

Jack Henry & Associates Inc. (JKHY)

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

Jack Henry & Associates Inc. JKHY; business equipment	
Grade	A A B C D E strongest fifth of 497 graded peers percentile 17.7; sampling error 2.2 points; lower is stronger
Rank	89 of 497
Profitability	B percentile 31.8
Solvency	C percentile 43.3
Growth and financing	B/C percentile 40.8
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 active not computable: short runway, distress
Inputs computable	10 of 14
Graded from	filings received through Aug 28, 2026 42 days before the rescan; latest periodic filing 10-K received Aug 28, 2026
Last close	\$149.03 2026-10-08; market equity \$10.4B
Price used in grade	None



A, the bull

strongest fifth of its sector;
letters are fifths of the 497
graded peers

Share price, twelve months to the rescan

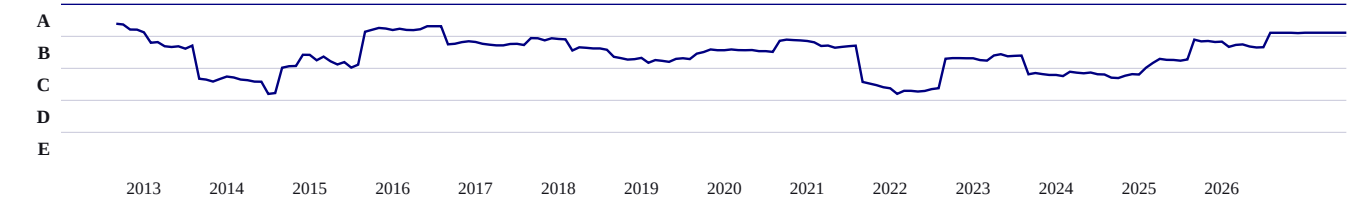
split-adjusted close; the letter is fixed at the rescan that set it



Rescans on file: B from Oct 21, 2025, A from Sep 26, 2026, A/B from Sep 30, 2026, A from Oct 3, 2026

Letter at every rescan

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 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.

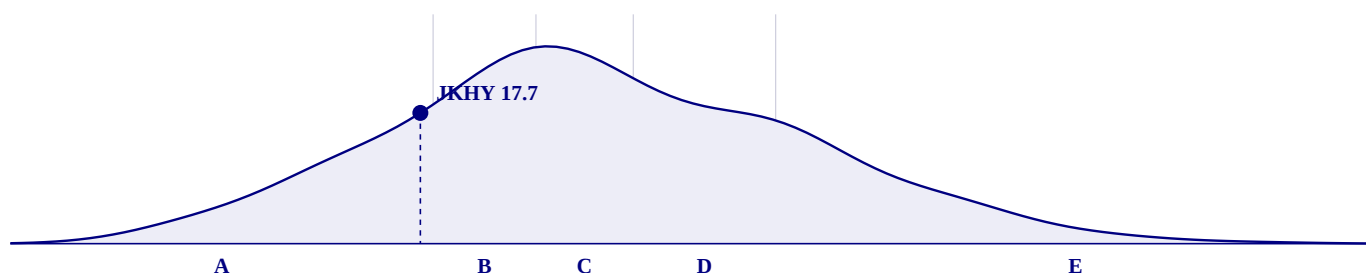
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 31.8						
Gross profitability		35.3%	28.5%	34.5	558	2026-06-30
Return on invested capital		not computable	10.9%			latest aligned inputs end 2021-06-30; latest annual assets end 2026-06-30
Accruals ratio		(8.4%)	(7.4%)	49.0	621	2026-06-30
Gross margin stability, five years		0.9 pts	2.4 pts	11.9	429	2026-06-30
Solvency, sleeve percentile 43.3						
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	2.18	13.3	566	2026-06-30
Net debt to EBITDA		not computable	1.11x			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	2.02x	73.4	666	2026-06-30
Growth and financing, sleeve percentile 40.8						
Revenue growth, three-year compound		7.0%	6.4%	47.9	538	2026-06-30
Free cash flow growth, three-year compound		26.6%	17.2%	37.1	268	2026-06-30
Reinvestment rate		(5.7%)	14.3%	58.2	226	2026-06-30
Asset growth, three years		4.3%	5.0%	49.5	563	2026-06-30
Net share issuance, one year		(3.8%)	0.5%	11.3	407	2026-08-12

Among 497 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
84	Byrna Technologies Inc. (BYRN)	16.7	A	
85	Fortinet, Inc. (FTNT)	16.9	A	
86	Mind Technology, Inc. (MIND)	17.1	A	fortress balance sheet
87	Vertiv Holdings Co. (VRT)	17.3	A	
88	Amphenol Corp. (APH)	17.5	A	
89	Jack Henry & Associates Inc. (JKHY) <	17.7	A	
90	Hubspot Inc. (HUBS)	17.9	A/B	
91	Teradyne, Inc. (TER)	18.1	A/B	fortress balance sheet
92	Nextpower Inc. (NXT)	18.3	A/B	
93	KLA Corp. (KLAC)	18.5	A/B	
94	Paycom Software, Inc. (PAYC)	18.8	A/B	fortress balance sheet

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	13.6%	2.2%	60
Distance from 52-week high	(22.6%)	(30.0%)	61
EBIT to enterprise value	6.1%	1.5%	84
Free cash flow yield	6.6%	2.7%	75
Book value to price	0.20	0.23	43
Sales to price	0.24	0.30	44
Composite equity issuance, five years	(11.8%)	3.9%	24
Relative strength against the sector, log excess return	(0.16)	(0.26)	60

Diagnostics

not in 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	n/a
Operating cash flow, four quarters	n/a
Months of runway	not finite
Days since last periodic filing	42 (10-K received Aug 28, 2026)
Median daily dollar volume, 63 sessions	\$141.1M

Sources

each row links to the filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$2.5B	2026-06-30	2026-08-28	10-K	0000779152-26-000067
2	cost of revenue	us-gaap:CostOfRevenue	\$1.4B	2026-06-30	2026-08-28	10-K	0000779152-26-000067
3	assets	us-gaap:Assets	\$3.1B	2026-06-30	2026-08-28	10-K	0000779152-26-000067
4	operating income	us-gaap:OperatingIncomeLoss	\$398.7M	2021-06-30	2023-08-24	10-K	0000779152-23-000062
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesMinorityInterestAndIncomeLossFromEquityMethodInvestments	\$897.2M	2021-06-30	2023-08-24	10-K	0000779152-21-000073

6	income tax	us-gaap:IncomeTaxExpenseBenefit	\$86.3M	2021-06-30	2023-08-24	10-K	0000779152-23-000062
7	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	\$100.1M	2021-06-30	2022-08-25	10-K	0000779152-22-000076
8	book equity	us-gaap:StockholdersEquity	\$1.3B	2021-06-30	2023-08-24	10-K	0000779152-23-000062
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$51.0M	2021-06-30	2021-08-25	10-K	0000779152-21-000073
10	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	\$208,000	2020-06-30	2021-08-25	10-K	0000779152-21-000073
11	book equity	us-gaap:StockholdersEquity	\$1.5B	2020-06-30	2022-08-25	10-K	0000779152-22-000076
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$213.3M	2020-06-30	2021-08-25	10-K	0000779152-21-000073
13	net income	us-gaap:NetIncomeLoss	\$502.8M	2026-06-30	2026-08-28	10-K	0000779152-26-000067
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$762.0M	2026-06-30	2026-08-28	10-K	0000779152-26-000067
15	assets	us-gaap:Assets	\$3.0B	2025-06-30	2026-08-28	10-K	0000779152-26-000067
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$2.4B	2025-06-30	2026-08-28	10-K	0000779152-26-000067
17	cost of revenue	us-gaap:CostOfRevenue	\$1.4B	2025-06-30	2026-08-28	10-K	0000779152-26-000067
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$2.2B	2024-06-30	2026-08-28	10-K	0000779152-26-000067
19	cost of revenue	us-gaap:CostOfRevenue	\$1.3B	2024-06-30	2026-08-28	10-K	0000779152-26-000067
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$2.1B	2023-06-30	2025-08-25	10-K	0000779152-25-000055
21	cost of revenue	us-gaap:CostOfRevenue	\$1.2B	2023-06-30	2025-08-25	10-K	0000779152-25-000055
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$1.9B	2022-06-30	2024-08-26	10-K	0000779152-24-000079
23	cost of revenue	us-gaap:CostOfRevenue	\$1.1B	2022-06-30	2024-08-26	10-K	0000779152-24-000079
24	current assets	us-gaap:AssetsCurrent	\$649.1M	2026-06-30	2026-08-28	10-K	0000779152-26-000067
25	current liabilities	us-gaap:LiabilitiesCurrent	\$556.2M	2026-06-30	2026-08-28	10-K	0000779152-26-000067
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	\$3.7B	2026-06-30	2026-08-28	10-K	0000779152-26-000067
27	operating income	us-gaap:OperatingIncomeLoss	\$635.0M	2026-06-30	2026-08-28	10-K	0000779152-26-000067
28	book equity	us-gaap:StockholdersEquity	\$2.1B	2026-06-30	2026-08-28	10-K	0000779152-26-000067
29	liabilities	us-gaap:Liabilities	\$1.1B	2026-06-30	2026-08-28	10-K	0000779152-26-000067
30	depreciation amortization	us-gaap:Depreciation	\$52.5M	2021-06-30	2023-08-24	10-K	0000779152-23-000062
31	operating income	us-gaap:OperatingIncomeLoss	\$480.7M	2023-06-30	2025-08-25	10-K	0000779152-25-000055
32	interest expense	us-gaap:InterestExpense	\$15.1M	2023-06-30	2023-08-24	10-K	0000779152-23-000062
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$67.1M	2026-06-30	2026-08-28	10-K	0000779152-26-000067
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$641.5M	2025-06-30	2026-08-28	10-K	0000779152-26-000067
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$53.4M	2025-06-30	2026-08-28	10-K	0000779152-26-000067
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$568.0M	2024-06-30	2026-08-28	10-K	0000779152-26-000067
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$58.1M	2024-06-30	2026-08-28	10-K	0000779152-26-000067
38	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$381.6M	2023-06-30	2025-08-25	10-K	0000779152-25-000055
39	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$39.2M	2023-06-30	2025-08-25	10-K	0000779152-25-000055
40	depreciation amortization	us-gaap:Depreciation	\$42.1M	2026-06-30	2026-08-28	10-K	0000779152-26-000067
41	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraord	\$652.8M	2026-06-30	2026-08-28	10-K	0000779152-26-000067
42	income tax	us-gaap:IncomeTaxExpenseBenefit	\$150.0M	2026-06-30	2026-08-28	10-K	0000779152-26-000067
43	current assets	us-gaap:AssetsCurrent	\$681.5M	2025-06-30	2026-08-28	10-K	0000779152-26-000067
44	current liabilities	us-gaap:LiabilitiesCurrent	\$535.8M	2025-06-30	2026-08-28	10-K	0000779152-26-000067
45	assets	us-gaap:Assets	\$2.9B	2024-06-30	2025-08-25	10-K	0000779152-25-000055
46	assets	us-gaap:Assets	\$2.8B	2023-06-30	2024-08-26	10-K	0000779152-24-000079
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	70,112,608	2026-08-12	2026-08-28	10-K	0000779152-26-000067
48	shares outstanding	dei:EntityCommonStockSharesOutstanding	72,871,385	2025-08-08	2025-08-25	10-K	0000779152-25-000055