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

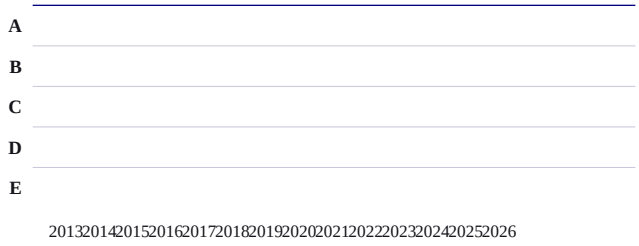
Scoreboard	
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.0B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	thin data not computable: distress
Inputs computable	6 of 14
Graded from	filings received through Feb 20, 2026 263 days before the rescan; latest periodic filing 10-Q received Nov 5, 2026
Last close	$10.60 2026-11-09; market equity $1.6B; 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 34.8						
Gross profitability	not computable	42.0%				
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%)	34.8	283	2026-01-03	
Gross margin stability, five years	not computable	1.3 pts				
five annual gross margins are required; found 1						
Solvency, sleeve percentile 74.8						
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	68.5	204	2026-01-03	
Net debt to EBITDA	3.15x	1.38x	73.2	98	2026-01-03	
Interest coverage	not computable	3.27x				
one or more required annual facts are missing						
Current ratio	0.81x	1.37x	82.7	295	2026-01-03	
Growth and financing, sleeve percentile 53.1						
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%)	17.6%	75.3	151	2026-01-03	
Asset growth, three years	not computable	3.4%				
four annual observations are required; found 3						
Net share issuance, one year	(2.3%)	(0.6%)	30.8	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 2026-11-09 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(0.00%)	(0.8%)	51
Distance from 52-week high	(13.7%)	(19.6%)	62
EBIT to enterprise value	5.4%	5.1%	53
Free cash flow yield	3.0%	3.8%	42
Book value to price	0.29	0.35	42
Sales to price	1.03	1.55	37
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	5 (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.