Savers Value Village, Inc.

SVV

NYSE; shops; SIC 5900, Retail-Miscellaneous Retail; CIK 0001883313

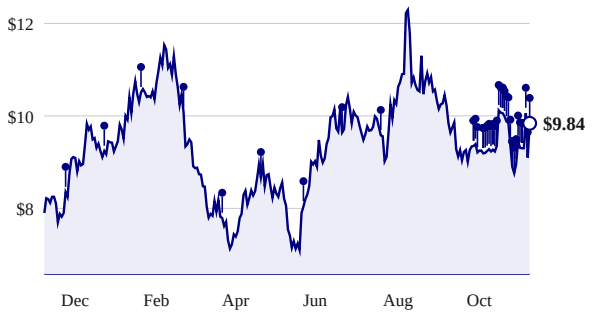
None

No letter

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

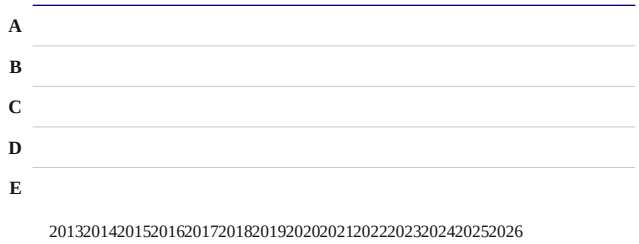
Scoreboard	
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.0B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	thin data not computable: distress
Inputs computable	6 of 14
Graded from	filings received through Feb 20, 2026 260 days before the rescan; latest periodic filing 10-Q received Nov 5, 2026
Last close	$9.83 2026-11-06; market equity $1.5B; 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 20, 2026

Savers Value Village, Inc. (the "Company", "we", "us", or "our") is the largest for-profit thrift operator in the United States ("U.S.") and Canada based on number of stores. With nearly 24,000 team members, we operate a total of 367 stores under the Savers®, Value Village®, Value Village Boutique?, Village des ValeursMD, Unique® and 2nd Ave.® banners. As of January 3, 2026, we had 179 stores in the U.S., 170 stores in Canada and 18 stores in Australia. The Company reports on a fiscal year basis, which ends on the Saturday nearest December 31.

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 35.0						
Gross profitability	not computable	42.3%				
latest aligned inputs end 2023-12-30; latest annual assets end 2026-01-03						
Return on invested capital	not computable	10.9%				

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prior invested-capital observation is 735 days earlier					
Accruals ratio	(7.4%)	(4.9%)	35.0	284	2026-01-03
Gross margin stability, five years	not computable	1.3 pts			
five annual gross margins are required; found 1					
Solvency, sleeve percentile 74.9					
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	0.11	1.93	68.6	205	2026-01-03
Net debt to EBITDA	3.15x	1.37x	73.5	99	2026-01-03
Interest coverage	not computable	3.27x			
one or more required annual facts are missing					
Current ratio	0.81x	1.38x	82.7	296	2026-01-03
Growth and financing, sleeve percentile 52.6					
Revenue growth, three-year compound	not computable	1.6%			
four annual observations are required; found 3					
Free cash flow growth, three-year compound	not computable	4.6%			
four consecutive annual FCF observations are required; found 3					
Reinvestment rate	(10.4%)	12.2%	74.8	152	2026-01-03
Asset growth, three years	not computable	3.3%			
four annual observations are required; found 3					
Net share issuance, one year	(2.3%)	(0.6%)	30.3	209	2026-02-13

Warnings

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

Check	Measured
Thin data	6 of 14 grade factors are computable; minimum is 7

What the price implies

at the 2026-11-06 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(0.00%)	(0.7%)	51
Distance from 52-week high	(19.9%)	(21.8%)	52
EBIT to enterprise value	5.7%	5.1%	55
Free cash flow yield	3.2%	3.9%	42
Book value to price	0.31	0.36	43
Sales to price	1.11	1.65	38
Composite equity issuance, five years	not computable	(16.9%)	
Relative strength against the sector, log excess return	0.09	0.08	51

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2026-01-03	
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	fail
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass

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Cash, filings, liquidity	
Cash and equivalents	$60.1M
Operating cash flow, four quarters	$262.9M
Months of runway	not finite
Days since last periodic filing	2 (10-Q received Nov 5, 2026)
Median daily dollar volume, 63 sessions	$13.2M

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	$427.6M	2023-12-30	2024-03-08	10-K	24-000013
2	assets	us-gaap:Assets	$1.9B	2023-12-30	2025-02-21	10-K	25-000013
3	operating income	us-gaap:OperatingIncomeLoss	$124.1M	2026-01-03	2026-02-20	10-K	26-000014
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$37.2M	2026-01-03	2026-02-20	10-K	26-000014
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$14.6M	2026-01-03	2026-02-20	10-K	26-000014
6	total debt	us-gaap:LongTermDebt	$730.0M	2026-01-03	2026-02-20	10-K	26-000014
7	book equity	us-gaap:StockholdersEquity	$435.6M	2026-01-03	2026-02-20	10-K	26-000014
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$85.9M	2026-01-03	2026-02-20	10-K	26-000014
9	total debt	us-gaap:LongTermDebt	$816.8M	2023-12-30	2024-03-08	10-K	24-000013
10	book equity	us-gaap:StockholdersEquity	$376.1M	2023-12-30	2026-02-20	10-K	26-000014
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$180.0M	2023-12-30	2025-02-21	10-K	25-000013
12	net income	us-gaap:NetIncomeLoss	$22.6M	2026-01-03	2026-02-20	10-K	26-000014
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$167.3M	2026-01-03	2026-02-20	10-K	26-000014
14	assets	us-gaap:Assets	$2.0B	2026-01-03	2026-02-20	10-K	26-000014
15	assets	us-gaap:Assets	$1.9B	2024-12-28	2026-02-20	10-K	26-000014
16	current assets	us-gaap:AssetsCurrent	$197.1M	2026-01-03	2026-02-20	10-K	26-000014
17	current liabilities	us-gaap:LiabilitiesCurrent	$244.0M	2026-01-03	2026-02-20	10-K	26-000014
18	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$273.2M	2026-01-03	2026-02-20	10-K	26-000014
19	liabilities	us-gaap:Liabilities	$1.6B	2026-01-03	2026-02-20	10-K	26-000014
20	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$80.5M	2026-01-03	2026-02-20	10-K	26-000014
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.7B	2026-01-03	2026-02-20	10-K	26-000014
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.5B	2024-12-28	2026-02-20	10-K	26-000014
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.5B	2023-12-30	2026-02-20	10-K	26-000014
24	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$118.6M	2026-01-03	2026-02-20	10-K	26-000014
25	current assets	us-gaap:AssetsCurrent	$230.2M	2024-12-28	2026-02-20	10-K	26-000014
26	current liabilities	us-gaap:LiabilitiesCurrent	$231.1M	2024-12-28	2026-02-20	10-K	26-000014
27	shares outstanding	dei:EntityCommonStockSharesOutstanding	155,056,715	2026-02-13	2026-02-20	10-K	26-000014
28	shares outstanding	dei:EntityCommonStockSharesOutstanding	158,707,876	2025-02-10	2025-08-25	10-K/A	25-000073

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