Ezcorp Inc.

EZPW

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

A

strongest fifth of 253 graded peers in shops

rank 13 of 253; percentile 4.8; sampling error 3.0 points; lower is stronger

A B C D E

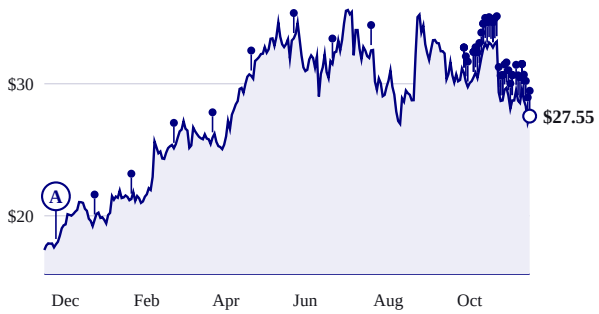
A, the bull



Scoreboard

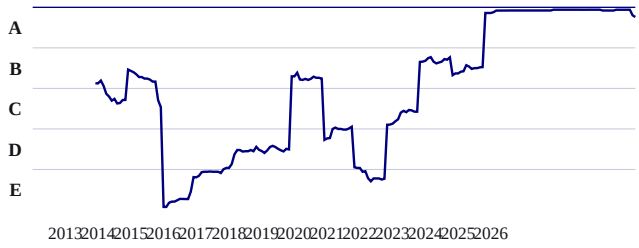
Profitability	C percentile 46.6
Solvency	A/B percentile 17.5
Growth and financing	B percentile 25.8
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.2B
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 12, 2026 2 days before the rescan; latest periodic filing 10-K received Nov 12, 2026
Last close	$27.60 2026-11-13; 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

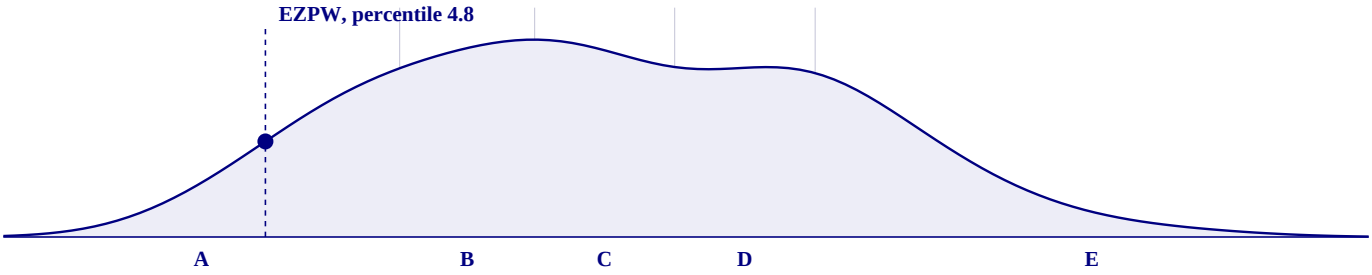
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 46.6						
Gross profitability	44.1%	42.9%		46.2	237	2026-09-30
Return on invested capital	14.3%	11.2%		37.8	83	2026-09-30
Accruals ratio	(1.0%)	(4.9%)		86.1	282	2026-09-30

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Gross margin stability, five years	0.5 pts	1.3 pts	16.4	215	2026-09-30
Solvency, sleeve percentile 17.5					
Twelve-month failure probability	not computable	0.03%			
liabilities and a nearby cover-page share count are required at 2026-09-30					
Altman Z double-prime	5.70	1.93	11.9	203	2026-09-30
Net debt to EBITDA	0.81x	1.38x	35.1	98	2026-09-30
Interest coverage	not computable	3.27x			
latest aligned inputs end 2023-09-30; latest annual assets end 2026-09-30					
Current ratio	4.54x	1.37x	5.5	294	2026-09-30
Growth and financing, sleeve percentile 25.8					
Revenue growth, three-year compound	17.3%	1.6%	5.3	264	2026-09-30
Free cash flow growth, three-year compound	31.9%	4.6%	14.8	150	2026-09-30
Reinvestment rate	(8.6%)	16.4%	74.0	151	2026-09-30
Asset growth, three years	15.0%	3.1%	9.1	266	2026-09-30
Net share issuance, one year	not computable	(0.6%)			
two annual share counts are required; found 0					

Among 253 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
8	Fastenal Co. (FAST)	2.8	A	fortress balance sheet
9	Ross Stores, Inc. (ROST)	3.2	A	fortress balance sheet
10	Global Industrial Co. (GIC)	3.6	A	
11	SiteOne Landscape Supply, Inc. (SITE)	4.0	A	
12	Ulta Beauty, Inc. (ULTA)	4.4	A	
13	Ezcorp Inc. (EZPW)	4.8	A	
14	Costco Wholesale Corp. (COST)	5.2	A	fortress balance sheet
15	Tractor Supply Co. (TSCO)	5.6	A	fortress balance sheet
16	Rave Restaurant Group, Inc. (RAVE)	6.0	A	
17	Chipotle Mexican Grill Inc. (CMG)	6.3	A	fortress balance sheet
18	W.W. Grainger, Inc. (GWW)	6.7	A	

What the price implies

at the 2026-11-13 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	63.1%	(0.7%)	92
Distance from 52-week high	(22.6%)	(20.3%)	45
EBIT to enterprise value	not computable	5.1%	
Free cash flow yield	not computable	3.8%	
Book value to price	not computable	0.34	
Sales to price	not computable	1.51	
Composite equity issuance, five years	not computable	(16.9%)	

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Relative strength against the sector, log excess return	0.58	0.08	92

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None 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	pass
Current ratio improved	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$295.1M
Operating cash flow, four quarters	$186.2M
Months of runway	not finite
Days since last periodic filing	2 (10-K received Nov 12, 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	$985.0M	2026-09-30	2026-11-12	10-K	26-000076
2	assets	us-gaap:Assets	$2.2B	2026-09-30	2026-11-12	10-K	26-000076
3	operating income	us-gaap:OperatingIncomeLoss	$239.6M	2026-09-30	2026-11-12	10-K	26-000076
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$224.3M	2026-09-30	2026-11-12	10-K	26-000076
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$57.7M	2026-09-30	2026-11-12	10-K	26-000076
6	total debt	us-gaap:LongTermDebt	$520.0M	2026-09-30	2026-11-12	10-K	26-000076
7	book equity	us-gaap:StockholdersEquity	$1.2B	2026-09-30	2026-11-12	10-K	26-000076
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$295.1M	2026-09-30	2026-11-12	10-K	26-000076
9	total debt	us-gaap:LongTermDebt	$518.1M	2025-09-30	2026-11-12	10-K	26-000076
10	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$1.0B	2025-09-30	2026-11-12	10-K	26-000076
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$469.5M	2025-09-30	2026-11-12	10-K	26-000076
12	net income	us-gaap:NetIncomeLoss	$165.9M	2026-09-30	2026-11-12	10-K	26-000076
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$186.2M	2026-09-30	2026-11-12	10-K	26-000076
14	assets	us-gaap:Assets	$2.0B	2025-09-30	2026-11-12	10-K	26-000076
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.7B	2026-09-30	2026-11-12	10-K	26-000076
16	gross profit	us-gaap:GrossProfit	$746.1M	2025-09-30	2026-11-12	10-K	26-000076
17	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.3B	2025-09-30	2026-11-12	10-K	26-000076
18	gross profit	us-gaap:GrossProfit	$682.3M	2024-09-30	2026-11-12	10-K	26-000076
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.2B	2024-09-30	2026-11-12	10-K	26-000076
20	gross profit	us-gaap:GrossProfit	$609.8M	2023-09-30	2025-11-13	10-K	25-000094
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.0B	2023-09-30	2025-11-13	10-K	25-000094
22	gross profit	us-gaap:GrossProfit	$528.1M	2022-09-30	2024-11-13	10-K	24-000048
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$886.2M	2022-09-30	2024-11-13	10-K	24-000048
24	current assets	us-gaap:AssetsCurrent	$1.2B	2026-09-30	2026-11-12	10-K	26-000076
25	current liabilities	us-gaap:LiabilitiesCurrent	$255.0M	2026-09-30	2026-11-12	10-K	26-000076
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$771.8M	2026-09-30	2026-11-12	10-K	26-000076
27	liabilities	us-gaap:Liabilities	$1.0B	2026-09-30	2026-11-12	10-K	26-000076
28	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$38.3M	2026-09-30	2026-11-12	10-K	26-000076
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

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31	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$45.4M	2026-09-30	2026-11-12	10-K	26-000076
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$149.0M	2025-09-30	2026-11-12	10-K	26-000076
33	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$38.6M	2025-09-30	2026-11-12	10-K	26-000076
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$113.6M	2024-09-30	2026-11-12	10-K	26-000076
35	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$35.8M	2024-09-30	2026-11-12	10-K	26-000076
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$101.8M	2023-09-30	2025-11-13	10-K	25-000094
37	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$40.4M	2023-09-30	2025-11-13	10-K	25-000094
38	current assets	us-gaap:AssetsCurrent	$1.1B	2025-09-30	2026-11-12	10-K	26-000076
39	current liabilities	us-gaap:LiabilitiesCurrent	$200.6M	2025-09-30	2026-11-12	10-K	26-000076
40	assets	us-gaap:Assets	$1.5B	2024-09-30	2025-11-13	10-K	25-000094
41	assets	us-gaap:Assets	$1.5B	2023-09-30	2024-11-13	10-K	24-000048

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