OLB Group, Inc.

OLB

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

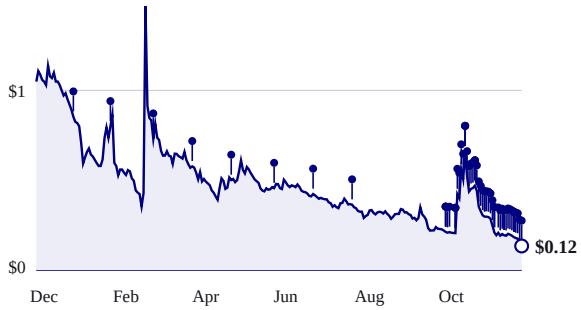
None

No letter

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

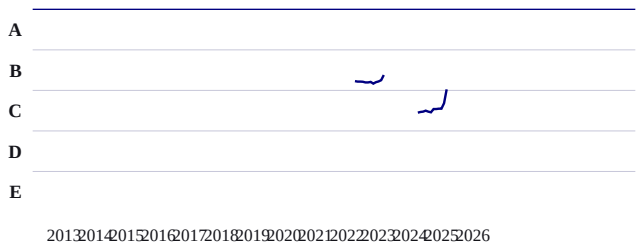
Scoreboard	
Reliability	0.76 AUC filers with under $12.5M assets; 95% interval 0.65 to 0.86; 63 events, 2020 to 2025
Peer failure rate	0.60% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	under $12.5M assets total assets $12.3M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	late filer, thin data; fortress balance s... not computable: dilution, short runway, distress
Inputs computable	5 of 13
Graded from	filings received through Aug 14, 2026 101 days before the rescan; latest periodic filing 10-Q received Aug 14, 2026
Last close	$0.12 2026-11-20; market equity $2.8M; 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 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 5.0						
Gross profitability	not computable	26.7%				
assets must exceed the $100,000 validity floor						
Return on invested capital	not computable	10.0%				
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	(36.4%)	(5.7%)	5.0	458	2025-12-31
Gross margin stability, five years	not computable	2.2 pts			
annual revenue must exceed $100,000					
Solvency, sleeve percentile 96.7					
Altman Z double-prime	(25.47)	2.06	95.2	357	2025-12-31
Net debt to EBITDA	not computable	2.37x			
EBITDA must exceed $100,000					
Interest coverage	not computable	2.93x			
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31					
Current ratio	0.14x	1.33x	98.3	462	2025-12-31
Growth and financing, sleeve percentile 98.2					
Revenue growth, three-year compound	(34.1%)	4.9%	97.9	376	2025-12-31
Free cash flow growth, three-year compound	not computable	8.7%			
four consecutive annual FCF observations are required; found 3					
Reinvestment rate	not computable	13.3%			
one or more required annual facts are missing					
Asset growth, three years	(31.7%)	4.1%	98.5	402	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 5 NT 10-K/Q filings in the last eight quarters
Thin data	5 of 13 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 2026-11-20 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(83.2%)	0.4%	3
Distance from 52-week high	(92.2%)	(28.8%)	3
EBIT to enterprise value	(164.5%)	4.6%	2
Free cash flow yield	29.7%	4.1%	96
Book value to price	2.59	0.39	96
Sales to price	3.14	0.75	86
Composite equity issuance, five years	351.9%	(9.5%)	97
Relative strength against the sector, log excess return	(1.91)	(0.12)	3
Twelve-month failure probability, CHS model	not computable	0.04%	

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
Gross margin improved	fail

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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	101 (10-Q received Aug 14, 2026)
Median daily dollar volume, 63 sessions	$160,755

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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