Vera Bradley, Inc.

VRA

Nasdaq; consumer nondurables; SIC 3100, Leather & Leather Products; CIK 0001495320

C

middle fifth of 124 graded peers in consumer nondurables

rank 69 of 124; percentile 55.3; sampling error 3.8 points; lower is stronger

A B C D E

C, the tortoise



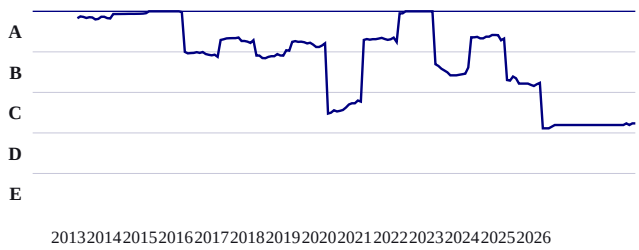
Scoreboard	
Profitability	B percentile 33.8
Solvency	B percentile 31.1
Growth and financing	E percentile 85.3
Reliability	0.87 AUC filers with $120M to $591M assets; 95% interval 0.83 to 0.90; 206 events, 2020 to 2025
Peer failure rate	1.03% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$120M to $591M assets total assets $234.0M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet not computable: distress
Inputs computable	8 of 14
Graded from	filings received through Mar 27, 2026 212 days before the rescan; latest periodic filing 10-Q received Sep 15, 2026
Last close	$5.96 2026-10-23; market equity $171.0M; 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 27, 2026

Vera Bradley is a leading designer of women's handbags, luggage and travel items, fashion and home accessories, and unique gifts. Founded in 1982 by friends Barbara Bradley Baekgaard and Patricia R. Miller, the brand is known for its innovative designs, iconic patterns, and brilliant colors that inspire and connect women. On March 11, 2025, the Company entered into an Interest Purchase Agreement (the "Agreement") to sell one hundred percent (100%) of Creative Genius, Inc., ("Creative Genius") which operates under the name Pura Vida Bracelets. The sale consummated on March 31, 2025.

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 33.8						
Gross profitability	53.4%	29.8%		19.9	142	2026-01-31
Return on invested capital	not computable	5.6%				

latest aligned inputs end 2014-02-01; latest annual assets end 2026-01-31

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Accruals ratio	(14.0%)	(5.0%)	15.5	149	2026-01-31
Gross margin stability, five years	2.8 pts	1.9 pts	66.1	116	2026-01-31
Solvency, sleeve percentile 31.1					
Twelve-month failure probability	not computable	0.03%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	4.78	3.11	31.4	119	2026-01-31
Net debt to EBITDA	not computable	2.54x			
latest aligned inputs end 2014-02-01; latest annual assets end 2026-01-31					
Interest coverage	not computable	2.51x			
latest aligned inputs end 2017-01-28; latest annual assets end 2026-01-31					
Current ratio	2.37x	1.81x	30.9	153	2026-01-31
Growth and financing, sleeve percentile 85.3					
Revenue growth, three-year compound	(18.6%)	0.2%	94.7	133	2026-01-31
Free cash flow growth, three-year compound	not computable	14.9%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	not computable	10.7%			
pretax income must exceed the validity floor and imply a 0%-100% tax rate					
Asset growth, three years	(16.7%)	0.5%	92.5	134	2026-01-31
Net share issuance, one year	1.0%	0.03%	68.6	103	2026-03-20

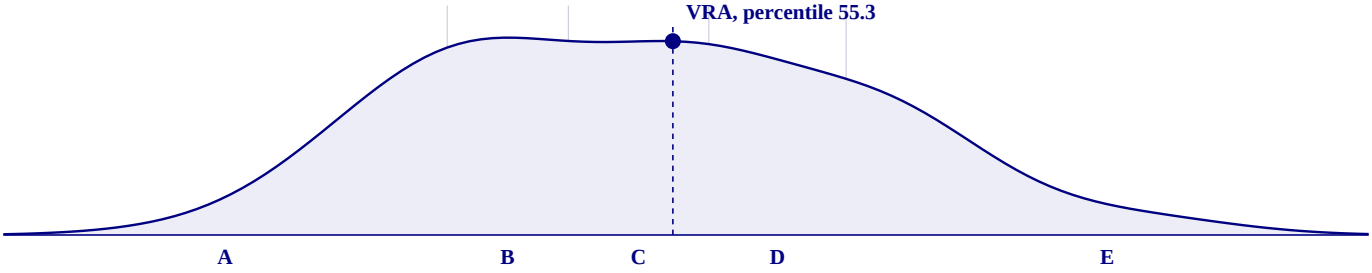
Warnings

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

Check	Measured
Fortress balance sheet	cash minus debt is 59,215,000 USD; Altman Z is not used

Among 124 peers

consumer nondurables; 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
64	J.Jill, Inc. (JILL)	51.2	C	
65	Lamb Weston Holdings, Inc. (LW)	52.0	C	
66	Corteva, Inc. (CTVA)	52.8	C	fortress balance sheet
67	Albany International Corp. (AIN)	53.7	C	
68	Local Bounti Corporation/DE (LOCL)	54.5	C	short runway
69	Vera Bradley, Inc. (VRA)	55.3	C	fortress balance sheet
70	Hasbro, Inc. (HAS)	56.1	C	late filer, fortress balance sheet
71	Darling Ingredients Inc. (DAR)	56.9	C/D	
72	Jakks Pacific Inc. (JAKK)	57.7	C/D	fortress balance sheet
73	Rocky Brands, Inc. (RCKY)	58.5	C/D	
74	Clarus Corp. (CLAR)	59.3	C/D	fortress balance sheet

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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	69.2%	(0.2%)	95
Distance from 52-week high	(2.9%)	(23.0%)	87
EBIT to enterprise value	(21.8%)	3.9%	13
Free cash flow yield	(7.8%)	4.6%	16
Book value to price	0.78	0.57	64
Sales to price	1.58	1.21	58
Composite equity issuance, five years	(15.2%)	(16.3%)	54
Relative strength against the sector, log excess return	0.43	(0.10)	95

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	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$34.2M
Operating cash flow, four quarters	$31.0M
Months of runway	not finite
Days since last periodic filing	40 (10-Q received Sep 15, 2026)
Median daily dollar volume, 63 sessions	$878,154

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	$125.0M	2026-01-31	2026-03-27	10-K	26-021640
2	assets	us-gaap:Assets	$234.0M	2026-01-31	2026-03-27	10-K	26-021640
3	operating income	us-gaap:OperatingIncomeLoss	$95.8M	2014-02-01	2016-03-29	10-K	16-000057
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$95.2M	2014-02-01	2016-03-29	10-K	16-000057
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$35.1M	2014-02-01	2016-03-29	10-K	16-000057
6	total debt	us-gaap:LongTermDebt	$0	2014-02-01	2014-04-02	10-K	14-000011
7	book equity	us-gaap:StockholdersEquity	$255.1M	2014-02-01	2015-03-31	10-K	15-000008
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$59.2M	2014-02-01	2017-03-28	10-K	17-000009
9	total debt	us-gaap:LongTermDebt	$15.1M	2013-02-02	2014-04-02	10-K	14-000011
10	book equity	us-gaap:StockholdersEquity	$194.3M	2013-02-02	2014-04-02	10-K	14-000011
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$9.6M	2013-02-02	2016-03-29	10-K	16-000057
12	net income	us-gaap:NetIncomeLoss	-$47.8M	2026-01-31	2026-03-27	10-K	26-021640
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$10.0M	2026-01-31	2026-03-27	10-K	26-021640
14	assets	us-gaap:Assets	$306.7M	2025-02-01	2026-03-27	10-K	26-021640
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$269.7M	2026-01-31	2026-03-27	10-K	26-021640
16	gross profit	us-gaap:GrossProfit	$158.8M	2025-02-01	2026-03-27	10-K	26-021640
17	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$318.8M	2025-02-01	2026-03-27	10-K	26-021640
18	gross profit	us-gaap:GrossProfit	$204.0M	2024-02-03	2026-03-27	10-K	26-021640

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19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$383.7M	2024-02-03	2026-03-27	10-K	26-021640
20	gross profit	us-gaap:GrossProfit	$238.9M	2023-01-28	2025-03-28	10-K	25-000019
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$500.0M	2023-01-28	2025-03-28	10-K	25-000019
22	gross profit	us-gaap:GrossProfit	$287.9M	2022-01-29	2024-03-29	10-K	24-000026
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$540.5M	2022-01-29	2024-03-29	10-K	24-000026
24	current assets	us-gaap:AssetsCurrent	$119.7M	2026-01-31	2026-03-27	10-K	26-021640
25	current liabilities	us-gaap:LiabilitiesCurrent	$50.5M	2026-01-31	2026-03-27	10-K	26-021640
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$172.4M	2026-01-31	2026-03-27	10-K	26-021640
27	operating income	us-gaap:OperatingIncomeLoss	-$31.9M	2026-01-31	2026-03-27	10-K	26-021640
28	book equity	us-gaap:StockholdersEquity	$131.6M	2026-01-31	2026-03-27	10-K	26-021640
29	liabilities	us-gaap:Liabilities	$102.4M	2026-01-31	2026-03-27	10-K	26-021640
30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$15.1M	2014-02-01	2016-03-29	10-K	16-000057
31	operating income	us-gaap:OperatingIncomeLoss	$28.2M	2017-01-28	2019-04-02	10-K	19-000010
32	interest expense	us-gaap:InterestExpense	$178,000	2017-01-28	2017-03-28	10-K	17-000009
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$3.3M	2026-01-31	2026-03-27	10-K	26-021640
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$14.1M	2025-02-01	2026-03-27	10-K	26-021640
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$10.4M	2025-02-01	2026-03-27	10-K	26-021640
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$48.0M	2024-02-03	2026-03-27	10-K	26-021640
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$3.8M	2024-02-03	2026-03-27	10-K	26-021640
38	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$13.4M	2023-01-28	2025-03-28	10-K	25-000019
39	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$8.2M	2023-01-28	2025-03-28	10-K	25-000019
40	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$7.8M	2026-01-31	2026-03-27	10-K	26-021640
41	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$32.4M	2026-01-31	2026-03-27	10-K	26-021640
42	income tax	us-gaap:IncomeTaxExpenseBenefit	$303,000	2026-01-31	2026-03-27	10-K	26-021640
43	current assets	us-gaap:AssetsCurrent	$164.9M	2025-02-01	2026-03-27	10-K	26-021640
44	current liabilities	us-gaap:LiabilitiesCurrent	$58.0M	2025-02-01	2026-03-27	10-K	26-021640
45	assets	us-gaap:Assets	$380.8M	2024-02-03	2025-03-28	10-K	25-000019
46	assets	us-gaap:Assets	$404.5M	2023-01-28	2024-03-29	10-K	24-000026
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	27,965,338	2026-03-20	2026-03-27	10-K	26-021640
48	shares outstanding	dei:EntityCommonStockSharesOutstanding	27,700,900	2025-03-21	2025-03-28	10-K	25-000019

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