Ttec Holdings, Inc.

TTEC

Nasdaq; other; SIC 7363, Services-Help Supply Services; CIK 0001013880

B

second fifth of 316 graded peers in other

rank 79 of 316; percentile 24.8; sampling error 2.7 points; lower is stronger

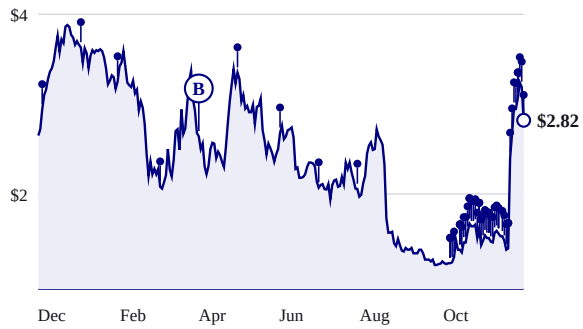
A B C D E

B, the elk



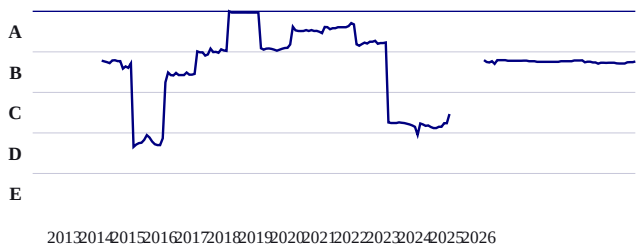
Scoreboard	
Profitability	A percentile 12.0
Solvency	B/C percentile 38.6
Growth and financing	D percentile 68.9
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $1.5B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress, fortress balance sheet
Inputs computable	7 of 13
Graded from	filings received through Feb 26, 2026 267 days before the rescan; latest periodic filing 10-Q received Nov 9, 2026
Last close	$2.84 2026-11-19; market equity $140.2M; 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 Feb 26, 2026

Founded in 1982, TTEC Holdings, Inc. ("TTEC", "the Company", "we", "our", or "us"; pronounced "T-TEC") is a global customer experience ("CX") technology and services outsourcing partner for marquee and high-growth brands and public sector clients. The Company designs, builds, and operates Artificial Intelligence ("AI") enabled customer experiences across live interaction channels and provides data-driven digital solutions to help clients improve customer satisfaction and loyalty, increase customer revenue and profitability, and optimize overall cost to serve.

The thirteen inputs

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

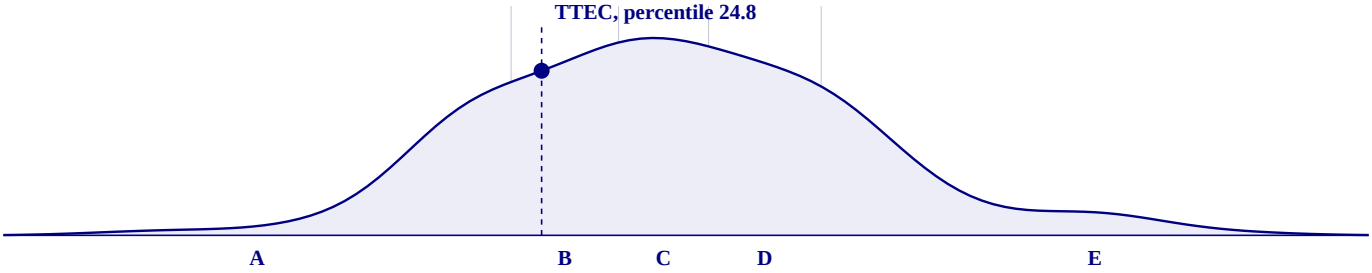
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 12.0						
Gross profitability	not computable	26.8%				
one or more required annual facts are missing						
Return on invested capital	not computable	10.0%				

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

one or more required annual facts are missing						
Accruals ratio	(19.3%)	(5.7%)		12.0	459	2025-12-31
Gross margin stability, five years	not computable	2.2 pts				
five annual gross margins are required; found 0						
Solvency, sleeve percentile 38.6						
Altman Z double-prime	1.72	2.06		46.8	358	2025-12-31
Net debt to EBITDA	not computable	2.36x				
one or more required annual facts are missing						
Interest coverage	not computable	2.93x				
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31						
Current ratio	1.89x	1.32x		30.5	463	2025-12-31
Growth and financing, sleeve percentile 68.9						
Revenue growth, three-year compound	(4.4%)	5.0%		79.5	377	2025-12-31
Free cash flow growth, three-year compound	16.1%	8.7%		38.7	213	2025-12-31
Reinvestment rate	not computable	13.3%				
pretax income must exceed the validity floor and imply a 0%-100% tax rate						
Asset growth, three years	(11.4%)	4.1%		89.6	403	2025-12-31
Net share issuance, one year	1.7%	(0.6%)		68.0	354	2026-02-20

Among 316 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
74	Centrus Energy Corp. (LEU)	23.2	B	fortress balance sheet
75	Tutor Perini Corp. (TPC)	23.5	B	fortress balance sheet
76	Castellum, Inc. (CTM)	23.8	B	
77	Etsy Inc. (ETSY)	24.1	B	
78	Prog Holdings, Inc. (PRG)	24.4	B	
79	Ttec Holdings, Inc. (TTEC)	24.8	B	
80	Koppers Holdings Inc. (KOP)	25.1	B	
81	Exponent Inc. (EXPO)	25.4	B	
82	DocGo Inc. (DCGO)	25.7	B	late filer, fortress balance sheet
83	Healthequity, Inc. (HQY)	26.0	B	
84	Medpace Holdings, Inc. (MEDP)	26.3	B	

What the price implies

at the 2026-11-19 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(62.8%)	0.06%	5
Distance from 52-week high	(27.3%)	(27.0%)	49
EBIT to enterprise value	not computable	4.6%	
Free cash flow yield	59.6%	4.0%	99
Book value to price	0.61	0.38	73

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

Sales to price	15.34	0.72	96
Composite equity issuance, five years	(1.4%)	(9.5%)	64
Relative strength against the sector, log excess return	(1.11)	(0.12)	5
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	fail
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	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$91.1M
Operating cash flow, four quarters	$118.5M
Months of runway	not finite
Days since last periodic filing	11 (10-Q received Nov 9, 2026)
Median daily dollar volume, 63 sessions	$488,827

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	net income	us-gaap:NetIncomeLoss	-$192.5M	2025-12-31	2026-02-26	10-K	26-020532
2	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$121.1M	2025-12-31	2026-02-26	10-K	26-020532
3	assets	us-gaap:Assets	$1.5B	2025-12-31	2026-02-26	10-K	26-020532
4	assets	us-gaap:Assets	$1.8B	2024-12-31	2026-02-26	10-K	26-020532
5	current assets	us-gaap:AssetsCurrent	$673.4M	2025-12-31	2026-02-26	10-K	26-020532
6	current liabilities	us-gaap:LiabilitiesCurrent	$356.0M	2025-12-31	2026-02-26	10-K	26-020532
7	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$354.2M	2025-12-31	2026-02-26	10-K	26-020532
8	operating income	us-gaap:OperatingIncomeLoss	-$117.1M	2025-12-31	2026-02-26	10-K	26-020532
9	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$112.9M	2025-12-31	2026-02-26	10-K	26-020532
10	liabilities	us-gaap:Liabilities	$1.4B	2025-12-31	2026-02-26	10-K	26-020532
11	operating income	us-gaap:OperatingIncomeLoss	$118.0M	2023-12-31	2026-02-26	10-K	26-020532
12	interest expense	us-gaap:InterestExpense	$78.3M	2023-12-31	2024-02-29	10-K	24-002207
13	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.1B	2025-12-31	2026-02-26	10-K	26-020532
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.2B	2024-12-31	2026-02-26	10-K	26-020532
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.5B	2023-12-31	2026-02-26	10-K	26-020532
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.4B	2022-12-31	2025-02-27	10-K	25-001823
17	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$38.1M	2025-12-31	2026-02-26	10-K	26-020532
18	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$58.8M	2024-12-31	2026-02-26	10-K	26-020532
19	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$45.2M	2024-12-31	2026-02-26	10-K	26-020532
20	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$144.8M	2023-12-31	2026-02-26	10-K	26-020532
21	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$67.8M	2023-12-31	2026-02-26	10-K	26-020532
22	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$137.0M	2022-12-31	2025-02-27	10-K	25-001823
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$84.0M	2022-12-31	2025-02-27	10-K	25-001823
24	depreciation amortization	us-gaap:Depreciation	$53.9M	2025-12-31	2026-02-26	10-K	26-020532
25	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$170.2M	2025-12-31	2026-02-26	10-K	26-020532
26	income tax	us-gaap:IncomeTaxExpenseBenefit	$14.8M	2025-12-31	2026-02-26	10-K	26-020532

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

27	current assets	us-gaap:AssetsCurrent	$652.3M	2024-12-31	2026-02-26	10-K	26-020532
28	current liabilities	us-gaap:LiabilitiesCurrent	$353.9M	2024-12-31	2026-02-26	10-K	26-020532
29	assets	us-gaap:Assets	$2.2B	2023-12-31	2025-02-27	10-K	25-001823
30	assets	us-gaap:Assets	$2.2B	2022-12-31	2025-02-27	10-K	25-001823
31	shares outstanding	dei:EntityCommonStockSharesOutstanding	48,565,548	2026-02-20	2026-02-26	10-K	26-020532
32	shares outstanding	dei:EntityCommonStockSharesOutstanding	47,757,848	2025-02-21	2025-02-27	10-K	25-001823

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.