# 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

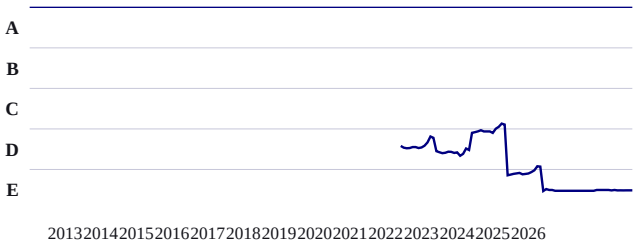
| | |
|---|---|
| **Profitability** | D<br>percentile 72.2 |
| **Solvency** | D<br>percentile 70.6 |
| **Growth and financing** | C<br>percentile 56.2 |
| **Reliability** | 0.83 AUC<br>filers with $12.5M to $120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025 |
| **Peer failure rate** | 1.07% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | $12.5M to $120M assets<br>total assets $60.8M |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | short runway<br>not computable: distress, fortress balance sheet |
| **Inputs computable** | 8 of 14 |
| **Graded from** | filings received through May 29, 2026<br>150 days before the rescan; latest periodic filing 10-Q received Oct 15, 2026 |
| **Last close** | $0.16<br>2026-10-23; market equity $14.3M; 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 | 557 | 2026-02-28 |
| Return on invested capital | not computable | 11.2% | | | | |

*one or more required annual facts are missing*

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.

| | | | | | |
|---|---|---|---|---|---|
| Accruals ratio | (5.7%) | (7.3%) | 61.1 | 620 | 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 | 66.6 | 567 | 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 | 664 | 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% | 5.1% | 5.9 | 561 | 2026-02-28 |
| Net share issuance, one year | 6.4% | 0.5% | 74.8 | 409 | 2026-05-26 |

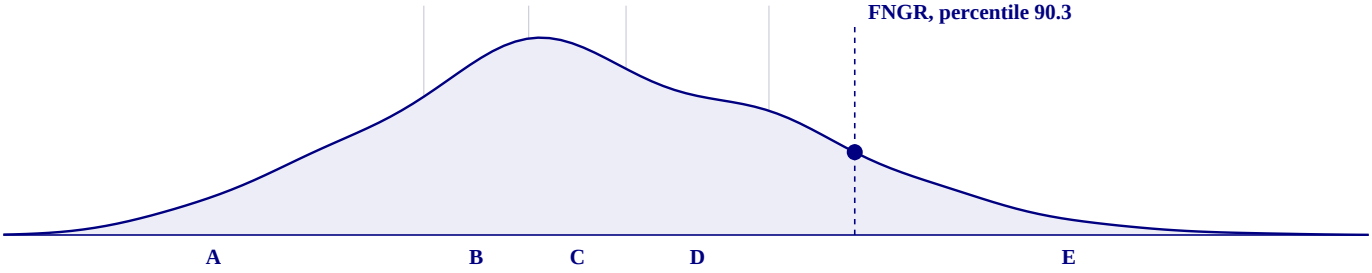
## Warnings

*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 | Super League Enterprise, Inc. (SLE) | 89.3 | E | short runway, distress |
| 444 | Motorsport Games Inc. (MSGM) | 89.5 | E | |
| 445 | Senseonics Holdings, Inc. (SENS) | 89.7 | E | dilution, short runway, fortress balance sheet |
| 446 | Solaredge Technologies, Inc. (SEDG) | 89.9 | E | |
| 447 | 8X8 Inc. (EGHT) | 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 2026-10-23 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 | (90.8%) | (32.8%) | 4 |
| EBIT to enterprise value | not computable | 1.6% | |
| Free cash flow yield | (27.4%) | 2.9% | 11 |
| Book value to price | 0.79 | 0.26 | 83 |
| Sales to price | 1.68 | 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 | 11 (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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