BJ's Wholesale Club Holdings, Inc. BJ

NYSE; shops; SIC 5331, Retail-Variety Stores; CIK 0001531152

A/B

on the A/B boundary of 254 graded peers in shops

rank 45 of 254; percentile 17.4; sampling error 3.0 points; lower is stronger

A B C D E

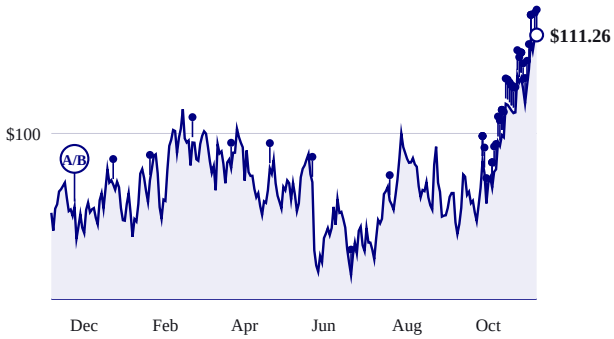
A/B, the bull



Scoreboard

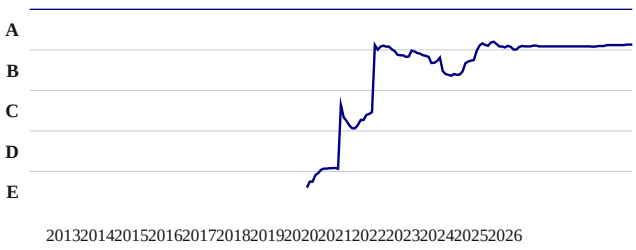
Profitability	B percentile 24.5
Solvency	C percentile 45.5
Growth and financing	B/C percentile 40.9
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $7.5B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	13 of 14
Graded from	filings received through Mar 12, 2026 239 days before the rescan; latest periodic filing 10-Q received Aug 25, 2026
Last close	$111.27 2026-11-05; market equity $14.1B; 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 Mar 12, 2026

BJ's Wholesale Club is a leading operator of membership warehouse clubs concentrated primarily in the eastern half of the United States. We deliver significant value to our members, consistently offering up to 25% savings on a representative basket of manufacturer-branded groceries compared to traditional supermarket competitors. We provide a curated assortment focused on groceries, fresh foods, general merchandise, gasoline, and other ancillary services to deliver a differentiated shopping experience that is further enhanced by our digital capabilities. Additionally, we provide access to coupons and promotions to deliver further value to our members.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

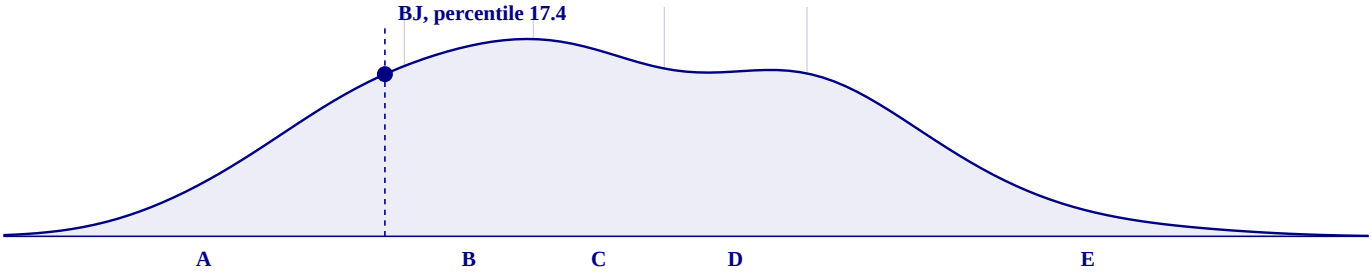
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 24.5						
Gross profitability	53.3%	42.6%		30.8	238	2026-01-31
Return on invested capital	25.6%	10.9%		20.5	84	2026-01-31

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Accruals ratio	(6.2%)	(4.8%)	42.2	283	2026-01-31
Gross margin stability, five years	0.3 pts	1.3 pts	4.7	216	2026-01-31
Solvency, sleeve percentile 45.5					
Twelve-month failure probability	not computable	0.03%			
liabilities and a nearby cover-page share count are required at 2025-11-01					
Altman Z double-prime	1.09	1.93	57.1	204	2026-01-31
Net debt to EBITDA	0.32x	1.37x	25.5	99	2026-01-31
Interest coverage	19.26x	3.83x	12.5	57	2026-01-31
Current ratio	0.75x	1.37x	86.9	291	2026-01-31
Growth and financing, sleeve percentile 40.9					
Revenue growth, three-year compound	3.6%	1.6%	39.0	265	2026-01-31
Free cash flow growth, three-year compound	(5.6%)	4.6%	69.5	152	2026-01-31
Reinvestment rate	64.6%	12.2%	23.8	152	2026-01-31
Asset growth, three years	5.8%	3.4%	36.1	267	2026-01-31
Net share issuance, one year	(1.5%)	(0.6%)	36.1	209	2026-03-04

Among 254 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
40	Envela Corp. (ELA)	15.4	A	fortress balance sheet
41	Rush Enterprises Inc. \Tx\ (RUSHA)	16.0	A	
42	Rush Enterprises Inc. \Tx\ (RUSHB)	16.0	A	
43	Sally Beauty Holdings, Inc. (SBH)	16.6	A	
44	Applied Industrial Technologies Inc. (AIT)	17.0	A	
45	BJ's Wholesale Club Holdings, Inc. (BJ)	17.4	A/B	
46	Dick'S Sporting Goods, Inc. (DKS)	17.8	A/B	fortress balance sheet
47	PC Connection Inc. (CNXN)	18.2	A/B	
48	Build-A-Bear Workshop Inc. (BBW)	18.6	A/B	
49	Dominos Pizza Inc. (DPZ)	19.0	A/B	
50	Copart Inc. (CPRT)	19.4	A/B	

What the price implies

at the 2026-11-05 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	4.2%	(0.7%)	56
Distance from 52-week high	0.0%	(21.0%)	98
EBIT to enterprise value	5.7%	5.1%	55
Free cash flow yield	2.3%	3.8%	34
Book value to price	0.16	0.36	31
Sales to price	1.53	1.62	49
Composite equity issuance, five years	(8.3%)	(16.9%)	65
Relative strength against the sector, log excess return	0.13	0.08	56

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Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 8 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	pass
Current ratio improved	pass
No new shares issued	pass
Gross margin improved	pass
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$30.0M
Operating cash flow, four quarters	$1.1B
Months of runway	not finite
Days since last periodic filing	73 (10-Q received Aug 25, 2026)
Median daily dollar volume, 63 sessions	$168.1M

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	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$21.5B	2026-01-31	2026-03-12	10-K	26-000007
2	cost of revenue	us-gaap:CostOfRevenue	$17.5B	2026-01-31	2026-03-12	10-K	26-000007
3	assets	us-gaap:Assets	$7.5B	2026-01-31	2026-03-12	10-K	26-000007
4	operating income	us-gaap:OperatingIncomeLoss	$816.6M	2026-01-31	2026-03-12	10-K	26-000007
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$774.2M	2026-01-31	2026-03-12	10-K	26-000007
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$195.8M	2026-01-31	2026-03-12	10-K	26-000007
7	total debt	us-gaap:LongTermDebt	$399.1M	2026-01-31	2026-03-12	10-K	26-000007
8	book equity	us-gaap:StockholdersEquity	$2.2B	2026-01-31	2026-03-12	10-K	26-000007
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$46.2M	2026-01-31	2026-03-12	10-K	26-000007
10	total debt	us-gaap:LongTermDebt	$398.8M	2025-02-01	2026-03-12	10-K	26-000007
11	book equity	us-gaap:StockholdersEquity	$1.8B	2025-02-01	2026-03-12	10-K	26-000007
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$28.3M	2025-02-01	2026-03-12	10-K	26-000007
13	net income	us-gaap:NetIncomeLoss	$578.4M	2026-01-31	2026-03-12	10-K	26-000007
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$1.0B	2026-01-31	2026-03-12	10-K	26-000007
15	assets	us-gaap:Assets	$7.1B	2025-02-01	2026-03-12	10-K	26-000007
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$20.5B	2025-02-01	2026-03-12	10-K	26-000007
17	cost of revenue	us-gaap:CostOfRevenue	$16.7B	2025-02-01	2026-03-12	10-K	26-000007
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$20.0B	2024-02-03	2026-03-12	10-K	26-000007
19	cost of revenue	us-gaap:CostOfRevenue	$16.3B	2024-02-03	2026-03-12	10-K	26-000007
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$19.3B	2023-01-28	2025-03-14	10-K	25-000013
21	cost of revenue	us-gaap:CostOfRevenue	$15.9B	2023-01-28	2025-03-14	10-K	25-000013
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$16.7B	2022-01-29	2024-03-18	10-K	24-000026
23	cost of revenue	us-gaap:CostOfRevenue	$13.6B	2022-01-29	2024-03-18	10-K	24-000026
24	current assets	us-gaap:AssetsCurrent	$2.0B	2026-01-31	2026-03-12	10-K	26-000007
25	current liabilities	us-gaap:LiabilitiesCurrent	$2.7B	2026-01-31	2026-03-12	10-K	26-000007
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$1.2B	2026-01-31	2026-03-12	10-K	26-000007
27	liabilities	us-gaap:Liabilities	$5.3B	2026-01-31	2026-03-12	10-K	26-000007
28	depreciation amortization	us-gaap:Depreciation	$282.9M	2026-01-31	2026-03-12	10-K	26-000007
29	interest expense	us-gaap:InterestAndDebtExpense	$42.4M	2026-01-31	2026-03-12	10-K	26-000007
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$702.0M	2026-01-31	2026-03-12	10-K	26-000007
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$900.9M	2025-02-01	2026-03-12	10-K	26-000007

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32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$588.0M	2025-02-01	2026-03-12	10-K	26-000007
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$718.9M	2024-02-03	2026-03-12	10-K	26-000007
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$467.1M	2024-02-03	2026-03-12	10-K	26-000007
35	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$788.2M	2023-01-28	2025-03-14	10-K	25-000013
36	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$397.8M	2023-01-28	2025-03-14	10-K	25-000013
37	current assets	us-gaap:AssetsCurrent	$1.9B	2025-02-01	2026-03-12	10-K	26-000007
38	current liabilities	us-gaap:LiabilitiesCurrent	$2.5B	2025-02-01	2026-03-12	10-K	26-000007
39	assets	us-gaap:Assets	$6.7B	2024-02-03	2025-03-14	10-K	25-000013
40	assets	us-gaap:Assets	$6.3B	2023-01-28	2024-03-18	10-K	24-000026
41	shares outstanding	dei:EntityCommonStockSharesOutstanding	129,676,588	2026-03-04	2026-03-12	10-K	26-000007
42	shares outstanding	dei:EntityCommonStockSharesOutstanding	131,676,982	2025-03-05	2025-03-14	10-K	25-000013

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