# Creative Medical Technology Holdings, Inc. CELZ

Nasdaq; healthcare; SIC 2836, Biological Products, (No Diagnostic Substances); CIK 0001187953

# None

**No letter**

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

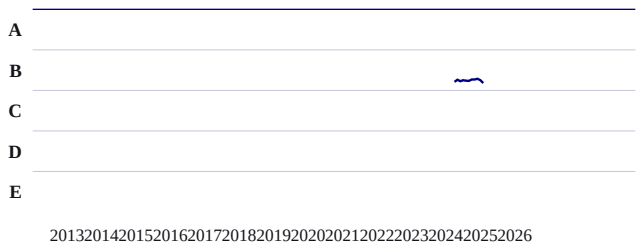
| Scoreboard | |
|---|---|
| **Reliability** | 0.76 AUC<br>filers with under $12.5M assets; 95% interval 0.65 to 0.86; 63 events, 2020 to 2025 |
| **Peer failure rate** | 0.60% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | under $12.5M assets<br>total assets $7.8M |
| **Standard universe** | outside<br>revenue above $1M and assets above $10M |
| **Warnings** | dilution, thin data, degenerate inputs<br>not computable: short runway, distress |
| **Inputs computable** | 6 of 14 |
| **Graded from** | filings received through Apr 24, 2026<br>192 days before the rescan; latest periodic filing 10-Q received Aug 7, 2026 |
| **Last close** | $0.66<br>2026-10-30; market equity $4.4M; 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 20, 2026*

We are a commercial stage biotechnology company dedicated to the advancement regenerative therapies in the fields of immunotherapy, endocrinology, urology, neurology and orthopedics. Our platforms, therapies and products include the following: Our subsidiary, Creative Medical Technologies, Inc. ("CMT"), was originally created to monetize U.S. Patent No. 8,372,797 and related intellectual property related to the treatment of erectile dysfunction ("ED"), which it acquired in February 2016.

## 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 85.5** | | | | | | |
| Gross profitability | 0.05% | 32.4% | | 94.2 | 366 | 2025-12-31 |
| Return on invested capital | not computable | 9.3% | | | | |
| *required facts have no common fiscal period end* | | | | | | |
| Accruals ratio | (1.9%) | (6.6%) | | 76.7 | 803 | 2025-12-31 |

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.

| | | | | | | |
|---|---|---|---|---|---|---|
| Gross margin stability, five years | not computable | 2.8 pts | | | | |
| *annual revenue must exceed $100,000* | | | | | | |
| **Solvency, sleeve percentile 22.0** | | | | | | |
| Twelve-month failure probability | not computable | 0.08% | | | | |
| *latest liabilities, cash plus short-term investments, book equity, and shares are required* | | | | | | |
| Altman Z double-prime | (1.08) | (0.35) | | 41.5 | 748 | 2025-12-31 |
| Net debt to EBITDA | not computable | 1.82x | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Interest coverage | not computable | (4.51x) | | | | |
| *interest expense must exceed $100,000* | | | | | | |
| Current ratio | 25.97x | 2.92x | | 2.5 | 829 | 2025-12-31 |
| **Growth and financing, sleeve percentile 81.8** | | | | | | |
| Revenue growth, three-year compound | not computable | 10.1% | | | | |
| *current value must be positive and the base must exceed $100,000* | | | | | | |
| Free cash flow growth, three-year compound | not computable | 10.9% | | | | |
| *four consecutive annual FCF observations are required; found 0* | | | | | | |
| Reinvestment rate | not computable | 37.1% | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Asset growth, three years | (25.9%) | 2.2% | | 89.6 | 696 | 2025-12-31 |
| Net share issuance, one year | 43.0% | 2.5% | | 74.0 | 631 | 2026-03-20 |

## Warnings

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

| Check | Measured |
|---|---|
| Dilution | split-adjusted year-over-year share growth is 43.0% |
| Thin data | 6 of 14 grade factors are computable; minimum is 7 |
| Degenerate inputs | latest revenue or assets are at or below the $100,000 validity floor |

## What the price implies

*at the 2026-10-30 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (70.5%) | (2.2%) | 8 |
| Distance from 52-week high | (80.0%) | (28.7%) | 9 |
| EBIT to enterprise value | (123.9%) | (1.4%) | 6 |
| Free cash flow yield | not computable | (1.0%) | |
| Book value to price | 2.00 | 0.28 | 94 |
| Sales to price | 0.00 | 0.30 | 3 |
| Composite equity issuance, five years | not computable | 20.5% | |
| Relative strength against the sector, log excess return | (1.39) | (0.19) | 8 |

## 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 | fail |
| Operating cash flow exceeds net income | pass |
| Long-term leverage fell | fail |
| Current ratio improved | pass |
| No new shares issued | fail |
| Gross margin improved | fail |

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.

| | |
|---|---|
| Asset turnover improved | fail |
| **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 | 87 (10-Q received Aug 7, 2026) |
| Median daily dollar volume, 63 sessions | $168,339 |

## 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 | $3,806 | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 2 | assets | us-gaap:Assets | $7.8M | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 3 | net income | us-gaap:NetIncomeLoss | -$6.0M | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 4 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | -$5.9M | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 5 | assets | us-gaap:Assets | $6.7M | 2024-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 6 | revenue | us-gaap:Revenues | $6,000 | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 7 | current assets | us-gaap:AssetsCurrent | $7.4M | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 8 | current liabilities | us-gaap:LiabilitiesCurrent | $284,880 | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 9 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | -$70.6M | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 10 | operating income | us-gaap:OperatingIncomeLoss | -$6.1M | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 11 | book equity | us-gaap:StockholdersEquity | $7.5M | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 12 | liabilities | us-gaap:Liabilities | $284,880 | 2025-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 13 | operating income | us-gaap:OperatingIncomeLoss | -$10.2M | 2022-12-31 | 2024-03-22 | 10-K | 24-001431 |
| 14 | interest expense | us-gaap:InterestExpense | $0 | 2022-12-31 | 2023-03-31 | 10-K | 23-002123 |
| 15 | revenue | us-gaap:Revenues | $11,000 | 2024-12-31 | 2026-03-20 | 10-K | 26-001517 |
| 16 | revenue | us-gaap:Revenues | $9,000 | 2023-12-31 | 2025-03-14 | 10-K | 25-001736 |
| 17 | revenue | us-gaap:Revenues | $88,600 | 2022-12-31 | 2024-03-22 | 10-K | 24-001431 |
| 18 | assets | us-gaap:Assets | $10.7M | 2023-12-31 | 2025-03-14 | 10-K | 25-001736 |
| 19 | assets | us-gaap:Assets | $19.2M | 2022-12-31 | 2024-03-22 | 10-K | 24-001431 |
| 20 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 3,696,668 | 2026-03-20 | 2026-04-24 | 10-K/A | 26-002534 |
| 21 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 2,585,897 | 2025-04-15 | 2025-04-25 | 10-K/A | 25-002984 |