

Lovesac Co. (LOVE)

Nasdaq; shops; SIC 5712, Retail-Furniture Stores; CIK 0001701758

Lovesac Co. LOVE; shops	
Grade	A ▼ A B C D E strongest fifth of 258 graded peers percentile 10.9; sampling error 2.9 points; lower is stronger
Rank	29 of 258
Profitability	B percentile 36.4
Solvency	B/C percentile 41.0
Growth and financing	B percentile 26.8
Reliability	0.87 AUC filers with \$120M to \$591M assets; 95% interval 0.83 to 0.90; 206 events, 2020 to 2025
Peer failure rate	1.03% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	\$120M to \$591M assets total assets \$534.7M
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	none active; fortress balance sheet not computable: distress
Inputs computable	9 of 14
Graded from	filings received through Apr 2, 2026 190 days before the rescans; latest periodic filing 10-Q received Sep 10, 2026
Last close	\$14.60 2026-10-08; market equity \$210.5M
Price used in grade	None

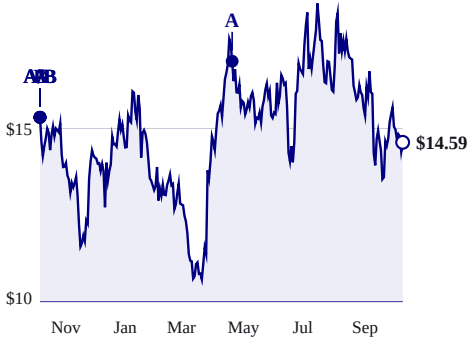


A, the bull

strongest fifth of its sector;
letters are fifths of the 258
graded peers

Share price, twelve months to the rescans

split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: A/B from Apr 21, 2023, A from Apr 21, 2024, B from Apr 21, 2025

Letter at every rescans

Jan 21, 2012 to Oct 9, 2026; sector percentile, 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 Apr 2, 2026

When used in this report, the terms "we," "us," "our," "Lovesac" and the "Company" mean The Lovesac Company. We are a technology driven company that designs, manufactures and sells unique, high quality furniture derived through our proprietary Designed for Life® approach which results in products that are built to last a lifetime and designed to evolve as our customers' lives do.

The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 36.4						
Gross profitability		73.5%	42.6%	14.5	242	2026-02-01
Return on invested capital		not computable	10.9%			a prior annual debt, equity, and cash observation is required
Accruals ratio		(8.5%)	(4.9%)	28.7	287	2026-02-01
Gross margin stability, five years		2.0 pts	1.2 pts	66.1	219	2026-02-01
Solvency, sleeve percentile 41.0						
Twelve-month failure probability		not computable	0.04%			latest liabilities, cash plus short-term investments, book equity, and shares are required
Altman Z double-prime		2.04	1.92	44.0	208	2026-02-01
Net debt to EBITDA		not computable	1.84x			latest aligned inputs end 2021-01-31; latest annual assets end 2026-02-01
Interest coverage		not computable	2.26x			one or more required annual facts are missing
Current ratio		1.61x	1.37x	38.1	295	2026-02-01
Growth and financing, sleeve percentile 26.8						
Revenue growth, three-year compound		2.3%	1.5%	45.1	269	2026-02-01
Free cash flow growth, three-year compound		not computable	5.6%			current FCF must be positive and base FCF must exceed \$100,000
Reinvestment rate		192.2%	7.3%	2.0	152	2026-02-01
Asset growth, three years		9.4%	3.4%	22.1	272	2026-02-01
Net share issuance, one year		(1.2%)	(0.6%)	38.1	211	2026-03-30

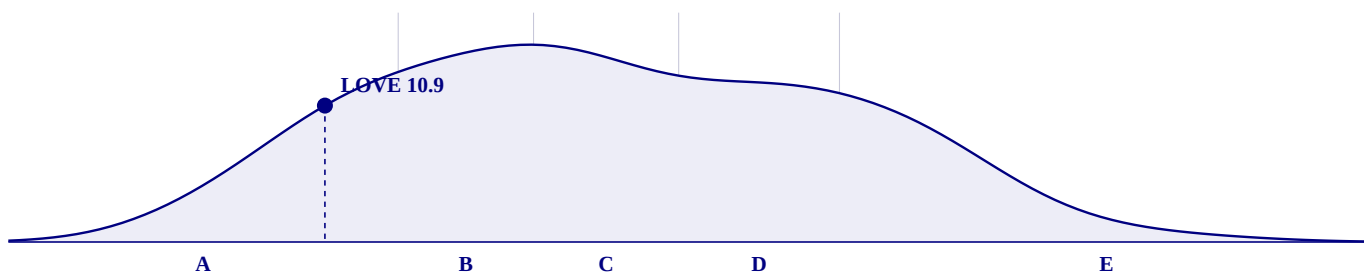
Warnings

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

Check	Measured
Fortress balance sheet	cash minus debt is 341,000 USD; Altman Z is not used

Among 258 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
24	QXO, Inc. (QXO-PB)	8.8	A	
25	FirstCash Holdings, Inc. (FCFS)	9.3	A	
26	Pricesmart Inc. (PSMT)	9.7	A	fortress
				balance sheet
27	Ulta Beauty, Inc. (ULTA)	10.1	A	
28	Eplus Inc. (PLUS)	10.5	A	fortress
				balance sheet
29	Lovesac Co. (LOVE) <	10.9	A	fortress
				balance sheet
30	Dutch Bros Inc. (BROS)	11.3	A	fortress
				balance sheet
31	Watsco Inc. (WSO)	11.9	A	fortress
				balance sheet
32	Watsco Inc. (WSO-B)	11.9	A	fortress
				balance sheet
33	Ollie's Bargain Outlet Holdings, Inc. (OLLI)	12.5	A	fortress
				balance sheet
34	Unifirst Corp. (UNF)	12.8	A	late filer,
				fortress
				balance sheet

What the price implies

at the 2026-10-08 close; none enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(7.9%)	(0.1%)	41
Distance from 52-week high	(22.0%)	(24.1%)	52
EBIT to enterprise value	2.4%	5.3%	23
Free cash flow yield	12.4%	4.2%	85
Book value to price	1.00	0.36	81
Sales to price	3.31	1.75	72
Composite equity issuance, five years	(4.0%)	(16.7%)	71
Relative strength against the sector, log excess return	(0.06)	0.02	41

Diagnostics

not in the grade

Measure	Value
Piotroski F-score None of 9, period end 2026-02-01	
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	pass

Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	\$68.8M
Operating cash flow, four quarters	\$67.1M
Months of runway	not finite
Days since last periodic filing	29 (10-Q received Sep 10, 2026)
Median daily dollar volume, 63 sessions	\$3.3M

Sources

each row links to the filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	gross profit	us-gaap:GrossProfit	\$393.2M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
2	assets	us-gaap:Assets	\$534.7M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
3	operating income	us-gaap:OperatingIncomeLoss	\$14.9M	2021-01-31	2023-11-30	10-K/A	0001628280-23-040367
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesMinorityInterestAndLossFromEquityMethodInvestments	\$14.0M	2021-01-31	2023-11-30	10-K	0001213900-21-021548
5	income tax	us-gaap:IncomeTaxExpenseBenefit	\$86,000	2021-01-31	2023-11-30	10-K/A	0001628280-23-040367
6	total debt	us-gaap:LongTermDebt	\$78.0M	2021-01-31	2021-04-14	10-K	0001213900-21-021548
7	book equity	us-gaap:StockholdersEquity	\$107.9M	2021-01-31	2024-04-11	10-K	0001628280-24-015804
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$78.3M	2021-01-31	2022-03-30	10-K	0001628280-22-007882
9	net income	us-gaap:NetIncomeLoss	\$4.1M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
10	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$49.3M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
11	assets	us-gaap:Assets	\$532.2M	2025-02-02	2026-04-02	10-K	0001628280-26-022929
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$697.1M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
13	gross profit	us-gaap:GrossProfit	\$397.8M	2025-02-02	2026-04-02	10-K	0001628280-26-022929
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$680.6M	2025-02-02	2026-04-02	10-K	0001628280-26-022929
15	gross profit	us-gaap:GrossProfit	\$401.0M	2024-02-04	2026-04-02	10-K	0001628280-26-022929
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$700.3M	2024-02-04	2026-04-02	10-K	0001628280-26-022929
17	gross profit	us-gaap:GrossProfit	\$343.7M	2023-01-29	2025-04-10	10-K	0001628280-25-017241
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$651.2M	2023-01-29	2025-04-10	10-K	0001628280-25-017241
19	gross profit	us-gaap:GrossProfit	\$273.5M	2022-01-30	2024-04-11	10-K	0001628280-24-015804
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$498.2M	2022-01-30	2024-04-11	10-K	0001628280-24-015804
21	current assets	us-gaap:AssetsCurrent	\$236.6M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
22	current liabilities	us-gaap:LiabilitiesCurrent	\$147.1M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
23	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	\$23.9M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
24	operating income	us-gaap:OperatingIncomeLoss	\$5.4M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
25	book equity	us-gaap:StockholdersEquity	\$218.7M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
26	liabilities	us-gaap:Liabilities	\$316.0M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
27	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$6.1M	2021-01-31	2023-11-30	10-K/A	0001628280-23-040367
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$23.1M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$39.0M	2025-02-02	2026-04-02	10-K	0001628280-26-022929
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$21.0M	2025-02-02	2026-04-02	10-K	0001628280-26-022929
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$76.4M	2024-02-04	2026-04-02	10-K	0001628280-26-022929
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$28.7M	2024-02-04	2026-04-02	10-K	0001628280-26-022929
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$21.4M	2023-01-29	2025-04-10	10-K	0001628280-25-017241
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$25.2M	2023-01-29	2025-04-10	10-K	0001628280-25-017241
35	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$14.9M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
36	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsDeductibleItemsAndLossFromEquityMethodInvestments	\$5.7M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
37	income tax	us-gaap:IncomeTaxExpenseBenefit	\$2.6M	2026-02-01	2026-04-02	10-K	0001628280-26-022929
38	current assets	us-gaap:AssetsCurrent	\$246.6M	2025-02-02	2026-04-02	10-K	0001628280-26-022929
39	current liabilities	us-gaap:LiabilitiesCurrent	\$155.1M	2025-02-02	2026-04-02	10-K	0001628280-26-022929
40	assets	us-gaap:Assets	\$482.2M	2024-02-04	2025-04-10	10-K	0001628280-25-017241
41	assets	us-gaap:Assets	\$408.6M	2023-01-29	2024-04-11	10-K	0001628280-24-015804
42	shares outstanding	dei:EntityCommonStockSharesOutstanding	14,617,106	2026-03-30	2026-04-02	10-K	0001628280-26-022929
43	shares outstanding	dei:EntityCommonStockSharesOutstanding	14,793,504	2025-04-07	2025-04-10	10-K	0001628280-25-017241