# Silo Pharma, Inc.

**SILO**

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

# None

**No letter**

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

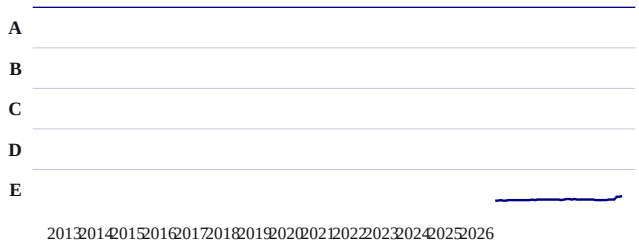
| Scoreboard | |
|---|---|
| **Reliability** | 0.76 AUC<br>filers with under $12.5M assets; 95% interval 0.65 to 0.86; 63 events, 2020 to 2025 |
| **Peer failure rate** | 0.60% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | under $12.5M assets<br>total assets $7.6M |
| **Standard universe** | outside<br>revenue above $1M and assets above $10M |
| **Warnings** | dilution, thin data, degenerate inputs<br>not computable: fortress balance sheet |
| **Inputs computable** | 6 of 13 |
| **Graded from** | filings received through Mar 27, 2026<br>239 days before the rescan; latest periodic filing 10-Q received Nov 13, 2026 |
| **Last close** | $1.73<br>2026-11-20; market equity $3.7M; 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 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 91.0** | | | | | | |
| Gross profitability | 0.4% | 32.8% | | 92.5 | 346 | 2025-12-31 |
| Return on invested capital | not computable | 9.6% | | | | |
| *one or more required annual facts are missing* | | | | | | |

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.

| | | | | | |
|---|---|---|---|---|---|
| Accruals ratio | 5.8% | (6.7%) | 89.5 | 756 | 2025-12-31 |
| Gross margin stability, five years | not computable | 2.8 pts | | | |
| *five consecutive annual gross margins are required* | | | | | |
| **Solvency, sleeve percentile 28.7** | | | | | |
| Altman Z double-prime | (1.23) | 0.31 | 43.5 | 705 | 2025-12-31 |
| Net debt to EBITDA | not computable | 1.82x | | | |
| *one or more required annual facts are missing* | | | | | |
| Interest coverage | not computable | (3.61x) | | | |
| *interest expense must exceed $100,000* | | | | | |
| Current ratio | 11.36x | 2.68x | 13.8 | 781 | 2025-12-31 |
| **Growth and financing, sleeve percentile 81.4** | | | | | |
| Revenue growth, three-year compound | not computable | 9.6% | | | |
| *four consecutive annual observations are required* | | | | | |
| Free cash flow growth, three-year compound | not computable | 11.1% | | | |
| *four consecutive annual FCF observations are required; found 0* | | | | | |
| Reinvestment rate | not computable | 33.9% | | | |
| *one or more required annual facts are missing* | | | | | |
| Asset growth, three years | (13.2%) | 3.2% | 73.7 | 663 | 2025-12-31 |
| Net share issuance, one year | 215.9% | 1.6% | 89.1 | 626 | 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% |
| Thin data | 6 of 13 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 2026-11-20 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (81.4%) | (1.7%) | 4 |
| Distance from 52-week high | (82.9%) | (33.0%) | 9 |
| EBIT to enterprise value | not computable | 0.5% | |
| Free cash flow yield | not computable | 0.6% | |
| Book value to price | 2.29 | 0.29 | 94 |
| Sales to price | 0.02 | 0.38 | 4 |
| Composite equity issuance, five years | not computable | 13.5% | |
| Relative strength against the sector, log excess return | (1.85) | (0.19) | 4 |
| Twelve-month failure probability, CHS model | 0.79% | 0.06% | 83 |

## 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 |

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 | pass |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $6.1M |
| Operating cash flow, four quarters | -$3.0M |
| Months of runway | 24.4 |
| Days since last periodic filing | 8 (10-Q received Nov 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 |
| 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 |

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.