Fair Isaac Corp.

FICO

NYSE; other; SIC 7389, Services-Business Services, NEC; CIK 0000814547

B

second fifth of 334 graded peers in other

rank 85 of 334; percentile 25.2; sampling error 2.7 points; lower is stronger

A B C D E

B, the elk



Scoreboard

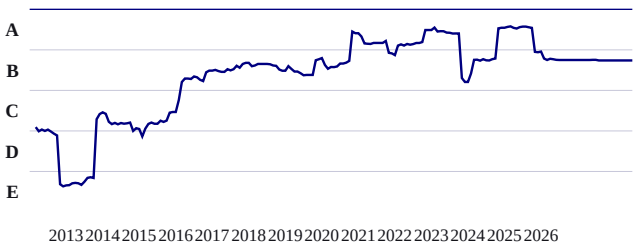
Profitability	B percentile 33.3
Solvency	C percentile 45.9
Growth and financing	B/C percentile 40.7
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $1.9B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	11 of 14
Graded from	filings received through Nov 7, 2025 348 days before the rescan; latest periodic filing 10-Q received Jul 29, 2026
Last close	$799.51 2026-10-20; market equity $17.3B; 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 Nov 7, 2025

Fair Isaac Corporation (NYSE: FICO) (together with its consolidated subsidiaries, the "Company," which may also be referred to in this report as "we," "us," "our," and "FICO") is a global analytics software leader. We were founded in 1956 on the premise that data, used intelligently, can improve business decisions. Today, FICO's software and the widely used FICO® Score operationalize analytics, enabling thousands of businesses in more than 80 countries to uncover new opportunities, make timely decisions that matter, and execute them at scale.

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 33.3						
Gross profitability	87.6%	27.1%		1.7	287	2025-09-30
Return on invested capital	not computable	10.0%				
prior invested-capital observation is 1461 days earlier						

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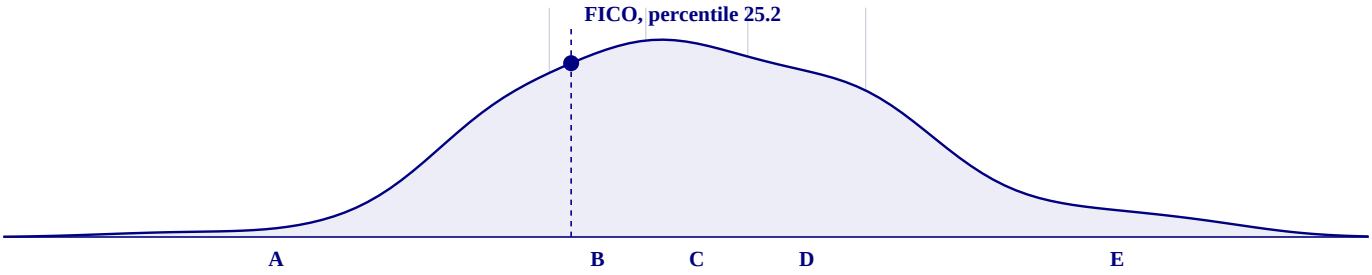
Accruals ratio	(7.1%)	(5.8%)		41.7	502	2025-09-30
Gross margin stability, five years	2.5 pts	2.2 pts		56.4	205	2025-09-30
Solvency, sleeve percentile 45.9						
Twelve-month failure probability	not computable	0.04%				
latest liabilities, cash plus short-term investments, book equity, and shares are required						
Altman Z double-prime	10.26	2.05		3.4	384	2025-09-30
Net debt to EBITDA	3.11x	2.52x		60.8	182	2025-09-30
Interest coverage	not computable	2.18x				
latest aligned inputs end 2024-09-30; latest annual assets end 2025-09-30						
Current ratio	0.83x	1.33x		73.5	503	2025-09-30
Growth and financing, sleeve percentile 40.7						
Revenue growth, three-year compound	13.1%	5.1%		24.6	400	2025-09-30
Free cash flow growth, three-year compound	15.2%	8.9%		40.4	219	2025-09-30
Reinvestment rate	(51.5%)	11.9%		78.8	190	2025-09-30
Asset growth, three years	9.0%	4.1%		30.0	434	2025-09-30
Net share issuance, one year	(2.6%)	(0.5%)		29.7	354	2025-10-23

Among 334 peers

other; 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
80	Koppers Holdings Inc. (KOP)	23.7	B	
81	Medpace Holdings, Inc. (MEDP)	24.0	B	
82	Exponent Inc. (EXPO)	24.3	B	
83	IES Holdings, Inc. (IESC)	24.6	B	fortress balance sheet
84	Ttec Holdings, Inc. (TTEC)	24.9	B	
85	Fair Isaac Corp. (FICO)	25.2	B	
86	Healthequity, Inc. (HQY)	25.5	B	
87	Republic Airways Holdings Inc. (RJET)	25.8	B	late filer
88	Maximus, Inc. (MMS)	26.1	B	
89	Universal Technical Institute Inc. (UTI)	26.4	B	fortress balance sheet
90	Costar Group, Inc. (CSGP)	26.7	B	fortress balance sheet

What the price implies

at the 2026-10-20 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(23.3%)	2.0%	23
Distance from 52-week high	(56.7%)	(25.2%)	15
EBIT to enterprise value	4.1%	4.3%	46
Free cash flow yield	4.5%	4.0%	53
Book value to price	(0.24)	0.35	4
Sales to price	0.12	0.72	6
Composite equity issuance, five years	(29.8%)	(8.8%)	15

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Relative strength against the sector, log excess return	(0.41)	(0.13)	23

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 7 of 9, period end 2025-09-30	
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	fail
No new shares issued	pass
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$248.4M
Operating cash flow, four quarters	$1.0B
Months of runway	not finite
Days since last periodic filing	84 (10-Q received Jul 29, 2026)
Median daily dollar volume, 63 sessions	$384.3M

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...	$2.0B	2025-09-30	2025-11-07	10-K	25-000030
2	cost of revenue	us-gaap:CostOfRevenue	$353.7M	2025-09-30	2025-11-07	10-K	25-000030
3	assets	us-gaap:Assets	$1.9B	2025-09-30	2025-11-07	10-K	25-000030
4	operating income	us-gaap:OperatingIncomeLoss	$924.9M	2025-09-30	2025-11-07	10-K	25-000030
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$802.6M	2025-09-30	2025-11-07	10-K	25-000030
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$150.6M	2025-09-30	2025-11-07	10-K	25-000030
7	total debt	us-gaap:LongTermDebt	$3.1B	2025-09-30	2025-11-07	10-K	25-000030
8	book equity	us-gaap:StockholdersEquity	-$1.7B	2025-09-30	2025-11-07	10-K	25-000030
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$134.1M	2025-09-30	2025-11-07	10-K	25-000030
10	total debt	us-gaap:LongTermDebt	$750.0M	2021-09-30	2021-11-10	10-K	21-000019
11	book equity	us-gaap:StockholdersEquity	-$110.9M	2021-09-30	2024-11-06	10-K	24-045719
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$195.4M	2021-09-30	2022-11-09	10-K	22-000016
13	net income	us-gaap:NetIncomeLoss	$651.9M	2025-09-30	2025-11-07	10-K	25-000030
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$778.8M	2025-09-30	2025-11-07	10-K	25-000030
15	assets	us-gaap:Assets	$1.7B	2024-09-30	2025-11-07	10-K	25-000030
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.7B	2024-09-30	2025-11-07	10-K	25-000030
17	cost of revenue	us-gaap:CostOfRevenue	$348.2M	2024-09-30	2025-11-07	10-K	25-000030
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.5B	2023-09-30	2025-11-07	10-K	25-000030
19	cost of revenue	us-gaap:CostOfRevenue	$311.1M	2023-09-30	2025-11-07	10-K	25-000030
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.4B	2022-09-30	2024-11-06	10-K	24-045719
21	cost of revenue	us-gaap:CostOfRevenue	$302.2M	2022-09-30	2024-11-06	10-K	24-045719
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.3B	2021-09-30	2023-11-08	10-K	23-000022
23	cost of revenue	us-gaap:CostOfRevenue	$332.5M	2021-09-30	2023-11-08	10-K	23-000022
24	current assets	us-gaap:AssetsCurrent	$705.2M	2025-09-30	2025-11-07	10-K	25-000030
25	current liabilities	us-gaap:LiabilitiesCurrent	$849.2M	2025-09-30	2025-11-07	10-K	25-000030
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$4.6B	2025-09-30	2025-11-07	10-K	25-000030
27	liabilities	us-gaap:Liabilities	$3.6B	2025-09-30	2025-11-07	10-K	25-000030
28	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$15.0M	2025-09-30	2025-11-07	10-K	25-000030
29	operating income	us-gaap:OperatingIncomeLoss	$733.6M	2024-09-30	2025-11-07	10-K	25-000030
30	interest expense	us-gaap:InterestExpense	$105.6M	2024-09-30	2024-11-06	10-K	24-045719

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31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$8.9M	2025-09-30	2025-11-07	10-K	25-000030
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$633.0M	2024-09-30	2025-11-07	10-K	25-000030
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$8.9M	2024-09-30	2025-11-07	10-K	25-000030
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$468.9M	2023-09-30	2025-11-07	10-K	25-000030
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$4.2M	2023-09-30	2025-11-07	10-K	25-000030
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$509.4M	2022-09-30	2024-11-06	10-K	24-045719
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$6.0M	2022-09-30	2024-11-06	10-K	24-045719
38	current assets	us-gaap:AssetsCurrent	$617.4M	2024-09-30	2025-11-07	10-K	25-000030
39	current liabilities	us-gaap:LiabilitiesCurrent	$380.3M	2024-09-30	2025-11-07	10-K	25-000030
40	assets	us-gaap:Assets	$1.6B	2023-09-30	2024-11-06	10-K	24-045719
41	assets	us-gaap:Assets	$1.4B	2022-09-30	2023-11-08	10-K	23-000022
42	shares outstanding	dei:EntityCommonStockSharesOutstanding	23,709,047	2025-10-23	2025-11-07	10-K	25-000030
43	shares outstanding	dei:EntityCommonStockSharesOutstanding	24,347,903	2024-10-24	2024-11-06	10-K	24-045719

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