#3

NEIGHBORHOOD
INTELLIGENCE

NASDAQ: NXH

3Q 2026 Earnings Call

Forward-Looking Statements

The information presented herein may contain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Such forward-looking statements include all statements other than statements of historical fact, including without limitation forecasts of our growth, path to profitability, plan to reduced fixed expenses, refinement of systems, technology, and data analytics, financial results or performance for the year or any other time period, macroeconomic and market conditions, potential value of our brands and monetization of their intellectual property and systems, our intention to generate capital returns through strategic and financially accretive partnerships and joint ventures, the timing of any of the foregoing, and other factors that will impact our results of operations. You should not place undue reliance on any forward-looking statements, which speak only as of the date they were made. We undertake no obligation to update any forward-looking statements as a result of any new information, future developments, or otherwise. Forward-looking statements are inherently difficult to predict. Accordingly, actual results could differ materially due to a variety of risks, uncertainties, and other important factors, including but not limited to: our dependence on third parties, including our fulfillment partners; our competition; consumer needs, expectations, or trends; our reliance on effective marketing; economic factors including recessions, downturns, inflation, exposure to the housing market, and consumer spending; tariffs, bans, or other events that increase the effective price of products or limit our access to products; our changing business model and use of brands such as the Overstock brand, Bed Bath & Beyond brand, buybuy BABY brand, Kirkland's and Kirkland's Home brand, and The Container Store, Elfa, and Closet Works brands; the changing job market and changes in our leadership team or compensation approach; our reliance on paid and natural search engines; our ability to become profitable or generate positive cash flows; our ability to raise additional capital, obtain financing or monetize significant assets; our dependence on the Internet, our infrastructure and transaction-processing systems; compliance with ever-evolving federal, state, and foreign laws; cyberattacks or data security incidents; legal proceedings to which we are subject; damage to our reputation or brand image; shipping and customer service operations; technological advancements, including artificial intelligence; global conflicts; product safety and quality concerns; product safety, content, and quality; our evolving business model; our investments in new business strategies, acquisitions, dispositions, partnerships, or other transactions; regulatory changes or actions related to digital assets, including tokens and blockchain technology; risks associated with the Fathom Merger Agreement or the F9 Brands Merger Agreement having been terminated in accordance with its terms; risks associated with changing our corporate name and associated branding to Neighborhood Intelligence; and our ability for the combined company to realize the benefits of the TBHC Merger, the TCS Merger or the SFV Merger, or other pending or contemplated mergers. More information about risks, uncertainties, and other important factors that could potentially affect our financial results are included in our Annual Report on Form 10-K for the year ended December 31, 2025, and our Quarterly Reports on Form 10-Q for the quarterly period ended March 31, 2026, June 30, 2026 and September 30, 2026 and in our subsequent filings with the SEC. Forward-looking statements speak only as of the date they are made and, except as may be required under applicable law, we undertake no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Note: we present Adjusted EBITDA, Adjusted EBITDA Margin, Adjusted Diluted EPS, and Adjusted G&A and Technology Expense in this presentation, which are financial measures that are not recognized under United States generally accepted accounting principles (“GAAP”). See the appendix for a reconciliation of these non-GAAP financial measures to the most directly comparable GAAP financial measures.

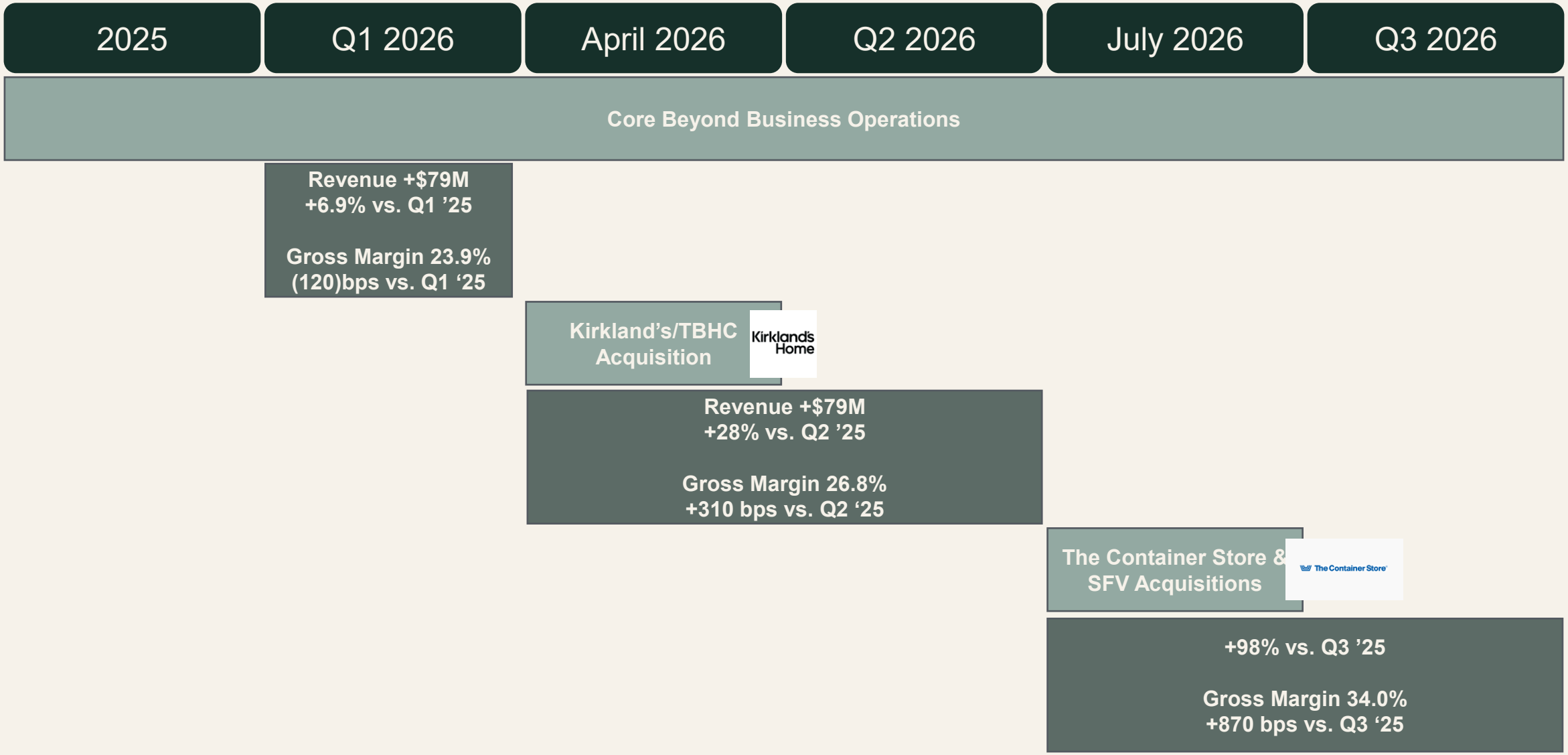
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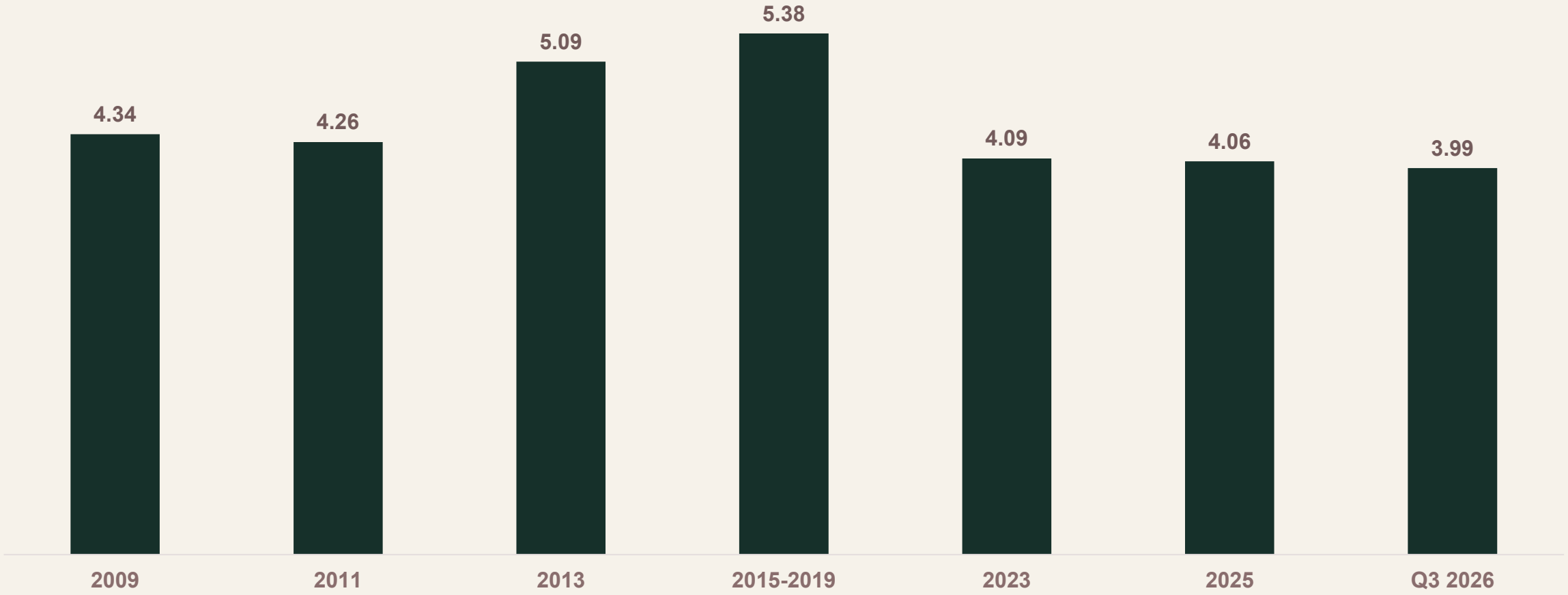
Strategic Vision

Building the Neighborhood with an Eye Toward Housing Market Improvement



Housing activity remains below pre-pandemic norms

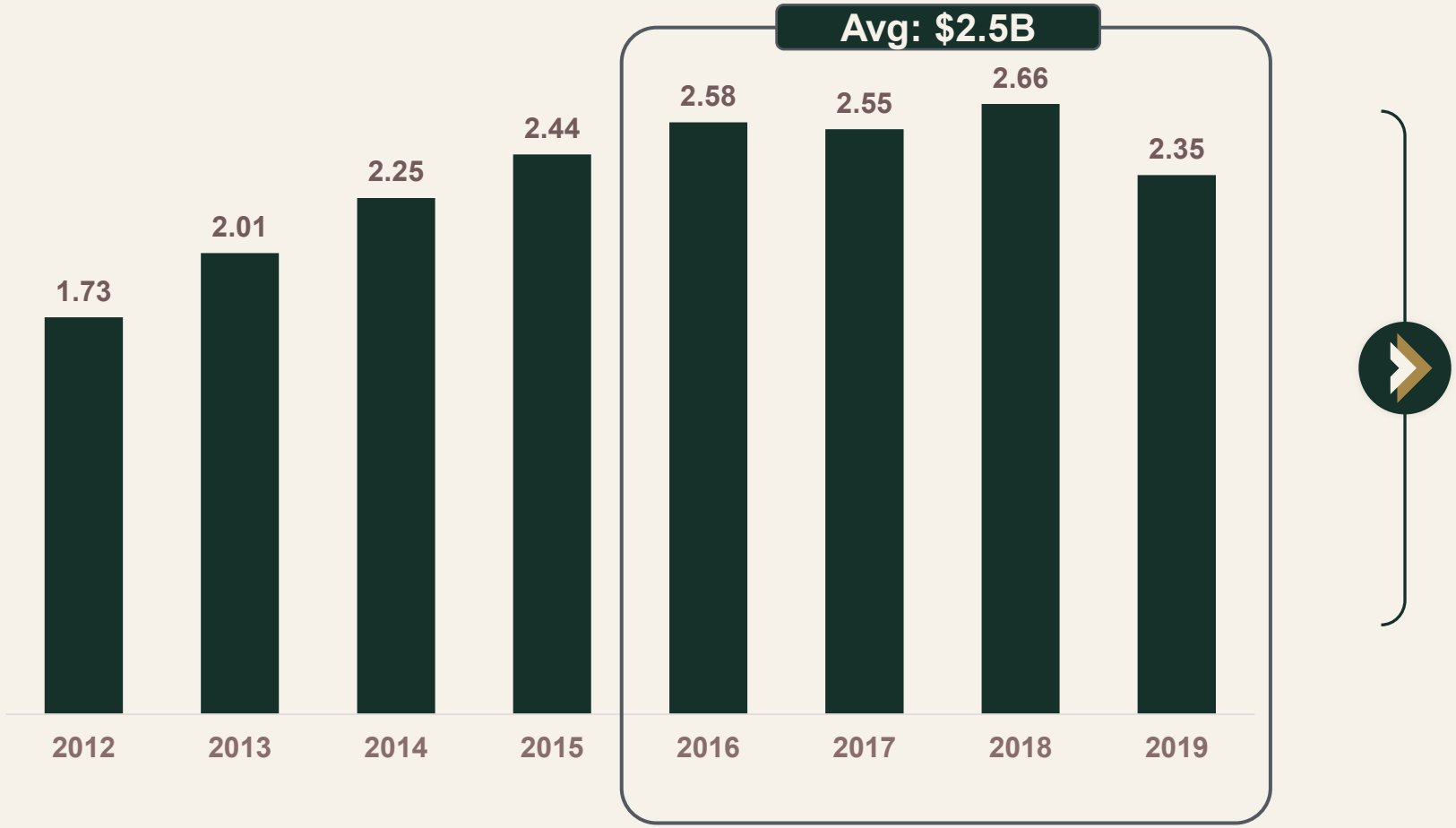
Existing Home Sales, Annualized Pace



2015–2019 average: ~5.38M | 2025: ~4.06M | ~25% below normalized average

Setting the Stage for the Future of the Neighborhood

Legacy Overstock.com & The Container Store/Kirkland's (store-fleet adjusted for 2027 store count), $B



$2.0 - $2.1B

Revenue

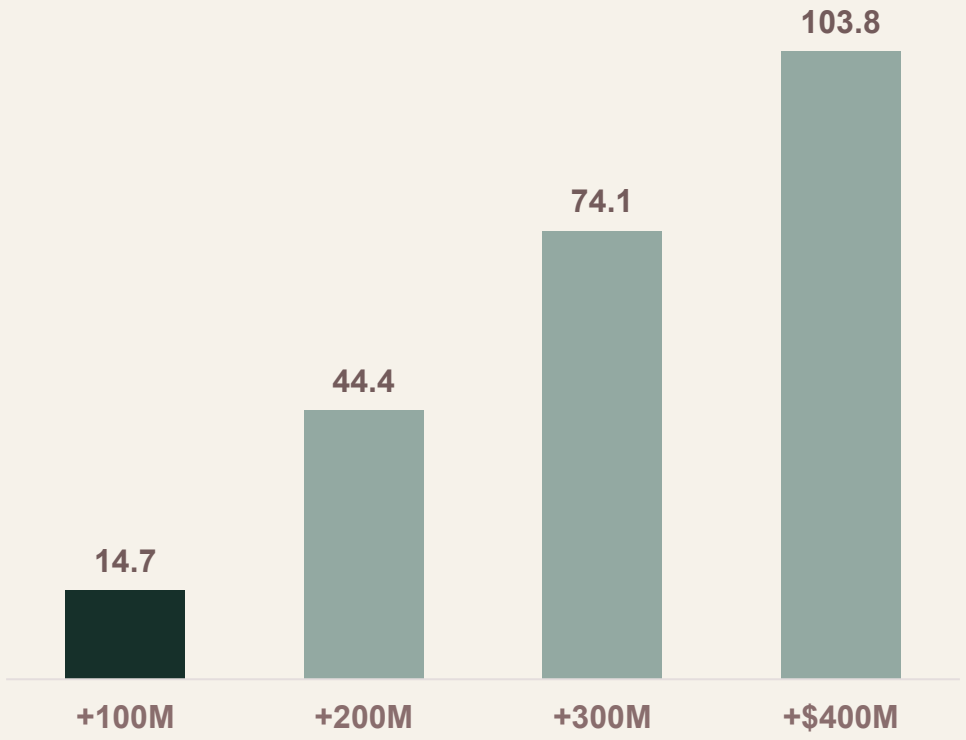
33% - 34%

Gross Margin

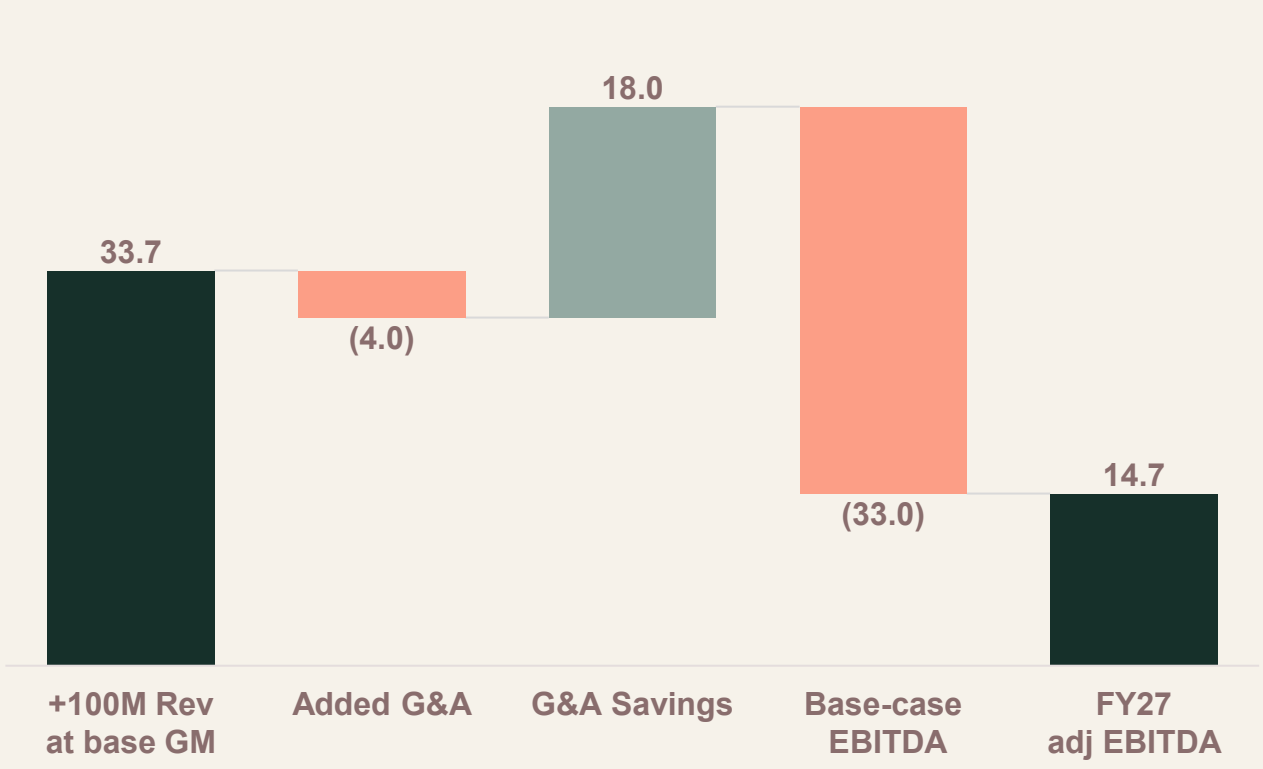
Preliminary; Fiscal-year alignment, retail-only scope and SEC filing reconciliation required, inflation unadjusted

Setting the Stage for the Future of the Neighborhood

Adjusted EBITDA by incremental revenue scenario



Profit bridge, +$100M revenue scenario



Base case: Revenue $2,050M, GM 33.7%, adjusted EBITDA –$33.0M. G&A savings fixed at $18M.

#3

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Financial Update 3Q 2026

3Q 2026 Financial Results[1]

Revenue
$509.3 Million
+98.0% vs. 3Q 25

Gross Margin
34.0%
+870 bps vs. 3Q 25

G&A and Tech Expense
$164.8 Million
+$132.2M / +405.2% vs. 3Q 25

Adjusted EBITDA[2]
-$26.5 Million
-$21.5M vs. 3Q 25

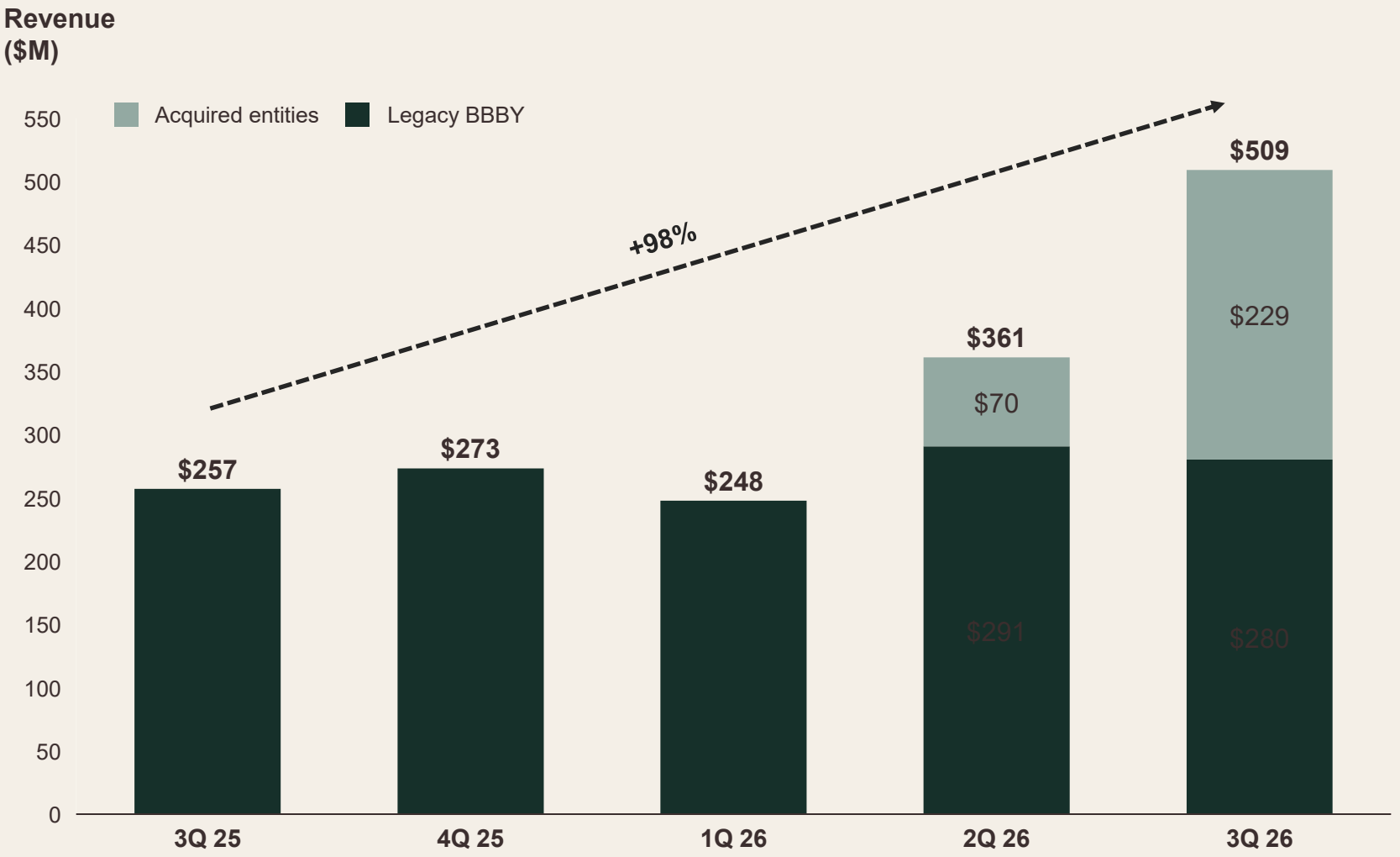
Diluted EPS
-$0.28

Adjusted Diluted EPS[3]
-$0.28
-$0.09 vs. 3Q 25

Cash, Cash Equivalents & Restricted Cash
$127.2 Million
+$0.9M / +0.7% vs. 2Q 26

[1] All results include TBHC / TCS / SFV Services.
[2] Adjusted EBITDA is a non-GAAP financial measure. See reconciliation in appendix.
[3] Adjusted Diluted EPS is a non-GAAP financial measure. See reconciliation in appendix.

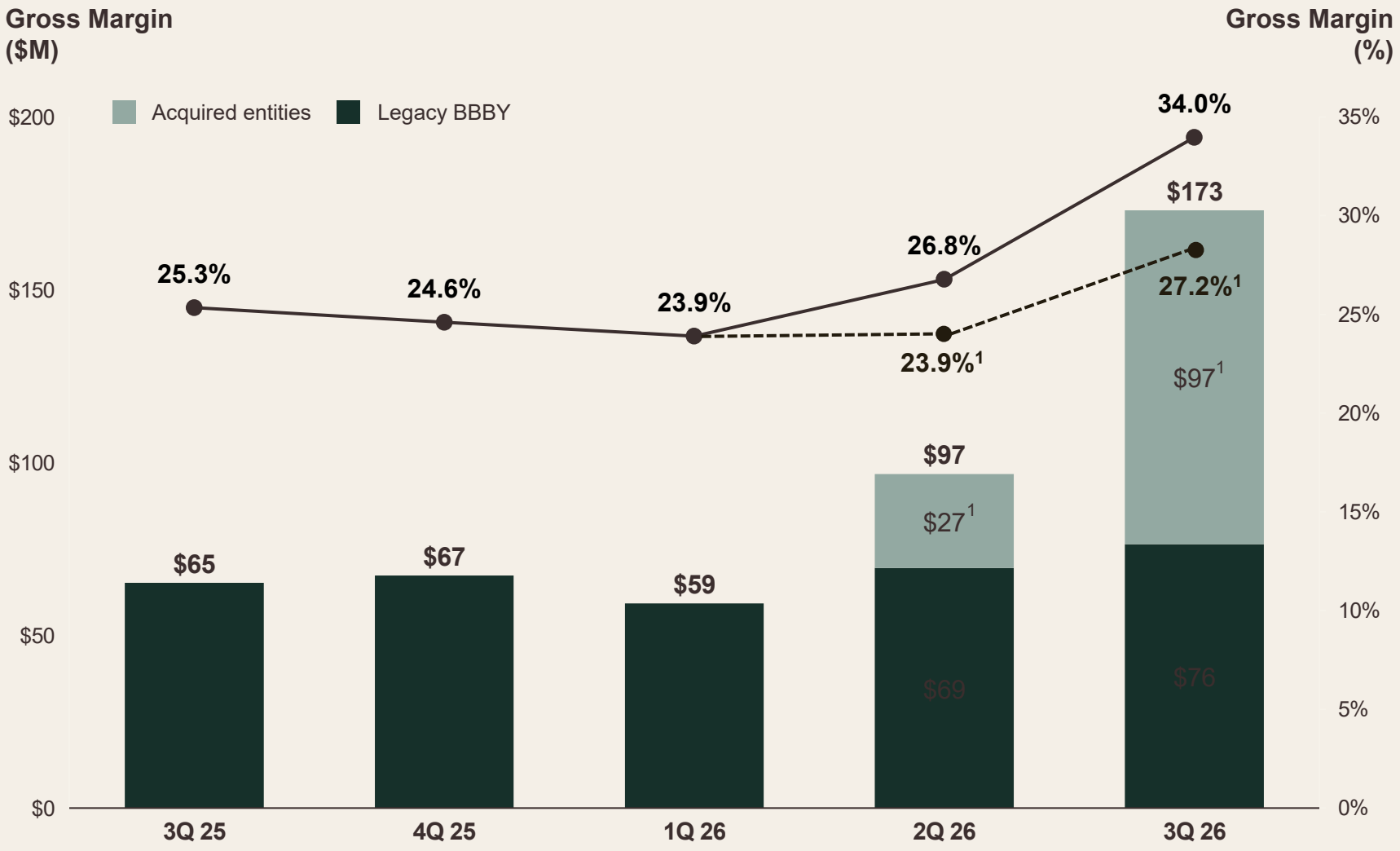
Revenue



3Q 26 Dynamics

- Revenue of $509M
  - +$252M / +98% vs. 3Q 25
    - +$23M / +9% vs. 3Q 25 for legacy BBBY
- Revenue influenced by:
  - Inclusion of the entities acquired during 2026
- 3rd consecutive quarter of disciplined sales growth

Gross Margin



3Q 26 Dynamics

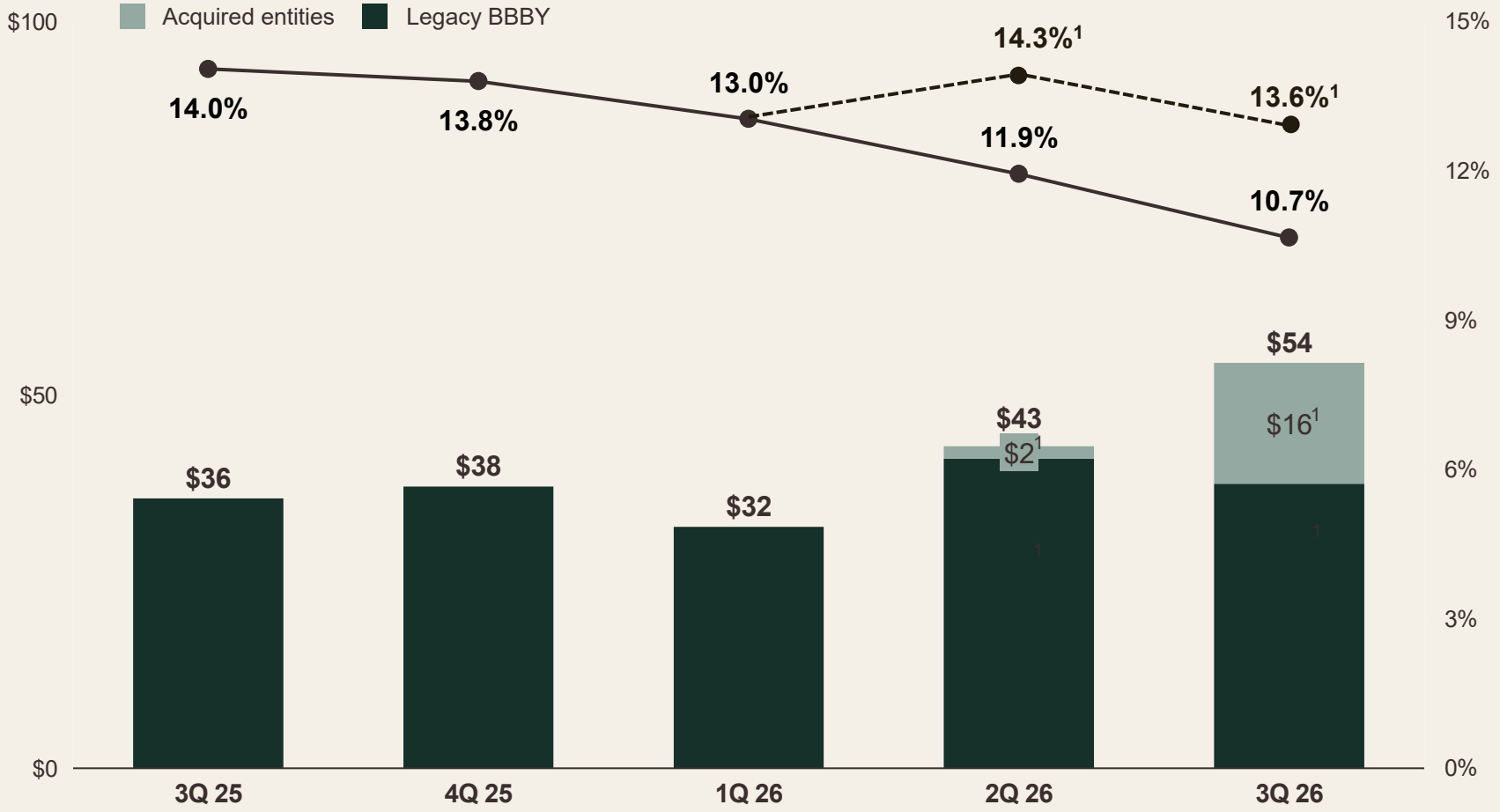
- Gross margin of 34.0%
  - +870 bps vs. 3Q 25
    - +190 bps vs. 3Q 25 for legacy BBBY
- Gross Margin influenced by:
  - Positive mix shift associated with the acquisitions
  - One-time inventory purchase accounting true-ups related to the mergers

[1] In 2Q 26 we recorded $69M in gross profit and 23.9% in gross margin from legacy BBBY; $27M in gross profit and 38.6% in gross margin from the inclusion of acquired entities.
In 3Q 26 we recorded $76M in gross profit and 27.2% in gross margin from legacy BBBY; $97M in gross profit and 42.2% in gross margin from the inclusion of acquired entities.

Sales & Marketing Expense

Sales & Marketing Expense ($M)

Sales & Marketing Expense (% of Revenue)



3Q 26 Dynamics

- Sales & Marketing Expense of $54M or 10.7%
  - +$18M / -330 bps vs. 3Q 25
    - +$2M / -40 bps vs. 3Q 25 for legacy BBBY
- Sales & Marketing Expense influenced by:
  - Inclusion of the entities acquired during 2026

[1] In 2Q 26 we recorded $41.5M in S&M expense and 14.3% in S&M expense as % of revenue from legacy BBBY; $1.6M in S&M expense and 2.3% in S&M expense as % of revenue from the inclusion of acquired entities. In 3Q 26 we recorded $38.1M in S&M expense and 13.6% in S&M expense as % of revenue from legacy BBBY; $16.2M in S&M expense and 7.1% in S&M expense as % of revenue from the inclusion of acquired entities.

G&A and Tech Expense

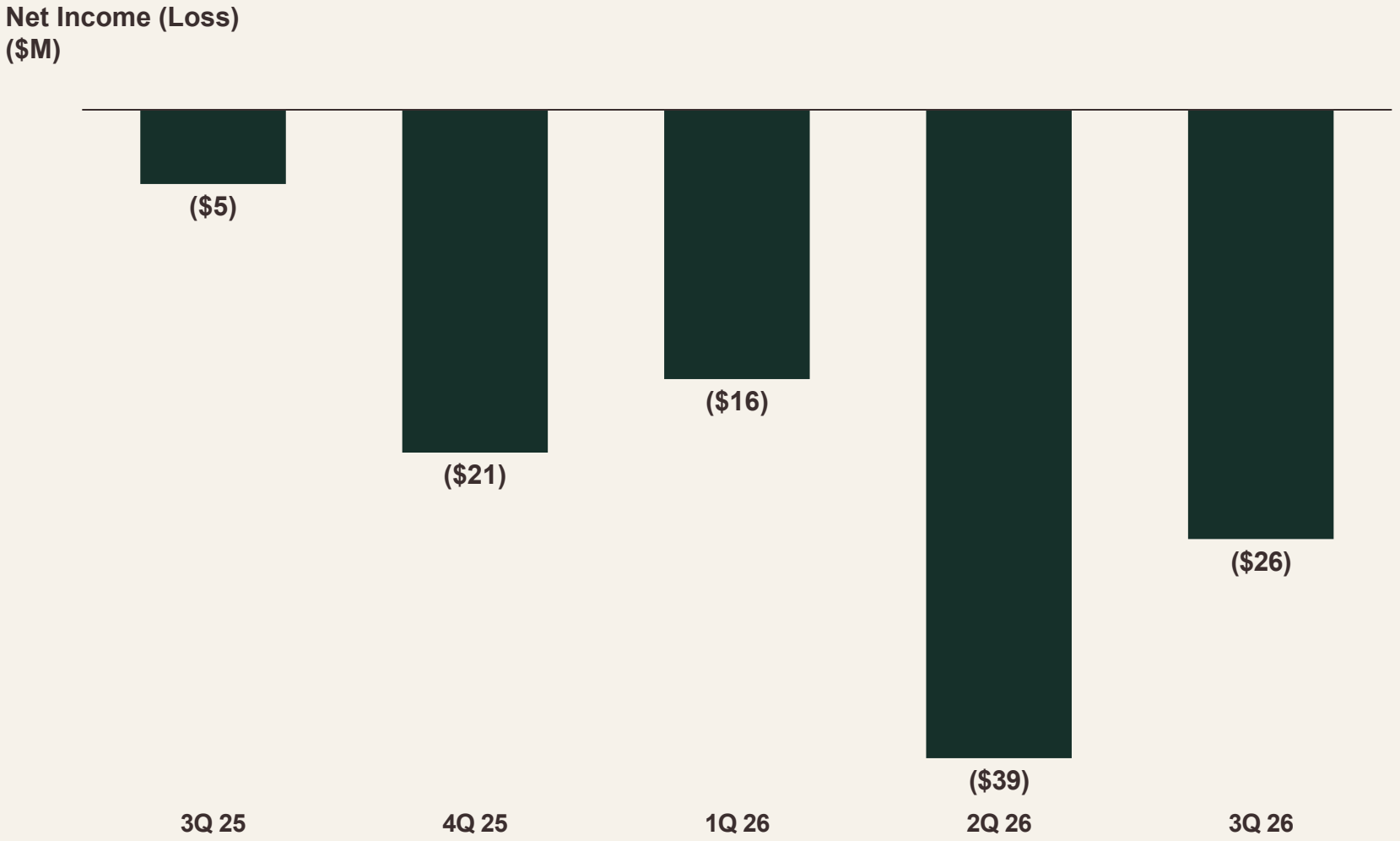


3Q 26 Dynamics

- G&A and Tech Expense of $165M
  - +$132M / +405% vs. 3Q 25
  - +$112M / +344% vs. 3Q 25 excl. one-time costs[1]
- G&A and Tech Expense influenced by:
  - Inclusion of store occupancy expenses (rent, payroll), related to TBHC & TCS

[1] In 1Q 26 we recorded $5.5M in one-time costs that increased G&A and Tech expense. Adj. G&A and Tech expense in 1Q 26 was $30.6M. In 2Q 26 we recorded $14.8M in one-time costs that increased G&A and Tech expense. Adjusted G&A and Tech expense in 2Q 26 was $67.0M. In 3Q 26 we recorded $19.9M in one-time costs that increased G&A and Tech expense. Adj. G&A and Tech expense in 3Q 26 was $144.9M. Adj. G&A and Tech expense is a non-GAAP financial measure. See reconciliation in appendix.

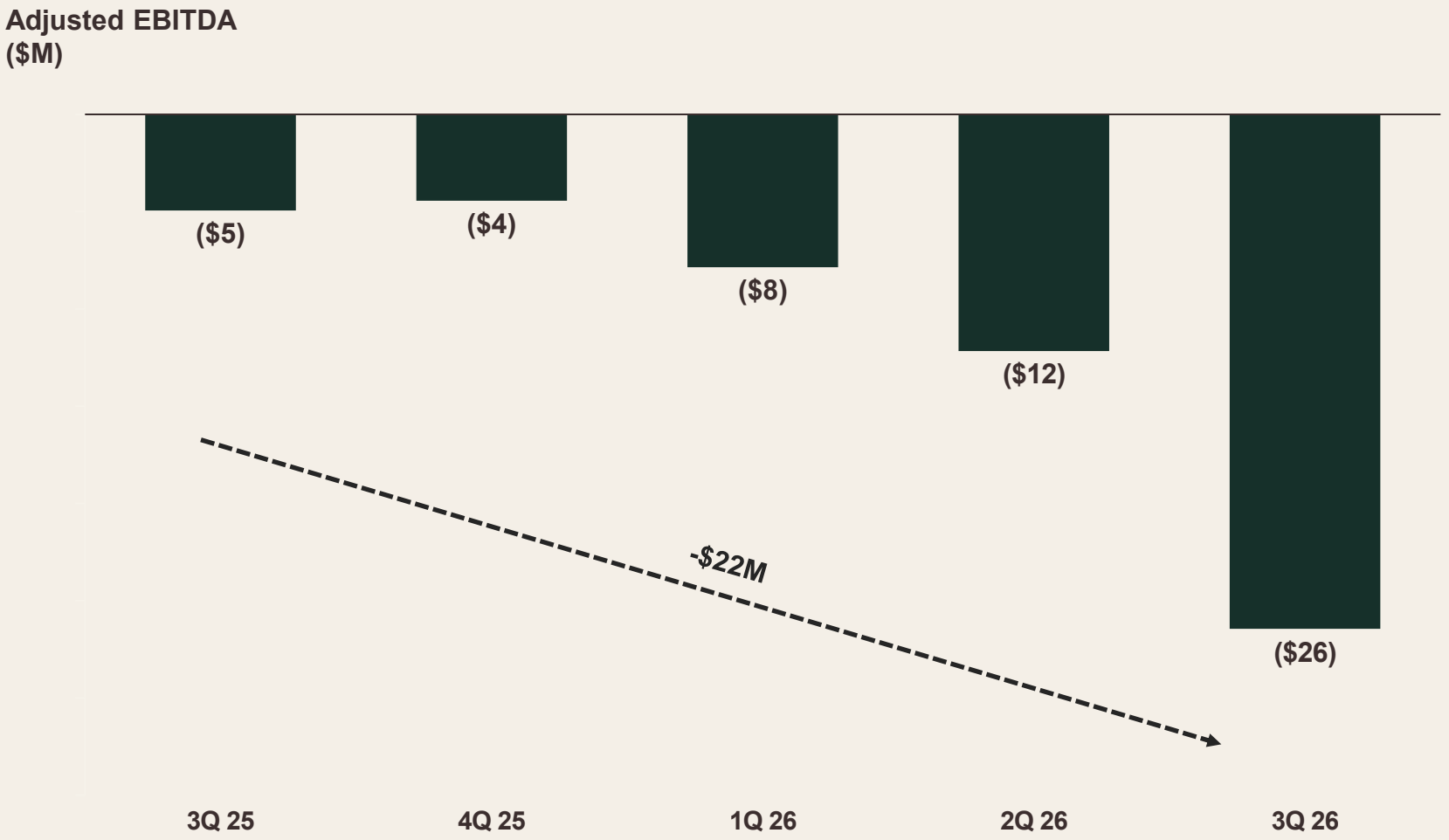
Net Income (Loss)



3Q 26 Dynamics

- Net loss of -$26M
  - -$22M / -478% vs. 3Q 25

Adjusted EBITDA

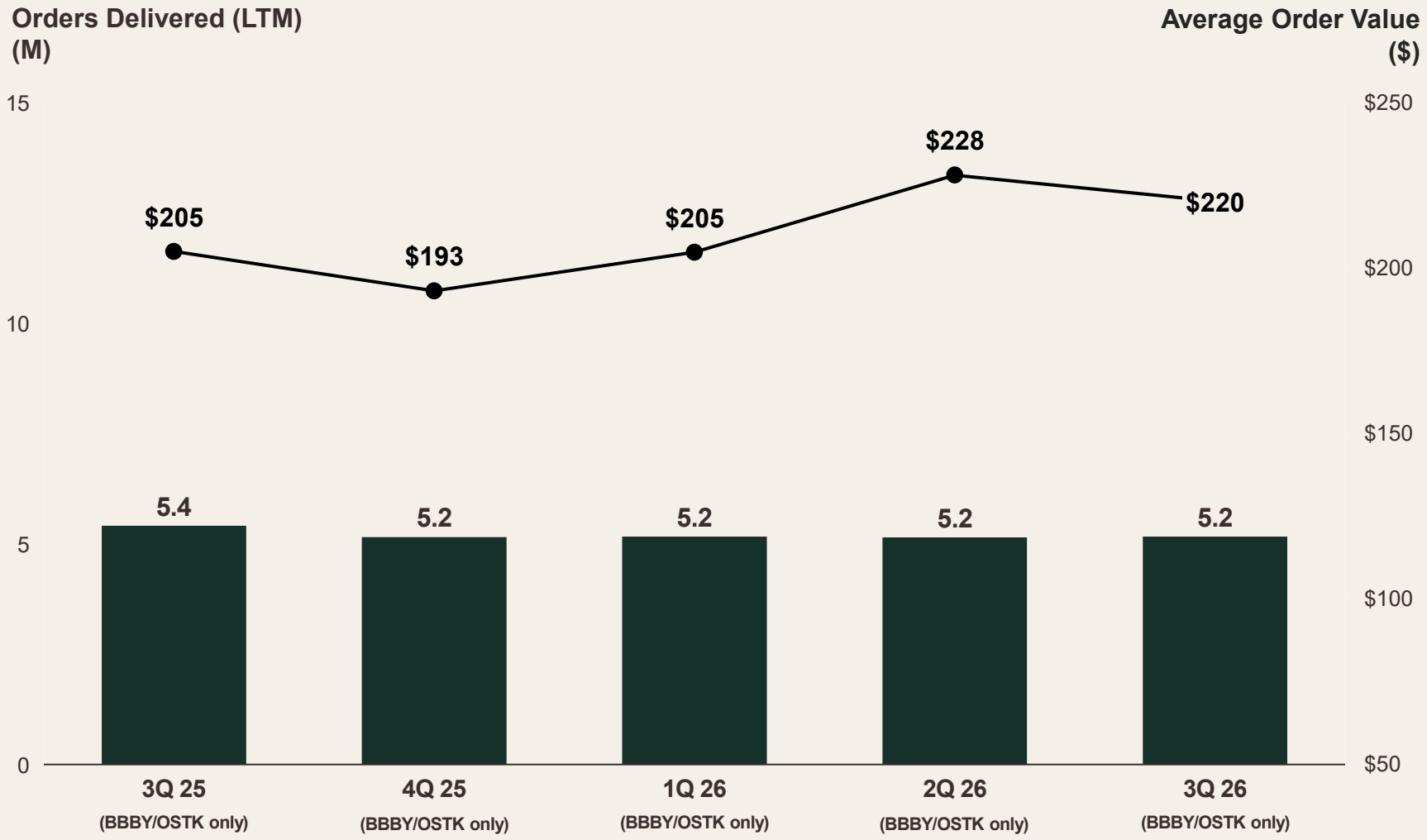


3Q 26 Dynamics

- Adj. EBITDA of -$26M
  - -$22M / -436% vs. 3Q 25

Note: Adjusted EBITDA is a non-GAAP financial measure. See reconciliation in appendix.

LTM Orders and Average Order Value

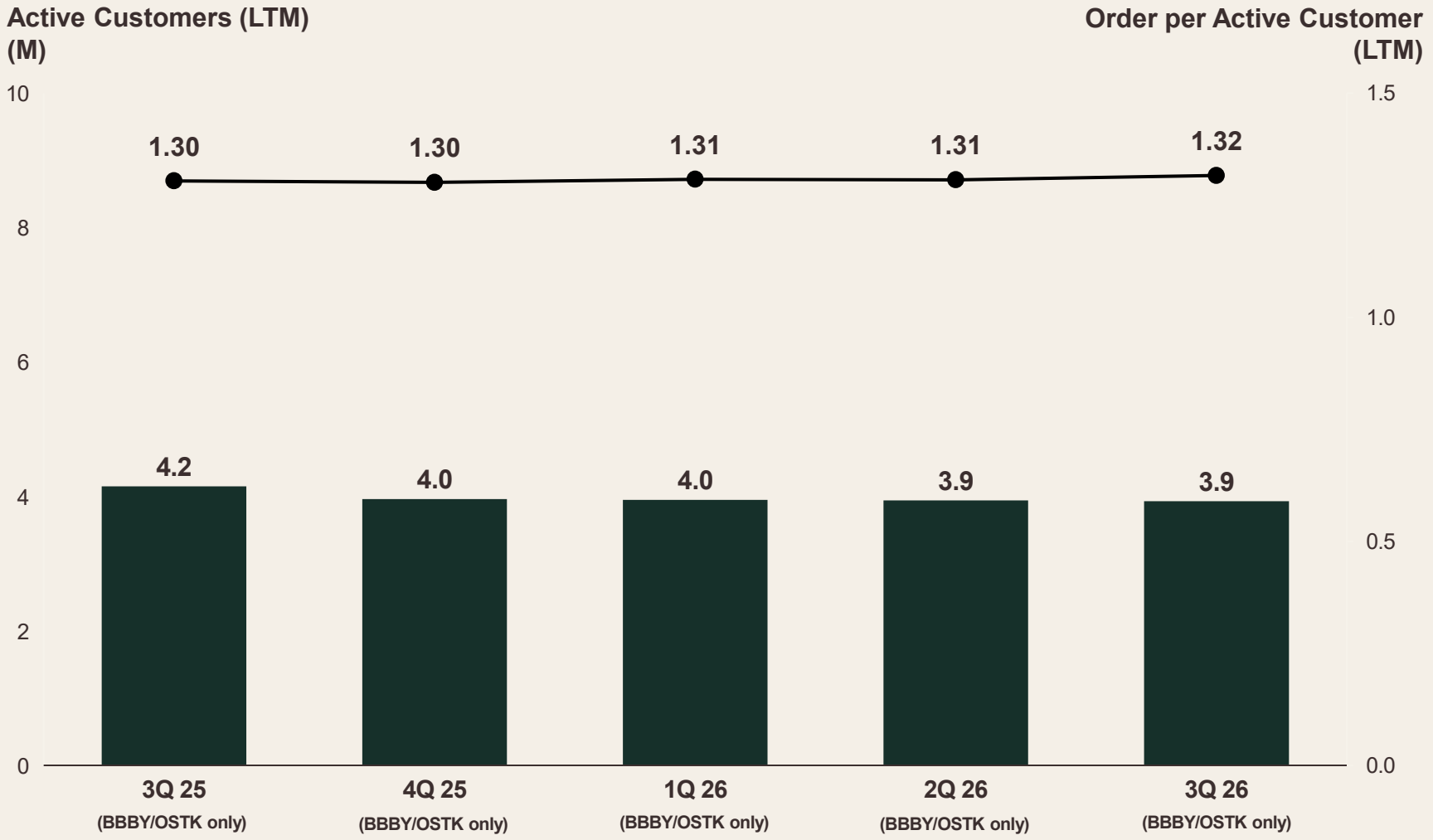


3Q 26 Dynamics

- Average order value of $220 for legacy BBBY
  - +7% vs. 3Q 25
- Orders delivered (LTM) of 5.2M for legacy BBBY
  - -0.2M / -5% vs. 3Q 25
  - ~Flat vs. 2Q 26

Note: LTM orders delivered represents the total number of orders delivered during the prior twelve-month period.
Note: Average order value represents net revenue divided by orders delivered, measured on a quarterly basis.

Active Customers and Order Frequency



3Q 26 Dynamics

- Order frequency of 1.32 for legacy BBBY
  - +1% vs. 3Q 25
- Active customers (LTM) of 3.9M for legacy BBBY
  - -0.2M / -5% vs. 3Q 25
  - ~Flat vs. 2Q 26

Note: Orders per active customer represents the number of orders delivered over a twelve-month period divided by the number of active customers for that same period.

#3

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Appendix

Adjusted EBITDA Reconciliation

in thousands	Three months ended 9/30/2025	12/31/2025	3/31/2026	6/30/2026	9/30/2026
Net loss	$ (4,521)	$ (20,875)	$ (16,398)	$ (39,497)	$ (26,144)
Depreciation and amortization	3,879	3,475	3,204	7,955	17,335
Stock-based compensation	3,522	2,851	1,533	2,075	(1,462)
Interest (income) expense, net	(1,186)	(2,215)	(1,729)	(750)	3,749
Other (income) expense, net	(6,978)	9,855	(329)	(121)	(20,712)
Provision (benefit) for income taxes	233	111	249	(2,516)	(18,962)
Special items (see table below)	115	2,353	5,610	20,682	19,745
Adjusted EBITDA	$ (4,936)	$ (4,445)	$ (7,860)	$ (12,172)	$ (26,451)
Net Revenue	$ 257,187	$ 273,430	$ 247,755	$ 361,159	$ 509,314
Adjusted EBITDA Margin	(1.9%)	(1.6%)	(3.2%)	(3.4%)	(5.2%)
Special items:					
Acquisition-related costs	$ —	$ —	$ 4,676	$ 8,667	$ 13,499
Restructuring costs	115	2,353	934	6,266	3,925
Store-closure non-cash asset impairments (gains)	—	—	—	5,247	(756)
Acquisition-related non-cash purchase-accounting adjustments	—	—	—	502	2,849
Other Non-recurring charges	—	—	—	—	228
Total Special items	$ 115	$ 2,353	$ 5,610	$ 20,682	$ 19,745

Note: All figures represent results from continuing operations. Adjusted EBITDA and Adjusted EBITDA Margin are non-GAAP financial measures used in conjunction with results presented in accordance with GAAP and should not be relied upon to the exclusion of GAAP financial measures. Review our financial statements and publicly filed reports in their entirety and do not rely on any single financial measure.

Adjusted Diluted EPS Reconciliation

in thousands, except per share data	Three months ended September 30, 2026 Diluted EPS	Adjusted Diluted EPS
Numerator:		
Net loss attributable to common stockholders	$ (26,144)	$ (26,144)
Denominator:		
Weighted average shares of common stock outstanding-diluted	94,911	94,911
Net loss per share of common stock:		
Diluted	(0.28)	(0.28)

[1] There was no income tax effect related to the adjustments made to calculate non-GAAP adjusted diluted EPS for any of the periods presented.

Adjusted G&A and Technology Expense Reconciliation

in thousands	3/31/2026	6/30/2026	9/30/2026
G&A and Technology Expense	$ 36,077	$ 81,862	$ 164,788
Restructuring costs	—	5,714	3,613
Acquisition-related costs	5,497	9,129	16,195
Other Non-recurring charges	—	—	110
Adjusted G&A and Technology Expense	$ 30,580	$ 67,019	$ 144,870

Note: All figures represent results from continuing operations. Adjusted G&A and Technology expense is a non-GAAP financial measure used in conjunction with results presented in accordance with GAAP and should not be relied upon to the exclusion of GAAP financial measures. Review our financial statements and publicly filed reports in their entirety and do not rely on any single financial measure.