Bumble Inc.

BMBL

Nasdaq; business equipment; SIC 7370, Services-Computer Programming, Data Processing, Etc.; CIK 0001830043

D

fourth fifth of 496 graded peers in business equipment

rank 370 of 496; percentile 74.5; sampling error 2.2 points; lower is stronger

A B C D E

D, the sloth



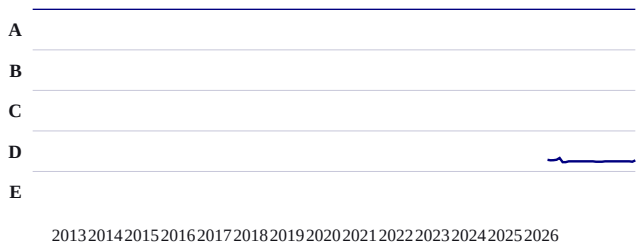
Scoreboard	
Profitability	B/C percentile 38.6
Solvency	C/D percentile 60.2
Growth and financing	D/E percentile 78.6
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $1.4B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: dilution, distress
Inputs computable	7 of 14
Graded from	filings received through Mar 16, 2026 220 days before the rescan; latest periodic filing 10-Q received Aug 6, 2026
Last close	$5.95 2026-10-21; market equity $712.2M; 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 16, 2026

Bumble's mission is to bring people closer to love. Our platform of apps enables people to connect and build healthy and equitable relationships on their own terms. We focus on building authenticity and safety in the online space. We also have extended our platform beyond online dating into healthy relationships in other areas of life, such as friendships. The Bumble brand was built with women at the center. Our platform is designed to help women feel safer and more empowered and, in turn, provide a better environment for everyone. We are leveraging innovative technology solutions to create a more inclusive, safe and accountable way to connect online for all members regardless of gender.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

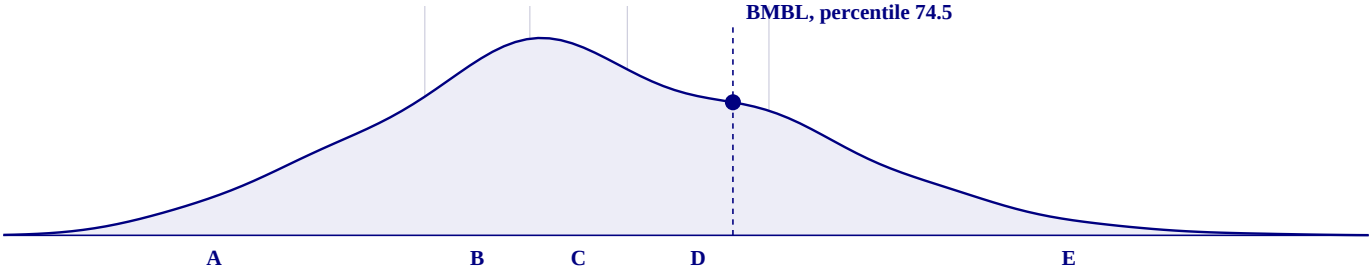
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 38.6						
Gross profitability	48.0%	28.6%		18.2	556	2025-12-31
Return on invested capital	not computable	11.2%				

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pretax income must exceed the validity floor and imply a 0%-100% tax rate						
Accruals ratio	(47.8%)	(7.3%)		6.7	616	2025-12-31
Gross margin stability, five years	13.2 pts	2.3 pts		90.8	426	2025-12-31
Solvency, sleeve percentile 60.2						
Twelve-month failure probability	not computable	0.05%				
liabilities and a nearby cover-page share count are required at 2026-06-30						
Altman Z double-prime	(5.41)	2.15		76.2	563	2025-12-31
Net debt to EBITDA	not computable	1.11x				
EBITDA must exceed $100,000						
Interest coverage	not computable	3.77x				
one or more required annual facts are missing						
Current ratio	2.21x	2.01x		44.3	660	2025-12-31
Growth and financing, sleeve percentile 78.6						
Revenue growth, three-year compound	2.2%	6.4%		62.1	536	2025-12-31
Free cash flow growth, three-year compound	not computable	18.1%				
four consecutive annual FCF observations are required; found 0						
Reinvestment rate	not computable	14.3%				
one or more required annual facts are missing						
Asset growth, three years	(27.2%)	5.0%		95.2	561	2025-12-31
Net share issuance, one year	not computable	0.5%				
two annual share counts are required; found 0						

Among 496 peers

business equipment; 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
365	Cohu Inc. (COHU)	73.5	D	
366	Gen Digital Inc. (GEN)	73.8	D	
367	Gen Digital Inc. (GENVR)	73.8	D	
368	Phunware, Inc. (PHUN)	74.1	D	fortress balance sheet
369	Take TWO Interactive Software Inc. (TTWO)	74.3	D	
370	Bumble Inc. (BMBL)	74.5	D	
371	Vishay Intertechnology Inc. (VSH)	74.7	D	
372	Bio-Rad Laboratories, Inc. (BIO)	75.1	D	
373	Bio-Rad Laboratories, Inc. (BIO-B)	75.1	D	
374	L3Harris Technologies, Inc. (LHX)	75.4	D	
375	EverCommerce Inc. (EVCM)	75.6	D	

What the price implies

at the 2026-10-21 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(55.0%)	2.2%	9
Distance from 52-week high	(0.3%)	(30.2%)	94
EBIT to enterprise value	(77.9%)	1.5%	5
Free cash flow yield	not computable	2.7%	
Book value to price	0.72	0.25	81
Sales to price	1.35	0.32	82
Composite equity issuance, five years	not computable	4.2%	
Relative strength against the sector, log excess return	(1.08)	(0.26)	9

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	pass
Return on assets improved	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$154.0M
Operating cash flow, four quarters	$266.7M
Months of runway	not finite
Days since last periodic filing	77 (10-Q received Aug 6, 2026)
Median daily dollar volume, 63 sessions	$6.6M

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...	$965.7M	2025-12-31	2026-03-16	10-K	26-000027
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$281.5M	2025-12-31	2026-03-16	10-K	26-000027
3	assets	us-gaap:Assets	$1.4B	2025-12-31	2026-03-16	10-K	26-000027
4	operating income	us-gaap:OperatingIncomeLoss	-$805.8M	2025-12-31	2026-03-16	10-K	26-000027
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$861.0M	2025-12-31	2026-03-16	10-K	26-000027
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$34.4M	2025-12-31	2026-03-16	10-K	26-000027
7	total debt	us-gaap:LongTermDebt	$590.6M	2025-12-31	2026-03-16	10-K	26-000027
8	book equity	us-gaap:StockholdersEquity	$570.0M	2025-12-31	2026-03-16	10-K	26-000027
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$175.8M	2025-12-31	2026-03-16	10-K	26-000027
10	total debt	us-gaap:LongTermDebt	$621.3M	2024-12-31	2025-02-28	10-K	25-030151
11	book equity	us-gaap:StockholdersEquity	$824.5M	2024-12-31	2026-03-16	10-K	26-000027
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$204.3M	2024-12-31	2026-03-16	10-K	26-000027
13	net income	us-gaap:NetIncomeLoss	-$693.1M	2025-12-31	2026-03-16	10-K	26-000027
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$250.4M	2025-12-31	2026-03-16	10-K	26-000027
15	assets	us-gaap:Assets	$2.5B	2024-12-31	2026-03-16	10-K	26-000027
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.1B	2024-12-31	2026-03-16	10-K	26-000027
17	cost of revenue	us-gaap:CostOfRevenue	$2.5M	2024-12-31	2025-02-28	10-K	25-030151
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.1B	2023-12-31	2026-03-16	10-K	26-000027

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19	cost of revenue	us-gaap:CostOfRevenue	$20.3M	2023-12-31	2024-02-28	10-K	24-022104
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$903.5M	2022-12-31	2025-02-28	10-K	25-030151
21	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$249.5M	2022-12-31	2025-02-28	10-K	25-030151
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$760.9M	2021-12-31	2024-02-28	10-K	24-022104
23	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$205.6M	2021-12-31	2024-02-28	10-K	24-022104
24	current assets	us-gaap:AssetsCurrent	$305.3M	2025-12-31	2026-03-16	10-K	26-000027
25	current liabilities	us-gaap:LiabilitiesCurrent	$138.0M	2025-12-31	2026-03-16	10-K	26-000027
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$1.4B	2025-12-31	2026-03-16	10-K	26-000027
27	liabilities	us-gaap:Liabilities	$744.0M	2025-12-31	2026-03-16	10-K	26-000027
28	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$25.9M	2025-12-31	2026-03-16	10-K	26-000027
29	assets	us-gaap:Assets	$3.6B	2023-12-31	2025-02-28	10-K	25-030151
30	assets	us-gaap:Assets	$3.7B	2022-12-31	2024-02-28	10-K	24-022104

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