# Interface Inc.

**TILE**

Nasdaq; consumer nondurables; SIC 2273, Carpets & Rugs; CIK 0000715787

**A/B**

**on the A/B boundary of 125 graded peers in consumer nond...**

rank 23 of 125; percentile 17.7; sampling error 3.8 points; lower is stronger




**A/B, the bull**



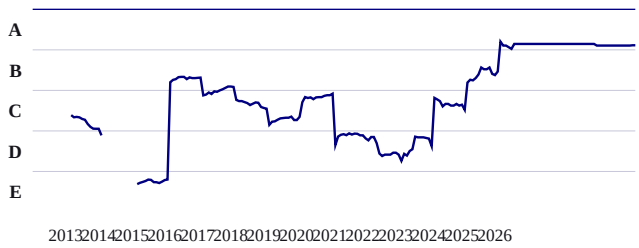
| Scoreboard | |
|---|---|
| **Profitability** | B/C<br>percentile 37.8 |
| **Solvency** | B<br>percentile 24.3 |
| **Growth and financing** | B/C<br>percentile 41.5 |
| **Reliability** | 0.91 AUC<br>filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025 |
| **Peer failure 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 $1.2B |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | none triggered<br>not computable: distress |
| **Inputs computable** | 13 of 14 |
| **Graded from** | filings received through Feb 25, 2026<br>260 days before the rescan; latest periodic filing 10-Q received Nov 10, 2026 |
| **Last close** | $31.73<br>2026-11-11; market equity $1.8B; 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 25, 2026*

References in this Annual Report on Form 10-K to "Interface," "the Company," "we," "our," "ours" and "us" refer to Interface, Inc. and its subsidiaries or any of them, unless the context requires otherwise. Interface, Inc. was incorporated in Georgia in 1973 and is a global flooring solutions company offering an integrated portfolio of flooring products to customers, including carpet tile, luxury vinyl tile ("LVT"), nora® rubber flooring, and FLOR® premium area rugs. We are a global sustainability leader and offer an extensive range of low carbon and cradle-to-gate carbon negative products that prioritize our sustainability goals.

## The fourteen inputs

*lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight*

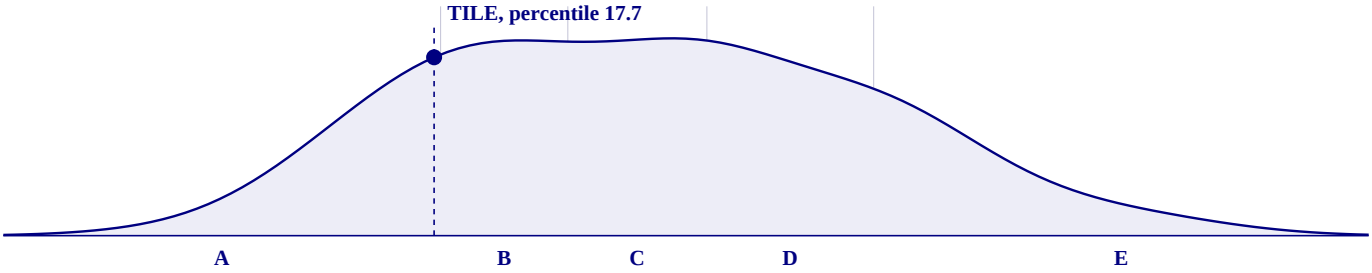
| Input | Value | Peer median | Percentile, 0 to 100 | Pct | Peers | Period end |
|---|---|---|---|---|---|---|
| **Profitability, sleeve percentile 37.8** | | | | | | |
| Gross profitability | 44.5% | 29.8% | | 33.3 | 145 | 2025-12-28 |
| Return on invested capital | 19.3% | 5.6% | | 16.7 | 49 | 2025-12-28 |
| Accruals ratio | (4.4%) | (5.2%) | | 59.1 | 150 | 2025-12-28 |

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| | | | | | |
|---|---|---|---|---|---|
| Gross margin stability, five years | 1.7 pts | 1.9 pts | 42.2 | 117 | 2025-12-28 |
| **Solvency, sleeve percentile 24.3** | | | | | |
| 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 | 5.23 | 3.06 | 29.4 | 120 | 2025-12-28 |
| Net debt to EBITDA | 0.54x | 2.58x | 14.8 | 55 | 2025-12-28 |
| Interest coverage | 8.39x | 2.36x | 20.9 | 44 | 2025-12-28 |
| Current ratio | 2.34x | 1.79x | 32.0 | 154 | 2025-12-28 |
| **Growth and financing, sleeve percentile 41.5** | | | | | |
| Revenue growth, three-year compound | 2.2% | 0.06% | 39.8 | 134 | 2025-12-28 |
| Free cash flow growth, three-year compound | 70.3% | 14.9% | 9.2 | 66 | 2025-12-28 |
| Reinvestment rate | (16.2%) | 11.0% | 68.6 | 71 | 2025-12-28 |
| Asset growth, three years | (1.6%) | 0.2% | 57.9 | 134 | 2025-12-28 |
| Net share issuance, one year | (0.6%) | 0.05% | 32.0 | 104 | 2026-02-13 |

## Among 125 peers

*consumer nondurables; 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 |
|---|---|---|---|---|
| 18 | Yeti Holdings, Inc. (YETI) | 13.7 | A | |
| 19 | Tootsie Roll Industries Inc. (TR) | 14.5 | A | |
| 20 | Escalade Inc. (ESCA) | 15.3 | A | fortress balance sheet |
| 21 | American Outdoor Brands, Inc. (AOUT) | 16.1 | A | |
| 22 | Simply Good Foods Co. (SMPL) | 16.9 | A/B | |
| 23 | Interface Inc. (TILE) | 17.7 | A/B | |
| 24 | Daily Journal Corp. (DJCO) | 18.5 | A/B | late filer, fortress balance sheet |
| 25 | Brown Forman Corp. (BF-A) | 19.8 | A/B | |
| 26 | Brown Forman Corp. (BF-B) | 19.8 | A/B | |
| 27 | Cintas Corp. (CTAS) | 21.0 | A/B | |
| 28 | Mattel Inc. (MAT) | 21.8 | A/B | |

## What the price implies

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

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | 38.5% | (1.3%) | 85 |
| Distance from 52-week high | (21.0%) | (19.7%) | 47 |
| EBIT to enterprise value | 8.7% | 3.2% | 90 |
| Free cash flow yield | 6.6% | 3.9% | 59 |
| Book value to price | 0.39 | 0.54 | 37 |
| Sales to price | 0.76 | 1.18 | 34 |
| Composite equity issuance, five years | (3.2%) | (16.7%) | 75 |
| Relative strength against the sector, log excess return | 0.25 | (0.09) | 85 |

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## Diagnostics

*shown on every report; none enters the grade*

| Measure | Value |
|---|---|
| **Piotroski F-score 8 of 9, period end 2025-12-28** | |
| Return on assets above zero | pass |
| Operating cash flow above zero | pass |
| Return on assets improved | pass |
| Operating cash flow exceeds net income | pass |
| Long-term leverage fell | pass |
| Current ratio improved | fail |
| No new shares issued | pass |
| Gross margin improved | pass |
| Asset turnover improved | pass |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $81.1M |
| Operating cash flow, four quarters | $187.5M |
| Months of runway | not finite |
| Days since last periodic filing | 2 (10-Q received Nov 10, 2026) |
| Median daily dollar volume, 63 sessions | $15.5M |

## 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 | $537.4M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 2 | assets | us-gaap:Assets | $1.2B | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 3 | operating income | us-gaap:OperatingIncomeLoss | $164.0M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 4 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | $136.9M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 5 | income tax | us-gaap:IncomeTaxExpenseBenefit | $20.8M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 6 | total debt | us-gaap:LongTermDebt | $181.6M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 7 | book equity | us-gaap:StockholdersEquity | $640.7M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 8 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $71.3M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 9 | total debt | us-gaap:LongTermDebt | $302.8M | 2024-12-29 | 2026-02-25 | 10-K | 26-000006 |
| 10 | book equity | us-gaap:StockholdersEquity | $489.1M | 2024-12-29 | 2026-02-25 | 10-K | 26-000006 |
| 11 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $99.2M | 2024-12-29 | 2026-02-25 | 10-K | 26-000006 |
| 12 | net income | us-gaap:NetIncomeLoss | $116.1M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 13 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $167.9M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 14 | assets | us-gaap:Assets | $1.2B | 2024-12-29 | 2026-02-25 | 10-K | 26-000006 |
| 15 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.4B | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 16 | gross profit | us-gaap:GrossProfit | $482.9M | 2024-12-29 | 2026-02-25 | 10-K | 26-000006 |
| 17 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.3B | 2024-12-29 | 2026-02-25 | 10-K | 26-000006 |
| 18 | gross profit | us-gaap:GrossProfit | $441.1M | 2023-12-31 | 2026-02-25 | 10-K | 26-000006 |
| 19 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.3B | 2023-12-31 | 2026-02-25 | 10-K | 26-000006 |
| 20 | gross profit | us-gaap:GrossProfit | $437.7M | 2023-01-01 | 2025-02-26 | 10-K | 25-000006 |
| 21 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.3B | 2023-01-01 | 2025-02-26 | 10-K | 25-000006 |
| 22 | gross profit | us-gaap:GrossProfit | $432.7M | 2022-01-02 | 2024-02-28 | 10-K | 24-000005 |
| 23 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.2B | 2022-01-02 | 2024-02-28 | 10-K | 24-000005 |
| 24 | current assets | us-gaap:AssetsCurrent | $554.8M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 25 | current liabilities | us-gaap:LiabilitiesCurrent | $237.1M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 26 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | $518.0M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 27 | liabilities | us-gaap:Liabilities | $565.8M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 28 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $38.9M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 29 | interest expense | us-gaap:InterestExpense | $19.5M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 30 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $46.2M | 2025-12-28 | 2026-02-25 | 10-K | 26-000006 |
| 31 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $148.4M | 2024-12-29 | 2026-02-25 | 10-K | 26-000006 |

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 32 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $33.8M | 2024-12-29 | 2026-02-25 | 10-K | 26-000006 |
| 33 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $142.0M | 2023-12-31 | 2026-02-25 | 10-K | 26-000006 |
| 34 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $26.1M | 2023-12-31 | 2026-02-25 | 10-K | 26-000006 |
| 35 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $43.1M | 2023-01-01 | 2025-02-26 | 10-K | 25-000006 |
| 36 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $18.4M | 2023-01-01 | 2025-02-26 | 10-K | 25-000006 |
| 37 | current assets | us-gaap:AssetsCurrent | $564.3M | 2024-12-29 | 2026-02-25 | 10-K | 26-000006 |
| 38 | current liabilities | us-gaap:LiabilitiesCurrent | $216.7M | 2024-12-29 | 2026-02-25 | 10-K | 26-000006 |
| 39 | assets | us-gaap:Assets | $1.2B | 2023-12-31 | 2025-02-26 | 10-K | 25-000006 |
| 40 | assets | us-gaap:Assets | $1.3B | 2023-01-01 | 2024-02-28 | 10-K | 24-000005 |
| 41 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 57,963,488 | 2026-02-13 | 2026-02-25 | 10-K | 26-000006 |
| 42 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 58,313,040 | 2025-02-14 | 2025-02-26 | 10-K | 25-000006 |

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