Our Bond, Inc.

OBAI

Nasdaq; telecom; SIC 4899, Communications Services, NEC; CIK 0001756064

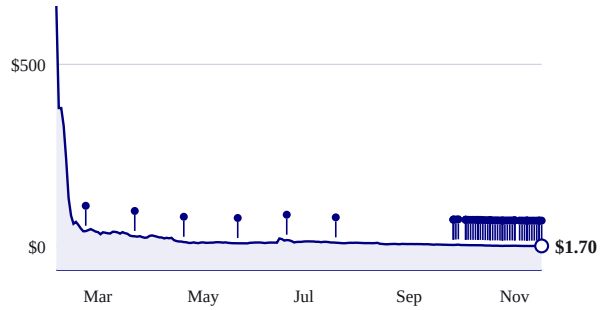
None

No letter

4 of 13 inputs computable; 7 are required, with a score in every sleeve

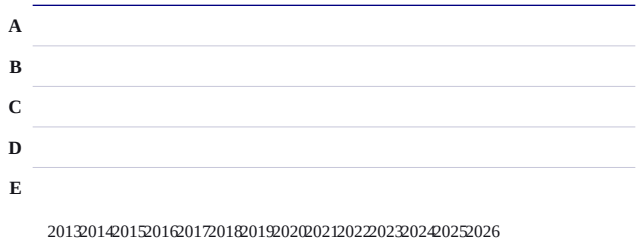
Scoreboard	
Reliability	0.76 AUC filers with under $12.5M assets; 95% interval 0.65 to 0.86; 63 events, 2020 to 2025
Peer failure rate	0.60% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	under $12.5M assets total assets $2.5M
Standard universe	outside revenue above $1M and assets above $10M
Warnings	thin data not computable: dilution, short runway, distress, fortress balance sheet
Inputs computable	4 of 13
Graded from	filings received through Mar 31, 2026 232 days before the rescan; latest periodic filing 10-Q received Nov 13, 2026
Last close	$1.79 2026-11-17; market equity $3.4M; 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 31, 2026

business description should be read in conjunction with our audited Consolidated Financial Statements and accompanying notes thereto appearing elsewhere in this Annual Report on Form 10-K for the year ended December 31, 2025 (the "Form 10-K"), which use of the words "we," "our," the "Company," "Bond," and "Our Bond" in this was formed under the laws of the State of Delaware on April 11, 2017. We provide preventative personal security powered by AI.

The thirteen 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 60.9						
Gross profitability	22.6%	29.0%		60.9	538	2025-12-31
Return on invested capital	not computable	8.9%				
one or more required annual facts are missing						
Accruals ratio	not computable	(7.3%)				

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.

a prior annual assets observation is required						
Gross margin stability, five years	not computable	2.3 pts				
five annual gross margins are required; found 1						
Solvency, sleeve percentile 93.0						
Altman Z double-prime	(222.93)	2.07		99.6	562	2025-12-31
Net debt to EBITDA	not computable	1.52x				
one or more required annual facts are missing						
Interest coverage	(7.52x)	3.73x		81.7	94	2025-12-31
Current ratio	0.30x	1.95x		97.6	664	2025-12-31
Growth and financing						
Revenue growth, three-year compound	not computable	6.1%				
four annual observations are required; found 1						
Free cash flow growth, three-year compound	not computable	15.9%				
four consecutive annual FCF observations are required; found 1						
Reinvestment rate	not computable	16.2%				
a prior annual working-capital observation is required						
Asset growth, three years	not computable	4.3%				
four annual observations are required; found 1						
Net share issuance, one year	not computable	0.5%				
two annual share counts are required; found 1						

Warnings

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

Check	Measured
Thin data	4 of 13 grade factors are computable; minimum is 7

What the price implies

at the 2026-11-17 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	not computable	(2.4%)	
Distance from 52-week high	(99.7%)	(37.4%)	0
EBIT to enterprise value	not computable	1.8%	
Free cash flow yield	(214.2%)	3.1%	3
Book value to price	(5.23)	0.29	1
Sales to price	3.07	0.35	90
Composite equity issuance, five years	not computable	3.5%	
Relative strength against the sector, log excess return	not computable	(0.27)	
Twelve-month failure probability, CHS model	not computable	0.05%	

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	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail

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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	5 (10-Q received Nov 13, 2026)
Median daily dollar volume, 63 sessions	$138,688

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	$566,000	2025-12-31	2026-03-31	10-K	26-014133
2	assets	us-gaap:Assets	$2.5M	2025-12-31	2026-03-31	10-K	26-014133
3	net income	us-gaap:NetIncomeLoss	-$10.5M	2025-12-31	2026-03-31	10-K	26-014133
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$6.9M	2025-12-31	2026-03-31	10-K	26-014133
5	current assets	us-gaap:AssetsCurrent	$2.4M	2025-12-31	2026-03-31	10-K	26-014133
6	current liabilities	us-gaap:LiabilitiesCurrent	$8.1M	2025-12-31	2026-03-31	10-K	26-014133
7	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$139.2M	2025-12-31	2026-03-31	10-K	26-014133
8	operating income	us-gaap:OperatingIncomeLoss	-$9.3M	2025-12-31	2026-03-31	10-K	26-014133
9	book equity	us-gaap:StockholdersEquity	-$22.7M	2025-12-31	2026-03-31	10-K	26-014133
10	liabilities	us-gaap:Liabilities	$13.8M	2025-12-31	2026-03-31	10-K	26-014133
11	interest expense	us-gaap:InterestExpense	$1.2M	2025-12-31	2026-03-31	10-K	26-014133
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$10.0M	2025-12-31	2026-03-31	10-K	26-014133
13	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$34,000	2025-12-31	2026-03-31	10-K	26-014133
14	depreciation amortization	us-gaap:Depreciation	$53,000	2025-12-31	2026-03-31	10-K	26-014133
15	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	-$10.5M	2025-12-31	2026-03-31	10-K	26-014133
16	income tax	us-gaap:IncomeTaxExpenseBenefit	$35,000	2025-12-31	2026-03-31	10-K	26-014133
17	shares outstanding	dei:EntityCommonStockSharesOutstanding	20,673,185	2026-03-31	2026-03-31	10-K	26-014133

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