# Silo Pharma, Inc.

**SILO**

Nasdaq; healthcare; SIC 2834, Pharmaceutical Preparations; CIK 0001514183

**E**

**weakest fifth of 369 graded peers in healthcare**

rank 350 of 369; percentile 94.8; sampling error 2.5 points; lower is stronger

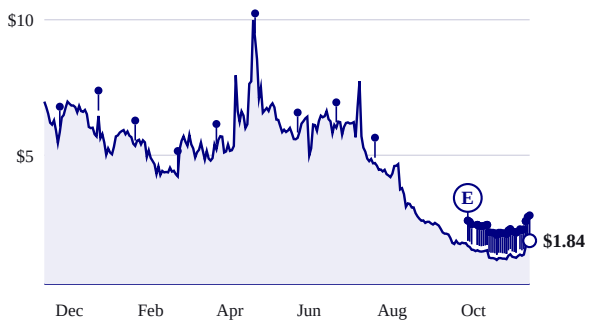
A B C D E

**E, the bear**



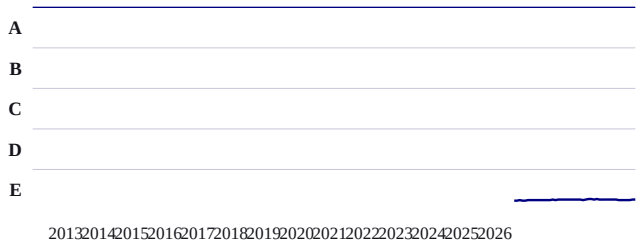
| Scoreboard | |
|---|---|
| **Profitability** | E<br>percentile 90.6 |
| **Solvency** | C<br>percentile 49.1 |
| **Growth and financing** | D/E<br>percentile 81.2 |
| **Reliability** | 0.76 AUC<br>filers with under $12.5M assets; 95% interval 0.65 to 0.86; 63 events, 2020 to 2025 |
| **Peer failure 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 $7.6M |
| **Standard universe** | outside<br>revenue above $1M and assets above $10M |
| **Warnings** | dilution, degenerate inputs, distress<br>not computable: fortress balance sheet |
| **Inputs computable** | 7 of 14 |
| **Graded from** | filings received through Mar 27, 2026<br>230 days before the rescan; latest periodic filing 10-Q received Aug 13, 2026 |
| **Last close** | $1.82<br>2026-11-11; market equity $2.9M; 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 27, 2026*

are a developmental stage biopharmaceutical and cryptocurrency company. Our therapeutics focus is on developing novel therapeutics that address underserved conditions including PTSD, stress-induced anxiety disorders, fibromyalgia, and central nervous system (CNS) diseases. We are focused on developing novel therapies that include conventional drugs and psychedelic formulations. The Company's lead program, SPC-15, is an intranasal drug targeting PTSD and stress-induced anxiety disorders. SP-26 is a time-release ketamine-based loaded implant for fibromyalgia and chronic pain relief.

## 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 90.6** | | | | | | |
| Gross profitability | 0.4% | 32.3% | | 92.0 | 365 | 2025-12-31 |
| Return on invested capital | not computable | 9.3% | | | | |
| *one or more required annual facts are missing* | | | | | | |

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| | | | | | |
|---|---|---|---|---|---|
| Accruals ratio | 5.8% | (6.6%) | 89.1 | 801 | 2025-12-31 |
| Gross margin stability, five years | not computable | 2.8 pts | | | |
| *five consecutive annual gross margins are required* | | | | | |
| **Solvency, sleeve percentile 49.1** | | | | | |
| Twelve-month failure probability | 2.78% | 0.08% | 91.9 | 247 | 2026-06-30 |
| Altman Z double-prime | (1.23) | (0.35) | 42.2 | 745 | 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 | 11.36x | 2.95x | 13.3 | 827 | 2025-12-31 |
| **Growth and financing, sleeve percentile 81.2** | | | | | |
| Revenue growth, three-year compound | not computable | 10.1% | | | |
| *four consecutive annual observations are required* | | | | | |
| Free cash flow growth, three-year compound | not computable | 11.0% | | | |
| *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 | (13.2%) | 2.2% | 73.6 | 695 | 2025-12-31 |
| Net share issuance, one year | 215.9% | 2.5% | 88.8 | 628 | 2026-03-27 |

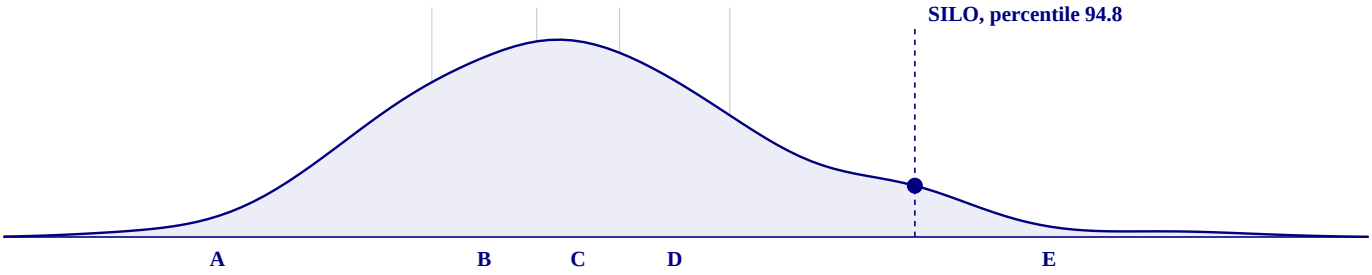
## Warnings

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

| Check | Measured |
|---|---|
| Dilution | split-adjusted year-over-year share growth is 215.9% |
| Degenerate inputs | latest revenue or assets are at or below the $100,000 validity floor |
| Distress | CHS probability 2.779083%; universe top-decile threshold 1.720955% |

## Among 369 peers

*healthcare; 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 |
|---|---|---|---|---|
| 345 | Celularity Inc. (CELU) | 93.5 | E | short runway, late filer |
| 346 | Fortress Biotech, Inc. (FBIO) | 93.9 | E | fortress balance sheet |
| 347 | Fortress Biotech, Inc. (FBIOP) | 93.9 | E | fortress balance sheet |
| 348 | Co-Diagnostics, Inc. (CODX) | 94.3 | E | dilution, short runway, fortress balance sheet |
| 349 | Flyte Aviation, Inc. (VJET) | 94.6 | E | dilution, short runway, late filer, distress |
| 350 | Silo Pharma, Inc. (SILO) | 94.8 | E | dilution, degenerate inputs, distress |
| 351 | VivoSim Labs, Inc. (VIVS) | 95.1 | E | dilution, short runway, late filer |
| 352 | ALX Oncology Holdings Inc. (ALXO) | 95.4 | E | dilution, short runway, degenerate inputs, fortress balance sheet |

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| | | | | |
|---|---|---|---|---|
| 353 | Biomerica Inc. (BMRA) | 95.7 | E | |
| 354 | Bolt Biotherapeutics, Inc. (BOLT) | 95.9 | E | short runway, distress |
| 355 | Kyntra BIO, Inc. (KYNB) | 96.2 | E | |

## What the price implies

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

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (81.4%) | (1.9%) | 5 |
| Distance from 52-week high | (81.6%) | (27.8%) | 8 |
| EBIT to enterprise value | not computable | (1.6%) | |
| Free cash flow yield | not computable | (1.0%) | |
| Book value to price | 1.67 | 0.27 | 93 |
| Sales to price | 0.02 | 0.29 | 10 |
| Composite equity issuance, five years | not computable | 20.8% | |
| Relative strength against the sector, log excess return | (1.85) | (0.19) | 5 |

## 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 | fail |
| Long-term leverage fell | fail |
| Current ratio improved | pass |
| No new shares issued | fail |
| Gross margin improved | fail |
| Asset turnover improved | pass |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $3.3M |
| Operating cash flow, four quarters | -$3.3M |
| Months of runway | 11.8 |
| Days since last periodic filing | 91 (10-Q received Aug 13, 2026) |
| Median daily dollar volume, 63 sessions | $47,948 |

## 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 | $27,807 | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 2 | assets | us-gaap:Assets | $7.6M | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 3 | net income | us-gaap:NetIncomeLoss | -$4.2M | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 4 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | -$4.7M | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 5 | assets | us-gaap:Assets | $7.4M | 2024-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 6 | current assets | us-gaap:AssetsCurrent | $7.4M | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 7 | current liabilities | us-gaap:LiabilitiesCurrent | $650,183 | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 8 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | -$19.5M | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 9 | operating income | us-gaap:OperatingIncomeLoss | -$4.3M | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 10 | book equity | us-gaap:StockholdersEquity | $6.3M | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 11 | liabilities | us-gaap:Liabilities | $1.3M | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 12 | operating income | us-gaap:OperatingIncomeLoss | -$3.9M | 2023-12-31 | 2025-03-28 | 10-K | 25-004139 |
| 13 | interest expense | us-gaap:InterestExpense | $4,869 | 2023-12-31 | 2024-03-25 | 10-K | 24-025615 |
| 14 | revenue | us-gaap:Revenues | $72,102 | 2025-12-31 | 2026-03-27 | 10-K | 26-035576 |

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 15 | revenue | us-gaap:Revenues | $72,102 | 2024-12-31 | 2026-03-27 | 10-K | 26-035576 |
| 16 | revenue | us-gaap:Revenues | $72,102 | 2023-12-31 | 2025-03-28 | 10-K | 25-004139 |
| 17 | revenue | us-gaap:Revenues | $40,923 | 2020-12-31 | 2021-05-17 | 10-K/A | 21-026679 |
| 18 | assets | us-gaap:Assets | $7.7M | 2023-12-31 | 2025-03-28 | 10-K | 25-004139 |
| 19 | assets | us-gaap:Assets | $11.6M | 2022-12-31 | 2024-03-25 | 10-K | 24-025615 |
| 20 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 14,166,593 | 2026-03-27 | 2026-03-27 | 10-K | 26-035576 |
| 21 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 4,484,456 | 2025-03-26 | 2025-03-28 | 10-K | 25-004139 |

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