# Cryo Cell International Inc.

**CCEL**

NYSE; healthcare; SIC 8090, Services-Misc Health & Allied Services, NEC; CIK 0000862692

**C**

**middle fifth of 305 graded peers in healthcare**

rank 174 of 305; percentile 56.9; sampling error 2.8 points; lower is stronger

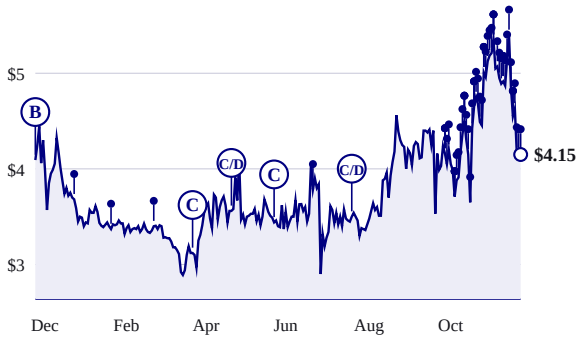
A B C D E

**C, the tortoise**



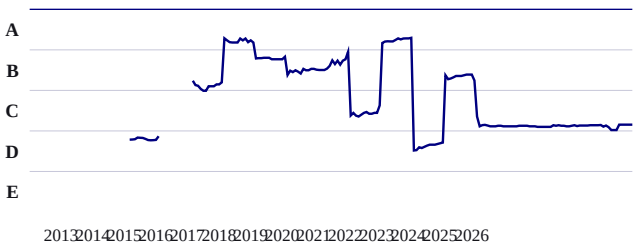
| Scoreboard | |
|---|---|
| **Profitability** | B/C<br>percentile 39.2 |
| **Solvency** | D<br>percentile 64.6 |
| **Growth and financing** | C<br>percentile 44.8 |
| **Reliability** | 0.83 AUC<br>filers with $12.5M to $120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025 |
| **Peer failure rate** | 1.07% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | $12.5M to $120M assets<br>total assets $61.7M |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | distress |
| **Inputs computable** | 10 of 13 |
| **Graded from** | filings received through Feb 27, 2026<br>268 days before the rescan; latest periodic filing 10-Q received Oct 9, 2026 |
| **Last close** | $4.24<br>2026-11-18; market equity $34.1M; 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 27, 2026*

Cryo-Cell International, Inc. (the "Company" or "Cryo-Cell") is a Delaware corporation that was incorporated in 1989. The Company is organized in three reportable segments; 1.) cellular processing and cryogenic storage for family use, with a current focus on the collection and preservation of umbilical cord blood and tissue stem cells, 2.) the manufacture of PrepaCyte® CB Processing System ("PrepaCyte CB") units, the processing technology used to process umbilical cord blood stem cells, and 3.) cellular processing and cryogenic storage of umbilical cord blood stem cells for public use.

## 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 39.2** | | | | | | |
| Gross profitability | 39.2% | 32.8% | | 34.8 | 346 | 2025-11-30 |
| Return on invested capital | not computable | 9.6% | | | | |
| *pretax income must exceed the validity floor and imply a 0%-100% tax rate* | | | | | | |

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| | | | | | | |
|---|---|---|---|---|---|---|
| Accruals ratio | (12.5%) | (6.7%) | | 34.0 | 756 | 2025-11-30 |
| Gross margin stability, five years | 2.8 pts | 2.8 pts | | 48.7 | 237 | 2025-11-30 |
| **Solvency, sleeve percentile 64.6** | | | | | | |
| Altman Z double-prime | (3.07) | 0.31 | | 50.4 | 705 | 2025-11-30 |
| Net debt to EBITDA | 5.47x | 1.82x | | 86.1 | 73 | 2025-11-30 |
| Interest coverage | 0.23x | (3.61x) | | 27.4 | 74 | 2025-11-30 |
| Current ratio | 0.59x | 2.68x | | 94.6 | 781 | 2025-11-30 |
| **Growth and financing, sleeve percentile 44.8** | | | | | | |
| Revenue growth, three-year compound | 1.3% | 9.6% | | 68.9 | 400 | 2025-11-30 |
| Free cash flow growth, three-year compound | not computable | 11.1% | | | | |
| *current FCF must be positive and base FCF must exceed $100,000* | | | | | | |
| Reinvestment rate | not computable | 33.9% | | | | |
| *pretax income must exceed the validity floor and imply a 0%-100% tax rate* | | | | | | |
| Asset growth, three years | (1.7%) | 3.2% | | 55.1 | 663 | 2025-11-30 |
| Net share issuance, one year | (0.3%) | 1.6% | | 10.4 | 626 | 2026-02-28 |

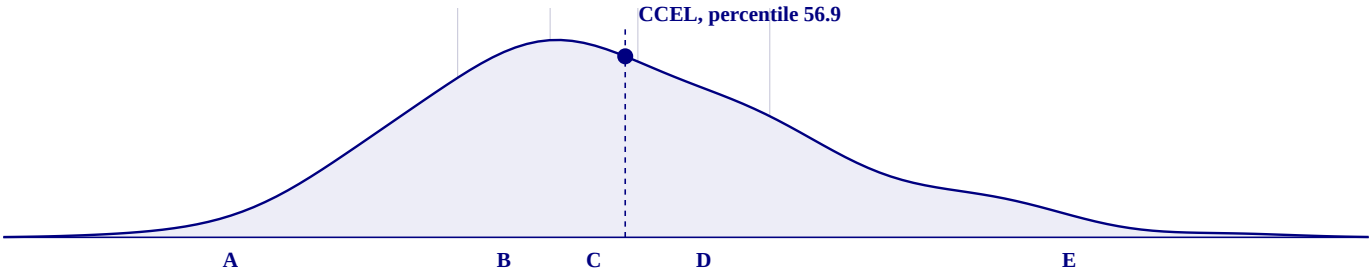
## Warnings

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

| Check | Measured |
|---|---|
| Distress | CHS probability 100.000000%; universe top-decile threshold 2.175581% |

## Among 305 peers

*healthcare; 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 |
|---|---|---|---|---|
| 169 | Lensar, Inc. (LNSR) | 55.3 | C | |
| 170 | Universal Health Services Inc. (UHS) | 55.6 | C | |
| 171 | Aveanna Healthcare Holdings, Inc. (AVAH) | 55.9 | C | |
| 172 | Nexgel, Inc. (NXGL) | 56.2 | C | late filer |
| 173 | Perrigo Co. plc (PRGO) | 56.6 | C | |
| 174 | Cryo Cell International Inc. (CCEL) | 56.9 | C | distress |
| 175 | Teladoc Health, Inc. (TDOC) | 57.2 | C | fortress balance sheet |
| 176 | Emergent BioSolutions Inc. (EBS) | 57.6 | C/D | |
| 177 | Sotera Health Co. (SHC) | 57.9 | C/D | |
| 178 | Abbott Laboratories (ABT) | 58.2 | C/D | |
| 179 | Medtronic plc (MDT) | 58.6 | C/D | |

## What the price implies

*at the 2026-11-18 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (6.9%) | (1.7%) | 44 |
| Distance from 52-week high | (23.1%) | (33.0%) | 60 |
| EBIT to enterprise value | 1.2% | 0.5% | 53 |

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| | | | |
|---|---|---|---|
| Free cash flow yield | 15.7% | 0.6% | 94 |
| Book value to price | (0.49) | 0.29 | 2 |
| Sales to price | 0.94 | 0.38 | 75 |
| Composite equity issuance, five years | not computable | 13.5% | |
| Relative strength against the sector, log excess return | (0.24) | (0.19) | 44 |
| Twelve-month failure probability, CHS model | 100.00% | 0.06% | 90 |

## Diagnostics

*shown on every report; none enters the grade*

| Measure | Value |
|---|---|
| **Piotroski F-score 6 of 9, period end 2025-11-30** | |
| Return on assets above zero | fail |
| Operating cash flow above zero | pass |
| Return on assets improved | fail |
| Operating cash flow exceeds net income | pass |
| Long-term leverage fell | pass |
| Current ratio improved | pass |
| No new shares issued | pass |
| Gross margin improved | pass |
| Asset turnover improved | fail |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $1.4M |
| Operating cash flow, four quarters | $4.9M |
| Months of runway | not finite |
| Days since last periodic filing | 44 (10-Q received Oct 9, 2026) |
| Median daily dollar volume, 63 sessions | $39,848 |

## 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:RevenueFromContractWithCustomerIncludingAs... | $31.6M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 2 | cost of revenue | us-gaap:CostOfGoodsAndServicesSold | $7.4M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 3 | assets | us-gaap:Assets | $61.7M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 4 | operating income | us-gaap:OperatingIncomeLoss | $482,394 | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 5 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | -$2.3M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 6 | income tax | us-gaap:IncomeTaxExpenseBenefit | $92,232 | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 7 | total debt | us-gaap:LongTermDebt | $8.4M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 8 | book equity | us-gaap:StockholdersEquity | -$18.6M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 9 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $319,031 | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 10 | total debt | us-gaap:LongTermDebt | $8.5M | 2024-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 11 | book equity | us-gaap:StockholdersEquity | -$13.2M | 2024-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 12 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $560,960 | 2024-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 13 | net income | us-gaap:NetIncomeLoss | -$2.4M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 14 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $5.5M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 15 | assets | us-gaap:Assets | $64.7M | 2024-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 16 | revenue | us-gaap:RevenueFromContractWithCustomerIncludingAs... | $32.0M | 2024-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 17 | cost of revenue | us-gaap:CostOfGoodsAndServicesSold | $7.9M | 2024-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 18 | revenue | us-gaap:RevenueFromContractWithCustomerIncludingAs... | $31.3M | 2023-11-30 | 2025-02-28 | 10-K | 25-030138 |
| 19 | cost of revenue | us-gaap:CostOfGoodsAndServicesSold | $8.4M | 2023-11-30 | 2025-02-28 | 10-K | 25-030138 |
| 20 | revenue | us-gaap:RevenueFromContractWithCustomerIncludingAs... | $30.3M | 2022-11-30 | 2024-02-28 | 10-K | 24-022275 |
| 21 | cost of revenue | us-gaap:CostOfGoodsAndServicesSold | $8.8M | 2022-11-30 | 2024-02-28 | 10-K | 24-022275 |
| 22 | revenue | us-gaap:RevenueFromContractWithCustomerIncludingAs... | $28.9M | 2021-11-30 | 2023-02-28 | 10-K | 23-005220 |
| 23 | cost of revenue | us-gaap:CostOfGoodsAndServicesSold | $9.0M | 2021-11-30 | 2023-02-28 | 10-K | 23-005220 |
| 24 | current assets | us-gaap:AssetsCurrent | $11.8M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 25 | current liabilities | us-gaap:LiabilitiesCurrent | $19.8M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 26 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | -$38.4M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 27 | liabilities | us-gaap:Liabilities | $80.3M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 28 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $985,242 | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 29 | interest expense | us-gaap:InterestExpense | $2.1M | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 30 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $230,475 | 2025-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 31 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $6.0M | 2024-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 32 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $2.4M | 2024-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 33 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $8.9M | 2023-11-30 | 2025-02-28 | 10-K | 25-030138 |
| 34 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $6.8M | 2023-11-30 | 2025-02-28 | 10-K | 25-030138 |
| 35 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $8.6M | 2022-11-30 | 2024-02-28 | 10-K | 24-022275 |
| 36 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $12.2M | 2022-11-30 | 2024-02-28 | 10-K | 24-022275 |
| 37 | current assets | us-gaap:AssetsCurrent | $12.6M | 2024-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 38 | current liabilities | us-gaap:LiabilitiesCurrent | $21.6M | 2024-11-30 | 2026-02-27 | 10-K | 26-083096 |
| 39 | assets | us-gaap:Assets | $61.2M | 2023-11-30 | 2025-02-28 | 10-K | 25-030138 |
| 40 | assets | us-gaap:Assets | $64.9M | 2022-11-30 | 2024-02-28 | 10-K | 24-022275 |
| 41 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 8,055,150 | 2026-02-28 | 2026-02-27 | 10-K | 26-083096 |
| 42 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 8,082,159 | 2025-02-28 | 2025-02-28 | 10-K | 25-030138 |

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