-K | 26-000018 |

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| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 19 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.6B | 2023-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 20 | gross profit | us-gaap:GrossProfit | $507.6M | 2022-12-31 | 2025-02-25 | 10-K | 25-000024 |
| 21 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.9B | 2022-12-31 | 2025-02-25 | 10-K | 25-000024 |
| 22 | gross profit | us-gaap:GrossProfit | $623.9M | 2021-12-31 | 2024-02-23 | 10-K | 24-000013 |
| 23 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $2.8B | 2021-12-31 | 2024-02-23 | 10-K | 24-000013 |
| 24 | current assets | us-gaap:AssetsCurrent | $240.1M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 25 | current liabilities | us-gaap:LiabilitiesCurrent | $192.1M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 26 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | -$842.7M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 27 | operating income | us-gaap:OperatingIncomeLoss | -$61.2M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 28 | book equity | us-gaap:StockholdersEquity | $217.6M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 29 | liabilities | us-gaap:Liabilities | $207.5M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 30 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $16.7M | 2022-12-31 | 2025-02-25 | 10-K | 25-000024 |
| 31 | operating income | us-gaap:OperatingIncomeLoss | -$144.0M | 2023-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 32 | interest expense | us-gaap:InterestExpense | $1.8M | 2023-12-31 | 2024-02-23 | 10-K | 24-000013 |
| 33 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $7.4M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 34 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | -$174.3M | 2024-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 35 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $14.3M | 2024-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 36 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | -$18.6M | 2023-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 37 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $19.2M | 2023-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 38 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | -$12.5M | 2022-12-31 | 2025-02-25 | 10-K | 25-000024 |
| 39 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $14.9M | 2022-12-31 | 2025-02-25 | 10-K | 25-000024 |
| 40 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $16.3M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 41 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | -$83.8M | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 42 | income tax | us-gaap:IncomeTaxExpenseBenefit | $825,000 | 2025-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 43 | current assets | us-gaap:AssetsCurrent | $227.5M | 2024-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 44 | current liabilities | us-gaap:LiabilitiesCurrent | $224.9M | 2024-12-31 | 2026-02-24 | 10-K | 26-000018 |
| 45 | assets | us-gaap:Assets | $635.8M | 2023-12-31 | 2025-02-25 | 10-K | 25-000024 |
| 46 | assets | us-gaap:Assets | $878.5M | 2022-12-31 | 2024-02-23 | 10-K | 24-000013 |

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