J.Jill, Inc.

JILL

NYSE; consumer nondurables; SIC 2330, Women's, Misses': and Juniors Outerwear; CIK 0001687932

C

middle fifth of 124 graded peers in consumer nondurables

rank 64 of 124; percentile 51.2; sampling error 3.8 points; lower is stronger

A B C D E

C, the tortoise



Scoreboard

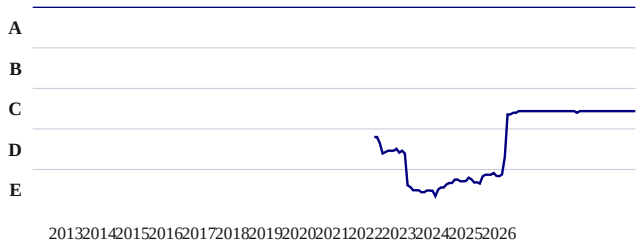
Profitability	B	percentile 31.7
Solvency	C/D	percentile 60.6
Growth and financing	C	percentile 55.1
Reliability	0.87 AUC	filers with $120M to $591M assets; 95% interval 0.83 to 0.90; 206 events, 2020 to 2025
Peer failure rate	1.03% a year	Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$120M to $591M assets	total assets $450.2M
Standard universe	inside	revenue above $1M and assets above $10M
Warnings	none triggered	not computable: distress
Inputs computable	10 of 14	
Graded from	filings received through Mar 31, 2026	224 days before the rescan; latest periodic filing 10-Q received Sep 9, 2026
Last close	$23.06	2026-11-09; market equity $342.7M; 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 31, 2026

In this Annual Report, unless otherwise indicated or the context otherwise requires, references to the "Company," "J.Jill," "we," "us," and "our" refer to J.Jill, Inc. and its consolidated subsidiaries. We operate on a 52- or 53-week fiscal year that ends on the Saturday that is closest to January 31. Each fiscal year generally is comprised of four 13-week fiscal quarters, although in the years with 53 weeks, the fourth quarter represents a 14-week period.

The fourteen inputs

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

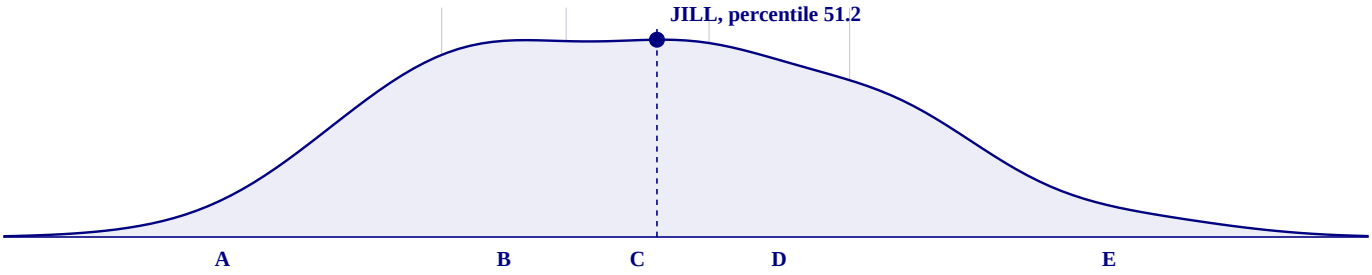
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 31.7						
Gross profitability	91.0%	29.8%		4.2	144	2026-01-31
Return on invested capital	not computable	5.6%				
a prior annual debt, equity, and cash observation is required						
Accruals ratio	(3.3%)	(5.1%)		64.9	149	2026-01-31

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Gross margin stability, five years	1.2 pts	1.9 pts	26.1	116	2026-01-31
Solvency, sleeve percentile 60.6					
Twelve-month failure probability	not computable	0.03%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	0.51	3.11	71.2	119	2026-01-31
Net debt to EBITDA	not computable	2.54x			
required facts have no common fiscal period end					
Interest coverage	4.85x	2.51x	35.7	43	2026-01-31
Current ratio	1.08x	1.81x	75.0	153	2026-01-31
Growth and financing, sleeve percentile 55.1					
Revenue growth, three-year compound	(1.2%)	0.2%	57.6	133	2026-01-31
Free cash flow growth, three-year compound	(27.2%)	14.9%	92.3	66	2026-01-31
Reinvestment rate	not computable	11.0%			
NOPAT must exceed $100,000					
Asset growth, three years	(1.2%)	0.2%	54.9	134	2026-01-31
Net share issuance, one year	(2.4%)	0.03%	15.7	103	2026-03-25

Among 124 peers

consumer nondurables; 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
59	Hormel Foods Corp. (HRL)	47.2	C	
60	Altria Group, Inc. (MO)	48.0	C	
61	Oxford Industries Inc. (OXM)	48.8	C	
62	Celsius Holdings, Inc. (CELH)	49.6	C	
63	BrightView Holdings, Inc. (BV)	50.4	C	
64	J.Jill, Inc. (JILL)	51.2	C	
65	Lamb Weston Holdings, Inc. (LW)	52.0	C	
66	Albany International Corp. (AIN)	52.8	C	
67	Local Bounti Corporation/DE (LOCL)	53.7	C	short runway
68	Corteva, Inc. (CTVA)	54.5	C	fortress balance sheet
69	Vera Bradley, Inc. (VRA)	55.3	C	fortress balance sheet

What the price implies

at the 2026-11-09 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	64.9%	(1.3%)	93
Distance from 52-week high	(7.4%)	(20.3%)	72
EBIT to enterprise value	10.7%	3.4%	91
Free cash flow yield	7.4%	4.1%	67
Book value to price	0.41	0.55	44
Sales to price	1.75	1.18	65
Composite equity issuance, five years	38.5%	(16.7%)	90

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Relative strength against the sector, log excess return	0.42	(0.09)	93

Diagnostics

shown on every report; none enters 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	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	pass
Cash, filings, liquidity	
Cash and equivalents	$76.9M
Operating cash flow, four quarters	$65.4M
Months of runway	not finite
Days since last periodic filing	62 (10-Q received Sep 9, 2026)
Median daily dollar volume, 63 sessions	$4.0M

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	gross profit	us-gaap:GrossProfit	$409.7M	2026-01-31	2026-03-31	10-K	26-134566
2	assets	us-gaap:Assets	$450.2M	2026-01-31	2026-03-31	10-K	26-134566
3	operating income	us-gaap:OperatingIncomeLoss	$78.7M	2023-01-28	2025-04-01	10-K	25-048494
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$58.7M	2023-01-28	2025-04-01	10-K	25-048494
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$16.5M	2023-01-28	2025-04-01	10-K	25-048494
6	total debt	us-gaap:LongTermDebt	$208.7M	2023-01-28	2024-04-04	10-K	24-041871
7	book equity	us-gaap:StockholdersEquity	-$219,000	2023-01-28	2026-03-31	10-K	26-134566
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$87.1M	2023-01-28	2025-04-01	10-K	25-048494
9	net income	us-gaap:NetIncomeLoss	$27.9M	2026-01-31	2026-03-31	10-K	26-134566
10	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$42.1M	2026-01-31	2026-03-31	10-K	26-134566
11	assets	us-gaap:Assets	$417.7M	2025-02-01	2026-03-31	10-K	26-134566
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$596.5M	2026-01-31	2026-03-31	10-K	26-134566
13	gross profit	us-gaap:GrossProfit	$429.9M	2025-02-01	2026-03-31	10-K	26-134566
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$610.9M	2025-02-01	2026-03-31	10-K	26-134566
15	gross profit	us-gaap:GrossProfit	$430.8M	2024-02-03	2026-03-31	10-K	26-134566
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$608.0M	2024-02-03	2026-03-31	10-K	26-134566
17	gross profit	us-gaap:GrossProfit	$425.3M	2023-01-28	2025-04-01	10-K	25-048494
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$618.5M	2023-01-28	2025-04-01	10-K	25-048494
19	gross profit	us-gaap:GrossProfit	$394.4M	2022-01-29	2024-04-04	10-K	24-041871
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$585.2M	2022-01-29	2024-04-04	10-K	24-041871
21	current assets	us-gaap:AssetsCurrent	$141.2M	2026-01-31	2026-03-31	10-K	26-134566
22	current liabilities	us-gaap:LiabilitiesCurrent	$130.6M	2026-01-31	2026-03-31	10-K	26-134566
23	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$108.8M	2026-01-31	2026-03-31	10-K	26-134566
24	operating income	us-gaap:OperatingIncomeLoss	$50.6M	2026-01-31	2026-03-31	10-K	26-134566
25	book equity	us-gaap:StockholdersEquity	$121.5M	2026-01-31	2026-03-31	10-K	26-134566
26	liabilities	us-gaap:Liabilities	$328.7M	2026-01-31	2026-03-31	10-K	26-134566
27	interest expense	us-gaap:InterestExpense	$10.4M	2026-01-31	2026-03-31	10-K	26-134566
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$16.9M	2026-01-31	2026-03-31	10-K	26-134566
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$65.0M	2025-02-01	2026-03-31	10-K	26-134566
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$14.3M	2025-02-01	2026-03-31	10-K	26-134566

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31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$63.3M	2024-02-03	2026-03-31	10-K	26-134566
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$10.7M	2024-02-03	2026-03-31	10-K	26-134566
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$74.4M	2023-01-28	2025-04-01	10-K	25-048494
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$9.2M	2023-01-28	2025-04-01	10-K	25-048494
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$1.6M	2021-01-30	2023-03-30	10-K	23-010910
36	depreciation amortization	us-gaap:Depreciation	$24.5M	2021-01-30	2021-04-12	10-K	21-018528
37	operating income	us-gaap:OperatingIncomeLoss	-$164.1M	2021-01-30	2023-03-30	10-K	23-010910
38	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$187.6M	2021-01-30	2023-03-30	10-K	23-010910
39	income tax	us-gaap:IncomeTaxExpenseBenefit	-$48.2M	2021-01-30	2023-03-30	10-K	23-010910
40	current assets	us-gaap:AssetsCurrent	$113.3M	2021-01-30	2022-04-13	10-K	22-014339
41	current liabilities	us-gaap:LiabilitiesCurrent	$152.0M	2021-01-30	2022-04-13	10-K	22-014339
42	current assets	us-gaap:AssetsCurrent	$123.0M	2020-02-01	2021-04-12	10-K	21-018528
43	current liabilities	us-gaap:LiabilitiesCurrent	$122.4M	2020-02-01	2021-04-12	10-K	21-018528
44	assets	us-gaap:Assets	$428.2M	2024-02-03	2025-04-01	10-K	25-048494
45	assets	us-gaap:Assets	$466.4M	2023-01-28	2024-04-04	10-K	24-041871
46	shares outstanding	dei:EntityCommonStockSharesOutstanding	14,879,795	2026-03-25	2026-03-31	10-K	26-134566
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	15,248,406	2025-03-28	2025-04-01	10-K	25-048494

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