HAVERTY FURNITURE COMPANIES, INC.

INVESTOR PRESENTATION

THIRD QUARTER 2026



HAVERTYS®
FURNITURE · EST 1885

FORWARD-LOOKING STATEMENTS

This presentation may contain forward-looking statements. These statements are based upon current expectations and assumptions, subject to risks and uncertainties. Havertys' actual results and financial condition may differ, possibly materially, from what is indicated in those forward-looking statements.

For a discussion of some of the risks and factors that could affect Havertys' future results and financial condition, please see the description of "Risk Factors" in our annual report on Form 10-K for the year ended December 31, 2025, and quarterly reports filed with the SEC.

The statements in the presentation are current only as of its date, November 4, 2026. See the Appendix for non-GAAP reconciliations.



140+ YEARS OF EXCELLENCE

Havertys Furniture is a specialty retailer of residential furniture and accessories founded in 1885 in Atlanta, Georgia. We serve customers across the Southern and Midwestern regions of the United States. All of our retail locations are operated using the Havertys name, and we do not franchise our stores. Our fully integrated online and in-store shopping experiences enable our customers to enjoy a seamless interaction, whenever, wherever, and however they desire.

OUR MISSION, VISION & VALUES

We are driven to delight our customers by offering personalized design, quality home furnishings, and an outstanding customer experience — all while demonstrating a commitment to our team members and delivering consistent value to our shareholders. We strive to help our customers bring their home visions to life, and are committed to **Customer Focus**, **Integrity**, **Quality**, and **Teamwork**, while honoring our **History and Heritage**.

3Q26 HIGHLIGHTS

- Consolidated **sales up 4.5%** to $203.2 million
- **Comp-store sales up 4.1%**
- **Comp-store written business up 2.3%**
- Gross profit margin of 62.3%, **up 200 basis points**
  - 61.3% excluding approximately $3.2 million of tariff refunds and $1.0 million of LIFO expense(1)
- **Diluted EPS of $0.39 vs. $0.28** in Q3 2025
  - adjusted EPS of $0.25(1)
- **Five store openings** planned in Q4
  - includes one relocation
- Entering our **18th state** with Pittsburgh store opening

(1) See Appendix for GAAP to non-GAAP reconciliations





OUR STRATEGIC ADVANTAGES

Attractive target customer
Our middle to upper middle income range customers remain resilient despite disruptions in the market and economic uncertainty.

Store base is the right size in the right locations
Over 130 stores in desirable southern and midwestern regions of the U.S.

Optimized distribution and delivery system
Unlike many of our competitors, our delivery team consists of Havertys team members—giving us full control over the customer experience from the store to the customer's home.

Strong balance sheet and cash position
Our financial strength provides us with flexibility to grow our business despite a challenging macro-environment.

CUSTOMER BASE

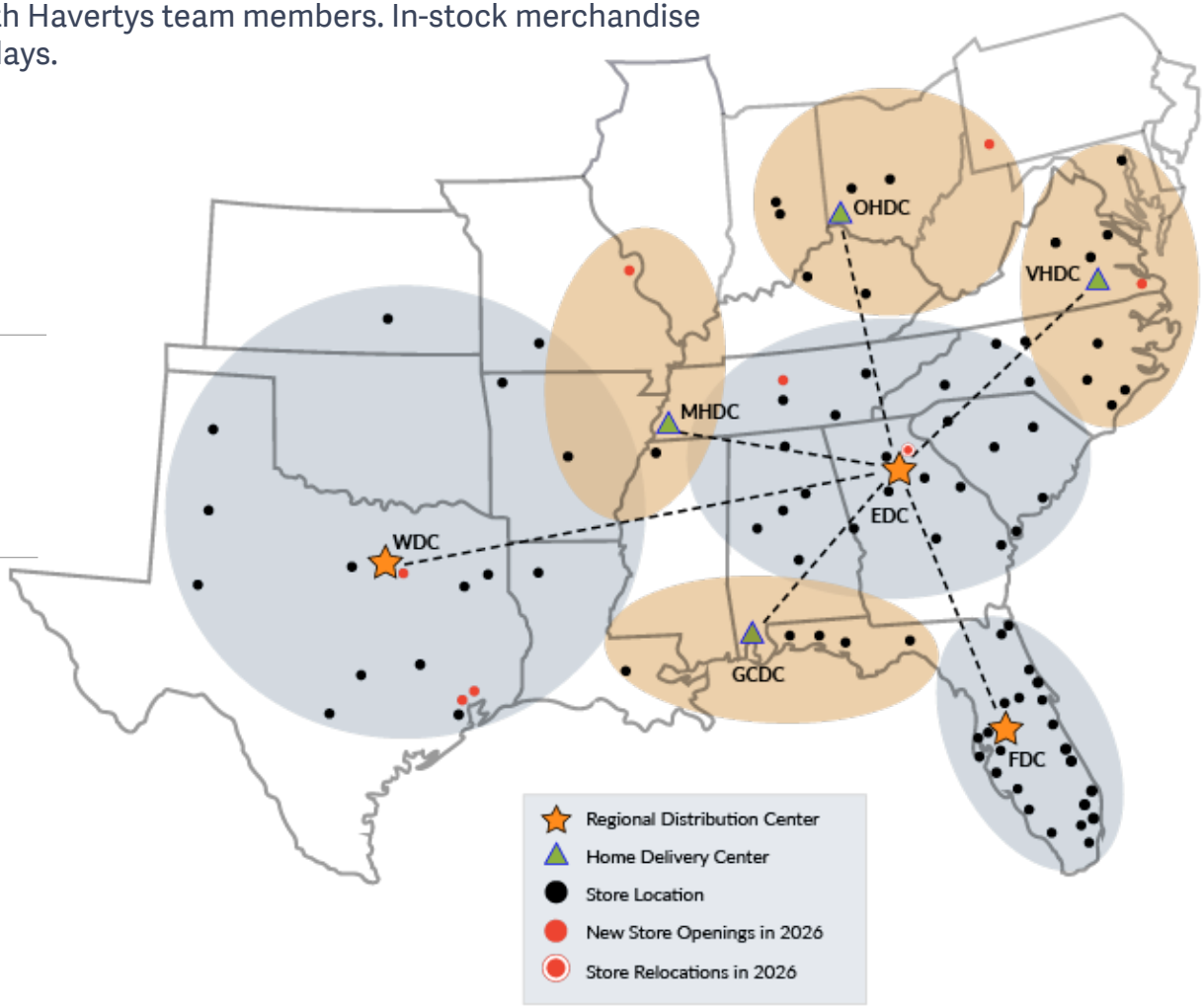
- Style-conscious & trend aware
- Married with children
- Pays attention to value
- Suburban homeowner
- Upper-middle household incomes
- Strong credit scores
- Seeks information online & offline
- Uses social media for trends, opinions & ideas



STORES: RIGHT SIZE, RIGHT LOCATION WITH EXCELLENT FULFILLMENT CAPABILITIES

100% of deliveries are made with Havertys team members. In-stock merchandise reaches customers within 2-5 days.

130+ Stores	**18** States in the South & Midwest
35,000 Average SQ. FT. Store Size	**4.5MM** Approx. Total Store SQ. FT.
3 Regional Distribution Centers	**4** Home Delivery Centers



EXCLUSIVE MERCHANDISE ACROSS PRICE POINTS & STYLE

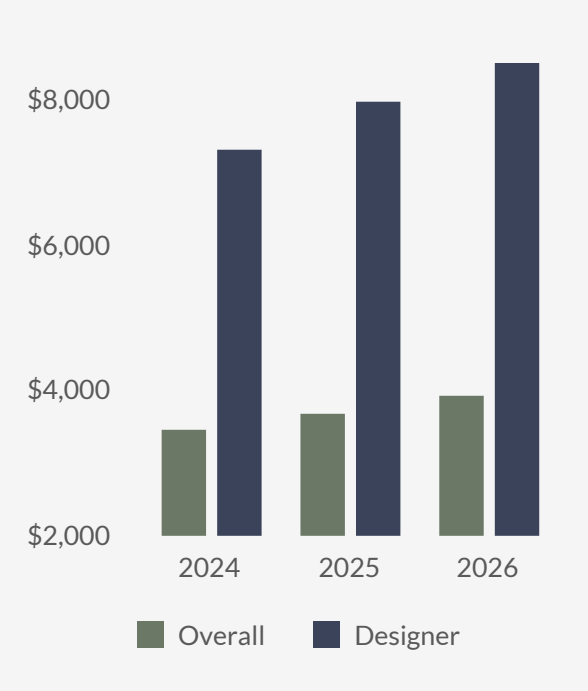
We offer an assortment of merchandise with varying price points that appeal to a broad target customer base.



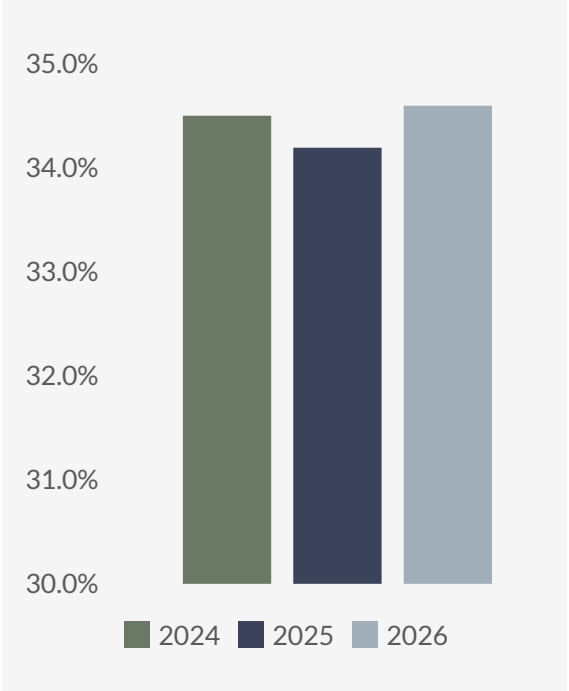
CONTINUED STRENGTH IN DESIGN

Our **FREE** design service, including in-home design, is available for customers seeking a more in-depth, personalized purchasing experience. Our design consultant engagement remains strong and is a positive catalyst for continued growth.

3Q average ticket



3Q designer % of written sales





DRIVING DEMAND WITH DATA AND TECHNOLOGY

In collaboration with our agency partners, we leverage our data to develop advertising and marketing strategies customized to the markets we serve.

Customization
Messaging is tailored to the unique style and business needs of each market.

Contextual A.I.
Artificial intelligence optimizes ad placement within relevant content, increasing its resonance and impact.

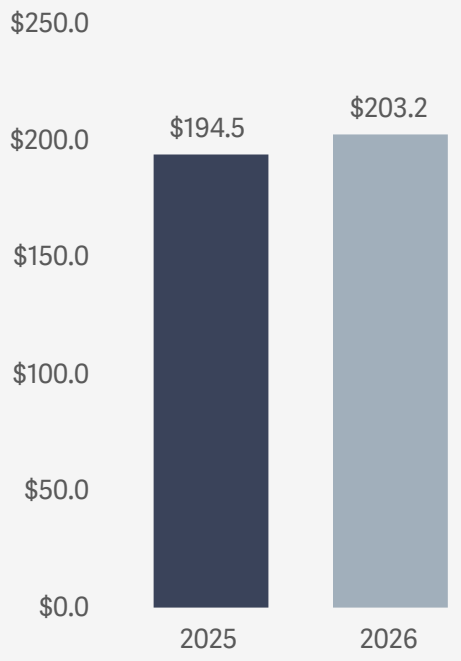
Technology & Measurement
Best-in-class technology partners provide omnichannel measurement and meaningful insights of a customer's shopping journey.



3Q26 FINANCIAL RESULTS

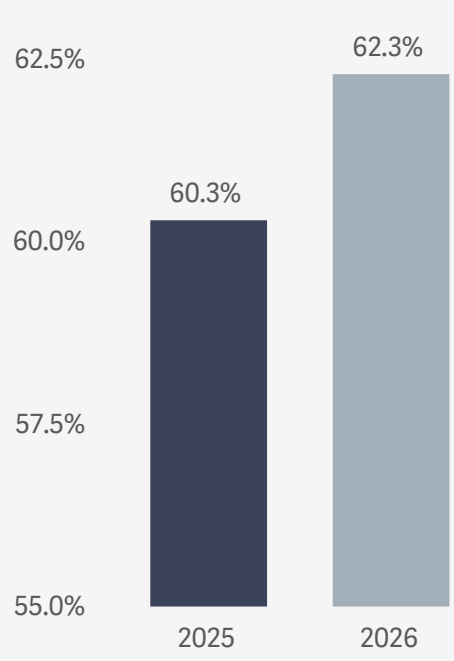
Net sales for 3Q26 increased $8.7 million, or 4.5%, compared to 3Q25 results. Gross profit margin improved 200 basis points to 62.3%, benefitting from $3.2M of International Emergency Economic Powers Act ("IEEPA") tariff refunds. Excluding the impact of the tariff refunds and LIFO, gross profit margin improved 70 basis points to 61.3%[(1)]. This quarter's results demonstrate the value of our customer-first approach and disciplined execution across the business.

Consolidated Sales*
($ in millions)



*Amounts may not always add to totals due to rounding

Gross Profit Margin



*Excluding the impact of tariff refunds and LIFO, gross profit margin was 61.3% in 3Q26 and 60.6% in 3Q25. See Appendix for non-GAAP reconciliation.

Diluted EPS
(dollars per share)



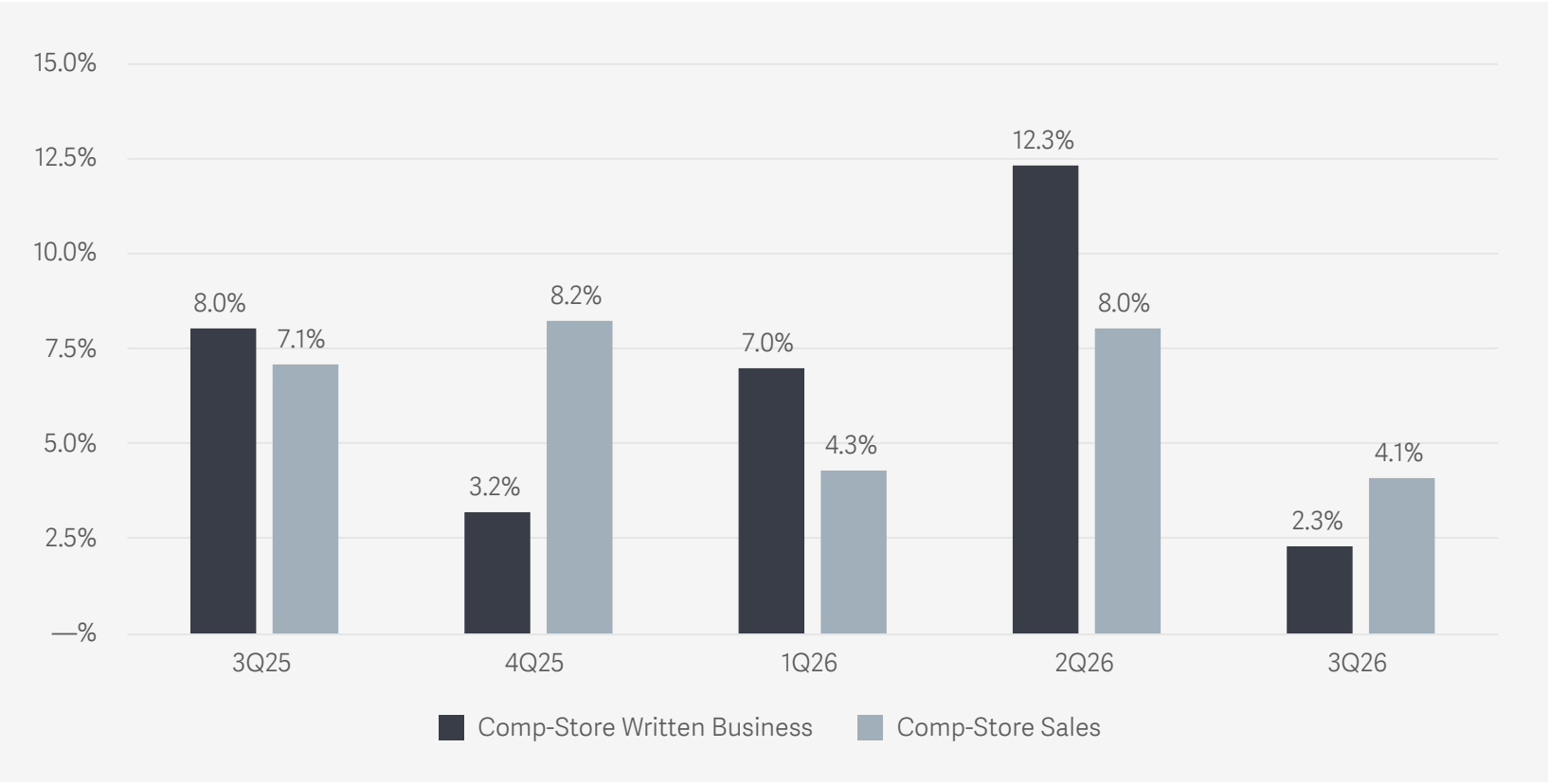
*Excluding the impact of tariff refunds, adjusted EPS for 3Q26 was $0.25/share. See Appendix for non-GAAP reconciliation.

(1) See Appendix for GAAP to non-GAAP reconciliations

FIVE CONSECUTIVE QUARTERS OF COMP GROWTH

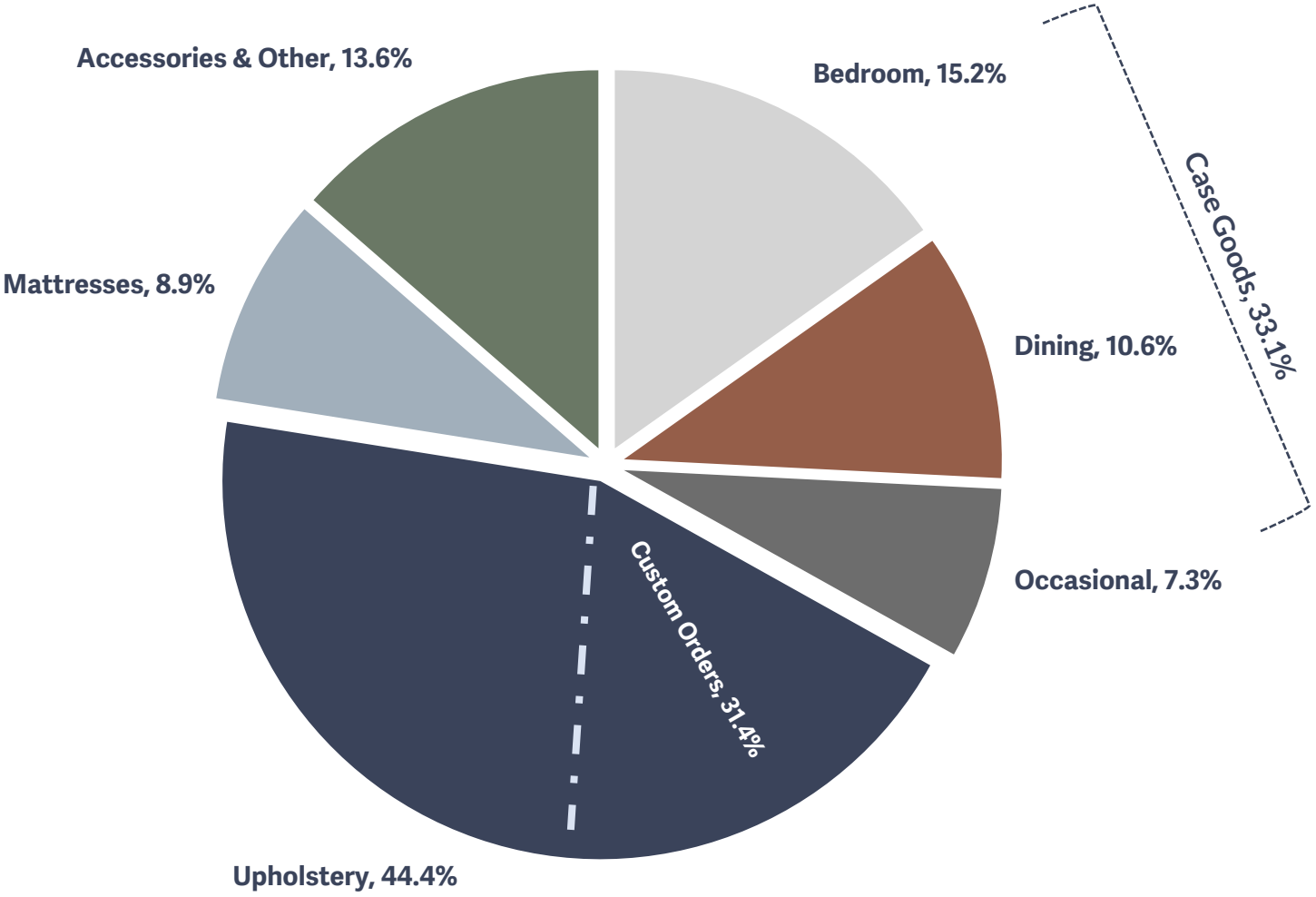
Comparable-store written business and comparable-store sales have each increased year over year for five consecutive quarters. In 3Q26, comp-store written business grew 2.3% and comp-store sales grew 4.1% against tougher year-over-year comparisons, extending our positive momentum.

Change vs. prior year quarter



REVENUES BY CATEGORY FOR 3Q26

Upholstery remains our leading category, at approximately 44% of net sales.



TARIFF MITIGATION STRATEGY

We continue to actively monitor tariff developments to manage our exposure and minimize the effects on our business. 3Q26 results include approximately $3.2 million of IEEPA tariff refunds ($4.7 million year to date). Our merchandise team continues to work closely with our suppliers as U.S. tariff policy evolves, including a potential Section 232 increase on upholstered wood furniture from 25% to 30% on January 1, 2027. Our tariff mitigation includes, but is not limited to:

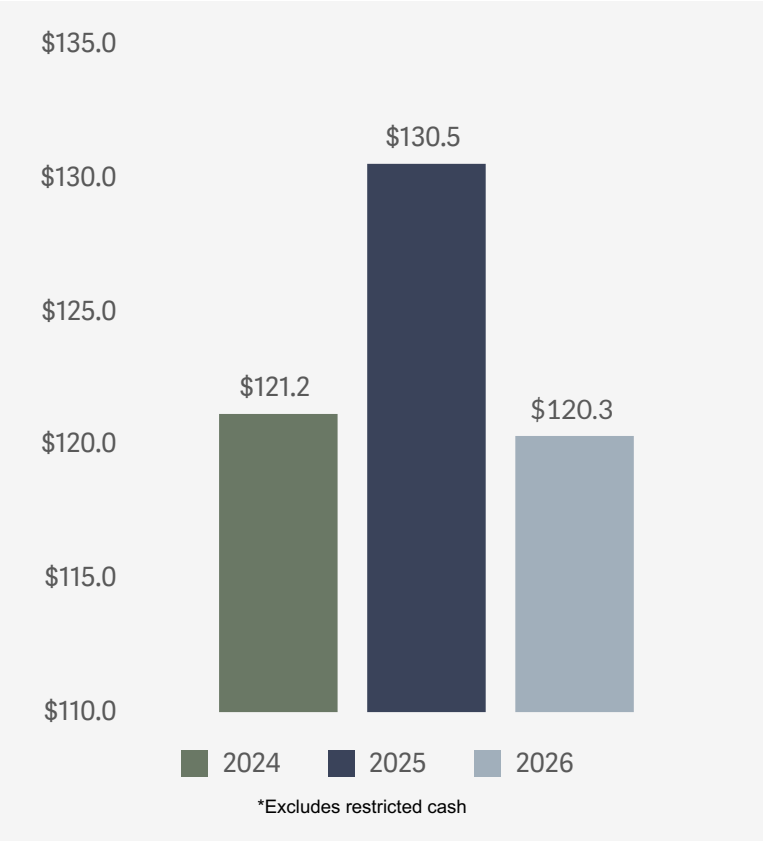
- leveraging vendor relationships to minimize price increases,
- targeted price increases on products passed through to our customers,
- reducing China tariff exposure to less than 5% of purchases, and
- re-sourcing and re-assorting products, as needed.



STRONG BALANCE SHEET

Our strong cash position provides flexibility to take advantage of opportunities, advance our strategic goals, and return capital to shareholders.

Cash & Cash Equivalents as of September 30,



Inventories as of September 30,



CAPITAL ALLOCATION PHILOSOPHY

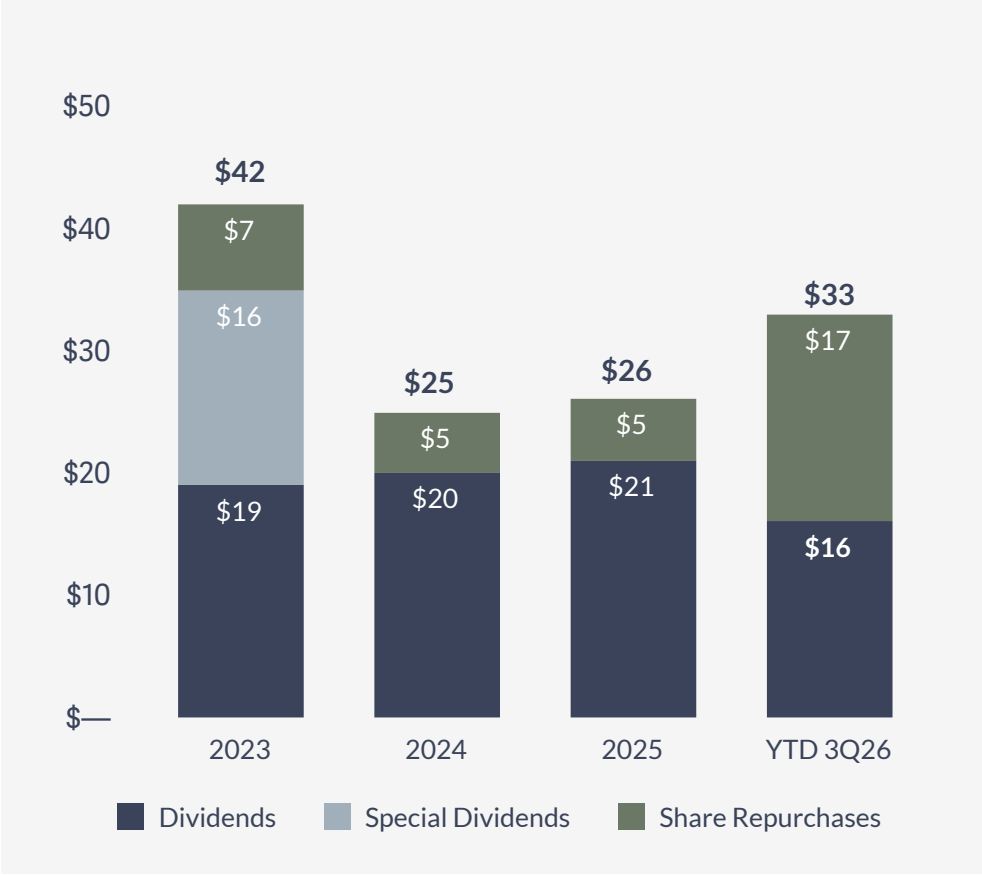
HVT uses a disciplined and balanced approach for its capital allocation, prioritizing regular dividends and opportunistic share repurchases. From time to time, special dividends may be declared to return cash to shareholders.

Thru 3Q26, HVT purchased approximately 723,000 shares of common stock for $16.6 million, including 600,000 shares repurchased for $13.9 million in a privately negotiated transaction, and paid $15.8 million in dividends.

The share repurchase authorization balance as of September 30, 2026, was approximately $16.8 million.

Cash returns to shareholders

($ in millions)



2026 EXPECTATIONS

Our 2026 guidance includes the impact of tariffs in effect as of November 4, 2026. We continue to monitor tariff developments to manage our exposure and minimize the impact on our business.

With our strong balance sheet, we continue to invest in all parts of our operations, including our stores, distribution network, and information technology.

- New store openings, projected to end the year with 133 stores
  - Dallas, TX - Opened in October
  - Pittsburgh, PA - entered 18th state in November
  - Atlanta, GA - relocated in November
  - Houston, TX - 2 locations opening in November/December

- Gross profit margins for 2026 are expected to be between 61.3% to 61.5%, an increase from our previous guidance due to the receipt of IEEPA tariff refunds.

- Fixed and discretionary SG&A expenses for 2026 are expected to be in the $307.0 to $309.0 million range.

- Variable SG&A expenses for 2026 are expected to be in the 19.2% to 19.4% range, an increase from our previous guidance due to higher delivery, transportation, and third-party credit costs.

COMPELLING INVESTMENT THESIS

- **~ 5% dividend yield** with **91-year** track record of payout stability
- **5th consecutive quarter of positive comp-store sales & comp-store written business**
  - comp-store sales up 4.1% and comp-store written business up 2.3% from 3Q25
- **Consolidated sales increased 4.5%** to $203.2 million for 3Q26
- **Strong balance sheet** and cash position
  - Cash balance as of September 30, 2026, excluding restricted cash, was approximately $120.3 million
  - No funded debt
  - Approximately $33M returned to shareholders YTD
- Store concentration in **attractive** southern and midwestern U.S. regions
  - 5 store openings in 4Q26 (includes 1 relocation)
  - 133 stores projected by year-end
- Attractive and **resilient target customers**
  - Upper-middle household incomes with strong credit ratings

STAY CONNECTED

VISIT OUR INVESTOR RELATIONS WEBSITE

- Quarterly earnings releases, presentations, and SEC filings
- Educational videos (links included below):
  - Learn more about our 140+ Years of Excellence in the industry
  - Take a tour: Inside the Havertys Showroom Experience
  - Go Behind the Scenes of our Distribution and Delivery Network
- Historical stock price, dividend, and financial data
- Corporate governance information
- Sign up for email alerts on company news and events

Visit ir.havertys.com to learn more.



APPENDIX – GAAP TO NON-GAAP RECONCILIATION

We report our financial results in accordance with accounting principles generally accepted in the United States ("GAAP"). We supplement the reporting of our financial information under GAAP with certain non-GAAP financial information. The company presents gross profit margin, excluding the impact of IEEPA tariff refunds and LIFO, consolidated adjusted net income, and adjusted diluted EPS. We believe these non-GAAP measures provide investors with useful supplemental information because they enhance the comparability of the Company's results across periods and more closely align with the metrics management uses to evaluate the performance of its core operations, to conduct internal planning and budgeting, and to make operating decisions. These measures are not intended to be considered in isolation or as a substitute for, or superior to, the most directly comparable GAAP measures, and the Company's presentation may differ from similarly titled measures used by other companies.

	Three Months Ended September 30,	
(in thousands)	**2026**	**2025**
Net sales	$ 203,153	$ 194,484
Cost of goods sold	76,568	77,220
Gross profit	126,585	117,264
IEEPA Tariff Refund Adjustment	(3,188)	—
LIFO Adjustment	1,038	624
Gross profit, excluding the impact of tariff refunds and LIFO	$ 124,435	$ 117,888
Gross Profit Margin, excluding the impact of tariff refunds and LIFO	61.3 %	60.6 %

	Three Months Ended September 30,
(in thousands, except per share data)	**2026**
Net income	$ 6,336
IEEPA Tariff Refund Adjustment	(3,188)
Related income tax effects	877
Adjusted net income	$ 4,025
Adjusted diluted EPS	$ 0.25