Phinia Inc.

PHIN

NYSE; consumer durables; SIC 3714, Motor Vehicle Parts & Accessories; CIK 0001968915

C

middle fifth of 458 graded peers in the pooled consumer group

rank 232 of 458; percentile 51.0; sampling error 2.3 points; lower is stronger

A B C D E

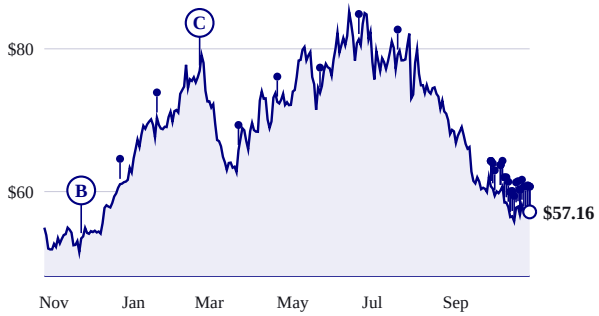
C, the tortoise



Scoreboard

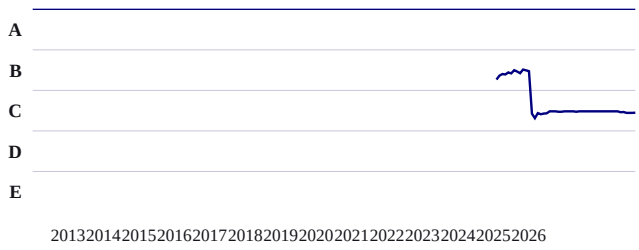
Profitability	C/D percentile 60.4
Solvency	B/C percentile 42.1
Growth and financing	C percentile 45.2
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $3.8B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	9 of 14
Graded from	filings received through Feb 12, 2026 257 days before the rescan; latest periodic filing 10-Q received Jul 30, 2026
Last close	$57.05 2026-10-26; market equity $2.1B; 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 Feb 12, 2026

PHINIA Inc. (together with its consolidated subsidiaries, the Company or PHINIA) is a Delaware corporation incorporated in 2023. The Company is a leader in the development, design and manufacture of integrated components and systems that are designed to optimize performance, increase efficiency and reduce emissions in combustion and hybrid propulsion for commercial vehicles and industrial applications (medium-duty and heavy-duty trucks, buses and other off-highway construction, marine, agricultural and aerospace and defense), light commercial vehicles (vans and trucks) and light passenger vehicles (passenger cars, mini-vans, cross-overs and sport-utility vehicles).

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

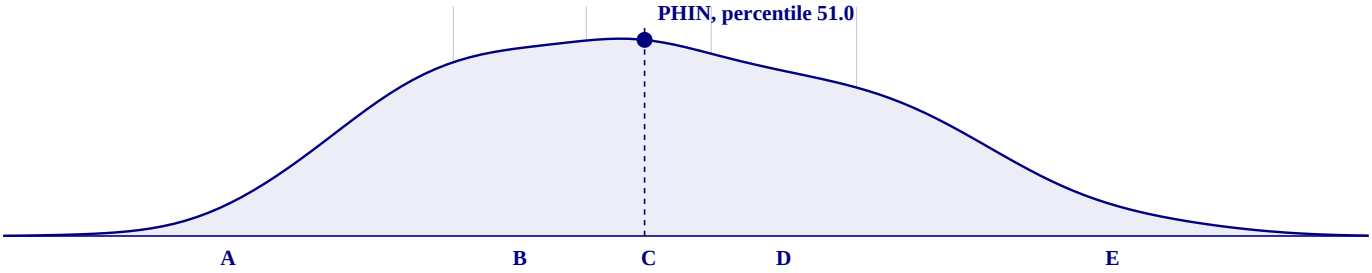
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 60.4						
Gross profitability	20.0%	34.4%		70.7	472	2025-12-31
Return on invested capital	7.8%	8.9%		54.9	163	2025-12-31

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Accruals ratio	(4.8%)	(5.1%)	55.6	519	2025-12-31
Gross margin stability, five years	not computable	1.7 pts			
five annual gross margins are required; found 3					
Solvency, sleeve percentile 42.1					
Twelve-month failure probability	not computable	0.04%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	2.71	2.13	40.3	396	2025-12-31
Net debt to EBITDA	1.49x	2.08x	43.0	187	2025-12-31
Interest coverage	3.14x	2.64x	46.0	127	2025-12-31
Current ratio	1.86x	1.56x	39.0	535	2025-12-31
Growth and financing, sleeve percentile 45.2					
Revenue growth, three-year compound	not computable	1.4%			
four annual observations are required; found 3					
Free cash flow growth, three-year compound	not computable	7.8%			
four consecutive annual FCF observations are required; found 3					
Reinvestment rate	(54.0%)	12.2%	82.0	267	2025-12-31
Asset growth, three years	not computable	2.0%			
four annual observations are required; found 3					
Net share issuance, one year	(7.1%)	(0.3%)	8.5	378	2026-02-05

Among 458 peers

consumer durables; 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
227	La-Z-Boy Inc. (LZB)	49.9	C	fortress balance sheet
228	Foster L B Co. (FSTR)	50.2	C	
229	BrightView Holdings, Inc. (BV)	50.4	C	
230	TD Synnex Corp. (SNX)	50.6	C	
231	Titan Machinery Inc. (TITN)	51.0	C	fortress balance sheet
232	Phinia Inc. (PHIN)	51.0	C	
233	LSI Industries Inc. (LYTS)	51.2	C	
234	J.Jill, Inc. (JILL)	51.2	C	
235	Bath & Body Works, Inc. (BBWI)	51.4	C	
236	Patrick Industries Inc. (PATK)	51.4	C	
237	Mckesson Corp. (MCK)	51.8	C	

What the price implies

at the 2026-10-26 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	20.1%	(0.1%)	70
Distance from 52-week high	(32.9%)	(24.3%)	38
EBIT to enterprise value	9.4%	4.9%	85
Free cash flow yield	9.0%	4.4%	74

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Book value to price	0.74	0.44	66
Sales to price	1.66	1.46	54
Composite equity issuance, five years	not computable	(16.0%)	
Relative strength against the sector, log excess return	0.21	(0.01)	73

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 6 of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
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	pass
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$370.0M
Operating cash flow, four quarters	$359.0M
Months of runway	not finite
Days since last periodic filing	89 (10-Q received Jul 30, 2026)
Median daily dollar volume, 63 sessions	$21.5M

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	$762.0M	2025-12-31	2026-02-12	10-K	26-000023
2	assets	us-gaap:Assets	$3.8B	2025-12-31	2026-02-12	10-K	26-000023
3	operating income	us-gaap:OperatingIncomeLoss	$254.0M	2025-12-31	2026-02-12	10-K	26-000023
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$198.0M	2025-12-31	2026-02-12	10-K	26-000023
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$68.0M	2025-12-31	2026-02-12	10-K	26-000023
6	total debt	us-gaap:LongTermDebt	$970.0M	2025-12-31	2026-02-12	10-K	26-000023
7	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$1.6B	2025-12-31	2026-02-12	10-K	26-000023
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$359.0M	2025-12-31	2026-02-12	10-K	26-000023
9	total debt	us-gaap:LongTermDebt	$988.0M	2024-12-31	2025-02-13	10-K	25-000006
10	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableT...	$1.6B	2024-12-31	2026-02-12	10-K	26-000023
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$484.0M	2024-12-31	2026-02-12	10-K	26-000023
12	net income	us-gaap:NetIncomeLoss	$130.0M	2025-12-31	2026-02-12	10-K	26-000023
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$312.0M	2025-12-31	2026-02-12	10-K	26-000023
14	assets	us-gaap:Assets	$3.8B	2024-12-31	2026-02-12	10-K	26-000023
15	current assets	us-gaap:AssetsCurrent	$1.8B	2025-12-31	2026-02-12	10-K	26-000023
16	current liabilities	us-gaap:LiabilitiesCurrent	$947.0M	2025-12-31	2026-02-12	10-K	26-000023
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$132.0M	2025-12-31	2026-02-12	10-K	26-000023
18	liabilities	us-gaap:Liabilities	$2.2B	2025-12-31	2026-02-12	10-K	26-000023
19	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$157.0M	2025-12-31	2026-02-12	10-K	26-000023
20	interest expense	us-gaap:InterestAndDebtExpense	$81.0M	2025-12-31	2026-02-12	10-K	26-000023
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.5B	2025-12-31	2026-02-12	10-K	26-000023
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.4B	2024-12-31	2026-02-12	10-K	26-000023
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.5B	2023-12-31	2026-02-12	10-K	26-000023
24	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$124.0M	2025-12-31	2026-02-12	10-K	26-000023
25	current assets	us-gaap:AssetsCurrent	$1.8B	2024-12-31	2026-02-12	10-K	26-000023
26	current liabilities	us-gaap:LiabilitiesCurrent	$969.0M	2024-12-31	2026-02-12	10-K	26-000023

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27	assets	us-gaap:Assets	$4.0B	2023-12-31	2026-02-12	10-K	26-000023
28	shares outstanding	dei:EntityCommonStockSharesOutstanding	37,915,162	2026-02-05	2026-02-12	10-K	26-000023
29	shares outstanding	dei:EntityCommonStockSharesOutstanding	40,813,559	2025-02-07	2025-02-13	10-K	25-000006