Evertec, Inc.

EVTC

NYSE; business equipment; SIC 7374, Services-Computer Processing & Data Preparation; CIK 0001559865

C

middle fifth of 497 graded peers in business equipment

rank 255 of 497; percentile 51.2; sampling error 2.2 points; lower is stronger

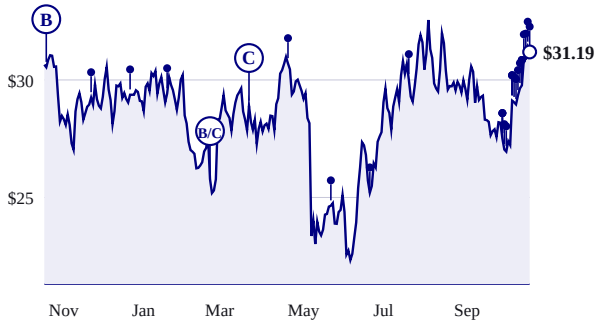
A B C D E

C, the tortoise



Scoreboard	
Profitability	D percentile 69.1
Solvency	C percentile 42.8
Growth and financing	B percentile 34.3
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.2B
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 Mar 2, 2026 231 days before the rescan; latest periodic filing 10-Q received Aug 6, 2026
Last close	$31.20 2026-10-16; market equity $1.9B; 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 2, 2026

Except as otherwise indicated or unless the context otherwise requires, (a) the terms "EVERTEC," "we," "us," "our," "our Company" and "the Company" refer to EVERTEC, Inc. and its subsidiaries on a consolidated basis and, (b) the term "EVERTEC Group" refers to EVERTEC Group, LLC and its predecessor entities and their subsidiaries on a consolidated basis. EVERTEC Inc.'s subsidiaries include Holdings, EVERTEC Group; EVERTEC Dominicana, SAS; Evertec Chile Holdings SpA; Evertec Chile SpA; Evertec Chile Global SpA; Evertec Chile Servicios Profesionales SpA; Paytrue S.A.; Caleidon; S.A.; Evertec Brasil Solutions Informática S.A. ("EVERTEC BR"); EVERTEC Panamá, S.A.; EVERTEC Costa Rica, S.A.

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 69.1						
Gross profitability	not computable	28.6%				

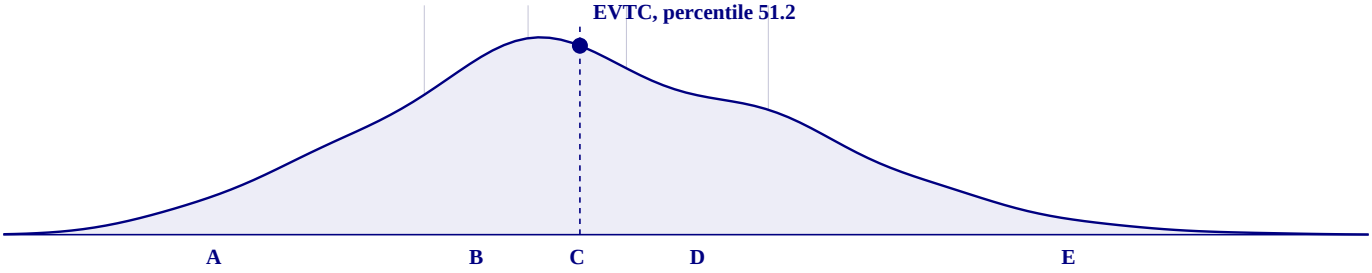
latest aligned inputs end 2017-12-31; latest annual assets end 2025-12-31

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Return on invested capital	not computable	11.0%				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Accruals ratio	(4.2%)	(7.4%)	69.1	620	2025-12-31	
Gross margin stability, five years	not computable	2.3 pts				
latest aligned inputs end 2017-12-31; latest annual assets end 2025-12-31						
Solvency, sleeve percentile 42.8						
Twelve-month failure probability	not computable	0.05%				
latest liabilities, cash plus short-term investments, book equity, and shares are required						
Altman Z double-prime	2.88	2.16	37.8	564	2025-12-31	
Net debt to EBITDA	not computable	1.11x				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Interest coverage	not computable	3.77x				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Current ratio	2.07x	2.01x	47.8	664	2025-12-31	
Growth and financing, sleeve percentile 34.3						
Revenue growth, three-year compound	14.6%	6.4%	27.8	537	2025-12-31	
Free cash flow growth, three-year compound	1.8%	17.7%	74.0	266	2025-12-31	
Reinvestment rate	32.9%	13.5%	41.5	225	2025-12-31	
Asset growth, three years	25.6%	5.0%	12.1	562	2025-12-31	
Net share issuance, one year	(2.9%)	0.5%	16.1	410	2026-02-20	

Among 497 peers

business equipment; 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
250	Mobileye Global Inc. (MBLY)	50.2	C	
251	Blackberry Ltd. (BB)	50.4	C	fortress balance sheet
252	Applied Digital Corp. (APLD)	50.6	C	fortress balance sheet
253	Soundthinking, Inc. (SSTI)	50.8	C	
254	Ultra Clean Holdings, Inc. (UCTT)	51.0	C	
255	Evertec, Inc. (EVTC)	51.2	C	
256	Penguin Solutions, Inc. (PENG)	51.4	C	
257	Alarm.com Holdings, Inc. (ALRM)	51.6	C	
258	Intrusion Inc. (INTZ)	51.8	C	short runway
259	Sanmina Corp. (SANM)	52.0	C	fortress balance sheet
260	Pioneer Power Solutions, Inc. (PPSI)	52.2	C	late filer, fortress balance sheet

What the price implies

at the 2026-10-16 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(11.7%)	2.2%	39
Distance from 52-week high	(4.2%)	(33.4%)	92
EBIT to enterprise value	7.2%	1.5%	88

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Free cash flow yield	10.9%	2.9%	88
Book value to price	0.34	0.26	59
Sales to price	0.50	0.32	62
Composite equity issuance, five years	(22.0%)	4.2%	11
Relative strength against the sector, log excess return	(0.41)	(0.26)	39

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-12-31	
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	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$260.7M
Operating cash flow, four quarters	$231.6M
Months of runway	not finite
Days since last periodic filing	74 (10-Q received Aug 6, 2026)
Median daily dollar volume, 63 sessions	$11.5M

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:Revenues	$407.1M	2017-12-31	2019-02-26	10-K	19-000018
2	cost of revenue	us-gaap:CostOfRevenue	$2.9M	2017-12-31	2018-02-28	10-K	18-000005
3	assets	us-gaap:Assets	$902.8M	2017-12-31	2019-02-26	10-K	19-000018
4	operating income	us-gaap:OperatingIncomeLoss	$136.2M	2023-12-31	2026-03-02	10-K	26-000012
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$85.4M	2023-12-31	2026-03-02	10-K	26-000012
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$5.5M	2023-12-31	2026-03-02	10-K	26-000012
7	total debt	us-gaap:LongTermDebt	$978.1M	2023-12-31	2024-02-29	10-K	24-000008
8	book equity	us-gaap:StockholdersEquity	$594.3M	2023-12-31	2025-03-03	10-K	25-000007
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$295.6M	2023-12-31	2026-03-02	10-K	26-000012
10	total debt	us-gaap:LongTermDebt	$410.2M	2022-12-31	2024-02-29	10-K	24-000008
11	book equity	us-gaap:StockholdersEquity	$471.5M	2022-12-31	2024-02-29	10-K	24-000008
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$185.3M	2022-12-31	2025-03-03	10-K	25-000007
13	net income	us-gaap:NetIncomeLoss	$141.6M	2025-12-31	2026-03-02	10-K	26-000012
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$227.0M	2025-12-31	2026-03-02	10-K	26-000012
15	assets	us-gaap:Assets	$2.2B	2025-12-31	2026-03-02	10-K	26-000012
16	assets	us-gaap:Assets	$1.9B	2024-12-31	2026-03-02	10-K	26-000012
17	revenue	us-gaap:Revenues	$389.5M	2016-12-31	2019-02-26	10-K	19-000018
18	cost of revenue	us-gaap:CostOfRevenue	$2.2M	2016-12-31	2018-02-28	10-K	18-000005
19	revenue	us-gaap:Revenues	$373.5M	2015-12-31	2018-02-28	10-K	18-000005
20	cost of revenue	us-gaap:CostOfRevenue	$1.7M	2015-12-31	2018-02-28	10-K	18-000005
21	revenue	us-gaap:Revenues	$361.8M	2014-12-31	2017-02-24	10-K	17-056193
22	cost of revenue	us-gaap:CostOfRevenue	$1.9M	2014-12-31	2017-02-24	10-K	17-056193
23	revenue	us-gaap:Revenues	$358.4M	2013-12-31	2016-05-26	10-K	16-604225
24	cost of revenue	us-gaap:CostOfRevenue	$8.4M	2013-12-31	2016-05-26	10-K	16-604225
25	current assets	us-gaap:AssetsCurrent	$590.8M	2025-12-31	2026-03-02	10-K	26-000012

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26	current liabilities	us-gaap:LiabilitiesCurrent	$285.0M	2025-12-31	2026-03-02	10-K	26-000012
27	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$687.7M	2025-12-31	2026-03-02	10-K	26-000012
28	operating income	us-gaap:OperatingIncomeLoss	$186.4M	2025-12-31	2026-03-02	10-K	26-000012
29	book equity	us-gaap:StockholdersEquity	$621.6M	2025-12-31	2026-03-02	10-K	26-000012
30	liabilities	us-gaap:Liabilities	$1.5B	2025-12-31	2026-03-02	10-K	26-000012
31	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$21.6M	2023-12-31	2026-03-02	10-K	26-000012
32	interest expense	us-gaap:InterestExpense	$32.3M	2023-12-31	2024-02-29	10-K	24-000008
33	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$931.8M	2025-12-31	2026-03-02	10-K	26-000012
34	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$845.5M	2024-12-31	2026-03-02	10-K	26-000012
35	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$694.7M	2023-12-31	2026-03-02	10-K	26-000012
36	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$618.4M	2022-12-31	2025-03-03	10-K	25-000007
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$23.3M	2025-12-31	2026-03-02	10-K	26-000012
38	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$260.1M	2024-12-31	2026-03-02	10-K	26-000012
39	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$25.4M	2024-12-31	2026-03-02	10-K	26-000012
40	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$211.2M	2023-12-31	2026-03-02	10-K	26-000012
41	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$21.4M	2023-12-31	2026-03-02	10-K	26-000012
42	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$219.9M	2022-12-31	2025-03-03	10-K	25-000007
43	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$27.1M	2022-12-31	2025-03-03	10-K	25-000007
44	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$22.3M	2025-12-31	2026-03-02	10-K	26-000012
45	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$154.4M	2025-12-31	2026-03-02	10-K	26-000012
46	income tax	us-gaap:IncomeTaxExpenseBenefit	$9.8M	2025-12-31	2026-03-02	10-K	26-000012
47	current assets	us-gaap:AssetsCurrent	$529.1M	2024-12-31	2026-03-02	10-K	26-000012
48	current liabilities	us-gaap:LiabilitiesCurrent	$279.7M	2024-12-31	2026-03-02	10-K	26-000012
49	assets	us-gaap:Assets	$2.1B	2023-12-31	2025-03-03	10-K	25-000007
50	assets	us-gaap:Assets	$1.1B	2022-12-31	2024-02-29	10-K	24-000008
51	shares outstanding	dei:EntityCommonStockSharesOutstanding	61,758,703	2026-02-20	2026-03-02	10-K	26-000012
52	shares outstanding	dei:EntityCommonStockSharesOutstanding	63,614,077	2025-02-20	2025-03-03	10-K	25-000007

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