Silo Pharma, Inc.

SILO

Nasdaq; healthcare; SIC 2834, Pharmaceutical Preparations; CIK 0001514183

E

weakest fifth of 370 graded peers in healthcare

rank 351 of 370; percentile 94.9; sampling error 2.5 points; lower is stronger

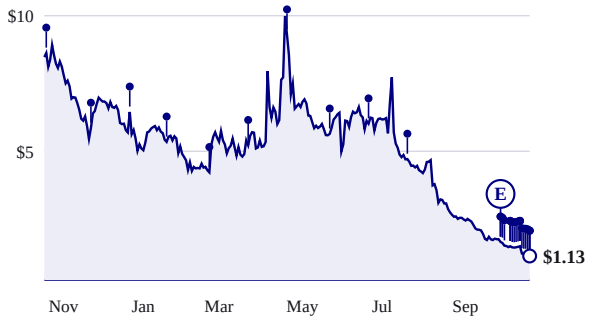
A B C D E

E, the bear



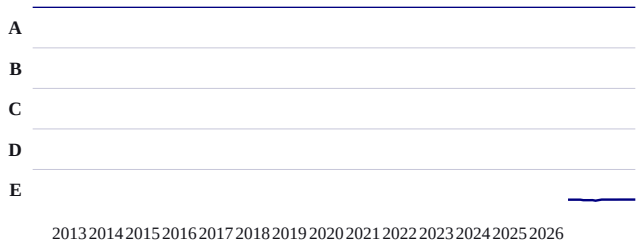
Scoreboard	
Profitability	E percentile 90.4
Solvency	C percentile 49.6
Growth and financing	D/E percentile 81.3
Reliability	0.76 AUC filers with under $12.5M assets; 95% interval 0.65 to 0.86; 63 events, 2020 to 2025
Peer failure rate	0.60% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	under $12.5M assets total assets $7.6M
Standard universe	outside revenue above $1M and assets above $10M
Warnings	dilution, degenerate inputs, distress not computable: fortress balance sheet
Inputs computable	7 of 14
Graded from	filings received through Mar 27, 2026 207 days before the rescan; latest periodic filing 10-Q received Aug 13, 2026
Last close	$1.18 2026-10-19; market equity $1.9M; 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 Mar 27, 2026

are a developmental stage biopharmaceutical and cryptocurrency company. Our therapeutics focus is on developing novel therapeutics that address underserved conditions including PTSD, stress-induced anxiety disorders, fibromyalgia, and central nervous system (CNS) diseases. We are focused on developing novel therapies that include conventional drugs and psychedelic formulations. The Company's lead program, SPC-15, is an intranasal drug targeting PTSD and stress-induced anxiety disorders. SP-26 is a time-release ketamine-based loaded implant for fibromyalgia and chronic pain relief.

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 90.4						
Gross profitability	0.4%	32.3%		92.2	371	2025-12-31
Return on invested capital	not computable	9.3%				
one or more required annual facts are missing						

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Accruals ratio	5.8%	(6.6%)	88.7	812	2025-12-31
Gross margin stability, five years	not computable	2.8 pts			
five consecutive annual gross margins are required					
Solvency, sleeve percentile 49.6					
Twelve-month failure probability	2.79%	0.06%	93.5	247	2026-06-30
Altman Z double-prime	(1.23)	(0.30)	42.2	757	2025-12-31
Net debt to EBITDA	not computable	1.82x			
one or more required annual facts are missing					
Interest coverage	not computable	(4.51x)			
interest expense must exceed $100,000					
Current ratio	11.36x	2.96x	13.2	840	2025-12-31
Growth and financing, sleeve percentile 81.3					
Revenue growth, three-year compound	not computable	10.1%			
four consecutive annual observations are required					
Free cash flow growth, three-year compound	not computable	10.9%			
four consecutive annual FCF observations are required; found 0					
Reinvestment rate	not computable	37.1%			
one or more required annual facts are missing					
Asset growth, three years	(13.2%)	2.1%	73.2	705	2025-12-31
Net share issuance, one year	215.9%	2.5%	89.4	634	2026-03-27

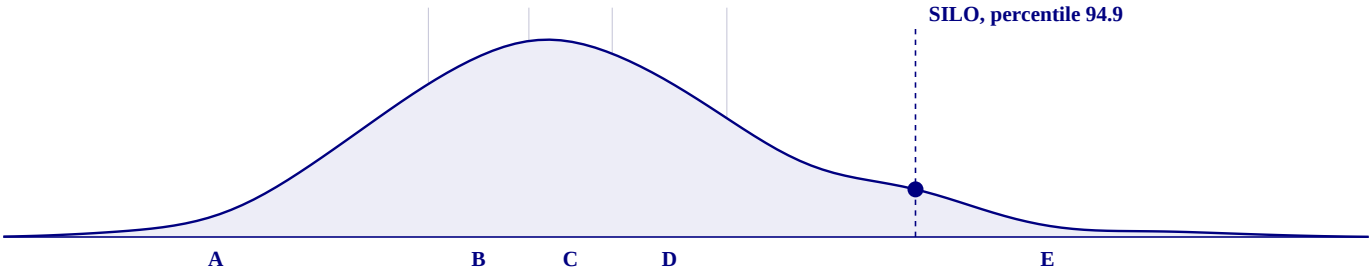
Warnings

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

Check	Measured
Dilution	split-adjusted year-over-year share growth is 215.9%
Degenerate inputs	latest revenue or assets are at or below the $100,000 validity floor
Distress	CHS probability 2.785023%; universe top-decile threshold 0.908785%

Among 370 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
346	Fortress Biotech, Inc. (FBIO)	93.6	E	fortress balance sheet
347	Fortress Biotech, Inc. (FBIOP)	93.6	E	fortress balance sheet
348	Co-Diagnostics, Inc. (CODX)	94.0	E	dilution, short runway, fortress balance sheet
349	Celularity Inc. (CELU)	94.3	E	short runway, late filer
350	Kyntra BIO, Inc. (KYNB)	94.6	E	
351	Silo Pharma, Inc. (SILO)	94.9	E	dilution, degenerate inputs, distress
352	VivoSim Labs, Inc. (VIVS)	95.1	E	dilution, short runway, late filer
353	Biomerica Inc. (BMRA)	95.4	E	
354	ALX Oncology Holdings Inc. (ALXO)	95.7	E	dilution, short runway, degenerate inputs, fortress balance sheet

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355	Bolt Biotherapeutics, Inc. (BOLT)	95.9	E	short runway, distress
356	Pfizer Inc. (PFE)	96.2	E	

What the price implies

at the 2026-10-19 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(76.0%)	8.0%	4
Distance from 52-week high	(88.7%)	(31.9%)	5
EBIT to enterprise value	not computable	(1.6%)	
Free cash flow yield	not computable	(1.0%)	
Book value to price	2.72	0.28	97
Sales to price	0.04	0.31	13
Composite equity issuance, five years	not computable	20.3%	
Relative strength against the sector, log excess return	(1.64)	(0.13)	4

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	fail
Operating cash flow above zero	fail
Return on assets improved	fail
Operating cash flow exceeds net income	fail
Long-term leverage fell	fail
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$3.3M
Operating cash flow, four quarters	-$3.3M
Months of runway	11.8
Days since last periodic filing	68 (10-Q received Aug 13, 2026)
Median daily dollar volume, 63 sessions	$77,209

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	gross profit	us-gaap:GrossProfit	$27,807	2025-12-31	2026-03-27	10-K	26-035576
2	assets	us-gaap:Assets	$7.6M	2025-12-31	2026-03-27	10-K	26-035576
3	net income	us-gaap:NetIncomeLoss	-$4.2M	2025-12-31	2026-03-27	10-K	26-035576
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$4.7M	2025-12-31	2026-03-27	10-K	26-035576
5	assets	us-gaap:Assets	$7.4M	2024-12-31	2026-03-27	10-K	26-035576
6	current assets	us-gaap:AssetsCurrent	$7.4M	2025-12-31	2026-03-27	10-K	26-035576
7	current liabilities	us-gaap:LiabilitiesCurrent	$650,183	2025-12-31	2026-03-27	10-K	26-035576
8	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$19.5M	2025-12-31	2026-03-27	10-K	26-035576
9	operating income	us-gaap:OperatingIncomeLoss	-$4.3M	2025-12-31	2026-03-27	10-K	26-035576
10	book equity	us-gaap:StockholdersEquity	$6.3M	2025-12-31	2026-03-27	10-K	26-035576
11	liabilities	us-gaap:Liabilities	$1.3M	2025-12-31	2026-03-27	10-K	26-035576
12	operating income	us-gaap:OperatingIncomeLoss	-$3.9M	2023-12-31	2025-03-28	10-K	25-004139
13	interest expense	us-gaap:InterestExpense	$4,869	2023-12-31	2024-03-25	10-K	24-025615
14	revenue	us-gaap:Revenues	$72,102	2025-12-31	2026-03-27	10-K	26-035576
15	revenue	us-gaap:Revenues	$72,102	2024-12-31	2026-03-27	10-K	26-035576

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16	revenue	us-gaap:Revenues	$72,102	2023-12-31	2025-03-28	10-K	25-004139
17	revenue	us-gaap:Revenues	$40,923	2020-12-31	2021-05-17	10-K/A	21-026679
18	assets	us-gaap:Assets	$7.7M	2023-12-31	2025-03-28	10-K	25-004139
19	assets	us-gaap:Assets	$11.6M	2022-12-31	2024-03-25	10-K	24-025615
20	shares outstanding	dei:EntityCommonStockSharesOutstanding	14,166,593	2026-03-27	2026-03-27	10-K	26-035576
21	shares outstanding	dei:EntityCommonStockSharesOutstanding	4,484,456	2025-03-26	2025-03-28	10-K	25-004139

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