TransUnion

TRU

NYSE; other; SIC 7320, Services-Consumer Credit Reporting, Collection Agencies; CIK 0001552033

C/D

on the C/D boundary of 315 graded peers in other

rank 196 of 315; percentile 62.1; sampling error 2.7 points; lower is stronger

A B C D E

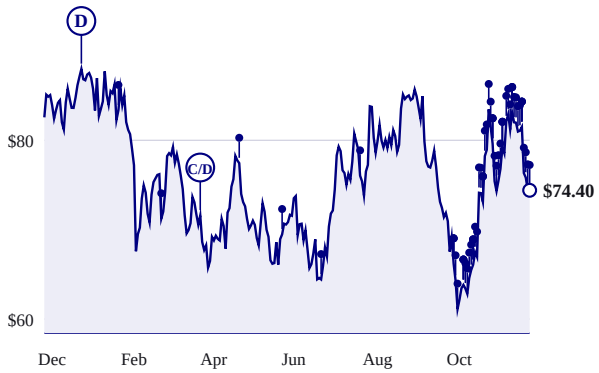
C/D, the tortoise



Scoreboard

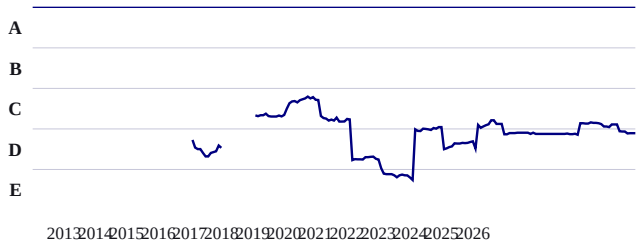
Profitability	C/D	percentile 61.0
Solvency	C	percentile 49.6
Growth and financing	C	percentile 45.4
Reliability	0.94 AUC	filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year	Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets	total assets $11.1B
Standard universe	inside	revenue above $1M and assets above $10M
Warnings	none triggered	
Inputs computable	9 of 13	
Graded from	filings received through Feb 27, 2026	269 days before the rescan; latest periodic filing 10-Q received Oct 27, 2026
Last close	$74.44	2026-11-20; market equity $14.2B; 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 27, 2026

TransUnion is a leading global information and insights company that makes trust possible between businesses and consumers, helping people around the world access opportunities that can lead to a higher quality of life. That trust is built on TransUnion's ability to deliver safe, innovative solutions with credibility and consistency. We call this Information for Good. We have built robust data and analytics assets for a large portion of the adult population in the markets we serve.

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 61.0						
Gross profitability	not computable	26.7%				
latest aligned inputs end 2019-12-31; latest annual assets end 2025-12-31						
Return on invested capital	7.3%	10.0%		65.1	147	2025-12-31
Accruals ratio	(4.8%)	(5.7%)		56.9	458	2025-12-31

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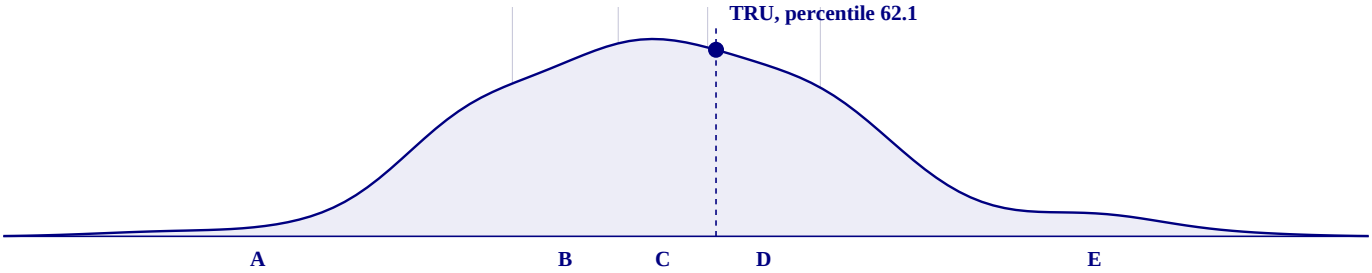
Gross margin stability, five years	not computable	2.2 pts			
five annual gross margins are required; found 2					
Solvency, sleeve percentile 49.6					
Altman Z double-prime	2.54	2.06	37.6	357	2025-12-31
Net debt to EBITDA	4.22x	2.37x	76.7	173	2025-12-31
Interest coverage	not computable	2.93x			
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31					
Current ratio	1.75x	1.33x	34.5	462	2025-12-31
Growth and financing, sleeve percentile 45.4					
Revenue growth, three-year compound	7.2%	4.9%	38.9	376	2025-12-31
Free cash flow growth, three-year compound	not computable	8.7%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	54.6%	13.3%	31.2	187	2025-12-31
Asset growth, three years	(1.6%)	4.1%	74.1	402	2025-12-31
Net share issuance, one year	(1.3%)	(0.5%)	37.4	354	2026-01-30

Among 315 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
191	Concrete Pumping Holdings, Inc. (BBCP)	60.5	C/D	
192	Full House Resorts Inc. (FLL)	60.8	C/D	
193	Western Union Co. (WU)	61.1	C/D	
194	Izea Worldwide, Inc. (IZEA)	61.5	C/D	fortress balance sheet
195	Dorian LPG Ltd. (LPG)	61.8	C/D	
196	TransUnion (TRU)	62.1	C/D	
197	United Parcel Service Inc. (UPS)	62.4	C/D	
198	Caesars Entertainment, Inc. (CZR)	62.7	D	
199	Waste Connections, Inc. (WCN)	63.1	D	
200	HF Sinclair Corp. (DINO)	63.4	D	
201	DHI Group, Inc. (DHX)	63.7	D	

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	(24.2%)	0.4%	29
Distance from 52-week high	(15.4%)	(28.8%)	71
EBIT to enterprise value	4.7%	4.6%	50
Free cash flow yield	4.7%	4.1%	53
Book value to price	0.34	0.39	46
Sales to price	0.32	0.75	25
Composite equity issuance, five years	(3.2%)	(9.5%)	62
Relative strength against the sector, log excess return	(0.40)	(0.12)	29

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Twelve-month failure probability, CHS model	0.04%	0.04%	53

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None 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	pass
Current ratio improved	pass
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$883.1M
Operating cash flow, four quarters	$1.2B
Months of runway	not finite
Days since last periodic filing	27 (10-Q received Oct 27, 2026)
Median daily dollar volume, 63 sessions	$185.4M

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...	$2.5B	2019-12-31	2022-02-22	10-K	22-000008
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$874.1M	2019-12-31	2020-02-18	10-K	20-000014
3	assets	us-gaap:Assets	$7.1B	2019-12-31	2021-02-16	10-K	21-000008
4	operating income	us-gaap:OperatingIncomeLoss	$857.8M	2025-12-31	2026-02-27	10-K	26-000012
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$643.0M	2025-12-31	2026-02-27	10-K	26-000012
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$173.1M	2025-12-31	2026-02-27	10-K	26-000012
7	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$4.9B	2025-12-31	2026-02-27	10-K	26-000012
8	book equity	us-gaap:StockholdersEquity	$4.4B	2025-12-31	2026-02-27	10-K	26-000012
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$853.6M	2025-12-31	2026-02-27	10-K	26-000012
10	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$5.1B	2024-12-31	2026-02-27	10-K	26-000012
11	book equity	us-gaap:StockholdersEquity	$4.2B	2024-12-31	2026-02-27	10-K	26-000012
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$679.5M	2024-12-31	2026-02-27	10-K	26-000012
13	net income	us-gaap:NetIncomeLoss	$455.4M	2025-12-31	2026-02-27	10-K	26-000012
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$987.6M	2025-12-31	2026-02-27	10-K	26-000012
15	assets	us-gaap:Assets	$11.1B	2025-12-31	2026-02-27	10-K	26-000012
16	assets	us-gaap:Assets	$11.0B	2024-12-31	2026-02-27	10-K	26-000012
17	current assets	us-gaap:AssetsCurrent	$2.0B	2025-12-31	2026-02-27	10-K	26-000012
18	current liabilities	us-gaap:LiabilitiesCurrent	$1.2B	2025-12-31	2026-02-27	10-K	26-000012
19	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$2.7B	2025-12-31	2026-02-27	10-K	26-000012
20	liabilities	us-gaap:Liabilities	$6.6B	2025-12-31	2026-02-27	10-K	26-000012
21	depreciation amortization	us-gaap:Depreciation	$103.4M	2025-12-31	2026-02-27	10-K	26-000012
22	operating income	us-gaap:OperatingIncomeLoss	$128.5M	2023-12-31	2026-02-27	10-K	26-000012
23	interest expense	us-gaap:InterestExpense	$288.2M	2023-12-31	2024-02-28	10-K	24-000027
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.6B	2025-12-31	2026-02-27	10-K	26-000012
25	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.2B	2024-12-31	2026-02-27	10-K	26-000012
26	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.8B	2023-12-31	2026-02-27	10-K	26-000012
27	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.7B	2022-12-31	2025-02-13	10-K	25-000015
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$326.0M	2025-12-31	2026-02-27	10-K	26-000012
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$832.5M	2024-12-31	2026-02-27	10-K	26-000012
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$315.8M	2024-12-31	2026-02-27	10-K	26-000012

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31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$645.4M	2023-12-31	2026-02-27	10-K	26-000012
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$310.7M	2023-12-31	2026-02-27	10-K	26-000012
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$297.2M	2022-12-31	2025-02-13	10-K	25-000015
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$298.2M	2022-12-31	2025-02-13	10-K	25-000015
35	current assets	us-gaap:AssetsCurrent	$1.8B	2024-12-31	2026-02-27	10-K	26-000012
36	current liabilities	us-gaap:LiabilitiesCurrent	$1.1B	2024-12-31	2026-02-27	10-K	26-000012
37	assets	us-gaap:Assets	$11.1B	2023-12-31	2025-02-13	10-K	25-000015
38	assets	us-gaap:Assets	$11.7B	2022-12-31	2024-02-28	10-K	24-000027
39	shares outstanding	dei:EntityCommonStockSharesOutstanding	192,600,000	2026-01-30	2026-02-27	10-K	26-000012
40	shares outstanding	dei:EntityCommonStockSharesOutstanding	195,100,000	2025-01-31	2025-02-13	10-K	25-000015

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