Carters Inc.

CRI

NYSE; consumer nondurables; SIC 2300, Apparel & Other Finishd Prods of Fabrics & Similar Matl; CIK 0001060822

B/C

on the B/C boundary of 126 graded peers in consumer nond...

rank 47 of 126; percentile 36.8; sampling error 3.7 points; lower is stronger

A B C D E

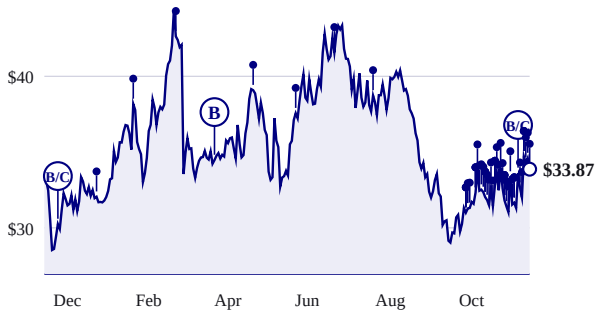
B/C, the elk



Scoreboard

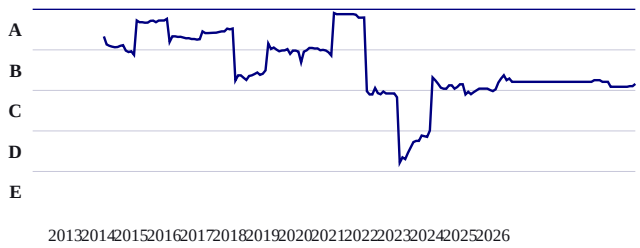
Profitability	B/C percentile 39.2
Solvency	B/C percentile 37.9
Growth and financing	C percentile 50.1
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.6B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: fortress balance sheet
Inputs computable	12 of 14
Graded from	filings received through Feb 27, 2026 259 days before the rescan; latest periodic filing 10-Q received Oct 30, 2026
Last close	$33.89 2026-11-12; market equity $1.2B; 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 27, 2026

We are North America's largest and most-enduring apparel company exclusively for babies and young children. Our core brands are Carter's and OshKosh B'gosh (or "OshKosh"), iconic and among the sector's most trusted names. Our exclusive Carter's brands, which consist of Child of Mine, Just One You, and Simple Joys, are developed for Walmart, Target, and Amazon. Our emerging brands include Little Planet, crafted with organic fabrics and sustainable materials, Otter Avenue, a toddler-focused apparel brand, and Skip Hop, baby essentials from tubs to toys.

The fourteen inputs

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

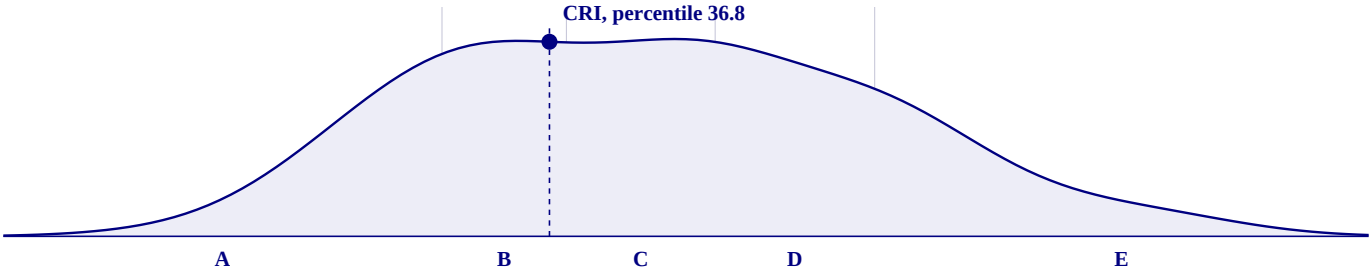
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 39.2						
Gross profitability	51.2%	29.8%		23.4	146	2026-01-03
Return on invested capital	not computable	5.6%				
one or more required annual facts are missing						

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Accruals ratio	(1.2%)	(5.1%)	78.7	151	2026-01-03
Gross margin stability, five years	1.1 pts	1.9 pts	15.4	118	2026-01-03
Solvency, sleeve percentile 37.9					
Twelve-month failure probability	0.04%	0.04%	50.0	9	2026-10-03
Altman Z double-prime	4.11	2.97	36.7	121	2026-01-03
Net debt to EBITDA	not computable	2.58x			
one or more required annual facts are missing					
Interest coverage	4.21x	2.36x	37.2	44	2026-01-03
Current ratio	2.51x	1.81x	27.9	155	2026-01-03
Growth and financing, sleeve percentile 50.1					
Revenue growth, three-year compound	(3.4%)	(0.1%)	70.9	135	2026-01-03
Free cash flow growth, three-year compound	12.7%	14.9%	53.8	66	2026-01-03
Reinvestment rate	114.7%	11.0%	14.3	71	2026-01-03
Asset growth, three years	1.7%	0.2%	41.8	135	2026-01-03
Net share issuance, one year	1.0%	0.05%	69.9	104	2026-02-20

Among 126 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
42	Cal-Maine Foods Inc. (CALM)	32.8	B	fortress balance sheet
43	Coffee Holding Co. Inc. (JVA)	33.6	B	late filer
44	Mohawk Industries Inc. (MHK)	34.4	B	
45	PVH Corp. (PVH)	35.2	B	
46	Ingredion Inc. (INGR)	36.0	B	
47	Carters Inc. (CRI)	36.8	B/C	
48	Coca-Cola Consolidated, Inc. (COKE)	37.6	B/C	
49	Seneca Foods Corp. (SENEA)	38.8	B/C	
50	Seneca Foods Corp. (SENEB)	38.8	B/C	
51	Johnson Outdoors Inc. (JOUT)	40.0	B/C	fortress balance sheet
52	Coca Cola Co. (KO)	40.8	B/C	

What the price implies

at the 2026-11-12 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	2.0%	(1.6%)	54
Distance from 52-week high	(23.7%)	(20.7%)	44
EBIT to enterprise value	not computable	3.2%	
Free cash flow yield	5.5%	4.0%	56
Book value to price	0.85	0.56	67
Sales to price	2.33	1.21	76
Composite equity issuance, five years	(38.6%)	(16.6%)	5
Relative strength against the sector, log excess return	(0.06)	(0.09)	54

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Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 4 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	fail
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$451.0M
Operating cash flow, four quarters	$360.5M
Months of runway	not finite
Days since last periodic filing	14 (10-Q received Oct 30, 2026)
Median daily dollar volume, 63 sessions	$42.9M

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	$1.3B	2026-01-03	2026-02-27	10-K	26-000016
2	assets	us-gaap:Assets	$2.6B	2026-01-03	2026-02-27	10-K	26-000016
3	net income	us-gaap:NetIncomeLoss	$91.8M	2026-01-03	2026-02-27	10-K	26-000016
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$122.3M	2026-01-03	2026-02-27	10-K	26-000016
5	assets	us-gaap:Assets	$2.4B	2024-12-28	2026-02-27	10-K	26-000016
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.9B	2026-01-03	2026-02-27	10-K	26-000016
7	gross profit	us-gaap:GrossProfit	$1.4B	2024-12-28	2026-02-27	10-K	26-000016
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.8B	2024-12-28	2026-02-27	10-K	26-000016
9	gross profit	us-gaap:GrossProfit	$1.4B	2023-12-30	2026-02-27	10-K	26-000016
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.9B	2023-12-30	2026-02-27	10-K	26-000016
11	gross profit	us-gaap:GrossProfit	$1.5B	2022-12-31	2025-02-25	10-K	25-000030
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.2B	2022-12-31	2025-02-25	10-K	25-000030
13	gross profit	us-gaap:GrossProfit	$1.7B	2022-01-01	2024-02-27	10-K	24-000062
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.5B	2022-01-01	2024-02-27	10-K	24-000062
15	current assets	us-gaap:AssetsCurrent	$1.3B	2026-01-03	2026-02-27	10-K	26-000016
16	current liabilities	us-gaap:LiabilitiesCurrent	$506.0M	2026-01-03	2026-02-27	10-K	26-000016
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$929.5M	2026-01-03	2026-02-27	10-K	26-000016
18	operating income	us-gaap:OperatingIncomeLoss	$143.9M	2026-01-03	2026-02-27	10-K	26-000016
19	book equity	us-gaap:StockholdersEquity	$925.0M	2026-01-03	2026-02-27	10-K	26-000016
20	liabilities	us-gaap:Liabilities	$1.6B	2026-01-03	2026-02-27	10-K	26-000016
21	interest expense	us-gaap:InterestExpense	$34.2M	2026-01-03	2026-02-27	10-K	26-000016
22	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$53.7M	2026-01-03	2026-02-27	10-K	26-000016
23	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$298.8M	2024-12-28	2026-02-27	10-K	26-000016
24	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$56.2M	2024-12-28	2026-02-27	10-K	26-000016
25	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$529.1M	2023-12-30	2026-02-27	10-K	26-000016
26	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$59.9M	2023-12-30	2026-02-27	10-K	26-000016
27	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$88.4M	2022-12-31	2025-02-25	10-K	25-000030
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$40.4M	2022-12-31	2025-02-25	10-K	25-000030
29	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$51.5M	2026-01-03	2026-02-27	10-K	26-000016
30	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$113.8M	2026-01-03	2026-02-27	10-K	26-000016
31	income tax	us-gaap:IncomeTaxExpenseBenefit	$22.0M	2026-01-03	2026-02-27	10-K	26-000016

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32	current assets	us-gaap:AssetsCurrent	$1.1B	2024-12-28	2026-02-27	10-K	26-000016
33	current liabilities	us-gaap:LiabilitiesCurrent	$508.8M	2024-12-28	2026-02-27	10-K	26-000016
34	assets	us-gaap:Assets	$2.4B	2023-12-30	2025-02-25	10-K	25-000030
35	assets	us-gaap:Assets	$2.4B	2022-12-31	2024-02-27	10-K	24-000062
36	shares outstanding	dei:EntityCommonStockSharesOutstanding	36,386,140	2026-02-20	2026-02-27	10-K	26-000016
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	36,010,750	2025-02-18	2025-02-25	10-K	25-000030

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