

TransUnion (TRU)

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

TransUnion	
TRU; other	
Grade	C/D on the C/D boundary of 336 graded peers percentile 61.8; sampling error 2.6 points; lower is stronger
Rank	208 of 336
Profitability	C/D percentile 59.2
Solvency	C percentile 50.7
Growth and financing	C percentile 45.0
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 active
Inputs computable	10 of 14
Graded from	filings received through Feb 27, 2026 224 days before the rescans; latest periodic filing 10-Q received Jul 28, 2026
Last close	\$64.60 2026-10-08; market equity \$12.5B
Price used in grade	None

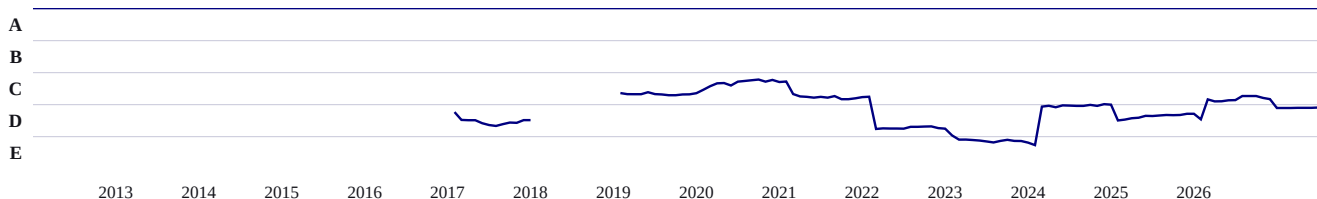
C/D, the tortoise
on the C/D boundary of its sector; letters are fifths of the 336 graded peers

Share price, twelve months to the rescans
split-adjusted close; the letter is fixed at the rescans that set it

Rescans on file: C from Mar 21, 2026, C/D from Apr 21, 2026, C from Jun 21,

Letter at every rescan

Jan 21, 2012 to Oct 9, 2026; sector percentile, 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.

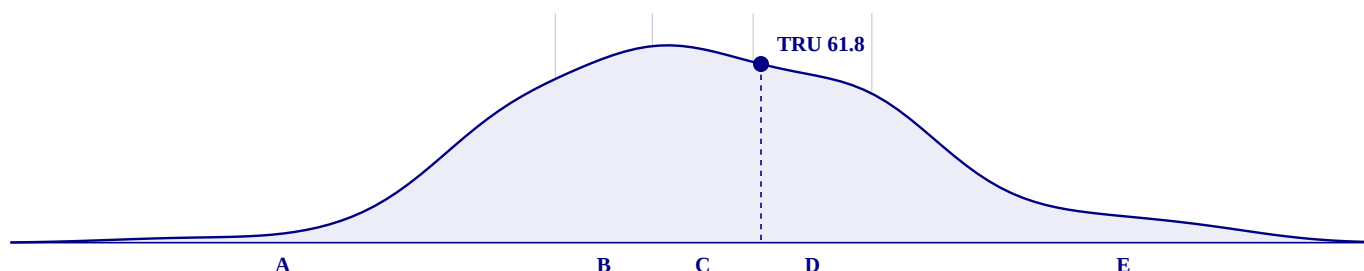
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 59.2						
Gross profitability		not computable	27.1%			latest aligned inputs end 2019-12-31; latest annual assets end 2025-12-31
Return on invested capital		7.3%	10.0%	62.0	151	2025-12-31
Accruals ratio		(4.8%)	(5.9%)	56.4	506	2025-12-31
Gross margin stability, five years		not computable	2.2 pts			five annual gross margins are required; found 2
Solvency, sleeve percentile 50.7						
Twelve-month failure probability		0.05%	0.04%	61.4	45	2026-03-31
Altman Z double-prime		2.54	2.05	35.3	386	2025-12-31
Net debt to EBITDA		4.22x	2.52x	73.2	184	2025-12-31
Interest coverage		not computable	2.18x			latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Current ratio		1.75x	1.32x	33.1	506	2025-12-31
Growth and financing, sleeve percentile 45.0						
Revenue growth, three-year compound		7.2%	5.1%	39.3	403	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%	11.9%	30.7	190	2025-12-31
Asset growth, three years		(1.6%)	4.1%	73.0	438	2025-12-31
Net share issuance, one year		(1.3%)	(0.4%)	36.9	356	2026-01-30

Among 336 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
203	Dorian LPG Ltd. (LPG)	60.3	C/D	
204	Western Union Co. (WU)	60.6	C/D	
205	Waste Connections, Inc. (WCN)	60.9	C/D	

206	Cbiz, Inc. (CBZ)	61.2	C/D	
207	United Parcel Service Inc. (UPS)	61.5	C/D	
208	TransUnion (TRU) <	61.8	C/D	
209	HF Sinclair Corp. (DINO)	62.1	C/D	
210	Izea Worldwide, Inc. (IZEA)	62.4	C/D	fortress balance sheet
211	Iqvia Holdings Inc. (IQV)	62.7	D	
212	Corpay, Inc. (CPAY)	63.0	D	
213	Marriott International Inc. (MAR)	63.3	D	

What the price implies

at the 2026-10-08 close; none enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	2.0%	2.0%	50
Distance from 52-week high	(26.6%)	(26.8%)	50
EBIT to enterprise value	5.2%	4.4%	61
Free cash flow yield	5.3%	4.1%	59
Book value to price	0.38	0.34	57
Sales to price	0.37	0.70	33
Composite equity issuance, five years	(1.9%)	(8.8%)	61
Relative strength against the sector, log excess return	(0.13)	(0.13)	50

Diagnostics

not in 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	\$732.5M
Operating cash flow, four quarters	\$1.0B
Months of runway	not finite
Days since last periodic filing	73 (10-Q received Jul 28, 2026)
Median daily dollar volume, 63 sessions	\$154.1M

Sources

each row links to the filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$2.5B	2019-12-31	2022-02-22	10-K	0001552033-22-000008
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	\$874.1M	2019-12-31	2020-02-18	10-K	0001552033-20-000014
3	assets	us-gaap:Assets	\$7.1B	2019-12-31	2021-02-16	10-K	0001552033-21-000008
4	operating income	us-gaap:OperatingIncomeLoss	\$857.8M	2025-12-31	2026-02-27	10-K	0001552033-26-000012
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNondeductibleItems	\$648.0M	2025-12-31	2026-02-27	10-K	0001552033-26-000012
6	income tax	us-gaap:IncomeTaxExpenseBenefit	\$173.1M	2025-12-31	2026-02-27	10-K	0001552033-26-000012
7	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	\$4.9B	2025-12-31	2026-02-27	10-K	0001552033-26-000012
8	book equity	us-gaap:StockholdersEquity	\$4.4B	2025-12-31	2026-02-27	10-K	0001552033-26-000012
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$853.6M	2025-12-31	2026-02-27	10-K	0001552033-26-000012
10	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	\$5.1B	2024-12-31	2026-02-27	10-K	0001552033-26-000012
11	book equity	us-gaap:StockholdersEquity	\$4.2B	2024-12-31	2026-02-27	10-K	0001552033-26-000012
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$679.5M	2024-12-31	2026-02-27	10-K	0001552033-26-000012

13	net income	us-gaap:NetIncomeLoss	\$455.4M	2025-12-31	2026-02-27	10-K	0001552033-26-000012
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$987.6M	2025-12-31	2026-02-27	10-K	0001552033-26-000012
15	assets	us-gaap:Assets	\$11.1B	2025-12-31	2026-02-27	10-K	0001552033-26-000012
16	assets	us-gaap:Assets	\$11.0B	2024-12-31	2026-02-27	10-K	0001552033-26-000012
17	current assets	us-gaap:AssetsCurrent	\$2.0B	2025-12-31	2026-02-27	10-K	0001552033-26-000012
18	current liabilities	us-gaap:LiabilitiesCurrent	\$1.2B	2025-12-31	2026-02-27	10-K	0001552033-26-000012
19	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	\$2.7B	2025-12-31	2026-02-27	10-K	0001552033-26-000012
20	liabilities	us-gaap:Liabilities	\$6.6B	2025-12-31	2026-02-27	10-K	0001552033-26-000012
21	depreciation amortization	us-gaap:Depreciation	\$103.4M	2025-12-31	2026-02-27	10-K	0001552033-26-000012
22	operating income	us-gaap:OperatingIncomeLoss	\$128.5M	2023-12-31	2026-02-27	10-K	0001552033-26-000012
23	interest expense	us-gaap:InterestExpense	\$288.2M	2023-12-31	2024-02-28	10-K	0001552033-24-000027
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$4.6B	2025-12-31	2026-02-27	10-K	0001552033-26-000012
25	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$4.2B	2024-12-31	2026-02-27	10-K	0001552033-26-000012
26	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$3.8B	2023-12-31	2026-02-27	10-K	0001552033-26-000012
27	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$3.7B	2022-12-31	2025-02-13	10-K	0001552033-25-000015
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$326.0M	2025-12-31	2026-02-27	10-K	0001552033-26-000012
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$832.5M	2024-12-31	2026-02-27	10-K	0001552033-26-000012
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$315.8M	2024-12-31	2026-02-27	10-K	0001552033-26-000012
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$645.4M	2023-12-31	2026-02-27	10-K	0001552033-26-000012
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$310.7M	2023-12-31	2026-02-27	10-K	0001552033-26-000012
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$297.2M	2022-12-31	2025-02-13	10-K	0001552033-25-000015
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$298.2M	2022-12-31	2025-02-13	10-K	0001552033-25-000015
35	current assets	us-gaap:AssetsCurrent	\$1.8B	2024-12-31	2026-02-27	10-K	0001552033-26-000012
36	current liabilities	us-gaap:LiabilitiesCurrent	\$1.1B	2024-12-31	2026-02-27	10-K	0001552033-26-000012
37	assets	us-gaap:Assets	\$11.1B	2023-12-31	2025-02-13	10-K	0001552033-25-000015
38	assets	us-gaap:Assets	\$11.7B	2022-12-31	2024-02-28	10-K	0001552033-24-000027
39	shares outstanding	dei:EntityCommonStockSharesOutstanding	192,600,000	2026-01-30	2026-02-27	10-K	0001552033-26-000012
40	shares outstanding	dei:EntityCommonStockSharesOutstanding	195,100,000	2025-01-31	2025-02-13	10-K	0001552033-25-000015