

Insight Enterprises Inc. (NSIT)

Nasdaq; shops; SIC 5961, Retail-Catalog & Mail-Order Houses; CIK 0000932696

Insight Enterprises Inc. NSIT; shops	
Grade	C A B C D E middle fifth of 258 graded peers percentile 53.7; sampling error 2.9 points; lower is stronger
Rank	139 of 258
Profitability	D percentile 72.1
Solvency	C percentile 54.5
Growth and financing	B percentile 24.2
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 \$9.1B
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	none active not computable: distress
Inputs computable	12 of 14
Graded from	filings received through Feb 12, 2026 239 days before the rescans; latest periodic filing 10-Q received Aug 6, 2026
Last close	\$161.37 2026-10-08; market equity \$4.7B
Price used in grade	None



C, the tortoise

middle fifth of its sector; letters are fifths of the 258 graded peers

Share price, twelve months to the rescans

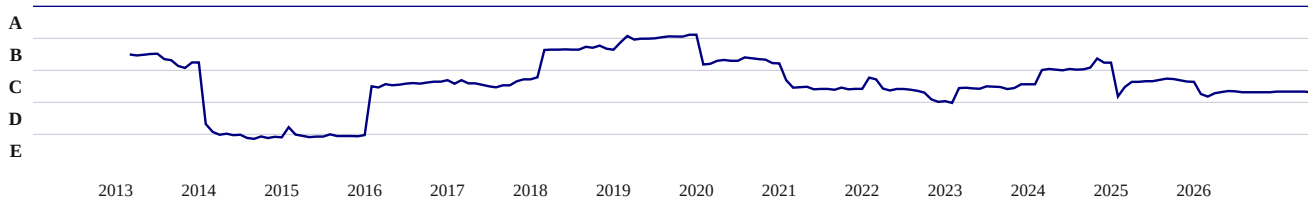
split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: C from Mar 21, 2023, B/C from Mar 21, 2024, B from Nov 21, 2024, C from Feb 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 Feb 12, 2026

Today, every business is a technology business. At Insight, we accelerate transformation by unlocking the power of people and technology. We turn complexity into clarity, helping clients achieve meaningful business outcomes and drive real results at scale. We serve these clients in North America; Europe, the Middle East and Africa ("EMEA"); and Asia-Pacific ("APAC"). As a Fortune 500-ranked Solutions Integrator, we deliver secure, end-to-end digital transformation and meet the needs of our clients through a

comprehensive portfolio of solutions, far-reaching partnerships and 37 years of broad IT expertise.

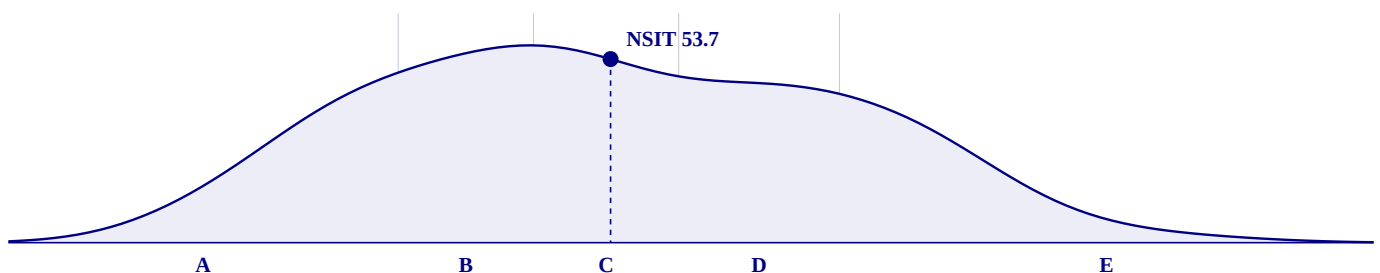
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 72.1						
Gross profitability		19.4%	42.6%	80.9	242	2025-12-31
Return on invested capital		9.9%	10.9%	54.2	84	2025-12-31
Accruals ratio		(1.8%)	(4.9%)	80.4	287	2025-12-31
Gross margin stability, five years		2.4 pts	1.2 pts	72.9	219	2025-12-31
Solvency, sleeve percentile 54.5						
Twelve-month failure probability		not computable	0.04%			latest liabilities, cash plus short-term investments, book equity, and shares are required
Altman Z double-prime		1.93	1.92	47.3	208	2025-12-31
Net debt to EBITDA		2.27x	1.84x	58.6	100	2025-12-31
Interest coverage		not computable	2.26x			latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Current ratio		1.25x	1.37x	57.5	295	2025-12-31
Growth and financing, sleeve percentile 24.2						
Revenue growth, three-year compound		(7.5%)	1.5%	81.7	269	2025-12-31
Free cash flow growth, three-year compound		117.4%	5.6%	4.1	147	2025-12-31
Reinvestment rate		194.5%	7.3%	1.3	152	2025-12-31
Asset growth, three years		21.1%	3.4%	5.5	272	2025-12-31
Net share issuance, one year		(2.5%)	(0.6%)	28.1	211	2026-02-06

Among 258 peers

shops; 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
134	Darden Restaurants Inc. (DRI)	51.8	C	
135	Hudson Technologies Inc. (HDSN)	52.1	C	
136	Penske Automotive Group, Inc. (PAG)	52.5	C	
137	Walmart Inc. (WMT)	52.9	C	
138	Natural Health Trends Corp. (NHTC)	53.3	C	
139	Insight Enterprises Inc. (NSIT) <	53.7	C	
140	Lithia Motors Inc. (LAD)	54.1	C	

141	Climb Global Solutions, Inc. (CLMB)	54.5	C fortress
142	Arrow Electronics, Inc. (ARW)	54.9	C balance sheet
143	Barnes & Noble Education, Inc. (BNED)	55.3	C late filer
144	Victoria's Secret & Co. (VSXY)	55.6	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	38.5%	(0.1%)	83
Distance from 52-week high	(2.4%)	(24.1%)	96
EBIT to enterprise value	5.7%	5.3%	54
Free cash flow yield	5.9%	4.2%	64
Book value to price	0.34	0.36	48
Sales to price	1.74	1.75	50
Composite equity issuance, five years	(17.9%)	(16.7%)	45
Relative strength against the sector, log excess return	0.35	0.02	83

Diagnostics

not in the grade

Measure	Value
Piotroski F-score 6 of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	pass
No new shares issued	pass
Gross margin improved	pass
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	\$363.5M
Operating cash flow, four quarters	\$423.0M
Months of runway	not finite
Days since last periodic filing	64 (10-Q received Aug 6, 2026)
Median daily dollar volume, 63 sessions	\$45.7M

Sources

each row links to the filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	gross profit	us-gaap:GrossProfit	\$1.8B	2025-12-31	2026-02-12	10-K	0000932696-26-000007
2	assets	us-gaap:Assets	\$9.1B	2025-12-31	2026-02-12	10-K	0000932696-26-000007
3	operating income	us-gaap:OperatingIncomeLoss	\$334.9M	2025-12-31	2026-02-12	10-K	0000932696-26-000007
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordnaryItemsAndNoncontrollingInterests	\$275.6M	2025-12-31	2026-02-12	10-K	0000932696-26-000007
5	income tax	us-gaap:IncomeTaxExpenseBenefit	\$68.5M	2025-12-31	2026-02-12	10-K	0000932696-26-000007
6	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	\$1.4B	2025-12-31	2026-02-12	10-K	0000932696-26-000007
7	book equity	us-gaap:StockholdersEquity	\$1.6B	2025-12-31	2026-02-12	10-K	0000932696-26-000007
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$358.0M	2025-12-31	2026-02-12	10-K	0000932696-26-000007
9	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	\$531.2M	2024-12-31	2026-02-12	10-K	0000932696-26-000007
10	book equity	us-gaap:StockholdersEquity	\$1.8B	2024-12-31	2026-02-12	10-K	0000932696-26-000007
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$259.2M	2024-12-31	2026-02-12	10-K	0000932696-26-000007
12	net income	us-gaap:NetIncomeLoss	\$157.3M	2025-12-31	2026-02-12	10-K	0000932696-26-000007
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$303.8M	2025-12-31	2026-02-12	10-K	0000932696-26-000007
14	assets	us-gaap:Assets	\$7.4B	2024-12-31	2026-02-12	10-K	0000932696-26-000007
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$8.2B	2025-12-31	2026-02-12	10-K	0000932696-26-000007
16	gross profit	us-gaap:GrossProfit	\$1.8B	2024-12-31	2026-02-12	10-K	0000932696-26-000007
17	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$8.7B	2024-12-31	2026-02-12	10-K	0000932696-26-000007

18	gross profit	us-gaap:GrossProfit	\$1.7B	2023-12-31	2026-02-12	10-K	0000932696-26-000007
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$9.2B	2023-12-31	2026-02-12	10-K	0000932696-26-000007
20	gross profit	us-gaap:GrossProfit	\$1.6B	2022-12-31	2025-02-14	10-K	0001628280-25-005817
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$10.4B	2022-12-31	2025-02-14	10-K	0001628280-25-005817
22	gross profit	us-gaap:GrossProfit	\$1.4B	2021-12-31	2024-02-22	10-K	0001628280-24-006391
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$9.4B	2021-12-31	2024-02-22	10-K	0001628280-24-006391
24	current assets	us-gaap:AssetsCurrent	\$6.4B	2025-12-31	2026-02-12	10-K	0000932696-26-000007
25	current liabilities	us-gaap:LiabilitiesCurrent	\$5.1B	2025-12-31	2026-02-12	10-K	0000932696-26-000007
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	\$1.5B	2025-12-31	2026-02-12	10-K	0000932696-26-000007
27	liabilities	us-gaap:Liabilities	\$7.4B	2025-12-31	2026-02-12	10-K	0000932696-26-000007
28	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$106.3M	2025-12-31	2026-02-12	10-K	0000932696-26-000007
29	operating income	us-gaap:OperatingIncomeLoss	\$419.8M	2023-12-31	2026-02-12	10-K	0000932696-26-000007
30	interest expense	us-gaap:InterestExpense	\$41.1M	2023-12-31	2024-02-22	10-K	0001628280-24-006391
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$24.5M	2025-12-31	2026-02-12	10-K	0000932696-26-000007
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$632.8M	2024-12-31	2026-02-12	10-K	0000932696-26-000007
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$46.8M	2024-12-31	2026-02-12	10-K	0000932696-26-000007
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$619.5M	2023-12-31	2026-02-12	10-K	0000932696-26-000007
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$39.3M	2023-12-31	2026-02-12	10-K	0000932696-26-000007
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$98.1M	2022-12-31	2025-02-14	10-K	0001628280-25-005817
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$70.9M	2022-12-31	2025-02-14	10-K	0001628280-25-005817
38	current assets	us-gaap:AssetsCurrent	\$4.8B	2024-12-31	2026-02-12	10-K	0000932696-26-000007
39	current liabilities	us-gaap:LiabilitiesCurrent	\$4.1B	2024-12-31	2026-02-12	10-K	0000932696-26-000007
40	assets	us-gaap:Assets	\$6.3B	2023-12-31	2025-02-14	10-K	0001628280-25-005817
41	assets	us-gaap:Assets	\$5.1B	2022-12-31	2024-02-22	10-K	0001628280-24-006391
42	shares outstanding	dei:EntityCommonStockSharesOutstanding	30,996,502	2026-02-06	2026-02-12	10-K	0000932696-26-000007
43	shares outstanding	dei:EntityCommonStockSharesOutstanding	31,777,678	2025-02-07	2025-02-14	10-K	0001628280-25-005817