International Money Express, Inc. IMXI

Nasdaq; other; SIC 7389, Services-Business Services, NEC; CIK 0001683695

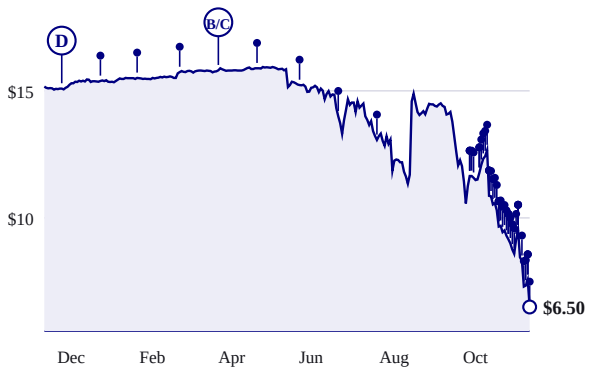
None

No letter

6 of 14 inputs computable; 7 are required, with a score in every sleeve

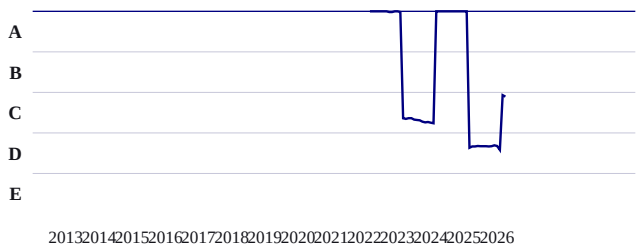
Scoreboard	
Reliability	0.87 AUC filers with $120M to $591M assets; 95% interval 0.83 to 0.90; 206 events, 2020 to 2025
Peer failure rate	1.03% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$120M to $591M assets total assets $517.7M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	thin data not computable: dilution, distress, fortress balance sheet
Inputs computable	6 of 14
Graded from	filings received through Apr 30, 2026 195 days before the rescan; latest periodic filing 10-Q received Nov 9, 2026
Last close	$6.50 2026-11-10; market equity $196.4M; 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 Mar 6, 2026

International Money Express, Inc. (the "Company" or "Intermex") is a global leading omnichannel money remittance services company focused primarily on the United States of America ("United States" or "U.S.") to Latin America and the Caribbean ("LAC") corridor, which includes Mexico, Central and South America and the Caribbean. We also provide our remittance services to Africa and Asia from the United States and offer money transfer services from Canada to Latin America and Africa. We also provide remittance services from Spain, Italy and Germany to Africa, Asia and Latin America.

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 80.3						
Gross profitability	not computable	27.0%				
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	(0.9%)	(5.8%)	80.3	504	2025-12-31
Gross margin stability, five years	not computable	2.2 pts			
five annual gross margins are required; found 0					
Solvency, sleeve percentile 20.0					
Twelve-month failure probability	not computable	0.04%			
liabilities and a nearby cover-page share count are required at 2026-09-30					
Altman Z double-prime	not computable	2.05			
latest aligned inputs end 2017-12-31; latest annual assets end 2025-12-31					
Net debt to EBITDA	not computable	2.51x			
one or more required annual facts are missing					
Interest coverage	not computable	2.45x			
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31					
Current ratio	2.51x	1.33x	20.0	510	2025-12-31
Growth and financing, sleeve percentile 33.3					
Revenue growth, three-year compound	3.6%	5.0%	54.7	398	2025-12-31
Free cash flow growth, three-year compound	74.0%	8.9%	6.9	219	2025-12-31
Reinvestment rate	182.2%	12.2%	5.8	190	2025-12-31
Asset growth, three years	0.4%	4.0%	65.7	433	2025-12-31
Net share issuance, one year	not computable	(0.5%)			
prior share count is 55 days earlier					

Warnings

1 of 7 checks triggered; none of them enters the letter

Check	Measured
Thin data	6 of 14 grade factors are computable; minimum is 7

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	(22.2%)	(1.0%)	31
Distance from 52-week high	(59.3%)	(22.7%)	15
EBIT to enterprise value	not computable	4.2%	
Free cash flow yield	8.1%	4.1%	76
Book value to price	0.89	0.35	85
Sales to price	3.10	0.69	87
Composite equity issuance, five years	(23.5%)	(8.8%)	26
Relative strength against the sector, log excess return	(0.37)	(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	pass
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass

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Cash, filings, liquidity	
Cash and equivalents	$211.2M
Operating cash flow, four quarters	$67.9M
Months of runway	not finite
Days since last periodic filing	2 (10-Q received Nov 9, 2026)
Median daily dollar volume, 63 sessions	$6.0M

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	net income	us-gaap:NetIncomeLoss	$32.7M	2025-12-31	2026-03-06	10-K	26-015647
2	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$36.9M	2025-12-31	2026-03-06	10-K	26-015647
3	assets	us-gaap:Assets	$517.7M	2025-12-31	2026-03-06	10-K	26-015647
4	assets	us-gaap:Assets	$462.4M	2024-12-31	2026-03-06	10-K	26-015647
5	current assets	us-gaap:AssetsCurrent	$119.1M	2017-12-31	2019-03-22	10-K	19-005471
6	current liabilities	us-gaap:LiabilitiesCurrent	$72.6M	2017-12-31	2019-03-22	10-K	19-005471
7	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$10.2M	2017-12-31	2019-03-22	10-K	19-005471
8	operating income	us-gaap:OperatingIncomeLoss	$1.8M	2017-12-31	2020-03-11	10-K	20-003396
9	book equity	us-gaap:StockholdersEquity	$35.9M	2017-12-31	2021-03-15	10-K	21-000005
10	assets	us-gaap:Assets	$216.6M	2017-12-31	2019-03-22	10-K	19-005471
11	liabilities	us-gaap:Liabilities	$10.1M	2017-12-31	2018-03-15	10-K	18-003024
12	operating income	us-gaap:OperatingIncomeLoss	$95.5M	2023-12-31	2026-03-06	10-K	26-015647
13	interest expense	us-gaap:InterestExpense	$10.4M	2023-12-31	2024-02-28	10-K	24-000042
14	current assets	us-gaap:AssetsCurrent	$353.2M	2025-12-31	2026-03-06	10-K	26-015647
15	current liabilities	us-gaap:LiabilitiesCurrent	$141.0M	2025-12-31	2026-03-06	10-K	26-015647
16	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$607.8M	2025-12-31	2026-03-06	10-K	26-015647
17	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$658.6M	2024-12-31	2026-03-06	10-K	26-015647
18	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$658.7M	2023-12-31	2026-03-06	10-K	26-015647
19	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$546.8M	2022-12-31	2025-02-27	10-K	25-000030
20	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$21.1M	2025-12-31	2026-03-06	10-K	26-015647
21	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$53.1M	2024-12-31	2026-03-06	10-K	26-015647
22	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$30.0M	2024-12-31	2026-03-06	10-K	26-015647
23	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$143.5M	2023-12-31	2026-03-06	10-K	26-015647
24	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$12.8M	2023-12-31	2026-03-06	10-K	26-015647
25	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$15.2M	2022-12-31	2025-02-27	10-K	25-000030
26	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$12.2M	2022-12-31	2025-02-27	10-K	25-000030
27	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$17.2M	2025-12-31	2026-03-06	10-K	26-015647
28	operating income	us-gaap:OperatingIncomeLoss	$55.6M	2025-12-31	2026-03-06	10-K	26-015647
29	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$47.1M	2025-12-31	2026-03-06	10-K	26-015647
30	income tax	us-gaap:IncomeTaxExpenseBenefit	$14.4M	2025-12-31	2026-03-06	10-K	26-015647
31	current assets	us-gaap:AssetsCurrent	$297.8M	2024-12-31	2026-03-06	10-K	26-015647
32	current liabilities	us-gaap:LiabilitiesCurrent	$152.0M	2024-12-31	2026-03-06	10-K	26-015647
33	assets	us-gaap:Assets	$576.8M	2023-12-31	2025-02-27	10-K	25-000030
34	assets	us-gaap:Assets	$512.1M	2022-12-31	2024-02-28	10-K	24-000042
35	shares outstanding	dei:EntityCommonStockSharesOutstanding	30,094,222	2026-04-27	2026-04-30	10-K/A	26-028928
36	shares outstanding	dei:EntityCommonStockSharesOutstanding	30,136,733	2026-03-03	2026-03-06	10-K	26-015647

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