

Zumiez Inc. (ZUMZ)

Nasdaq; shops; SIC 5600, Retail-Apparel & Accessory Stores; CIK 0001318008

Zumiez Inc. ZUMZ; shops	
Grade	B/C A B C D E on the B/C boundary of 258 graded peers percentile 37.4; sampling error 2.9 points; lower is stronger
Rank	97 of 258
Profitability	C percentile 49.2
Solvency	B percentile 28.2
Growth and financing	C/D percentile 58.2
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 \$644.2M
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 Mar 12, 2026 211 days before the rescan; latest periodic filing 10-Q received Sep 10, 2026
Last close	\$14.24 2026-10-08; market equity \$218.3M
Price used in grade	None



B/C, the elk
on the B/C boundary of its sector; letters are fifths of the 258 graded peers

Share price, twelve months to the rescan

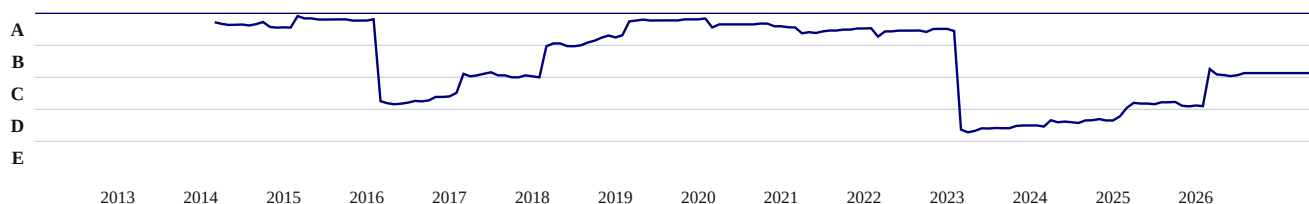
split-adjusted close; the letter is fixed at the rescan that set it



Rescans on file: C from Apr 21, 2025, C/D from Nov 21, 2025, B from Mar 21, 2026, B/C from Apr 21, 2026

Letter at every rescan

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 Mar 12, 2026

Zumiez Inc., including its wholly-owned subsidiaries, is a leading specialty retailer of apparel, footwear, accessories and hardgoods for young men and women who want to express their individuality through the fashion, music, art and culture of action sports, streetwear and other unique lifestyles. Zumiez Inc. was formed in August 1978 and is a Washington State corporation. We operate under the names Zumiez, Blue Tomato and Fast Times. We operate ecommerce websites at zumiez.com, zumiez.ca, blue-tomato.com

and fasttimes.com.au. At January 31, 2026, we operated 719 stores; 561 in the United States ("U.S."), 45 in Canada, 85 in Europe and 28 in Australia.

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 49.2						
Gross profitability		51.6%	42.6%	34.4	242	2026-01-31
Return on invested capital		not computable	10.9%			latest aligned inputs end 2014-02-01; latest annual assets end 2026-01-31
Accruals ratio		(6.3%)	(4.9%)	41.6	287	2026-01-31
Gross margin stability, five years		2.2 pts	1.2 pts	71.6	219	2026-01-31
Solvency, sleeve percentile 28.2						
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		3.59	1.92	28.5	208	2026-01-31
Net debt to EBITDA		not computable	1.84x			latest aligned inputs end 2014-02-01; latest annual assets end 2026-01-31
Interest coverage		not computable	2.26x			one or more required annual facts are missing
Current ratio		2.01x	1.37x	27.9	295	2026-01-31
Growth and financing, sleeve percentile 58.2						
Revenue growth, three-year compound		(1.0%)	1.5%	61.2	269	2026-01-31
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		(89.5%)	7.3%	91.4	152	2026-01-31
Asset growth, three years		(4.9%)	3.4%	77.9	272	2026-01-31
Net share issuance, one year		(11.4%)	(0.6%)	2.4	211	2026-02-28

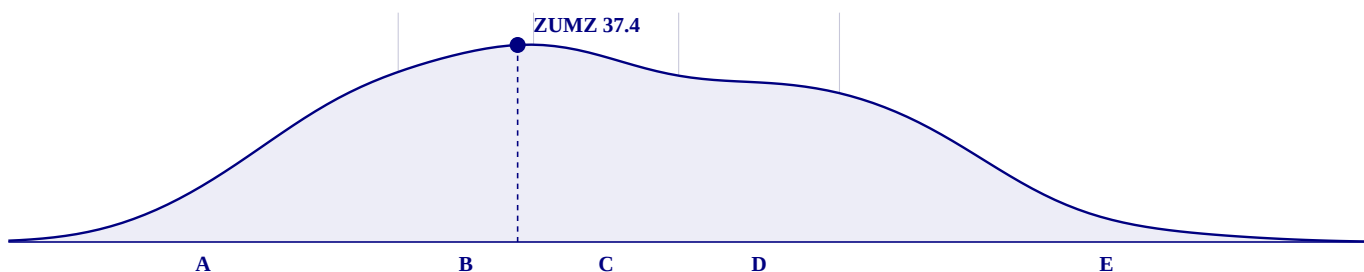
Warnings

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

Check	Measured
Fortress balance sheet	cash minus debt is 17,701,000 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
92	Alta Equipment Group Inc. (ALTG)	35.6	B	
93	Alta Equipment Group Inc. (ALTG-PA)	35.6	B	
94	Reborn Coffee, Inc. (REBN)	36.2	B	dilution, late filer, fortress balance sheet
95	Avnet Inc. (AVT)	36.6	B	
96	Dollar General Corp. (DG)	37.0	B	
97	Zumiez Inc. (ZUMZ) <	37.4	B/C	fortress balance sheet
98	Haverty Furniture Companies Inc. (HVT)	37.9	B/C	fortress balance sheet
99	Haverty Furniture Companies Inc. (HVT-A)	37.9	B/C	fortress balance sheet
100	Openlane, Inc. (OPLN)	38.5	B/C	
101	Giftify, Inc. (GIFT)	38.9	B/C	
102	Murphy USA Inc. (MUSA)	39.3	B/C	

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	(8.7%)	(0.1%)	39
Distance from 52-week high	(53.6%)	(24.1%)	14
EBIT to enterprise value	10.1%	5.3%	87
Free cash flow yield	19.5%	4.2%	94
Book value to price	1.28	0.36	88
Sales to price	4.26	1.75	79
Composite equity issuance, five years	(51.4%)	(16.7%)	5
Relative strength against the sector, log excess return	(0.07)	0.02	39

Diagnostics

not in the grade

Measure	Value
Piotroski F-score None of 9, period end 2026-01-31	
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	fail
No new shares issued	pass
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	\$50.3M

Operating cash flow, four quarters	\$35.7M
Months of runway	not finite
Days since last periodic filing	29 (10-Q received Sep 10, 2026)
Median daily dollar volume, 63 sessions	\$3.8M

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	\$332.5M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
2	assets	us-gaap:Assets	\$644.2M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
3	operating income	us-gaap:OperatingIncomeLoss	\$72.8M	2014-02-01	2016-03-14	10-K	0001193125-16-502868
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesMinorityInterestAndIncomeLossFromEquityMethodInvestments	\$72.8M	2014-02-01	2016-03-14	10-K	0001193125-15-098445
5	income tax	us-gaap:IncomeTaxExpenseBenefit	\$26.0M	2014-02-01	2016-03-14	10-K	0001193125-16-502868
6	total debt	us-gaap:LongTermDebt	\$1.9M	2014-02-01	2015-03-19	10-K/A	0001193125-15-098445
7	book equity	us-gaap:StockholdersEquity	\$335.7M	2014-02-01	2016-03-14	10-K	0001193125-16-502868
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$19.6M	2014-02-01	2016-03-14	10-K	0001193125-16-502868
9	total debt	us-gaap:LongTermDebt	\$2.3M	2013-02-02	2014-03-18	10-K	0001193125-14-103495
10	book equity	us-gaap:StockholdersEquity	\$303.4M	2013-02-02	2016-03-14	10-K	0001193125-16-502868
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$17.6M	2013-02-02	2016-03-14	10-K	0001193125-16-502868
12	net income	us-gaap:NetIncomeLoss	\$13.4M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$53.5M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
14	assets	us-gaap:Assets	\$634.9M	2025-02-01	2026-03-12	10-K	0001193125-26-104063
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$929.1M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
16	gross profit	us-gaap:GrossProfit	\$303.0M	2025-02-01	2026-03-12	10-K	0001193125-26-104063
17	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$889.2M	2025-02-01	2026-03-12	10-K	0001193125-26-104063
18	gross profit	us-gaap:GrossProfit	\$280.9M	2024-02-03	2026-03-12	10-K	0001193125-26-104063
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$875.5M	2024-02-03	2026-03-12	10-K	0001193125-26-104063
20	gross profit	us-gaap:GrossProfit	\$324.7M	2023-01-28	2025-03-13	10-K	0000950170-25-038692
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$958.4M	2023-01-28	2025-03-13	10-K	0000950170-25-038692
22	gross profit	us-gaap:GrossProfit	\$456.7M	2022-01-29	2024-03-14	10-K	0000950170-24-031449
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$1.2B	2022-01-29	2024-03-14	10-K	0000950170-24-031449
24	current assets	us-gaap:AssetsCurrent	\$336.0M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
25	current liabilities	us-gaap:LiabilitiesCurrent	\$167.5M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	\$124.0M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
27	operating income	us-gaap:OperatingIncomeLoss	\$17.0M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
28	book equity	us-gaap:StockholdersEquity	\$324.3M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
29	liabilities	us-gaap:Liabilities	\$319.9M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$26.6M	2014-02-01	2016-03-14	10-K	0001193125-16-502868
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$11.1M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$20.7M	2025-02-01	2026-03-12	10-K	0001193125-26-104063
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$15.0M	2025-02-01	2026-03-12	10-K	0001193125-26-104063
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$14.8M	2024-02-03	2026-03-12	10-K	0001193125-26-104063
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$20.4M	2024-02-03	2026-03-12	10-K	0001193125-26-104063
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$379,000	2023-01-28	2025-03-13	10-K	0000950170-25-038692
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$25.6M	2023-01-28	2025-03-13	10-K	0000950170-25-038692
38	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$21.1M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
39	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsIncludableInNetIncomeLoss	\$13.4M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
40	income tax	us-gaap:IncomeTaxExpenseBenefit	\$10.7M	2026-01-31	2026-03-12	10-K	0001193125-26-104063
41	current assets	us-gaap:AssetsCurrent	\$322.4M	2025-02-01	2026-03-12	10-K	0001193125-26-104063
42	current liabilities	us-gaap:LiabilitiesCurrent	\$155.5M	2025-02-01	2026-03-12	10-K	0001193125-26-104063
43	assets	us-gaap:Assets	\$664.2M	2024-02-03	2025-03-13	10-K	0000950170-25-038692
44	assets	us-gaap:Assets	\$747.9M	2023-01-28	2024-03-14	10-K	0000950170-24-031449
45	shares outstanding	dei:EntityCommonStockSharesOutstanding	16,969,650	2026-02-28	2026-03-12	10-K	0001193125-26-104063
46	shares outstanding	dei:EntityCommonStockSharesOutstanding	19,159,216	2025-03-01	2025-03-13	10-K	0000950170-25-038692