Ezcorp Inc.

EZPW

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

A

strongest fifth of 254 graded peers in shops

rank 4 of 254; percentile 1.2; sampling error 3.0 points; lower is stronger

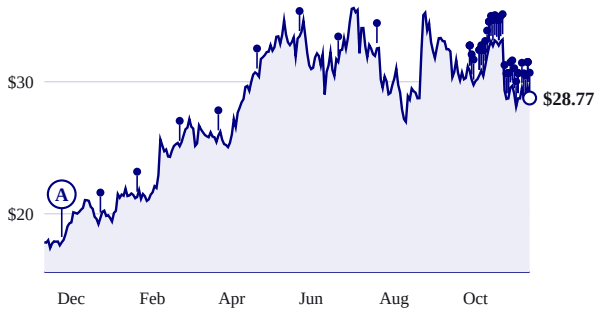
A B C D E

A, the bull



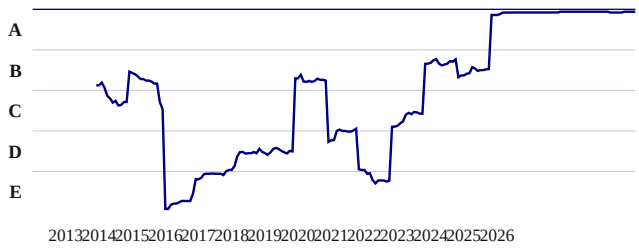
Scoreboard	
Profitability	C/D percentile 57.4
Solvency	A percentile 13.2
Growth and financing	A percentile 8.0
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
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 363 days before the rescan; latest periodic filing 10-Q received Aug 5, 2026
Last close	$28.80 2026-11-10; 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

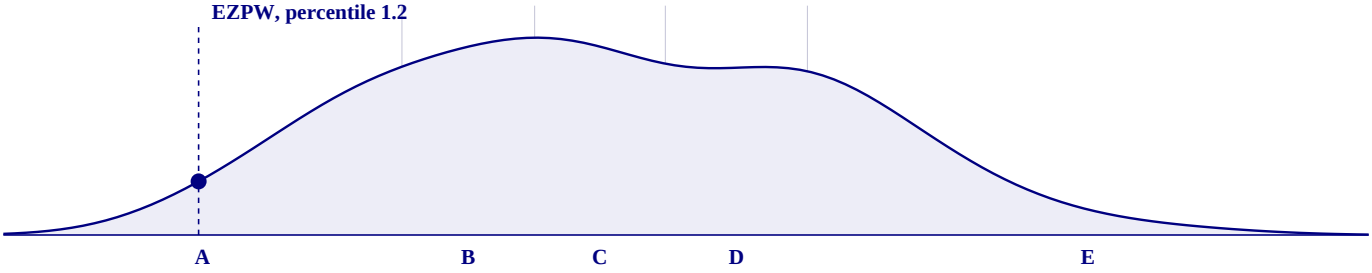
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 57.4						
Gross profitability	38.2%	42.0%		52.7	238	2025-09-30
Return on invested capital	10.9%	10.9%		48.8	83	2025-09-30
Accruals ratio	(2.3%)	(4.9%)		79.1	283	2025-09-30

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

Gross margin stability, five years	1.2 pts	1.3 pts	48.8	216	2025-09-30
Solvency, sleeve percentile 13.2					
Twelve-month failure probability	not computable	0.03%			
liabilities and a nearby cover-page share count are required at 2026-06-30					
Altman Z double-prime	5.81	1.93	11.8	204	2025-09-30
Net debt to EBITDA	0.27x	1.38x	24.7	98	2025-09-30
Interest coverage	not computable	2.71x			
latest aligned inputs end 2023-09-30; latest annual assets end 2025-09-30					
Current ratio	5.61x	1.37x	3.1	295	2025-09-30
Growth and financing, sleeve percentile 8.0					
Revenue growth, three-year compound	12.9%	1.6%	10.6	265	2025-09-30
Free cash flow growth, three-year compound	47.2%	4.6%	10.0	151	2025-09-30
Reinvestment rate	423.5%	17.6%	0.0	151	2025-09-30
Asset growth, three years	13.1%	3.1%	11.3	267	2025-09-30
Net share issuance, one year	not computable	(0.6%)			
two annual share counts are required; found 0					

Among 254 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	Five Below, Inc. (FIVE)	0.8	A	
4	Ezcorp Inc. (EZPW)	1.2	A	
5	Yelp Inc. (YELP)	1.6	A	
6	Boot Barn Holdings, Inc. (BOOT)	2.0	A	
7	Brinker International, Inc. (EAT)	2.4	A	
8	DXP Enterprises Inc. (DXPE)	2.8	A	
9	Fastenal Co. (FAST)	3.2	A	fortress balance sheet

What the price implies

at the 2026-11-10 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	63.1%	(0.8%)	92
Distance from 52-week high	(19.2%)	(19.8%)	52
EBIT to enterprise value	not computable	5.1%	
Free cash flow yield	not computable	3.8%	
Book value to price	not computable	0.35	
Sales to price	not computable	1.55	
Composite equity issuance, five years	not computable	(16.9%)	
Relative strength against the sector, log excess return	0.58	0.08	92

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

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	98 (10-Q received Aug 5, 2026)
Median daily dollar volume, 63 sessions	$19.8M

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

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

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

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.