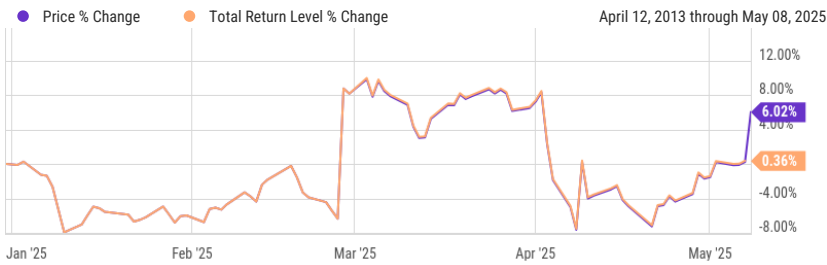


Evertec Inc



Performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than quoted performance data.

Inc. Statement	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Revenue	373.53M	389.51M	407.14M	453.87M	487.37M	510.59M	589.80M	618.41M	694.71M	845.49M	845.49M
Operating Margin	27.67%	27.51%	21.14%	27.57%	29.65%	27.69%	33.32%	25.45%	19.60%	19.59%	19.59%
EBIT Margin	28.46%	27.73%	22.12%	28.47%	29.85%	29.17%	34.68%	47.32%	16.94%	22.99%	22.99%
Effective Tax Rate	-4.06%	9.92%	7.94%	12.70%	11.12%	15.34%	11.32%	10.82%	6.42%	4.05%	4.05%
Net Income	85.38M	75.04M	55.05M	86.27M	103.47M	104.44M	161.13M	239.01M	79.72M	112.62M	112.62M
EPS Basic	1.11	1.01	0.76	1.19	1.44	1.45	2.24	3.48	1.23	1.75	1.77
EPS Diluted	1.11	1.01	0.76	1.16	1.41	1.43	2.21	3.45	1.21	1.73	1.73

Balance Sheet	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Last Qtr.
Total Assets	863.65M	885.66M	902.79M	927.29M	1.012B	1.073B	1.145B	1.132B	2.060B	1.858B	1.858B
Total Liabilities	765.44M	777.49M	754.81M	711.69M	740.05M	730.15M	674.49M	657.00M	1.425B	1.338B	1.338B
Financial Debt	659.05M	647.46M	615.74M	538.31M	525.20M	495.29M	464.54M	430.25M	970.68M	955.43M	955.43M
Shareholders Equity	98.21M	104.68M	144.11M	211.46M	267.19M	337.74M	466.21M	471.51M	594.29M	472.52M	472.52M

Cash Flow	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Cash from Operations	162.42M	168.05M	145.79M	172.73M	179.95M	199.09M	228.42M	219.90M	211.19M	260.06M	260.06M
Cash from Investing	-53.07M	-57.79M	-76.27M	-41.30M	-65.35M	-48.63M	-83.82M	-133.32M	-507.93M	-118.28M	-118.28M
Cash from Financing	-112.72M	-90.80M	-69.18M	-105.06M	-70.23M	-62.62M	-81.28M	-153.31M	416.37M	-152.56M	-152.56M
Free Cash Flow	115.44M	125.78M	112.32M	131.42M	120.08M	150.45M	146.76M	137.37M	126.22M	171.63M	171.63M

Dividend	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Dividend Per Share	0.40	0.40	0.30	0.10	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Payout Ratio	36.22%	39.58%	39.53%	8.43%	13.94%	13.77%	8.94%	5.76%	16.34%	11.43%	--

Profitability	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Return on Assets	9.76%	8.58%	6.16%	9.43%	10.67%	10.02%	14.53%	21.00%	5.00%	5.75%	--
Return on Equity	88.45%	72.71%	42.99%	47.46%	42.47%	34.02%	39.65%	50.58%	14.36%	19.51%	--
Return on Invested Capital	11.08%	9.92%	7.25%	11.37%	13.34%	12.78%	18.18%	25.98%	6.35%	7.31%	--

Estimates	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	2025	2026	2027
EPS	0.8774	0.897	0.8178	0.8838	0.9064	3.426	3.590	3.829
Revenue	224.53M	224.08M	225.40M	232.40M	232.86M	895.47M	942.42M	993.94M

Shareholder Friendliness	Liquidity	Short Interest
Dividend Yield	Quick Ratio Annual	Short Interest
Net Payout Yield	Current Ratio Ann	Days to Cover Short
Net Buyback Yield	Working Capital Ann	Percent of Float Short
Debt Paydwn Yield	EBIT/Int Expense Ann	% of Shr Outst Short

Evertec Inc is a transaction processing business in Latin America and the Caribbean. Its business segments are Merchant Acquiring, Payment Services - Puerto Rico & Caribbean, Latin America Payments and Solutions, and Business Solutions which derive maximum revenue. The company serves a diversified customer base of financial institutions, merchants, corporations, and government agencies with mission-critical technology solutions that enable them to issue, process, and accept transactions securely. It derives maximum revenue from Latin America Payments and Solutions. Geographically, it operates in Puerto Rico, Caribbean, and Latin America.

Currency: USD

Symbol: EVTC	Price - May 7, 2025 34.61
Sector: Financials	Price Target 37.00
Industry: Financial Services	52 Week High - March 3, 2025 38.32
Consensus Rating: Outperform	52 Week Low - July 9, 2024 28.76
Y-Rating: Neutral	Market Cap 2.02B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	5.52%	5.27%	0.36%	-6.46%	-3.01%	6.61%	5.61%
Price Return	5.52%	5.13%	0.23%	-6.86%	-3.50%	6.07%	4.55%

*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
EVTC	-6.46%	-3.01%	6.61%	20.01	2.667
BTZI	-24.90%	-44.13%	-36.42%	--	--
INUV	13.91%	0.44%	3.98%	--	0.666
WYY	124.7%	13.85%	-0.90%	--	0.3273

*Figures are annualized.

Growth	3Y	5Y	10Y
Revenue	12.75%	11.65%	8.86%
Operating Income	-5.53%	2.77%	5.50%
EPS Basic	-7.90%	3.98%	7.62%
Total Dividends Paid	-3.69%	-2.24%	-8.52%
Book Value	0.45%	12.08%	17.42%
Total Assets	17.51%	12.92%	7.69%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	20.01	19.08	22.14	--
PS Ratio	2.667	3.689	4.062	--
PB Ratio	4.659	4.546	4.973	--
Price/FCF	13.14	17.72	18.42	--
EV/EBITDA	8.995	9.489	11.49	--
EV/EBIT	15.08	14.52	17.90	--
EV/Revenue	3.466	3.969	4.472	--
EV/FCF	17.07	19.45	20.11	--
EV/Assets	1.575	2.039	2.039	--
P/E Forward	10.16	--	--	--
P/S Forward	2.463	--	--	--
PEG Forward	0.1047	--	--	--

Risk	3Y	5Y	10Y
Beta	0.8780	1.018	1.006
Standard Deviation	25.22%	25.95%	30.45%
Historical Sharpe Ratio	-0.3495	0.1514	0.1396
Max Drawdown	40.77%	40.77%	54.98%
VaR 5%	2.65%	2.65%	2.88%
Historical Sortino	-0.7107	0.3063	0.219

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