

J.Jill, Inc. (JILL)

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

J.Jill, Inc. JILL; consumer nondurables	
Grade	C A B C D E middle fifth of 124 graded peers percentile 52.0; sampling error 3.8 points; lower is stronger
Rank	65 of 124
Profitability	B percentile 30.9
Solvency	C/D percentile 59.9
Growth and financing	C percentile 54.8
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 active not computable: distress
Inputs computable	10 of 14
Graded from	filings received through Mar 31, 2026 192 days before the rescans; latest periodic filing 10-Q received Sep 9, 2026
Last close	\$24.40 2026-10-08; market equity \$362.7M
Price used in grade	None



C, the tortoise
middle fifth of its sector; letters are fifths of the 124 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: E from Apr 21, 2025, D/E from Jul 21, 2025, D from Mar 21, 2025

Letter at every rescan

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 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.

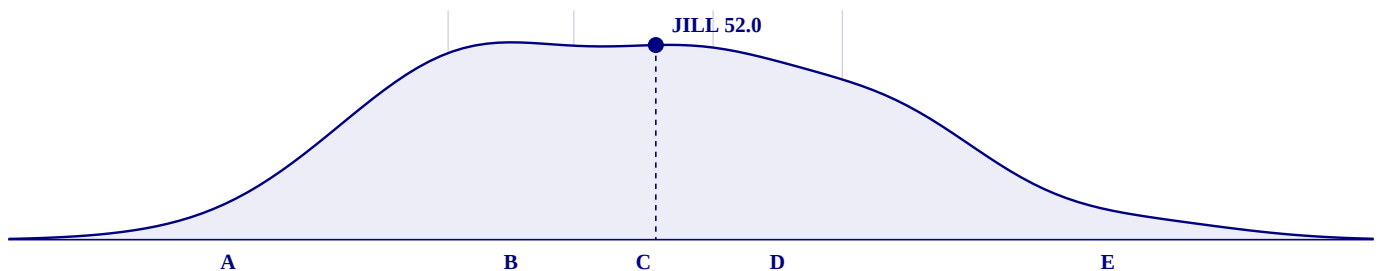
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 30.9						
Gross profitability		91.0%	29.8%	4.1	146	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%)	(5.0%)	62.5	153	2026-01-31
Gross margin stability, five years		1.2 pts	1.9 pts	26.1	116	2026-01-31
Solvency, sleeve percentile 59.9						
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	70.2	122	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	73.7	157	2026-01-31
Growth and financing, sleeve percentile 54.8						
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	10.7%			NOPAT must exceed \$100,000
Asset growth, three years		(1.2%)	0.5%	54.9	134	2026-01-31
Net share issuance, one year		(2.4%)	0.05%	14.6	104	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
60	Altria Group, Inc. (MO)	48.0	C	
61	Oxford Industries Inc. (OXM)	48.8	C	
62	BrightView Holdings, Inc. (BV)	49.6	C	
63	Celsius Holdings, Inc. (CELH)	50.4	C	
64	Lamb Weston Holdings, Inc. (LW)	51.2	C	
65	J.Jill, Inc. (JILL) <	52.0	C	

66	Corteva, Inc. (CTVA)	52.8	C	fortress balance sheet
67	Albany International Corp. (AIN)	53.7	C	
68	Local Bounti Corporation/DE (LOCL)	54.5	C	short runway
69	Hasbro, Inc. (HAS)	55.3	C	late filer, fortress balance sheet
70	Vera Bradley, Inc. (VRA)	56.1	C	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	15.7%	(0.2%)	67
Distance from 52-week high	(1.5%)	(24.8%)	95
EBIT to enterprise value	10.2%	4.1%	89
Free cash flow yield	6.9%	4.8%	60
Book value to price	0.38	0.57	35
Sales to price	1.64	1.20	57
Composite equity issuance, five years	38.5%	(16.3%)	90
Relative strength against the sector, log excess return	0.05	(0.10)	67

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	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	30 (10-Q received Sep 9, 2026)
Median daily dollar volume, 63 sessions	\$1.7M

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	\$409.7M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
2	assets	us-gaap:Assets	\$450.2M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
3	operating income	us-gaap:OperatingIncomeLoss	\$78.7M	2023-01-28	2025-04-01	10-K	0000950170-25-048494
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraord	\$58.7M	2023-01-28	2025-04-01	10-K	0000950170-25-048494
5	income tax	us-gaap:IncomeTaxExpenseBenefit	\$16.5M	2023-01-28	2025-04-01	10-K	0000950170-25-048494
6	total debt	us-gaap:LongTermDebt	\$208.7M	2023-01-28	2024-04-04	10-K	0000950170-24-041871
7	book equity	us-gaap:StockholdersEquity	-\$219,000	2023-01-28	2026-03-31	10-K	0001193125-26-134566
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$87.1M	2023-01-28	2025-04-01	10-K	0000950170-25-048494
9	net income	us-gaap:NetIncomeLoss	\$27.9M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
10	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$42.1M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
11	assets	us-gaap:Assets	\$417.7M	2025-02-01	2026-03-31	10-K	0001193125-26-134566
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$596.5M	2026-01-31	2026-03-31	10-K	0001193125-26-134566

13	gross profit	us-gaap:GrossProfit	\$429.9M	2025-02-01	2026-03-31	10-K	0001193125-26-134566
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$610.9M	2025-02-01	2026-03-31	10-K	0001193125-26-134566
15	gross profit	us-gaap:GrossProfit	\$430.8M	2024-02-03	2026-03-31	10-K	0001193125-26-134566
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$608.0M	2024-02-03	2026-03-31	10-K	0001193125-26-134566
17	gross profit	us-gaap:GrossProfit	\$425.3M	2023-01-28	2025-04-01	10-K	0000950170-25-048494
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$618.5M	2023-01-28	2025-04-01	10-K	0000950170-25-048494
19	gross profit	us-gaap:GrossProfit	\$394.4M	2022-01-29	2024-04-04	10-K	0000950170-24-041871
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$585.2M	2022-01-29	2024-04-04	10-K	0000950170-24-041871
21	current assets	us-gaap:AssetsCurrent	\$141.2M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
22	current liabilities	us-gaap:LiabilitiesCurrent	\$130.6M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
23	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-\$108.8M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
24	operating income	us-gaap:OperatingIncomeLoss	\$50.6M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
25	book equity	us-gaap:StockholdersEquity	\$121.5M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
26	liabilities	us-gaap:Liabilities	\$328.7M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
27	interest expense	us-gaap:InterestExpense	\$10.4M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$16.9M	2026-01-31	2026-03-31	10-K	0001193125-26-134566
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$65.0M	2025-02-01	2026-03-31	10-K	0001193125-26-134566
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$14.3M	2025-02-01	2026-03-31	10-K	0001193125-26-134566
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$63.3M	2024-02-03	2026-03-31	10-K	0001193125-26-134566
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$10.7M	2024-02-03	2026-03-31	10-K	0001193125-26-134566
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$74.4M	2023-01-28	2025-04-01	10-K	0000950170-25-048494
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$9.2M	2023-01-28	2025-04-01	10-K	0000950170-25-048494
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$1.6M	2021-01-30	2023-03-30	10-K	0000950170-23-010910
36	depreciation amortization	us-gaap:Depreciation	\$24.5M	2021-01-30	2021-04-12	10-K	0001564590-21-018528
37	operating income	us-gaap:OperatingIncomeLoss	-\$164.1M	2021-01-30	2023-03-30	10-K	0000950170-23-010910
38	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordina	\$187.6M	2021-01-30	2023-03-30	10-K	0000950170-23-010910
39	income tax	us-gaap:IncomeTaxExpenseBenefit	-\$48.2M	2021-01-30	2023-03-30	10-K	0000950170-23-010910
40	current assets	us-gaap:AssetsCurrent	\$113.3M	2021-01-30	2022-04-13	10-K	0001564590-22-014339
41	current liabilities	us-gaap:LiabilitiesCurrent	\$152.0M	2021-01-30	2022-04-13	10-K	0001564590-22-014339
42	current assets	us-gaap:AssetsCurrent	\$123.0M	2020-02-01	2021-04-12	10-K	0001564590-21-018528
43	current liabilities	us-gaap:LiabilitiesCurrent	\$122.4M	2020-02-01	2021-04-12	10-K	0001564590-21-018528
44	assets	us-gaap:Assets	\$428.2M	2024-02-03	2025-04-01	10-K	0000950170-25-048494
45	assets	us-gaap:Assets	\$466.4M	2023-01-28	2024-04-04	10-K	0000950170-24-041871
46	shares outstanding	dei:EntityCommonStockSharesOutstanding	14,879,795	2026-03-25	2026-03-31	10-K	0001193125-26-134566
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	15,248,406	2025-03-28	2025-04-01	10-K	0000950170-25-048494