Priority Technology Holdings, Inc.

PRTH

Nasdaq; other; SIC 7389, Services-Business Services, NEC; CIK 0001653558

D

fourth fifth of 315 graded peers in other

rank 234 of 315; percentile 74.2; sampling error 2.7 points; lower is stronger

A B C D E

D, the sloth



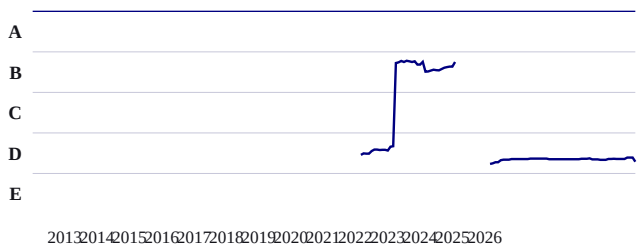
Scoreboard	
Profitability	D percentile 77.0
Solvency	D percentile 67.7
Growth and financing	B percentile 28.0
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.4B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: dilution, distress
Inputs computable	7 of 13
Graded from	filings received through Mar 10, 2026 252 days before the rescan; latest periodic filing 10-Q received Nov 5, 2026
Last close	$7.90 2026-11-16; 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 Mar 10, 2026

Priority a payments and banking fintech purpose-built to collect, store, lend and send money with a connected commerce engine that combines full-service merchant acquiring for accounts receivable, complete automated payables tools for bill payment, and sophisticated treasury management solutions to accelerate cash flow and optimize working capital for its customers.

The thirteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

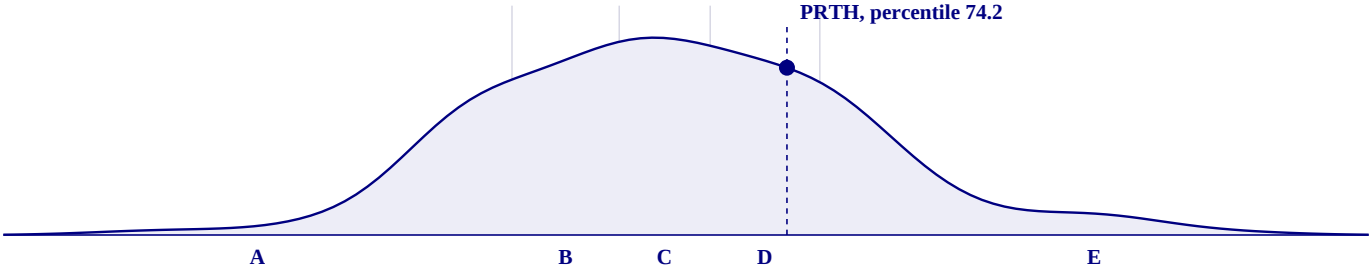
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 77.0						
Gross profitability	not computable	26.9%				
latest aligned inputs end 2020-12-31; latest annual assets end 2025-12-31						
Return on invested capital	not computable	10.1%				
prior invested-capital observation is 1461 days earlier						
Accruals ratio	(2.1%)	(5.8%)		77.0	458	2025-12-31

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Gross margin stability, five years	not computable	2.1 pts			
five annual gross margins are required; found 2					
Solvency, sleeve percentile 67.7					
Altman Z double-prime	0.52	2.06	59.8	357	2025-12-31
Net debt to EBITDA	4.71x	2.37x	81.4	173	2025-12-31
Interest coverage	not computable	2.93x			
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31					
Current ratio	1.07x	1.32x	61.8	462	2025-12-31
Growth and financing, sleeve percentile 28.0					
Revenue growth, three-year compound	12.8%	5.1%	25.0	377	2025-12-31
Free cash flow growth, three-year compound	13.3%	8.9%	43.4	213	2025-12-31
Reinvestment rate	not computable	12.4%			
pretax income must exceed the validity floor and imply a 0%-100% tax rate					
Asset growth, three years	20.4%	4.1%	15.5	402	2025-12-31
Net share issuance, one year	not computable	(0.6%)			
firm-wide XBRL shares cannot be assigned to one ticker class					

Among 315 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
229	GEO Group Inc. (GEO)	72.6	D	
230	Iqvia Holdings Inc. (IQV)	72.9	D	
231	Travel & Leisure Co. (TNL)	73.2	D	
232	Royal Caribbean Cruises Ltd. (RCL)	73.6	D	
233	Monarch Casino & Resort Inc. (MCRI)	73.9	D	
234	Priority Technology Holdings, Inc. (PRTH)	74.2	D	
235	Genco Shipping & Trading Ltd. (GNK)	74.5	D	
236	Warner Music Group Corp. (WMG)	74.8	D	
237	Groupon, Inc. (GRPN)	75.2	D	
238	Maxcyte, Inc. (MXCT)	75.5	D	
239	Insperity, Inc. (NSP)	75.8	D	

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	12.1%	(0.7%)	61
Distance from 52-week high	(0.3%)	(23.6%)	96
EBIT to enterprise value	not computable	4.4%	
Free cash flow yield	not computable	4.2%	
Book value to price	not computable	0.36	
Sales to price	not computable	0.71	
Composite equity issuance, five years	not computable	(9.4%)	

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Relative strength against the sector, log excess return	(0.01)	(0.13)	61
Twelve-month failure probability, CHS model	not computable	0.03%	

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	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$135.6M
Operating cash flow, four quarters	$134.9M
Months of runway	not finite
Days since last periodic filing	12 (10-Q received Nov 5, 2026)
Median daily dollar volume, 63 sessions	$3.2M

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...	$404.3M	2020-12-31	2023-03-23	10-K	23-000030
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$277.4M	2020-12-31	2021-03-31	10-K	21-000040
3	assets	us-gaap:Assets	$417.8M	2020-12-31	2022-03-17	10-K	22-000028
4	operating income	us-gaap:OperatingIncomeLoss	$141.2M	2025-12-31	2026-03-10	10-K	26-000066
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$46.3M	2025-12-31	2026-03-10	10-K	26-000066
6	income tax	us-gaap:IncomeTaxExpenseBenefit	-$9.4M	2025-12-31	2026-03-10	10-K	26-000066
7	total debt	us-gaap:LongTermDebt	$1.0B	2025-12-31	2026-03-10	10-K	26-000066
8	book equity	us-gaap:StockholdersEquity	-$100.4M	2025-12-31	2026-03-10	10-K	26-000066
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$77.2M	2025-12-31	2026-03-10	10-K	26-000066
10	total debt	us-gaap:LongTermDebt	$604.1M	2021-12-31	2022-03-17	10-K	22-000028
11	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	-$64.2M	2021-12-31	2025-03-06	10-K	25-000039
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$20.3M	2021-12-31	2024-03-12	10-K	24-000039
13	net income	us-gaap:ProfitLoss	$55.7M	2025-12-31	2026-03-10	10-K	26-000066
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$100.0M	2025-12-31	2026-03-10	10-K	26-000066
15	assets	us-gaap:Assets	$2.4B	2025-12-31	2026-03-10	10-K	26-000066
16	assets	us-gaap:Assets	$1.8B	2024-12-31	2026-03-10	10-K	26-000066
17	current assets	us-gaap:AssetsCurrent	$1.5B	2025-12-31	2026-03-10	10-K	26-000066
18	current liabilities	us-gaap:LiabilitiesCurrent	$1.4B	2025-12-31	2026-03-10	10-K	26-000066
19	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$91.5M	2025-12-31	2026-03-10	10-K	26-000066
20	liabilities	us-gaap:Liabilities	$2.5B	2025-12-31	2026-03-10	10-K	26-000066
21	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$63.2M	2025-12-31	2026-03-10	10-K	26-000066
22	operating income	us-gaap:OperatingIncomeLoss	$81.5M	2023-12-31	2026-03-10	10-K	26-000066
23	interest expense	us-gaap:InterestExpense	$76.1M	2023-12-31	2024-03-12	10-K	24-000039
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$953.0M	2025-12-31	2026-03-10	10-K	26-000066
25	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$879.7M	2024-12-31	2026-03-10	10-K	26-000066
26	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$755.6M	2023-12-31	2026-03-10	10-K	26-000066
27	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$663.6M	2022-12-31	2025-03-06	10-K	25-000039
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$24.9M	2025-12-31	2026-03-10	10-K	26-000066
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$85.6M	2024-12-31	2026-03-10	10-K	26-000066

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30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$21.7M	2024-12-31	2026-03-10	10-K	26-000066
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$81.3M	2023-12-31	2026-03-10	10-K	26-000066
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$21.3M	2023-12-31	2026-03-10	10-K	26-000066
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$70.5M	2022-12-31	2025-03-06	10-K	25-000039
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$18.9M	2022-12-31	2025-03-06	10-K	25-000039
35	current assets	us-gaap:AssetsCurrent	$1.1B	2024-12-31	2026-03-10	10-K	26-000066
36	current liabilities	us-gaap:LiabilitiesCurrent	$1.1B	2024-12-31	2026-03-10	10-K	26-000066
37	assets	us-gaap:Assets	$1.6B	2023-12-31	2025-03-06	10-K	25-000039
38	assets	us-gaap:Assets	$1.4B	2022-12-31	2024-03-12	10-K	24-000039

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