Pattern Group Inc.

PTRN

Nasdaq; shops; SIC 5961, Retail-Catalog & Mail-Order Houses; CIK 0001811935

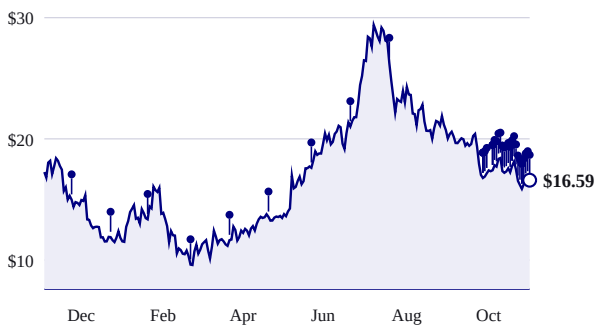
None

No letter

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

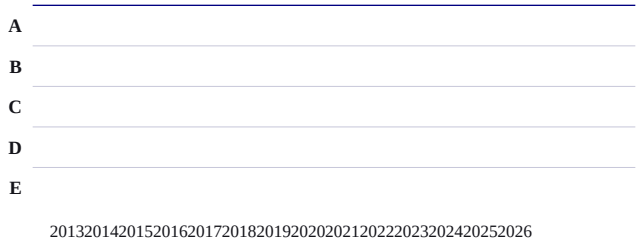
Scoreboard	
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $947.6M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	thin data not computable: dilution, short runway, distress, fortress balance sheet
Inputs computable	3 of 14
Graded from	filings received through Mar 6, 2026 241 days before the rescan; latest periodic filing 10-Q received Aug 6, 2026
Last close	$16.60 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 Mar 6, 2026

Pattern is a global ecommerce acceleration platform that helps consumer brands sell products on global ecommerce marketplaces. Our proprietary technology and on-demand experts operate across more than 70 marketplaces to increase product sales to consumers in more than 100 countries. Utilizing more than 66 trillion data points and sophisticated machine learning and artificial intelligence ("AI"), we strive to optimize and automate key levers of ecommerce growth, including advertising, content creation and management, pricing, forecasting and customer service.

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 4.6						
Gross profitability	115.1%	42.0%		4.6	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	not computable	(4.8%)				
a prior annual assets observation is required						
Gross margin stability, five years	not computable	1.2 pts				
five annual gross margins are required; found 1						
Solvency, sleeve percentile 19.1						
Twelve-month failure probability	not computable	0.03%				
liabilities and a nearby cover-page share count are required at 2026-06-30						
Altman Z double-prime	5.09	1.93		15.7	205	2025-12-31
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	2.34x	1.38x		22.6	293	2025-12-31
Growth and financing						
Revenue growth, three-year compound	not computable	1.6%				
four annual observations are required; found 1						
Free cash flow growth, three-year compound	not computable	5.2%				
four consecutive annual FCF observations are required; found 1						
Reinvestment rate	not computable	8.4%				
a prior annual working-capital observation is required						
Asset growth, three years	not computable	3.4%				
four annual observations are required; found 1						
Net share issuance, one year	not computable	(0.6%)				
two annual share counts are required; found 0						

Warnings

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

Check	Measured
Thin data	3 of 14 grade factors are computable; minimum is 7

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	(2.7%)	(0.4%)	46
Distance from 52-week high	(43.6%)	(20.3%)	21
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	0.06	0.09	46

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	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	fail

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No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	n/a
Operating cash flow, four quarters	n/a
Months of runway	not finite
Days since last periodic filing	88 (10-Q received Aug 6, 2026)
Median daily dollar volume, 63 sessions	$26.4M

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:RevenueFromContractWithCustomerExcludingA...	$2.5B	2025-12-31	2026-03-06	10-K	26-000013
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$1.4B	2025-12-31	2026-03-06	10-K	26-000013
3	assets	us-gaap:Assets	$947.6M	2025-12-31	2026-03-06	10-K	26-000013
4	net income	us-gaap:NetIncomeLoss	$16.2M	2025-12-31	2026-03-06	10-K	26-000013
5	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$99.4M	2025-12-31	2026-03-06	10-K	26-000013
6	current assets	us-gaap:AssetsCurrent	$792.6M	2025-12-31	2026-03-06	10-K	26-000013
7	current liabilities	us-gaap:LiabilitiesCurrent	$338.5M	2025-12-31	2026-03-06	10-K	26-000013
8	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$28.7M	2025-12-31	2026-03-06	10-K	26-000013
9	operating income	us-gaap:OperatingIncomeLoss	$25.4M	2025-12-31	2026-03-06	10-K	26-000013
10	book equity	us-gaap:StockholdersEquity	$581.0M	2025-12-31	2026-03-06	10-K	26-000013
11	liabilities	us-gaap:Liabilities	$366.6M	2025-12-31	2026-03-06	10-K	26-000013
12	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$20.5M	2025-12-31	2026-03-06	10-K	26-000013
13	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$16.8M	2025-12-31	2026-03-06	10-K	26-000013
14	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$794,000	2025-12-31	2026-03-06	10-K	26-000013
15	income tax	us-gaap:IncomeTaxExpenseBenefit	-$17.0M	2025-12-31	2026-03-06	10-K	26-000013

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