Pricesmart Inc.

PSMT

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

B

second fifth of 239 graded peers in shops

rank 58 of 239; percentile 23.9; sampling error 3.0 points; lower is stronger

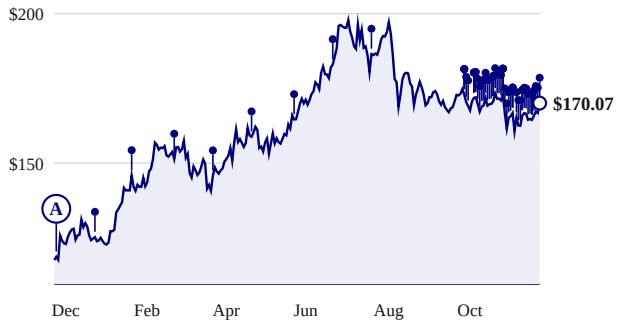
A B C D E

B, the elk



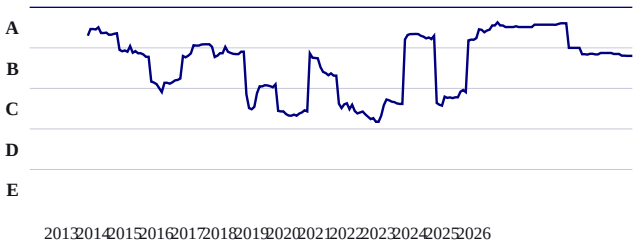
Scoreboard	
Profitability	C percentile 45.8
Solvency	B percentile 30.9
Growth and financing	B/C percentile 41.4
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $2.6B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet
Inputs computable	11 of 13
Graded from	filings received through Oct 26, 2026 26 days before the rescan; latest periodic filing 10-K received Oct 26, 2026
Last close	$170.30 2026-11-20; 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 thirteen 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 45.8						
Gross profitability	39.9%	43.5%		53.6	223	2026-08-31
Return on invested capital	14.7%	11.5%		37.3	76	2026-08-31
Accruals ratio	(5.8%)	(4.9%)		46.4	268	2026-08-31

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Gross margin stability, five years	not computable	1.2 pts				
five annual gross margins are required; found 4						
Solvency, sleeve percentile 30.9						
Altman Z double-prime	3.93	1.93		24.5	197	2026-08-31
Net debt to EBITDA	(0.15x)	1.65x		13.3	91	2026-08-31
Interest coverage	not computable	3.83x				
latest aligned inputs end 2023-08-31; latest annual assets end 2026-08-31						
Current ratio	1.24x	1.34x		54.9	274	2026-08-31
Growth and financing, sleeve percentile 41.4						
Revenue growth, three-year compound	10.0%	1.8%		16.5	250	2026-08-31
Free cash flow growth, three-year compound	(5.7%)	5.2%		72.5	139	2026-08-31
Reinvestment rate	35.5%	13.1%		35.9	143	2026-08-31
Asset growth, three years	9.1%	3.3%		24.4	251	2026-08-31
Net share issuance, one year	0.1%	(0.6%)		57.6	206	2026-10-21

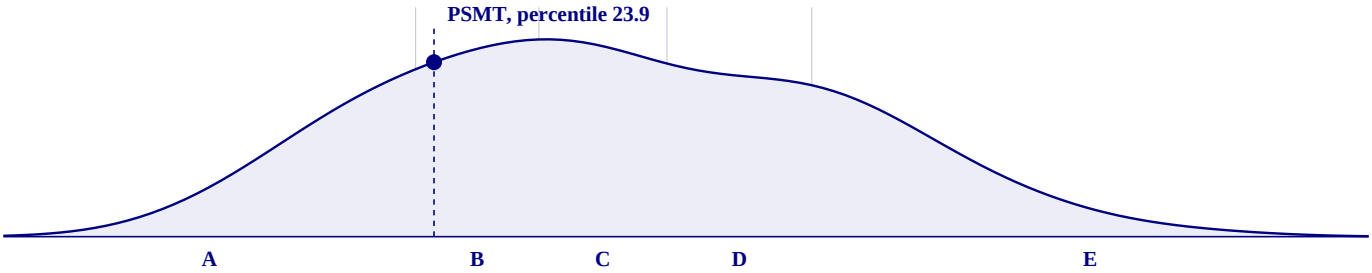
Warnings

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

Check	Measured
Fortress balance sheet	cash minus debt is 53,243,000 USD; Altman Z is not used

Among 239 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
53	Arhaus, Inc. (ARHS)	21.8	A/B	
54	Buckle Inc. (BKE)	22.3	A/B	
55	Sprouts Farmers Market, Inc. (SFM)	22.7	A/B	fortress balance sheet
56	EVI Industries, Inc. (EVI)	23.1	B	
57	Wesco International Inc. (WCC)	23.5	B	
58	Pricesmart Inc. (PSMT)	23.9	B	fortress balance sheet
59	Carmax Inc. (KMX)	24.4	B	
60	Academy Sports & Outdoors, Inc. (ASO)	24.8	B	
61	MSC Industrial Direct Co. Inc. (MSM)	25.2	B	
62	Dillard'S, Inc. (DDS)	25.6	B	
63	Shoe Station Group Inc. (SHOE)	26.1	B	

What the price implies

at the 2026-11-20 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	48.4%	(0.5%)	86
Distance from 52-week high	(14.1%)	(25.1%)	74
EBIT to enterprise value	5.0%	5.5%	45
Free cash flow yield	1.8%	4.2%	29

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Book value to price	0.28	0.40	39
Sales to price	1.12	1.70	38
Composite equity issuance, five years	(7.0%)	(17.2%)	66
Relative strength against the sector, log excess return	0.48	0.08	86
Twelve-month failure probability, CHS model	0.03%	0.04%	33

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 6 of 9, period end 2026-08-31	
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	pass
Current ratio improved	fail
No new shares issued	fail
Gross margin improved	pass
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$220.8M
Operating cash flow, four quarters	$307.7M
Months of runway	not finite
Days since last periodic filing	26 (10-K received Oct 26, 2026)
Median daily dollar volume, 63 sessions	$36.0M

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...	$5.9B	2026-08-31	2026-10-26	10-K	26-000039
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$4.8B	2026-08-31	2026-10-26	10-K	26-000039
3	assets	us-gaap:Assets	$2.6B	2026-08-31	2026-10-26	10-K	26-000039
4	operating income	us-gaap:OperatingIncomeLoss	$261.0M	2026-08-31	2026-10-26	10-K	26-000039
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$227.7M	2026-08-31	2026-10-26	10-K	26-000039
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$61.1M	2026-08-31	2026-10-26	10-K	26-000039
7	total debt	us-gaap:LongTermDebt	$167.5M	2026-08-31	2026-10-26	10-K	26-000039
8	book equity	us-gaap:StockholdersEquity	$1.5B	2026-08-31	2026-10-26	10-K	26-000039
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$220.8M	2026-08-31	2026-10-26	10-K	26-000039
10	total debt	us-gaap:LongTermDebt	$186.6M	2025-08-31	2026-10-26	10-K	26-000039
11	book equity	us-gaap:StockholdersEquity	$1.2B	2025-08-31	2026-10-26	10-K	26-000039
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$241.0M	2025-08-31	2026-10-26	10-K	26-000039
13	net income	us-gaap:NetIncomeLoss	$166.6M	2026-08-31	2026-10-26	10-K	26-000039
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$307.7M	2026-08-31	2026-10-26	10-K	26-000039
15	assets	us-gaap:Assets	$2.3B	2025-08-31	2026-10-26	10-K	26-000039
16	current assets	us-gaap:AssetsCurrent	$1.1B	2026-08-31	2026-10-26	10-K	26-000039
17	current liabilities	us-gaap:LiabilitiesCurrent	$854.8M	2026-08-31	2026-10-26	10-K	26-000039
18	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$1.1B	2026-08-31	2026-10-26	10-K	26-000039
19	liabilities	us-gaap:Liabilities	$1.1B	2026-08-31	2026-10-26	10-K	26-000039
20	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$99.5M	2026-08-31	2026-10-26	10-K	26-000039
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...	$5.3B	2025-08-31	2026-10-26	10-K	26-000039
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.9B	2024-08-31	2026-10-26	10-K	26-000039
25	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.4B	2023-08-31	2025-10-30	10-K	25-000060

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26	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$211.3M	2026-08-31	2026-10-26	10-K	26-000039
27	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$261.3M	2025-08-31	2026-10-26	10-K	26-000039
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$158.1M	2025-08-31	2026-10-26	10-K	26-000039
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$207.6M	2024-08-31	2026-10-26	10-K	26-000039
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$168.5M	2024-08-31	2026-10-26	10-K	26-000039
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$257.3M	2023-08-31	2025-10-30	10-K	25-000060
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$142.5M	2023-08-31	2025-10-30	10-K	25-000060
33	current assets	us-gaap:AssetsCurrent	$974.5M	2025-08-31	2026-10-26	10-K	26-000039
34	current liabilities	us-gaap:LiabilitiesCurrent	$726.3M	2025-08-31	2026-10-26	10-K	26-000039
35	assets	us-gaap:Assets	$2.0B	2024-08-31	2026-10-26	10-K	26-000039
36	assets	us-gaap:Assets	$2.0B	2023-08-31	2025-10-30	10-K	25-000060
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	30,928,227	2026-10-21	2026-10-26	10-K	26-000039
38	shares outstanding	dei:EntityCommonStockSharesOutstanding	30,888,771	2025-10-24	2025-10-30	10-K	25-000060

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