H&R Block Inc.

HRB

NYSE; shops; SIC 7200, Services-Personal Services; CIK 0000012659

B/C

on the B/C boundary of 253 graded peers in shops

rank 108 of 253; percentile 42.5; sampling error 3.0 points; lower is stronger

A B C D E

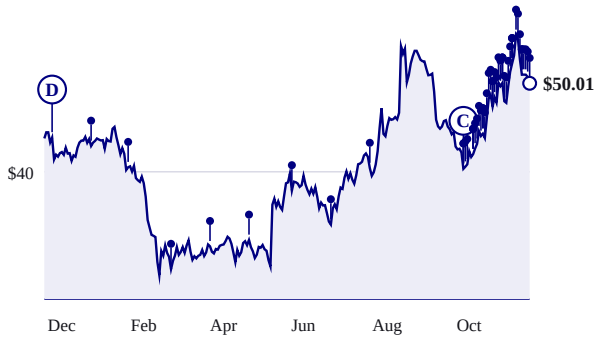
B/C, the elk



Scoreboard

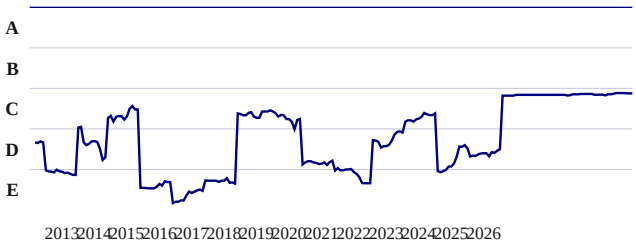
Profitability	B/C	percentile 38.0
Solvency	D	percentile 63.5
Growth and financing	B/C	percentile 38.9
Reliability	0.94 AUC	filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year	Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets	total assets $3.3B
Standard universe	inside	revenue above $1M and assets above $10M
Warnings	none triggered	not computable: distress
Inputs computable	8 of 14	
Graded from	filings received through Aug 14, 2026	94 days before the rescan; latest periodic filing 10-Q received Nov 9, 2026
Last close	$50.02	2026-11-13; market equity $6.2B; 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 Aug 14, 2026

H&R Block provides help and inspires confidence in its clients and communities everywhere through global tax preparation services, financial products, and small business solutions. We blend digital innovation with human expertise and care to help people get the best outcome at tax time and also be better with money by using our mobile banking app, Spruce?. Through Block Advisors® and Wave®, we help small-business owners thrive with year-round bookkeeping, payroll, advisory and payment processing solutions. H&R Block, Inc. was organized as a corporation in 1955 under the laws of the State of Missouri. A complete list of our subsidiaries as of June 30, 2026 can be found in Exhibit 21.

The fourteen inputs

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

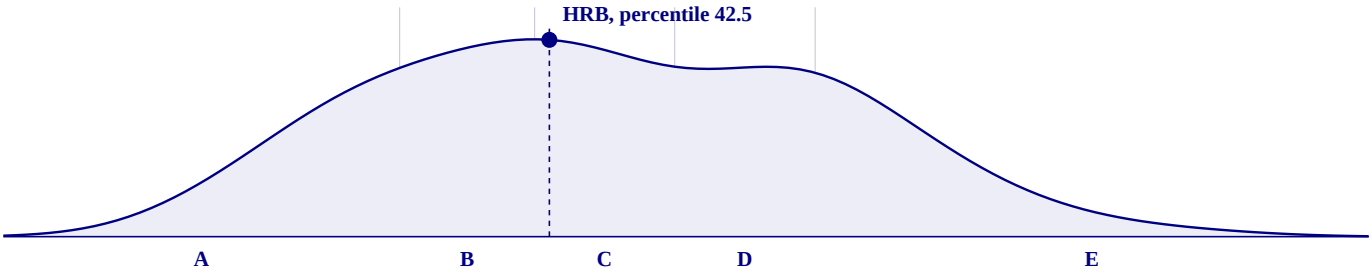
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 38.0						
Gross profitability	53.7%	42.9%		29.7	237	2026-06-30
Return on invested capital	not computable	11.2%				

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latest aligned inputs end 2014-04-30; latest annual assets end 2026-06-30						
Accruals ratio	(3.2%)	(4.9%)		72.2	282	2026-06-30
Gross margin stability, five years	0.5 pts	1.3 pts		12.1	215	2026-06-30
Solvency, sleeve percentile 63.5						
Twelve-month failure probability	not computable	0.03%				
four consecutive discrete net-income quarters are required; found 4						
Altman Z double-prime	not computable	1.93				
latest aligned inputs end 2014-04-30; latest annual assets end 2026-06-30						
Net debt to EBITDA	not computable	1.38x				
latest aligned inputs end 2014-04-30; latest annual assets end 2026-06-30						
Interest coverage	not computable	3.27x				
latest aligned inputs end 2014-04-30; latest annual assets end 2026-06-30						
Current ratio	1.13x	1.37x		63.5	294	2026-06-30
Growth and financing, sleeve percentile 38.9						
Revenue growth, three-year compound	4.4%	1.6%		34.6	264	2026-06-30
Free cash flow growth, three-year compound	0.2%	4.6%		60.4	150	2026-06-30
Reinvestment rate	not computable	16.4%				
latest aligned inputs end 2014-04-30; latest annual assets end 2026-06-30						
Asset growth, three years	2.0%	3.1%		54.0	266	2026-06-30
Net share issuance, one year	(8.0%)	(0.6%)		6.7	210	2026-07-31

Among 253 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
103	Floor & Decor Holdings, Inc. (FND)	40.5	B/C	
104	Openlane, Inc. (OPLN)	40.9	B/C	
105	Wingstop Inc. (WING)	41.3	B/C	
106	TJX Companies Inc. (TJX)	41.7	B/C	
107	Shoe Station Group Inc. (SHOE)	42.1	B/C	
108	H&R Block Inc. (HRB)	42.5	B/C	
109	Sonic Automotive Inc. (SAH)	42.9	B/C	
110	Henry Schein Inc. (HSIC)	43.3	C	
111	Yum China Holdings, Inc. (YUMC)	43.7	C	
112	US Foods Holding Corp. (USFD)	44.0	C	
113	Cannae Holdings, Inc. (CNNE)	44.4	C	fortress balance sheet

What the price implies

at the 2026-11-13 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(15.0%)	(0.7%)	36
Distance from 52-week high	(9.8%)	(20.3%)	74
EBIT to enterprise value	10.5%	5.1%	88

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Free cash flow yield	12.3%	3.8%	86
Book value to price	(0.04)	0.34	12
Sales to price	0.64	1.51	24
Composite equity issuance, five years	(56.5%)	(15.8%)	3
Relative strength against the sector, log excess return	(0.07)	0.08	36

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 7 of 9, period end 2026-06-30	
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	pass
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$390.5M
Operating cash flow, four quarters	$837.1M
Months of runway	not finite
Days since last periodic filing	7 (10-Q received Nov 9, 2026)
Median daily dollar volume, 63 sessions	$83.2M

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...	$3.9B	2026-06-30	2026-08-14	10-K	26-000026
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.2B	2026-06-30	2026-08-14	10-K	26-000026
3	assets	us-gaap:Assets	$3.3B	2026-06-30	2026-08-14	10-K	26-000026
4	operating income	us-gaap:OperatingIncomeLoss	$763.2M	2014-04-30	2014-06-19	10-K	14-000031
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$767.1M	2014-04-30	2016-06-17	10-K	16-000042
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$267.0M	2014-04-30	2016-06-17	10-K	16-000042
7	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$505.8M	2014-04-30	2015-06-17	10-K	15-000011
8	book equity	us-gaap:StockholdersEquity	$1.6B	2014-04-30	2017-06-16	10-K	17-000019
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$2.2B	2014-04-30	2017-06-16	10-K	17-000019
10	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$906.0M	2013-04-30	2014-06-19	10-K	14-000031
11	book equity	us-gaap:StockholdersEquity	$1.3B	2013-04-30	2016-06-17	10-K	16-000042
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$1.7B	2013-04-30	2016-06-17	10-K	16-000042
13	net income	us-gaap:NetIncomeLoss	$733.6M	2026-06-30	2026-08-14	10-K	26-000026
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$838.7M	2026-06-30	2026-08-14	10-K	26-000026
15	assets	us-gaap:Assets	$3.3B	2025-06-30	2026-08-14	10-K	26-000026
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.8B	2025-06-30	2026-08-14	10-K	26-000026
17	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.1B	2025-06-30	2026-08-14	10-K	26-000026
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.6B	2024-06-30	2026-08-14	10-K	26-000026
19	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.0B	2024-06-30	2026-08-14	10-K	26-000026
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.5B	2023-06-30	2025-08-15	10-K	25-000016
21	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$1.9B	2023-06-30	2025-08-15	10-K	25-000016
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.5B	2022-06-30	2024-08-15	10-K	24-000030
23	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$1.9B	2022-06-30	2024-08-15	10-K	24-000030
24	current assets	us-gaap:AssetsCurrent	$3.1B	2014-04-30	2015-06-17	10-K	15-000011
25	current liabilities	us-gaap:LiabilitiesCurrent	$2.3B	2014-04-30	2015-06-17	10-K	15-000011

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26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$1.6B	2014-04-30	2015-06-17	10-K	15-000011
27	assets	us-gaap:Assets	$4.7B	2014-04-30	2015-06-17	10-K	15-000011
28	liabilities	us-gaap:Liabilities	$3.1B	2014-04-30	2015-06-17	10-K	15-000011
29	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$115.6M	2014-04-30	2016-06-17	10-K	16-000042
30	interest expense	us-gaap:InterestExpense	$57.4M	2014-04-30	2015-06-17	10-K	15-000011
31	current assets	us-gaap:AssetsCurrent	$1.1B	2026-06-30	2026-08-14	10-K	26-000026
32	current liabilities	us-gaap:LiabilitiesCurrent	$993.4M	2026-06-30	2026-08-14	10-K	26-000026
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$82.6M	2026-06-30	2026-08-14	10-K	26-000026
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$680.9M	2025-06-30	2026-08-14	10-K	26-000026
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$82.0M	2025-06-30	2026-08-14	10-K	26-000026
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$720.9M	2024-06-30	2026-08-14	10-K	26-000026
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$63.7M	2024-06-30	2026-08-14	10-K	26-000026
38	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$821.8M	2023-06-30	2025-08-15	10-K	25-000016
39	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$69.7M	2023-06-30	2025-08-15	10-K	25-000016
40	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$147.0M	2014-04-30	2016-06-17	10-K	16-000042
41	current assets	us-gaap:AssetsCurrent	$2.5B	2013-04-30	2014-06-19	10-K	14-000031
42	current liabilities	us-gaap:LiabilitiesCurrent	$2.0B	2013-04-30	2014-06-19	10-K	14-000031
43	assets	us-gaap:Assets	$3.2B	2024-06-30	2025-08-15	10-K	25-000016
44	assets	us-gaap:Assets	$3.1B	2023-06-30	2024-08-15	10-K	24-000030
45	shares outstanding	dei:EntityCommonStockSharesOutstanding	123,265,922	2026-07-31	2026-08-14	10-K	26-000026
46	shares outstanding	dei:EntityCommonStockSharesOutstanding	133,947,444	2025-07-31	2025-08-15	10-K	25-000016

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