

Whirlpool Corp. (WHR)

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

Whirlpool Corp. WHR; consumer durables	
Grade	E A B C D E weakest fifth of 460 graded peers percentile 96.2; sampling error 2.3 points; lower is stronger
Rank	439 of 460
Profitability	D percentile 67.9
Solvency	E percentile 86.4
Growth and financing	D percentile 65.6
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 \$16.0B
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	none active not computable: dilution, distress
Inputs computable	10 of 14
Graded from	filings received through Feb 11, 2026 240 days before the rescans; latest periodic filing 10-Q received Aug 4, 2026
Last close	\$29.18 2026-10-08; market equity \$0
Price used in grade	None



E, the bear

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

Share price, twelve months to the rescans

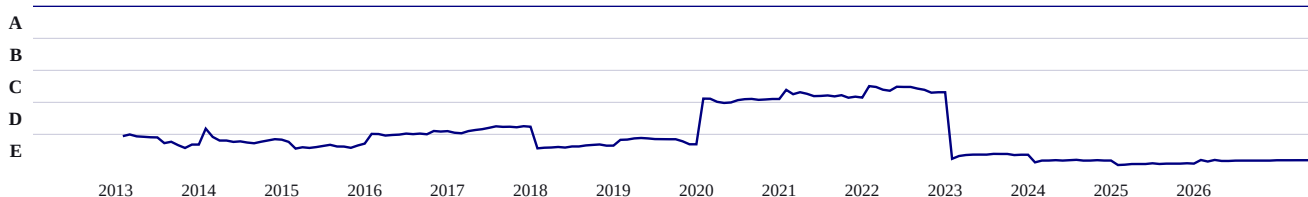
split-adjusted close; the letter is fixed at the rescans that set it



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

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 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.

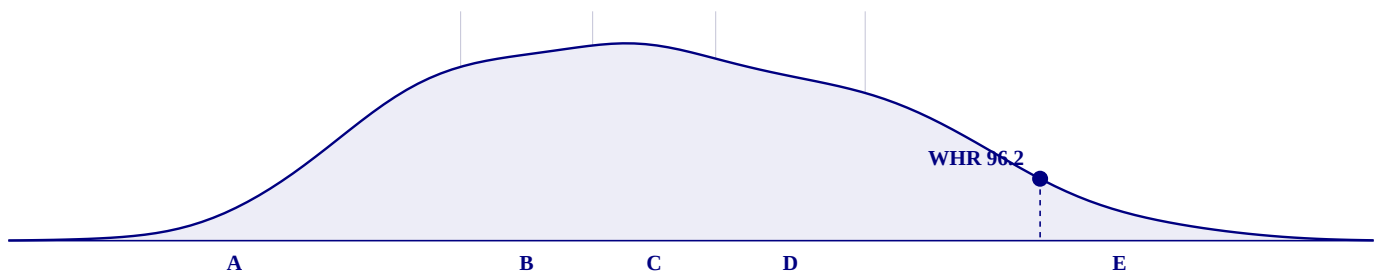
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 67.9						
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
Solvency, sleeve percentile 86.4						
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	2.11			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
Growth and financing, sleeve percentile 65.6						
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 XBRL shares cannot be assigned to one ticker class

Among 460 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
434	Genasys Inc. (GNSS)	95.2	E	fortress balance sheet
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
				runway,
				fortress
				balance sheet
443	Limoneira Co. (LMNR)	96.7	E	
444	Olenox Industries Inc. (OLOX)	96.9	E	late filer

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	(46.7%)	(0.2%)	9
Distance from 52-week high	(68.6%)	(25.6%)	8
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	(0.61)	(0.01)	10

Diagnostics

not in 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	\$1.2B
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	\$85.6M

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