Coffee Holding Co. Inc.

JVA

Nasdaq; consumer nondurables; SIC 2090, Miscellaneous Food Preparations & Kindred Products; CIK 0001007019

B

second fifth of 118 graded peers in consumer nondurables

rank 43 of 118; percentile 35.9; sampling error 3.8 points; lower is stronger

A B C D E

B, the elk



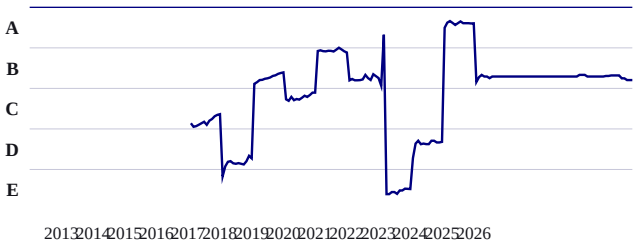
Scoreboard	
Profitability	D percentile 72.2
Solvency	A/B percentile 16.9
Growth and financing	B percentile 35.3
Reliability	0.83 AUC filers with $12.5M to $120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025
Peer failure rate	1.07% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$12.5M to $120M assets total assets $42.0M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	late filer not computable: distress, fortress balance sheet
Inputs computable	9 of 13
Graded from	filings received through Jan 28, 2026 297 days before the rescan; latest periodic filing 10-Q received Sep 11, 2026
Last close	$5.04 2026-11-19; market equity $28.8M; 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 Jan 28, 2026

references in this Annual Report to "JVA," the "Company," "Coffee Holding," "we," "us," or "our" mean Coffee Holding Co., Inc. and its subsidiaries unless stated otherwise or the context otherwise indicates. and Operations. We are an integrated wholesale coffee roaster and dealer located in the United States.

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 72.2						
Gross profitability	36.7%	30.0%		41.0	135	2025-10-31
Return on invested capital	not computable	6.0%				
one or more required annual facts are missing						
Accruals ratio	16.9%	(5.2%)		96.4	139	2025-10-31
Gross margin stability, five years	3.5 pts	1.9 pts		79.1	111	2025-10-31

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Solvency, sleeve percentile 16.9						
Altman Z double-prime	6.89	3.11		11.9	110	2025-10-31
Net debt to EBITDA	not computable	2.44x				
one or more required annual facts are missing						
Interest coverage	not computable	2.36x				
latest aligned inputs end 2023-10-31; latest annual assets end 2025-10-31						
Current ratio	2.77x	1.82x		21.8	143	2025-10-31
Growth and financing, sleeve percentile 35.3						
Revenue growth, three-year compound	13.6%	(0.1%)		6.5	125	2025-10-31
Free cash flow growth, three-year compound	not computable	13.6%				
current FCF must be positive and base FCF must exceed $100,000						
Reinvestment rate	38.1%	11.8%		41.8	68	2025-10-31
Asset growth, three years	(0.5%)	0.2%		50.8	125	2025-10-31
Net share issuance, one year	0.0%	0.03%		42.2	103	2026-01-22

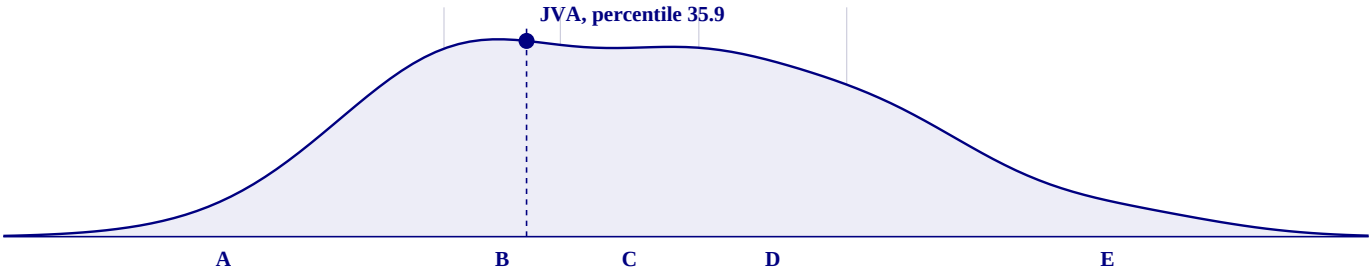
Warnings

1 of 7 checks triggered; none of them enters the letter

Check	Measured
Late filer	found 2 NT 10-K/Q filings in the last eight quarters

Among 118 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
38	Pepsico Inc. (PEP)	31.6	B	
39	Acushnet Holdings Corp. (GOLF)	32.5	B	
40	Levi Strauss & Co. (LEVI)	33.3	B	
41	Cal-Maine Foods Inc. (CALM)	34.2	B	fortress balance sheet
42	Carters Inc. (CRI)	35.0	B	
43	Coffee Holding Co. Inc. (JVA)	35.9	B	late filer
44	Mohawk Industries Inc. (MHK)	36.8	B/C	
45	PVH Corp. (PVH)	37.6	B/C	
46	Coca-Cola Consolidated, Inc. (COKE)	38.5	B/C	
47	Ingredion Inc. (INGR)	39.3	B/C	
48	Johnson Outdoors Inc. (JOUT)	40.2	B/C	fortress balance sheet

What the price implies

at the 2026-11-19 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(1.9%)	(1.0%)	48
Distance from 52-week high	(4.6%)	(24.5%)	91
EBIT to enterprise value	not computable	3.5%	
Free cash flow yield	(18.5%)	4.5%	12

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Book value to price	1.10	0.60	74
Sales to price	3.42	1.26	84
Composite equity issuance, five years	(4.3%)	(17.0%)	72
Relative strength against the sector, log excess return	(0.10)	(0.09)	48
Twelve-month failure probability, CHS model	not computable	0.04%	

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-10-31	
Return on assets above zero	pass
Operating cash flow above zero	fail
Return on assets improved	fail
Operating cash flow exceeds net income	fail
Long-term leverage fell	fail
Current ratio improved	fail
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$2.9M
Operating cash flow, four quarters	$8.2M
Months of runway	not finite
Days since last periodic filing	71 (10-Q received Sep 11, 2026)
Median daily dollar volume, 63 sessions	$181,452

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	$15.4M	2025-10-31	2026-01-28	10-K	26-004052
2	assets	us-gaap:Assets	$42.0M	2025-10-31	2026-01-28	10-K	26-004052
3	net income	us-gaap:NetIncomeLoss	$1.4M	2025-10-31	2026-01-28	10-K	26-004052
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$5.0M	2025-10-31	2026-01-28	10-K	26-004052
5	assets	us-gaap:Assets	$34.0M	2024-10-31	2026-01-28	10-K	26-004052
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$96.3M	2025-10-31	2026-01-28	10-K	26-004052
7	gross profit	us-gaap:GrossProfit	$16.0M	2024-10-31	2026-01-28	10-K	26-004052
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$78.6M	2024-10-31	2026-01-28	10-K	26-004052
9	gross profit	us-gaap:GrossProfit	$11.0M	2023-10-31	2025-01-31	10-K	25-004500
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$68.2M	2023-10-31	2025-01-31	10-K	25-004500
11	gross profit	us-gaap:GrossProfit	$11.0M	2022-10-31	2024-02-09	10-K	24-005726
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$65.7M	2022-10-31	2024-02-09	10-K	24-005726
13	gross profit	us-gaap:GrossProfit	$16.0M	2021-10-31	2023-03-29	10-K	23-009523
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$63.9M	2021-10-31	2023-03-29	10-K	23-009523
15	current assets	us-gaap:AssetsCurrent	$35.4M	2025-10-31	2026-01-28	10-K	26-004052
16	current liabilities	us-gaap:LiabilitiesCurrent	$12.8M	2025-10-31	2026-01-28	10-K	26-004052
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$13.1M	2025-10-31	2026-01-28	10-K	26-004052
18	operating income	us-gaap:OperatingIncomeLoss	$2.2M	2025-10-31	2026-01-28	10-K	26-004052
19	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$27.6M	2025-10-31	2026-01-28	10-K	26-004052
20	liabilities	us-gaap:Liabilities	$14.5M	2025-10-31	2026-01-28	10-K	26-004052
21	operating income	us-gaap:OperatingIncomeLoss	-$1.3M	2023-10-31	2025-01-31	10-K	25-004500
22	interest expense	us-gaap:InterestExpense	$563,351	2023-10-31	2024-02-09	10-K	24-005726
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$191,592	2025-10-31	2026-01-28	10-K	26-004052
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$5.4M	2024-10-31	2026-01-28	10-K	26-004052
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$306,931	2024-10-31	2026-01-28	10-K	26-004052

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26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$652,083	2023-10-31	2025-01-31	10-K	25-004500
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$857,760	2023-10-31	2025-01-31	10-K	25-004500
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$5.4M	2022-10-31	2024-02-09	10-K	24-005726
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$1.1M	2022-10-31	2024-02-09	10-K	24-005726
30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$699,455	2025-10-31	2026-01-28	10-K	26-004052
31	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$1.9M	2025-10-31	2026-01-28	10-K	26-004052
32	income tax	us-gaap:IncomeTaxExpenseBenefit	$517,689	2025-10-31	2026-01-28	10-K	26-004052
33	current assets	us-gaap:AssetsCurrent	$28.4M	2024-10-31	2026-01-28	10-K	26-004052
34	current liabilities	us-gaap:LiabilitiesCurrent	$6.8M	2024-10-31	2026-01-28	10-K	26-004052
35	assets	us-gaap:Assets	$42.2M	2023-10-31	2025-01-31	10-K	25-004500
36	assets	us-gaap:Assets	$42.7M	2022-10-31	2024-02-09	10-K	24-005726
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	5,708,599	2026-01-22	2026-01-28	10-K	26-004052
38	shares outstanding	dei:EntityCommonStockSharesOutstanding	5,708,599	2025-01-22	2025-01-31	10-K	25-004500

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