# OLB Group, Inc.

**OLB**

Nasdaq; other; SIC 7389, Services-Business Services, NEC; CIK 0001314196

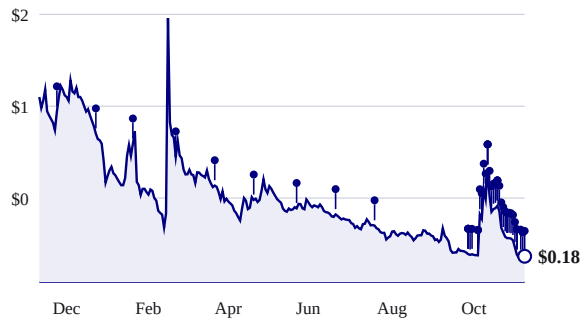
# None

**No letter**

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

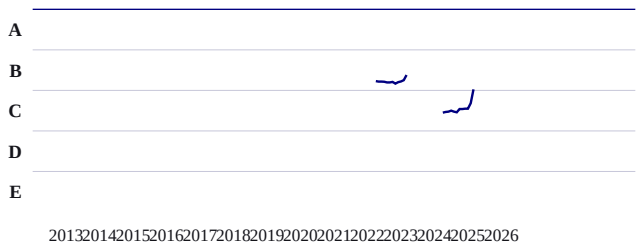
| Scoreboard | |
|---|---|
| **Reliability** | 0.76 AUC<br>filers with under $12.5M assets; 95% interval 0.65 to 0.86; 63 events, 2020 to 2025 |
| **Peer failure rate** | 0.60% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | under $12.5M assets<br>total assets $12.3M |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | late filer, thin data; fortress balance s...<br>not computable: dilution, short runway, distress |
| **Inputs computable** | 5 of 14 |
| **Graded from** | filings received through Aug 14, 2026<br>87 days before the rescan; latest periodic filing 10-Q received Aug 14, 2026 |
| **Last close** | $0.18<br>2026-11-06; 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 Apr 1, 2026*

in this Annual Report on Form 10-K, the terms "OLB," "we," "us," "our," "our company" and "our business" refer, to The OLB Group, Inc., including its subsidiaries named herein. Certain statements, other than purely historical information, including estimates, projections, statements relating to our business plans, objectives, and expected operating results, and the assumptions upon which those statements are based, are "forward-looking statements.

## 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 5.0** | | | | | | |
| Gross profitability | not computable | 27.1% | | | | |
| *assets must exceed the $100,000 validity floor* | | | | | | |
| Return on invested capital | not computable | 10.0% | | | | |
| *one or more required annual facts are missing* | | | | | | |

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| | | | | | |
|---|---|---|---|---|---|
| Accruals ratio | (36.4%) | (5.8%) | 5.0 | 503 | 2025-12-31 |
| Gross margin stability, five years | not computable | 2.2 pts | | | |
| *annual revenue must exceed $100,000* | | | | | |
| **Solvency, sleeve percentile 96.2** | | | | | |
| Twelve-month failure probability | not computable | 0.04% | | | |
| *latest liabilities, cash plus short-term investments, book equity, and shares are required* | | | | | |
| Altman Z double-prime | (25.47) | 2.06 | 95.6 | 389 | 2025-12-31 |
| Net debt to EBITDA | not computable | 2.51x | | | |
| *EBITDA must exceed $100,000* | | | | | |
| Interest coverage | not computable | 2.45x | | | |
| *latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31* | | | | | |
| Current ratio | 0.14x | 1.33x | 96.9 | 509 | 2025-12-31 |
| **Growth and financing, sleeve percentile 98.1** | | | | | |
| Revenue growth, three-year compound | (34.1%) | 5.1% | 98.0 | 397 | 2025-12-31 |
| Free cash flow growth, three-year compound | not computable | 8.9% | | | |
| *four consecutive annual FCF observations are required; found 3* | | | | | |
| Reinvestment rate | not computable | 12.1% | | | |
| *one or more required annual facts are missing* | | | | | |
| Asset growth, three years | (31.7%) | 4.1% | 98.1 | 432 | 2025-12-31 |
| Net share issuance, one year | not computable | (0.5%) | | | |
| *prior share count is 135 days earlier* | | | | | |

## Warnings

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

| Check | Measured |
|---|---|
| Late filer | found 4 NT 10-K/Q filings in the last eight quarters |
| Thin data | 5 of 14 grade factors are computable; minimum is 7 |
| Fortress balance sheet | cash minus debt is 27,680 USD; Altman Z is not used |

## What the price implies

*at the 2026-11-06 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (83.2%) | (0.6%) | 3 |
| Distance from 52-week high | (87.6%) | (25.0%) | 3 |
| EBIT to enterprise value | (108.2%) | 4.4% | 2 |
| Free cash flow yield | 18.7% | 4.1% | 94 |
| Book value to price | 1.62 | 0.35 | 95 |
| Sales to price | 1.97 | 0.71 | 80 |
| Composite equity issuance, five years | 351.9% | (8.9%) | 98 |
| Relative strength against the sector, log excess return | (1.91) | (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 | pass |
| No new shares issued | fail |

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| | |
|---|---|
| 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 | 87 (10-Q received Aug 14, 2026) |
| Median daily dollar volume, 63 sessions | $151,018 |

## 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 | $62,131 | 2016-12-31 | 2017-04-12 | 10-K | 17-003650 |
| 2 | assets | us-gaap:Assets | $6,125 | 2016-12-31 | 2018-04-13 | 10-K | 18-004403 |
| 3 | net income | us-gaap:ProfitLoss | -$5.9M | 2025-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 4 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | -$1.3M | 2025-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 5 | assets | us-gaap:Assets | $12.3M | 2025-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 6 | assets | us-gaap:Assets | $12.7M | 2024-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 7 | revenue | us-gaap:SalesRevenueNet | $83,026 | 2016-12-31 | 2017-04-12 | 10-K | 17-003650 |
| 8 | current assets | us-gaap:AssetsCurrent | $1.1M | 2025-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 9 | current liabilities | us-gaap:LiabilitiesCurrent | $7.7M | 2025-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 10 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | -$74.4M | 2025-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 11 | operating income | us-gaap:OperatingIncomeLoss | -$5.2M | 2025-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 12 | book equity | us-gaap:StockholdersEquityIncludingPortionAttributableT... | $4.6M | 2025-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 13 | liabilities | us-gaap:Liabilities | $7.7M | 2025-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 14 | total debt | us-gaap:LongTermDebtAndCapitalLeaseObligations | $406,346 | 2022-12-31 | 2023-03-30 | 10-K | 23-024330 |
| 15 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $434,026 | 2022-12-31 | 2024-04-15 | 10-K | 24-032767 |
| 16 | operating income | us-gaap:OperatingIncomeLoss | -$8.2M | 2022-12-31 | 2024-04-15 | 10-K | 24-032767 |
| 17 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $6.9M | 2022-12-31 | 2023-03-30 | 10-K | 23-024330 |
| 18 | operating income | us-gaap:OperatingIncomeLoss | -$23.5M | 2023-12-31 | 2025-04-15 | 10-K | 25-032064 |
| 19 | interest expense | us-gaap:InterestExpense | $148,483 | 2023-12-31 | 2024-04-15 | 10-K | 24-032767 |
| 20 | revenue | us-gaap:Revenues | $8.7M | 2025-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 21 | revenue | us-gaap:Revenues | $12.8M | 2024-12-31 | 2026-04-01 | 10-K | 26-037906 |
| 22 | revenue | us-gaap:Revenues | $30.6M | 2023-12-31 | 2025-04-15 | 10-K | 25-032064 |
| 23 | revenue | us-gaap:Revenues | $30.4M | 2022-12-31 | 2024-04-15 | 10-K | 24-032767 |
| 24 | assets | us-gaap:Assets | $19.7M | 2023-12-31 | 2025-04-15 | 10-K | 25-032064 |
| 25 | assets | us-gaap:Assets | $38.7M | 2022-12-31 | 2024-04-15 | 10-K | 24-032767 |
| 26 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 24,027,930 | 2026-08-13 | 2026-08-14 | 10-K/A | 26-003551 |
| 27 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 12,505,749 | 2026-03-31 | 2026-04-01 | 10-K | 26-037906 |

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