Pricesmart Inc.

PSMT

Nasdaq; shops; SIC 5331, Retail-Variety Stores; CIK 0001041803

A

strongest fifth of 258 graded peers in shops

rank 23 of 258; percentile 8.6; sampling error 2.9 points; lower is stronger

A B C D E

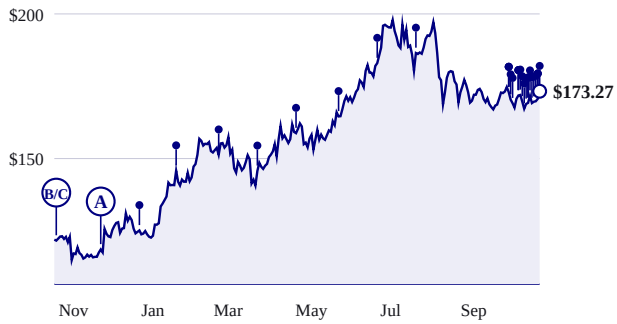
A, the bull



Scoreboard

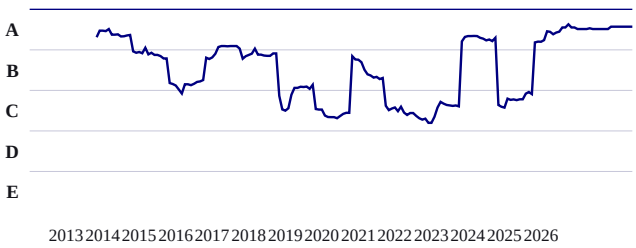
Profitability	C percentile 45.7
Solvency	B percentile 26.5
Growth and financing	B percentile 26.8
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.3B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet
Inputs computable	12 of 14
Graded from	filings received through Oct 30, 2025 356 days before the rescan; latest periodic filing 10-Q received Jul 8, 2026
Last close	$173.36 2026-10-20; market equity $5.3B; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, 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 Oct 30, 2025

PriceSmart was founded in 1996 by Sol and Robert Price, the creators of Price Club, the original warehouse club operator. The mission of PriceSmart is to operate its warehouse club business in Central America, the Caribbean and South America at operating standards as good as, or superior to, warehouse club operations in the United States. As of August 31, 2025, we had 56 warehouse clubs in operation in Central America, the Caribbean and Colombia. In addition, we are continuing to advance our planned expansion into Chile, which we believe is a promising new market for our business model.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 45.7						
Gross profitability	40.3%	43.0%		51.0	242	2025-08-31
Return on invested capital	14.3%	10.9%		37.3	84	2025-08-31
Accruals ratio	(5.3%)	(4.9%)		48.8	288	2025-08-31

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Gross margin stability, five years	not computable	1.2 pts				
five annual gross margins are required; found 3						
Solvency, sleeve percentile 26.5						
Twelve-month failure probability	0.02%	0.04%	21.1	20	2026-05-31	
Altman Z double-prime	4.12	1.92	21.2	209	2025-08-31	
Net debt to EBITDA	(0.17x)	1.84x	12.1	100	2025-08-31	
Interest coverage	not computable	2.26x				
latest aligned inputs end 2023-08-31; latest annual assets end 2025-08-31						
Current ratio	1.34x	1.38x	51.9	296	2025-08-31	
Growth and financing, sleeve percentile 26.8						
Revenue growth, three-year compound	9.0%	1.5%	18.7	269	2025-08-31	
Free cash flow growth, three-year compound	345.2%	5.6%	1.4	147	2025-08-31	
Reinvestment rate	99.7%	7.3%	13.9	152	2025-08-31	
Asset growth, three years	7.9%	3.1%	28.8	272	2025-08-31	
Net share issuance, one year	0.7%	(0.6%)	71.3	210	2025-10-24	

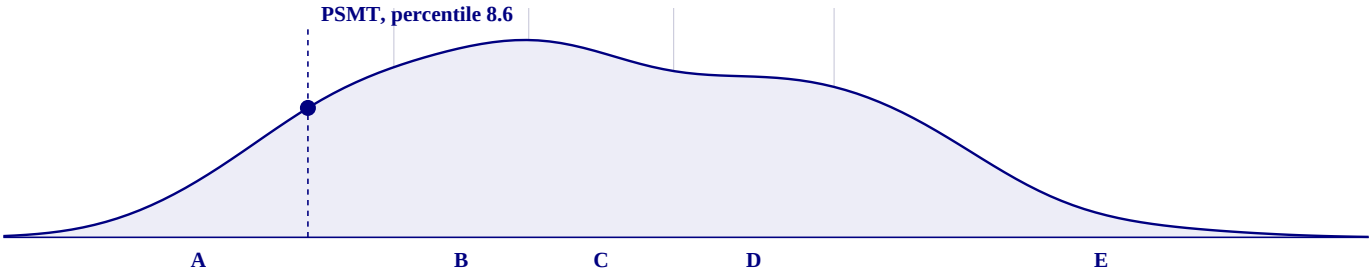
Warnings

1 of 7 checks triggered; none of them enters the letter

Check	Measured
Fortress balance sheet	cash minus debt is 54,427,000 USD; Altman Z is not used

Among 258 peers

shops; 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
18	Applied Industrial Technologies Inc. (AIT)	6.6	A	
19	Winmark Corp. (WINA)	7.0	A	
20	Rave Restaurant Group, Inc. (RAVE)	7.4	A	
21	Best BUY Co. Inc. (BBY)	7.8	A	fortress balance sheet
22	Urban Outfitters Inc. (URBN)	8.2	A	
23	Pricesmart Inc. (PSMT)	8.6	A	fortress balance sheet
24	QXO, Inc. (QXO)	9.1	A	
25	QXO, Inc. (QXO-PB)	9.1	A	
26	FirstCash Holdings, Inc. (FCFS)	9.7	A	
27	Ulta Beauty, Inc. (ULTA)	10.1	A	
28	Lovesac Co. (LOVE)	10.5	A	fortress balance sheet

What the price implies

at the 2026-10-20 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	41.5%	0.2%	85
Distance from 52-week high	(12.4%)	(20.6%)	66
EBIT to enterprise value	4.4%	5.3%	39

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Free cash flow yield	1.9%	4.0%	31
Book value to price	0.26	0.34	42
Sales to price	0.99	1.66	35
Composite equity issuance, five years	(7.5%)	(16.7%)	65
Relative strength against the sector, log excess return	0.37	0.03	85

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-08-31	
Return on assets above zero	pass
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	$208.4M
Operating cash flow, four quarters	$274.4M
Months of runway	not finite
Days since last periodic filing	105 (10-Q received Jul 8, 2026)
Median daily dollar volume, 63 sessions	$37.0M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$5.3B	2025-08-31	2025-10-30	10-K	25-000060
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$4.4B	2025-08-31	2025-10-30	10-K	25-000060
3	assets	us-gaap:Assets	$2.3B	2025-08-31	2025-10-30	10-K	25-000060
4	operating income	us-gaap:OperatingIncomeLoss	$232.5M	2025-08-31	2025-10-30	10-K	25-000060
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$206.5M	2025-08-31	2025-10-30	10-K	25-000060
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$58.6M	2025-08-31	2025-10-30	10-K	25-000060
7	total debt	us-gaap:LongTermDebt	$186.6M	2025-08-31	2025-10-30	10-K	25-000060
8	book equity	us-gaap:StockholdersEquity	$1.2B	2025-08-31	2025-10-30	10-K	25-000060
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$241.0M	2025-08-31	2025-10-30	10-K	25-000060
10	total debt	us-gaap:LongTermDebt	$130.4M	2024-08-31	2025-10-30	10-K	25-000060
11	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$1.1B	2024-08-31	2024-10-30	10-K	24-000044
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$125.4M	2024-08-31	2025-10-30	10-K	25-000060
13	net income	us-gaap:NetIncomeLoss	$147.9M	2025-08-31	2025-10-30	10-K	25-000060
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$261.3M	2025-08-31	2025-10-30	10-K	25-000060
15	assets	us-gaap:Assets	$2.0B	2024-08-31	2025-10-30	10-K	25-000060
16	current assets	us-gaap:AssetsCurrent	$974.5M	2025-08-31	2025-10-30	10-K	25-000060
17	current liabilities	us-gaap:LiabilitiesCurrent	$726.3M	2025-08-31	2025-10-30	10-K	25-000060
18	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$999.4M	2025-08-31	2025-10-30	10-K	25-000060
19	liabilities	us-gaap:Liabilities	$1.0B	2025-08-31	2025-10-30	10-K	25-000060
20	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$88.2M	2025-08-31	2025-10-30	10-K	25-000060
21	operating income	us-gaap:OperatingIncomeLoss	$184.5M	2023-08-31	2025-10-30	10-K	25-000060
22	interest expense	us-gaap:InterestExpense	$11.0M	2023-08-31	2023-10-30	10-K	23-000054
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.9B	2024-08-31	2025-10-30	10-K	25-000060
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.4B	2023-08-31	2025-10-30	10-K	25-000060
25	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.1B	2022-08-31	2024-10-30	10-K	24-000044

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26	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$158.1M	2025-08-31	2025-10-30	10-K	25-000060
27	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$207.6M	2024-08-31	2025-10-30	10-K	25-000060
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$168.5M	2024-08-31	2025-10-30	10-K	25-000060
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$257.3M	2023-08-31	2025-10-30	10-K	25-000060
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$142.5M	2023-08-31	2025-10-30	10-K	25-000060
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$121.8M	2022-08-31	2024-10-30	10-K	24-000044
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$120.7M	2022-08-31	2024-10-30	10-K	24-000044
33	current assets	us-gaap:AssetsCurrent	$832.3M	2024-08-31	2025-10-30	10-K	25-000060
34	current liabilities	us-gaap:LiabilitiesCurrent	$680.1M	2024-08-31	2025-10-30	10-K	25-000060
35	assets	us-gaap:Assets	$2.0B	2023-08-31	2025-10-30	10-K	25-000060
36	assets	us-gaap:Assets	$1.8B	2022-08-31	2024-10-30	10-K	24-000044
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	30,888,771	2025-10-24	2025-10-30	10-K	25-000060
38	shares outstanding	dei:EntityCommonStockSharesOutstanding	30,686,721	2024-10-25	2024-10-30	10-K	24-000044

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