# Whirlpool Corp.

**WHR**

NYSE; consumer durables; SIC 3630, Household Appliances; CIK 0000106640

**E**

**weakest fifth of 458 graded peers in the pooled consumer gro...**

rank 437 of 458; percentile 96.2; sampling error 2.3 points; lower is stronger

A B C D E

**E, the bear**



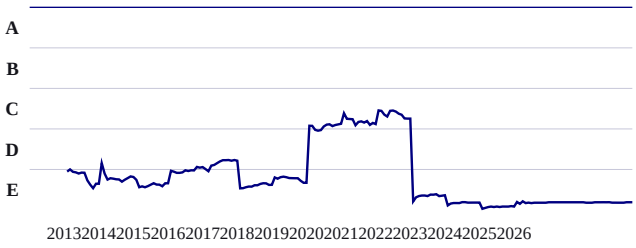
| Scoreboard | |
|---|---|
| **Profitability** | D<br>percentile 68.2 |
| **Solvency** | E<br>percentile 86.7 |
| **Growth and financing** | D<br>percentile 65.8 |
| **Reliability** | 0.94 AUC<br>filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025 |
| **Peer failure rate** | 0.52% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | over $2.67B assets<br>total assets $16.0B |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | none triggered<br>not computable: dilution, distress |
| **Inputs computable** | 10 of 14 |
| **Graded from** | filings received through Feb 11, 2026<br>263 days before the rescan; latest periodic filing 10-Q received Oct 27, 2026 |
| **Last close** | $29.94<br>2026-10-30; market equity $0; 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 11, 2026*

Improving life at home has been at the heart of our business for 114 years - it is why we exist and why we are passionate about what we do. Whirlpool Corporation ("Whirlpool"), committed to being the best kitchen and laundry company, in constant pursuit of improving life at home, was incorporated in 1955 under the laws of Delaware and was founded in 1911. Whirlpool manufactures products in four countries and markets products in nearly every country around the world.

## The fourteen inputs

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

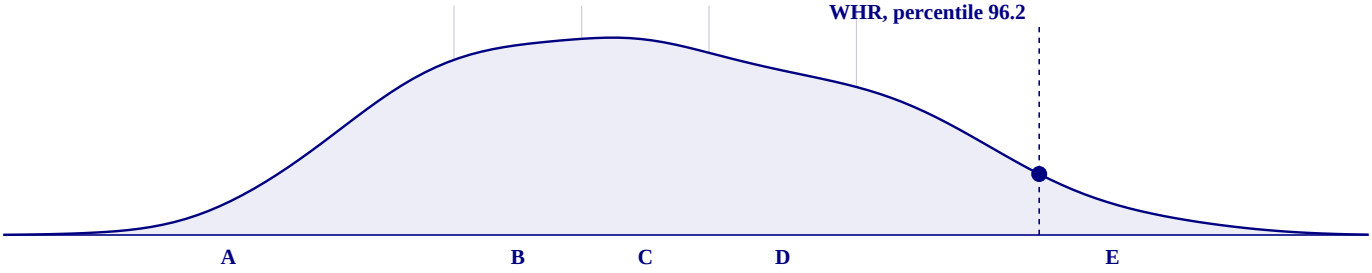
| Input | Value | Peer median | Percentile, 0 to 100 | Pct | Peers | Period end |
|---|---|---|---|---|---|---|
| **Profitability, sleeve percentile 68.2** | | | | | | |
| Gross profitability | 14.9% | 34.4% | | 80.4 | 472 | 2025-12-31 |
| Return on invested capital | 7.5% | 8.9% | | 56.5 | 163 | 2025-12-31 |
| Accruals ratio | (0.9%) | (5.1%) | | 83.7 | 519 | 2025-12-31 |
| Gross margin stability, five years | 1.8 pts | 1.7 pts | | 52.2 | 406 | 2025-12-31 |

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.

| | | | | | |
|---|---|---|---|---|---|
| **Solvency, sleeve percentile 86.7** | | | | | |
| Twelve-month failure probability | not computable | 0.04% | | | |
| *firm-wide XBRL shares cannot be assigned to one ticker class* | | | | | |
| Altman Z double-prime | not computable | 2.13 | | | |
| *one or more required annual facts are missing* | | | | | |
| Net debt to EBITDA | 4.68x | 2.08x | 85.2 | 187 | 2025-12-31 |
| Interest coverage | not computable | 2.64x | | | |
| *latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31* | | | | | |
| Current ratio | 0.76x | 1.56x | 88.1 | 535 | 2025-12-31 |
| **Growth and financing, sleeve percentile 65.8** | | | | | |
| Revenue growth, three-year compound | (7.7%) | 1.4% | 82.6 | 480 | 2025-12-31 |
| Free cash flow growth, three-year compound | (53.8%) | 7.6% | 96.6 | 251 | 2025-12-31 |
| Reinvestment rate | 89.9% | 13.6% | 19.4 | 266 | 2025-12-31 |
| Asset growth, three years | (2.2%) | 1.7% | 64.6 | 485 | 2025-12-31 |
| Net share issuance, one year | not computable | (0.3%) | | | |
| *firm-wide XBRL shares cannot be assigned to one ticker class* | | | | | |

## 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 |
|---|---|---|---|---|
| 432 | Mondelez International, Inc. (MDLZ) | 95.1 | E | |
| 433 | Dolphin Entertainment, Inc. (DLPN) | 95.3 | E | |
| 434 | Krispy Kreme, Inc. (DNUT) | 95.7 | E | |
| 435 | Hain Celestial Group Inc. (HAIN) | 95.9 | E | fortress balance sheet |
| 436 | Andersons, Inc. (ANDE) | 96.1 | E | |
| 437 | Whirlpool Corp. (WHR) | 96.2 | E | |
| 438 | Whirlpool Corp. (WHR-PA) | 96.2 | E | |
| 439 | Torrid Holdings Inc. (CURV) | 96.5 | E | |
| 440 | AEye, Inc. (LIDR) | 96.5 | E | dilution, short runway, fortress balance sheet |
| 441 | Limoneira Co. (LMNR) | 96.7 | E | |
| 442 | Olenox Industries Inc. (OLOX) | 96.9 | E | late filer |

## What the price implies

*at the 2026-10-30 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (56.0%) | (1.3%) | 8 |
| Distance from 52-week high | (67.7%) | (22.8%) | 8 |
| EBIT to enterprise value | not computable | 4.9% | |
| Free cash flow yield | not computable | 4.3% | |
| Book value to price | not computable | 0.44 | |
| Sales to price | not computable | 1.44 | |

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| | | | |
|---|---|---|---|
| Composite equity issuance, five years | not computable | (16.4%) | |
| Relative strength against the sector, log excess return | (0.73) | 0.04 | 9 |

## 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 | 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 | pass |
| No new shares issued | fail |
| Gross margin improved | fail |
| Asset turnover improved | fail |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $1.1B |
| Operating cash flow, four quarters | $313.0M |
| Months of runway | not finite |
| Days since last periodic filing | 5 (10-Q received Oct 27, 2026) |
| Median daily dollar volume, 63 sessions | $91.4M |

## 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 | $2.4B | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 2 | assets | us-gaap:Assets | $16.0B | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 3 | operating income | us-gaap:OperatingIncomeLoss | $838.0M | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 4 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | $516.0M | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 5 | income tax | us-gaap:IncomeTaxExpenseBenefit | $142.0M | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 6 | total debt | us-gaap:LongTermDebt | $6.2B | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 7 | book equity | us-gaap:StockholdersEquity | $2.7B | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 8 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $669.0M | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 9 | total debt | us-gaap:LongTermDebt | $6.6B | 2024-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 10 | book equity | us-gaap:StockholdersEquity | $2.7B | 2024-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 11 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $1.3B | 2024-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 12 | net income | us-gaap:NetIncomeLoss | $318.0M | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 13 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $470.0M | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 14 | assets | us-gaap:Assets | $16.3B | 2024-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 15 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $15.5B | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 16 | gross profit | us-gaap:GrossProfit | $2.6B | 2024-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 17 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $16.6B | 2024-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 18 | gross profit | us-gaap:GrossProfit | $3.2B | 2023-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 19 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $19.5B | 2023-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 20 | gross profit | us-gaap:GrossProfit | $3.1B | 2022-12-31 | 2025-02-13 | 10-K | 25-000011 |
| 21 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $19.7B | 2022-12-31 | 2025-02-13 | 10-K | 25-000011 |
| 22 | gross profit | us-gaap:GrossProfit | $4.4B | 2021-12-31 | 2024-02-14 | 10-K | 24-000020 |
| 23 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $22.0B | 2021-12-31 | 2024-02-14 | 10-K | 24-000020 |
| 24 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $338.0M | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 25 | operating income | us-gaap:OperatingIncomeLoss | $1.0B | 2023-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 26 | interest expense | us-gaap:InterestExpense | $351.0M | 2023-12-31 | 2024-02-14 | 10-K | 24-000020 |
| 27 | current assets | us-gaap:AssetsCurrent | $4.9B | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 28 | current liabilities | us-gaap:LiabilitiesCurrent | $6.5B | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 29 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $389.0M | 2025-12-31 | 2026-02-11 | 10-K | 26-000009 |

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| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 30 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $835.0M | 2024-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 31 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $451.0M | 2024-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 32 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $915.0M | 2023-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 33 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $549.0M | 2023-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 34 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $1.4B | 2022-12-31 | 2025-02-13 | 10-K | 25-000011 |
| 35 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $570.0M | 2022-12-31 | 2025-02-13 | 10-K | 25-000011 |
| 36 | current assets | us-gaap:AssetsCurrent | $5.2B | 2024-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 37 | current liabilities | us-gaap:LiabilitiesCurrent | $7.3B | 2024-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 38 | assets | us-gaap:Assets | $17.3B | 2023-12-31 | 2026-02-11 | 10-K | 26-000009 |
| 39 | assets | us-gaap:Assets | $17.1B | 2022-12-31 | 2025-02-13 | 10-K | 25-000011 |

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