

Evertec, Inc. (EVTC)

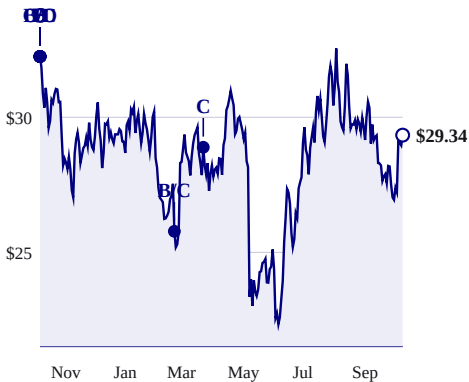
NYSE; business equipment; SIC 7374, Services-Computer Processing & Data Preparation; CIK 0001559865

Evertec, Inc. EVTC; business equipment	
Grade	C A B C D E middle fifth of 497 graded peers percentile 51.6; sampling error 2.2 points; lower is stronger
Rank	257 of 497
Profitability	D percentile 69.2
Solvency	C percentile 42.8
Growth and financing	B percentile 34.2
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 active not computable: distress
Inputs computable	8 of 14
Graded from	filings received through Mar 2, 2026 221 days before the rescans; latest periodic filing 10-Q received Aug 6, 2026
Last close	\$29.39 2026-10-08; market equity \$1.8B
Price used in grade	None



C, the tortoise
middle fifth of its sector; letters are fifths of the 497 graded peers

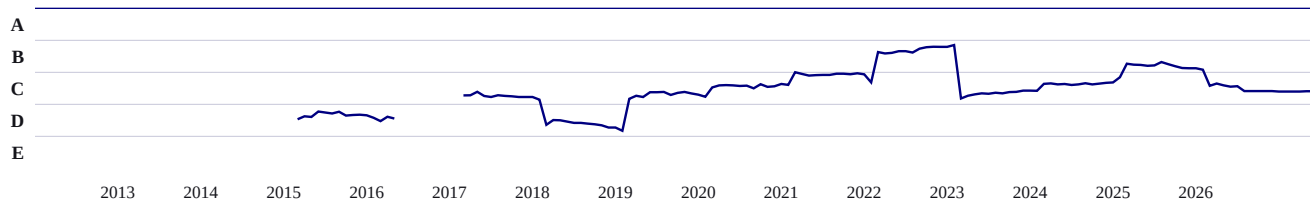
Share price, twelve months to the rescans
split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: C from Mar 21, 2023, B from Mar 21, 2025, B/C from Feb 21, 2026, C from Mar 2

Letter at every rescans

Jan 21, 2012 to Oct 9, 2026; sector percentile, 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 2, 2026

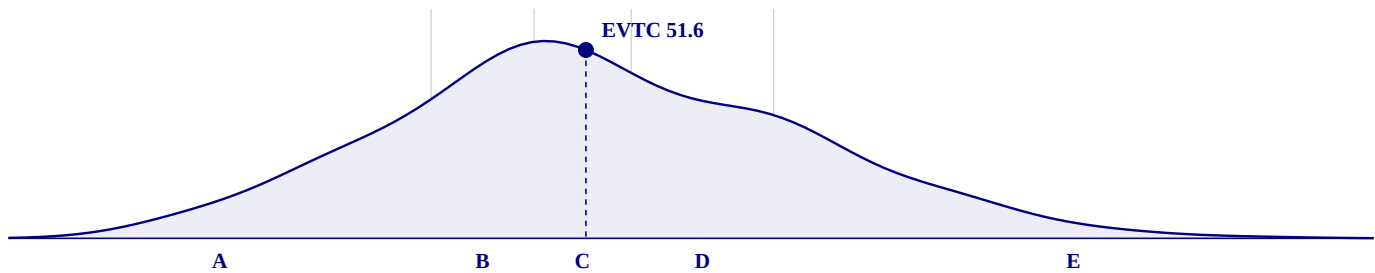
Except as otherwise indicated or unless the context otherwise requires, (a) the terms "EVERTEC," "we," "us," "our," "our Company" and "the Company" refer to EVERTEC, Inc. and its subsidiaries on a consolidated basis and, (b) the term "EVERTEC Group" refers to EVERTEC Group, LLC and its predecessor entities and their subsidiaries on a consolidated basis. EVERTEC Inc.'s subsidiaries include Holdings, EVERTEC Group; EVERTEC Dominicana, SAS; Evertec Chile Holdings SpA; Evertec Chile SpA;

Evertec Chile Global SpA; Evertec Chile Servicios Profesionales SpA; Paytrue S.A.; Caleidon; S.A.; Evertec Brasil Solutions Informática S.A. ("EVERTEC BR"); EVERTEC Panamá, S.A.; EVERTEC Costa Rica, S.A.

The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 69.2						
Gross profitability		not computable	28.5%			latest aligned inputs end 2017-12-31; latest annual assets end 2025-12-31
Return on invested capital		not computable	10.9%			latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Accruals ratio		(4.2%)	(7.4%)	69.2	621	2025-12-31
Gross margin stability, five years		not computable	2.4 pts			latest aligned inputs end 2017-12-31; latest annual assets end 2025-12-31
Solvency, sleeve percentile 42.8						
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		2.88	2.18	37.9	566	2025-12-31
Net debt to EBITDA		not computable	1.11x			latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Interest coverage		not computable	3.77x			latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Current ratio		2.07x	2.02x	47.8	666	2025-12-31
Growth and financing, sleeve percentile 34.2						
Revenue growth, three-year compound		14.6%	6.4%	27.6	538	2025-12-31
Free cash flow growth, three-year compound		1.8%	17.2%	73.4	268	2025-12-31
Reinvestment rate		32.9%	14.3%	41.8	226	2025-12-31
Asset growth, three years		25.6%	5.0%	11.9	563	2025-12-31
Net share issuance, one year		(2.9%)	0.5%	16.5	407	2026-02-20



Rank	Company	Percentile	Letter	Warnings
252	Soundthinking, Inc. (SSTI)	50.6	C	
253	Ultra Clean Holdings, Inc. (UCTT)	50.8	C	
254	Penguin Solutions, Inc. (PENG)	51.0	C	
255	Blackberry Ltd. (BB)	51.2	C	fortress balance sheet
256	Alarm.com Holdings, Inc. (ALRM)	51.4	C	
257	Evertec, Inc. (EVTC) <	51.6	C	
258	Esco Technologies Inc. (ESE)	51.8	C	
259	Intrusion Inc. (INTZ)	52.0	C	short runway
260	Cognizant Technology Solutions Corp. (CTSH)	52.2	C	fortress balance sheet
261	Pioneer Power Solutions, Inc. (PPSI)	52.4	C	late filer, fortress balance sheet
262	Cisco Systems, Inc. (CSCO)	52.6	C	

What the price implies

at the 2026-10-08 close; none enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(11.7%)	2.2%	39
Distance from 52-week high	(9.9%)	(30.0%)	79
EBIT to enterprise value	7.5%	1.5%	90
Free cash flow yield	11.6%	2.7%	90
Book value to price	0.37	0.23	62
Sales to price	0.53	0.30	64
Composite equity issuance, five years	(22.0%)	3.9%	11
Relative strength against the sector, log excess return	(0.41)	(0.26)	39

Diagnostics

not in 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	fail
Current ratio improved	pass
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass

Cash, filings, liquidity	
Cash and equivalents	\$260.7M
Operating cash flow, four quarters	\$231.6M
Months of runway	not finite
Days since last periodic filing	64 (10-Q received Aug 6, 2026)
Median daily dollar volume, 63 sessions	\$11.5M

Sources

each row links to the filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:Revenues	\$407.1M	2017-12-31	2019-02-26	10-K	0001559865-19-000018
2	cost of revenue	us-gaap:CostOfRevenue	\$2.9M	2017-12-31	2018-02-28	10-K	0001559865-18-000005
3	assets	us-gaap:Assets	\$902.8M	2017-12-31	2019-02-26	10-K	0001559865-19-000018
4	operating income	us-gaap:OperatingIncomeLoss	\$136.2M	2023-12-31	2026-03-02	10-K	0001559865-26-000012
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraord	\$154.4M	2023-12-31	2026-03-02	10-K	0001559865-26-000012
6	income tax	us-gaap:IncomeTaxExpenseBenefit	\$5.5M	2023-12-31	2026-03-02	10-K	0001559865-26-000012
7	total debt	us-gaap:LongTermDebt	\$978.1M	2023-12-31	2024-02-29	10-K	0001559865-24-000008
8	book equity	us-gaap:StockholdersEquity	\$594.3M	2023-12-31	2025-03-03	10-K	0001559865-25-000007
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$295.6M	2023-12-31	2026-03-02	10-K	0001559865-26-000012
10	total debt	us-gaap:LongTermDebt	\$410.2M	2022-12-31	2024-02-29	10-K	0001559865-24-000008
11	book equity	us-gaap:StockholdersEquity	\$471.5M	2022-12-31	2024-02-29	10-K	0001559865-24-000008
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$185.3M	2022-12-31	2025-03-03	10-K	0001559865-25-000007
13	net income	us-gaap:NetIncomeLoss	\$141.6M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$227.0M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
15	assets	us-gaap:Assets	\$2.2B	2025-12-31	2026-03-02	10-K	0001559865-26-000012
16	assets	us-gaap:Assets	\$1.9B	2024-12-31	2026-03-02	10-K	0001559865-26-000012
17	revenue	us-gaap:Revenues	\$389.5M	2016-12-31	2019-02-26	10-K	0001559865-19-000018
18	cost of revenue	us-gaap:CostOfRevenue	\$2.2M	2016-12-31	2018-02-28	10-K	0001559865-18-000005
19	revenue	us-gaap:Revenues	\$373.5M	2015-12-31	2018-02-28	10-K	0001559865-18-000005
20	cost of revenue	us-gaap:CostOfRevenue	\$1.7M	2015-12-31	2018-02-28	10-K	0001559865-18-000005
21	revenue	us-gaap:Revenues	\$361.8M	2014-12-31	2017-02-24	10-K	0001193125-17-056193
22	cost of revenue	us-gaap:CostOfRevenue	\$1.9M	2014-12-31	2017-02-24	10-K	0001193125-17-056193
23	revenue	us-gaap:Revenues	\$358.4M	2013-12-31	2016-05-26	10-K	0001193125-16-604225
24	cost of revenue	us-gaap:CostOfRevenue	\$8.4M	2013-12-31	2016-05-26	10-K	0001193125-16-604225
25	current assets	us-gaap:AssetsCurrent	\$590.8M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
26	current liabilities	us-gaap:LiabilitiesCurrent	\$285.0M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
27	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	\$687.7M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
28	operating income	us-gaap:OperatingIncomeLoss	\$186.4M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
29	book equity	us-gaap:StockholdersEquity	\$621.6M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
30	liabilities	us-gaap:Liabilities	\$1.5B	2025-12-31	2026-03-02	10-K	0001559865-26-000012
31	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$21.6M	2023-12-31	2026-03-02	10-K	0001559865-26-000012
32	interest expense	us-gaap:InterestExpense	\$32.3M	2023-12-31	2024-02-29	10-K	0001559865-24-000008
33	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$931.8M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
34	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$845.5M	2024-12-31	2026-03-02	10-K	0001559865-26-000012
35	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$694.7M	2023-12-31	2026-03-02	10-K	0001559865-26-000012
36	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$618.4M	2022-12-31	2025-03-03	10-K	0001559865-25-000007
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$23.3M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
38	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$260.1M	2024-12-31	2026-03-02	10-K	0001559865-26-000012
39	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$25.4M	2024-12-31	2026-03-02	10-K	0001559865-26-000012
40	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$211.2M	2023-12-31	2026-03-02	10-K	0001559865-26-000012
41	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$21.4M	2023-12-31	2026-03-02	10-K	0001559865-26-000012
42	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$219.9M	2022-12-31	2025-03-03	10-K	0001559865-25-000007
43	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$27.1M	2022-12-31	2025-03-03	10-K	0001559865-25-000007
44	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$22.3M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
45	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraord	\$154.4M	2023-12-31	2026-03-02	10-K	0001559865-26-000012
46	income tax	us-gaap:IncomeTaxExpenseBenefit	\$9.8M	2025-12-31	2026-03-02	10-K	0001559865-26-000012
47	current assets	us-gaap:AssetsCurrent	\$529.1M	2024-12-31	2026-03-02	10-K	0001559865-26-000012
48	current liabilities	us-gaap:LiabilitiesCurrent	\$279.7M	2024-12-31	2026-03-02	10-K	0001559865-26-000012
49	assets	us-gaap:Assets	\$2.1B	2023-12-31	2025-03-03	10-K	0001559865-25-000007
50	assets	us-gaap:Assets	\$1.1B	2022-12-31	2024-02-29	10-K	0001559865-24-000008
51	shares outstanding	dei:EntityCommonStockSharesOutstanding	61,758,703	2026-02-20	2026-03-02	10-K	0001559865-26-000012
52	shares outstanding	dei:EntityCommonStockSharesOutstanding	63,614,077	2025-02-20	2025-03-03	10-K	0001559865-25-000007