

Signet Jewelers Ltd. (SIG)

NYSE; shops; SIC 5944, Retail-Jewelry Stores; CIK 0000832988

Signet Jewelers Ltd.	
SIG; shops	
Grade	A ▼ A B C D E strongest fifth of 258 graded peers percentile 14.8; sampling error 2.9 points; lower is stronger
Rank	39 of 258
Profitability	B + + + + + percentile 30.2
Solvency	B + + + + + percentile 29.4
Growth and financing	C + + + + + percentile 49.8
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 \$6.0B
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 19, 2026 204 days before the rescan; latest periodic filing 10-Q received Sep 9, 2026
Last close	\$105.81 2026-10-08; market equity \$4.1B
Price used in grade	None

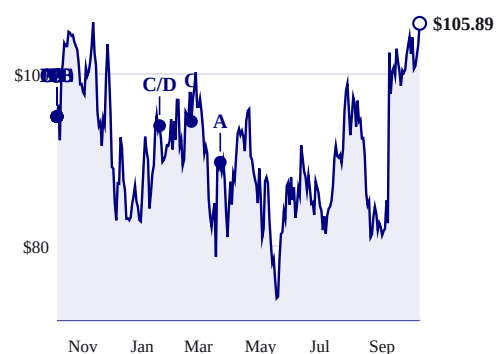


A, the bull

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

Share price, twelve months to the rescan

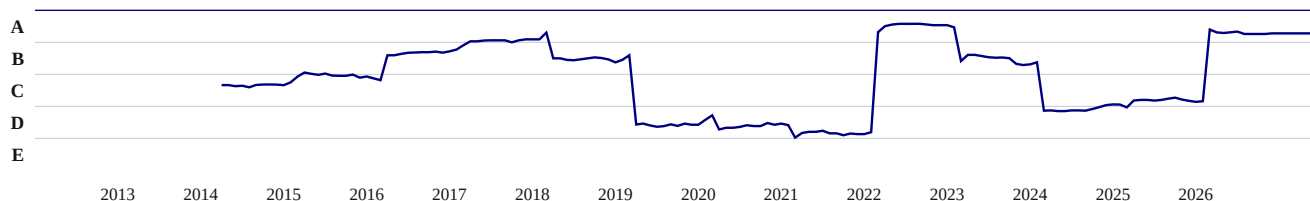
split-adjusted close; the letter is fixed at the rescan that set it



Rescans on file: C from Apr 21, 2025, C/D from Jan 21, 2026, C from Feb 21, 2026, A from Mar 21, 2026

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 19, 2026

Signet's Purpose is Inspiring Love, with the mission to enable individuals to "celebrate life and express love". The Company's new vision, announced in Fiscal 2026, is to "Create an influential community of distinct jewelry brands, designs, and experiences for every significant milestone, every special moment, every expression of self, every kind of love, every day." Signet aims to lead innovation and market share in the jewelry category, expanding its market presence and achieving profitable growth by fostering brand loyalty

through emotional and engaging customer connections while fully leveraging the benefits of our scale.

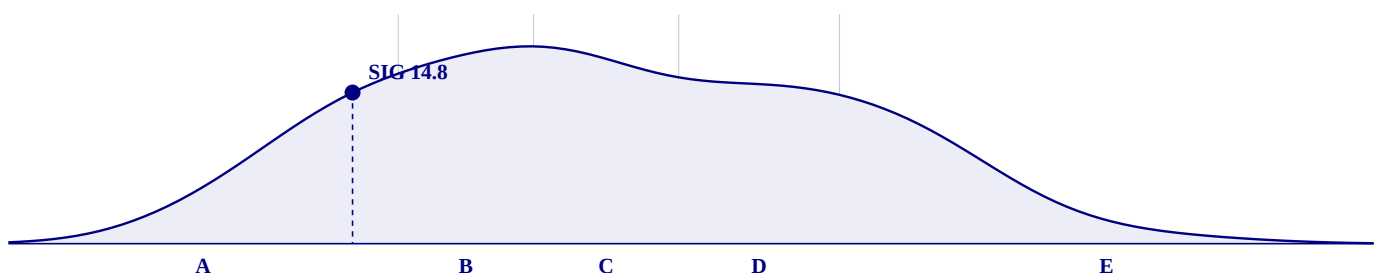
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 30.2						
Gross profitability		45.3%	42.6%	44.8	242	2026-01-31
Return on invested capital		not computable	10.9%			latest aligned inputs end 2020-02-01; latest annual assets end 2026-01-31
Accruals ratio		(6.6%)	(4.9%)	40.2	287	2026-01-31
Gross margin stability, five years		0.3 pts	1.2 pts	5.5	219	2026-01-31
Solvency, sleeve percentile 29.4						
Twelve-month failure probability		not computable	0.04%			latest liabilities, cash plus short-term investments, book equity, and shares are required
Altman Z double-prime		4.40	1.92	20.3	208	2026-01-31
Net debt to EBITDA		not computable	1.84x			latest aligned inputs end 2020-02-01; latest annual assets end 2026-01-31
Interest coverage		not computable	2.26x			latest aligned inputs end 2023-01-28; latest annual assets end 2026-01-31
Current ratio		1.60x	1.37x	38.4	295	2026-01-31
Growth and financing, sleeve percentile 49.8						
Revenue growth, three-year compound		(4.6%)	1.5%	73.1	269	2026-01-31
Free cash flow growth, three-year compound		(7.3%)	5.6%	74.0	147	2026-01-31
Reinvestment rate		89.4%	7.3%	15.9	152	2026-01-31
Asset growth, three years		(3.5%)	3.4%	75.3	272	2026-01-31
Net share issuance, one year		(6.6%)	(0.6%)	10.5	211	2026-03-13

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
34	Unifirst Corp. (UNF)	12.8	A	late filer, fortress balance sheet
35	Richardson Electronics, Ltd. (RELL)	13.2	A	
36	Village Super Market Inc. (VLGEA)	13.6	A	fortress balance sheet
37	Core & Main, Inc. (CNM)	14.0	A	
38	Amcon Distributing Co. (DIT)	14.4	A	
39	Signet Jewelers Ltd. (SIG) <	14.8	A	
40	Sally Beauty Holdings, Inc. (SBH)	15.2	A	
41	Rush Enterprises Inc. \Tx\ (RUSHA)	15.8	A	
42	Rush Enterprises Inc. \Tx\ (RUSHB)	15.8	A	
43	American Eagle Outfitters Inc. (AEO)	16.3	A	fortress balance sheet
44	Carvana Co. (CVNA)	16.7	A	

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	(13.0%)	(0.1%)	36
Distance from 52-week high	(0.1%)	(24.1%)	99
EBIT to enterprise value	9.5%	5.3%	85
Free cash flow yield	12.9%	4.2%	86
Book value to price	0.45	0.36	57
Sales to price	1.68	1.75	49
Composite equity issuance, five years	(38.1%)	(16.7%)	12
Relative strength against the sector, log excess return	(0.12)	0.02	36

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	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	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	\$526.8M
Operating cash flow, four quarters	\$694.3M
Months of runway	not finite
Days since last periodic filing	30 (10-Q received Sep 9, 2026)
Median daily dollar volume, 63 sessions	\$62.5M

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	\$2.7B	2026-01-31	2026-03-19	10-K	0000832988-26-000055
2	assets	us-gaap:Assets	\$6.0B	2026-01-31	2026-03-19	10-K	0000832988-26-000055
3	operating income	us-gaap:OperatingIncomeLoss	\$158.3M	2020-02-01	2022-03-17	10-K	0000832988-22-000019
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesMinorityInterestAndIncomeLossFromEquityMethodInvestments	\$129.7M	2020-02-01	2022-03-17	10-K	0000832988-21-000025

5	income tax	us-gaap:IncomeTaxExpenseBenefit	\$24.2M	2020-02-01	2022-03-17	10-K	0000832988-22-000019
6	total debt	us-gaap:LongTermDebt	\$613.1M	2020-02-01	2020-03-26	10-K	0000832988-20-000018
7	book equity	us-gaap:StockholdersEquity	\$1.2B	2020-02-01	2023-03-16	10-K	0000832988-23-000032
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$374.5M	2020-02-01	2021-03-19	10-K	0000832988-21-000025
9	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	\$734.0M	2019-02-02	2019-04-03	10-K	0000832988-19-000003
10	book equity	us-gaap:StockholdersEquity	\$1.2B	2019-02-02	2022-03-17	10-K	0000832988-22-000019
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$195.4M	2019-02-02	2020-03-26	10-K	0000832988-20-000018
12	net income	us-gaap:NetIncomeLoss	\$294.4M	2026-01-31	2026-03-19	10-K	0000832988-26-000055
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$678.8M	2026-01-31	2026-03-19	10-K	0000832988-26-000055
14	assets	us-gaap:Assets	\$5.7B	2025-02-01	2026-03-19	10-K	0000832988-26-000055
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$6.8B	2026-01-31	2026-03-19	10-K	0000832988-26-000055
16	gross profit	us-gaap:GrossProfit	\$2.6B	2025-02-01	2026-03-19	10-K	0000832988-26-000055
17	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$6.7B	2025-02-01	2026-03-19	10-K	0000832988-26-000055
18	gross profit	us-gaap:GrossProfit	\$2.8B	2024-02-03	2026-03-19	10-K	0000832988-26-000055
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$7.2B	2024-02-03	2026-03-19	10-K	0000832988-26-000055
20	gross profit	us-gaap:GrossProfit	\$3.1B	2023-01-28	2025-03-19	10-K	0000832988-25-000018
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$7.8B	2023-01-28	2025-03-19	10-K	0000832988-25-000018
22	gross profit	us-gaap:GrossProfit	\$3.1B	2022-01-29	2024-03-21	10-K	0000832988-24-000083
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$7.8B	2022-01-29	2024-03-21	10-K	0000832988-24-000083
24	current assets	us-gaap:AssetsCurrent	\$3.0B	2026-01-31	2026-03-19	10-K	0000832988-26-000055
25	current liabilities	us-gaap:LiabilitiesCurrent	\$1.9B	2026-01-31	2026-03-19	10-K	0000832988-26-000055
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	\$4.0B	2026-01-31	2026-03-19	10-K	0000832988-26-000055
27	operating income	us-gaap:OperatingIncomeLoss	\$393.1M	2026-01-31	2026-03-19	10-K	0000832988-26-000055
28	book equity	us-gaap:StockholdersEquity	\$2.0B	2026-01-31	2026-03-19	10-K	0000832988-26-000055
29	liabilities	us-gaap:Liabilities	\$4.0B	2026-01-31	2026-03-19	10-K	0000832988-26-000055
30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$178.0M	2020-02-01	2022-03-17	10-K	0000832988-22-000019
31	operating income	us-gaap:OperatingIncomeLoss	\$604.9M	2023-01-28	2025-03-19	10-K	0000832988-25-000018
32	interest expense	us-gaap:InterestExpense	\$13.5M	2023-01-28	2023-03-16	10-K	0000832988-23-000032
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$153.5M	2026-01-31	2026-03-19	10-K	0000832988-26-000055
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$590.9M	2025-02-01	2026-03-19	10-K	0000832988-26-000055
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$153.0M	2025-02-01	2026-03-19	10-K	0000832988-26-000055
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$546.9M	2024-02-03	2026-03-19	10-K	0000832988-26-000055
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$125.5M	2024-02-03	2026-03-19	10-K	0000832988-26-000055
38	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$797.9M	2023-01-28	2025-03-19	10-K	0000832988-25-000018
39	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$138.9M	2023-01-28	2025-03-19	10-K	0000832988-25-000018
40	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$147.5M	2026-01-31	2026-03-19	10-K	0000832988-26-000055
41	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsDeductibleItems	\$388.1M	2026-01-31	2026-03-19	10-K	0000832988-26-000055
42	income tax	us-gaap:IncomeTaxExpenseBenefit	\$103.7M	2026-01-31	2026-03-19	10-K	0000832988-26-000055
43	current assets	us-gaap:AssetsCurrent	\$2.7B	2025-02-01	2026-03-19	10-K	0000832988-26-000055
44	current liabilities	us-gaap:LiabilitiesCurrent	\$1.8B	2025-02-01	2026-03-19	10-K	0000832988-26-000055
45	assets	us-gaap:Assets	\$6.8B	2024-02-03	2025-03-19	10-K	0000832988-25-000018
46	assets	us-gaap:Assets	\$6.6B	2023-01-28	2024-03-21	10-K	0000832988-24-000083
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	40,067,774	2026-03-13	2026-03-19	10-K	0000832988-26-000055
48	shares outstanding	dei:EntityCommonStockSharesOutstanding	42,895,787	2025-03-14	2025-03-19	10-K	0000832988-25-000018