

NASDAQ: TTEC

Stock price
\$1.94*

52-week range
\$1.94 - \$5.45

Diluted shares outstanding (000's)
48,874**

* as of 6/30/2026

** weighted average for Q2 2026

About TTEC

TTEC (pronounced T-TEC) Holdings, Inc. (NASDAQ:TTEC) is a leading global CX (customer experience) technology and services innovator for AI-enhanced digital CX solutions. Serving iconic and disruptive brands, TTEC's outcome-based solutions span the entire enterprise, touch every virtual interaction channel, and improve each step of the customer journey. Leveraging next-gen digital technology, the company's TTEC Digital business designs, builds, and operates omnichannel contact center technology, CRM, AI, and analytics solutions. The company's TTEC Engage business delivers AI-enhanced customer engagement, customer acquisition and growth, tech support, back office, and fraud prevention services. Founded in 1982, the company's singular obsession with CX excellence has earned it leading client, customer, and employee satisfaction scores across the globe. The company's employees operate on six continents and bring technology and humanity together to deliver happy customers and differentiated business results. To learn more visit us at ttec.com.

Financial Highlights

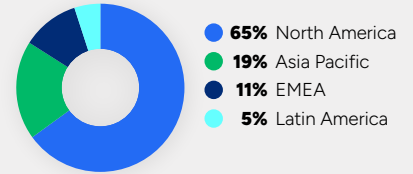
(in thousands, except ratios and EPS)

	2023	2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2025	Q1 2026	Q2 2026
Revenue	\$2,462,817	\$2,207,587	\$534,228	\$513,571	\$519,143	\$569,957	\$2,136,899	\$496,175	\$455,495
Operating Income *	\$200,439	\$136,456	\$41,497	\$36,787	\$28,883	\$47,847	\$155,014	\$31,655	\$25,745
Operating Margin *	8.1%	6.2%	7.8%	7.2%	5.6%	8.4%	7.3%	6.4%	5.7%
Adjusted EBITDA *	\$271,509	\$202,293	\$56,428	\$51,770	\$43,355	\$62,163	\$213,716	\$45,782	\$39,478
Diluted EPS *	\$2.18	\$0.71	\$0.28	\$0.22	\$0.12	\$0.47	\$1.10	\$0.15	\$0.03
Cash	\$172,747	\$84,991	\$85,135	\$82,559	\$73,508	\$82,901	\$82,901	\$88,747	\$93,869
Debt	\$999,272	\$977,987	\$966,561	\$886,282	\$886,014	\$908,001	\$908,001	\$891,489	\$860,732
CAPEX	\$67,839	\$45,173	\$5,406	\$7,181	\$13,794	\$11,728	\$38,109	\$6,400	\$12,640
D&A	\$101,272	\$97,955	\$22,698	\$22,888	\$22,026	\$22,148	\$89,760	\$21,305	\$21,141
Dividend	\$49,232	\$2,847	\$0	\$0	\$0	\$0	\$0	\$0	\$0

* Non-GAAP

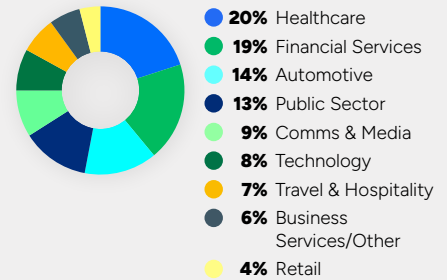
Revenue by Geography*

Based on geographic location where services are provided



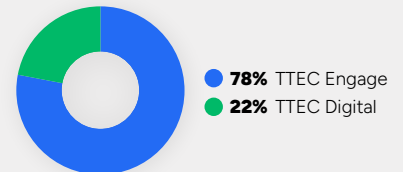
*LTM ending 6/30/2026

Revenue by Vertical Industry*



*LTM ending 6/30/2026

Revenue by Segment*

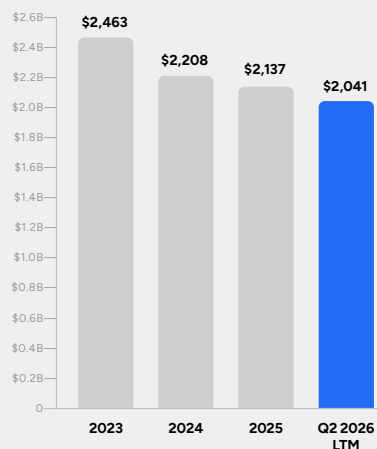


*LTM ending 6/30/2026

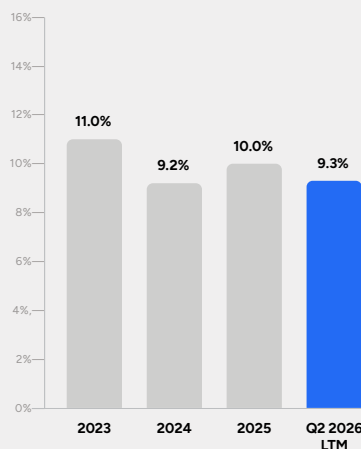
Summary Financial Metrics

Total Revenue

(in millions)



Adjusted EBITDA Margin



Analyst Coverage

Craig-Hallum
George Sutton
612.334.6332

William Blair
Maggie Nolan
312.364.5341

Barrington Research
Vincent A. Colicchio
312.634.6362

Selected Financial Information

(in thousands, except ratios, per share data and operating data)

	2023	2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2025	Q1 2026	Q2 2026
INCOME STATEMENT DATA									
Revenue	\$2,462,817	\$2,207,587	\$534,228	\$513,571	\$519,143	\$569,957	\$2,136,899	\$496,175	\$455,495
Cost of services	<u>1,932,877</u>	<u>1,735,865</u>	<u>414,547</u>	<u>399,273</u>	<u>413,635</u>	<u>443,232</u>	<u>1,670,687</u>	<u>387,866</u>	<u>357,833</u>
Gross profit	\$529,940	\$471,722	\$119,681	\$114,298	\$105,508	\$126,725	\$466,212	\$108,309	\$97,662
SG&A	290,873	293,042	70,037	70,654	68,941	70,701	280,333	66,539	61,254
D&A	101,272	97,955	22,698	22,888	22,026	22,148	89,760	21,305	21,141
Restructuring & other charges	<u>19,774</u>	<u>254,245</u>	<u>2,757</u>	<u>1,880</u>	<u>2,212</u>	<u>206,415</u>	<u>213,264</u>	<u>1,970</u>	<u>4,258</u>
Operating income (loss)	\$118,021	(\$173,520)	\$24,189	\$18,876	\$12,329	(\$172,539)	(\$117,145)	\$18,495	\$11,009
Net interest income (expense)	(73,171)	(81,583)	(15,217)	(15,016)	(16,126)	(15,979)	(62,338)	(16,533)	(16,591)
Other income (expense)	(4,126)	18,586	3,589	(296)	3,848	2,105	9,246	658	1,180
Income (loss) before income taxes	\$40,724	(\$236,517)	\$12,561	\$3,564	\$51	(\$186,413)	(\$170,237)	\$2,620	(\$4,402)
Income tax benefit (expense)	<u>(22,460)</u>	<u>(74,100)</u>	<u>(9,315)</u>	<u>(10,288)</u>	<u>(11,117)</u>	<u>15,885</u>	<u>(14,835)</u>	<u>(7,797)</u>	<u>(8,606)</u>
Net income (loss)	\$18,264	(\$310,617)	\$3,246	(\$6,724)	(\$11,066)	(\$170,528)	(\$185,072)	(\$5,177)	(\$13,008)
Minority interest	<u>(9,836)</u>	<u>(10,348)</u>	<u>(1,862)</u>	<u>(1,263)</u>	<u>(2,305)</u>	<u>(1,964)</u>	<u>(7,394)</u>	<u>(2,432)</u>	<u>(2,370)</u>
Net income (loss) attributable to TTEC stockholders	\$8,428	(\$320,965)	\$1,384	(\$7,987)	(\$13,371)	(\$172,492)	(\$192,466)	(\$7,609)	(\$15,378)
Net income (loss) per share									
Basic	\$0.39	(\$6.52)	\$0.07	(\$0.14)	(\$0.23)	(\$3.51)	(\$3.84)	(\$0.11)	(\$0.27)
Diluted	\$0.39	(\$6.52)	\$0.07	(\$0.14)	(\$0.23)	(\$3.51)	(\$3.84)	(\$0.11)	(\$0.27)
Net income (loss) per share attributable to TTEC stockholders									
Basic	\$0.18	(\$6.74)	\$0.03	(\$0.17)	(\$0.28)	(\$3.55)	(\$3.99)	(\$0.16)	(\$0.31)
Diluted	\$0.18	(\$6.74)	\$0.03	(\$0.17)	(\$0.28)	(\$3.55)	(\$3.99)	(\$0.16)	(\$0.31)
Average shares outstanding									
Basic	47,335	47,614	47,771	48,064	48,460	48,549	48,211	48,580	48,874
Diluted	47,419	47,614	48,225	48,064	48,460	48,549	48,211	48,580	48,874
As a percent of revenue									
Gross profit	21.5%	21.4%	22.4%	22.3%	20.3%	22.2%	21.8%	21.8%	21.4%
SG&A	11.8%	13.3%	13.1%	13.8%	13.3%	12.4%	13.1%	13.4%	13.4%
D&A	4.1%	4.4%	4.2%	4.5%	4.2%	3.9%	4.2%	4.3%	4.6%
Operating income	4.8%	(7.9%)	4.5%	3.7%	2.4%	(30.3%)	(5.5%)	3.7%	2.4%
Net income (loss)	0.7%	(14.1%)	0.6%	(1.3%)	(2.1%)	(29.9%)	(8.7%)	(1.0%)	(2.9%)
Net income (loss) attributable to TTEC stockholders	0.3%	(14.5%)	0.3%	(1.6%)	(2.6%)	(30.3%)	(9.0%)	(1.5%)	(3.4%)
Effective tax rate	55.2%	(31.3%)	74.2%	288.7%	21,798.0%	8.5%	(8.7%)	297.6%	(195.5%)
Normalized effective tax rate	22.7%	40.9%	37.9%	43.4%	53.7%	25.9%	37.1%	52.9%	82.8%
BALANCE SHEET DATA									
Cash	\$172,747	\$84,991	\$85,135	\$82,559	\$73,508	\$82,901	\$82,901	\$88,747	\$93,869
A/R, net	\$394,868	\$452,573	\$440,190	\$420,269	\$424,454	\$455,829	\$455,829	\$429,447	\$396,188
Net property, plant, equipment	\$191,003	\$132,051	\$123,274	\$112,685	\$116,803	\$111,778	\$111,778	\$104,478	\$104,685
Total assets	\$2,185,598	\$1,753,380	\$1,726,236	\$1,695,030	\$1,681,648	\$1,499,082	\$1,499,082	\$1,412,615	\$1,373,647
Total debt	\$999,272	\$977,987	\$966,561	\$886,282	\$886,014	\$908,001	\$908,001	\$891,489	\$860,732
Total equity	\$615,542	\$268,119	\$281,506	\$295,176	\$280,806	\$112,903	\$112,903	\$101,758	\$90,830
Days sales outstanding	58	73	74	75	75	74	74	78	79
Free cash flow	\$76,926	(\$103,991)	\$16,186	\$85,528	(\$9,590)	(\$9,158)	\$82,966	\$21,135	\$38,701
OTHER DATA									
Number of delivery centers	70	58	57	56	55	54	54	54	53
OFFSHORE DATA									
Offshore Revenue	\$598,088	\$590,737	\$143,997	\$146,806	\$153,510	\$157,613	\$601,207	\$157,174	\$152,396
% of Total Engage Revenue	30%	34%	34%	37%	39%	35%	36%	40%	43%
Offshore Workstations	21,654	24,033	24,020	22,938	21,901	22,202	22,202	22,328	22,216
% of Total Workstations	69%	80%	82%	83%	82%	83%	83%	83%	83%
SEGMENT DATA									
Revenue									
TTEC Digital	\$486,882	\$459,018	\$108,040	\$113,746	\$121,916	\$125,499	\$469,201	\$101,865	\$104,032
TTEC Engage	<u>\$1,975,935</u>	<u>\$1,748,569</u>	<u>\$426,188</u>	<u>\$399,825</u>	<u>\$397,227</u>	<u>\$444,458</u>	<u>\$1,667,698</u>	<u>\$394,310</u>	<u>\$351,463</u>
Total	\$2,462,817	\$2,207,587	\$534,228	\$513,571	\$519,143	\$569,957	\$2,136,899	\$496,175	\$455,495
Adjusted EBITDA									
TTEC Digital	\$71,768	\$62,414	\$14,885	\$21,170	\$13,961	\$14,358	\$64,374	\$9,786	\$14,966
TTEC Engage	<u>\$199,741</u>	<u>\$139,879</u>	<u>\$41,543</u>	<u>\$30,600</u>	<u>\$29,394</u>	<u>\$47,805</u>	<u>\$149,342</u>	<u>\$35,996</u>	<u>\$24,512</u>
Total	\$271,509	\$202,293	\$56,428	\$51,770	\$43,355	\$62,163	\$213,716	\$45,782	\$39,478

For additional information, refer to TTEC's Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q as filed with the SEC, relevant earnings statements, and GAAP/Non-GAAP reconciliation financial tables.