

Dillard'S, Inc. (DDS)

NYSE; shops; SIC 5311, Retail-Department Stores; CIK 0000028917

Dillard'S, Inc. DDS; shops	
Grade	B A B C D E second fifth of 258 graded peers percentile 24.7; sampling error 2.9 points; lower is stronger
Rank	64 of 258
Profitability	B percentile 36.7
Solvency	A/B percentile 17.5
Growth and financing	D percentile 65.9
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 \$3.5B
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	none active not computable: dilution, distress
Inputs computable	7 of 14
Graded from	filings received through Mar 27, 2026 196 days before the rescans; latest periodic filing 10-Q received Sep 4, 2026
Last close	\$646.12 2026-10-08; market equity \$0
Price used in grade	None

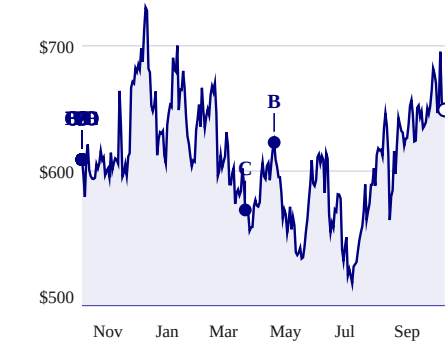


B, the elk

second fifth of its sector; letters are fifths of the 258 graded peers

Share price, twelve months to the rescans

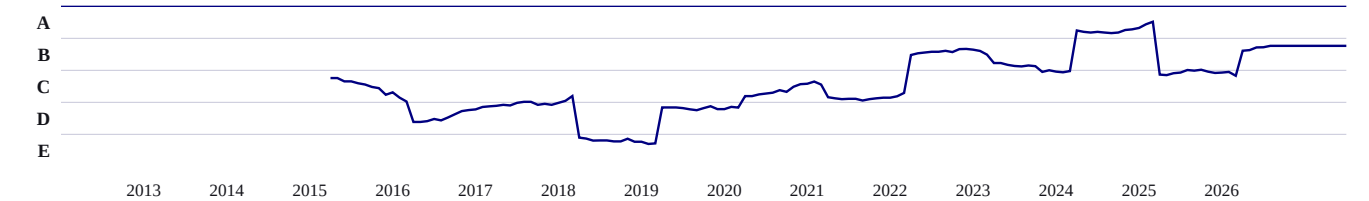
split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: C from May 21, 2025, B/C from Jun 21, 2025, C from Mar 21, 2026, B from Apr 21, 2026

Letter at every rescanscan

Jan 21, 2012 to Oct 9, 2026; sector percentile, 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 27, 2026

Dillard's, Inc. ("Dillard's", the "Company", "we", "us", "our" or "Registrant") ranks among the nation's largest fashion apparel, cosmetics and home furnishing retailers. The Company, originally founded in 1938 by William T. Dillard, was incorporated in Delaware in 1964 (and was reincorporated in Texas in 2025). As of January 31, 2026, we operated 271 Dillard's stores, including 28 clearance centers, and an Internet store at dillards.com offering a wide selection of merchandise including fashion apparel for women,

men and children, accessories, cosmetics, home furnishings and other consumer goods.

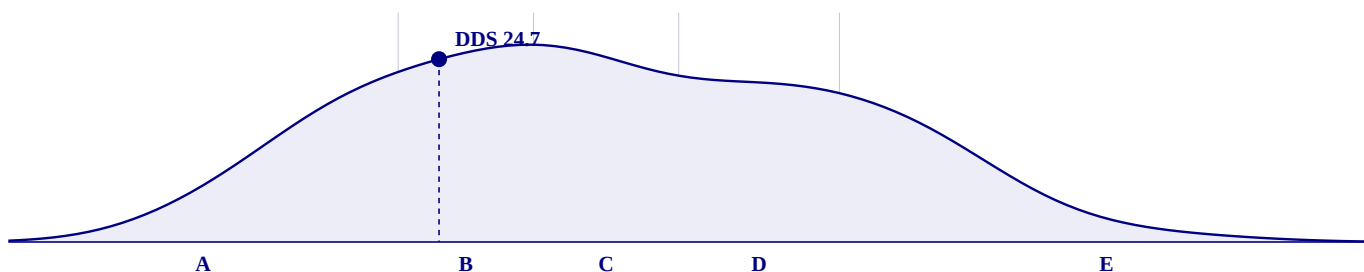
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 36.7						
Gross profitability		72.9%	42.6%	16.0	242	2026-01-31
Return on invested capital		not computable	10.9%			one or more required annual facts are missing
Accruals ratio		(4.2%)	(4.9%)	61.0	287	2026-01-31
Gross margin stability, five years		0.8 pts	1.2 pts	33.3	219	2026-01-31
Solvency, sleeve percentile 17.5						
Twelve-month failure probability		not computable	0.04%			firm-wide XBRL shares cannot be assigned to one ticker class
Altman Z double-prime		not computable	1.92			one or more required annual facts are missing
Net debt to EBITDA		not computable	1.84x			one or more required annual facts are missing
Interest coverage		not computable	2.26x			one or more required annual facts are missing
Current ratio		2.65x	1.37x	17.5	295	2026-01-31
Growth and financing, sleeve percentile 65.9						
Revenue growth, three-year compound		(2.6%)	1.5%	68.1	269	2026-01-31
Free cash flow growth, three-year compound		(9.0%)	5.6%	77.1	147	2026-01-31
Reinvestment rate		not computable	7.3%			one or more required annual facts are missing
Asset growth, three years		1.7%	3.4%	52.6	272	2026-01-31
Net share issuance, one year		not computable	(0.6%)			firm-wide XBRL shares cannot be assigned to one ticker class

Among 258 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
59	Arhaus, Inc. (ARHS)	22.6	A/B	
60	MSC Industrial Direct Co. Inc. (MSM)	23.0	B	
61	TE Connectivity plc (TEL)	23.3	B	
62	Carmax Inc. (KMX)	23.7	B	
63	Academy Sports & Outdoors, Inc. (ASO)	24.1	B	
64	Dillard'S, Inc. (DDS) <	24.7	B	
65	Dillard'S, Inc. (DDT)	24.7	B	
66	GameStop Corp. (GME)	25.5	B	fortress
				balance sheet
67	GameStop Corp. (GME-WT)	25.5	B	fortress
				balance sheet
68	ONE Group Hospitality, Inc. (STKS)	26.1	B	late filer
69	Genesco Inc. (GCO)	26.5	B	fortress
				balance sheet

What the price implies

at the 2026-10-08 close; none enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	6.4%	(0.1%)	59
Distance from 52-week high	(11.2%)	(24.1%)	78
EBIT to enterprise value	not computable	5.3%	
Free cash flow yield	not computable	4.2%	
Book value to price	not computable	0.36	
Sales to price	not computable	1.75	
Composite equity issuance, five years	not computable	(16.7%)	
Relative strength against the sector, log excess return	0.09	0.02	59

Diagnostics

not in 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	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	\$763.1M
Operating cash flow, four quarters	\$724.4M
Months of runway	not finite

Days since last periodic filing

35 (10-Q received Sep 4, 2026)

Median daily dollar volume, 63 sessions

\$88.8M

Sources

each row links to the filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	gross profit	us-gaap:GrossProfit	\$2.6B	2026-01-31	2026-03-27	10-K	0000028917-26-000006
2	assets	us-gaap:Assets	\$3.5B	2026-01-31	2026-03-27	10-K	0000028917-26-000006
3	net income	us-gaap:NetIncomeLoss	\$570.2M	2026-01-31	2026-03-27	10-K	0000028917-26-000006
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$717.0M	2026-01-31	2026-03-27	10-K	0000028917-26-000006
5	assets	us-gaap:Assets	\$3.5B	2025-02-01	2026-03-27	10-K	0000028917-26-000006
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$6.5B	2026-01-31	2026-03-27	10-K	0000028917-26-000006
7	gross profit	us-gaap:GrossProfit	\$2.6B	2025-02-01	2026-03-27	10-K	0000028917-26-000006
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$6.5B	2025-02-01	2026-03-27	10-K	0000028917-26-000006
9	gross profit	us-gaap:GrossProfit	\$2.7B	2024-02-03	2026-03-27	10-K	0000028917-26-000006
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$6.8B	2024-02-03	2026-03-27	10-K	0000028917-26-000006
11	gross profit	us-gaap:GrossProfit	\$2.9B	2023-01-28	2025-03-28	10-K	0000028917-25-000004
12	revenue	us-gaap:Revenues	\$7.0B	2023-01-28	2025-03-28	10-K	0000028917-25-000004
13	gross profit	us-gaap:GrossProfit	\$2.7B	2022-01-29	2024-03-29	10-K	0000028917-24-000011
14	revenue	us-gaap:Revenues	\$6.6B	2022-01-29	2024-03-29	10-K	0000028917-24-000011
15	current assets	us-gaap:AssetsCurrent	\$2.4B	2026-01-31	2026-03-27	10-K	0000028917-26-000006
16	current liabilities	us-gaap:LiabilitiesCurrent	\$902.1M	2026-01-31	2026-03-27	10-K	0000028917-26-000006
17	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$93.4M	2026-01-31	2026-03-27	10-K	0000028917-26-000006
18	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$714.1M	2025-02-01	2026-03-27	10-K	0000028917-26-000006
19	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$104.6M	2025-02-01	2026-03-27	10-K	0000028917-26-000006
20	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$883.6M	2024-02-03	2026-03-27	10-K	0000028917-26-000006
21	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$132.9M	2024-02-03	2026-03-27	10-K	0000028917-26-000006
22	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$948.4M	2023-01-28	2025-03-28	10-K	0000028917-25-000004
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$120.1M	2023-01-28	2025-03-28	10-K	0000028917-25-000004
24	assets	us-gaap:Assets	\$3.4B	2024-02-03	2026-03-27	10-K	0000028917-26-000006
25	assets	us-gaap:Assets	\$3.3B	2023-01-28	2025-03-28	10-K	0000028917-25-000004