Hour Loop, Inc.

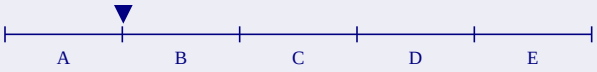
HOUR

Nasdaq; shops; SIC 5961, Retail-Catalog & Mail-Order Houses; CIK 0001874875

A/B

on the A/B boundary of 239 graded peers in shops

rank 49 of 239; percentile 20.2; sampling error 3.0 points; lower is stronger

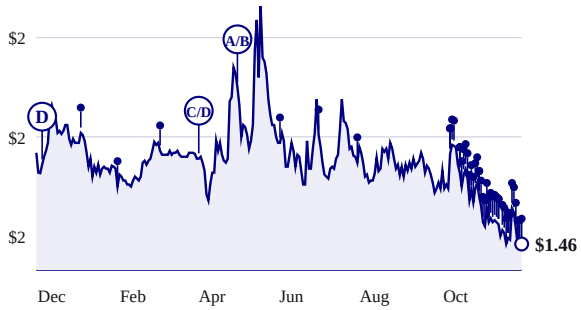


A/B, the bull



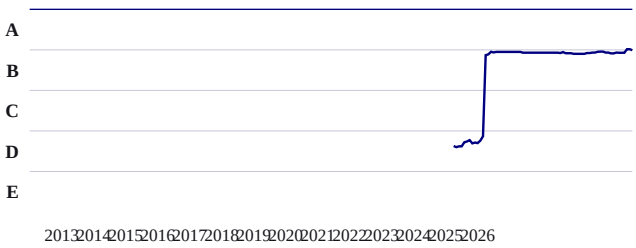
Scoreboard	
Profitability	B/C percentile 41.2
Solvency	B/C percentile 39.5
Growth and financing	B percentile 35.9
Reliability	0.83 AUC filers with $12.5M to $120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025
Peer failure rate	1.07% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$12.5M to $120M assets total assets $23.8M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: short runway, distress, fortress balance sheet
Inputs computable	9 of 13
Graded from	filings received through Mar 24, 2026 240 days before the rescan; latest periodic filing 10-Q received Nov 12, 2026
Last close	$1.52 2026-10-30; market equity $53.5M; 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 Mar 24, 2026

Business section, along with other sections of this annual report on Form 10-K, includes statistical and other industry and market data that we obtained from industry publications and research, surveys and studies conducted by third parties. Industry publications and third-party research, surveys and studies generally indicate that their information has been obtained from sources believed to be reliable, although they do not guarantee the accuracy or completeness of such information.

The thirteen inputs

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

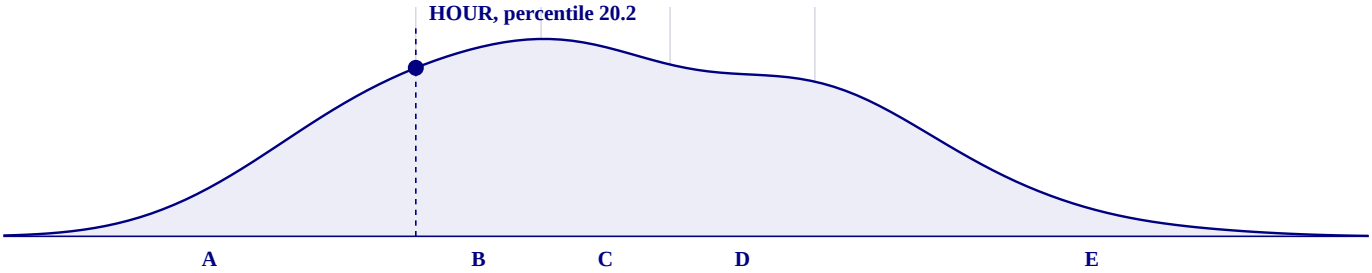
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 41.2						
Gross profitability	313.3%	43.5%		0.5	223	2025-12-31
Return on invested capital	not computable	11.5%				
one or more required annual facts are missing						
Accruals ratio	(4.0%)	(4.9%)		62.9	268	2025-12-31

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Gross margin stability, five years	1.7 pts	1.2 pts	60.2	202	2025-12-31
Solvency, sleeve percentile 39.5					
Altman Z double-prime	3.00	1.93	32.1	197	2025-12-31
Net debt to EBITDA	not computable	1.46x			
one or more required annual facts are missing					
Interest coverage	not computable	2.71x			
latest aligned inputs end 2022-12-31; latest annual assets end 2025-12-31					
Current ratio	1.37x	1.34x	46.9	274	2025-12-31
Growth and financing, sleeve percentile 35.9					
Revenue growth, three-year compound	14.1%	1.8%	8.0	250	2025-12-31
Free cash flow growth, three-year compound	not computable	4.7%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	132.9%	13.3%	9.2	142	2025-12-31
Asset growth, three years	(2.5%)	3.3%	70.8	251	2025-12-31
Net share issuance, one year	0.09%	(0.6%)	55.6	206	2026-03-24

Among 239 peers

shops; 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
44	BJ's Wholesale Club Holdings, Inc. (BJ)	18.1	A/B	
45	Dick'S Sporting Goods, Inc. (DKS)	18.5	A/B	fortress balance sheet
46	Copart Inc. (CPRT)	18.9	A/B	
47	Amazon COM Inc. (AMZN)	19.3	A/B	fortress balance sheet
48	PC Connection Inc. (CNXN)	19.7	A/B	
49	Hour Loop, Inc. (HOUR)	20.2	A/B	
50	Chewy, Inc. (CHWY)	20.6	A/B	
51	Cardinal Health Inc. (CAH)	21.0	A/B	
52	TE Connectivity plc (TEL)	21.4	A/B	
53	Arhaus, Inc. (ARHS)	21.8	A/B	
54	Buckle Inc. (BKE)	22.3	A/B	

What the price implies

at the 2026-10-30 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(2.2%)	(0.7%)	48
Distance from 52-week high	(45.1%)	(21.1%)	22
EBIT to enterprise value	not computable	5.1%	
Free cash flow yield	4.9%	4.0%	58
Book value to price	0.18	0.36	32
Sales to price	2.77	1.55	64
Composite equity issuance, five years	not computable	(17.2%)	
Relative strength against the sector, log excess return	0.07	0.08	48

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Twelve-month failure probability, CHS model	not computable	0.03%

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-12-31	
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	fail
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	n/a
Operating cash flow, four quarters	n/a
Months of runway	not finite
Days since last periodic filing	7 (10-Q received Nov 12, 2026)
Median daily dollar volume, 63 sessions	$14,771

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	$74.6M	2025-12-31	2026-03-24	10-K	26-012278
2	assets	us-gaap:Assets	$23.8M	2025-12-31	2026-03-24	10-K	26-012278
3	net income	us-gaap:NetIncomeLoss	$1.7M	2025-12-31	2026-03-24	10-K	26-012278
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$2.6M	2025-12-31	2026-03-24	10-K	26-012278
5	assets	us-gaap:Assets	$20.0M	2024-12-31	2026-03-24	10-K	26-012278
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$142.4M	2025-12-31	2026-03-24	10-K	26-012278
7	gross profit	us-gaap:GrossProfit	$72.0M	2024-12-31	2026-03-24	10-K	26-012278
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$138.3M	2024-12-31	2026-03-24	10-K	26-012278
9	gross profit	us-gaap:GrossProfit	$66.5M	2023-12-31	2025-03-27	10-K	25-000930
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$132.1M	2023-12-31	2025-03-27	10-K	25-000930
11	gross profit	us-gaap:GrossProfit	$49.0M	2022-12-31	2024-03-26	10-K	24-011298
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$95.9M	2022-12-31	2024-03-26	10-K	24-011298
13	gross profit	us-gaap:GrossProfit	$34.8M	2021-12-31	2023-03-31	10-K	23-010279
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$62.8M	2021-12-31	2023-03-31	10-K	23-010279
15	current assets	us-gaap:AssetsCurrent	$22.9M	2025-12-31	2026-03-24	10-K	26-012278
16	current liabilities	us-gaap:LiabilitiesCurrent	$16.7M	2025-12-31	2026-03-24	10-K	26-012278
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$1.1M	2025-12-31	2026-03-24	10-K	26-012278
18	operating income	us-gaap:OperatingIncomeLoss	$2.5M	2025-12-31	2026-03-24	10-K	26-012278
19	book equity	us-gaap:StockholdersEquity	$7.0M	2025-12-31	2026-03-24	10-K	26-012278
20	liabilities	us-gaap:Liabilities	$16.8M	2025-12-31	2026-03-24	10-K	26-012278
21	operating income	us-gaap:OperatingIncomeLoss	-$1.9M	2022-12-31	2024-03-26	10-K	24-011298
22	interest expense	us-gaap:InterestExpense	$144,479	2022-12-31	2023-03-31	10-K	23-010279
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$78,113	2025-12-31	2026-03-24	10-K	26-012278
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$313,140	2024-12-31	2026-03-24	10-K	26-012278
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$35,996	2024-12-31	2026-03-24	10-K	26-012278
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$2.1M	2023-12-31	2025-03-27	10-K	25-000930
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$14,823	2023-12-31	2025-03-27	10-K	25-000930
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$11.6M	2022-12-31	2024-03-26	10-K	24-011298
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$339,518	2022-12-31	2024-03-26	10-K	24-011298
30	depreciation amortization	us-gaap:Depreciation	$41,386	2025-12-31	2026-03-24	10-K	26-012278

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31	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$2.4M	2025-12-31	2026-03-24	10-K	26-012278
32	income tax	us-gaap:IncomeTaxExpenseBenefit	$692,736	2025-12-31	2026-03-24	10-K	26-012278
33	current assets	us-gaap:AssetsCurrent	$18.7M	2024-12-31	2026-03-24	10-K	26-012278
34	current liabilities	us-gaap:LiabilitiesCurrent	$14.8M	2024-12-31	2026-03-24	10-K	26-012278
35	assets	us-gaap:Assets	$19.6M	2023-12-31	2025-03-27	10-K	25-000930
36	assets	us-gaap:Assets	$25.7M	2022-12-31	2024-03-26	10-K	24-011298
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	35,183,890	2026-03-24	2026-03-24	10-K	26-012278
38	shares outstanding	dei:EntityCommonStockSharesOutstanding	35,151,440	2025-03-27	2025-03-27	10-K	25-000930

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