Haverty Furniture Companies Inc. HVT

NYSE; shops; SIC 5712, Retail-Furniture Stores; CIK 0000216085

B/C

on the B/C boundary of 256 graded peers in shops

rank 100 of 256; percentile 39.0; sampling error 2.9 points; lower is stronger



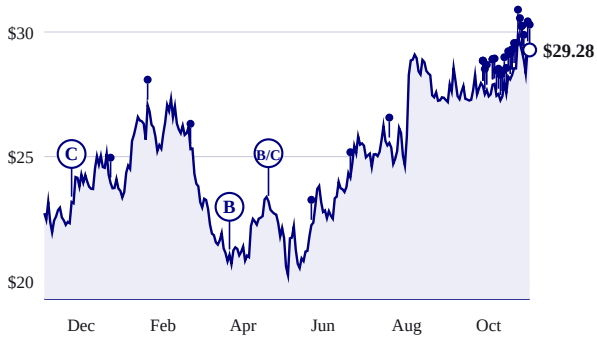
B/C, the elk



Scoreboard

Profitability	B/C percentile 42.6
Solvency	B percentile 30.7
Growth and financing	C/D percentile 61.6
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 $649.1M
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 26, 2026 249 days before the rescan; latest periodic filing 10-Q received Aug 4, 2026
Last close	$29.22 2026-10-30; 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 26, 2026

Unless otherwise indicated by the context, we use the terms "Havertys," "we," "our," or "us" when referring to the consolidated operations of Haverty Furniture Companies, Inc. and subsidiary. Havertys is a specialty retailer of residential furniture and accessories. Our founder, J.J. Haverty began the business in 1885 in Atlanta, Georgia with one store and made deliveries using horse-drawn wagons. The Company grew to 18 stores and was incorporated in September 1929. Anticipating further growth, the Company accessed additional capital through its initial public offering in October 1929.

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 42.6						
Gross profitability	70.9%	42.0%		17.4	240	2025-12-31
Return on invested capital	not computable	10.9%				
one or more required annual facts are missing						

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Accruals ratio	(5.1%)	(4.8%)	49.8	285	2025-12-31
Gross margin stability, five years	1.7 pts	1.2 pts	60.6	218	2025-12-31
Solvency, sleeve percentile 30.7					
Twelve-month failure probability	not computable	0.03%			
firm-wide XBRL shares cannot be assigned to one ticker class					
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	not computable	2.28x			
one or more required annual facts are missing					
Current ratio	1.87x	1.38x	30.7	293	2025-12-31
Growth and financing, sleeve percentile 61.6					
Revenue growth, three-year compound	(10.2%)	1.6%	88.2	267	2025-12-31
Free cash flow growth, three-year compound	13.4%	5.2%	33.0	148	2025-12-31
Reinvestment rate	not computable	8.4%			
one or more required annual facts are missing					
Asset growth, three years	0.00%	3.4%	63.8	270	2025-12-31
Net share issuance, one year	not computable	(0.6%)			
firm-wide XBRL shares cannot be assigned to one ticker class					

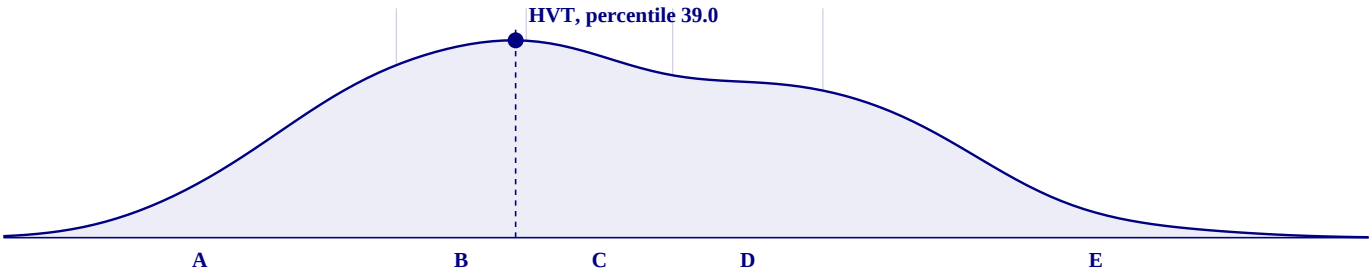
Warnings

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

Check	Measured
Fortress balance sheet	cash minus debt is 75,739,000 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
95	Yum China Holdings, Inc. (YUMC)	36.9	B	
96	Avnet Inc. (AVT)	37.3	B/C	
97	Dollar General Corp. (DG)	37.6	B/C	
98	Zumiez Inc. (ZUMZ)	38.0	B/C	fortress balance sheet
99	Openlane, Inc. (OPLN)	38.4	B/C	
100	Haverty Furniture Companies Inc. (HVT)	39.0	B/C	fortress balance sheet
101	Haverty Furniture Companies Inc. (HVT-A)	39.0	B/C	fortress balance sheet
102	Giftify, Inc. (GIFT)	39.6	B/C	
103	Murphy USA Inc. (MUSA)	40.0	B/C	
104	Shoe Station Group Inc. (SHOE)	40.4	B/C	
105	YUM Brands Inc. (YUM)	40.8	B/C	

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What the price implies

at the 2026-10-30 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	32.5%	(0.4%)	79
Distance from 52-week high	(2.0%)	(20.3%)	95
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	0.37	0.09	79

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	pass
Operating cash flow above zero	pass
Return on assets improved	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$104.3M
Operating cash flow, four quarters	$60.6M
Months of runway	not finite
Days since last periodic filing	90 (10-Q received Aug 4, 2026)
Median daily dollar volume, 63 sessions	$3.0M

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	$460.5M	2025-12-31	2026-02-26	10-K	26-012199
2	assets	us-gaap:Assets	$649.1M	2025-12-31	2026-02-26	10-K	26-012199
3	net income	us-gaap:NetIncomeLoss	$19.7M	2025-12-31	2026-02-26	10-K	26-012199
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$52.6M	2025-12-31	2026-02-26	10-K	26-012199
5	assets	us-gaap:Assets	$648.7M	2024-12-31	2026-02-26	10-K	26-012199
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$759.0M	2025-12-31	2026-02-26	10-K	26-012199
7	gross profit	us-gaap:GrossProfit	$439.1M	2024-12-31	2026-02-26	10-K	26-012199
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$722.9M	2024-12-31	2026-02-26	10-K	26-012199
9	gross profit	us-gaap:GrossProfit	$523.1M	2023-12-31	2026-02-26	10-K	26-012199
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$862.1M	2023-12-31	2026-02-26	10-K	26-012199
11	gross profit	us-gaap:GrossProfit	$604.2M	2022-12-31	2025-03-06	10-K	25-010869
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.0B	2022-12-31	2025-03-06	10-K	25-010869
13	gross profit	us-gaap:GrossProfit	$574.6M	2021-12-31	2024-03-07	10-K	24-009586
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.0B	2021-12-31	2024-03-07	10-K	24-009586
15	current assets	us-gaap:AssetsCurrent	$249.3M	2025-12-31	2026-02-26	10-K	26-012199
16	current liabilities	us-gaap:LiabilitiesCurrent	$133.4M	2025-12-31	2026-02-26	10-K	26-012199
17	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$19.7M	2025-12-31	2026-02-26	10-K	26-012199
18	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$58.9M	2024-12-31	2026-02-26	10-K	26-012199

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19	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$32.1M	2024-12-31	2026-02-26	10-K	26-012199
20	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$97.2M	2023-12-31	2026-02-26	10-K	26-012199
21	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$53.1M	2023-12-31	2026-02-26	10-K	26-012199
22	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$51.0M	2022-12-31	2025-03-06	10-K	25-010869
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$28.4M	2022-12-31	2025-03-06	10-K	25-010869
24	assets	us-gaap:Assets	$654.1M	2023-12-31	2025-03-06	10-K	25-010869
25	assets	us-gaap:Assets	$649.0M	2022-12-31	2024-03-07	10-K	24-009586

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