

Inuvo, Inc. (INUV)

NYSE; other; SIC 7310, Services-Advertising; CIK 0000829323

Inuvo, Inc. INUV; other	
Grade	E A B C D E weakest fifth of 336 graded peers percentile 91.0; sampling error 2.6 points; lower is stronger
Rank	306 of 336
Profitability	B percentile 35.5
Solvency	E percentile 84.4
Growth and financing	D percentile 71.7
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 \$24.9M
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	short runway not computable: distress
Inputs computable	7 of 14
Graded from	filings received through Mar 5, 2026 218 days before the rescans; latest periodic filing 10-Q received Aug 11, 2026
Last close	\$0.51 2026-10-08; market equity \$8.4M
Price used in grade	None



E, the bear

weakest fifth of its sector;
letters are fifths of the 336
graded peers

Share price, twelve months to the rescans

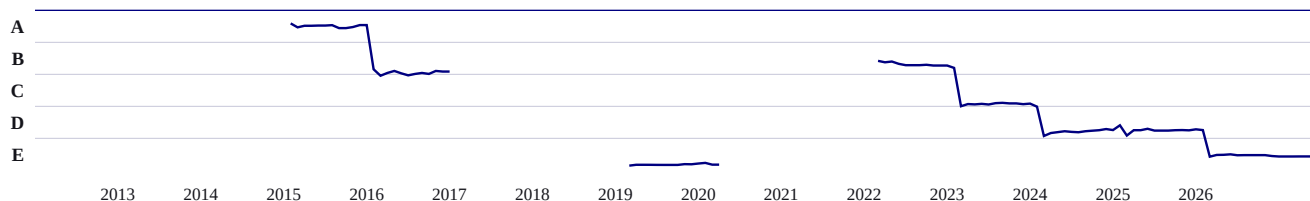
split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: D from Apr 21, 2024, D/E from Mar 21, 2025, D from Apr 21, 2025, E from Mar 21, 2026

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 Mar 5, 2026

Inuvo is a market leader in generative artificial intelligence for modeling media audiences. As a leading provider of AI-driven data and advertising technology solutions, we have successfully commercialized a proprietary, patented large language model ("LLM") that identifies and actions the reasons why consumers are interested in products, services, or brands - rather than who they are - offering a high-performance, privacy-by-design solution for the modern advertising landscape. Intelligence for the Agentic Era.

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 35.5						
Gross profitability		258.2%	27.1%	0.0	289	2025-12-31
Return on invested capital		not computable	10.0%			latest aligned inputs end 2018-12-31; latest annual assets end 2025-12-31
Accruals ratio		(11.6%)	(5.9%)	22.2	506	2025-12-31
Gross margin stability, five years		9.5 pts	2.2 pts	84.2	204	2025-12-31
Solvency, sleeve percentile 84.4						
Twelve-month failure probability		not computable	0.04%			liabilities and a nearby cover-page share count are required at 2026-06-30 one or more required annual facts are missing EBITDA must exceed \$100,000 latest aligned inputs end 2013-12-31; latest annual assets end 2025-12-31
Altman Z double-prime		not computable	2.05			
Net debt to EBITDA		not computable	2.52x			
Interest coverage		not computable	2.18x			
Current ratio		0.64x	1.32x	84.4	506	2025-12-31
Growth and financing, sleeve percentile 71.7						
Revenue growth, three-year compound		4.5%	5.1%	49.5	403	2025-12-31
Free cash flow growth, three-year compound		not computable	8.7%			current FCF must be positive and base FCF must exceed \$100,000 pretax income must exceed the validity floor and imply a 0%-100% tax rate
Reinvestment rate		not computable	11.9%			
Asset growth, three years		(11.2%)	4.1%	89.7	438	2025-12-31
Net share issuance, one year		3.0%	(0.4%)	75.8	356	2026-02-20

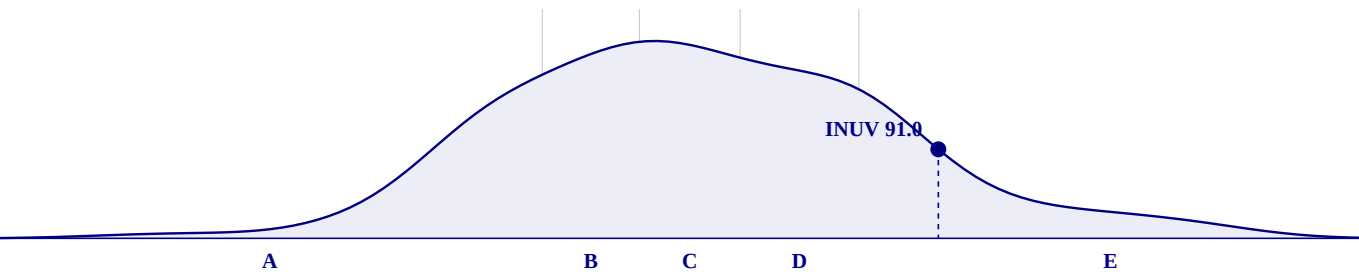
Warnings

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

Check	Measured
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Among 336 peers

other; 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
301	Thryv Holdings, Inc. (THRY)	89.6	E	
302	Harte Hanks Inc. (HHS)	89.9	E	fortress
				balance sheet
303	Ivanhoe Electric Inc. (IE)	90.1	E	
304	Pamt Corp. (PAMT)	90.4	E	
305	Matrix Service Co. (MTRX)	90.7	E	
306	Inuvo, Inc. (INUV) <	91.0	E	short runway
307	Katapult Holdings, Inc. (KPLT)	91.3	E	
308	U-Haul Holding Co. (UHAL)	91.8	E	
309	U-Haul Holding Co. (UHAL-B)	91.8	E	
310	Cleveland-Cliffs Inc. (CLF)	92.2	E	short runway
311	Amentum Holdings, Inc. (AMTM)	92.5	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	(80.1%)	2.0%	3
Distance from 52-week high	(86.2%)	(26.8%)	4
EBIT to enterprise value	(89.7%)	4.4%	2
Free cash flow yield	(40.6%)	4.1%	5
Book value to price	1.00	0.34	86
Sales to price	10.32	0.70	97
Composite equity issuance, five years	33.0%	(8.8%)	88
Relative strength against the sector, log excess return	(1.76)	(0.13)	3

Diagnostics

not in 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	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	\$886,471

Operating cash flow, four quarters	- \$2.3M
Months of runway	4.7
Days since last periodic filing	59 (10-Q received Aug 11, 2026)
Median daily dollar volume, 63 sessions	\$139,876

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	\$64.2M	2025-12-31	2026-03-05	10-K	0001654954-26-001943
2	assets	us-gaap:Assets	\$24.9M	2025-12-31	2026-03-05	10-K	0001654954-26-001943
3	operating income	us-gaap:OperatingIncomeLoss	-\$5.5M	2018-12-31	2020-05-12	10-K	0000829323-20-000042
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesMinorityInterestAndIncomeLossFromEquityMethodInvestments	\$5.9M	2018-12-31	2020-05-12	10-K	0000829323-20-000042
5	income tax	us-gaap:IncomeTaxExpenseBenefit	\$0	2018-12-31	2020-05-12	10-K	0000829323-20-000042
6	total debt	us-gaap:LongTermDebt	\$1.9M	2018-12-31	2020-05-12	10-K	0000829323-20-000042
7	book equity	us-gaap:StockholdersEquity	\$12.9M	2018-12-31	2021-02-11	10-K	0000829323-21-000010
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$228,956	2018-12-31	2019-03-15	10-K	0000829323-19-000032
9	total debt	us-gaap:LongTermDebt	\$4.9M	2017-12-31	2019-03-15	10-K	0000829323-19-000032
10	book equity	us-gaap:StockholdersEquity	\$14.1M	2017-12-31	2020-05-12	10-K	0000829323-20-000042
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$4.1M	2017-12-31	2019-03-15	10-K	0000829323-19-000032
12	net income	us-gaap:NetIncomeLoss	-\$5.1M	2025-12-31	2026-03-05	10-K	0001654954-26-001943
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$1.8M	2025-12-31	2026-03-05	10-K	0001654954-26-001943
14	assets	us-gaap:Assets	\$32.2M	2024-12-31	2026-03-05	10-K	0001654954-26-001943
15	revenue	us-gaap:Revenues	\$86.2M	2025-12-31	2026-03-05	10-K	0001654954-26-001943
16	gross profit	us-gaap:GrossProfit	\$71.8M	2024-12-31	2026-03-05	10-K	0001654954-26-001943
17	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAssessedTax	\$83.8M	2024-12-31	2026-03-05	10-K	0001654954-26-001943
18	gross profit	us-gaap:GrossProfit	\$63.4M	2023-12-31	2025-02-27	10-K	0001654954-25-002032
19	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAssessedTax	\$73.9M	2023-12-31	2025-02-27	10-K	0001654954-25-002032
20	gross profit	us-gaap:GrossProfit	\$45.4M	2022-12-31	2024-02-29	10-K	0001654954-24-002423
21	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAssessedTax	\$75.6M	2022-12-31	2024-02-29	10-K	0001654954-24-002423
22	gross profit	us-gaap:GrossProfit	\$43.9M	2021-12-31	2023-03-10	10-K	0000829323-23-000010
23	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAssessedTax	\$59.8M	2021-12-31	2023-03-10	10-K	0000829323-23-000010
24	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$3.2M	2018-12-31	2020-05-12	10-K	0000829323-20-000042
25	operating income	us-gaap:OperatingIncomeLoss	\$16,905	2013-12-31	2015-02-09	10-K	0000829323-15-000014
26	interest expense	us-gaap:InterestExpense	\$356,956	2013-12-31	2014-03-10	10-K	0000829323-14-000012
27	current assets	us-gaap:AssetsCurrent	\$9.2M	2025-12-31	2026-03-05	10-K	0001654954-26-001943
28	current liabilities	us-gaap:LiabilitiesCurrent	\$14.3M	2025-12-31	2026-03-05	10-K	0001654954-26-001943
29	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	\$1.6M	2025-12-31	2026-03-05	10-K	0001654954-26-001943
30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$229,554	2024-12-31	2026-03-05	10-K	0001654954-26-001943
31	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	\$1.9M	2024-12-31	2026-03-05	10-K	0001654954-26-001943
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$2.6M	2023-12-31	2025-02-27	10-K	0001654954-25-002032
33	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	\$1.7M	2023-12-31	2025-02-27	10-K	0001654954-25-002032
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$5.6M	2022-12-31	2024-02-29	10-K	0001654954-24-002423
35	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	\$1.7M	2022-12-31	2024-02-29	10-K	0001654954-24-002423
36	depreciation amortization	us-gaap:Depreciation	\$1.7M	2024-12-31	2026-03-05	10-K	0001654954-26-001943
37	operating income	us-gaap:OperatingIncomeLoss	-\$5.5M	2024-12-31	2026-03-05	10-K	0001654954-26-001943
38	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsAndEarningsOrLosses	\$5.6M	2023-12-31	2025-02-27	10-K	0001654954-25-002032
39	income tax	us-gaap:IncomeTaxExpenseBenefit	\$8,030	2024-12-31	2026-03-05	10-K	0001654954-26-001943
40	current assets	us-gaap:AssetsCurrent	\$15.6M	2024-12-31	2026-03-05	10-K	0001654954-26-001943
41	current liabilities	us-gaap:LiabilitiesCurrent	\$17.9M	2024-12-31	2026-03-05	10-K	0001654954-26-001943
42	current assets	us-gaap:AssetsCurrent	\$14.7M	2023-12-31	2025-02-27	10-K	0001654954-25-002032
43	current liabilities	us-gaap:LiabilitiesCurrent	\$14.5M	2023-12-31	2025-02-27	10-K	0001654954-25-002032
44	assets	us-gaap:Assets	\$32.4M	2023-12-31	2025-02-27	10-K	0001654954-25-002032
45	assets	us-gaap:Assets	\$35.6M	2022-12-31	2024-02-29	10-K	0001654954-24-002423
46	shares outstanding	dei:EntityCommonStockSharesOutstanding	14,713,725	2026-02-20	2026-03-05	10-K	0001654954-26-001943
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	142,795,483	2025-02-21	2025-02-27	10-K	0001654954-25-002032