

U-Haul Holding Co. (UHAL-B)

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

U-Haul Holding Co.	
UHAL-B; other	
Grade	E weakest fifth of 336 graded peers percentile 91.8; sampling error 2.6 points; lower is stronger
Rank	308 of 336
Profitability	D percentile 73.6
Solvency	D percentile 64.3
Growth and financing	D percentile 69.9
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 \$21.5B
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	none active not computable: dilution, distress
Inputs computable	8 of 14
Graded from	filings received through May 27, 2026 135 days before the rescans; latest periodic filing 10-Q received Aug 5, 2026
Last close	\$50.94 2026-10-08; market equity \$0
Price used in grade	None

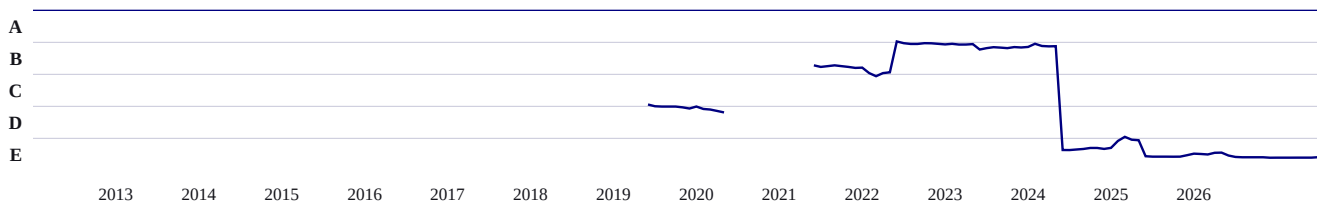
E, the bear
weakest fifth of its sector;
letters are fifths of the 336
graded peers

Share price, twelve months to the rescans
split-adjusted close; the letter is fixed at the rescans that set it

Rescans on file: A/B from Feb 21, 2024, E from Jun 21, 2024, D/E from Feb 21, 2025

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 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.

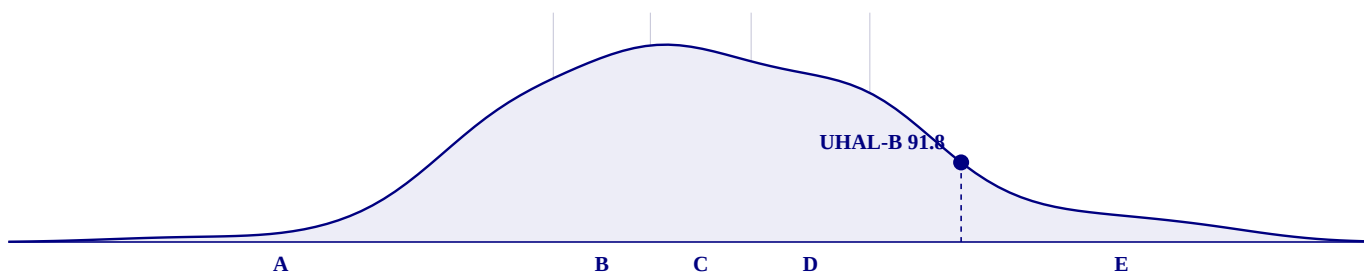
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 73.6						
Gross profitability		2.4%	27.1%	91.1	289	2026-03-31
Return on invested capital		2.3%	10.0%	77.7	151	2026-03-31
Accruals ratio		(8.2%)	(5.9%)	34.2	506	2026-03-31
Gross margin stability, five years		13.8 pts	2.2 pts	91.4	204	2026-03-31
Solvency, sleeve percentile 64.3						
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	2.05			one or more required annual facts are missing
Net debt to EBITDA		4.34x	2.52x	74.0	184	2026-03-31
Interest coverage		1.19x	2.18x	54.6	88	2026-03-31
Current ratio		not computable	1.32x			one or more required annual facts are missing
Growth and financing, sleeve percentile 69.9						
Revenue growth, three-year compound		(49.4%)	5.1%	99.6	403	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	11.9%			one or more required annual facts are missing
Asset growth, three years		5.9%	4.1%	40.2	438	2026-03-31
Net share issuance, one year		not computable	(0.4%)			firm-wide XBRL shares cannot be assigned to one ticker class

Among 336 peers

other; letters are fifths of this list



Rank	Company	Percentile	Letter	Warnings
304	Pamt Corp. (PAMT)	90.4	E	
305	Matrix Service Co. (MTRX)	90.7	E	
306	Inuvo, Inc. (INUV)	91.0	E	short runway
307	Katapult Holdings, Inc. (KPLT)	91.3	E	
308	U-Haul Holding Co. (UHAL)	91.8	E	
309	U-Haul Holding Co. (UHAL-B) <	91.8	E	
310	Cleveland-Cliffs Inc. (CLF)	92.2	E	short runway
311	Amentum Holdings, Inc. (AMTM)	92.5	E	
312	Greenpro Capital Corp. (GRNQ)	92.8	E	short runway, late filer
313	Claritev Corp. (CTEV)	93.1	E	
314	Perma FIX Environmental Services Inc. (PESI)	93.4	E	fortress balance sheet

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	17.5%	2.0%	64
Distance from 52-week high	(23.0%)	(26.8%)	55
EBIT to enterprise value	not computable	4.4%	
Free cash flow yield	not computable	4.1%	
Book value to price	not computable	0.34	
Sales to price	not computable	0.70	
Composite equity issuance, five years	not computable	(8.8%)	
Relative strength against the sector, log excess return	0.01	(0.13)	64

Diagnostics

not in 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	\$1.1B
Operating cash flow, four quarters	\$1.8B
Months of runway	not finite
Days since last periodic filing	65 (10-Q received Aug 5, 2026)

Sources

each row links to the filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$761.5M	2026-03-31	2026-05-27	10-K	0001193125-26-241850
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	\$246.9M	2026-03-31	2026-05-27	10-K	0001193125-26-241850
3	assets	us-gaap:Assets	\$21.5B	2026-03-31	2026-05-27	10-K	0001193125-26-241850
4	operating income	us-gaap:OperatingIncomeLoss	\$432.6M	2026-03-31	2026-05-27	10-K	0001193125-26-241850
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsDeductibleItems	\$411.5M	2026-03-31	2026-05-27	10-K	0001193125-26-241850
6	income tax	us-gaap:IncomeTaxExpenseBenefit	\$29.5M	2026-03-31	2026-05-27	10-K	0001193125-26-241850
7	total debt	us-gaap:LongTermDebt	\$8.1B	2026-03-31	2026-05-27	10-K	0001193125-26-241850
8	book equity	us-gaap:StockholdersEquity	\$7.6B	2026-03-31	2026-05-27	10-K	0001193125-26-241850
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$1.1B	2026-03-31	2026-05-27	10-K	0001193125-26-241850
10	total debt	us-gaap:LongTermDebt	\$7.2B	2025-03-31	2025-05-29	10-K	0000950170-25-078451
11	book equity	us-gaap:StockholdersEquity	\$7.5B	2025-03-31	2026-05-27	10-K	0001193125-26-241850
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$988.8M	2025-03-31	2026-05-27	10-K	0001193125-26-241850
13	net income	us-gaap:NetIncomeLoss	\$83.1M	2026-03-31	2026-05-27	10-K	0001193125-26-241850
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$1.8B	2026-03-31	2026-05-27	10-K	0001193125-26-241850
15	assets	us-gaap:Assets	\$20.5B	2025-03-31	2026-05-27	10-K	0001193125-26-241850
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$735.0M	2025-03-31	2026-05-27	10-K	0001193125-26-241850
17	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	\$234.1M	2025-03-31	2026-05-27	10-K	0001193125-26-241850
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$714.4M	2024-03-31	2026-05-27	10-K	0001193125-26-241850
19	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	\$241.6M	2024-03-31	2026-05-27	10-K	0001193125-26-241850
20	revenue	us-gaap:Revenues	\$5.9B	2023-03-31	2025-05-29	10-K	0000950170-25-078451
21	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	\$263.0M	2023-03-31	2025-05-29	10-K	0000950170-25-078451
22	revenue	us-gaap:Revenues	\$5.7B	2022-03-31	2024-05-30	10-K	0000950170-24-066736
23	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	\$259.6M	2022-03-31	2024-05-30	10-K	0000950170-24-066736
24	depreciation amortization	us-gaap:Depreciation	\$1.2B	2026-03-31	2026-05-27	10-K	0001193125-26-241850
25	interest expense	us-gaap:InterestExpense	\$364.8M	2026-03-31	2026-05-27	10-K	0001193125-26-241850
26	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$3.2B	2026-03-31	2026-05-27	10-K	0001193125-26-241850
27	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$1.5B	2025-03-31	2026-05-27	10-K	0001193125-26-241850
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$3.5B	2025-03-31	2026-05-27	10-K	0001193125-26-241850
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$1.5B	2024-03-31	2026-05-27	10-K	0001193125-26-241850
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$3.0B	2024-03-31	2026-05-27	10-K	0001193125-26-241850
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$1.7B	2023-03-31	2025-05-29	10-K	0000950170-25-078451
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$2.7B	2023-03-31	2025-05-29	10-K	0000950170-25-078451
33	assets	us-gaap:Assets	\$19.1B	2024-03-31	2026-05-27	10-K	0001193125-26-241850
34	assets	us-gaap:Assets	\$18.1B	2023-03-31	2025-05-29	10-K	0000950170-25-078451