U-Haul Holding Co.

UHAL

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

E

weakest fifth of 315 graded peers in other

rank 291 of 315; percentile 92.4; sampling error 2.7 points; lower is stronger

A B C D E

E, the bear



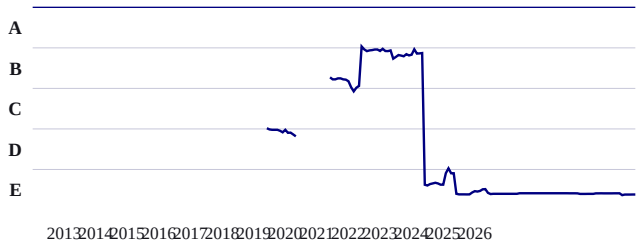
Scoreboard	
Profitability	D percentile 73.7
Solvency	D percentile 67.9
Growth and financing	D percentile 69.6
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $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 179 days before the rescan; latest periodic filing 10-Q received Nov 4, 2026
Last close	$52.45 2026-11-20; 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

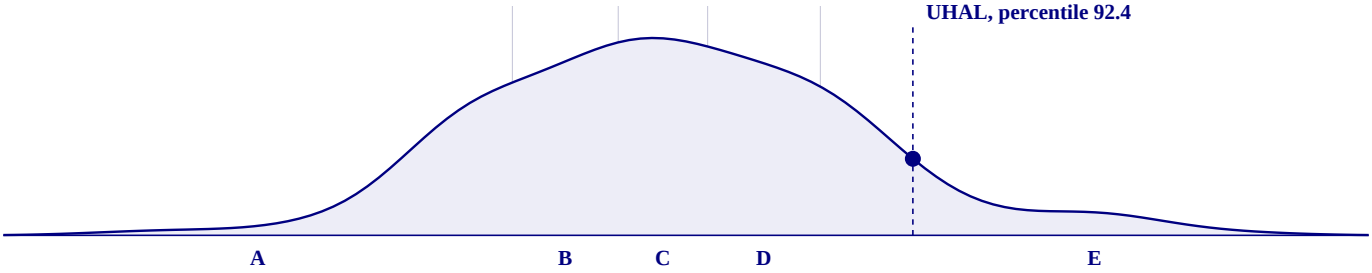
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 73.7						
Gross profitability	2.4%	26.7%		90.9	265	2026-03-31
Return on invested capital	2.3%	10.0%		79.5	147	2026-03-31

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.

Accruals ratio	(8.2%)	(5.7%)	33.9	458	2026-03-31
Gross margin stability, five years	13.8 pts	2.2 pts	90.7	195	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	2.37x	77.3	173	2026-03-31
Interest coverage	1.19x	2.93x	58.4	78	2026-03-31
Current ratio	not computable	1.33x			
one or more required annual facts are missing					
Growth and financing, sleeve percentile 69.6					
Revenue growth, three-year compound	(49.4%)	4.9%	99.5	376	2026-03-31
Free cash flow growth, three-year compound	not computable	8.7%			
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%	4.1%	39.7	402	2026-03-31
Net share issuance, one year	not computable	(0.5%)			
firm-wide XBRL shares cannot be assigned to one ticker class					

Among 315 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
286	Matrix Service Co. (MTRX)	90.8	E	
287	Harte Hanks Inc. (HHS)	91.1	E	short runway, fortress balance sheet
288	Katapult Holdings, Inc. (KPLT)	91.4	E	
289	Thryv Holdings, Inc. (THRY)	91.7	E	
290	Inuvo, Inc. (INUV)	92.0	E	short runway
291	U-Haul Holding Co. (UHAL)	92.4	E	
292	Cleveland-Cliffs Inc. (CLF)	92.7	E	
293	Greenpro Capital Corp. (GRNQ)	93.0	E	late filer
294	Perma FIX Environmental Services Inc. (PESI)	93.3	E	fortress balance sheet
295	Amentum Holdings, Inc. (AMTM)	93.6	E	
296	Chegg, Inc. (CHGG)	93.9	E	

What the price implies

at the 2026-11-20 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	13.2%	0.4%	62
Distance from 52-week high	(30.2%)	(28.8%)	47
EBIT to enterprise value	not computable	4.6%	
Free cash flow yield	not computable	4.1%	
Book value to price	not computable	0.39	

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.

Sales to price	not computable	0.75	
Composite equity issuance, five years	not computable	(9.5%)	
Relative strength against the sector, log excess return	0.00	(0.12)	62
Twelve-month failure probability, CHS model	not computable	0.04%	

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	18 (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

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.

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

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.