Laureate Education, Inc.

LAUR

Nasdaq; other; SIC 8200, Services-Educational Services; CIK 0000912766

A/B

on the A/B boundary of 335 graded peers in other

rank 69 of 335; percentile 20.4; sampling error 2.6 points; lower is stronger

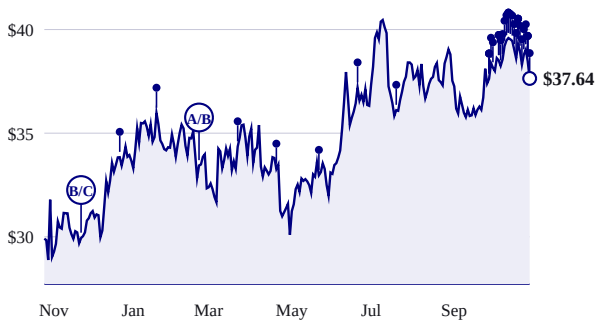


A/B, the bull



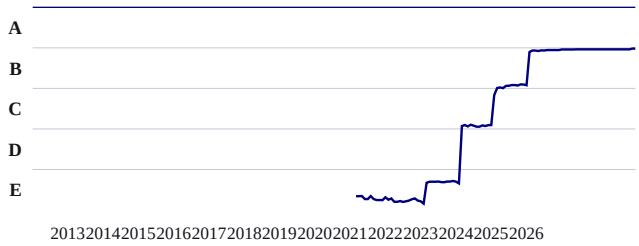
Scoreboard	
Profitability	B percentile 36.5
Solvency	B/C percentile 42.3
Growth and financing	B percentile 34.7
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.2B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet not computable: distress
Inputs computable	12 of 14
Graded from	filings received through Feb 19, 2026 251 days before the rescan; latest periodic filing 10-Q received Jul 30, 2026
Last close	$37.64 2026-10-27; market equity $5.2B; 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 Feb 19, 2026

We operate a portfolio of degree-granting higher education institutions in Mexico and Peru. These institutions, which we collectively refer to as the Laureate International Universities network, are leading brands in their respective markets and offer a broad range of undergraduate and graduate degrees through campus-based, online and hybrid programs. Collectively, we have approximately 497,700 students enrolled at five institutions with over 50 campuses as of December 31, 2025. Our institutions in Mexico and Peru operate within scaled country networks, which provide advantages in terms of shared infrastructure, technology, curricula and operational best practices.

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 36.5						
Gross profitability	21.9%	27.0%		55.2	287	2025-12-31
Return on invested capital	29.9%	10.0%		8.7	151	2025-12-31

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Accruals ratio	(4.2%)	(5.8%)	61.4	503	2025-12-31
Gross margin stability, five years	1.0 pts	2.2 pts	20.6	205	2025-12-31
Solvency, sleeve percentile 42.3					
Twelve-month failure probability	not computable	0.04%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	2.70	2.05	34.4	385	2025-12-31
Net debt to EBITDA	(0.15x)	2.52x	9.9	182	2025-12-31
Interest coverage	not computable	2.45x			
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31					
Current ratio	0.67x	1.33x	82.6	507	2025-12-31
Growth and financing, sleeve percentile 34.7					
Revenue growth, three-year compound	11.1%	5.1%	28.8	400	2025-12-31
Free cash flow growth, three-year compound	28.0%	8.8%	25.0	221	2025-12-31
Reinvestment rate	4.8%	11.6%	56.3	191	2025-12-31
Asset growth, three years	3.8%	4.2%	51.6	437	2025-12-31
Net share issuance, one year	(5.3%)	(0.5%)	11.6	353	2026-01-31

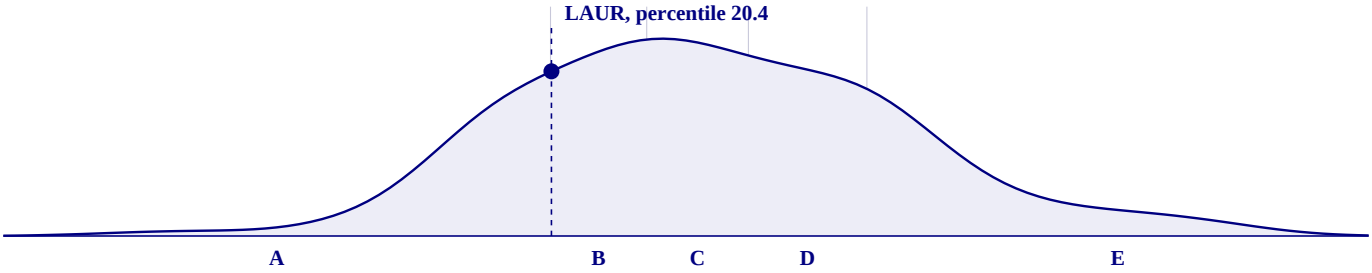
Warnings

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

Check	Measured
Fortress balance sheet	cash minus debt is 73,580,000 USD; Altman Z is not used

Among 335 peers

other; 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
64	Argan Inc. (AGX)	18.9	A/B	
65	UFP Industries Inc. (UFPI)	19.2	A/B	fortress balance sheet
66	Hunt J B Transport Services Inc. (JBHT)	19.5	A/B	
67	Stran & Company, Inc. (SWAG)	19.9	A/B	late filer, fortress balance sheet
68	Stran & Company, Inc. (SWAGW)	19.9	A/B	late filer, fortress balance sheet
69	Laureate Education, Inc. (LAUR)	20.4	A/B	fortress balance sheet
70	Allegion plc (ALLE)	20.7	A/B	
71	Information Services Group Inc. (III)	21.0	A/B	
72	Live Nation Entertainment, Inc. (LYV)	21.3	A/B	
73	Etsy Inc. (ETSY)	21.6	A/B	
74	Centrus Energy Corp. (LEU)	21.9	A/B	fortress balance sheet

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What the price implies

at the 2026-10-27 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	19.0%	2.0%	66
Distance from 52-week high	(7.0%)	(25.4%)	80
EBIT to enterprise value	8.3%	4.3%	82
Free cash flow yield	5.1%	4.1%	58
Book value to price	0.22	0.34	35
Sales to price	0.33	0.71	30
Composite equity issuance, five years	not computable	(8.9%)	
Relative strength against the sector, log excess return	0.03	(0.13)	66

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 8 of 9, period end 2025-12-31	
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	pass
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$161.7M
Operating cash flow, four quarters	$407.3M
Months of runway	not finite
Days since last periodic filing	90 (10-Q received Jul 30, 2026)
Median daily dollar volume, 63 sessions	$36.8M

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...	$1.7B	2025-12-31	2026-02-19	10-K	26-009479
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$1.2B	2025-12-31	2026-02-19	10-K	26-009479
3	assets	us-gaap:Assets	$2.2B	2025-12-31	2026-02-19	10-K	26-009479
4	operating income	us-gaap:OperatingIncomeLoss	$431.1M	2025-12-31	2026-02-19	10-K	26-009479
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$400.9M	2025-12-31	2026-02-19	10-K	26-009479
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$117.3M	2025-12-31	2026-02-19	10-K	26-009479
7	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$73.1M	2025-12-31	2026-02-19	10-K	26-009479
8	book equity	us-gaap:StockholdersEquity	$1.2B	2025-12-31	2026-02-19	10-K	26-009479
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$146.7M	2025-12-31	2026-02-19	10-K	26-009479
10	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$59.0M	2024-12-31	2026-02-19	10-K	26-009479
11	book equity	us-gaap:StockholdersEquity	$959.5M	2024-12-31	2026-02-19	10-K	26-009479
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$91.3M	2024-12-31	2026-02-19	10-K	26-009479
13	net income	us-gaap:NetIncomeLoss	$281.6M	2025-12-31	2026-02-19	10-K	26-009479
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$366.2M	2025-12-31	2026-02-19	10-K	26-009479
15	assets	us-gaap:Assets	$1.9B	2024-12-31	2026-02-19	10-K	26-009479
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.6B	2024-12-31	2026-02-19	10-K	26-009479
17	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$1.1B	2024-12-31	2026-02-19	10-K	26-009479
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.5B	2023-12-31	2026-02-19	10-K	26-009479

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19	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$1.1B	2023-12-31	2026-02-19	10-K	26-009479
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.2B	2022-12-31	2025-02-20	10-K	25-006557
21	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$907.4M	2022-12-31	2025-02-20	10-K	25-006557
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.1B	2021-12-31	2024-02-22	10-K	24-006141
23	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$814.5M	2021-12-31	2024-02-22	10-K	24-006141
24	current assets	us-gaap:AssetsCurrent	$318.3M	2025-12-31	2026-02-19	10-K	26-009479
25	current liabilities	us-gaap:LiabilitiesCurrent	$472.9M	2025-12-31	2026-02-19	10-K	26-009479
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$416.9M	2025-12-31	2026-02-19	10-K	26-009479
27	liabilities	us-gaap:Liabilities	$1.0B	2025-12-31	2026-02-19	10-K	26-009479
28	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$74.5M	2025-12-31	2026-02-19	10-K	26-009479
29	operating income	us-gaap:OperatingIncomeLoss	$338.8M	2023-12-31	2026-02-19	10-K	26-009479
30	interest expense	us-gaap:InterestExpense	$21.0M	2023-12-31	2024-02-22	10-K	24-006141
31	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$103.0M	2025-12-31	2026-02-19	10-K	26-009479
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$232.7M	2024-12-31	2026-02-19	10-K	26-009479
33	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$71.9M	2024-12-31	2026-02-19	10-K	26-009479
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$250.8M	2023-12-31	2026-02-19	10-K	26-009479
35	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$56.4M	2023-12-31	2026-02-19	10-K	26-009479
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$178.2M	2022-12-31	2025-02-20	10-K	25-006557
37	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$52.8M	2022-12-31	2025-02-20	10-K	25-006557
38	current assets	us-gaap:AssetsCurrent	$227.3M	2024-12-31	2026-02-19	10-K	26-009479
39	current liabilities	us-gaap:LiabilitiesCurrent	$367.9M	2024-12-31	2026-02-19	10-K	26-009479
40	assets	us-gaap:Assets	$2.1B	2023-12-31	2025-02-20	10-K	25-006557
41	assets	us-gaap:Assets	$2.0B	2022-12-31	2024-02-22	10-K	24-006141
42	shares outstanding	dei:EntityCommonStockSharesOutstanding	142,743,630	2026-01-31	2026-02-19	10-K	26-009479
43	shares outstanding	dei:EntityCommonStockSharesOutstanding	150,784,847	2025-01-31	2025-02-20	10-K	25-006557

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