U-Haul Holding Co.

UHAL

NYSE; other; SIC 7510, Services-Auto Rental & Leasing (No Drivers); CIK 0000004457

E

weakest fifth of 316 graded peers in other

rank 292 of 316; percentile 92.4; sampling error 2.7 points; lower is stronger

A B C D E

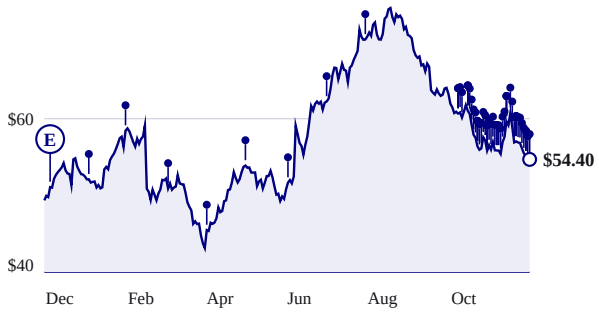
E, the bear



Scoreboard

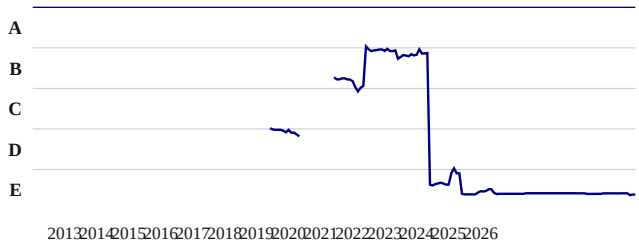
Profitability	D percentile 73.8
Solvency	D percentile 67.9
Growth and financing	D percentile 69.7
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $21.5B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: dilution, distress
Inputs computable	8 of 13
Graded from	filings received through May 27, 2026 176 days before the rescan; latest periodic filing 10-Q received Nov 4, 2026
Last close	$54.34 2026-11-18; 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 May 27, 2026

We are North America's largest "do-it-yourself" moving and storage operator through our subsidiary U-Haul International, Inc. ("U-Haul"). U-Haul is synonymous with "do-it-yourself" moving and storage and is a leader in supplying products and services to help people move and store their household and commercial goods. Our primary service objective is to "provide a better and better product and service to more and more people at a lower and lower cost." Unless the context otherwise requires, the terms "U-Haul Holding Company," "Company," "we," "us," or "our" refer to U-Haul Holding Company, a Nevada corporation, and all of its legal subsidiaries, on a consolidated basis.

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 73.8						
Gross profitability	2.4%	26.8%		90.9	266	2026-03-31
Return on invested capital	2.3%	10.0%		79.5	147	2026-03-31

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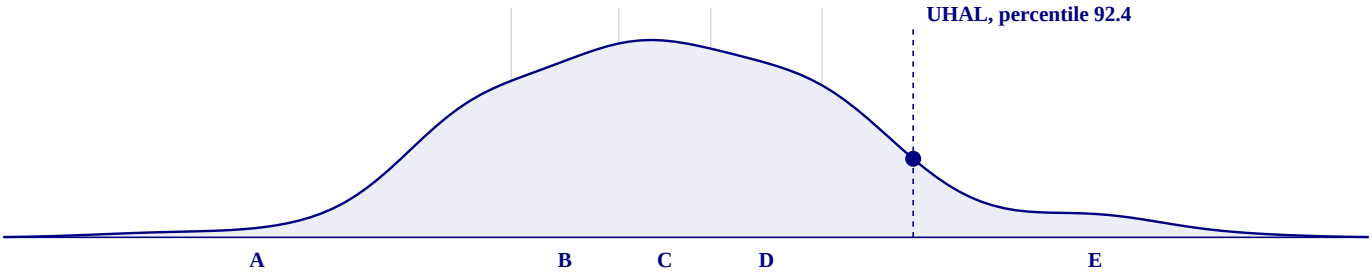
Accruals ratio	(8.2%)	(5.8%)	33.9	458	2026-03-31
Gross margin stability, five years	13.8 pts	2.1 pts	90.8	196	2026-03-31
Solvency, sleeve percentile 67.9					
Altman Z double-prime	not computable	2.06			
one or more required annual facts are missing					
Net debt to EBITDA	4.34x	2.36x	77.5	174	2026-03-31
Interest coverage	1.19x	2.93x	58.4	78	2026-03-31
Current ratio	not computable	1.32x			
one or more required annual facts are missing					
Growth and financing, sleeve percentile 69.7					
Revenue growth, three-year compound	(49.4%)	5.0%	99.5	377	2026-03-31
Free cash flow growth, three-year compound	not computable	8.9%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	not computable	13.3%			
one or more required annual facts are missing					
Asset growth, three years	5.9%	4.0%	39.9	402	2026-03-31
Net share issuance, one year	not computable	(0.6%)			
firm-wide XBRL shares cannot be assigned to one ticker class					

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
287	Harte Hanks Inc. (HHS)	90.8	E	short runway, fortress balance sheet
288	Matrix Service Co. (MTRX)	91.1	E	
289	Thryv Holdings, Inc. (THRY)	91.4	E	
290	Katapult Holdings, Inc. (KPLT)	91.7	E	
291	Inuvo, Inc. (INUV)	92.1	E	short runway
292	U-Haul Holding Co. (UHAL)	92.4	E	
293	Cleveland-Cliffs Inc. (CLF)	92.7	E	
294	Greenpro Capital Corp. (GRNQ)	93.0	E	late filer
295	Perma FIX Environmental Services Inc. (PESI)	93.3	E	fortress balance sheet
296	Chegg, Inc. (CHGG)	93.7	E	
297	Amentum Holdings, Inc. (AMTM)	94.0	E	

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	13.2%	0.06%	62
Distance from 52-week high	(27.7%)	(23.9%)	45
EBIT to enterprise value	not computable	4.5%	
Free cash flow yield	not computable	4.0%	
Book value to price	not computable	0.37	

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Sales to price	not computable	0.69	
Composite equity issuance, five years	not computable	(9.4%)	
Relative strength against the sector, log excess return	0.00	(0.12)	62
Twelve-month failure probability, CHS model	not computable	0.03%	

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2026-03-31	
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	fail
Current ratio improved	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$999.9M
Operating cash flow, four quarters	$1.7B
Months of runway	not finite
Days since last periodic filing	15 (10-Q received Nov 4, 2026)
Median daily dollar volume, 63 sessions	$8.4M

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	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$761.5M	2026-03-31	2026-05-27	10-K	26-241850
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$246.9M	2026-03-31	2026-05-27	10-K	26-241850
3	assets	us-gaap:Assets	$21.5B	2026-03-31	2026-05-27	10-K	26-241850
4	operating income	us-gaap:OperatingIncomeLoss	$432.6M	2026-03-31	2026-05-27	10-K	26-241850
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$112.6M	2026-03-31	2026-05-27	10-K	26-241850
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$29.5M	2026-03-31	2026-05-27	10-K	26-241850
7	total debt	us-gaap:LongTermDebt	$8.1B	2026-03-31	2026-05-27	10-K	26-241850
8	book equity	us-gaap:StockholdersEquity	$7.6B	2026-03-31	2026-05-27	10-K	26-241850
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$1.1B	2026-03-31	2026-05-27	10-K	26-241850
10	total debt	us-gaap:LongTermDebt	$7.2B	2025-03-31	2025-05-29	10-K	25-078451
11	book equity	us-gaap:StockholdersEquity	$7.5B	2025-03-31	2026-05-27	10-K	26-241850
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$988.8M	2025-03-31	2026-05-27	10-K	26-241850
13	net income	us-gaap:NetIncomeLoss	$83.1M	2026-03-31	2026-05-27	10-K	26-241850
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$1.8B	2026-03-31	2026-05-27	10-K	26-241850
15	assets	us-gaap:Assets	$20.5B	2025-03-31	2026-05-27	10-K	26-241850
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$735.0M	2025-03-31	2026-05-27	10-K	26-241850
17	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$234.1M	2025-03-31	2026-05-27	10-K	26-241850
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$714.4M	2024-03-31	2026-05-27	10-K	26-241850
19	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$241.6M	2024-03-31	2026-05-27	10-K	26-241850
20	revenue	us-gaap:Revenues	$5.9B	2023-03-31	2025-05-29	10-K	25-078451
21	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$263.0M	2023-03-31	2025-05-29	10-K	25-078451
22	revenue	us-gaap:Revenues	$5.7B	2022-03-31	2024-05-30	10-K	24-066736
23	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$259.6M	2022-03-31	2024-05-30	10-K	24-066736
24	depreciation amortization	us-gaap:Depreciation	$1.2B	2026-03-31	2026-05-27	10-K	26-241850
25	interest expense	us-gaap:InterestExpense	$364.8M	2026-03-31	2026-05-27	10-K	26-241850
26	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$3.2B	2026-03-31	2026-05-27	10-K	26-241850

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27	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$1.5B	2025-03-31	2026-05-27	10-K	26-241850
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$3.5B	2025-03-31	2026-05-27	10-K	26-241850
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$1.5B	2024-03-31	2026-05-27	10-K	26-241850
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$3.0B	2024-03-31	2026-05-27	10-K	26-241850
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$1.7B	2023-03-31	2025-05-29	10-K	25-078451
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$2.7B	2023-03-31	2025-05-29	10-K	25-078451
33	assets	us-gaap:Assets	$19.1B	2024-03-31	2026-05-27	10-K	26-241850
34	assets	us-gaap:Assets	$18.1B	2023-03-31	2025-05-29	10-K	25-078451

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