

Ttec Holdings, Inc. (TTEC)

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

Ttec Holdings, Inc. TTEC; other	
Grade	B A B C D E second fifth of 336 graded peers percentile 24.5; sampling error 2.6 points; lower is stronger
Rank	83 of 336
Profitability	A percentile 12.1
Solvency	B percentile 37.1
Growth and financing	D percentile 69.6
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 active not computable: distress, fortress balance sheet
Inputs computable	7 of 14
Graded from	filings received through Feb 26, 2026 225 days before the rescans; latest periodic filing 10-Q received Aug 10, 2026
Last close	\$1.46 2026-10-08; market equity \$72.0M
Price used in grade	None



B, the elk

second fifth of its sector; letters are fifths of the 336 graded peers

Share price, twelve months to the rescans

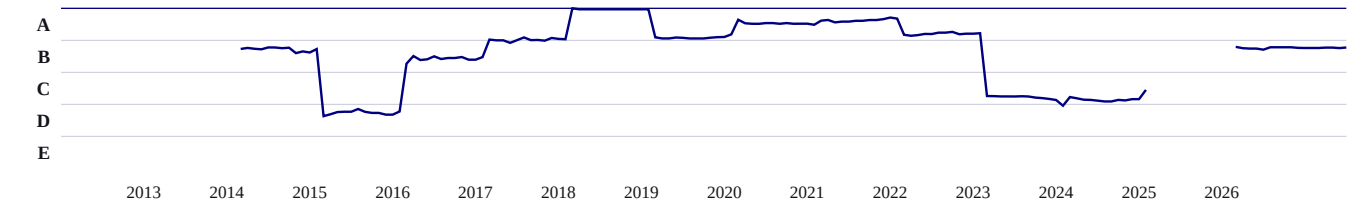
split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: C from Oct 21, 2024, C/D from Nov 21, 2024, C from Dec 21, 2024, B from Mar 2

Letter at every rescanscan

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 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.

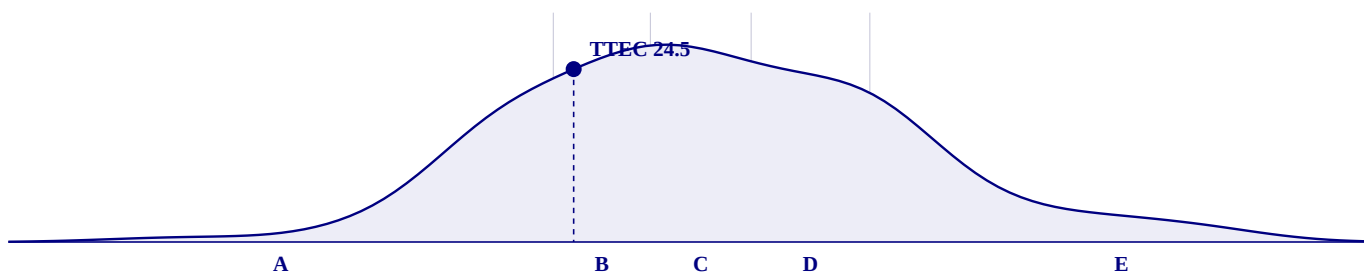
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 12.1						
Gross profitability		not computable	27.1%			one or more required annual facts are missing
Return on invested capital		not computable	10.0%			one or more required annual facts are missing
Accruals ratio		(19.3%)	(5.9%)	12.1	506	2025-12-31
Gross margin stability, five years		not computable	2.2 pts			five annual gross margins are required; found 0
Solvency, sleeve percentile 37.1						
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		1.72	2.05	44.4	386	2025-12-31
Net debt to EBITDA		not computable	2.52x			one or more required annual facts are missing
Interest coverage		not computable	2.18x			latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Current ratio		1.89x	1.32x	29.7	506	2025-12-31
Growth and financing, sleeve percentile 69.6						
Revenue growth, three-year compound		(4.4%)	5.1%	80.3	403	2025-12-31
Free cash flow growth, three-year compound		16.1%	8.7%	39.7	220	2025-12-31
Reinvestment rate		not computable	11.9%			pretax income must exceed the validity floor and imply a 0%-100% tax rate
Asset growth, three years		(11.4%)	4.1%	89.9	438	2025-12-31
Net share issuance, one year		1.7%	(0.4%)	68.5	356	2026-02-20

Among 336 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
78	Paychex Inc. (PAYX)	23.0	B	
79	Prog Holdings, Inc. (PRG)	23.3	B	
80	Kirby Corp. (KEX)	23.6	B	
81	Exponent Inc. (EXPO)	23.9	B	
82	Medpace Holdings, Inc. (MEDP)	24.2	B	
83	Ttec Holdings, Inc. (TTEC) <	24.5	B	
84	Koppers Holdings Inc. (KOP)	24.8	B	
85	Fair Isaac Corp. (FICO)	25.1	B	
86	IES Holdings, Inc. (IESC)	25.4	B	fortress balance sheet
87	Healthequity, Inc. (HQY)	25.7	B	
88	Maximus, Inc. (MMS)	26.0	B	

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	(60.1%)	2.0%	6
Distance from 52-week high	(62.4%)	(26.8%)	10
EBIT to enterprise value	not computable	4.4%	
Free cash flow yield	115.3%	4.1%	100
Book value to price	1.26	0.34	92
Sales to price	29.69	0.70	99
Composite equity issuance, five years	(1.5%)	(8.8%)	63
Relative strength against the sector, log excess return	(1.07)	(0.13)	6

Diagnostics

not in 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	\$93.9M
Operating cash flow, four quarters	\$85.7M
Months of runway	not finite
Days since last periodic filing	60 (10-Q received Aug 10, 2026)
Median daily dollar volume, 63 sessions	\$615,539

Sources

each row links to the 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	0001104659-26-020532
2	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$121.1M	2025-12-31	2026-02-26	10-K	0001104659-26-020532
3	assets	us-gaap:Assets	\$1.5B	2025-12-31	2026-02-26	10-K	0001104659-26-020532
4	assets	us-gaap:Assets	\$1.8B	2024-12-31	2026-02-26	10-K	0001104659-26-020532
5	current assets	us-gaap:AssetsCurrent	\$673.4M	2025-12-31	2026-02-26	10-K	0001104659-26-020532
6	current liabilities	us-gaap:LiabilitiesCurrent	\$356.0M	2025-12-31	2026-02-26	10-K	0001104659-26-020532
7	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	\$354.2M	2025-12-31	2026-02-26	10-K	0001104659-26-020532
8	operating income	us-gaap:OperatingIncomeLoss	-\$117.1M	2025-12-31	2026-02-26	10-K	0001104659-26-020532
9	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableToNoncontrollingInterests	\$118.0M	2025-12-31	2026-02-26	10-K	0001104659-26-020532
10	liabilities	us-gaap:Liabilities	\$1.4B	2025-12-31	2026-02-26	10-K	0001104659-26-020532
11	operating income	us-gaap:OperatingIncomeLoss	\$118.0M	2023-12-31	2026-02-26	10-K	0001104659-26-020532
12	interest expense	us-gaap:InterestExpense	\$78.3M	2023-12-31	2024-02-29	10-K	0001558370-24-002207
13	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$2.1B	2025-12-31	2026-02-26	10-K	0001104659-26-020532
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$2.2B	2024-12-31	2026-02-26	10-K	0001104659-26-020532
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$2.5B	2023-12-31	2026-02-26	10-K	0001104659-26-020532
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$2.4B	2022-12-31	2025-02-27	10-K	0001558370-25-001823
17	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$38.1M	2025-12-31	2026-02-26	10-K	0001104659-26-020532
18	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$58.8M	2024-12-31	2026-02-26	10-K	0001104659-26-020532
19	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$45.2M	2024-12-31	2026-02-26	10-K	0001104659-26-020532
20	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$144.8M	2023-12-31	2026-02-26	10-K	0001104659-26-020532
21	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$67.8M	2023-12-31	2026-02-26	10-K	0001104659-26-020532
22	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$137.0M	2022-12-31	2025-02-27	10-K	0001558370-25-001823
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$84.0M	2022-12-31	2025-02-27	10-K	0001558370-25-001823
24	depreciation amortization	us-gaap:Depreciation	\$53.9M	2025-12-31	2026-02-26	10-K	0001104659-26-020532
25	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinary Items	\$118.0M	2025-12-31	2026-02-26	10-K	0001104659-26-020532
26	income tax	us-gaap:IncomeTaxExpenseBenefit	\$14.8M	2025-12-31	2026-02-26	10-K	0001104659-26-020532
27	current assets	us-gaap:AssetsCurrent	\$652.3M	2024-12-31	2026-02-26	10-K	0001104659-26-020532
28	current liabilities	us-gaap:LiabilitiesCurrent	\$353.9M	2024-12-31	2026-02-26	10-K	0001104659-26-020532
29	assets	us-gaap:Assets	\$2.2B	2023-12-31	2025-02-27	10-K	0001558370-25-001823
30	assets	us-gaap:Assets	\$2.2B	2022-12-31	2025-02-27	10-K	0001558370-25-001823
31	shares outstanding	dei:EntityCommonStockSharesOutstanding	48,565,548	2026-02-20	2026-02-26	10-K	0001104659-26-020532
32	shares outstanding	dei:EntityCommonStockSharesOutstanding	47,757,848	2025-02-21	2025-02-27	10-K	0001558370-25-001823