Intuit Inc.

INTU

Nasdaq; business equipment; SIC 7372, Services-Prepackaged Software; CIK 0000896878

A

strongest fifth of 495 graded peers in business equipment

rank 66 of 495; percentile 13.2; sampling error 2.2 points; lower is stronger

A B C D E

A, the bull



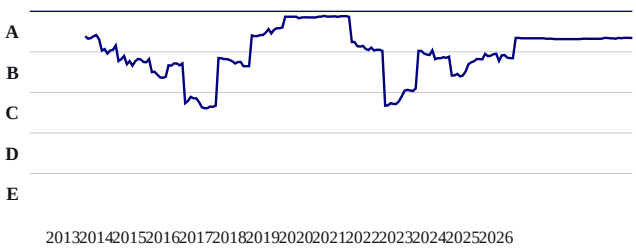
Scoreboard	
Profitability	B percentile 32.0
Solvency	B/C percentile 39.8
Growth and financing	B percentile 32.4
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $36.8B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	10 of 14
Graded from	filings received through Sep 9, 2026 62 days before the rescan; latest periodic filing 10-K received Sep 9, 2026
Last close	$338.47 2026-11-09; market equity $90.5B; 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 Sep 9, 2026

Intuit is a global financial technology platform with a mission to power prosperity around the world. Serving approximately 93 million consumers, small and mid-market businesses, and accountants worldwide, Intuit's platform brings the power of artificial intelligence (AI) and human intelligence together to fuel customers' success. With TurboTax, Credit Karma, QuickBooks, Mailchimp, Intuit Enterprise Suite, and Intuit Accountant Suite, we help put more money in customers' pockets, save them time by eliminating work, and help ensure that they have complete confidence in every financial decision they make.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

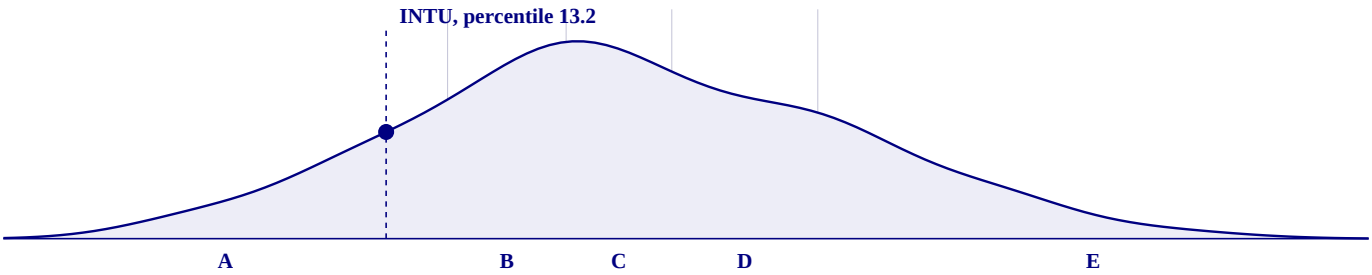
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 32.0						
Gross profitability	not computable	28.7%				
one or more required annual facts are missing						
Return on invested capital	20.0%	11.4%		28.0	133	2026-07-31

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Accruals ratio	(11.6%)	(7.3%)	36.0	615	2026-07-31
Gross margin stability, five years	not computable	2.3 pts			
five annual gross margins are required; found 0					
Solvency, sleeve percentile 39.8					
Twelve-month failure probability	not computable	0.06%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	4.80	2.21	24.1	562	2026-07-31
Net debt to EBITDA	0.49x	1.08x	31.5	147	2026-07-31
Interest coverage	not computable	3.77x			
one or more required annual facts are missing					
Current ratio	1.51x	2.01x	63.9	660	2026-07-31
Growth and financing, sleeve percentile 32.4					
Revenue growth, three-year compound	14.3%	6.5%	28.6	532	2026-07-31
Free cash flow growth, three-year compound	21.4%	18.0%	44.7	265	2026-07-31
Reinvestment rate	31.3%	13.5%	43.7	223	2026-07-31
Asset growth, three years	9.8%	5.2%	34.9	557	2026-07-31
Net share issuance, one year	(4.1%)	0.5%	9.9	406	2026-08-31

Among 495 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
61	AvePoint, Inc. (AVPT)	12.1	A	
62	OSI Systems Inc. (OSIS)	12.3	A	
63	Braze, Inc. (BRZE)	12.6	A	
64	JFrog Ltd. (FROG)	12.8	A	
65	Zscaler, Inc. (ZS)	13.0	A	fortress balance sheet
66	Intuit Inc. (INTU)	13.2	A	
67	Upwork, Inc. (UPWK)	13.4	A	
68	Zeta Global Holdings Corp. (ZETA)	13.6	A	fortress balance sheet
69	Grindr Inc. (GRND)	13.8	A	
70	D-Wave Quantum Inc. (QBTS)	14.0	A	dilution
71	Ubiquiti Inc. (UI)	14.2	A	

What the price implies

at the 2026-11-09 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(58.5%)	(2.0%)	11
Distance from 52-week high	(50.0%)	(33.6%)	31
EBIT to enterprise value	6.3%	1.7%	85
Free cash flow yield	9.6%	2.8%	85
Book value to price	0.21	0.27	43
Sales to price	0.24	0.31	44

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Composite equity issuance, five years	(5.8%)	4.2%	33
Relative strength against the sector, log excess return	(1.15)	(0.29)	11

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2026-07-31	
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	fail
Cash, filings, liquidity	
Cash and equivalents	$4.7B
Operating cash flow, four quarters	$8.8B
Months of runway	not finite
Days since last periodic filing	62 (10-K received Sep 9, 2026)
Median daily dollar volume, 63 sessions	$1.1B

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	operating income	us-gaap:OperatingIncomeLoss	$5.9B	2026-07-31	2026-09-09	10-K	26-000037
2	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$6.0B	2026-07-31	2026-09-09	10-K	26-000037
3	income tax	us-gaap:IncomeTaxExpenseBenefit	$1.5B	2026-07-31	2026-09-09	10-K	26-000037
4	total debt	us-gaap:LongTermDebt	$7.7B	2026-07-31	2026-09-09	10-K	26-000037
5	book equity	us-gaap:StockholdersEquity	$19.0B	2026-07-31	2026-09-09	10-K	26-000037
6	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$4.7B	2026-07-31	2026-09-09	10-K	26-000037
7	total debt	us-gaap:LongTermDebt	$6.0B	2025-07-31	2026-09-09	10-K	26-000037
8	book equity	us-gaap:StockholdersEquity	$19.7B	2025-07-31	2026-09-09	10-K	26-000037
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$2.9B	2025-07-31	2026-09-09	10-K	26-000037
10	net income	us-gaap:NetIncomeLoss	$4.6B	2026-07-31	2026-09-09	10-K	26-000037
11	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$8.8B	2026-07-31	2026-09-09	10-K	26-000037
12	assets	us-gaap:Assets	$36.8B	2026-07-31	2026-09-09	10-K	26-000037
13	assets	us-gaap:Assets	$37.0B	2025-07-31	2026-09-09	10-K	26-000037
14	current assets	us-gaap:AssetsCurrent	$15.3B	2026-07-31	2026-09-09	10-K	26-000037
15	current liabilities	us-gaap:LiabilitiesCurrent	$10.2B	2026-07-31	2026-09-09	10-K	26-000037
16	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$19.0B	2026-07-31	2026-09-09	10-K	26-000037
17	liabilities	us-gaap:Liabilities	$17.8B	2026-07-31	2026-09-09	10-K	26-000037
18	depreciation amortization	us-gaap:Depreciation	$187.0M	2026-07-31	2026-09-09	10-K	26-000037
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$21.4B	2026-07-31	2026-09-09	10-K	26-000037
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$18.8B	2025-07-31	2026-09-09	10-K	26-000037
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$16.3B	2024-07-31	2026-09-09	10-K	26-000037
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$14.4B	2023-07-31	2025-09-03	10-K	25-000035
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$175.0M	2026-07-31	2026-09-09	10-K	26-000037
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$6.2B	2025-07-31	2026-09-09	10-K	26-000037
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$84.0M	2025-07-31	2026-09-09	10-K	26-000037
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$4.9B	2024-07-31	2026-09-09	10-K	26-000037
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$191.0M	2024-07-31	2026-09-09	10-K	26-000037
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$5.0B	2023-07-31	2025-09-03	10-K	25-000035
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$210.0M	2023-07-31	2025-09-03	10-K	25-000035

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30	current assets	us-gaap:AssetsCurrent	$14.1B	2025-07-31	2026-09-09	10-K	26-000037
31	current liabilities	us-gaap:LiabilitiesCurrent	$10.4B	2025-07-31	2026-09-09	10-K	26-000037
32	assets	us-gaap:Assets	$32.1B	2024-07-31	2025-09-03	10-K	25-000035
33	assets	us-gaap:Assets	$27.8B	2023-07-31	2024-09-04	10-K	24-000039
34	shares outstanding	dei:EntityCommonStockSharesOutstanding	267,236,000	2026-08-31	2026-09-09	10-K	26-000037
35	shares outstanding	dei:EntityCommonStockSharesOutstanding	278,805,000	2025-08-26	2025-09-03	10-K	25-000035

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