Fact Sheet Q3 2026

NASDAQ: TTEC

Stock price
$1.30*

52-week range
$1.21 - $3.88

Diluted shares outstanding (000's)
49.293**

** as of 9/30/2026*
*** weighted average for Q3 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)

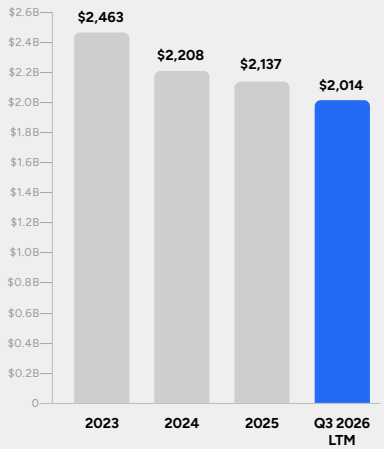
	2023	2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2025	Q1 2026	Q2 2026	Q3 2026
Revenue	$2,462,817	$2,207,587	$534,228	$513,571	$519,143	$569,957	$2,136,899	$496,175	$455,495	$492,245
Operating Income *	$200,439	$136,456	$41,497	$36,787	$28,883	$47,847	$155,014	$31,655	$25,745	$37,304
Operating Margin *	8.1%	6.2%	7.8%	7.2%	5.6%	8.4%	7.3%	6.4%	5.7%	7.6%
Adjusted EBITDA *	$271,509	$202,293	$56,428	$51,770	$43,355	$62,163	$213,716	$45,782	$39,478	$51,473
Diluted EPS *	$2.18	$0.71	$0.28	$0.22	$0.12	$0.47	$1.10	$0.15	$0.03	$0.22
Cash	$172,747	$84,991	$85,135	$82,559	$73,508	$82,901	$82,901	$88,747	$93,869	$91,090
Debt	$999,272	$977,987	$966,561	$886,282	$886,014	$908,001	$908,001	$891,489	$860,732	$834,726
CAPEX	$67,839	$45,173	$5,406	$7,181	$13,794	$11,728	$38,109	$6,400	$12,640	$9,075
D&A	$101,272	$97,955	$22,698	$22,888	$22,026	$22,148	$89,760	$21,305	$21,141	$21,723
Dividend	$49,232	$2,847	$0	$0	$0	$0	$0	$0	$0	$0

** Non-GAAP*

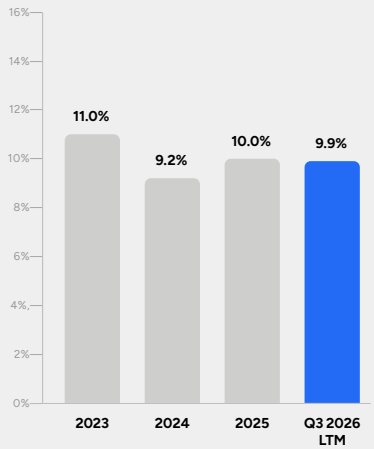
Summary Financial Metrics

Total Revenue

(in millions)

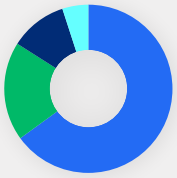


Adjusted EBITDA Margin



Revenue by Geography*

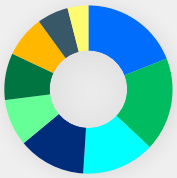
Based on geographic location where services are provided



- **64%** North America
- **19%** Asia Pacific
- **11%** EMEA
- **6%** Latin America

**LTM ending 9/30/2026*

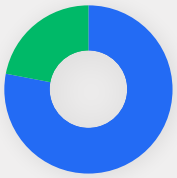
Revenue by Vertical Industry*



- **19%** Healthcare
- **18%** Financial Services
- **14%** Automotive
- **13%** Public Sector
- **9%** Comms & Media
- **9%** Technology
- **8%** Travel & Hospitality
- **6%** Business Services/Other
- **4%** Retail

**LTM ending 9/30/2026*

Revenue by Segment*



- **77%** TTEC Engage
- **23%** TTEC Digital

**LTM ending 9/30/2026*

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	Q3 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	$492,245
Cost of services	1,932,877	1,735,865	414,547	399,273	413,635	443,232	1,670,687	387,866	357,833	382,077
Gross profit	$529,940	$471,722	$119,681	$114,298	$105,508	$126,725	$466,212	$108,309	$97,662	$110,168
SG&A	290,873	293,042	70,037	70,654	68,941	70,701	280,333	66,539	61,254	63,328
D&A	101,272	97,955	22,698	22,888	22,026	22,148	89,760	21,305	21,141	21,723
Restructuring & other charges	19,774	254,245	2,757	1,880	2,212	206,415	213,264	1,970	4,258	1,824
Operating Income (loss)	$118,021	($173,520)	$24,189	$18,876	$12,329	($172,539)	($117,145)	$18,495	$11,009	$23,293
Net interest income (expense)	(73,171)	(81,583)	(15,217)	(15,016)	(16,126)	(15,979)	(62,338)	(16,533)	(16,591)	(17,025)
Other income (expense)	(4,126)	18,586	3,589	(296)	3,848	2,105	9,246	658	1,180	487
Income (loss) before income taxes	$40,724	($236,517)	$12,561	$3,564	$51	($186,413)	($170,237)	$2,620	($4,402)	$6,755
Income tax benefit (expense)	(22,460)	(74,100)	(9,315)	(10,288)	(11,117)	15,885	(14,835)	(7,797)	(8,606)	(9,507)
Net income (loss)	$18,264	($310,617)	$3,246	($6,724)	($11,066)	($170,528)	($185,072)	($5,177)	($13,008)	($2,752)
Minority interest	(9,836)	(10,348)	(1,862)	(1,263)	(2,305)	(1,964)	(7,394)	(2,432)	(2,370)	(2,282)
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)	($5,034)
Net income (loss) per share										
Basic	$0.39	($6.52)	$0.07	($0.14)	($0.23)	($3.51)	($3.84)	($0.11)	($0.27)	($0.06)
Diluted	$0.39	($6.52)	$0.07	($0.14)	($0.23)	($3.51)	($3.84)	($0.11)	($0.27)	($0.06)
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)	($0.10)
Diluted	$0.18	($6.74)	$0.03	($0.17)	($0.28)	($3.55)	($3.99)	($0.16)	($0.31)	($0.10)
Average shares outstanding										
Basic	47,335	47,614	47,771	48,064	48,460	48,549	48,211	48,580	48,874	49,293
Diluted	47,419	47,614	48,225	48,064	48,460	48,549	48,211	48,580	48,874	49,293
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%	22.4%
SG&A	11.8%	13.3%	13.1%	13.8%	13.3%	12.4%	13.1%	13.4%	13.4%	12.9%
D&A	4.1%	4.4%	4.2%	4.5%	4.2%	3.9%	4.2%	4.3%	4.6%	4.4%
Operating income	4.8%	(7.9%)	4.5%	3.7%	2.4%	(30.3%)	(5.5%)	3.7%	2.4%	4.7%
Net income (loss)	0.7%	(14.1%)	0.6%	(1.3%)	(2.1%)	(29.9%)	(8.7%)	(1.0%)	(2.9%)	(0.6%)
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%)	(1.0%)
Effective tax rate	55.2%	(31.3%)	74.2%	288.7%	21,798.0%	8.5%	(8.7%)	297.6%	(195.5%)	140.7%
Normalized effective tax rate	22.7%	40.9%	37.9%	43.4%	53.7%	25.9%	37.1%	52.9%	82.8%	46.5%
BALANCE SHEET DATA										
Cash	$172,747	$84,991	$85,135	$82,559	$73,508	$82,901	$82,901	$88,747	$93,869	$91,090
A/R, net	$394,868	$452,573	$440,190	$420,269	$424,454	$455,829	$455,829	$429,447	$396,188	$388,691
Net property, plant, equipment	$191,003	$132,051	$123,274	$112,685	$116,803	$111,778	$111,778	$104,478	$104,685	$99,683
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	$1,354,306
Total debt	$999,272	$977,987	$966,561	$886,282	$886,014	$908,001	$908,001	$891,489	$860,732	$834,726
Total equity	$615,542	$268,119	$281,506	$295,176	$280,806	$112,903	$112,903	$101,758	$90,830	$85,564
Days sales outstanding	58	73	74	75	75	74	74	78	79	73
Free cash flow	$76,926	($103,991)	$16,186	$85,528	($9,590)	($9,158)	$82,966	$21,135	$38,701	$27,937
OTHER DATA										
Number of delivery centers	70	58	57	56	55	54	54	54	53	53
OFFSHORE DATA										
Offshore Revenue	$598,088	$590,737	$143,997	$146,806	$153,510	$157,613	$601,207	$157,174	$152,396	$156,593
% of Total Engage Revenue	30%	34%	34%	37%	39%	35%	36%	40%	43%	42%
Offshore Workstations	21,654	24,033	24,020	22,938	21,901	22,202	22,202	22,328	22,216	22,092
% of Total Workstations	69%	80%	82%	83%	82%	83%	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	$122,117
TTEC Engage	$1,975,935	$1,748,569	$426,188	$399,825	$397,227	$444,458	$1,667,698	$394,310	$351,463	$370,128
Total	$2,462,817	$2,207,587	$534,228	$513,571	$519,143	$569,957	$2,136,899	$496,175	$455,495	$492,245
Adjusted EBITDA										
TTEC Digital	$71,768	$62,414	$14,885	$21,170	$13,961	$14,358	$64,374	$9,786	$14,966	$15,232
TTEC Engage	$199,741	$139,879	$41,543	$30,600	$29,394	$47,805	$149,342	$35,996	$24,512	$36,241
Total	$271,509	$202,293	$56,428	$51,770	$43,355	$62,163	$213,716	$45,782	$39,478	$51,473

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.