Cato Corp.

CATO

NYSE; shops; SIC 5621, Retail-Women's Clothing Stores; CIK 0000018255

E

weakest fifth of 255 graded peers in shops

rank 248 of 255; percentile 97.2; sampling error 3.0 points; lower is stronger

A B C D E

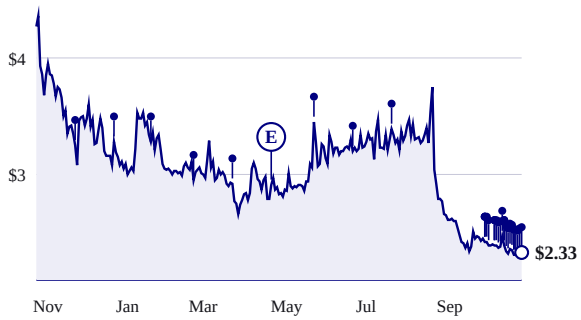
E, the bear



Scoreboard

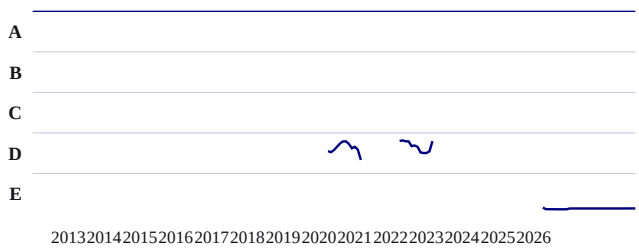
Profitability	D percentile 65.6
Solvency	D/E percentile 77.1
Growth and financing	D/E percentile 80.1
Reliability	0.87 AUC filers with $120M to $591M assets; 95% interval 0.83 to 0.90; 206 events, 2020 to 2025
Peer failure rate	1.03% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$120M to $591M assets total assets $421.4M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: dilution, distress, fortress balance sheet
Inputs computable	7 of 14
Graded from	filings received through Mar 25, 2026 214 days before the rescan; latest periodic filing 10-Q received Aug 27, 2026
Last close	$2.34 2026-10-23; 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 Mar 25, 2026

concept's stores and e-commerce website feature a broad assortment of apparel and accessories, including merchandise is sold under its private label and is produced by various concepts offer fashion with a focus on the latest trendy styles for the entire family at low prices every day. went private and in 1987 again conducted an initial public offering. positioned itself as the every day low price leader in its market service and to assist customers in merchandise selection and wardrobe the purchase of its merchandise more convenient for its customers.

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 65.6						
Gross profitability	52.7%	42.3%		31.8	240	2026-01-31
Return on invested capital	not computable	10.9%				
one or more required annual facts are missing						

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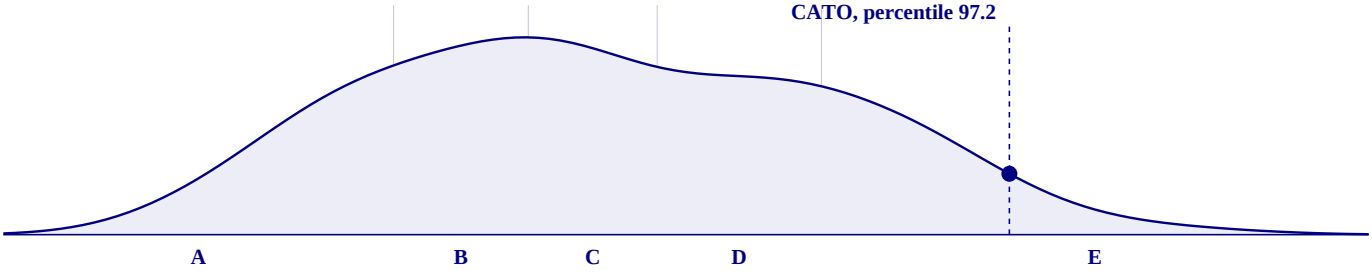
Accruals ratio	(1.0%)	(4.9%)	84.5	285	2026-01-31
Gross margin stability, five years	3.1 pts	1.2 pts	80.6	217	2026-01-31
Solvency, sleeve percentile 77.1					
Twelve-month failure probability	not computable	0.04%			
liabilities and a nearby cover-page share count are required at 2026-08-01					
Altman Z double-prime	not computable	1.93			
one or more required annual facts are missing					
Net debt to EBITDA	not computable	1.84x			
one or more required annual facts are missing					
Interest coverage	(110.12x)	2.49x	96.8	63	2026-01-31
Current ratio	1.24x	1.38x	57.3	294	2026-01-31
Growth and financing, sleeve percentile 80.1					
Revenue growth, three-year compound	(4.9%)	1.6%	75.5	266	2026-01-31
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%			
NOPAT must exceed $100,000					
Asset growth, three years	(8.7%)	3.4%	84.7	269	2026-01-31
Net share issuance, one year	not computable	(0.6%)			
two annual share counts are required; found 0					

Among 255 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
243	Krispy Kreme, Inc. (DNUT)	95.3	E	
244	Dolphin Entertainment, Inc. (DLPN)	95.7	E	
245	Andersons, Inc. (ANDE)	96.1	E	
246	Torrid Holdings Inc. (CURV)	96.5	E	
247	Olenox Industries Inc. (OLOX)	96.9	E	late filer
248	Cato Corp. (CATO)	97.2	E	
249	Rent the Runway, Inc. (RENT)	97.6	E	
250	Digital Brands Group, Inc. (DBGI)	98.0	E	dilution, short runway, late filer
251	LiveOne, Inc. (LVO)	98.4	E	dilution, late filer
252	iPower Inc. (IPW)	98.8	E	dilution, late filer, fortress balance sheet
253	Regis Corp. (RGS)	99.2	E	

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What the price implies

at the 2026-10-23 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(38.0%)	0.6%	12
Distance from 52-week high	(46.6%)	(22.7%)	17
EBIT to enterprise value	not computable	5.3%	
Free cash flow yield	not computable	4.1%	
Book value to price	not computable	0.35	
Sales to price	not computable	1.68	
Composite equity issuance, five years	not computable	(16.8%)	
Relative strength against the sector, log excess return	(0.45)	0.03	12

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2026-01-31	
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	$35.1M
Operating cash flow, four quarters	$5.4M
Months of runway	not finite
Days since last periodic filing	59 (10-Q received Aug 27, 2026)
Median daily dollar volume, 63 sessions	$135,900

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	revenue	us-gaap:Revenues	$653.8M	2026-01-31	2026-03-25	10-K	26-000041
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$431.6M	2026-01-31	2026-03-25	10-K	26-000041
3	assets	us-gaap:Assets	$421.4M	2026-01-31	2026-03-25	10-K	26-000041
4	net income	us-gaap:NetIncomeLoss	-$5.9M	2026-01-31	2026-03-25	10-K	26-000041
5	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$1.5M	2026-01-31	2026-03-25	10-K	26-000041
6	assets	us-gaap:Assets	$452.4M	2025-02-01	2026-03-25	10-K	26-000041
7	revenue	us-gaap:Revenues	$649.8M	2025-02-01	2026-03-25	10-K	26-000041
8	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$436.4M	2025-02-01	2026-03-25	10-K	26-000041
9	revenue	us-gaap:Revenues	$708.1M	2024-02-03	2026-03-25	10-K	26-000041
10	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$464.3M	2024-02-03	2026-03-25	10-K	26-000041
11	revenue	us-gaap:Revenues	$759.3M	2023-01-28	2025-03-31	10-K	25-000062
12	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$509.7M	2023-01-28	2025-03-31	10-K	25-000062
13	revenue	us-gaap:Revenues	$769.3M	2022-01-29	2024-03-27	10-K	24-000065
14	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$453.1M	2022-01-29	2024-03-27	10-K	24-000065
15	operating income	us-gaap:OperatingIncomeLoss	-$12.7M	2026-01-31	2026-03-25	10-K	26-000041
16	interest expense	us-gaap:InterestExpense	$115,000	2026-01-31	2026-03-25	10-K	26-000041
17	current assets	us-gaap:AssetsCurrent	$193.3M	2026-01-31	2026-03-25	10-K	26-000041
18	current liabilities	us-gaap:LiabilitiesCurrent	$155.9M	2026-01-31	2026-03-25	10-K	26-000041

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19	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$3.8M	2026-01-31	2026-03-25	10-K	26-000041
20	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$19.7M	2025-02-01	2026-03-25	10-K	26-000041
21	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$7.9M	2025-02-01	2026-03-25	10-K	26-000041
22	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$477,000	2024-02-03	2026-03-25	10-K	26-000041
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$12.5M	2024-02-03	2026-03-25	10-K	26-000041
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$13.4M	2023-01-28	2025-03-31	10-K	25-000062
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$19.4M	2023-01-28	2025-03-31	10-K	25-000062
26	depreciation amortization	us-gaap:Depreciation	$10.0M	2026-01-31	2026-03-25	10-K	26-000041
27	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$7.5M	2026-01-31	2026-03-25	10-K	26-000041
28	income tax	us-gaap:IncomeTaxExpenseBenefit	-$1.6M	2026-01-31	2026-03-25	10-K	26-000041
29	current assets	us-gaap:AssetsCurrent	$223.2M	2025-02-01	2026-03-25	10-K	26-000041
30	current liabilities	us-gaap:LiabilitiesCurrent	$188.2M	2025-02-01	2026-03-25	10-K	26-000041
31	assets	us-gaap:Assets	$486.8M	2024-02-03	2025-03-31	10-K	25-000062
32	assets	us-gaap:Assets	$553.1M	2023-01-28	2024-03-27	10-K	24-000065

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