

FingerMotion, Inc. (FNGR)

Nasdaq; business equipment; SIC 7372, Services-Prepackaged Software; CIK 0001602409

FingerMotion, Inc. FNGR; business equipment	
Grade	E A B C D E weakest fifth of 497 graded peers percentile 90.3; sampling error 2.2 points; lower is stronger
Rank	449 of 497
Profitability	D percentile 71.9
Solvency	D percentile 70.6
Growth and financing	C percentile 56.4
Reliability	0.83 AUC filers with \$12.5M to \$120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025
Peer failure rate	1.07% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	\$12.5M to \$120M assets total assets \$60.8M
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	short runway not computable: distress, fortress balance sheet
Inputs computable	8 of 14
Graded from	filings received through May 29, 2026 133 days before the rescans; latest periodic filing 10-Q received Jul 15, 2026
Last close	\$0.20 2026-10-08; market equity \$12.5M
Price used in grade	None

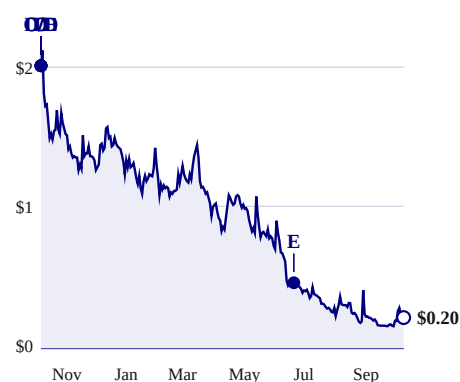


E, the bear

weakest fifth of its sector;
letters are fifths of the 497
graded peers

Share price, twelve months to the rescans

split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: C from Apr 21, 2025, C/D from May 21, 2025, D/E from Jun 21, 2025, E from Jun 21, 2025

Letter at every rescans

Jan 21, 2012 to Oct 9, 2026; sector percentile, 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 May 29, 2026

company. Headquartered in Singapore, the Company provides technology-enabled platforms and services in the People's Republic of China ("PRC" or "China", and, unless the context requires otherwise and solely for the purpose of this Annual Report such as describing legal or tax matters, authorities, entities, or persons, excludes Hong Kong Special Administrative Region, Macao Special Administrative Region and Taiwan) and selected international markets. The Company's offerings include mobile payment and

recharge solutions, data analytics services, and platform-based digital applications and solutions.

The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 71.9						
Gross profitability		1.1%	28.5%	91.7	558	2026-02-28
Return on invested capital		not computable	10.9%			one or more required annual facts are missing
Accruals ratio		(5.7%)	(7.4%)	61.0	621	2026-02-28
Gross margin stability, five years		3.3 pts	2.4 pts	63.1	429	2026-02-28
Solvency, sleeve percentile 70.6						
Twelve-month failure probability		not computable	0.05%			latest liabilities, cash plus short-term investments, book equity, and shares are required
Altman Z double-prime		(1.97)	2.18	66.5	566	2026-02-28
Net debt to EBITDA		not computable	1.11x			one or more required annual facts are missing
Interest coverage		not computable	3.77x			latest aligned inputs end 2024-02-29; latest annual assets end 2026-02-28
Current ratio		1.13x	2.02x	74.6	666	2026-02-28
Growth and financing, sleeve percentile 56.4						
Revenue growth, three-year compound		(10.8%)	6.4%	87.9	538	2026-02-28
Free cash flow growth, three-year compound		not computable	17.2%			current FCF must be positive and base FCF must exceed \$100,000
Reinvestment rate		not computable	14.3%			NOPAT must exceed \$100,000
Asset growth, three years		51.4%	5.0%	5.9	563	2026-02-28
Net share issuance, one year		6.4%	0.5%	75.4	407	2026-05-26

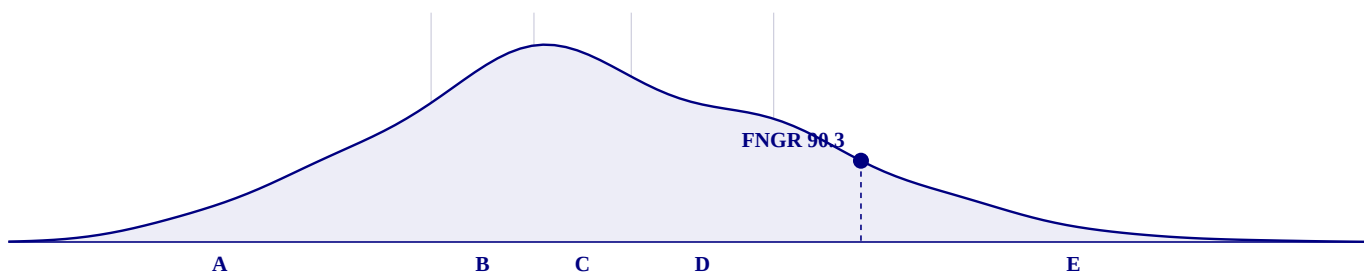
Warnings

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

Check	Measured
Short runway	cash runway is 2.3 months

Among 497 peers

business equipment; 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
444	Super League Enterprise, Inc. (SLE)	89.3	E	short runway, distress
445	Motorsport Games Inc. (MSGM)	89.5	E	
446	8X8 Inc. (EGHT)	89.7	E	
447	Senseonics Holdings, Inc. (SENS)	89.9	E	dilution, short runway, fortress balance sheet
448	Solaredge Technologies, Inc. (SEDG)	90.1	E	
449	FingerMotion, Inc. (FNGR) <	90.3	E	short runway
450	BIO KEY International Inc. (BKYI)	90.5	E	short runway, late filer
451	Firefly Neuroscience, Inc. (AIFF)	90.7	E	dilution, late filer, fortress balance sheet
452	Laser Photonics Corp. (LASE)	90.9	E	late filer
453	Marketwise, Inc. (MKTW)	91.1	E	
454	Skillsoft Corp. (SKIL)	91.3	E	

What the price implies

at the 2026-10-08 close; none enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(85.9%)	2.2%	2
Distance from 52-week high	(90.6%)	(30.0%)	3
EBIT to enterprise value	not computable	1.5%	
Free cash flow yield	(32.0%)	2.7%	9
Book value to price	1.09	0.23	89
Sales to price	1.97	0.30	89
Composite equity issuance, five years	not computable	3.9%	
Relative strength against the sector, log excess return	(2.24)	(0.26)	2

Diagnostics

not in the grade

Measure	Value
Piotroski F-score None of 9, period end 2026-02-28	
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	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail

Cash, filings, liquidity

Cash and equivalents	\$987,391
Operating cash flow, four quarters	-\$5.0M
Months of runway	2.3
Days since last periodic filing	86 (10-Q received Jul 15, 2026)
Median daily dollar volume, 63 sessions	\$790,075

Sources

each row links to the filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	gross profit	us-gaap:GrossProfit	\$693,845	2026-02-28	2026-05-29	10-K	0001520138-26-000194
2	assets	us-gaap:Assets	\$60.8M	2026-02-28	2026-05-29	10-K	0001520138-26-000194
3	net income	us-gaap:NetIncomeLoss	-\$7.0M	2026-02-28	2026-05-29	10-K	0001520138-26-000194
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$3.9M	2026-02-28	2026-05-29	10-K	0001520138-26-000194
5	assets	us-gaap:Assets	\$48.8M	2025-02-28	2026-05-29	10-K	0001520138-26-000194
6	revenue	us-gaap:Revenues	\$24.1M	2026-02-28	2026-05-29	10-K	0001520138-26-000194
7	gross profit	us-gaap:GrossProfit	\$2.8M	2025-02-28	2026-05-29	10-K	0001520138-26-000194
8	revenue	us-gaap:Revenues	\$35.6M	2025-02-28	2026-05-29	10-K	0001520138-26-000194
9	gross profit	us-gaap:GrossProfit	\$3.9M	2024-02-29	2025-05-29	10-K	0001520138-25-000162
10	revenue	us-gaap:Revenues	\$35.8M	2024-02-29	2025-05-29	10-K	0001520138-25-000162
11	gross profit	us-gaap:GrossProfit	\$2.3M	2023-02-28	2024-05-29	10-K	0001520138-24-000219
12	revenue	us-gaap:Revenues	\$34.1M	2023-02-28	2024-05-29	10-K	0001520138-24-000219
13	gross profit	us-gaap:GrossProfit	\$2.8M	2022-02-28	2023-05-30	10-K	0001520138-23-000249
14	revenue	us-gaap:Revenues	\$22.9M	2022-02-28	2023-05-30	10-K	0001520138-23-000249
15	current assets	us-gaap:AssetsCurrent	\$51.8M	2026-02-28	2026-05-29	10-K	0001520138-26-000194
16	current liabilities	us-gaap:LiabilitiesCurrent	\$45.7M	2026-02-28	2026-05-29	10-K	0001520138-26-000194
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-\$41.2M	2026-02-28	2026-05-29	10-K	0001520138-26-000194
18	operating income	us-gaap:OperatingIncomeLoss	-\$6.9M	2026-02-28	2026-05-29	10-K	0001520138-26-000194
19	book equity	us-gaap:StockholdersEquity	\$15.2M	2026-02-28	2026-05-29	10-K	0001520138-26-000194
20	liabilities	us-gaap:Liabilities	\$45.7M	2026-02-28	2026-05-29	10-K	0001520138-26-000194
21	operating income	us-gaap:OperatingIncomeLoss	-\$3.8M	2024-02-29	2025-05-29	10-K	0001520138-25-000162
22	interest expense	us-gaap:InterestExpense	\$121,451	2024-02-29	2024-05-29	10-K	0001520138-24-000219
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$20,216	2026-02-28	2026-05-29	10-K	0001520138-26-000194
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$8.2M	2025-02-28	2026-05-29	10-K	0001520138-26-000194
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$4,115	2025-02-28	2026-05-29	10-K	0001520138-26-000194
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$7.3M	2024-02-29	2025-05-29	10-K	0001520138-25-000162
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$376	2024-02-29	2025-05-29	10-K	0001520138-25-000162
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$8.6M	2023-02-28	2024-05-29	10-K	0001520138-24-000219
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$74,817	2023-02-28	2024-05-29	10-K	0001520138-24-000219
30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$46,707	2025-02-28	2026-05-29	10-K	0001520138-26-000194
31	operating income	us-gaap:OperatingIncomeLoss	-\$5.9M	2025-02-28	2026-05-29	10-K	0001520138-26-000194
32	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsDeductibleItems	\$6,011	2025-02-28	2026-05-29	10-K	0001520138-26-000194
33	income tax	us-gaap:IncomeTaxExpenseBenefit	-\$879,121	2025-02-28	2026-05-29	10-K	0001520138-26-000194
34	current assets	us-gaap:AssetsCurrent	\$42.0M	2025-02-28	2026-05-29	10-K	0001520138-26-000194
35	current liabilities	us-gaap:LiabilitiesCurrent	\$35.1M	2025-02-28	2026-05-29	10-K	0001520138-26-000194
36	current assets	us-gaap:AssetsCurrent	\$18.4M	2024-02-29	2025-05-29	10-K	0001520138-25-000162
37	current liabilities	us-gaap:LiabilitiesCurrent	\$6.8M	2024-02-29	2025-05-29	10-K	0001520138-25-000162
38	assets	us-gaap:Assets	\$18.4M	2024-02-29	2025-05-29	10-K	0001520138-25-000162
39	assets	us-gaap:Assets	\$17.5M	2023-02-28	2024-05-29	10-K	0001520138-24-000219
40	shares outstanding	dei:EntityCommonStockSharesOutstanding	61,281,308	2026-05-26	2026-05-29	10-K	0001520138-26-000194
41	shares outstanding	dei:EntityCommonStockSharesOutstanding	57,581,186	2025-05-23	2025-05-29	10-K	0001520138-25-000162