Fair Isaac Corp.

FICO

NYSE; other; SIC 7389, Services-Business Services, NEC; CIK 0000814547

A

strongest fifth of 336 graded peers in other

rank 16 of 336; percentile 4.5; sampling error 2.6 points; lower is stronger

A B C D E

A, the bull



Scoreboard

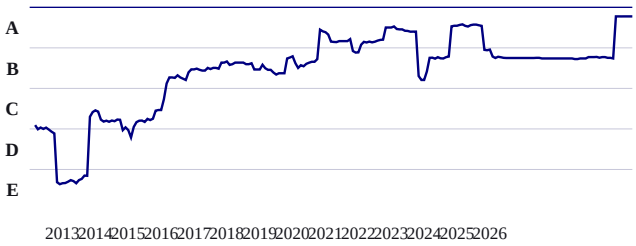
Profitability	A/B percentile 20.9
Solvency	C percentile 45.4
Growth and financing	B percentile 23.5
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.1B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	12 of 14
Graded from	filings received through Nov 6, 2026 7 days before the rescan; latest periodic filing 10-K received Nov 6, 2026
Last close	$718.42 2026-11-12; market equity $15.4B; 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 7, 2025

Fair Isaac Corporation (NYSE: FICO) (together with its consolidated subsidiaries, the "Company," which may also be referred to in this report as "we," "us," "our," and "FICO") is a global analytics software leader. We were founded in 1956 on the premise that data, used intelligently, can improve business decisions. Today, FICO's software and the widely used FICO® Score operationalize analytics, enabling thousands of businesses in more than 80 countries to uncover new opportunities, make timely decisions that matter, and execute them at scale.

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 20.9						
Gross profitability	105.2%	27.0%		1.4	287	2026-09-30
Return on invested capital	82.0%	10.0%		0.7	152	2026-09-30
Accruals ratio	(12.0%)	(5.8%)		21.4	505	2026-09-30

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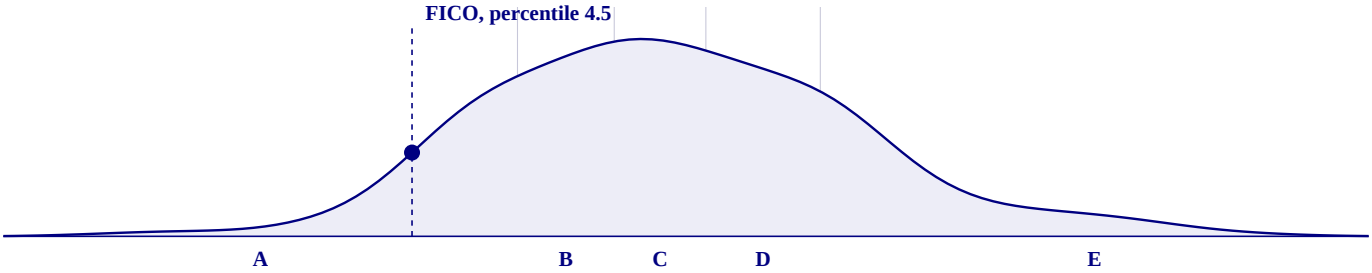
Gross margin stability, five years	2.8 pts	2.2 pts	60.3	205	2026-09-30
Solvency, sleeve percentile 45.4					
Twelve-month failure probability	not computable	0.04%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	11.85	2.05	2.6	390	2026-09-30
Net debt to EBITDA	3.93x	2.51x	68.9	181	2026-09-30
Interest coverage	not computable	2.45x			
latest aligned inputs end 2024-09-30; latest annual assets end 2026-09-30					
Current ratio	0.99x	1.33x	64.6	510	2026-09-30
Growth and financing, sleeve percentile 23.5					
Revenue growth, three-year compound	18.8%	5.0%	14.9	398	2026-09-30
Free cash flow growth, three-year compound	32.0%	8.9%	21.1	219	2026-09-30
Reinvestment rate	12.6%	12.2%	49.7	190	2026-09-30
Asset growth, three years	9.6%	4.0%	28.2	434	2026-09-30
Net share issuance, one year	(9.8%)	(0.5%)	3.7	354	2026-10-23

Among 336 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
11	Incyte Corp. (INCY)	3.0	A	
12	MYR Group Inc. (MYRG)	3.3	A	fortress balance sheet
13	Donnelley Financial Solutions, Inc. (DFIN)	3.6	A	
14	Accenture plc (ACN)	3.9	A	fortress balance sheet
15	Preformed Line Products Co. (PLPC)	4.2	A	fortress balance sheet
16	Fair Isaac Corp. (FICO)	4.5	A	
17	Clean Harbors Inc. (CLH)	4.8	A	
18	Airbnb, Inc. (ABNB)	5.1	A	fortress balance sheet
19	Flywire Corp. (FLYW)	5.4	A	fortress balance sheet
20	Trex Co. Inc. (TREX)	5.7	A	
21	Grand Canyon Education, Inc. (LOPE)	6.0	A	fortress balance sheet

What the price implies

at the 2026-11-12 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(64.3%)	(1.0%)	5
Distance from 52-week high	(61.1%)	(23.2%)	13
EBIT to enterprise value	6.2%	4.3%	69
Free cash flow yield	7.0%	4.1%	71
Book value to price	(0.25)	0.35	4
Sales to price	0.17	0.69	12
Composite equity issuance, five years	(24.7%)	(8.8%)	22
Relative strength against the sector, log excess return	(1.15)	(0.13)	5

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Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 8 of 9, period end 2026-09-30	
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	pass
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$217.6M
Operating cash flow, four quarters	$1.1B
Months of runway	not finite
Days since last periodic filing	7 (10-K received Nov 6, 2026)
Median daily dollar volume, 63 sessions	$443.6M

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	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.5B	2026-09-30	2026-11-06	10-K	26-000042
2	cost of revenue	us-gaap:CostOfRevenue	$351.5M	2026-09-30	2026-11-06	10-K	26-000042
3	assets	us-gaap:Assets	$2.1B	2026-09-30	2026-11-06	10-K	26-000042
4	operating income	us-gaap:OperatingIncomeLoss	$1.3B	2026-09-30	2026-11-06	10-K	26-000042
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$1.1B	2026-09-30	2026-11-06	10-K	26-000042
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$265.1M	2026-09-30	2026-11-06	10-K	26-000042
7	total debt	us-gaap:LongTermDebt	$5.3B	2026-09-30	2026-11-06	10-K	26-000042
8	book equity	us-gaap:StockholdersEquity	-$3.9B	2026-09-30	2026-11-06	10-K	26-000042
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$217.6M	2026-09-30	2026-11-06	10-K	26-000042
10	total debt	us-gaap:LongTermDebt	$3.1B	2025-09-30	2026-11-06	10-K	26-000042
11	book equity	us-gaap:StockholdersEquity	-$1.7B	2025-09-30	2026-11-06	10-K	26-000042
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$134.1M	2025-09-30	2026-11-06	10-K	26-000042
13	net income	us-gaap:NetIncomeLoss	$835.0M	2026-09-30	2026-11-06	10-K	26-000042
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$1.1B	2026-09-30	2026-11-06	10-K	26-000042
15	assets	us-gaap:Assets	$1.9B	2025-09-30	2026-11-06	10-K	26-000042
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.0B	2025-09-30	2026-11-06	10-K	26-000042
17	cost of revenue	us-gaap:CostOfRevenue	$353.7M	2025-09-30	2026-11-06	10-K	26-000042
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.7B	2024-09-30	2026-11-06	10-K	26-000042
19	cost of revenue	us-gaap:CostOfRevenue	$348.2M	2024-09-30	2026-11-06	10-K	26-000042
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.5B	2023-09-30	2025-11-07	10-K	25-000030
21	cost of revenue	us-gaap:CostOfRevenue	$311.1M	2023-09-30	2025-11-07	10-K	25-000030
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.4B	2022-09-30	2024-11-06	10-K	24-045719
23	cost of revenue	us-gaap:CostOfRevenue	$302.2M	2022-09-30	2024-11-06	10-K	24-045719
24	current assets	us-gaap:AssetsCurrent	$911.7M	2026-09-30	2026-11-06	10-K	26-000042
25	current liabilities	us-gaap:LiabilitiesCurrent	$919.7M	2026-09-30	2026-11-06	10-K	26-000042
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$5.4B	2026-09-30	2026-11-06	10-K	26-000042
27	liabilities	us-gaap:Liabilities	$5.9B	2026-09-30	2026-11-06	10-K	26-000042
28	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$16.7M	2026-09-30	2026-11-06	10-K	26-000042
29	operating income	us-gaap:OperatingIncomeLoss	$733.6M	2024-09-30	2026-11-06	10-K	26-000042
30	interest expense	us-gaap:InterestExpense	$105.6M	2024-09-30	2024-11-06	10-K	24-045719
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$2.1M	2026-09-30	2026-11-06	10-K	26-000042

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32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$778.8M	2025-09-30	2026-11-06	10-K	26-000042
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$8.9M	2025-09-30	2026-11-06	10-K	26-000042
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$633.0M	2024-09-30	2026-11-06	10-K	26-000042
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$8.9M	2024-09-30	2026-11-06	10-K	26-000042
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$468.9M	2023-09-30	2025-11-07	10-K	25-000030
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$4.2M	2023-09-30	2025-11-07	10-K	25-000030
38	current assets	us-gaap:AssetsCurrent	$705.2M	2025-09-30	2026-11-06	10-K	26-000042
39	current liabilities	us-gaap:LiabilitiesCurrent	$849.2M	2025-09-30	2026-11-06	10-K	26-000042
40	assets	us-gaap:Assets	$1.7B	2024-09-30	2025-11-07	10-K	25-000030
41	assets	us-gaap:Assets	$1.6B	2023-09-30	2024-11-06	10-K	24-045719
42	shares outstanding	dei:EntityCommonStockSharesOutstanding	21,380,929	2026-10-23	2026-11-06	10-K	26-000042
43	shares outstanding	dei:EntityCommonStockSharesOutstanding	23,709,047	2025-10-23	2025-11-07	10-K	25-000030

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