FingerMotion, Inc.

FNGR

Nasdaq; business equipment; SIC 7372, Services-Prepackaged Software; CIK 0001602409

E

weakest fifth of 496 graded peers in business equipment

rank 448 of 496; percentile 90.3; sampling error 2.2 points; lower is stronger

A B C D E

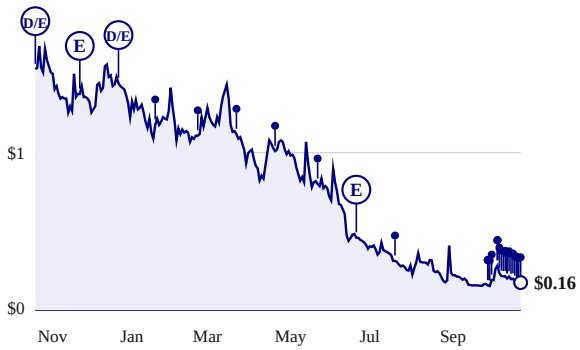
E, the bear



Scoreboard

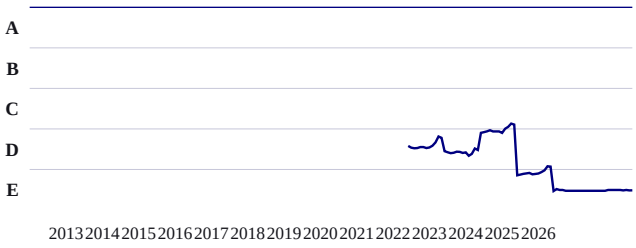
Profitability	D percentile 72.2
Solvency	D percentile 70.6
Growth and financing	C percentile 56.2
Reliability	0.83 AUC filers with $12.5M to $120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025
Peer failure rate	1.07% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$12.5M to $120M assets total assets $60.8M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	short runway not computable: distress, fortress balance sheet
Inputs computable	8 of 14
Graded from	filings received through May 29, 2026 146 days before the rescan; latest periodic filing 10-Q received Oct 15, 2026
Last close	$0.16 2026-10-21; market equity $14.7M; 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 May 29, 2026

company. Headquartered in Singapore, the Company provides technology-enabled platforms and services in the People's Republic of China ("PRC" or "China", and, unless the context requires otherwise and solely for the purpose of this Annual Report such as describing legal or tax matters, authorities, entities, or persons, excludes Hong Kong Special Administrative Region, Macao Special Administrative Region and Taiwan) and selected international markets. The Company's offerings include mobile payment and recharge solutions, data analytics services, and platform-based digital applications and solutions.

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 72.2						
Gross profitability	1.1%	28.6%		91.9	556	2026-02-28
Return on invested capital	not computable	11.2%				

one or more required annual facts are missing

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Accruals ratio	(5.7%)	(7.3%)	61.3	616	2026-02-28
Gross margin stability, five years	3.3 pts	2.3 pts	63.5	426	2026-02-28
Solvency, sleeve percentile 70.6					
Twelve-month failure probability	not computable	0.05%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	(1.97)	2.15	66.5	563	2026-02-28
Net debt to EBITDA	not computable	1.11x			
one or more required annual facts are missing					
Interest coverage	not computable	3.77x			
latest aligned inputs end 2024-02-29; latest annual assets end 2026-02-28					
Current ratio	1.13x	2.01x	74.7	660	2026-02-28
Growth and financing, sleeve percentile 56.2					
Revenue growth, three-year compound	(10.8%)	6.4%	87.9	536	2026-02-28
Free cash flow growth, three-year compound	not computable	18.1%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	not computable	14.3%			
NOPAT must exceed $100,000					
Asset growth, three years	51.4%	5.0%	5.9	561	2026-02-28
Net share issuance, one year	6.4%	0.5%	74.8	409	2026-05-26

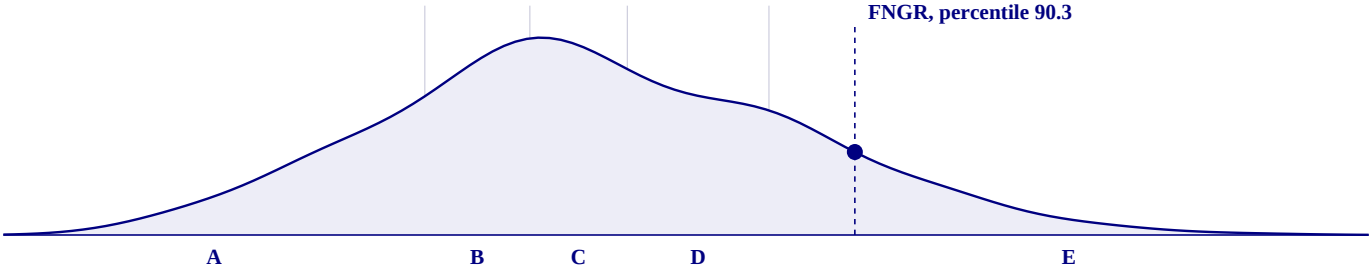
Warnings

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

Check	Measured
Short runway	cash runway is 5.9 months

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
443	Sypris Solutions Inc. (SYPR)	89.3	E	fortress balance sheet
444	Motorsport Games Inc. (MSGM)	89.5	E	
445	Senseonics Holdings, Inc. (SENS)	89.7	E	dilution, short runway, fortress balance sheet
446	8X8 Inc. (EGHT)	89.9	E	
447	Solaredge Technologies, Inc. (SEDG)	90.1	E	
448	FingerMotion, Inc. (FNGR)	90.3	E	short runway
449	BIO KEY International Inc. (BKYI)	90.5	E	short runway, late filer
450	Firefly Neuroscience, Inc. (AIFF)	90.7	E	dilution, late filer, fortress balance sheet
451	Laser Photonics Corp. (LASE)	90.9	E	late filer
452	Marketwise, Inc. (MKTW)	91.1	E	
453	Skillsoft Corp. (SKIL)	91.3	E	

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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	(85.9%)	2.2%	2
Distance from 52-week high	(90.6%)	(30.2%)	4
EBIT to enterprise value	not computable	1.5%	
Free cash flow yield	(26.8%)	2.7%	11
Book value to price	0.77	0.25	82
Sales to price	1.65	0.32	85
Composite equity issuance, five years	not computable	4.2%	
Relative strength against the sector, log excess return	(2.24)	(0.26)	2

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2026-02-28	
Return on assets above zero	fail
Operating cash flow above zero	fail
Return on assets improved	pass
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	fail
Cash, filings, liquidity	
Cash and equivalents	$2.1M
Operating cash flow, four quarters	-$4.3M
Months of runway	5.9
Days since last periodic filing	7 (10-Q received Oct 15, 2026)
Median daily dollar volume, 63 sessions	$925,190

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	$693,845	2026-02-28	2026-05-29	10-K	26-000194
2	assets	us-gaap:Assets	$60.8M	2026-02-28	2026-05-29	10-K	26-000194
3	net income	us-gaap:NetIncomeLoss	-$7.0M	2026-02-28	2026-05-29	10-K	26-000194
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$3.9M	2026-02-28	2026-05-29	10-K	26-000194
5	assets	us-gaap:Assets	$48.8M	2025-02-28	2026-05-29	10-K	26-000194
6	revenue	us-gaap:Revenues	$24.1M	2026-02-28	2026-05-29	10-K	26-000194
7	gross profit	us-gaap:GrossProfit	$2.8M	2025-02-28	2026-05-29	10-K	26-000194
8	revenue	us-gaap:Revenues	$35.6M	2025-02-28	2026-05-29	10-K	26-000194
9	gross profit	us-gaap:GrossProfit	$3.9M	2024-02-29	2025-05-29	10-K	25-000162
10	revenue	us-gaap:Revenues	$35.8M	2024-02-29	2025-05-29	10-K	25-000162
11	gross profit	us-gaap:GrossProfit	$2.3M	2023-02-28	2024-05-29	10-K	24-000219
12	revenue	us-gaap:Revenues	$34.1M	2023-02-28	2024-05-29	10-K	24-000219
13	gross profit	us-gaap:GrossProfit	$2.8M	2022-02-28	2023-05-30	10-K	23-000249
14	revenue	us-gaap:Revenues	$22.9M	2022-02-28	2023-05-30	10-K	23-000249
15	current assets	us-gaap:AssetsCurrent	$51.8M	2026-02-28	2026-05-29	10-K	26-000194
16	current liabilities	us-gaap:LiabilitiesCurrent	$45.7M	2026-02-28	2026-05-29	10-K	26-000194
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$41.2M	2026-02-28	2026-05-29	10-K	26-000194
18	operating income	us-gaap:OperatingIncomeLoss	-$6.9M	2026-02-28	2026-05-29	10-K	26-000194

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19	book equity	us-gaap:StockholdersEquity	$15.2M	2026-02-28	2026-05-29	10-K	26-000194
20	liabilities	us-gaap:Liabilities	$45.7M	2026-02-28	2026-05-29	10-K	26-000194
21	operating income	us-gaap:OperatingIncomeLoss	-$3.8M	2024-02-29	2025-05-29	10-K	25-000162
22	interest expense	us-gaap:InterestExpense	$121,451	2024-02-29	2024-05-29	10-K	24-000219
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$20,216	2026-02-28	2026-05-29	10-K	26-000194
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$8.2M	2025-02-28	2026-05-29	10-K	26-000194
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$4,115	2025-02-28	2026-05-29	10-K	26-000194
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$7.3M	2024-02-29	2025-05-29	10-K	25-000162
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$376	2024-02-29	2025-05-29	10-K	25-000162
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$8.6M	2023-02-28	2024-05-29	10-K	24-000219
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$74,817	2023-02-28	2024-05-29	10-K	24-000219
30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$46,707	2025-02-28	2026-05-29	10-K	26-000194
31	operating income	us-gaap:OperatingIncomeLoss	-$5.9M	2025-02-28	2026-05-29	10-K	26-000194
32	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$6.0M	2025-02-28	2026-05-29	10-K	26-000194
33	income tax	us-gaap:IncomeTaxExpenseBenefit	-$879,121	2025-02-28	2026-05-29	10-K	26-000194
34	current assets	us-gaap:AssetsCurrent	$42.0M	2025-02-28	2026-05-29	10-K	26-000194
35	current liabilities	us-gaap:LiabilitiesCurrent	$35.1M	2025-02-28	2026-05-29	10-K	26-000194
36	current assets	us-gaap:AssetsCurrent	$18.4M	2024-02-29	2025-05-29	10-K	25-000162
37	current liabilities	us-gaap:LiabilitiesCurrent	$6.8M	2024-02-29	2025-05-29	10-K	25-000162
38	assets	us-gaap:Assets	$18.4M	2024-02-29	2025-05-29	10-K	25-000162
39	assets	us-gaap:Assets	$17.5M	2023-02-28	2024-05-29	10-K	24-000219
40	shares outstanding	dei:EntityCommonStockSharesOutstanding	61,281,308	2026-05-26	2026-05-29	10-K	26-000194
41	shares outstanding	dei:EntityCommonStockSharesOutstanding	57,581,186	2025-05-23	2025-05-29	10-K	25-000162

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