Thor Industries Inc.

THO

NYSE; consumer durables; SIC 3716, Motor Homes; CIK 0000730263

D

fourth fifth of 458 graded peers in the pooled consumer group

rank 285 of 458; percentile 62.8; sampling error 2.3 points; lower is stronger

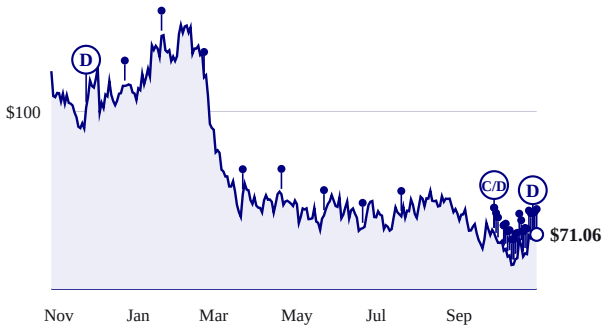
A B C D E

D, the sloth



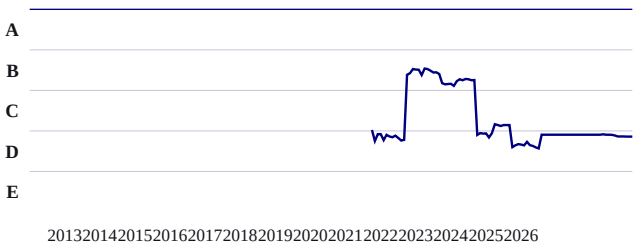
Scoreboard	
Profitability	D percentile 66.6
Solvency	B/C percentile 41.0
Growth and financing	C percentile 55.0
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $7.0B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	7 of 14
Graded from	filings received through Sep 22, 2026 37 days before the rescan; latest periodic filing 10-K received Sep 22, 2026
Last close	$71.11 2026-10-28; market equity $3.7B; 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 Sep 22, 2026

Our Company was founded in 1980 and has grown to become the largest manufacturer of recreational vehicles ("RVs") in the world. We are also the largest manufacturer of RVs in North America, and one of the largest manufacturers of RVs in Europe. The Company manufactures a wide variety of RVs in the United States ("U.S.") and Europe, and sells those vehicles, as well as related parts and accessories, primarily to independent, non-franchise dealers throughout the United States, Canada and Europe. We are incorporated in Delaware and are the successor to a corporation of the same name which was incorporated in Nevada on July 29, 1980.

The fourteen inputs

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

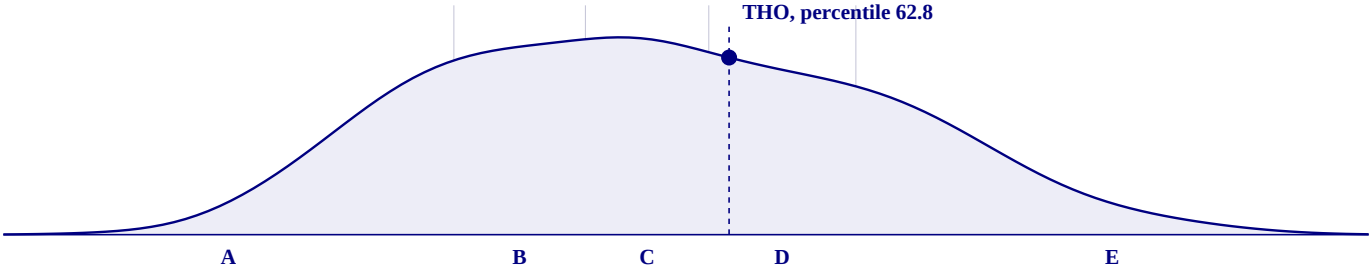
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 66.6						
Gross profitability	17.4%	34.4%		76.0	472	2026-07-31
Return on invested capital	not computable	8.9%				
one or more required annual facts are missing						

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	(2.0%)	(5.1%)	78.4	519	2026-07-31
Gross margin stability, five years	1.5 pts	1.7 pts	45.4	406	2026-07-31
Solvency, sleeve percentile 41.0					
Twelve-month failure probability	not computable	0.04%			
liabilities and a nearby cover-page share count are required at 2026-07-31					
Altman Z double-prime	not computable	2.13			
one or more required annual facts are missing					
Net debt to EBITDA	not computable	2.08x			
one or more required annual facts are missing					
Interest coverage	not computable	2.64x			
one or more required annual facts are missing					
Current ratio	1.77x	1.56x	41.0	535	2026-07-31
Growth and financing, sleeve percentile 55.0					
Revenue growth, three-year compound	(4.8%)	1.4%	74.3	480	2026-07-31
Free cash flow growth, three-year compound	not computable	7.6%			
latest aligned inputs end 2025-07-31; latest annual assets end 2026-07-31					
Reinvestment rate	not computable	13.6%			
one or more required annual facts are missing					
Asset growth, three years	(1.4%)	1.7%	61.8	485	2026-07-31
Net share issuance, one year	(1.9%)	(0.3%)	28.9	378	2026-09-16

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
280	Commercial Vehicle Group, Inc. (CVGI)	61.5	C/D	
281	Wayfair Inc. (W)	61.6	C/D	
282	MGP Ingredients Inc. (MGPI)	62.0	C/D	
283	Kohls Corp. (KSS)	62.4	C/D	
284	Mcdonalds Corp. (MCD)	62.7	C/D	
285	Thor Industries Inc. (THO)	62.8	D	
286	Edible Garden AG Inc. (EDBL)	63.0	C/D	late filer
287	Edible Garden AG Inc. (EDBLW)	63.0	C/D	late filer
288	Marinemax Inc. (HZO)	63.1	D	
289	Asbury Automotive Group Inc. (ABG)	63.5	D	
290	CarParts.com, Inc. (PRTS)	63.9	D	

What the price implies

at the 2026-10-28 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(25.0%)	(0.1%)	22
Distance from 52-week high	(41.0%)	(23.9%)	24
EBIT to enterprise value	not computable	4.8%	

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.

Free cash flow yield	12.4%	4.4%	84
Book value to price	1.16	0.43	84
Sales to price	2.62	1.47	70
Composite equity issuance, five years	(17.7%)	(16.0%)	45
Relative strength against the sector, log excess return	(0.26)	(0.01)	25

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 6 of 9, period end 2026-07-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	pass
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$482.0M
Operating cash flow, four quarters	$321.2M
Months of runway	not finite
Days since last periodic filing	37 (10-K received Sep 22, 2026)
Median daily dollar volume, 63 sessions	$49.6M

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	$1.2B	2026-07-31	2026-09-22	10-K	26-000027
2	assets	us-gaap:Assets	$7.0B	2026-07-31	2026-09-22	10-K	26-000027
3	net income	us-gaap:NetIncomeLoss	$177.5M	2026-07-31	2026-09-22	10-K	26-000027
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$321.2M	2026-07-31	2026-09-22	10-K	26-000027
5	assets	us-gaap:Assets	$7.1B	2025-07-31	2026-09-22	10-K	26-000027
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$9.6B	2026-07-31	2026-09-22	10-K	26-000027
7	gross profit	us-gaap:GrossProfit	$1.3B	2025-07-31	2026-09-22	10-K	26-000027
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$9.6B	2025-07-31	2026-09-22	10-K	26-000027
9	gross profit	us-gaap:GrossProfit	$1.5B	2024-07-31	2026-09-22	10-K	26-000027
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$10.0B	2024-07-31	2026-09-22	10-K	26-000027
11	gross profit	us-gaap:GrossProfit	$1.6B	2023-07-31	2025-09-24	10-K	25-000019
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$11.1B	2023-07-31	2025-09-24	10-K	25-000019
13	gross profit	us-gaap:GrossProfit	$2.8B	2022-07-31	2024-09-24	10-K	24-000010
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$16.3B	2022-07-31	2024-09-24	10-K	24-000010
15	current assets	us-gaap:AssetsCurrent	$2.7B	2026-07-31	2026-09-22	10-K	26-000027
16	current liabilities	us-gaap:LiabilitiesCurrent	$1.6B	2026-07-31	2026-09-22	10-K	26-000027
17	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$577.9M	2025-07-31	2026-09-22	10-K	26-000027
18	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$121.6M	2025-07-31	2025-09-24	10-K	25-000019
19	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$545.5M	2024-07-31	2026-09-22	10-K	26-000027
20	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$139.6M	2024-07-31	2025-09-24	10-K	25-000019
21	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$981.6M	2023-07-31	2025-09-24	10-K	25-000019
22	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$208.9M	2023-07-31	2025-09-24	10-K	25-000019
23	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$990.1M	2022-07-31	2024-09-24	10-K	24-000010
24	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$240.6M	2022-07-31	2024-09-24	10-K	24-000010
25	assets	us-gaap:Assets	$7.0B	2024-07-31	2025-09-24	10-K	25-000019

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.

26	assets	us-gaap:Assets	$7.3B	2023-07-31	2024-09-24	10-K	24-000010
27	shares outstanding	dei:EntityCommonStockSharesOutstanding	51,614,361	2026-09-16	2026-09-22	10-K	26-000027
28	shares outstanding	dei:EntityCommonStockSharesOutstanding	52,633,210	2025-09-16	2025-09-24	10-K	25-000019

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.