# Intuit Inc.

**INTU**

Nasdaq; business equipment; SIC 7372, Services-Prepackaged Software; CIK 0000896878

**A**

**strongest fifth of 469 graded peers in business equipment**

rank 60 of 469; percentile 12.6; sampling error 2.3 points; lower is stronger

A B C D E

**A, the bull**



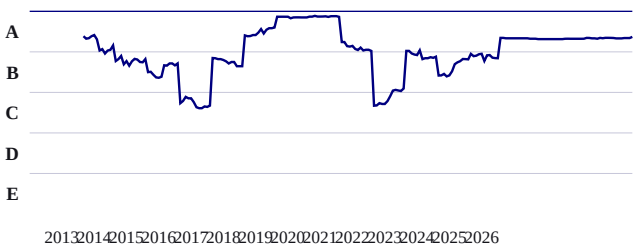
| Scoreboard | |
|---|---|
| **Profitability** | B<br>percentile 30.7 |
| **Solvency** | B/C<br>percentile 39.8 |
| **Growth and financing** | B<br>percentile 31.9 |
| **Reliability** | 0.94 AUC<br>filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025 |
| **Peer failure rate** | 0.52% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | over $2.67B assets<br>total assets $36.8B |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | none triggered<br>not computable: distress |
| **Inputs computable** | 10 of 13 |
| **Graded from** | filings received through Sep 9, 2026<br>69 days before the rescan; latest periodic filing 10-K received Sep 9, 2026 |
| **Last close** | $345.43<br>2026-11-16; market equity $92.3B; 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 Sep 9, 2026*

Intuit is a global financial technology platform with a mission to power prosperity around the world. Serving approximately 93 million consumers, small and mid-market businesses, and accountants worldwide, Intuit's platform brings the power of artificial intelligence (AI) and human intelligence together to fuel customers' success. With TurboTax, Credit Karma, QuickBooks, Mailchimp, Intuit Enterprise Suite, and Intuit Accountant Suite, we help put more money in customers' pockets, save them time by eliminating work, and help ensure that they have complete confidence in every financial decision they make.

## The thirteen 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 30.7** | | | | | | |
| Gross profitability | not computable | 29.1% | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Return on invested capital | 20.0% | 11.2% | | 26.2 | 123 | 2026-07-31 |

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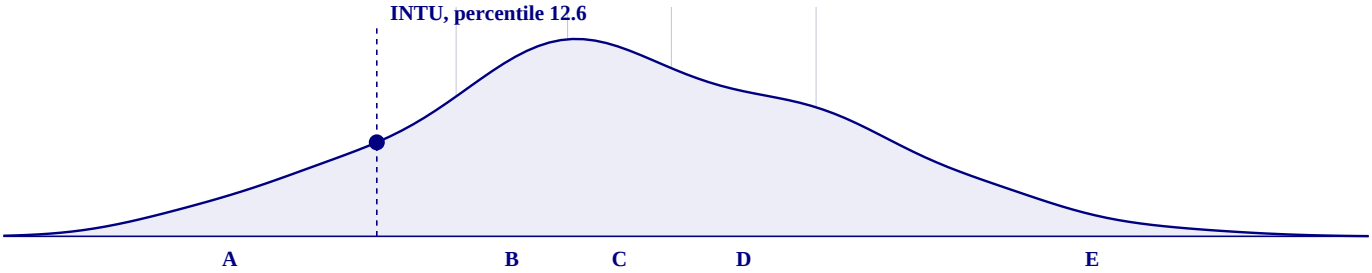
| | | | | | | |
|---|---|---|---|---|---|---|
| Accruals ratio | (11.6%) | (7.4%) | | 35.2 | 566 | 2026-07-31 |
| Gross margin stability, five years | not computable | 2.3 pts | | | | |
| *five annual gross margins are required; found 0* | | | | | | |
| **Solvency, sleeve percentile 39.8** | | | | | | |
| Altman Z double-prime | 4.80 | 2.19 | | 24.5 | 516 | 2026-07-31 |
| Net debt to EBITDA | 0.49x | 1.15x | | 30.9 | 137 | 2026-07-31 |
| Interest coverage | not computable | 4.90x | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Current ratio | 1.51x | 1.98x | | 64.0 | 599 | 2026-07-31 |
| **Growth and financing, sleeve percentile 31.9** | | | | | | |
| Revenue growth, three-year compound | 14.3% | 6.4% | | 28.3 | 502 | 2026-07-31 |
| Free cash flow growth, three-year compound | 21.4% | 18.2% | | 44.8 | 251 | 2026-07-31 |
| Reinvestment rate | 31.3% | 14.3% | | 43.4 | 213 | 2026-07-31 |
| Asset growth, three years | 9.8% | 5.0% | | 33.8 | 519 | 2026-07-31 |
| Net share issuance, one year | (4.1%) | 0.5% | | 9.2 | 405 | 2026-08-31 |

## Among 469 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 |
|---|---|---|---|---|
| 55 | Tianci International, Inc. (CIIT) | 11.5 | A | dilution, late filer |
| 56 | Amphenol Corp. (APH) | 11.8 | A | |
| 57 | SUNation Energy, Inc. (SUNE) | 12.0 | A | late filer, fortress balance sheet |
| 58 | Applied Materials Inc. (AMAT) | 12.2 | A | |
| 59 | Logitech International S.A. (LOGI) | 12.4 | A | |
| 60 | Intuit Inc. (INTU) | 12.6 | A | |
| 61 | OSI Systems Inc. (OSIS) | 12.8 | A | |
| 62 | Braze, Inc. (BRZE) | 13.0 | A | |
| 63 | AvePoint, Inc. (AVPT) | 13.2 | A | |
| 64 | Zscaler, Inc. (ZS) | 13.5 | A | fortress balance sheet |
| 65 | Zeta Global Holdings Corp. (ZETA) | 13.7 | A | fortress balance sheet |

## What the price implies

*at the 2026-11-16 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (58.3%) | (2.0%) | 10 |
| Distance from 52-week high | (48.9%) | (36.5%) | 36 |
| EBIT to enterprise value | 6.2% | 1.8% | 84 |
| Free cash flow yield | 9.4% | 2.9% | 83 |
| Book value to price | 0.21 | 0.28 | 41 |
| Sales to price | 0.23 | 0.32 | 41 |
| Composite equity issuance, five years | (6.3%) | 4.4% | 31 |
| Relative strength against the sector, log excess return | (1.14) | (0.29) | 10 |

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| | | |
|---|---|---|
| Twelve-month failure probability, CHS model | not computable | 0.05% |

## Diagnostics

*shown on every report; none enters the grade*

| Measure | Value |
|---|---|
| **Piotroski F-score None of 9, period end 2026-07-31** | |
| 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 | fail |
| Asset turnover improved | fail |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $4.7B |
| Operating cash flow, four quarters | $8.8B |
| Months of runway | not finite |
| Days since last periodic filing | 69 (10-K received Sep 9, 2026) |
| Median daily dollar volume, 63 sessions | $1.0B |

## 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 | operating income | us-gaap:OperatingIncomeLoss | $5.9B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 2 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | $6.0B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 3 | income tax | us-gaap:IncomeTaxExpenseBenefit | $1.5B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 4 | total debt | us-gaap:LongTermDebt | $7.7B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 5 | book equity | us-gaap:StockholdersEquity | $19.0B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 6 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $4.7B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 7 | total debt | us-gaap:LongTermDebt | $6.0B | 2025-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 8 | book equity | us-gaap:StockholdersEquity | $19.7B | 2025-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 9 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $2.9B | 2025-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 10 | net income | us-gaap:NetIncomeLoss | $4.6B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 11 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $8.8B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 12 | assets | us-gaap:Assets | $36.8B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 13 | assets | us-gaap:Assets | $37.0B | 2025-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 14 | current assets | us-gaap:AssetsCurrent | $15.3B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 15 | current liabilities | us-gaap:LiabilitiesCurrent | $10.2B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 16 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | $19.0B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 17 | liabilities | us-gaap:Liabilities | $17.8B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 18 | depreciation amortization | us-gaap:Depreciation | $187.0M | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 19 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $21.4B | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 20 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $18.8B | 2025-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 21 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $16.3B | 2024-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 22 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $14.4B | 2023-07-31 | 2025-09-03 | 10-K | 25-000035 |
| 23 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $175.0M | 2026-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 24 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $6.2B | 2025-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 25 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $84.0M | 2025-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 26 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $4.9B | 2024-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 27 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $191.0M | 2024-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 28 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $5.0B | 2023-07-31 | 2025-09-03 | 10-K | 25-000035 |
| 29 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $210.0M | 2023-07-31 | 2025-09-03 | 10-K | 25-000035 |
| 30 | current assets | us-gaap:AssetsCurrent | $14.1B | 2025-07-31 | 2026-09-09 | 10-K | 26-000037 |

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 31 | current liabilities | us-gaap:LiabilitiesCurrent | $10.4B | 2025-07-31 | 2026-09-09 | 10-K | 26-000037 |
| 32 | assets | us-gaap:Assets | $32.1B | 2024-07-31 | 2025-09-03 | 10-K | 25-000035 |
| 33 | assets | us-gaap:Assets | $27.8B | 2023-07-31 | 2024-09-04 | 10-K | 24-000039 |
| 34 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 267,236,000 | 2026-08-31 | 2026-09-09 | 10-K | 26-000037 |
| 35 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 278,805,000 | 2025-08-26 | 2025-09-03 | 10-K | 25-000035 |

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