Ezcorp Inc.

EZPW

Nasdaq; shops; SIC 5900, Retail-Miscellaneous Retail; CIK 0000876523

A

strongest fifth of 255 graded peers in shops

rank 4 of 255; percentile 1.2; sampling error 3.0 points; lower is stronger

A B C D E

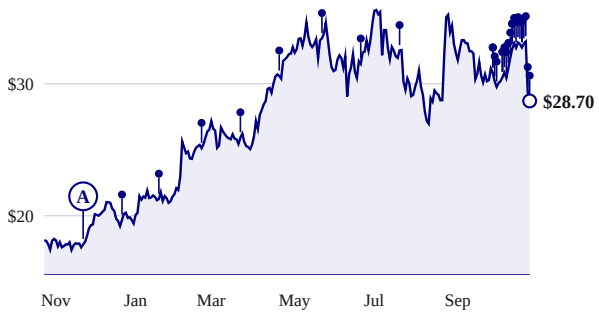
A, the bull



Scoreboard

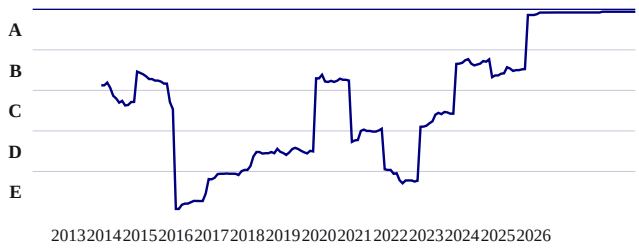
Profitability	C/D	percentile 57.6
Solvency	A	percentile 13.8
Growth and financing	A	percentile 8.4
Reliability	0.91 AUC	filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year	Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets	total assets $2.0B
Standard universe	inside	revenue above $1M and assets above $10M
Warnings	none triggered	not computable: dilution, distress
Inputs computable	11 of 14	
Graded from	filings received through Nov 13, 2025	346 days before the rescan; latest periodic filing 10-Q received Aug 5, 2026
Last close	$28.68	2026-10-23; market equity $0; 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 13, 2025

EZCORP, Inc. is a leading provider of pawn services in the United States ("U.S.") and Latin America with 1,360 locations and approximately 8,500 Team Members. We are a Delaware corporation headquartered in Austin, Texas. "We exist to serve our customers' short-term cash and pre-owned retail needs, helping them to live and enjoy their lives. We are driven by a diverse team with a passion for pawn who are motivated to be their best - because our customers, families, stakeholders, and the communities and environment in which we live deserve it.

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 57.6						
Gross profitability	38.2%	42.3%		53.1	240	2025-09-30
Return on invested capital	10.9%	10.9%		49.4	84	2025-09-30
Accruals ratio	(2.3%)	(4.9%)		77.5	285	2025-09-30

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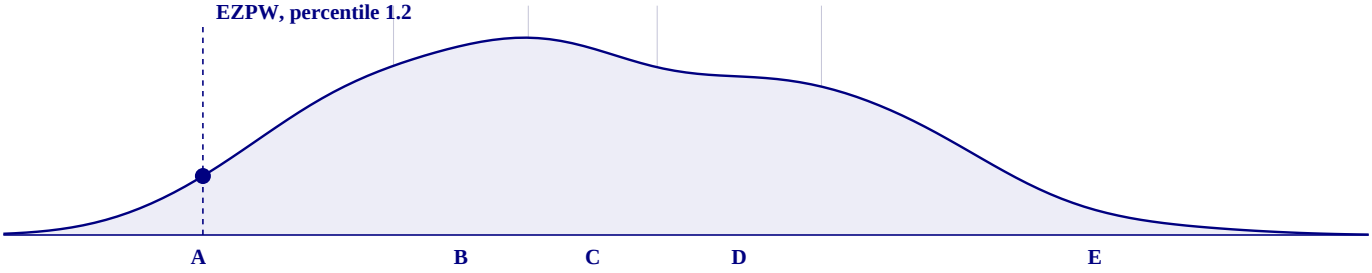
Gross margin stability, five years	1.2 pts	1.2 pts	50.5	217	2025-09-30
Solvency, sleeve percentile 13.8					
Twelve-month failure probability	not computable	0.04%			
liabilities and a nearby cover-page share count are required at 2026-06-30					
Altman Z double-prime	5.81	1.93	12.6	207	2025-09-30
Net debt to EBITDA	0.27x	1.84x	25.3	100	2025-09-30
Interest coverage	not computable	2.49x			
latest aligned inputs end 2023-09-30; latest annual assets end 2025-09-30					
Current ratio	5.61x	1.38x	3.4	294	2025-09-30
Growth and financing, sleeve percentile 8.4					
Revenue growth, three-year compound	12.9%	1.6%	10.6	266	2025-09-30
Free cash flow growth, three-year compound	47.2%	5.5%	11.6	147	2025-09-30
Reinvestment rate	423.5%	8.4%	0.0	152	2025-09-30
Asset growth, three years	13.1%	3.4%	11.6	269	2025-09-30
Net share issuance, one year	not computable	(0.6%)			
two annual share counts are required; found 0					

Among 255 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
1	Shake Shack Inc. (SHAK)	0.0	A	fortress balance sheet
2	Revolve Group, Inc. (RVLV)	0.4	A	
3	Yelp Inc. (YELP)	0.8	A	
4	Ezcorp Inc. (EZPW)	1.2	A	
5	Five Below, Inc. (FIVE)	1.6	A	
6	Boot Barn Holdings, Inc. (BOOT)	2.0	A	
7	Brinker International, Inc. (EAT)	2.4	A	
8	Fastenal Co. (FAST)	2.8	A	fortress balance sheet
9	DXP Enterprises Inc. (DXPE)	3.1	A	

What the price implies

at the 2026-10-23 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	69.7%	0.6%	93
Distance from 52-week high	(19.4%)	(22.7%)	54
EBIT to enterprise value	not computable	5.3%	
Free cash flow yield	not computable	4.1%	
Book value to price	not computable	0.35	
Sales to price	not computable	1.68	
Composite equity issuance, five years	not computable	(16.8%)	
Relative strength against the sector, log excess return	0.55	0.03	93

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Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None 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	pass
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$311.0M
Operating cash flow, four quarters	$181.6M
Months of runway	not finite
Days since last periodic filing	81 (10-Q received Aug 5, 2026)
Median daily dollar volume, 63 sessions	$22.0M

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	gross profit	us-gaap:GrossProfit	$746.1M	2025-09-30	2025-11-13	10-K	25-000094
2	assets	us-gaap:Assets	$2.0B	2025-09-30	2025-11-13	10-K	25-000094
3	operating income	us-gaap:OperatingIncomeLoss	$149.2M	2025-09-30	2025-11-13	10-K	25-000094
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$146.8M	2025-09-30	2025-11-13	10-K	25-000094
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$37.2M	2025-09-30	2025-11-13	10-K	25-000094
6	total debt	us-gaap:LongTermDebt	$518.1M	2025-09-30	2025-11-13	10-K	25-000094
7	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$1.0B	2025-09-30	2025-11-13	10-K	25-000094
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$469.5M	2025-09-30	2025-11-13	10-K	25-000094
9	total debt	us-gaap:LongTermDebt	$327.3M	2024-09-30	2025-11-13	10-K	25-000094
10	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$804.6M	2024-09-30	2025-11-13	10-K	25-000094
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$170.5M	2024-09-30	2025-11-13	10-K	25-000094
12	net income	us-gaap:NetIncomeLoss	$109.6M	2025-09-30	2025-11-13	10-K	25-000094
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$149.0M	2025-09-30	2025-11-13	10-K	25-000094
14	assets	us-gaap:Assets	$1.5B	2024-09-30	2025-11-13	10-K	25-000094
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.3B	2025-09-30	2025-11-13	10-K	25-000094
16	gross profit	us-gaap:GrossProfit	$682.3M	2024-09-30	2025-11-13	10-K	25-000094
17	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.2B	2024-09-30	2025-11-13	10-K	25-000094
18	gross profit	us-gaap:GrossProfit	$609.8M	2023-09-30	2025-11-13	10-K	25-000094
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.0B	2023-09-30	2025-11-13	10-K	25-000094
20	gross profit	us-gaap:GrossProfit	$528.1M	2022-09-30	2024-11-13	10-K	24-000048
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$886.2M	2022-09-30	2024-11-13	10-K	24-000048
22	gross profit	us-gaap:GrossProfit	$449.5M	2021-09-30	2023-11-15	10-K	23-000045
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$729.6M	2021-09-30	2023-11-15	10-K	23-000045
24	current assets	us-gaap:AssetsCurrent	$1.1B	2025-09-30	2025-11-13	10-K	25-000094
25	current liabilities	us-gaap:LiabilitiesCurrent	$200.6M	2025-09-30	2025-11-13	10-K	25-000094
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$612.7M	2025-09-30	2025-11-13	10-K	25-000094
27	liabilities	us-gaap:Liabilities	$925.7M	2025-09-30	2025-11-13	10-K	25-000094
28	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$32.5M	2025-09-30	2025-11-13	10-K	25-000094
29	operating income	us-gaap:OperatingIncomeLoss	$92.2M	2023-09-30	2025-11-13	10-K	25-000094
30	interest expense	us-gaap:InterestExpense	$16.5M	2023-09-30	2023-11-15	10-K	23-000045
31	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$38.6M	2025-09-30	2025-11-13	10-K	25-000094

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32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$113.6M	2024-09-30	2025-11-13	10-K	25-000094
33	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$35.8M	2024-09-30	2025-11-13	10-K	25-000094
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$101.8M	2023-09-30	2025-11-13	10-K	25-000094
35	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$40.4M	2023-09-30	2025-11-13	10-K	25-000094
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$66.5M	2022-09-30	2024-11-13	10-K	24-000048
37	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$31.9M	2022-09-30	2024-11-13	10-K	24-000048
38	current assets	us-gaap:AssetsCurrent	$729.0M	2024-09-30	2025-11-13	10-K	25-000094
39	current liabilities	us-gaap:LiabilitiesCurrent	$269.4M	2024-09-30	2025-11-13	10-K	25-000094
40	assets	us-gaap:Assets	$1.5B	2023-09-30	2024-11-13	10-K	24-000048
41	assets	us-gaap:Assets	$1.3B	2022-09-30	2023-11-15	10-K	23-000045

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