# 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

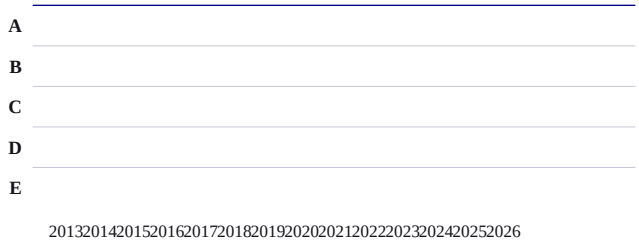
| Scoreboard | |
|---|---|
| **Reliability** | 0.91 AUC<br>filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025 |
| **Peer failure rate** | 1.01% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | $591M to $2.67B assets<br>total assets $2.0B |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | thin data<br>not computable: distress |
| **Inputs computable** | 6 of 14 |
| **Graded from** | filings received through Feb 20, 2026<br>261 days before the rescan; latest periodic filing 10-Q received Nov 5, 2026 |
| **Last close** | $9.83<br>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% | | | | |

| | | | | | |
|---|---|---|---|---|---|
| *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 |

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

| 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 | 3 (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 |

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.