Neighborhood Intelligence, Inc.

BBBYW

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

E

weakest fifth of 257 graded peers in shops

rank 233 of 257; percentile 90.8; sampling error 2.9 points; lower is stronger

A B C D E

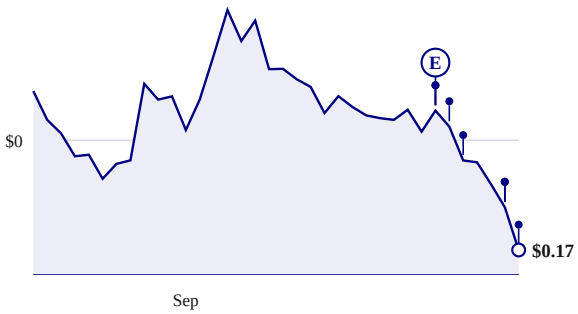
E, the bear



Scoreboard

Profitability	B/C percentile 42.4
Solvency	D percentile 71.9
Growth and financing	E percentile 95.2
Reliability	0.87 AUC 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 Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$120M to $591M assets total assets $425.5M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet not computable: dilution, distress
Inputs computable	7 of 14
Graded from	filings received through Feb 24, 2026 241 days before the rescan; latest periodic filing 10-Q received Aug 4, 2026
Last close	$0.17 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 42.4						
Gross profitability	60.5%	42.9%		24.8	241	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						

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Accruals ratio	(6.7%)	(4.9%)		38.3	287	2025-12-31
Gross margin stability, five years	1.9 pts	1.2 pts		64.0	219	2025-12-31
Solvency, sleeve percentile 71.9						
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)	1.93		87.2	208	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	2.28x				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Current ratio	1.25x	1.38x		56.6	295	2025-12-31
Growth and financing, sleeve percentile 95.2						
Revenue growth, three-year compound	(18.5%)	1.5%		95.3	268	2025-12-31
Free cash flow growth, three-year compound	not computable	5.5%				
current FCF must be positive and base FCF must exceed $100,000						
Reinvestment rate	not computable	8.4%				
pretax income must exceed the validity floor and imply a 0%-100% tax rate						
Asset growth, three years	(21.5%)	3.3%		95.0	271	2025-12-31
Net share issuance, one year	not computable	(0.6%)				
firm-wide XBRL shares cannot be assigned to one ticker class						

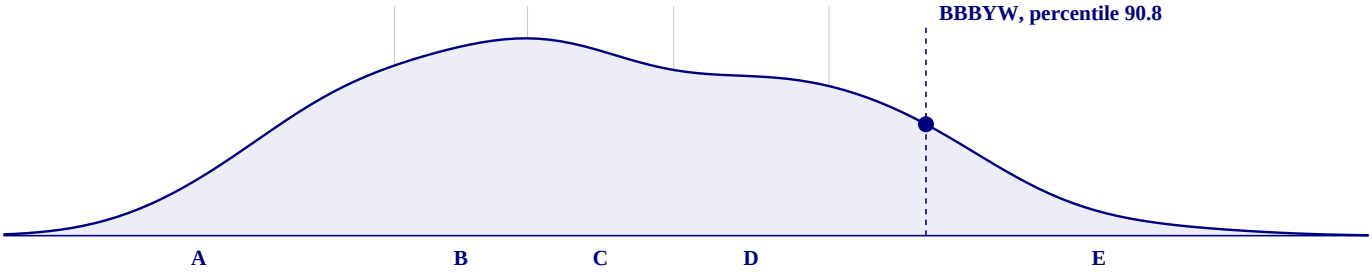
Warnings

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 257 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
228	Dine Brands Global, Inc. (DIN)	88.7	E	
229	Suburban Propane Partners L.P. (SPH)	89.1	E	
230	Portillo's Inc. (PTLO)	89.5	E	
231	Cosmos Health Inc. (COSM)	89.8	E	dilution, short runway, late filer, distress
232	Childrens Place, Inc. (PLCE)	90.2	E	
233	Neighborhood Intelligence, Inc. (BBBYW)	90.8	E	fortress balance sheet
234	Neighborhood Intelligence, Inc. (NXH)	90.8	E	fortress balance sheet
235	Lulu's Fashion Lounge Holdings, Inc. (LVLU)	91.4	E	
236	QVC Group, Inc. (QVCG)	91.8	E	late filer, fortress balance sheet
237	DeFi Capital Markets, Inc. (UUU)	92.2	E	dilution, late filer, fortress balance sheet
238	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	3.9%	
Book value to price	not computable	0.34	
Sales to price	not computable	1.64	
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	80 (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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