

Jack Henry & Associates, Inc. (JKHY)

Technology / Information Technology Services · NASDAQ



EQUITY FACTSHEET

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$153.19	\$10.7B	\$193.39	21.9	43.6%	23%	6/9	+1.7%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	1.1M	\$121.04	4.24	19.8%	19%	9.1	+19.0%

Jack Henry & Associates, Inc. operates as a financial technology company that connects people and financial institutions through technology solutions and payment processing services. It operates through four segments: Core, Payments, Complementary, and Corporate and Other. The Core segment provides core information processing platforms to banks and credit unions, which consist of integrated applications required to process deposit, loan, general ledger transactions, and maintain centralized accountholder information. The Payments segment offers secure payment processing tools and services, including ATM, automated clearing house origination and remote deposit capture processing, and risk management products and services, as well as debit and credit card processing services, and online and mobile bill pay solutions. The Complementary segment provides software, and hosted processing platforms and services comprising digital/mobile banking, treasury, online account opening, fraud/anti-money laundering, and lending/deposit solutions. The Corporate and Other segment offers hardware and other products. It offers specialized financial performance, imaging and payment, information security and risk management, retail delivery, and online and mobile solutions to financial services organizations and corporate entities. The company also provides SilverLake system, a system primarily designed for commercial-focused banks; Symitar, a system designed for credit unions; CIF 20/20, a parameter-driven system for banks; and Core Director, a system with point-and-click operation for banks. It provides digital products and services under the Banno Digital Platform, and electronic payment solutions; hardware systems; implementation, training, and support and service solutions; data center solutions; and data and transaction processing, and software licensing and related services, as well as professional services. The company was founded in 1976 and is headquartered in Monett, Missouri.

SECTOR Technology INDUSTRY Information Technology Services EXCHANGE NASDAQ MARKET CAP \$10.7B EMPLOYEES 7,300 (SEC-filed) CEO Gregory R. Adelson
IPO 1985-11-20 COUNTRY US
663 Highway 60, Monett, MO 65708-8215 · Tel 417 235 6652 · jackhenry.com

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

75 / 100

Street mean **\$186.08** (13 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

NET BUYING

\$0.3M open-market purchases vs \$0.0M sales / 6 mo

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · JKHY +1.7% · S&P 500 +15.9% · spread -14.2pp



7 Years vs S&P 500 · JKHY +19.0% · S&P 500 +189.9% · spread -170.9pp



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

75

OF 100

Score Breakdown

Profitability	75/100
Growth	53/100
Momentum	80/100
Quality	86/100
Earnings Quality	69/100
Balance Sheet	71/100
Value	52/100
Risk (safety)	100/100
Overall	74.9/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
IT	60
CACI	57
LDOS	63
G	65
EPAM	68
FIS	55
JKHY	75

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

75 / 100

IS Score 74.9 / 100 · -6.4 from peak of 81

Quarter	Business Quality
23 Q1	75
23 Q2	58
23 Q3	62
23 Q4	65
24 Q1	72
24 Q2	70
24 Q3	72
24 Q4	70
25 Q1	72
25 Q2	78
25 Q3	81
25 Q4	81
26 Q1	75

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BULLISH

Technical Score 68 / 100 · Power +36 · 16 of 22 indicator votes bullish

Date	Price Structure
07-23	62
08-13	58
09-03	96
09-25	29
10-16	68

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

Both readings sit above the midpoint — business quality at 75 and price structure at 68 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 74.9	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 80 → 81 → 81 → 75	the direction matters more than the level
Technical vote share back above 50%	now 73%	price structure no longer broken
Institutional holder count rises two quarters running	peak 789 → now 715	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

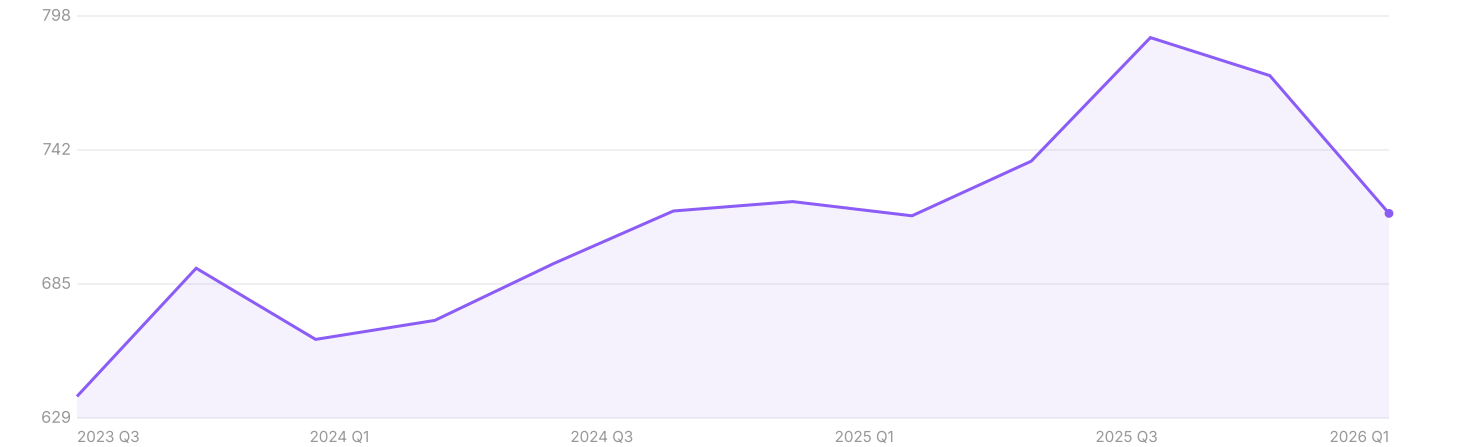
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 3 buys 2026-06-16	INSIDER BUYS (180D) 2 \$0.32M
ETF FUNDS (30D) 590 up / 531 down net +59 funds			

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND 13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 789 · latest 715 (-74 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%	GUARD
2026 Q2	715	70.0M	\$9.6B	97.2%	
2026 Q1	773	72.5M	\$11.3B	100.7%	ex - outlier 92.4%
2025 Q4	789	72.9M	\$13.0B	101.2%	ex - outlier 89.2%
2025 Q3	737	69.8M	\$10.1B	96.9%	
2025 Q2	714	70.6M	\$12.6B	98.0%	
2025 Q1	720	69.7M	\$12.6B	96.8%	
2024 Q4	716	70.1M	\$12.4B	97.3%	
2024 Q3	694	68.0M	\$11.9B	94.4%	
2024 Q2	670	67.0M	\$11.0B	93.0%	
2024 Q1	662	67.5M	\$11.6B	93.7%	
2023 Q4	692	67.9M	\$11.0B	94.2%	
2023 Q3	638	67.5M	\$10.2B	93.7%	

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

Why 2026-03 reads 100.67%. Institutions cannot hold more of a company than exists. The reported 72.5M shares exceed the 72.0M outstanding, and a single filer accounts for the excess: **BlackRock, Inc.** reports 5,958,055 shares against 5,978,550 the prior quarter, a 1x jump, which alone would be 8.3% of the company. Excluding that filing, ownership is 92.4%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

Why 2025-12 reads 101.22%. Institutions cannot hold more of a company than exists. The reported 72.9M shares exceed the 72.0M outstanding, and a single filer accounts for the excess: **VANGUARD GROUP INC** reports 8,652,967 shares against 8,761,219 the prior quarter, a 1x jump, which alone would be 12.0% of the company. Excluding that filing, ownership is 89.2%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

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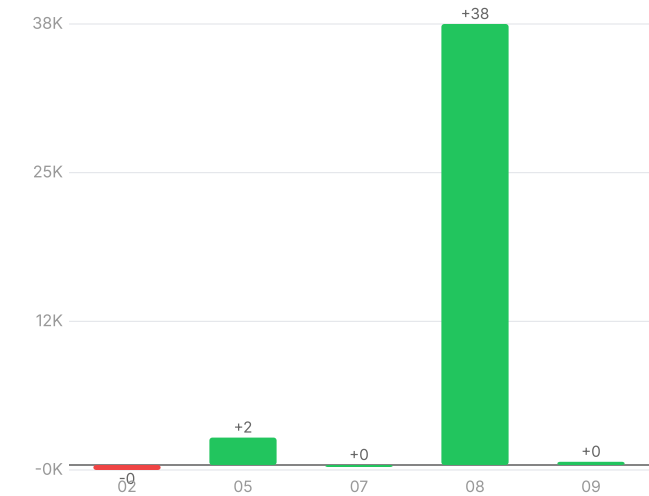
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Preece Richard	director	2026-09-01	A-Award	270	—	270
Morgan Craig Keith	CLO & Secretary	2026-08-27	A-Award	1,130	—	10,173
Morgan Craig Keith	CLO & Secretary	2026-08-27	TAX W/H	498	\$0.09M	9,675
Morgan Craig Keith	CLO & Secretary	2026-08-27	A-Award	513	—	10,188
Morgan Craig Keith	CLO & Secretary	2026-08-27	TAX W/H	226	\$0.04M	9,962
Morgan Craig Keith	CLO & Secretary	2026-08-27	A-Award	1,206	—	11,168
Morgan Craig Keith	CLO & Secretary	2026-08-27	TAX W/H	532	\$0.09M	10,636
Adelson Gregory R.	director, President & CEO	2026-08-27	A-Award	2,456	—	29,141

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
P — Open-market purchases	2	2,375	\$0.3M	Counted
M — Exercises (paired A/D)	16	20,593	—	None — mechanics
F — Tax withholding	25	12,065	\$2.0M	None — compensation

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Net Buying	OPEN-MARKET SELLS \$0.0M 0 txns / 6 mo	OPEN-MARKET BUYS \$0.3M 2 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-08-24	Foss David B	22,500	\$3.8M
2026-07-30	Foss David B	7,500	\$1.2M
2025-12-01	Foss David B	20,000	\$3.5M
2025-05-13	Swearingen Renee Ann	1,010	\$0.2M
Trailing 12 mo	3 filings	50,000	\$9M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-07-31	SCHEDULE 13G	Vanguard Portfolio Management	5.02%	3.6M sh
2026-07-28	SCHEDULE 13G/A	BlackRock, Inc.	6.80%	4.8M sh
2026-04-30	SCHEDULE 13G	Vanguard Capital Management	7.47%	5.4M sh
2026-03-27	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change

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12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Gilbert Cisneros	House	BUY	\$1,001 - \$15,000	2026-06-16	2026-07-03
Gilbert Cisneros	House	BUY	\$1,001 - \$15,000	2026-06-16	2026-07-03
Gilbert Ray Cisneros	House	BUY	\$1,001 - \$15,000	2026-06-15	2026-07-03
Tommy Tuberville	Senate	SELL	\$1,001 - \$15,000	2024-05-03	2024-06-14
Tommy Tuberville	Senate	SELL	\$1,001 - \$15,000	2024-05-03	2024-06-13
Thomas Hawley Tuberville	Senate	SELL	\$1,001 - \$15,000	2024-05-03	2024-06-13
HOUSE 12-MO 11 trades 9 purchases		SENATE 12-MO 0 trades None purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 773	13F SHARES 73M 100.7% of shares out	NEW / CLOSED 108 / 107 positions, QoQ	INCREASED / REDUCED 278 / 286 positions, QoQ	
PUT/CALL (13F) 1.25 option positions	FREE FLOAT 99.4% 70M sh			

2.8 · Largest Reporting 13F Managers

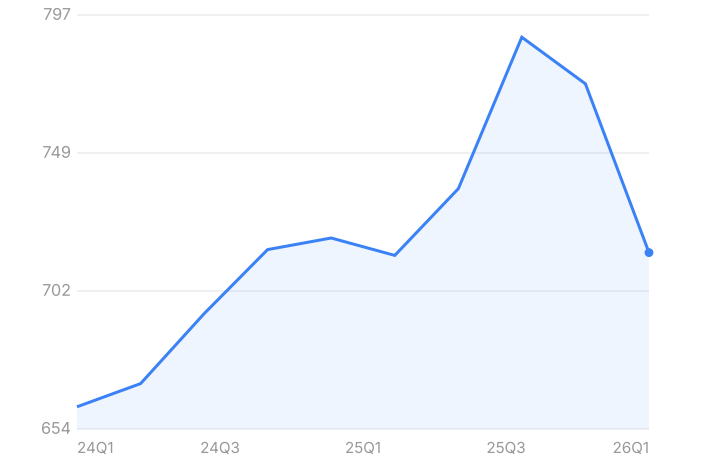
MANAGER	SHARES	VALUE
Walker Asset Management, Llc	234,185	\$34M
Fenimore Asset Management Inc	201,067	\$29M
Copeland Capital Management, Llc	192,542	\$28M
Forvis Mazars Wealth Advisors, Llc	126,292	\$18M
Wealth Enhancement Advisory Servic	104,821	\$15M
Y-Intercept	41,454	\$6M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

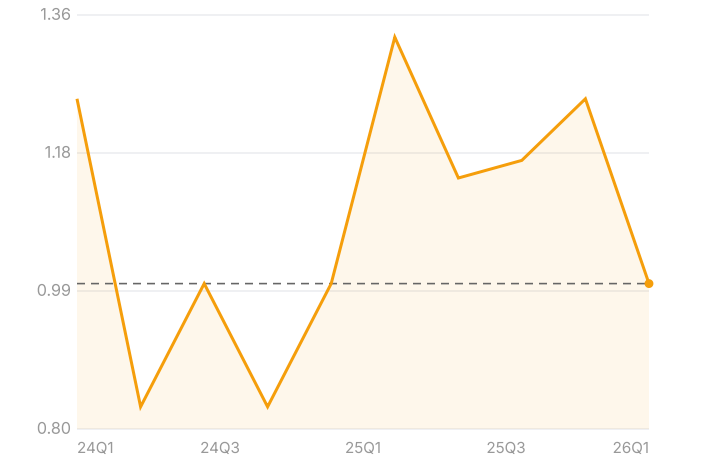
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$324M
VSMPX	0.0%	\$324M
VTI	0.0%	\$324M
VTSAX	0.0%	\$324M
VFFSX	0.0%	\$267M
VOO	0.0%	\$267M

13F Filers Holding JKHY — quarterly



Institutional Put/Call — quarterly

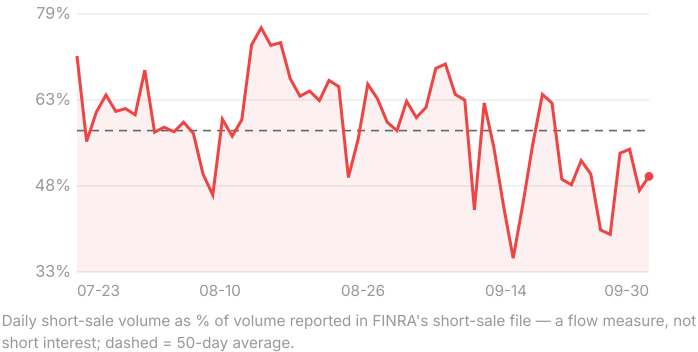


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14 SHORT VOLUME — DAILY, 60 SESSIONS

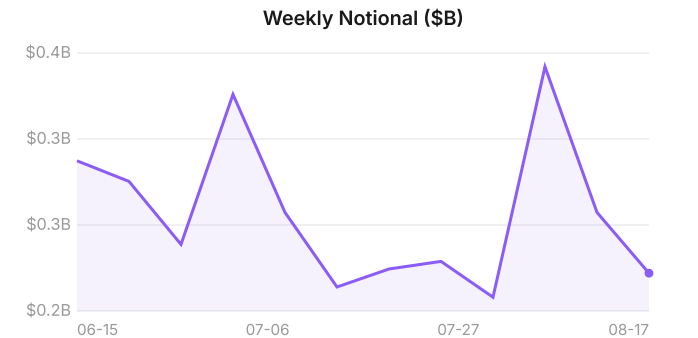
EDGE · live FINRA feed



LATEST SESSION 49.9% 2026-10-15	20-DAY AVG 51.0% 50-day 58.0%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 49% · N: 61% · B: 39% latest session
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15 DARK POOL ACTIVITY

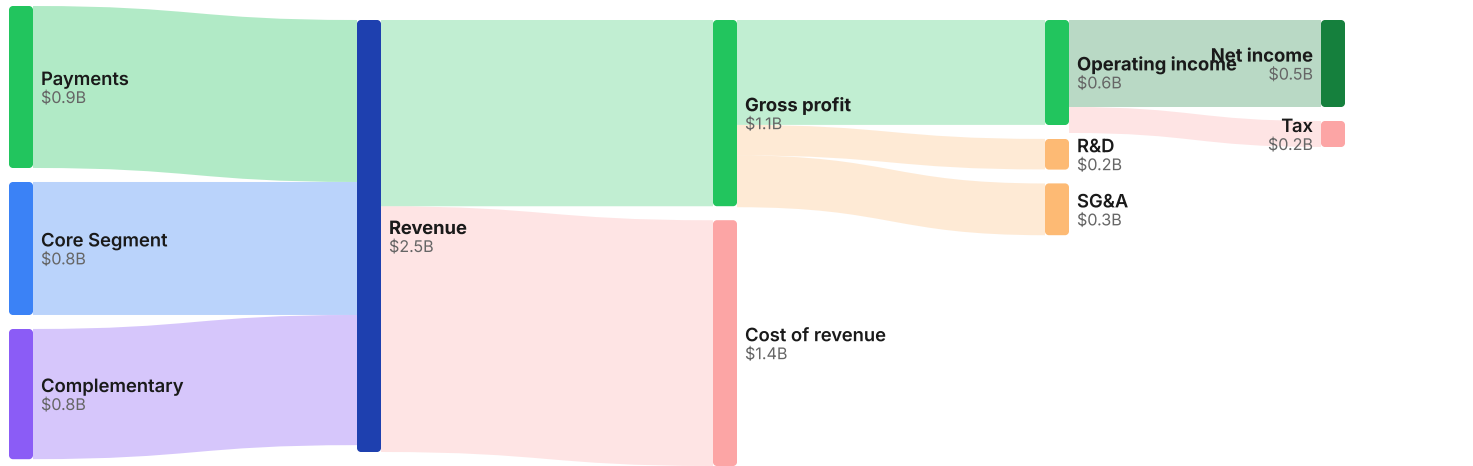
EDGE · live ATS data



Where JKHY Trades in the Dark		
ATS VENUE (4-WK)	SHARES	AVG TRADE
Ubsa Ubs Ats	1.6M	37 sh
Incr Intelligent Cross Llc	1.4M	32 sh
Sgmt Sigma X2	0.9M	30 sh
Ebxl Level Ats	0.9M	23 sh
Mlix Instinct X	0.6M	49 sh
Mstx Ms Trajectory Cross (Ats-1)	0.6M	24 sh

16 REVENUE FLOW — FY2026

live segmentation + income data



Where a dollar of Jack Henry & Associates, Inc. revenue goes. All values FY2026 filings, live.

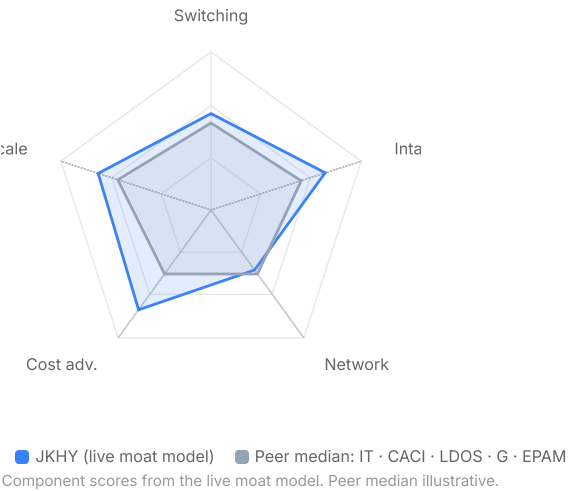
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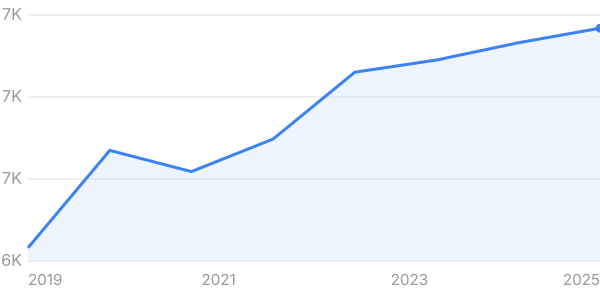
17 MOAT & COMPETITIVE POSITION

LIVE MODEL · 68/100 NARROW

Moat score 68/100 — Narrow; primary source Cost Advantage.



3.8 · Employees (SEC filings)



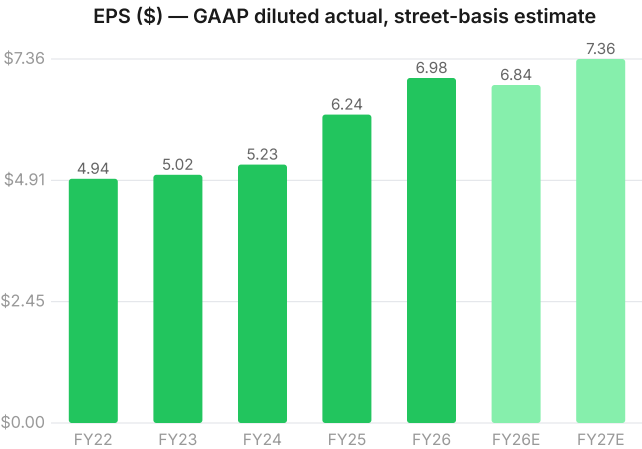
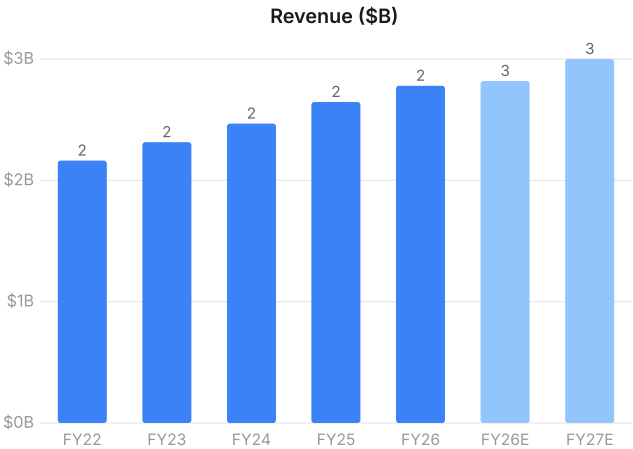
18 CORPORATE INFORMATION — KEY OFFICERS

7,300 employees

OFFICER	TITLE
Gregory R. Adelson	Chief Executive Officer, President & Director
Mimi Carsley	Chief Financial Officer & Treasurer
Craig Keith Morgan	Chief Legal Officer & Secretary
Shanon McLachlan	Senior Vice President, Executive Officer & Chief Operating Officer

19 REVENUE & EPS — HISTORY AND ESTIMATES

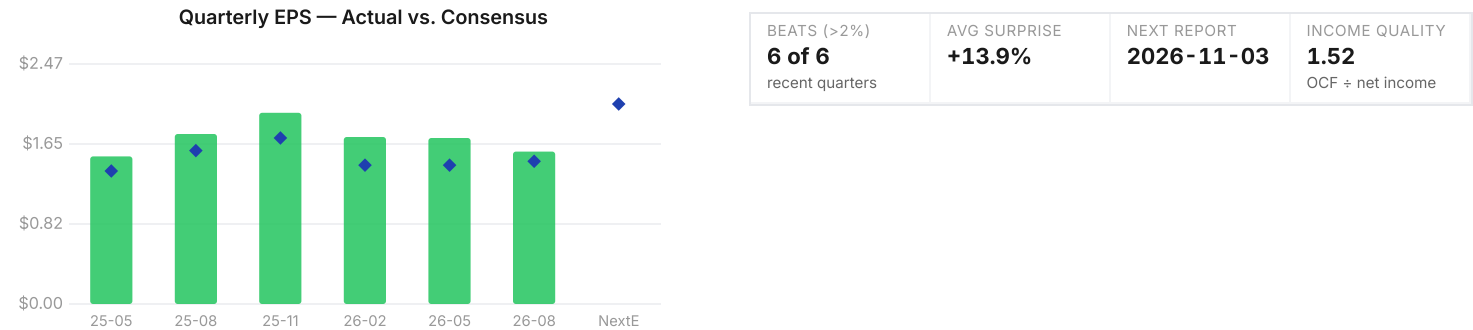
live consensus



Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

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20 ESTIMATE VS. ACTUAL & SURPRISES live data

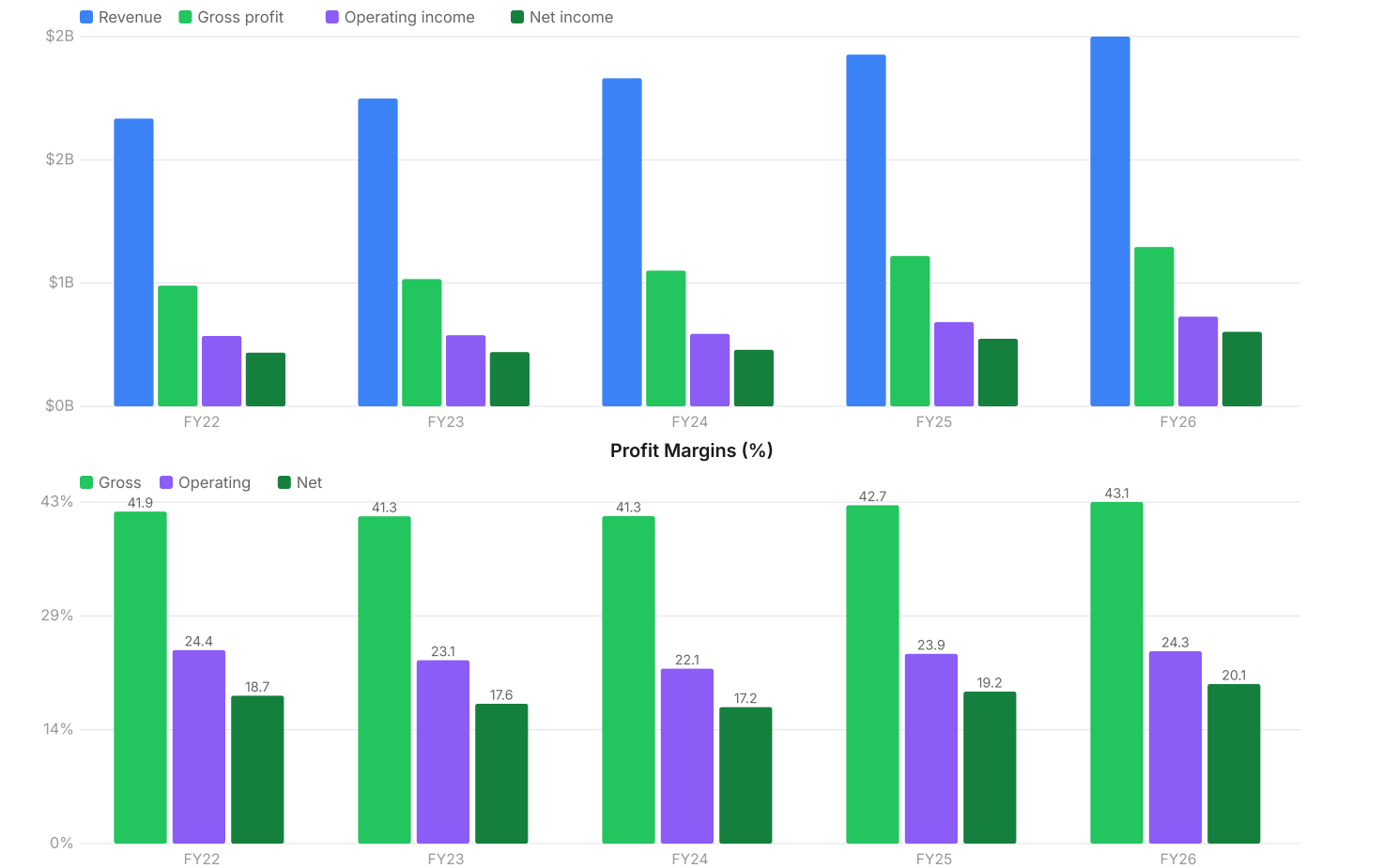


21 REPORTED VS. CONSENSUS — FULL HISTORY 0 quarters · live data

BEAT RATE —% 0 of 0 quarters		CURRENT STREAK 0 longest 0		AVG EPS SURPRISE —% median —%		SURPRISE TREND — last 4 vs prior 4	
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE	

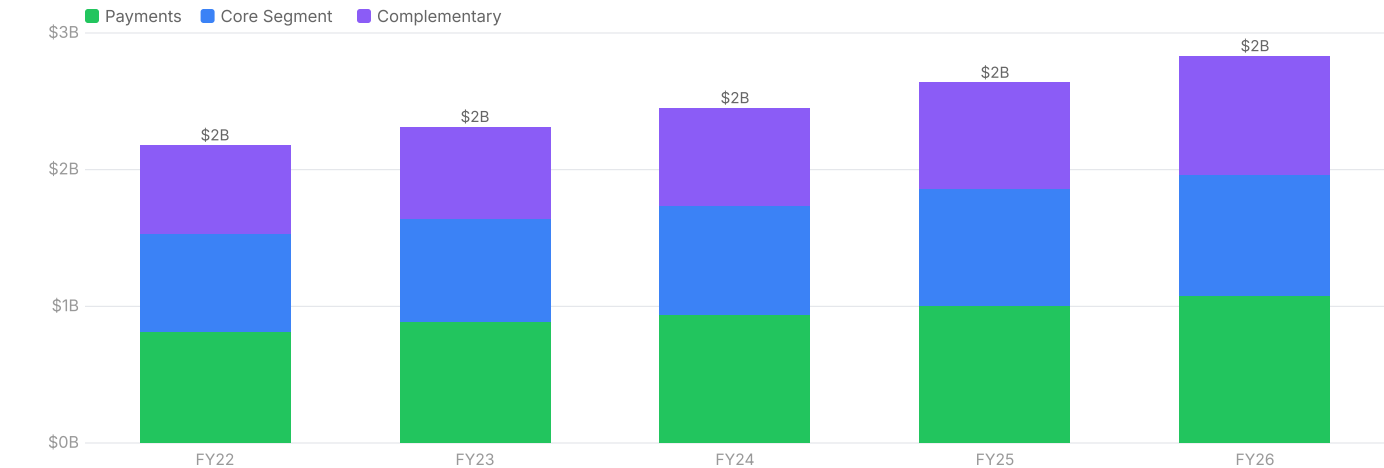
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

INCOME TRENDS — 5 YEAR live financials



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Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY22	FY23	FY24	FY25	FY26
Revenue	+10.5%	+6.9%	+6.6%	+7.2%	+5.1%
Gross profit	+17.2%	+5.4%	+6.7%	+10.7%	+6.1%
Operating income	+19.0%	+1.3%	+1.8%	+16.2%	+6.6%
Net income	+16.5%	+1.0%	+4.1%	+19.4%	+10.3%

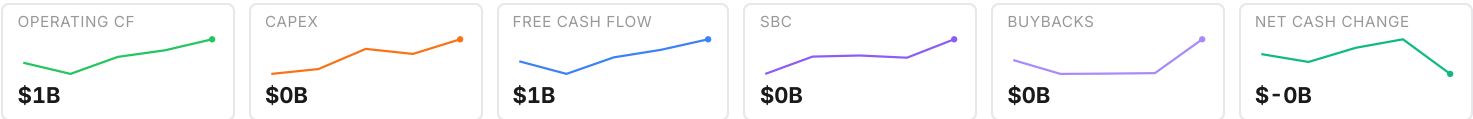
22 INCOME STATEMENT — FULL

live financials

\$B · FY ENDS	FY22	FY23	FY24	FY25	FY26	TREND
Revenue	1.9	2.1	2.2	2.4	2.5	
Cost of revenue	1.1	1.2	1.3	1.4	1.4	
Gross profit	0.8	0.9	0.9	1.0	1.1	
R&D expense	0.1	0.1	0.1	0.2	0.2	
SG&A expense	0.2	0.2	0.3	0.3	0.3	
Operating income	0.5	0.5	0.5	0.6	0.6	
EBITDA	0.7	0.7	0.7	0.8	0.8	
D&A	0.2	0.2	0.2	0.2	0.2	
Pretax income	0.5	0.5	0.5	0.6	0.7	
Income tax	0.1	0.1	0.1	0.1	0.2	
Net income	0.4	0.4	0.4	0.5	0.5	
Diluted EPS (\$)	4.94	5.02	5.23	6.24	6.98	
Diluted shares (M)	73	73	73	73	72	

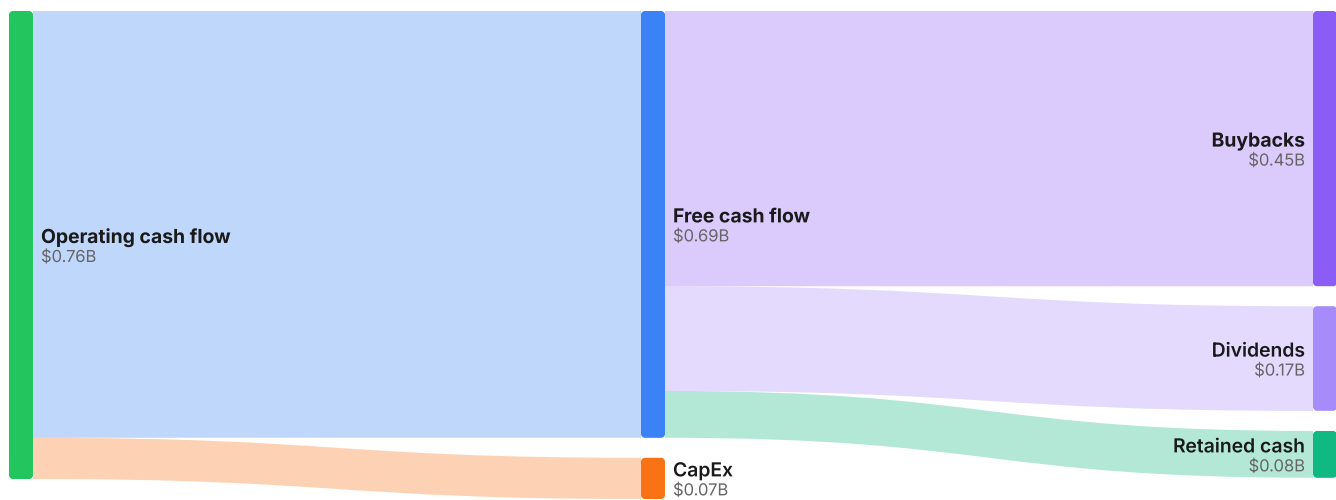
CASH FLOW TRENDS

live data



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WHERE THE CASH WENT — FY2026 cash Sankey, live data



Balance Sheet — Full

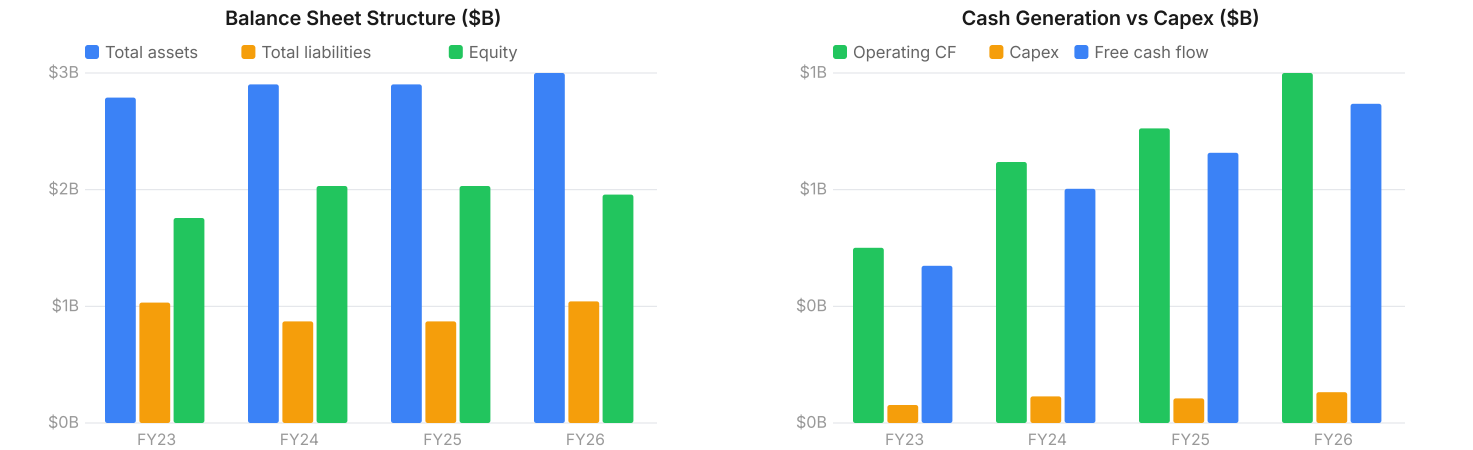
\$B	FY23	FY24	FY25	FY26	
Cash & equivalents	0.0	0.1	0.1	0.0	
ST investments	0.0	0.0	0.0	0.0	
Receivables (net)	0.3	0.3	0.3	0.4	
Total current assets	0.6	0.7	0.7	0.6	
PP&E (net)	0.2	0.2	0.2	0.2	
Goodwill + intangibles	1.5	1.5	1.5	1.5	
Total assets	2.9	3.0	3.0	3.1	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	0.1	0.0	0.0	0.0	
Deferred revenue	0.3	0.3	0.3	0.3	
Total current liabilities	0.6	0.5	0.5	0.6	
Long-term debt	0.1	0.0	0.0	0.0	
Total liabilities	1.1	0.9	0.9	1.1	
Shareholders' equity	1.8	2.1	2.1	2.1	

Cash Flow Statement — Full

\$B	FY23	FY24	FY25	FY26	
Net income	0.4	0.4	0.5	0.5	
D&A	0.2	0.2	0.2	0.2	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	(0.2)	(0.0)	(0.0)	(0.1)	
Operating cash flow	0.4	0.6	0.6	0.8	
Capital expenditures	(0.0)	(0.1)	(0.1)	(0.1)	
Investing cash flow	(0.4)	(0.2)	(0.2)	(0.3)	
Buybacks	(0.0)	(0.0)	(0.0)	(0.4)	
Dividends paid	(0.1)	(0.2)	(0.2)	(0.2)	
Debt issuance / (repay)	0.2	(0.1)	(0.2)	0.0	
Financing cash flow	(0.0)	(0.3)	(0.3)	(0.6)	
Free cash flow	0.3	0.5	0.6	0.7	

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23 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY22	FY23	FY24	FY25	FY26	TTM	TREND
PROFITABILITY							
ROE	24.3%	21.2%	19.2%	21.4%	24.0%	23%	
ROA	13.9%	12.9%	12.8%	15.0%	16.2%	16.0%	
ROIC	19.5%	19.0%	18.5%	21.8%	23.4%	18.8%	
Gross margin	41.9%	41.3%	41.3%	42.7%	43.1%	43.6%	
Operating margin	24.4%	23.1%	22.1%	23.9%	24.3%	24.9%	
Net margin	18.7%	17.6%	17.2%	19.2%	20.1%	19.8%	
EBITDA margin	33.6%	32.7%	32.2%	33.7%	32.8%	34.0%	
FCF margin	24.2%	12.5%	23.0%	24.8%	27.4%	—	
VALUATION							
P/E	34.67	32.25	31.15	28.66	19.74	21.9	
P/B	7.82	6.42	5.58	6.13	4.84	5.4	
P/S	6.48	5.69	5.37	5.50	3.92	4.24	
P/FCF	26.77	45.43	23.33	22.21	14.28	15.5	
EV/EBITDA	19.69	17.54	16.51	16.18	11.54	12.5	
EV/Revenue	6.61	5.74	5.32	5.46	3.93	4.3	
Earnings yield	2.9%	3.1%	3.2%	3.5%	5.1%	4.56%	
FCF yield	3.7%	2.2%	4.3%	4.5%	7.0%	6.47%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY22	FY23	FY24	FY25	FY26	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	1.20	1.00	1.27	1.27	1.17	1.17	
Quick ratio	1.20	1.00	1.27	1.27	1.17	1.17	
Debt / equity	0.17	0.08	0.00	0.00	0.02	0.02	
Debt / assets	9.9%	5.1%	0.0%	0.0%	1.3%	1.3%	
Net debt / EBITDA	0.40	0.16	-0.14	-0.13	0.03	0.03	
Interest coverage	199.17	32.48	31.40	57.14	120.51	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY22	FY23	FY24	FY25	FY26	TTM	TREND
EFFICIENCY							
Asset turnover	0.74	0.73	0.74	0.78	0.82	0.81	
Receivables turnover	5.48	5.99	6.81	7.47	7.60	7.1	
DSO (days)	67	61	54	49	48	51	
DPO (days)	6	7	8	8	8	9	
Cash conversion cycle	60	54	46	41	40	42	
GROWTH (YoY)							
Revenue growth	10.5%	6.9%	6.6%	7.2%	6.7%	—	
Net income growth	16.5%	1.0%	4.1%	19.4%	10.3%	—	
EPS growth	18.3%	1.1%	4.1%	19.5%	11.8%	—	
FCF growth	54.4%	-44.6%	95.9%	15.3%	18.1%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	4.97	5.02	5.23	6.24	6.98	6.98	
Book value / share	22.01	25.23	29.16	29.19	28.48	28.48	
Revenue / share	26.58	28.45	30.32	32.54	35.17	35.17	
FCF / share	6.43	3.56	6.98	8.06	9.65	9.65	
Cash / share	0.17	0.52	1.40	1.40	0.17	0.17	
SHAREHOLDER RETURN & SCORES							
Buyback yield	1.5%	0.2%	0.2%	0.3%	4.5%	4.52%	
Altman Z-Score	9.23	9.29	10.71	11.62	8.61	9.1	
Piotroski F-Score	8	7	7	7	6	6/9	
Beneish M-Score	-2.68	-2.56	-2.81	-2.79	-2.74	-2.74	

24 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	6 / 9	Middling		
Altman Z-Score	9.1	Safe (>2.99)	Safe	
Income quality	1.52	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.74	Non-manipulator	vs -2.22 threshold	

25 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.77	Revenue stability	1.00
Interest burden		1.01	Earnings stability	0.92
Operating margin		25.6%	Earnings persistence	0.96
Asset turnover		0.82×	Revenue CAGR 3y	6.8%
Financial leverage		1.48×	EPS CAGR 3y	11.6%
= ROE		24%	FCF CAGR 3y	38.7%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 4.52%	DIVIDEND YIELD 1.57%	TOTAL SHAREHOLDER RETURN 6.12% cash yield	SBC / REVENUE 0.9% dilution pressure
-------------------------------	--------------------------------	--	---

26 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



27 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
IT	\$13.0B	18.4	114%	16.4%	+0.7%	6/9	-13.1%
CACI	\$13.6B	25.3	13%	5.8%	+10.9%	5/9	+18.5%
LDOS	\$15.7B	11.5	28%	7.8%	+3.4%	6/9	-32.1%
G	\$6.3B	11.0	22%	10.8%	+6.5%	9/9	-4.1%
EPAM	\$6.3B	16.5	11%	7.3%	+10.8%	8/9	—
FIS	\$18.6B	5.5	22%	6.8%	+20.4%	5/9	—
INGM	\$6.1B	14.5	10%	0.8%	+45.7%	6/9	—
CDW	\$18.8B	18.0	44%	4.2%	+7.4%	6/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

28 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

24 Analysts



MEAN TARGET (QTR) \$186.08 13 targets	TARGET VS. PRICE +21.5% last-quarter mean	NEXT REPORT 2026-11-03 street \$2.06
--	--	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$2.53B	\$2.55B / \$2.52B	\$6.84	\$6.85 / \$6.83	9
FY2027	\$2.69B	\$2.71B / \$2.68B	\$7.36	\$7.44 / \$7.23	13
FY2028	\$2.88B	\$2.91B / \$2.85B	\$8.07	\$8.38 / \$7.31	12

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29 STREET TARGETS & THIRD-PARTY RATING live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$175.50	+14.6%	2
Last Quarter	\$186.08	+21.5%	13
Last Year	\$187.63	+22.5%	32
All Time	\$189.02	+23.4%	43

Rolling mean of published targets vs. last close \$153.19. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating

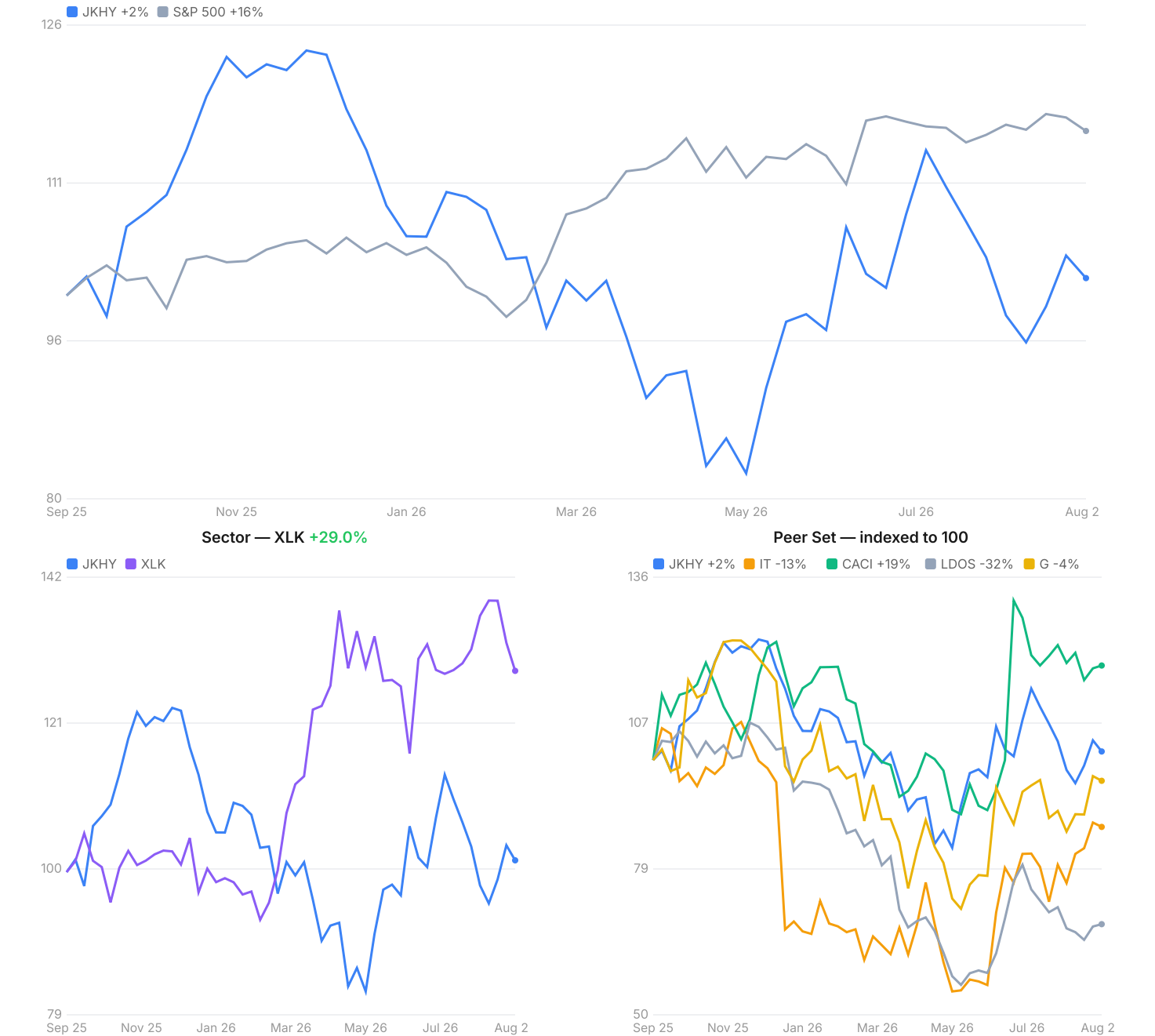
A

DCF4/5ROE5/5ROA5/5DEBT/EQ4/5P/E3/5P/B2/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

30 PRICE PERFORMANCE — INDEXED, 12 MO live prices · benchmark + sector + peer set

JKHY +1.7% vs S&P 500 +15.9% — spread -14.2pp



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$148.47	+4.72	+3.18%	Above
SMA 50	\$156.07	-2.88	-1.85%	Below
SMA 200	\$154.89	-1.70	-1.10%	Below
EMA 9	\$151.69	+1.50	+0.99%	Above
EMA 21	\$151.32	+1.87	+1.24%	Above
EMA 50	\$152.54	+0.65	+0.43%	Above
EMA 200	\$154.29	-1.10	-0.71%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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31 TECHNICAL POWER SCOREEDGE · site engine · 68/100 composite

TECHNICAL VERDICT

BULLISH

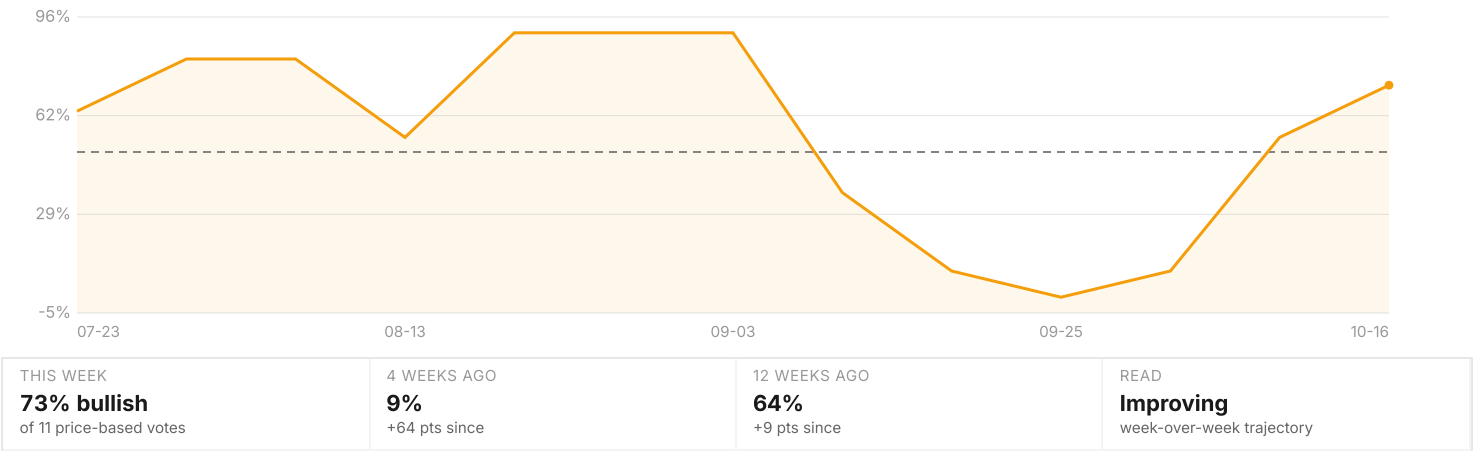
Power Score +36

16 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		67
Momentum 25%		73
Volume 20%		69
Volatility 10%		100
Patterns 15%		38

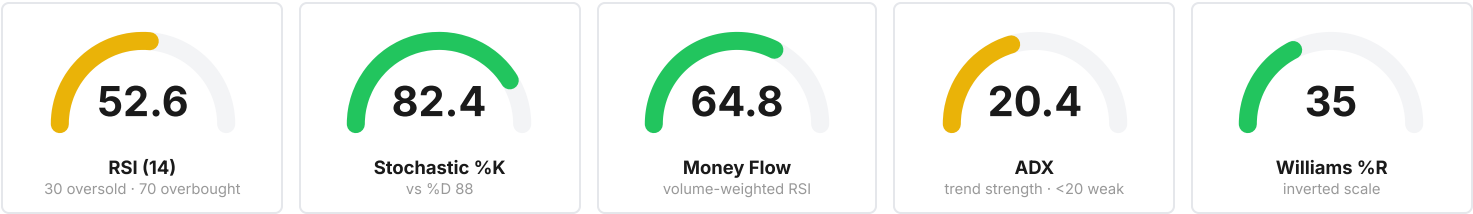
BULLISH — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID16 bull / 6 bear

● Price vs SMA 20	\$148.47	● Price vs SMA 50	\$156.07	● Price vs SMA 200	\$154.89
● EMA 9/21 Cross	151.7/151.3	● SMA 50/200	Golden	● ADX Direction	ADX 20
● Supertrend	\$146	● Parabolic SAR	\$147	● SMA Slope	-0.080
● RSI	52.6	● Stochastic K/D	82/88	● StochRSI K/D	92/97
● Williams %R	-35	● CCI	113	● TSI vs Signal	-4.8
● CMO	5.3	● ROC	7.47%	● OBV Signal	Accum
● Chaikin MF	-0.180	● MFI	65	● Force Index	0M
● Elder Ray Bull	7.19				

INDICATOR GAUGESsite technicals-tab style



32 KEY LEVELS & VOLATILITYlive indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$156.97 / \$158.85 / \$161.24	S1 / S2	\$154.58 / \$152.70
Bollinger (20,2)	\$140.83 – \$156.11	Squeeze	Off
52-wk range	\$120.60 – \$191.14	Off 52-wk high	-19.9%
ATR (14)	\$4.23 (2.8%)	Historical vol	21.8%

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33 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

+0.0%
Jan
60%

+0.4%
Feb
55%

+2.3%
Mar
81%

+0.7%
Apr
55%

-0.4%
May
50%

+1.8%
Jun
65%

+0.9%
Jul
55%

+0.2%
Aug
50%

+0.3%
Sep
60%

+2.0%
Oct
70%

+2.3%
Nov
60%

+1.3%
Dec
65%

Sample: 20 years — treat short histories as suggestive, not statistical.

34 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	JKHY	S&P 500
Weekly volatility (σ , 1y)	4.43%	1.83%
Best / worst week (1y)	+10.3% / -9.9%	—
Max drawdown (5y, monthly)	-30.0%	—
1-week VaR (95%)	-6.3%	—
Beta (5y)	0.56	1.00

35 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

JKHY EQUITY WEATHER (LIVE)

CLOUDY · +8

Trend

Momentum

Volume

Volatility

Breadth

+2

+44

+33

-60

-17

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed Bearish

SPY / QQQ TSI

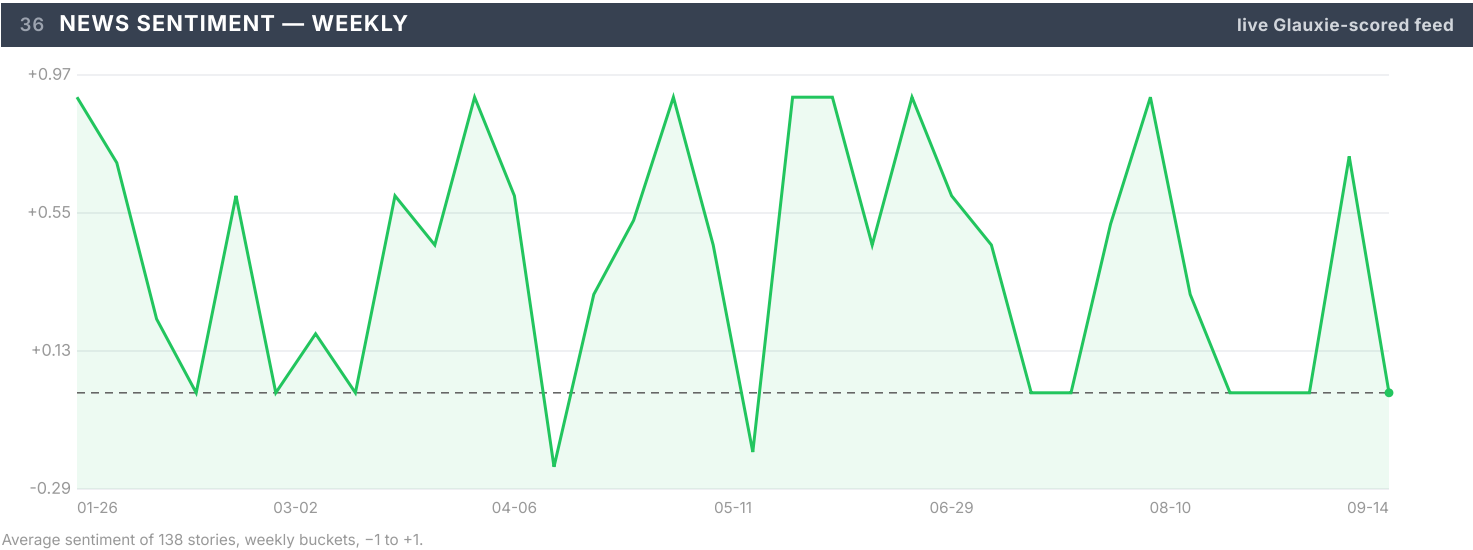
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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37 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL +7.7 +21.2 vs industry	TREND +2.5 +12.7 vs industry	MOMENTUM +43.9 +52.9 vs industry	VOLUME +33.4 +29.4 vs industry
---	---	---	---

READING	JKHY	INFORMATION TECHNOLOGY SERVICES N=1,049	TECHNOLOGY N=6,969	ALL US SYMBOLS N=70,435
Overall	+7.7	-13.5	-20.7	-20.5
Trend	+2.5	-10.2	-20.8	-21.3
Momentum	+43.9	-9.0	-28.5	-15.8
Volume	+33.4	+4.0	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

38 EXECUTIVE COMPENSATION

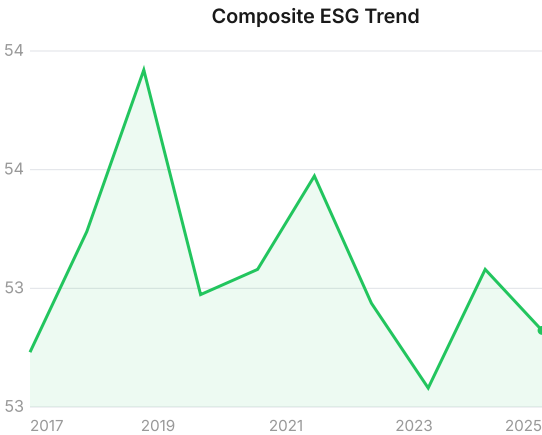
live proxy data · FY2026

EXECUTIVE	TOTAL COMP	STRUCTURE
Gregory R. Adelson President and Chief Execu	\$8.4M	91% equity+incentive
Mimi L. Carsley Chief Financial Officer and	\$4.6M	88% equity+incentive
Shanon G. McLachlan Senior Vice President an	\$2.4M	79% equity+incentive
Craig K. Morgan Chief Legal Officer and Secr	\$2.2M	76% equity+incentive
Renee A. Swearingen Senior Vice President an	\$0.9M	61% equity+incentive

39 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	46
Social	49
Governance	62
Composite ESG	53



40 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-08-24	Officer/Director Change; Exhibits	5.02,9.01
2026-08-18	Earnings Release; Exhibits	2.02,9.01
2026-08-11	Earnings Release; Exhibits	2.02,9.01
2026-06-04	Officer/Director Change; Regulation FD; Exhibits	5.02,7.01,9.01
2026-05-12	Other Events; Exhibits	8.01,9.01
2026-05-05	Earnings Release; Exhibits	2.02,9.01
2026-04-28	Earnings Release; Exhibits	2.02,9.01
2026-03-26	Material Agreement; Termination of Agreement; Financial Obligation; Ex	1.01,1.02,2.03,9.01

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41 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

42 DISCLOSURES

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43 DATA PROVENANCE FOR THIS REPORT

sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2021 to 2026
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-11-04 to 2026-08-18
Analyst estimates	dim/forward_estimates	3 rows · 2026-06-30 to 2028-06-30
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	112 rows · 1998 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-08-27 to 2026-09-01
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2026-03-27 to 2026-07-31
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31
ETF & fund holding	etf_holdings_changelog (30d)	1 record
Peer set	stock_peers_dynamic	8 rows
Industry medians	industry_medians	1 record
Congressional trades	congress_db (House + Senate)	1 record
ESG	fact/esg_disclosures	1 record

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.