# Village Super Market Inc.

**VLGEA**

Nasdaq; shops; SIC 5411, Retail-Grocery Stores; CIK 0000103595

**A**

**strongest fifth of 256 graded peers in shops**

rank 34 of 256; percentile 12.9; sampling error 2.9 points; lower is stronger

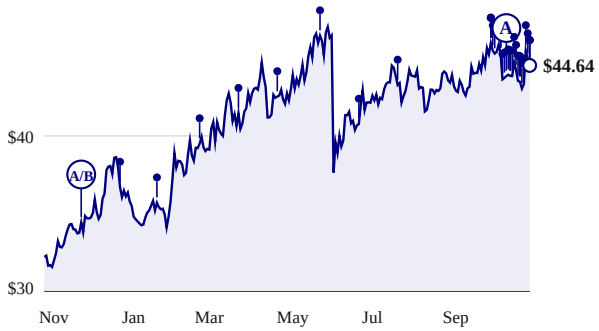
A B C D E

**A, the bull**



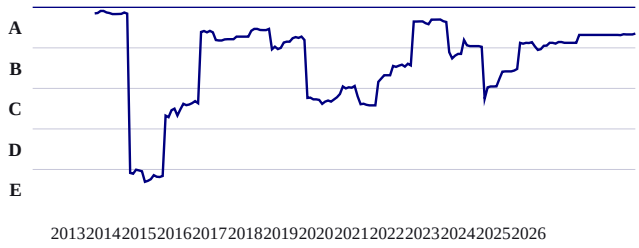
| Scoreboard | |
|---|---|
| **Profitability** | B<br>percentile 23.4 |
| **Solvency** | B<br>percentile 28.0 |
| **Growth and financing** | C<br>percentile 51.9 |
| **Reliability** | 0.91 AUC<br>filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025 |
| **Peer failure rate** | 1.01% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | $591M to $2.67B assets<br>total assets $1.0B |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | none triggered; fortress balance sheet<br>not computable: dilution, distress |
| **Inputs computable** | 10 of 14 |
| **Graded from** | filings received through Oct 8, 2026<br>19 days before the rescan; latest periodic filing 10-K received Oct 8, 2026 |
| **Last close** | $44.64<br>2026-10-26; 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 Oct 9, 2025*

Village Super Market, Inc. (the "Company" or "Village") was founded in 1937. Village operates a chain of 34 supermarkets in New Jersey (26), New York (6), Maryland (1) and Pennsylvania (1) under the ShopRite and Fairway banners and three Gourmet Garage specialty markets in New York City. Village is the second largest member of Wakefern Food Corporation ("Wakefern"), the nation's largest retailer-owned food cooperative and owner of the ShopRite, Fairway and Gourmet Garage names.

## 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 23.4** | | | | | | |
| Gross profitability | 65.5% | 42.0% | | 20.9 | 240 | 2026-07-25 |
| Return on invested capital | not computable | 10.9% | | | | |
| *latest aligned inputs end 2025-07-26; latest annual assets end 2026-07-25* | | | | | | |
| Accruals ratio | (5.5%) | (4.9%) | | 46.8 | 285 | 2026-07-25 |

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| | | | | | |
|---|---|---|---|---|---|
| Gross margin stability, five years | 0.2 pts | 1.2 pts | 2.3 | 218 | 2026-07-25 |
| **Solvency, sleeve percentile 28.0** | | | | | |
| Twelve-month failure probability | not computable | 0.04% | | | |
| *liabilities and a nearby cover-page share count are required at 2026-07-25* | | | | | |
| Altman Z double-prime | 3.14 | 1.93 | 30.9 | 205 | 2026-07-25 |
| Net debt to EBITDA | (0.76x) | 1.84x | 5.1 | 100 | 2026-07-25 |
| Interest coverage | 19.02x | 2.28x | 12.9 | 63 | 2026-07-25 |
| Current ratio | 1.14x | 1.38x | 63.4 | 293 | 2026-07-25 |
| **Growth and financing, sleeve percentile 51.9** | | | | | |
| Revenue growth, three-year compound | 3.6% | 1.6% | 39.1 | 267 | 2026-07-25 |
| Free cash flow growth, three-year compound | (1.8%) | 4.8% | 66.4 | 147 | 2026-07-25 |
| Reinvestment rate | not computable | 8.4% | | | |
| *latest aligned inputs end 2025-07-26; latest annual assets end 2026-07-25* | | | | | |
| Asset growth, three years | 2.3% | 3.4% | 50.2 | 270 | 2026-07-25 |
| Net share issuance, one year | not computable | (0.6%) | | | |
| *raw and split-adjusted prices do not align at 2013-10-04* | | | | | |

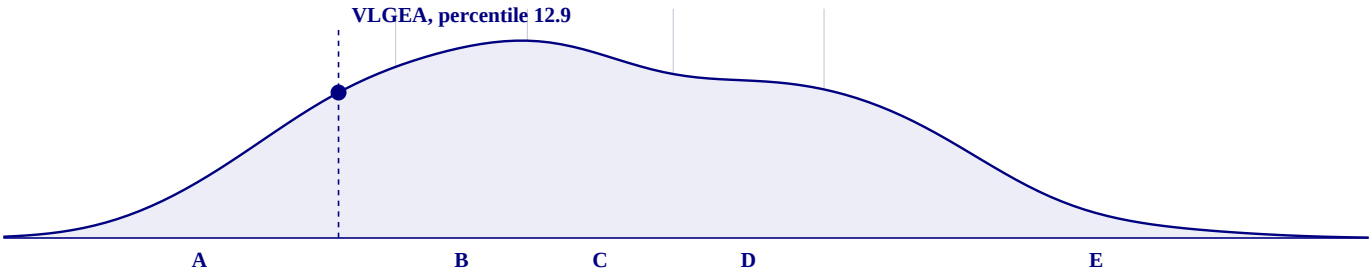
## Warnings

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

| Check | Measured |
|---|---|
| Fortress balance sheet | cash minus debt is 76,709,000 USD; Altman Z is not used |

## Among 256 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 |
|---|---|---|---|---|
| 29 | Dutch Bros Inc. (BROS) | 11.0 | A | fortress balance sheet |
| 30 | Eplus Inc. (PLUS) | 11.4 | A | fortress balance sheet |
| 31 | Lovesac Co. (LOVE) | 11.8 | A | fortress balance sheet |
| 32 | Unifirst Corp. (UNF) | 12.2 | A | late filer, fortress balance sheet |
| 33 | Ollie's Bargain Outlet Holdings, Inc. (OLLI) | 12.5 | A | fortress balance sheet |
| 34 | Village Super Market Inc. (VLGEA) | 12.9 | A | fortress balance sheet |
| 35 | Richardson Electronics, Ltd. (RELL) | 13.3 | A | |
| 36 | Amcon Distributing Co. (DIT) | 13.7 | A | |
| 37 | Core & Main, Inc. (CNM) | 14.1 | A | |
| 38 | Signet Jewelers Ltd. (SIG) | 14.5 | A | |
| 39 | Sally Beauty Holdings, Inc. (SBH) | 14.9 | A | |

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## What the price implies

*at the 2026-10-26 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | 18.8% | 0.7% | 68 |
| Distance from 52-week high | (5.4%) | (22.3%) | 85 |
| EBIT to enterprise value | not computable | 5.3% | |
| Free cash flow yield | not computable | 4.0% | |
| Book value to price | not computable | 0.34 | |
| Sales to price | not computable | 1.67 | |
| Composite equity issuance, five years | not computable | (16.8%) | |
| Relative strength against the sector, log excess return | 0.20 | 0.03 | 68 |

## Diagnostics

*shown on every report; none enters the grade*

| Measure | Value |
|---|---|
| **Piotroski F-score None of 9, period end 2026-07-25** | |
| Return on assets above zero | pass |
| Operating cash flow above zero | pass |
| Return on assets improved | fail |
| 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 | $130.8M |
| Operating cash flow, four quarters | $108.8M |
| Months of runway | not finite |
| Days since last periodic filing | 19 (10-K received Oct 8, 2026) |
| Median daily dollar volume, 63 sessions | $2.0M |

## 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 | $677.8M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 2 | assets | us-gaap:Assets | $1.0B | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 3 | operating income | us-gaap:OperatingIncomeLoss | $72.1M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 4 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | $81.8M | 2025-07-26 | 2025-10-09 | 10-K | 25-000015 |
| 5 | income tax | us-gaap:IncomeTaxExpenseBenefit | $25.4M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 6 | total debt | us-gaap:LongTermDebt | $58.0M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 7 | book equity | us-gaap:StockholdersEquity | $492.0M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 8 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $110.7M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 9 | total debt | us-gaap:LongTermDebt | $72.2M | 2024-07-27 | 2025-10-09 | 10-K | 25-000015 |
| 10 | book equity | us-gaap:StockholdersEquity | $447.6M | 2024-07-27 | 2026-10-08 | 10-K | 26-000018 |
| 11 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $117.3M | 2024-07-27 | 2025-10-09 | 10-K | 25-000015 |
| 12 | net income | us-gaap:NetIncomeLoss | $52.5M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 13 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $108.8M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 14 | assets | us-gaap:Assets | $1.0B | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 15 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $2.4B | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 16 | gross profit | us-gaap:GrossProfit | $663.0M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 17 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $2.3B | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 18 | gross profit | us-gaap:GrossProfit | $642.0M | 2024-07-27 | 2026-10-08 | 10-K | 26-000018 |

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| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 19 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $2.2B | 2024-07-27 | 2026-10-08 | 10-K | 26-000018 |
| 20 | gross profit | us-gaap:GrossProfit | $616.5M | 2023-07-29 | 2024-10-10 | 10-K | 24-000019 |
| 21 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $2.2B | 2023-07-29 | 2024-10-10 | 10-K | 24-000019 |
| 22 | gross profit | us-gaap:GrossProfit | $579.7M | 2022-07-30 | 2023-10-11 | 10-K | 23-000014 |
| 23 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $2.1B | 2022-07-30 | 2023-10-11 | 10-K | 23-000014 |
| 24 | current assets | us-gaap:AssetsCurrent | $220.9M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 25 | current liabilities | us-gaap:LiabilitiesCurrent | $193.8M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 26 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | $462.8M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 27 | operating income | us-gaap:OperatingIncomeLoss | $64.3M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 28 | book equity | us-gaap:StockholdersEquity | $527.2M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 29 | liabilities | us-gaap:Liabilities | $507.6M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 30 | total debt | us-gaap:LongTermDebt | $54.1M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 31 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $130.8M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 32 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $36.6M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 33 | interest expense | us-gaap:InterestExpense | $3.4M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 34 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $53.7M | 2026-07-25 | 2026-10-08 | 10-K | 26-000018 |
| 35 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $93.3M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 36 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $58.8M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 37 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $80.9M | 2024-07-27 | 2026-10-08 | 10-K | 26-000018 |
| 38 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $63.1M | 2024-07-27 | 2026-10-08 | 10-K | 26-000018 |
| 39 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $104.5M | 2023-07-29 | 2024-10-10 | 10-K | 24-000019 |
| 40 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $46.4M | 2023-07-29 | 2024-10-10 | 10-K | 24-000019 |
| 41 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $36.7M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 42 | current assets | us-gaap:AssetsCurrent | $205.1M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 43 | current liabilities | us-gaap:LiabilitiesCurrent | $181.3M | 2025-07-26 | 2026-10-08 | 10-K | 26-000018 |
| 44 | current assets | us-gaap:AssetsCurrent | $199.7M | 2024-07-27 | 2025-10-09 | 10-K | 25-000015 |
| 45 | current liabilities | us-gaap:LiabilitiesCurrent | $174.2M | 2024-07-27 | 2025-10-09 | 10-K | 25-000015 |
| 46 | assets | us-gaap:Assets | $981.7M | 2024-07-27 | 2025-10-09 | 10-K | 25-000015 |
| 47 | assets | us-gaap:Assets | $967.7M | 2023-07-29 | 2024-10-10 | 10-K | 24-000019 |
| 48 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 13,845,449 | 2013-10-04 | 2013-10-08 | 10-K | 13-001552 |
| 49 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 13,757,355 | 2012-10-05 | 2012-11-05 | 10-K/A | 12-002629 |

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