UFP Industries Inc.

UFPI

Nasdaq; other; SIC 2421, Sawmills & Planting Mills, General; CIK 0000912767

A/B

on the A/B boundary of 316 graded peers in other

rank 59 of 316; percentile 18.4; sampling error 2.7 points; lower is stronger

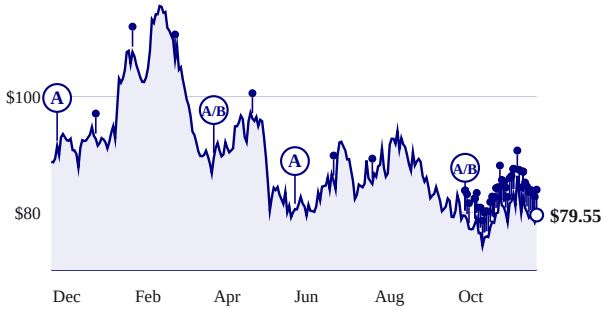


A/B, the bull



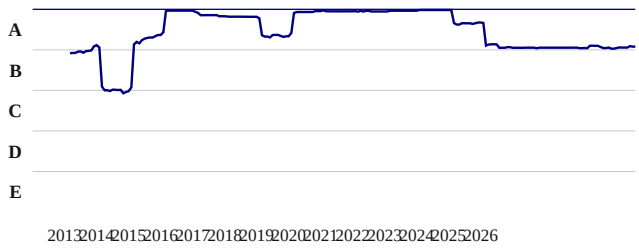
Scoreboard	
Profitability	B/C percentile 41.2
Solvency	A percentile 5.3
Growth and financing	D percentile 62.9
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $4.0B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet
Inputs computable	12 of 13
Graded from	filings received through Feb 25, 2026 267 days before the rescan; latest periodic filing 10-Q received Nov 4, 2026
Last close	$79.57 2026-11-18; market equity $4.3B; 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 25, 2026

UFP Industries, Inc. ("we," "our," "the Company," or "UFP") is a holding company with subsidiaries throughout the United States, Mexico, Canada, Spain, India and Australia that design, manufacture and supply products made from wood, wood and non-wood composites, and other materials to three segments: retail, packaging, and construction. We are headquartered in Grand Rapids, Michigan. For information relating to current developments in our business please see "Management's Discussion and Analysis of Financial Condition and Results of Operations" in Item 7 below.

The thirteen 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 41.2						
Gross profitability	26.4%	26.8%		46.4	266	2025-12-27
Return on invested capital	11.8%	10.0%		41.1	147	2025-12-27
Accruals ratio	(6.1%)	(5.8%)		48.6	458	2025-12-27

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Gross margin stability, five years	1.2 pts	2.1 pts	28.7	196	2025-12-27
Solvency, sleeve percentile 5.3					
Altman Z double-prime	9.02	2.06	4.5	358	2025-12-27
Net debt to EBITDA	(1.36x)	2.36x	3.5	174	2025-12-27
Interest coverage	not computable	2.93x			
latest aligned inputs end 2023-12-30; latest annual assets end 2025-12-27					
Current ratio	4.59x	1.32x	8.0	463	2025-12-27
Growth and financing, sleeve percentile 62.9					
Revenue growth, three-year compound	(13.1%)	5.0%	91.0	377	2025-12-27
Free cash flow growth, three-year compound	(25.1%)	8.9%	87.7	213	2025-12-27
Reinvestment rate	(31.0%)	13.3%	73.1	187	2025-12-27
Asset growth, three years	3.1%	4.0%	54.1	402	2025-12-27
Net share issuance, one year	(6.7%)	(0.6%)	8.5	353	2026-01-31

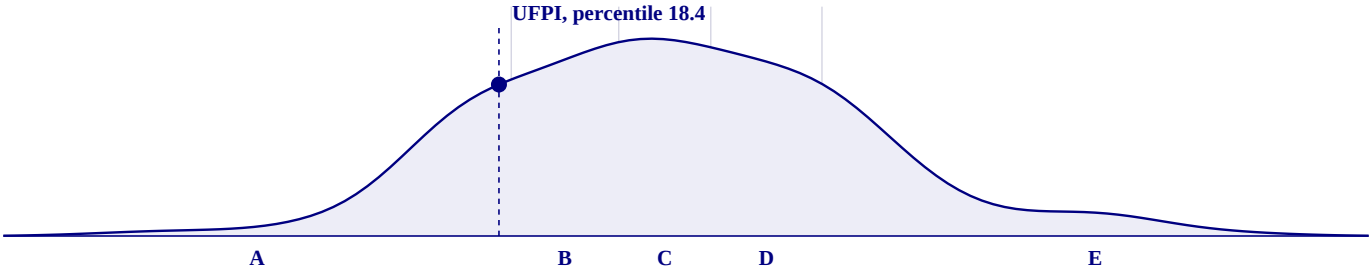
Warnings

1 of 7 checks triggered; none of them enters the letter

Check	Measured
Fortress balance sheet	cash minus debt is 684,441,000 USD; Altman Z is not used

Among 316 peers

other; 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
54	Booz Allen Hamilton Holding Corp. (BAH)	16.8	A	
55	Expedia Group, Inc. (EXPE)	17.1	A	
56	Flywire Corp. (FLYW)	17.5	A/B	fortress balance sheet
57	Madison Square Garden Entertainment Corp. (MSGE)	17.8	A/B	
58	Universal Technical Institute Inc. (UTI)	18.1	A/B	fortress balance sheet
59	UFP Industries Inc. (UFPI)	18.4	A/B	fortress balance sheet
60	Tidewater Inc. (TDW)	18.7	A/B	
61	Primoris Services Corp. (PRIM)	19.0	A/B	fortress balance sheet
62	Msci Inc. (MSCI)	19.4	A/B	
63	LAS Vegas Sands Corp. (LVS)	19.7	A/B	
64	Construction Partners, Inc. (ROAD)	20.0	A/B	

What the price implies

at the 2026-11-18 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(14.8%)	0.06%	37
Distance from 52-week high	(31.2%)	(23.9%)	40
EBIT to enterprise value	9.3%	4.5%	85
Free cash flow yield	6.4%	4.0%	67
Book value to price	0.70	0.37	76

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Sales to price	1.46	0.69	72
Composite equity issuance, five years	(18.3%)	(9.4%)	36
Relative strength against the sector, log excess return	(0.28)	(0.12)	37
Twelve-month failure probability, CHS model	0.02%	0.03%	23

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 5 of 9, period end 2025-12-27	
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	fail
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$677.4M
Operating cash flow, four quarters	$381.1M
Months of runway	not finite
Days since last periodic filing	15 (10-Q received Nov 4, 2026)
Median daily dollar volume, 63 sessions	$33.3M

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	$1.1B	2025-12-27	2026-02-25	10-K	26-019567
2	assets	us-gaap:Assets	$4.0B	2025-12-27	2026-02-25	10-K	26-019567
3	operating income	us-gaap:OperatingIncomeLoss	$363.9M	2025-12-27	2026-02-25	10-K	26-019567
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$392.2M	2025-12-27	2026-02-25	10-K	26-019567
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$96.2M	2025-12-27	2026-02-25	10-K	26-019567
6	total debt	us-gaap:LongTermDebt	$229.8M	2025-12-27	2026-02-25	10-K	26-019567
7	book equity	us-gaap:StockholdersEquity	$3.1B	2025-12-27	2026-02-25	10-K	26-019567
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$914.2M	2025-12-27	2026-02-25	10-K	26-019567
9	total debt	us-gaap:LongTermDebt	$234.0M	2024-12-28	2025-02-26	10-K	25-001595
10	book equity	us-gaap:StockholdersEquity	$3.2B	2024-12-28	2026-02-25	10-K	26-019567
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$1.2B	2024-12-28	2026-02-25	10-K	26-019567
12	net income	us-gaap:NetIncomeLoss	$294.8M	2025-12-27	2026-02-25	10-K	26-019567
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$545.7M	2025-12-27	2026-02-25	10-K	26-019567
14	assets	us-gaap:Assets	$4.2B	2024-12-28	2026-02-25	10-K	26-019567
15	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$6.3B	2025-12-27	2026-02-25	10-K	26-019567
16	gross profit	us-gaap:GrossProfit	$1.2B	2024-12-28	2026-02-25	10-K	26-019567
17	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$6.7B	2024-12-28	2026-02-25	10-K	26-019567
18	gross profit	us-gaap:GrossProfit	$1.4B	2023-12-30	2026-02-25	10-K	26-019567
19	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$7.2B	2023-12-30	2026-02-25	10-K	26-019567
20	gross profit	us-gaap:GrossProfit	$1.8B	2022-12-31	2025-02-26	10-K	25-001595
21	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$9.6B	2022-12-31	2025-02-26	10-K	25-001595
22	gross profit	us-gaap:GrossProfit	$1.4B	2021-12-25	2024-02-28	10-K	24-001963
23	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$8.6B	2021-12-25	2024-02-28	10-K	24-001963
24	current assets	us-gaap:AssetsCurrent	$2.3B	2025-12-27	2026-02-25	10-K	26-019567
25	current liabilities	us-gaap:LiabilitiesCurrent	$494.2M	2025-12-27	2026-02-25	10-K	26-019567
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$2.6B	2025-12-27	2026-02-25	10-K	26-019567

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27	liabilities	us-gaap:Liabilities	$934.2M	2025-12-27	2026-02-25	10-K	26-019567
28	depreciation amortization	us-gaap:Depreciation	$138.4M	2025-12-27	2026-02-25	10-K	26-019567
29	operating income	us-gaap:OperatingIncomeLoss	$646.5M	2023-12-30	2026-02-25	10-K	26-019567
30	interest expense	us-gaap:InterestExpense	$12.8M	2023-12-30	2024-02-28	10-K	24-001963
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$269.4M	2025-12-27	2026-02-25	10-K	26-019567
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$642.6M	2024-12-28	2026-02-25	10-K	26-019567
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$232.3M	2024-12-28	2026-02-25	10-K	26-019567
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$959.9M	2023-12-30	2026-02-25	10-K	26-019567
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$180.4M	2023-12-30	2026-02-25	10-K	26-019567
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$831.6M	2022-12-31	2025-02-26	10-K	25-001595
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$174.1M	2022-12-31	2025-02-26	10-K	25-001595
38	current assets	us-gaap:AssetsCurrent	$2.5B	2024-12-28	2026-02-25	10-K	26-019567
39	current liabilities	us-gaap:LiabilitiesCurrent	$512.4M	2024-12-28	2026-02-25	10-K	26-019567
40	assets	us-gaap:Assets	$4.0B	2023-12-30	2026-02-25	10-K	26-019567
41	assets	us-gaap:Assets	$3.7B	2022-12-31	2025-02-26	10-K	25-001595
42	shares outstanding	dei:EntityCommonStockSharesOutstanding	56,594,928	2026-01-31	2026-02-25	10-K	26-019567
43	shares outstanding	dei:EntityCommonStockSharesOutstanding	60,662,743	2025-02-01	2025-02-26	10-K	25-001595

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