Vroom, Inc.

VRM

Nasdaq; shops; SIC 5500, Retail-Auto Dealers & Gasoline Stations; CIK 0001580864

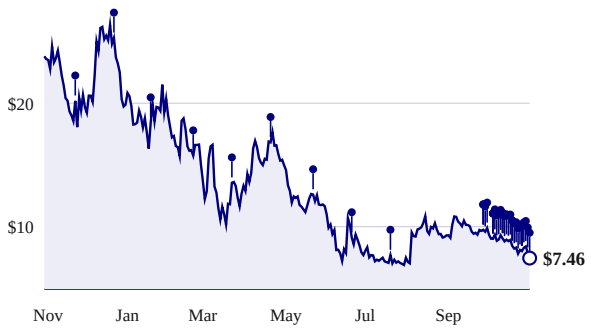
None

No letter

2 of 14 inputs computable; 7 are required, with a score in every sleeve

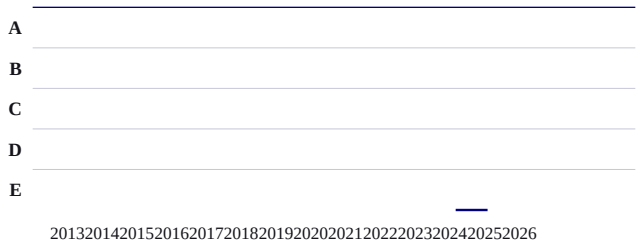
Scoreboard	
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $937.4M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	thin data not computable: dilution, distress
Inputs computable	2 of 14
Graded from	filings received through Mar 26, 2026 219 days before the rescan; latest periodic filing 10-Q received Aug 4, 2026
Last close	$7.96 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 26, 2026

Vroom, Inc. is a holding company that conducts its operations through its subsidiaries. Unless the context otherwise requires, references herein to "Vroom", the "Company", "we", "us" or "our" refer to Vroom and its consolidated subsidiaries. The Company was incorporated in Delaware on January 31, 2012, under the name BCM Partners III, Corp. On June 25, 2013, the Company changed its name to Auto America, Inc., and on July 9, 2015, the Company changed its name to Vroom, Inc. The Company previously operated an end-to-end ecommerce platform to buy and sell used vehicles through its subsidiary Vroom Automotive, LLC. Vroom, Inc. completed its initial public offering ("IPO") in June 2020.

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 19.0						
Gross profitability	not computable	42.0%				

latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31

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Return on invested capital	not computable	10.9%				
pretax income must exceed the validity floor and imply a 0%-100% tax rate						
Accruals ratio	(12.8%)	(4.8%)		19.0	285	2025-12-31
Gross margin stability, five years	not computable	1.2 pts				
five annual gross margins are required; found 4						
Solvency						
Twelve-month failure probability	not computable	0.04%				
firm-wide XBRL shares cannot be assigned to one ticker class						
Altman Z double-prime	not computable	1.93				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Net debt to EBITDA	not computable	1.84x				
EBITDA must exceed $100,000						
Interest coverage	not computable	2.28x				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Current ratio	not computable	1.38x				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Growth and financing, sleeve percentile 91.8						
Revenue growth, three-year compound	not computable	1.6%				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Free cash flow growth, three-year compound	not computable	5.2%				
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	(16.7%)	3.4%		91.8	270	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
Thin data	2 of 14 grade factors are computable; minimum is 7

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	(65.6%)	0.7%	3
Distance from 52-week high	(71.7%)	(20.3%)	5
EBIT to enterprise value	not computable	5.2%	
Free cash flow yield	not computable	3.9%	
Book value to price	not computable	0.35	
Sales to price	not computable	1.59	
Composite equity issuance, five years	not computable	(16.8%)	
Relative strength against the sector, log excess return	(1.04)	0.03	3

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	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass

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Long-term leverage fell	fail
Current ratio improved	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail

Cash, filings, liquidity

Cash and equivalents	$16.4M
Operating cash flow, four quarters	$77.7M
Months of runway	not finite
Days since last periodic filing	88 (10-Q received Aug 4, 2026)
Median daily dollar volume, 63 sessions	$72,635

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	$161.9M	2023-12-31	2024-03-13	10-K	24-030760
2	assets	us-gaap:Assets	$1.5B	2023-12-31	2025-03-11	10-K	25-037265
3	operating income	us-gaap:OperatingIncomeLoss	-$270.2M	2023-12-31	2024-03-13	10-K	24-030760
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$84.5M	2023-12-31	2025-03-11	10-K	25-037265
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$642,000	2023-12-31	2025-03-11	10-K	25-037265
6	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$454.2M	2023-12-31	2024-03-13	10-K	24-030760
7	book equity	us-gaap:StockholdersEquity	$127.7M	2023-12-31	2026-03-26	10-K	26-126253
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$135.6M	2023-12-31	2025-03-11	10-K	25-037265
9	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$402.2M	2022-12-31	2024-03-13	10-K	24-030760
10	book equity	us-gaap:StockholdersEquity	$479.8M	2022-12-31	2025-03-11	10-K	25-037265
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$398.9M	2022-12-31	2024-03-13	10-K	24-030760
12	net income	us-gaap:NetIncomeLoss	-$53.0M	2025-12-31	2026-03-26	10-K	26-126253
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$75.2M	2025-12-31	2026-03-26	10-K	26-126253
14	assets	us-gaap:Assets	$937.4M	2025-12-31	2026-03-26	10-K	26-126253
15	assets	us-gaap:Assets	$1.1B	2024-12-31	2026-03-26	10-K	26-126253
16	current assets	us-gaap:AssetsCurrent	$952.6M	2023-12-31	2024-03-13	10-K	24-030760
17	current liabilities	us-gaap:LiabilitiesCurrent	$856.8M	2023-12-31	2024-03-13	10-K	24-030760
18	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$2.0B	2023-12-31	2025-03-11	10-K	25-037265
19	liabilities	us-gaap:Liabilities	$1.3B	2023-12-31	2025-03-11	10-K	25-037265
20	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$29.1M	2023-12-31	2025-03-11	10-K	25-037265
21	interest expense	us-gaap:InterestExpense	$45.4M	2023-12-31	2024-03-13	10-K	24-030760
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$893.2M	2023-12-31	2024-03-13	10-K	24-030760
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.9B	2022-12-31	2024-03-13	10-K	24-030760
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.2B	2021-12-31	2023-03-02	10-K	23-005820
25	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.4B	2020-12-31	2023-03-02	10-K	23-005820
26	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$7.1M	2025-12-31	2026-03-26	10-K	26-126253
27	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$97.0M	2024-12-31	2026-03-26	10-K	26-126253
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$3.5M	2024-12-31	2026-03-26	10-K	26-126253
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$533.7M	2023-12-31	2025-03-11	10-K	25-037265
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$2.6M	2023-12-31	2025-03-11	10-K	25-037265
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$109.1M	2022-12-31	2024-03-13	10-K	24-030760
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$24.2M	2022-12-31	2024-03-13	10-K	24-030760
33	current assets	us-gaap:AssetsCurrent	$1.2B	2022-12-31	2024-03-13	10-K	24-030760
34	current liabilities	us-gaap:LiabilitiesCurrent	$703.3M	2022-12-31	2024-03-13	10-K	24-030760
35	assets	us-gaap:Assets	$1.6B	2022-12-31	2024-03-13	10-K	24-030760

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