Jack Henry & Associates Inc.

JKHY

Nasdaq; business equipment; SIC 7373, Services-Computer Integrated Systems Design; CIK 0000779152

A/B

on the A/B boundary of 494 graded peers in business equipm...

rank 93 of 494; percentile 18.7; sampling error 2.2 points; lower is stronger

A B C D E

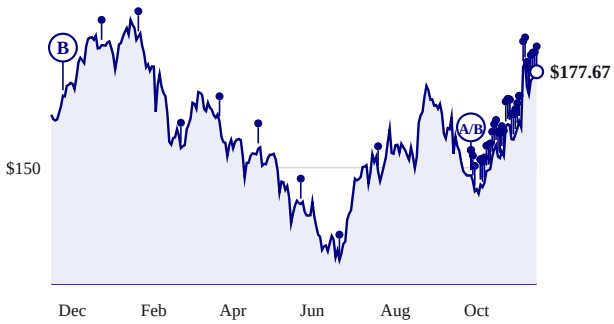
A/B, the bull



Scoreboard

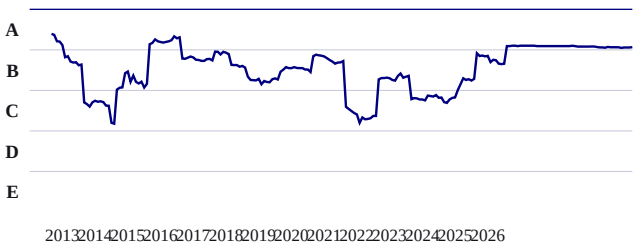
Profitability	B	percentile 31.9
Solvency	C	percentile 43.6
Growth and financing	B/C	percentile 41.0
Reliability	0.94 AUC	filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year	Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets	total assets $3.1B
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 Aug 28, 2026	78 days before the rescan; latest periodic filing 10-Q received Nov 6, 2026
Last close	$177.81	2026-11-13; market equity $12.4B; 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 Aug 28, 2026

Jack Henry & Associates, Inc.® is a well-rounded financial technology company that strengthens connections between financial institutions and the people and businesses they serve. For 50 years, we have provided technology solutions to help banks and credit unions innovate faster, strategically differentiate, and successfully compete while serving the evolving needs of their accountholders. We empower over 7,200 financial institutions and diverse corporate entities with people-inspired innovation, personal service, and insight-driven solutions.

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 31.9						
Gross profitability	35.3%	28.7%		35.3	550	2026-06-30
Return on invested capital	not computable	11.2%				

latest aligned inputs end 2021-06-30; latest annual assets end 2026-06-30

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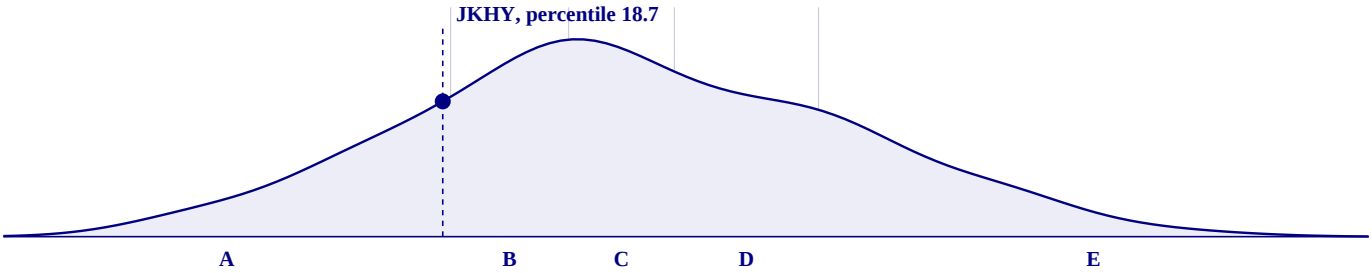
Accruals ratio	(8.4%)	(7.3%)	48.2	613	2026-06-30
Gross margin stability, five years	0.9 pts	2.3 pts	12.1	422	2026-06-30
Solvency, sleeve percentile 43.6					
Twelve-month failure probability	not computable	0.05%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	7.36	2.21	13.4	561	2026-06-30
Net debt to EBITDA	not computable	1.09x			
latest aligned inputs end 2021-06-30; latest annual assets end 2026-06-30					
Interest coverage	not computable	3.77x			
latest aligned inputs end 2023-06-30; latest annual assets end 2026-06-30					
Current ratio	1.17x	2.01x	73.8	658	2026-06-30
Growth and financing, sleeve percentile 41.0					
Revenue growth, three-year compound	7.0%	6.4%	48.3	531	2026-06-30
Free cash flow growth, three-year compound	26.6%	17.7%	37.6	264	2026-06-30
Reinvestment rate	(5.7%)	15.1%	57.2	223	2026-06-30
Asset growth, three years	4.3%	5.2%	50.9	555	2026-06-30
Net share issuance, one year	(3.8%)	0.5%	10.9	406	2026-08-12

Among 494 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
88	Mind Technology, Inc. (MIND)	17.6	A	fortress balance sheet
89	Fortinet, Inc. (FTNT)	17.8	A/B	
90	Viant Technology Inc. (DSP)	18.1	A/B	
91	Cadence Design Systems Inc. (CDNS)	18.3	A/B	
92	Vertiv Holdings Co. (VRT)	18.5	A/B	
93	Jack Henry & Associates Inc. (JKHY)	18.7	A/B	
94	Hubspot Inc. (HUBS)	18.9	A/B	
95	Nextpower Inc. (NXT)	19.1	A/B	
96	Teradyne, Inc. (TER)	19.3	A/B	fortress balance sheet
97	Paycom Software, Inc. (PAYC)	19.5	A/B	fortress balance sheet
98	BlackSky Technology Inc. (BKSY)	19.7	A/B	

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	(2.7%)	(2.0%)	49
Distance from 52-week high	(7.8%)	(35.0%)	84
EBIT to enterprise value	5.1%	1.7%	79
Free cash flow yield	5.6%	2.8%	73
Book value to price	0.17	0.27	34
Sales to price	0.21	0.32	38

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Composite equity issuance, five years	(12.5%)	4.4%	23
Relative strength against the sector, log excess return	(0.30)	(0.29)	49

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 7 of 9, period end 2026-06-30	
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	fail
No new shares issued	pass
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$25.4M
Operating cash flow, four quarters	$802.6M
Months of runway	not finite
Days since last periodic filing	8 (10-Q received Nov 6, 2026)
Median daily dollar volume, 63 sessions	$137.3M

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	2026-06-30	2026-08-28	10-K	26-000067
2	cost of revenue	us-gaap:CostOfRevenue	$1.4B	2026-06-30	2026-08-28	10-K	26-000067
3	assets	us-gaap:Assets	$3.1B	2026-06-30	2026-08-28	10-K	26-000067
4	operating income	us-gaap:OperatingIncomeLoss	$398.7M	2021-06-30	2023-08-24	10-K	23-000062
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$397.7M	2021-06-30	2021-08-25	10-K	21-000073
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$86.3M	2021-06-30	2023-08-24	10-K	23-000062
7	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$100.1M	2021-06-30	2022-08-25	10-K	22-000076
8	book equity	us-gaap:StockholdersEquity	$1.3B	2021-06-30	2023-08-24	10-K	23-000062
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$51.0M	2021-06-30	2021-08-25	10-K	21-000073
10	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$208,000	2020-06-30	2021-08-25	10-K	21-000073
11	book equity	us-gaap:StockholdersEquity	$1.5B	2020-06-30	2022-08-25	10-K	22-000076
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$213.3M	2020-06-30	2021-08-25	10-K	21-000073
13	net income	us-gaap:NetIncomeLoss	$502.8M	2026-06-30	2026-08-28	10-K	26-000067
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$762.0M	2026-06-30	2026-08-28	10-K	26-000067
15	assets	us-gaap:Assets	$3.0B	2025-06-30	2026-08-28	10-K	26-000067
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.4B	2025-06-30	2026-08-28	10-K	26-000067
17	cost of revenue	us-gaap:CostOfRevenue	$1.4B	2025-06-30	2026-08-28	10-K	26-000067
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.2B	2024-06-30	2026-08-28	10-K	26-000067
19	cost of revenue	us-gaap:CostOfRevenue	$1.3B	2024-06-30	2026-08-28	10-K	26-000067
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.1B	2023-06-30	2025-08-25	10-K	25-000055
21	cost of revenue	us-gaap:CostOfRevenue	$1.2B	2023-06-30	2025-08-25	10-K	25-000055
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.9B	2022-06-30	2024-08-26	10-K	24-000079
23	cost of revenue	us-gaap:CostOfRevenue	$1.1B	2022-06-30	2024-08-26	10-K	24-000079
24	current assets	us-gaap:AssetsCurrent	$649.1M	2026-06-30	2026-08-28	10-K	26-000067
25	current liabilities	us-gaap:LiabilitiesCurrent	$556.2M	2026-06-30	2026-08-28	10-K	26-000067
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$3.7B	2026-06-30	2026-08-28	10-K	26-000067
27	operating income	us-gaap:OperatingIncomeLoss	$635.0M	2026-06-30	2026-08-28	10-K	26-000067
28	book equity	us-gaap:StockholdersEquity	$2.1B	2026-06-30	2026-08-28	10-K	26-000067
29	liabilities	us-gaap:Liabilities	$1.1B	2026-06-30	2026-08-28	10-K	26-000067

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30	depreciation amortization	us-gaap:Depreciation	$52.5M	2021-06-30	2023-08-24	10-K	23-000062
31	operating income	us-gaap:OperatingIncomeLoss	$480.7M	2023-06-30	2025-08-25	10-K	25-000055
32	interest expense	us-gaap:InterestExpense	$15.1M	2023-06-30	2023-08-24	10-K	23-000062
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$67.1M	2026-06-30	2026-08-28	10-K	26-000067
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$641.5M	2025-06-30	2026-08-28	10-K	26-000067
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$53.4M	2025-06-30	2026-08-28	10-K	26-000067
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$568.0M	2024-06-30	2026-08-28	10-K	26-000067
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$58.1M	2024-06-30	2026-08-28	10-K	26-000067
38	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$381.6M	2023-06-30	2025-08-25	10-K	25-000055
39	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$39.2M	2023-06-30	2025-08-25	10-K	25-000055
40	depreciation amortization	us-gaap:Depreciation	$42.1M	2026-06-30	2026-08-28	10-K	26-000067
41	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$652.8M	2026-06-30	2026-08-28	10-K	26-000067
42	income tax	us-gaap:IncomeTaxExpenseBenefit	$150.0M	2026-06-30	2026-08-28	10-K	26-000067
43	current assets	us-gaap:AssetsCurrent	$681.5M	2025-06-30	2026-08-28	10-K	26-000067
44	current liabilities	us-gaap:LiabilitiesCurrent	$535.8M	2025-06-30	2026-08-28	10-K	26-000067
45	assets	us-gaap:Assets	$2.9B	2024-06-30	2025-08-25	10-K	25-000055
46	assets	us-gaap:Assets	$2.8B	2023-06-30	2024-08-26	10-K	24-000079
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	70,112,608	2026-08-12	2026-08-28	10-K	26-000067
48	shares outstanding	dei:EntityCommonStockSharesOutstanding	72,871,385	2025-08-08	2025-08-25	10-K	25-000055

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