Ttec Holdings, Inc.

TTEC

Nasdaq; other; SIC 7363, Services-Help Supply Services; CIK 0001013880

B

second fifth of 334 graded peers in other

rank 83 of 334; percentile 24.6; sampling error 2.7 points; lower is stronger

A B C D E

B, the elk



Scoreboard

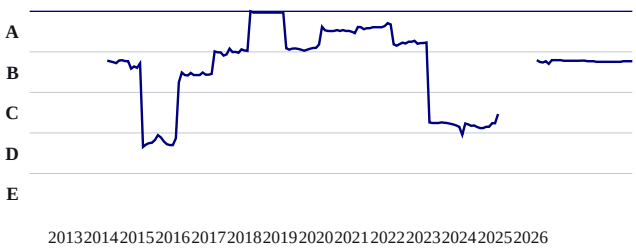
Profitability	A percentile 11.8
Solvency	B percentile 37.3
Growth and financing	D percentile 69.7
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $1.5B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress, fortress balance sheet
Inputs computable	7 of 14
Graded from	filings received through Feb 26, 2026 241 days before the rescan; latest periodic filing 10-Q received Aug 10, 2026
Last close	$1.51 2026-10-23; market equity $74.4M; 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 Feb 26, 2026

Founded in 1982, TTEC Holdings, Inc. ("TTEC", "the Company", "we", "our", or "us"; pronounced "T-TEC") is a global customer experience ("CX") technology and services outsourcing partner for marquee and high-growth brands and public sector clients. The Company designs, builds, and operates Artificial Intelligence ("AI") enabled customer experiences across live interaction channels and provides data-driven digital solutions to help clients improve customer satisfaction and loyalty, increase customer revenue and profitability, and optimize overall cost to serve.

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 11.8						
Gross profitability	not computable	27.1%				
one or more required annual facts are missing						
Return on invested capital	not computable	10.0%				

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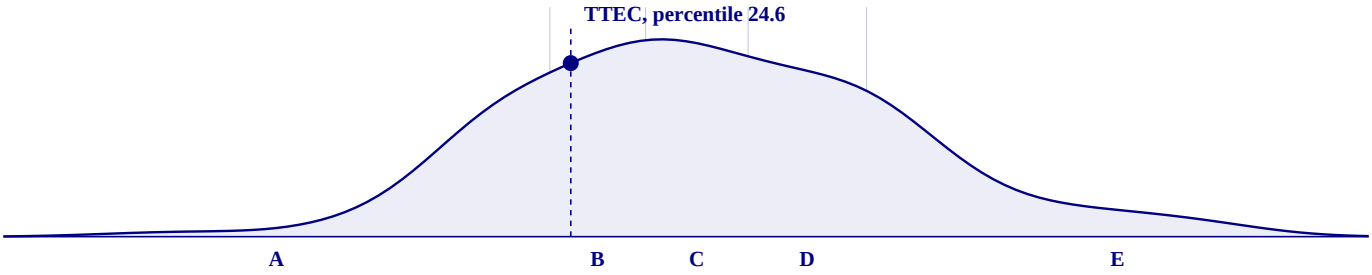
one or more required annual facts are missing						
Accruals ratio	(19.3%)	(5.8%)		11.8	502	2025-12-31
Gross margin stability, five years	not computable	2.2 pts				
five annual gross margins are required; found 0						
Solvency, sleeve percentile 37.3						
Twelve-month failure probability	not computable	0.04%				
latest liabilities, cash plus short-term investments, book equity, and shares are required						
Altman Z double-prime	1.72	2.05		44.6	384	2025-12-31
Net debt to EBITDA	not computable	2.52x				
one or more required annual facts are missing						
Interest coverage	not computable	2.18x				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Current ratio	1.89x	1.33x		30.0	504	2025-12-31
Growth and financing, sleeve percentile 69.7						
Revenue growth, three-year compound	(4.4%)	5.1%		80.4	399	2025-12-31
Free cash flow growth, three-year compound	16.1%	8.9%		39.9	219	2025-12-31
Reinvestment rate	not computable	11.9%				
pretax income must exceed the validity floor and imply a 0%-100% tax rate						
Asset growth, three years	(11.4%)	4.1%		90.1	435	2025-12-31
Net share issuance, one year	1.7%	(0.5%)		68.3	354	2026-02-20

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
78	Paychex Inc. (PAYX)	23.1	B	
79	Kirby Corp. (KEX)	23.4	B	
80	Medpace Holdings, Inc. (MEDP)	23.7	B	
81	Koppers Holdings Inc. (KOP)	24.0	B	
82	Exponent Inc. (EXPO)	24.3	B	
83	Ttec Holdings, Inc. (TTEC)	24.6	B	
84	Republic Airways Holdings Inc. (RJET)	24.9	B	late filer
85	Fair Isaac Corp. (FICO)	25.2	B	
86	IES Holdings, Inc. (IESC)	25.5	B	fortress balance sheet
87	Healthequity, Inc. (HQY)	25.8	B	
88	Maximus, Inc. (MMS)	26.1	B	

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	(60.1%)	2.0%	6
Distance from 52-week high	(61.1%)	(25.2%)	12
EBIT to enterprise value	not computable	4.3%	

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Free cash flow yield	111.5%	4.1%	99
Book value to price	1.22	0.34	92
Sales to price	28.71	0.72	99
Composite equity issuance, five years	(1.5%)	(8.8%)	64
Relative strength against the sector, log excess return	(1.07)	(0.13)	6

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	fail
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	$93.9M
Operating cash flow, four quarters	$85.7M
Months of runway	not finite
Days since last periodic filing	76 (10-Q received Aug 10, 2026)
Median daily dollar volume, 63 sessions	$577,569

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	net income	us-gaap:NetIncomeLoss	-$192.5M	2025-12-31	2026-02-26	10-K	26-020532
2	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$121.1M	2025-12-31	2026-02-26	10-K	26-020532
3	assets	us-gaap:Assets	$1.5B	2025-12-31	2026-02-26	10-K	26-020532
4	assets	us-gaap:Assets	$1.8B	2024-12-31	2026-02-26	10-K	26-020532
5	current assets	us-gaap:AssetsCurrent	$673.4M	2025-12-31	2026-02-26	10-K	26-020532
6	current liabilities	us-gaap:LiabilitiesCurrent	$356.0M	2025-12-31	2026-02-26	10-K	26-020532
7	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$354.2M	2025-12-31	2026-02-26	10-K	26-020532
8	operating income	us-gaap:OperatingIncomeLoss	-$117.1M	2025-12-31	2026-02-26	10-K	26-020532
9	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$112.9M	2025-12-31	2026-02-26	10-K	26-020532
10	liabilities	us-gaap:Liabilities	$1.4B	2025-12-31	2026-02-26	10-K	26-020532
11	operating income	us-gaap:OperatingIncomeLoss	$118.0M	2023-12-31	2026-02-26	10-K	26-020532
12	interest expense	us-gaap:InterestExpense	$78.3M	2023-12-31	2024-02-29	10-K	24-002207
13	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.1B	2025-12-31	2026-02-26	10-K	26-020532
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.2B	2024-12-31	2026-02-26	10-K	26-020532
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.5B	2023-12-31	2026-02-26	10-K	26-020532
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.4B	2022-12-31	2025-02-27	10-K	25-001823
17	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$38.1M	2025-12-31	2026-02-26	10-K	26-020532
18	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$58.8M	2024-12-31	2026-02-26	10-K	26-020532
19	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$45.2M	2024-12-31	2026-02-26	10-K	26-020532
20	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$144.8M	2023-12-31	2026-02-26	10-K	26-020532
21	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$67.8M	2023-12-31	2026-02-26	10-K	26-020532
22	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$137.0M	2022-12-31	2025-02-27	10-K	25-001823
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$84.0M	2022-12-31	2025-02-27	10-K	25-001823
24	depreciation amortization	us-gaap:Depreciation	$53.9M	2025-12-31	2026-02-26	10-K	26-020532
25	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$170.2M	2025-12-31	2026-02-26	10-K	26-020532

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26	income tax	us-gaap:IncomeTaxExpenseBenefit	$14.8M	2025-12-31	2026-02-26	10-K	26-020532
27	current assets	us-gaap:AssetsCurrent	$652.3M	2024-12-31	2026-02-26	10-K	26-020532
28	current liabilities	us-gaap:LiabilitiesCurrent	$353.9M	2024-12-31	2026-02-26	10-K	26-020532
29	assets	us-gaap:Assets	$2.2B	2023-12-31	2025-02-27	10-K	25-001823
30	assets	us-gaap:Assets	$2.2B	2022-12-31	2025-02-27	10-K	25-001823
31	shares outstanding	dei:EntityCommonStockSharesOutstanding	48,565,548	2026-02-20	2026-02-26	10-K	26-020532
32	shares outstanding	dei:EntityCommonStockSharesOutstanding	47,757,848	2025-02-21	2025-02-27	10-K	25-001823

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