El Pollo Loco Holdings, Inc.

LOCO

Nasdaq; shops; SIC 5812, Retail-Eating Places; CIK 0001606366

D

fourth fifth of 258 graded peers in shops

rank 188 of 258; percentile 72.8; sampling error 2.9 points; lower is stronger

A B C D E

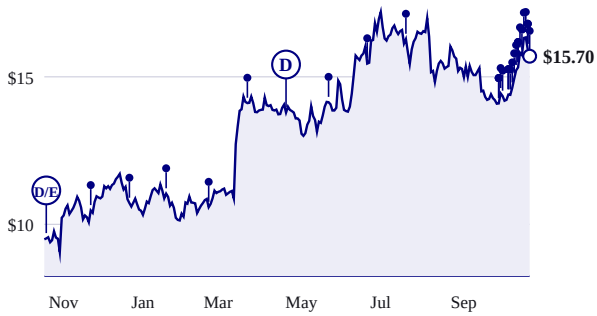
D, the sloth



Scoreboard

Profitability	D	percentile 64.4
Solvency	D	percentile 63.2
Growth and financing	C	percentile 51.2
Reliability	0.91 AUC	filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year	Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets	total assets $606.6M
Standard universe	inside	revenue above $1M and assets above $10M
Warnings	none triggered	not computable: distress
Inputs computable	10 of 14	
Graded from	filings received through Mar 13, 2026	222 days before the rescan; latest periodic filing 10-Q received Aug 7, 2026
Last close	$15.72	2026-10-20; market equity $478.4M; 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 Mar 13, 2026

We opened our first location on Alvarado Street in Los Angeles, California, in 1980, and have grown our restaurant system to 503 domestic restaurants, comprised of 175 company-operated and 328 franchised restaurants as of December 31, 2025. Our restaurants are located principally in California, but also in Arizona, Nevada, Texas, Utah, Colorado, Washington and Louisiana. Additionally, as of December 31, 2025, we had 8 licensed restaurants in the Philippines. Our typical restaurant is a free-standing building with drive-thru service that ranges in size from 2,200 to 3,000 square feet with seating for approximately 50 to 70 people.

The fourteen inputs

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

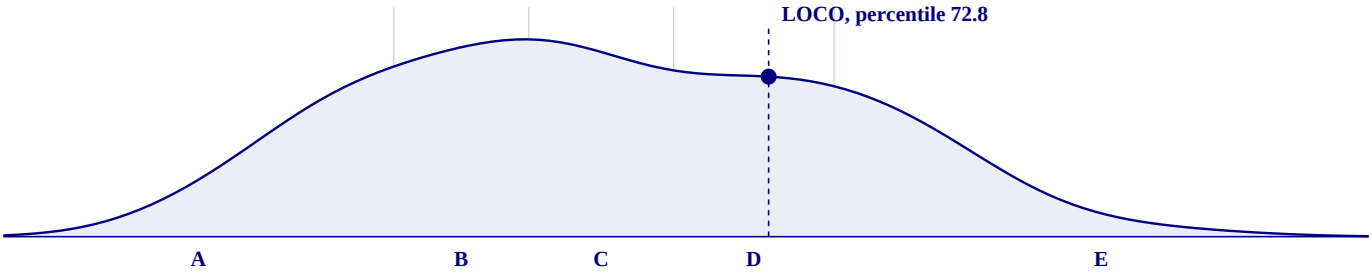
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 64.4						
Gross profitability	not computable	43.0%				
one or more required annual facts are missing						
Return on invested capital	8.9%	10.9%		62.7	84	2025-12-31

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Accruals ratio	(3.6%)	(4.9%)	66.2	288	2025-12-31
Gross margin stability, five years	not computable	1.2 pts			
five annual gross margins are required; found 0					
Solvency, sleeve percentile 63.2					
Twelve-month failure probability	not computable	0.04%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	1.09	1.92	57.2	209	2025-12-31
Net debt to EBITDA	0.77x	1.84x	36.4	100	2025-12-31
Interest coverage	not computable	2.26x			
latest aligned inputs end 2023-12-27; latest annual assets end 2025-12-31					
Current ratio	0.32x	1.38x	95.9	296	2025-12-31
Growth and financing, sleeve percentile 51.2					
Revenue growth, three-year compound	1.4%	1.5%	49.6	269	2025-12-31
Free cash flow growth, three-year compound	10.9%	5.6%	40.4	147	2025-12-31
Reinvestment rate	30.3%	7.3%	37.7	152	2025-12-31
Asset growth, three years	0.5%	3.1%	58.7	272	2025-12-31
Net share issuance, one year	0.6%	(0.6%)	69.4	210	2026-03-06

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
183	Wendy's Co. (WEN)	70.8	D	
184	HF Foods Group Inc. (HFFG)	71.2	D	
185	Ingram Micro Holding Corp. (INGM)	71.6	D	
186	Team Inc. (TISI)	72.0	D	
187	Target Corp. (TGT)	72.4	D	
188	El Pollo Loco Holdings, Inc. (LOCO)	72.8	D	
189	Dave & Buster's Entertainment, Inc. (PLAY)	73.2	D	
190	Sherwin Williams Co. (SHW)	73.5	D	
191	Aramark (ARMK)	73.9	D	
192	Alliance Entertainment Holding Corp. (AENT)	74.5	D	
193	Alliance Entertainment Holding Corp. (AENTW)	74.5	D	

What the price implies

at the 2026-10-20 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	57.4%	0.2%	89
Distance from 52-week high	(8.7%)	(20.6%)	77
EBIT to enterprise value	8.5%	5.3%	80
Free cash flow yield	5.3%	4.0%	61
Book value to price	0.66	0.34	71
Sales to price	1.03	1.66	36

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Composite equity issuance, five years	(32.5%)	(16.7%)	20
Relative strength against the sector, log excess return	0.48	0.03	89

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	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$13.3M
Operating cash flow, four quarters	$73.9M
Months of runway	not finite
Days since last periodic filing	75 (10-Q received Aug 7, 2026)
Median daily dollar volume, 63 sessions	$3.2M

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	operating income	us-gaap:OperatingIncomeLoss	$42.0M	2025-12-31	2026-03-13	10-K	26-000017
2	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$37.6M	2025-12-31	2026-03-13	10-K	26-000017
3	income tax	us-gaap:IncomeTaxExpenseBenefit	$11.1M	2025-12-31	2026-03-13	10-K	26-000017
4	total debt	us-gaap:LongTermDebt	$51.0M	2025-12-31	2026-03-13	10-K	26-000017
5	book equity	us-gaap:StockholdersEquity	$291.1M	2025-12-31	2026-03-13	10-K	26-000017
6	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$6.2M	2025-12-31	2026-03-13	10-K	26-000017
7	total debt	us-gaap:LongTermDebt	$71.0M	2024-12-25	2025-03-07	10-K	25-000008
8	book equity	us-gaap:StockholdersEquity	$260.7M	2024-12-25	2026-03-13	10-K	26-000017
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$2.5M	2024-12-25	2026-03-13	10-K	26-000017
10	net income	us-gaap:NetIncomeLoss	$26.5M	2025-12-31	2026-03-13	10-K	26-000017
11	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$48.1M	2025-12-31	2026-03-13	10-K	26-000017
12	assets	us-gaap:Assets	$606.6M	2025-12-31	2026-03-13	10-K	26-000017
13	assets	us-gaap:Assets	$592.0M	2024-12-25	2026-03-13	10-K	26-000017
14	current assets	us-gaap:AssetsCurrent	$25.6M	2025-12-31	2026-03-13	10-K	26-000017
15	current liabilities	us-gaap:LiabilitiesCurrent	$79.1M	2025-12-31	2026-03-13	10-K	26-000017
16	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$43.6M	2025-12-31	2026-03-13	10-K	26-000017
17	liabilities	us-gaap:Liabilities	$315.6M	2025-12-31	2026-03-13	10-K	26-000017
18	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$16.0M	2025-12-31	2026-03-13	10-K	26-000017
19	operating income	us-gaap:OperatingIncomeLoss	$39.8M	2023-12-27	2026-03-13	10-K	26-000017
20	interest expense	us-gaap:InterestExpense	$4.8M	2023-12-27	2024-03-08	10-K	24-000013
21	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$490.0M	2025-12-31	2026-03-13	10-K	26-000017
22	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$473.0M	2024-12-25	2026-03-13	10-K	26-000017
23	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$468.7M	2023-12-27	2026-03-13	10-K	26-000017
24	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$470.0M	2022-12-28	2025-03-07	10-K	25-000008
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$22.6M	2025-12-31	2026-03-13	10-K	26-000017
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$46.8M	2024-12-25	2026-03-13	10-K	26-000017
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$19.1M	2024-12-25	2026-03-13	10-K	26-000017
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$40.7M	2023-12-27	2026-03-13	10-K	26-000017
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$21.3M	2023-12-27	2026-03-13	10-K	26-000017

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30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$38.5M	2022-12-28	2025-03-07	10-K	25-000008
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$19.9M	2022-12-28	2025-03-07	10-K	25-000008
32	current assets	us-gaap:AssetsCurrent	$19.9M	2024-12-25	2026-03-13	10-K	26-000017
33	current liabilities	us-gaap:LiabilitiesCurrent	$75.7M	2024-12-25	2026-03-13	10-K	26-000017
34	assets	us-gaap:Assets	$592.3M	2023-12-27	2025-03-07	10-K	25-000008
35	assets	us-gaap:Assets	$597.2M	2022-12-28	2024-03-08	10-K	24-000013
36	shares outstanding	dei:EntityCommonStockSharesOutstanding	29,956,259	2026-03-06	2026-03-13	10-K	26-000017
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	29,777,207	2025-02-28	2025-03-07	10-K	25-000008

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