

# Whirlpool Corp. (WHR-PA)

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

| Whirlpool Corp.<br>WHR-PA; consumer durables |                                                                                                                                                                                                                    |
|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Grade                                        | <div> <div>E</div> <div> <div>A</div> <div>B</div> <div>C</div> <div>D</div> <div>E</div> </div> </div> <p>weakest fifth of 460 graded peers<br/>percentile 96.2; sampling error 2.3 points; lower is stronger</p> |
| Rank                                         | 439 of 460                                                                                                                                                                                                         |
| Profitability                                | <div>D</div> <div> <div>percentile 67.9</div> </div>                                                                                                                                                               |
| Solvency                                     | <div>E</div> <div> <div>percentile 86.4</div> </div>                                                                                                                                                               |
| Growth and financing                         | <div>D</div> <div> <div>percentile 65.6</div> </div>                                                                                                                                                               |
| 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 active<br>not computable: dilution, distress                                                                                                                                                                  |
| Inputs computable                            | 10 of 14                                                                                                                                                                                                           |
| Graded from                                  | filings received through Feb 11, 2026<br>240 days before the rescan; latest periodic filing 10-Q received Aug 4, 2026                                                                                              |
| Price used in grade                          | None                                                                                                                                                                                                               |



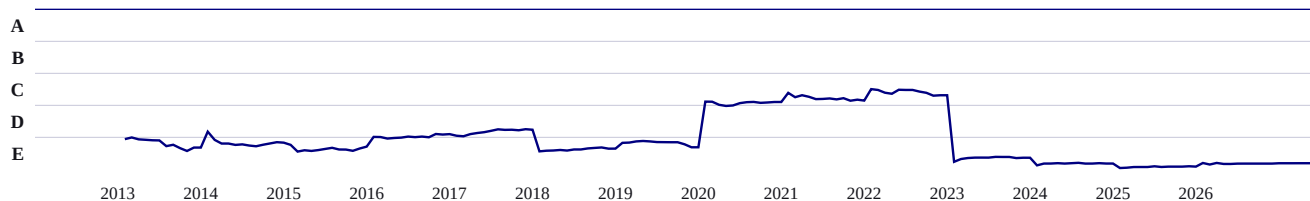
## E, the bear

weakest fifth of its sector;  
letters are fifths of the 460  
graded peers

Rescans on file: E from Jul 21, 2019, C/D from Feb 21, 2020, C from Feb 21, 2021, E from Feb 21, 2022

## Letter at every rescan

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 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.

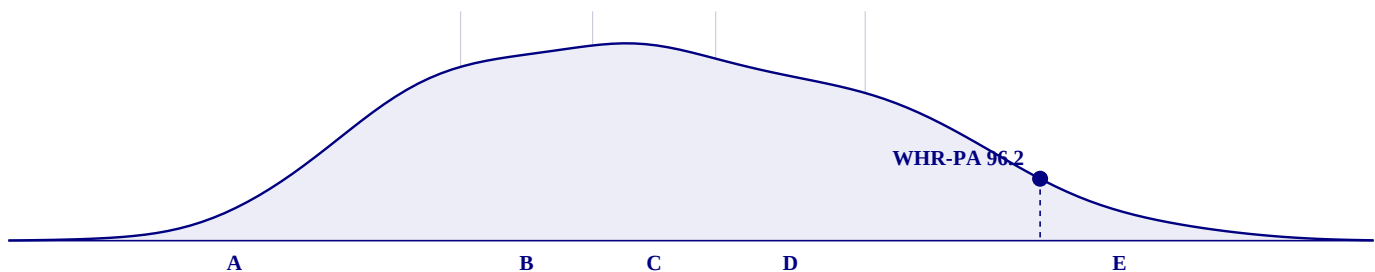
## The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

| Input                                               | Percentile, 0 to 100 | Value          | Peer median | Percentile | Peers | Period end                                                                |
|-----------------------------------------------------|----------------------|----------------|-------------|------------|-------|---------------------------------------------------------------------------|
| <b>Profitability, sleeve percentile 67.9</b>        |                      |                |             |            |       |                                                                           |
| Gross profitability                                 |                      | 14.9%          | 34.4%       | 79.5       | 476   | 2025-12-31                                                                |
| Return on invested capital                          |                      | 7.5%           | 8.9%        | 56.5       | 163   | 2025-12-31                                                                |
| Accruals ratio                                      |                      | (0.9%)         | (5.1%)      | 83.1       | 525   | 2025-12-31                                                                |
| Gross margin stability, five years                  |                      | 1.8 pts        | 1.7 pts     | 52.3       | 407   | 2025-12-31                                                                |
| <b>Solvency, sleeve percentile 86.4</b>             |                      |                |             |            |       |                                                                           |
| Twelve-month failure probability                    |                      | not computable | 0.04%       |            |       | firm-wide<br>XBRL shares cannot be assigned to one ticker class           |
| Altman Z double-prime                               |                      | not computable | 2.11        |            |       | one or more required annual facts are missing                             |
| Net debt to EBITDA                                  |                      | 4.68x          | 2.11x       | 85.2       | 187   | 2025-12-31                                                                |
| Interest coverage                                   |                      | not computable | 2.57x       |            |       | latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31 |
| Current ratio                                       |                      | 0.76x          | 1.55x       | 87.5       | 541   | 2025-12-31                                                                |
| <b>Growth and financing, sleeve percentile 65.6</b> |                      |                |             |            |       |                                                                           |
| Revenue growth, three-year compound                 |                      | (7.7%)         | 1.4%        | 82.4       | 482   | 2025-12-31                                                                |
| Free cash flow growth, three-year compound          |                      | (53.8%)        | 8.3%        | 96.6       | 250   | 2025-12-31                                                                |
| Reinvestment rate                                   |                      | 89.9%          | 12.0%       | 19.1       | 265   | 2025-12-31                                                                |
| Asset growth, three years                           |                      | (2.2%)         | 2.0%        | 64.3       | 487   | 2025-12-31                                                                |
| Net share issuance, one year                        |                      | not computable | (0.3%)      |            |       | firm-wide<br>XBRL shares cannot be assigned to one ticker class           |

## Among 460 peers

consumer durables; letters are fifths of this list



| Rank | Company                            | Percentile | Letter | Warnings |
|------|------------------------------------|------------|--------|----------|
| 435  | Dolphin Entertainment, Inc. (DLPN) | 95.3       | E      |          |
| 436  | Krispy Kreme, Inc. (DNUT)          | 95.7       | E      |          |

|     |                                     |      |   |                                                         |
|-----|-------------------------------------|------|---|---------------------------------------------------------|
| 437 | Hain Celestial Group Inc. (HAIN)    | 95.9 | E | fortress                                                |
|     |                                     |      |   | balance sheet                                           |
| 438 | Andersons, Inc. (ANDE)              | 96.1 | E |                                                         |
| 439 | Whirlpool Corp. (WHR)               | 96.2 | E |                                                         |
| 440 | Whirlpool Corp. (WHR-PA) <          | 96.2 | E |                                                         |
| 441 | Torrid Holdings Inc. (CURV)         | 96.5 | E |                                                         |
| 442 | AEye, Inc. (LIDR)                   | 96.5 | E | dilution, short<br>runway,<br>fortress<br>balance sheet |
| 443 | Limoneira Co. (LMNR)                | 96.7 | E |                                                         |
| 444 | Olenox Industries Inc. (OLOX)       | 96.9 | E | late filer                                              |
| 445 | Cooper-Standard Holdings Inc. (CPS) | 96.9 | E |                                                         |

### What the price implies

at the 2026-10-09 close; none enters the grade

| Measure                                                 | Value          | Peer median | Percentile |
|---------------------------------------------------------|----------------|-------------|------------|
| Twelve-month price change, skipping the latest month    | not computable | (0.2%)      |            |
| Distance from 52-week high                              | not computable | (25.6%)     |            |
| EBIT to enterprise value                                | not computable | 5.0%        |            |
| Free cash flow yield                                    | not computable | 4.6%        |            |
| Book value to price                                     | not computable | 0.45        |            |
| Sales to price                                          | not computable | 1.49        |            |
| Composite equity issuance, five years                   | not computable | (16.0%)     |            |
| Relative strength against the sector, log excess return | not computable | (0.01)      |            |

### Diagnostics

not in the grade

| Measure                                                   | Value                          |
|-----------------------------------------------------------|--------------------------------|
| <b>Piotroski F-score None of 9, period end 2025-12-31</b> |                                |
| 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                           |
| <b>Cash, filings, liquidity</b>                           |                                |
| Cash and equivalents                                      | \$1.2B                         |
| Operating cash flow, four quarters                        | \$225.0M                       |
| Months of runway                                          | not finite                     |
| Days since last periodic filing                           | 66 (10-Q received Aug 4, 2026) |
| Median daily dollar volume, 63 sessions                   | n/a                            |

### 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                                                           | \$2.4B   | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 2 | assets           | us-gaap:Assets                                                                | \$16.0B  | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 3 | operating income | us-gaap:OperatingIncomeLoss                                                   | \$838.0M | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 4 | pretax income    | us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItems | \$516.0M | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 5 | income tax       | us-gaap:IncomeTaxExpenseBenefit                                               | \$142.0M | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 6 | total debt       | us-gaap:LongTermDebt                                                          | \$6.2B   | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 7 | book equity      | us-gaap:StockholdersEquity                                                    | \$2.7B   | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 8 | cash             | us-gaap:CashAndCashEquivalentsAtCarryingValue                                 | \$669.0M | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |

|    |                           |                                                             |          |            |            |      |                      |
|----|---------------------------|-------------------------------------------------------------|----------|------------|------------|------|----------------------|
| 9  | total debt                | us-gaap:LongTermDebt                                        | \$6.6B   | 2024-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 10 | book equity               | us-gaap:StockholdersEquity                                  | \$2.7B   | 2024-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 11 | cash                      | us-gaap:CashAndCashEquivalentsAtCarryingValue               | \$1.3B   | 2024-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 12 | net income                | us-gaap:NetIncomeLoss                                       | \$318.0M | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 13 | operating cash flow       | us-gaap:NetCashProvidedByUsedInOperatingActivities          | \$470.0M | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 14 | assets                    | us-gaap:Assets                                              | \$16.3B  | 2024-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 15 | revenue                   | us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax | \$15.5B  | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 16 | gross profit              | us-gaap:GrossProfit                                         | \$2.6B   | 2024-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 17 | revenue                   | us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax | \$16.6B  | 2024-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 18 | gross profit              | us-gaap:GrossProfit                                         | \$3.2B   | 2023-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 19 | revenue                   | us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax | \$19.5B  | 2023-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 20 | gross profit              | us-gaap:GrossProfit                                         | \$3.1B   | 2022-12-31 | 2025-02-13 | 10-K | 0000106640-25-000011 |
| 21 | revenue                   | us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax | \$19.7B  | 2022-12-31 | 2025-02-13 | 10-K | 0000106640-25-000011 |
| 22 | gross profit              | us-gaap:GrossProfit                                         | \$4.4B   | 2021-12-31 | 2024-02-14 | 10-K | 0000106640-24-000020 |
| 23 | revenue                   | us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax | \$22.0B  | 2021-12-31 | 2024-02-14 | 10-K | 0000106640-24-000020 |
| 24 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization                | \$338.0M | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 25 | operating income          | us-gaap:OperatingIncomeLoss                                 | \$1.0B   | 2023-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 26 | interest expense          | us-gaap:InterestExpense                                     | \$351.0M | 2023-12-31 | 2024-02-14 | 10-K | 0000106640-24-000020 |
| 27 | current assets            | us-gaap:AssetsCurrent                                       | \$4.9B   | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 28 | current liabilities       | us-gaap:LiabilitiesCurrent                                  | \$6.5B   | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 29 | capital expenditure       | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment          | \$389.0M | 2025-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 30 | operating cash flow       | us-gaap:NetCashProvidedByUsedInOperatingActivities          | \$835.0M | 2024-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 31 | capital expenditure       | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment          | \$451.0M | 2024-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 32 | operating cash flow       | us-gaap:NetCashProvidedByUsedInOperatingActivities          | \$915.0M | 2023-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 33 | capital expenditure       | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment          | \$549.0M | 2023-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 34 | operating cash flow       | us-gaap:NetCashProvidedByUsedInOperatingActivities          | \$1.4B   | 2022-12-31 | 2025-02-13 | 10-K | 0000106640-25-000011 |
| 35 | capital expenditure       | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment          | \$570.0M | 2022-12-31 | 2025-02-13 | 10-K | 0000106640-25-000011 |
| 36 | current assets            | us-gaap:AssetsCurrent                                       | \$5.2B   | 2024-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 37 | current liabilities       | us-gaap:LiabilitiesCurrent                                  | \$7.3B   | 2024-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 38 | assets                    | us-gaap:Assets                                              | \$17.3B  | 2023-12-31 | 2026-02-11 | 10-K | 0000106640-26-000009 |
| 39 | assets                    | us-gaap:Assets                                              | \$17.1B  | 2022-12-31 | 2025-02-13 | 10-K | 0000106640-25-000011 |