Inuvo, Inc.

INUV

NYSE; other; SIC 7310, Services-Advertising; CIK 0000829323

E

weakest fifth of 335 graded peers in other

rank 303 of 335; percentile 90.4; sampling error 2.6 points; lower is stronger

A B C D E

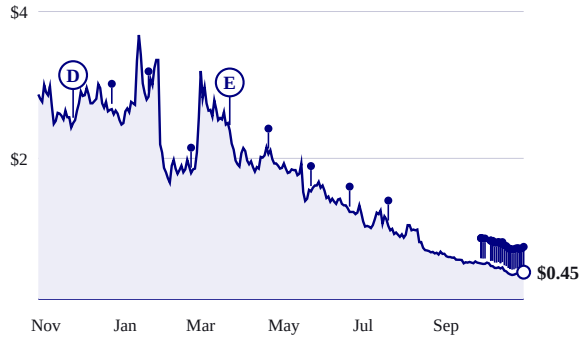
E, the bear



Scoreboard

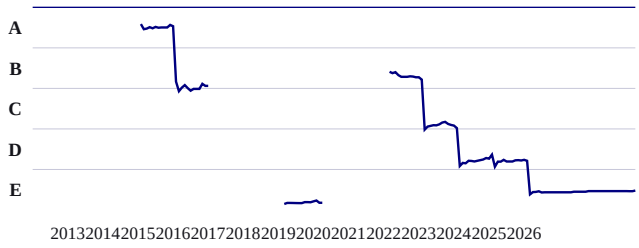
Profitability	B percentile 35.2
Solvency	E percentile 83.8
Growth and financing	D percentile 71.6
Reliability	0.83 AUC filers with $12.5M to $120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025
Peer failure rate	1.07% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$12.5M to $120M assets total assets $24.9M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	short runway not computable: distress
Inputs computable	7 of 14
Graded from	filings received through Mar 5, 2026 238 days before the rescan; latest periodic filing 10-Q received Aug 11, 2026
Last close	$0.45 2026-10-28; market equity $7.4M; 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 5, 2026

Inuvo is a market leader in generative artificial intelligence for modeling media audiences. As a leading provider of AI-driven data and advertising technology solutions, we have successfully commercialized a proprietary, patented large language model ("LLM") that identifies and actions the reasons why consumers are interested in products, services, or brands - rather than who they are - offering a high-performance, privacy-by-design solution for the modern advertising landscape. Intelligence for the Agentic Era.

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 35.2						
Gross profitability	258.2%	27.0%		0.0	287	2025-12-31
Return on invested capital	not computable	10.0%				
latest aligned inputs end 2018-12-31; latest annual assets end 2025-12-31						
Accruals ratio	(11.6%)	(5.8%)		21.9	503	2025-12-31

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Gross margin stability, five years	9.5 pts	2.2 pts		83.8	205	2025-12-31
Solvency, sleeve percentile 83.8						
Twelve-month failure probability	not computable	0.04%				
liabilities and a nearby cover-page share count are required at 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				
EBITDA must exceed $100,000						
Interest coverage	not computable	2.45x				
latest aligned inputs end 2013-12-31; latest annual assets end 2025-12-31						
Current ratio	0.64x	1.33x		83.8	507	2025-12-31
Growth and financing, sleeve percentile 71.6						
Revenue growth, three-year compound	4.5%	5.1%		49.6	400	2025-12-31
Free cash flow growth, three-year compound	not computable	8.8%				
current FCF must be positive and base FCF must exceed $100,000						
Reinvestment rate	not computable	11.6%				
pretax income must exceed the validity floor and imply a 0%-100% tax rate						
Asset growth, three years	(11.2%)	4.2%		89.7	437	2025-12-31
Net share issuance, one year	3.0%	(0.5%)		75.6	353	2026-02-20

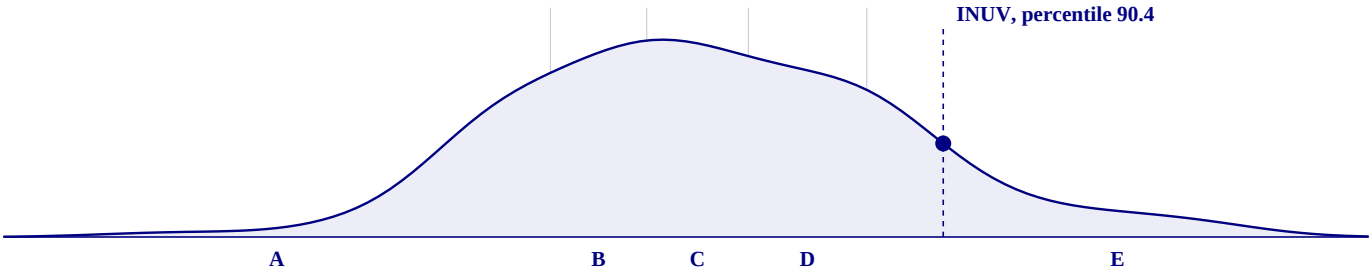
Warnings

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

Check	Measured
Short runway	cash runway is 4.7 months

Among 335 peers

other; 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
298	Thryv Holdings, Inc. (THRY)	88.9	E	
299	Harte Hanks Inc. (HHS)	89.2	E	fortress balance sheet
300	Ivanhoe Electric Inc. (IE)	89.5	E	
301	Pamt Corp. (PAMT)	89.8	E	
302	Maxcyte, Inc. (MXCT)	90.1	E	
303	Inuvo, Inc. (INUV)	90.4	E	short runway
304	Matrix Service Co. (MTRX)	90.7	E	
305	Katapult Holdings, Inc. (KPLT)	91.0	E	
306	Treasure Global Inc. (TGL)	91.3	E	dilution, late filer
307	U-Haul Holding Co. (UHAL)	91.8	E	
308	U-Haul Holding Co. (UHAL-B)	91.8	E	

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What the price implies

at the 2026-10-28 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(80.1%)	2.0%	3
Distance from 52-week high	(87.8%)	(26.4%)	3
EBIT to enterprise value	(102.6%)	4.3%	2
Free cash flow yield	(45.7%)	4.2%	4
Book value to price	1.12	0.34	89
Sales to price	11.63	0.71	98
Composite equity issuance, five years	33.0%	(8.9%)	89
Relative strength against the sector, log excess return	(1.76)	(0.13)	3

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
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	$886,471
Operating cash flow, four quarters	-$2.3M
Months of runway	4.7
Days since last periodic filing	79 (10-Q received Aug 11, 2026)
Median daily dollar volume, 63 sessions	$84,481

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	$64.2M	2025-12-31	2026-03-05	10-K	26-001943
2	assets	us-gaap:Assets	$24.9M	2025-12-31	2026-03-05	10-K	26-001943
3	operating income	us-gaap:OperatingIncomeLoss	-$5.5M	2018-12-31	2020-05-12	10-K	20-000042
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$5.9M	2018-12-31	2020-05-12	10-K	20-000042
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$0	2018-12-31	2020-05-12	10-K	20-000042
6	total debt	us-gaap:LongTermDebt	$1.9M	2018-12-31	2020-05-12	10-K	20-000042
7	book equity	us-gaap:StockholdersEquity	$12.9M	2018-12-31	2021-02-11	10-K	21-000010
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$228,956	2018-12-31	2019-03-15	10-K	19-000032
9	total debt	us-gaap:LongTermDebt	$4.9M	2017-12-31	2019-03-15	10-K	19-000032
10	book equity	us-gaap:StockholdersEquity	$14.1M	2017-12-31	2020-05-12	10-K	20-000042
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$4.1M	2017-12-31	2019-03-15	10-K	19-000032
12	net income	us-gaap:NetIncomeLoss	-$5.1M	2025-12-31	2026-03-05	10-K	26-001943
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$1.8M	2025-12-31	2026-03-05	10-K	26-001943
14	assets	us-gaap:Assets	$32.2M	2024-12-31	2026-03-05	10-K	26-001943
15	revenue	us-gaap:Revenues	$86.2M	2025-12-31	2026-03-05	10-K	26-001943
16	gross profit	us-gaap:GrossProfit	$71.8M	2024-12-31	2026-03-05	10-K	26-001943
17	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$83.8M	2024-12-31	2026-03-05	10-K	26-001943
18	gross profit	us-gaap:GrossProfit	$63.4M	2023-12-31	2025-02-27	10-K	25-002032

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19	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$73.9M	2023-12-31	2025-02-27	10-K	25-002032
20	gross profit	us-gaap:GrossProfit	$45.4M	2022-12-31	2024-02-29	10-K	24-002423
21	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$75.6M	2022-12-31	2024-02-29	10-K	24-002423
22	gross profit	us-gaap:GrossProfit	$43.9M	2021-12-31	2023-03-10	10-K	23-000010
23	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$59.8M	2021-12-31	2023-03-10	10-K	23-000010
24	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$3.2M	2018-12-31	2020-05-12	10-K	20-000042
25	operating income	us-gaap:OperatingIncomeLoss	$16,905	2013-12-31	2015-02-09	10-K	15-000014
26	interest expense	us-gaap:InterestExpense	$356,956	2013-12-31	2014-03-10	10-K	14-000012
27	current assets	us-gaap:AssetsCurrent	$9.2M	2025-12-31	2026-03-05	10-K	26-001943
28	current liabilities	us-gaap:LiabilitiesCurrent	$14.3M	2025-12-31	2026-03-05	10-K	26-001943
29	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$1.6M	2025-12-31	2026-03-05	10-K	26-001943
30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$229,554	2024-12-31	2026-03-05	10-K	26-001943
31	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$1.9M	2024-12-31	2026-03-05	10-K	26-001943
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$2.6M	2023-12-31	2025-02-27	10-K	25-002032
33	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$1.7M	2023-12-31	2025-02-27	10-K	25-002032
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$5.6M	2022-12-31	2024-02-29	10-K	24-002423
35	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$1.7M	2022-12-31	2024-02-29	10-K	24-002423
36	depreciation amortization	us-gaap:Depreciation	$1.7M	2024-12-31	2026-03-05	10-K	26-001943
37	operating income	us-gaap:OperatingIncomeLoss	-$5.5M	2024-12-31	2026-03-05	10-K	26-001943
38	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$5.8M	2024-12-31	2025-02-27	10-K	25-002032
39	income tax	us-gaap:IncomeTaxExpenseBenefit	$8,030	2024-12-31	2026-03-05	10-K	26-001943
40	current assets	us-gaap:AssetsCurrent	$15.6M	2024-12-31	2026-03-05	10-K	26-001943
41	current liabilities	us-gaap:LiabilitiesCurrent	$17.9M	2024-12-31	2026-03-05	10-K	26-001943
42	current assets	us-gaap:AssetsCurrent	$14.7M	2023-12-31	2025-02-27	10-K	25-002032
43	current liabilities	us-gaap:LiabilitiesCurrent	$14.5M	2023-12-31	2025-02-27	10-K	25-002032
44	assets	us-gaap:Assets	$32.4M	2023-12-31	2025-02-27	10-K	25-002032
45	assets	us-gaap:Assets	$35.6M	2022-12-31	2024-02-29	10-K	24-002423
46	shares outstanding	dei:EntityCommonStockSharesOutstanding	14,713,725	2026-02-20	2026-03-05	10-K	26-001943
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	142,795,483	2025-02-21	2025-02-27	10-K	25-002032

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