# Arrive AI Inc.

**ARAI**

Nasdaq; other; SIC 7340, Services-To Dwellings & Other Buildings; CIK 0001818274

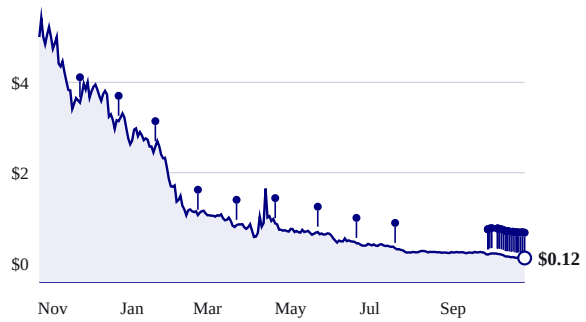
# None

### No letter

2 of 14 inputs computable; 7 are required, with a score in every sleeve

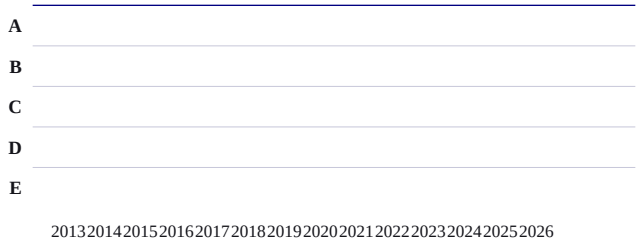
| Scoreboard | |
|---|---|
| **Reliability** | 0.76 AUC<br>filers with under $12.5M assets; 95% interval 0.65 to 0.86; 63 events, 2020 to 2025 |
| **Peer failure rate** | 0.60% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | under $12.5M assets<br>total assets $10.9M |
| **Standard universe** | outside<br>revenue above $1M and assets above $10M |
| **Warnings** | short runway, late filer, thin data, dist...<br>not computable: dilution, fortress balance sheet |
| **Inputs computable** | 2 of 14 |
| **Graded from** | filings received through Apr 15, 2026<br>192 days before the rescan; latest periodic filing 10-Q received Aug 13, 2026 |
| **Last close** | $0.12<br>2026-10-23; market equity $6.1M; 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 Apr 15, 2026*

Annual Report on Form 10-K contains forward-looking statements within the meaning of the federal securities laws that involve risks and uncertainties. Actual results may differ materially from those expressed or implied by these forward-looking statements as a result of various factors, including those described in "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations," included in this report. Readers should carefully review this Annual Report on Form 10-K in its entirety, including the financial statements and related notes.

## 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** | | | | | | |
| Gross profitability | not computable | 27.1% | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Return on invested capital | not computable | 10.0% | | | | |

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

| | | | | | | |
|---|---|---|---|---|---|---|
| *one or more required annual facts are missing* | | | | | | |
| Accruals ratio | not computable | (5.8%) | | | | |
| *a prior annual assets observation is required* | | | | | | |
| Gross margin stability, five years | not computable | 2.2 pts | | | | |
| *five annual gross margins are required; found 0* | | | | | | |
| **Solvency, sleeve percentile 96.9** | | | | | | |
| Twelve-month failure probability | 14.10% | 0.04% | | 100.0 | 45 | 2026-06-30 |
| Altman Z double-prime | not computable | 2.05 | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Net debt to EBITDA | not computable | 2.52x | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Interest coverage | not computable | 2.18x | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Current ratio | 0.34x | 1.33x | | 93.8 | 504 | 2025-12-31 |
| **Growth and financing** | | | | | | |
| Revenue growth, three-year compound | not computable | 5.1% | | | | |
| *four annual observations are required; found 1* | | | | | | |
| Free cash flow growth, three-year compound | not computable | 8.9% | | | | |
| *four consecutive annual FCF observations are required; found 1* | | | | | | |
| Reinvestment rate | not computable | 11.9% | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Asset growth, three years | not computable | 4.1% | | | | |
| *four annual observations are required; found 1* | | | | | | |
| Net share issuance, one year | not computable | (0.5%) | | | | |
| *two annual share counts are required; found 1* | | | | | | |

## Warnings

*4 of 7 checks triggered; none of them enters the letter*

| Check | Measured |
|---|---|
| Short runway | cash runway is 3.3 months |
| Late filer | found 1 NT 10-K/Q filings in the last eight quarters |
| Thin data | 2 of 14 grade factors are computable; minimum is 7 |
| Distress | CHS probability 14.102308%; universe top-decile threshold 0.999057% |

## What the price implies

*at the 2026-10-23 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (93.3%) | 2.0% | 1 |
| Distance from 52-week high | (97.9%) | (25.2%) | 1 |
| EBIT to enterprise value | not computable | 4.3% | |
| Free cash flow yield | (145.3%) | 4.1% | 1 |
| Book value to price | 0.79 | 0.34 | 80 |
| Sales to price | 0.02 | 0.72 | 2 |
| Composite equity issuance, five years | not computable | (8.8%) | |
| Relative strength against the sector, log excess return | (2.85) | (0.13) | 1 |

## 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 |

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| | |
|---|---|
| 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 | fail |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $3.0M |
| Operating cash flow, four quarters | -$10.7M |
| Months of runway | 3.3 |
| Days since last periodic filing | 72 (10-Q received Aug 13, 2026) |
| Median daily dollar volume, 63 sessions | $139,419 |

## 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 | net income | us-gaap:NetIncomeLoss | -$12.8M | 2025-12-31 | 2026-04-15 | 10-K | 26-016808 |
| 2 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | -$8.3M | 2025-12-31 | 2026-04-15 | 10-K | 26-016808 |
| 3 | assets | us-gaap:Assets | $10.9M | 2025-12-31 | 2026-04-15 | 10-K | 26-016808 |
| 4 | current assets | us-gaap:AssetsCurrent | $2.3M | 2025-12-31 | 2026-04-15 | 10-K | 26-016808 |
| 5 | current liabilities | us-gaap:LiabilitiesCurrent | $6.7M | 2025-12-31 | 2026-04-15 | 10-K | 26-016808 |
| 6 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $113,250 | 2025-12-31 | 2026-04-15 | 10-K | 26-016808 |
| 7 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 47,731,391 | 2026-04-15 | 2026-04-15 | 10-K | 26-016808 |

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