CareCloud, Inc.

CCLD

Nasdaq; business equipment; SIC 7372, Services-Prepackaged Software; CIK 0001582982

C

middle fifth of 496 graded peers in business equipment

rank 267 of 496; percentile 53.7; sampling error 2.2 points; lower is stronger

A B C D E

C, the tortoise



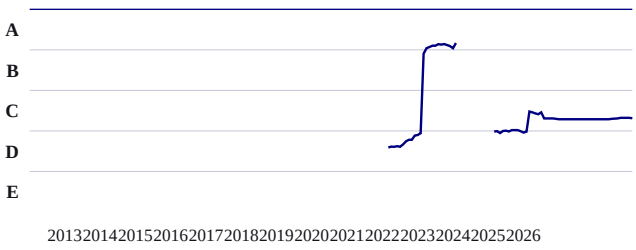
Scoreboard	
Profitability	A percentile 16.5
Solvency	D percentile 65.2
Growth and financing	D percentile 66.6
Reliability	0.83 AUC filers with $12.5M to $120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025
Peer failure rate	1.07% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$12.5M to $120M assets total assets $87.6M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet not computable: short runway, distress
Inputs computable	8 of 14
Graded from	filings received through Mar 12, 2026 230 days before the rescan; latest periodic filing 10-Q received Aug 6, 2026
Last close	$1.75 2026-10-27; market equity $74.2M; 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 12, 2026

Inc., (together with its consolidated subsidiaries, "CareCloud," the "Company," "we," "us" and/or "our") is a leading provider of technology-enabled services and generative AI solutions that redefine the healthcare revenue cycle management process. We provide technology-enabled revenue cycle management and a full suite of proprietary cloud-based solutions to healthcare providers, from small practices to enterprise medical groups, hospitals, and health systems throughout the United States and certain other locations. Healthcare organizations today operate in highly complex and regulated environments.

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 16.5						
Gross profitability	not computable	28.6%				
one or more required annual facts are missing						
Return on invested capital	not computable	11.2%				

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latest aligned inputs end 2022-12-31; latest annual assets end 2025-12-31						
Accruals ratio	(22.3%)	(7.3%)		16.5	618	2025-12-31
Gross margin stability, five years	not computable	2.3 pts				
five annual gross margins are required; found 0						
Solvency, sleeve percentile 65.2						
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	1.11	2.15		51.1	565	2025-12-31
Net debt to EBITDA	not computable	1.11x				
latest aligned inputs end 2022-12-31; latest annual assets end 2025-12-31						
Interest coverage	not computable	3.77x				
one or more required annual facts are missing						
Current ratio	1.05x	2.01x		79.3	662	2025-12-31
Growth and financing, sleeve percentile 66.6						
Revenue growth, three-year compound	(4.6%)	6.4%		79.2	535	2025-12-31
Free cash flow growth, three-year compound	8.6%	18.1%		61.2	264	2025-12-31
Reinvestment rate	(14.6%)	14.3%		58.7	224	2025-12-31
Asset growth, three years	(13.7%)	5.1%		87.8	560	2025-12-31
Net share issuance, one year	0.4%	0.5%		46.1	409	2026-03-06

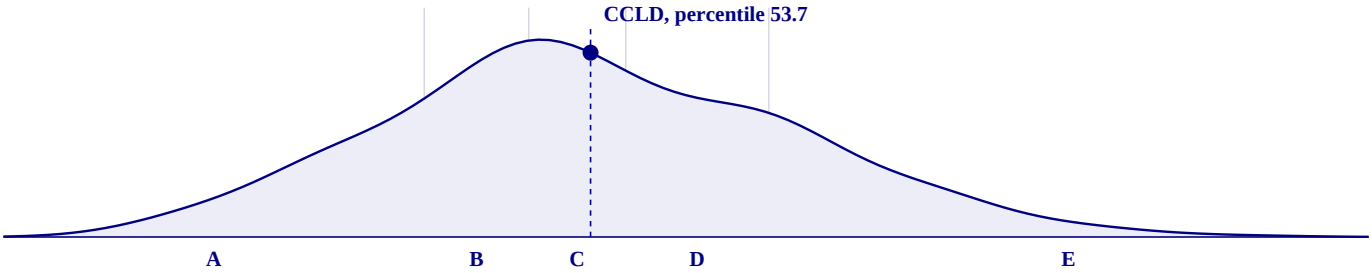
Warnings

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

Check	Measured
Fortress balance sheet	cash minus debt is 3,967,000 USD; Altman Z is not used

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
262	Sanmina Corp. (SANM)	52.7	C	fortress balance sheet
263	Esco Technologies Inc. (ESE)	52.9	C	
264	Inve Technologies, Inc. (INVE)	53.1	C	
265	Diodes Inc. (DIOD)	53.3	C	fortress balance sheet
266	Broadcom Inc. (AVGO)	53.5	C	
267	CareCloud, Inc. (CCLD)	53.7	C	fortress balance sheet
268	Owlet, Inc. (OWLT)	53.9	C	dilution, fortress balance sheet
269	Salesforce, Inc. (CRM)	54.1	C	
270	Benchmark Electronics Inc. (BHE)	54.3	C	fortress balance sheet
271	Espey MFG & Electronics Corp. (ESP)	54.5	C	
272	Skyworks Solutions, Inc. (SWKS)	54.7	C	fortress balance sheet

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What the price implies

at the 2026-10-27 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(26.8%)	2.2%	26
Distance from 52-week high	(54.3%)	(29.9%)	25
EBIT to enterprise value	18.1%	1.4%	99
Free cash flow yield	32.2%	2.8%	97
Book value to price	0.24	0.25	48
Sales to price	1.63	0.31	85
Composite equity issuance, five years	110.7%	4.2%	93
Relative strength against the sector, log excess return	(0.59)	(0.26)	26

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	pass
Operating cash flow above zero	pass
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	pass
Cash, filings, liquidity	
Cash and equivalents	n/a
Operating cash flow, four quarters	n/a
Months of runway	not finite
Days since last periodic filing	83 (10-Q received Aug 6, 2026)
Median daily dollar volume, 63 sessions	$570,831

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	operating income	us-gaap:OperatingIncomeLoss	$6.6M	2022-12-31	2024-03-21	10-K	24-010800
2	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$5.6M	2022-12-31	2024-03-21	10-K	24-010800
3	income tax	us-gaap:IncomeTaxExpenseBenefit	$177,000	2022-12-31	2024-03-21	10-K	24-010800
4	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$8.3M	2022-12-31	2023-03-02	10-K	23-006580
5	book equity	us-gaap:StockholdersEquity	$101.7M	2022-12-31	2025-04-03	10-K/A	25-002589
6	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$12.3M	2022-12-31	2023-03-02	10-K	23-006580
7	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$8.4M	2021-12-31	2022-03-14	10-K	22-006785
8	book equity	us-gaap:StockholdersEquity	$97.9M	2021-12-31	2024-03-21	10-K	24-010800
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$9.3M	2021-12-31	2023-03-02	10-K	23-006580
10	net income	us-gaap:NetIncomeLoss	$10.8M	2025-12-31	2026-03-12	10-K	26-009872
11	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$28.6M	2025-12-31	2026-03-12	10-K	26-009872
12	assets	us-gaap:Assets	$87.6M	2025-12-31	2026-03-12	10-K	26-009872
13	assets	us-gaap:Assets	$71.6M	2024-12-31	2026-03-12	10-K	26-009872
14	current assets	us-gaap:AssetsCurrent	$25.7M	2025-12-31	2026-03-12	10-K	26-009872
15	current liabilities	us-gaap:LiabilitiesCurrent	$24.4M	2025-12-31	2026-03-12	10-K	26-009872
16	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$55.8M	2025-12-31	2026-03-12	10-K	26-009872
17	operating income	us-gaap:OperatingIncomeLoss	$11.3M	2025-12-31	2026-03-12	10-K	26-009872
18	book equity	us-gaap:StockholdersEquity	$59.5M	2025-12-31	2026-03-12	10-K	26-009872

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19	liabilities	us-gaap:Liabilities	$28.1M	2025-12-31	2026-03-12	10-K	26-009872
20	depreciation amortization	us-gaap:Depreciation	$2.0M	2022-12-31	2024-03-21	10-K	24-010800
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$120.5M	2025-12-31	2026-03-12	10-K	26-009872
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$110.8M	2024-12-31	2026-03-12	10-K	26-009872
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$117.1M	2023-12-31	2025-04-03	10-K/A	25-002589
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$138.8M	2022-12-31	2024-03-21	10-K	24-010800
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$4.8M	2025-12-31	2026-03-12	10-K	26-009872
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$20.6M	2024-12-31	2026-03-12	10-K	26-009872
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$1.7M	2024-12-31	2026-03-12	10-K	26-009872
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$15.5M	2023-12-31	2025-04-03	10-K/A	25-002589
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$3.1M	2023-12-31	2025-04-03	10-K/A	25-002589
30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$21.2M	2022-12-31	2024-03-21	10-K	24-010800
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$2.6M	2022-12-31	2024-03-21	10-K	24-010800
32	depreciation amortization	us-gaap:Depreciation	$2.5M	2025-12-31	2026-03-12	10-K	26-009872
33	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$11.0M	2025-12-31	2026-03-12	10-K	26-009872
34	income tax	us-gaap:IncomeTaxExpenseBenefit	$199,000	2025-12-31	2026-03-12	10-K	26-009872
35	current assets	us-gaap:AssetsCurrent	$24.8M	2024-12-31	2026-03-12	10-K	26-009872
36	current liabilities	us-gaap:LiabilitiesCurrent	$19.6M	2024-12-31	2026-03-12	10-K	26-009872
37	assets	us-gaap:Assets	$77.8M	2023-12-31	2025-04-03	10-K/A	25-002589
38	assets	us-gaap:Assets	$136.2M	2022-12-31	2024-03-21	10-K	24-010800
39	shares outstanding	dei:EntityCommonStockSharesOutstanding	42,492,949	2026-03-06	2026-03-12	10-K	26-009872
40	shares outstanding	dei:EntityCommonStockSharesOutstanding	42,316,513	2025-03-11	2025-04-03	10-K/A	25-002589

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