Upbound Group, Inc.

UPBD

Nasdaq; other; SIC 7359, Services-Equipment Rental & Leasing, NEC; CIK 0000933036

B/C

on the B/C boundary of 334 graded peers in other

rank 127 of 334; percentile 37.8; sampling error 2.7 points; lower is stronger

A B C D E

B/C, the elk



Scoreboard

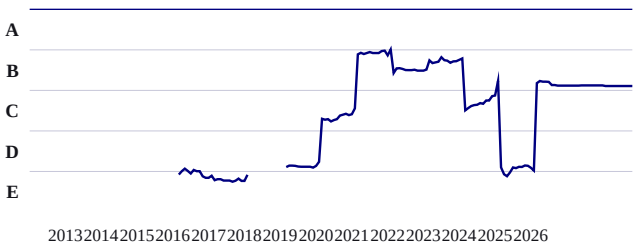
Profitability	A/B percentile 19.9
Solvency	C percentile 48.3
Growth and financing	C/D percentile 60.1
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $3.3B
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 Feb 23, 2026 244 days before the rescan; latest periodic filing 10-Q received Jul 31, 2026
Last close	$17.07 2026-10-23; market equity $995.5M; 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 23, 2026

Unless the context indicates otherwise, references to "we," "us", "our", and the "Company" refer to the consolidated business operations of Upbound Group, Inc., the parent, and any or all of its direct and indirect subsidiaries. For any references in this document to Note A through Note U, refer to the Notes to consolidated financial statements in Item 8 included in this Annual Report on Form 10-K. We are a technology and data-driven leader in accessible and inclusive financial solutions that address the evolving needs and aspirations of underserved consumers.

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 19.9						
Gross profitability	69.3%	27.1%		6.7	286	2025-12-31
Return on invested capital	not computable	10.0%				

latest aligned inputs end 2016-12-31; latest annual assets end 2025-12-31

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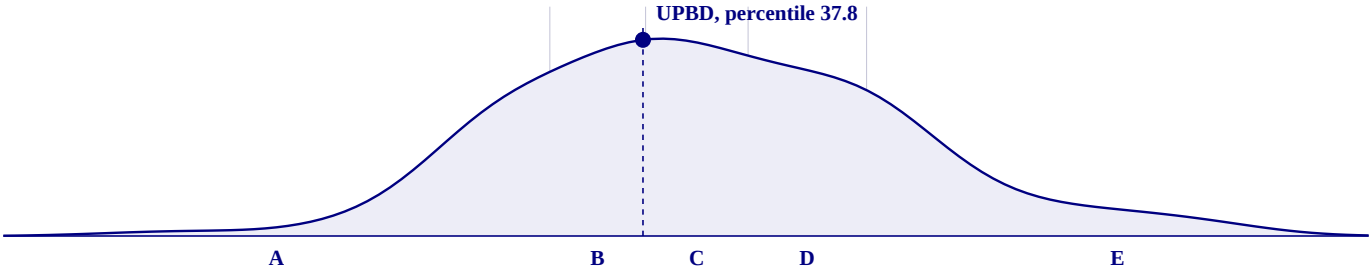
Accruals ratio	(7.8%)	(5.8%)	36.3	502	2025-12-31
Gross margin stability, five years	0.9 pts	2.2 pts	16.7	205	2025-12-31
Solvency, sleeve percentile 48.3					
Twelve-month failure probability	not computable	0.04%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	not computable	2.05			
one or more required annual facts are missing					
Net debt to EBITDA	not computable	2.52x			
latest aligned inputs end 2016-12-31; latest annual assets end 2025-12-31					
Interest coverage	1.98x	2.18x	48.3	88	2025-12-31
Current ratio	not computable	1.33x			
one or more required annual facts are missing					
Growth and financing, sleeve percentile 60.1					
Revenue growth, three-year compound	3.4%	5.1%	55.5	399	2025-12-31
Free cash flow growth, three-year compound	(16.3%)	8.9%	78.4	219	2025-12-31
Reinvestment rate	not computable	11.9%			
one or more required annual facts are missing					
Asset growth, three years	5.8%	4.1%	40.6	435	2025-12-31
Net share issuance, one year	1.2%	(0.5%)	66.0	354	2026-02-13

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
122	Sterling Infrastructure, Inc. (STRL)	36.3	B	
123	Energy Fuels Inc. (UUUU)	36.6	B	
124	Red Rock Resorts, Inc. (RRR)	36.9	B	
125	Cemtrex Inc. (CETX)	37.2	B	
126	KBR, Inc. (KBR)	37.5	B/C	
127	Upbound Group, Inc. (UPBD)	37.8	B/C	
128	Strategic Education, Inc. (STRA)	38.1	B/C	fortress balance sheet
129	ABM Industries Inc. (ABM)	38.4	B/C	
130	VSE Corp. (VSEC)	38.9	B/C	
131	VSE Corp. (VSECU)	38.9	B/C	
132	Shift4 Payments, Inc. (FOUR)	39.5	B/C	

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	(17.3%)	2.0%	31
Distance from 52-week high	(27.6%)	(25.2%)	46
EBIT to enterprise value	20.6%	4.3%	98
Free cash flow yield	24.0%	4.1%	94

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Book value to price	0.74	0.34	78
Sales to price	4.72	0.72	91
Composite equity issuance, five years	(22.6%)	(8.8%)	27
Relative strength against the sector, log excess return	(0.34)	(0.13)	31

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	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	fail
No new shares issued	fail
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$105.3M
Operating cash flow, four quarters	$425.5M
Months of runway	not finite
Days since last periodic filing	86 (10-Q received Jul 31, 2026)
Median daily dollar volume, 63 sessions	$15.4M

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	$2.3B	2025-12-31	2026-02-23	10-K	26-000008
2	assets	us-gaap:Assets	$3.3B	2025-12-31	2026-02-23	10-K	26-000008
3	operating income	us-gaap:OperatingIncomeLoss	-$66.6M	2016-12-31	2019-03-01	10-K	19-000007
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$113.3M	2016-12-31	2019-03-01	10-K	19-000007
5	income tax	us-gaap:IncomeTaxExpenseBenefit	-$8.1M	2016-12-31	2019-03-01	10-K	19-000007
6	total debt	us-gaap:LongTermDebt	$191.8M	2016-12-31	2017-03-01	10-K	17-000009
7	book equity	us-gaap:StockholdersEquity	$264.9M	2016-12-31	2018-03-01	10-K	18-000010
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$95.4M	2016-12-31	2020-03-02	10-K	20-000010
9	total debt	us-gaap:LongTermDebt	$425.6M	2015-12-31	2016-02-29	10-K	16-000044
10	book equity	us-gaap:StockholdersEquity	$383.6M	2015-12-31	2017-03-01	10-K	17-000009
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$60.4M	2015-12-31	2019-03-01	10-K	19-000007
12	net income	us-gaap:NetIncomeLoss	$73.2M	2025-12-31	2026-02-23	10-K	26-000008
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$305.6M	2025-12-31	2026-02-23	10-K	26-000008
14	assets	us-gaap:Assets	$2.6B	2024-12-31	2026-02-23	10-K	26-000008
15	revenue	us-gaap:Revenues	$4.7B	2025-12-31	2026-02-23	10-K	26-000008
16	gross profit	us-gaap:GrossProfit	$2.1B	2024-12-31	2026-02-23	10-K	26-000008
17	revenue	us-gaap:Revenues	$4.3B	2024-12-31	2026-02-23	10-K	26-000008
18	gross profit	us-gaap:GrossProfit	$2.0B	2023-12-31	2026-02-23	10-K	26-000008
19	revenue	us-gaap:Revenues	$4.0B	2023-12-31	2026-02-23	10-K	26-000008
20	gross profit	us-gaap:GrossProfit	$2.1B	2022-12-31	2025-02-25	10-K	25-000042
21	revenue	us-gaap:Revenues	$4.2B	2022-12-31	2025-02-25	10-K	25-000042
22	gross profit	us-gaap:GrossProfit	$2.2B	2021-12-31	2024-02-27	10-K	24-000048
23	revenue	us-gaap:Revenues	$4.6B	2021-12-31	2024-02-27	10-K	24-000048
24	depreciation amortization	us-gaap:Depreciation	$77.4M	2016-12-31	2019-03-01	10-K	19-000007
25	operating income	us-gaap:OperatingIncomeLoss	$223.3M	2025-12-31	2026-02-23	10-K	26-000008
26	interest expense	us-gaap:InterestExpense	$113.0M	2025-12-31	2026-02-23	10-K	26-000008

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27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$66.9M	2025-12-31	2026-02-23	10-K	26-000008
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$104.7M	2024-12-31	2026-02-23	10-K	26-000008
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$56.3M	2024-12-31	2026-02-23	10-K	26-000008
30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$200.3M	2023-12-31	2026-02-23	10-K	26-000008
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$53.4M	2023-12-31	2026-02-23	10-K	26-000008
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$468.5M	2022-12-31	2025-02-25	10-K	25-000042
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$61.4M	2022-12-31	2025-02-25	10-K	25-000042
34	assets	us-gaap:Assets	$2.7B	2023-12-31	2025-02-25	10-K	25-000042
35	assets	us-gaap:Assets	$2.8B	2022-12-31	2024-02-27	10-K	24-000048
36	shares outstanding	dei:EntityCommonStockSharesOutstanding	58,117,605	2026-02-13	2026-02-23	10-K	26-000008
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	57,423,571	2025-02-18	2025-02-25	10-K	25-000042

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