Universal Corp.

UVV

NYSE; shops; SIC 5150, Wholesale-Farm Product Raw Materials; CIK 0000102037

C

middle fifth of 254 graded peers in shops

rank 123 of 254; percentile 48.2; sampling error 3.0 points; lower is stronger

A B C D E

C, the tortoise



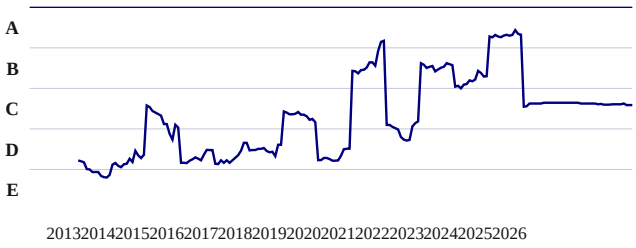
Scoreboard	
Profitability	D percentile 63.5
Solvency	B percentile 24.2
Growth and financing	C/D percentile 58.0
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $2.8B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	late filer not computable: distress
Inputs computable	10 of 14
Graded from	filings received through Jun 1, 2026 156 days before the rescan; latest periodic filing 10-Q received Aug 5, 2026
Last close	$39.50 2026-11-03; market equity $983.5M; 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 Jun 1, 2026

Universal Corporation is a global business-to-business agriproducts company with over 100 years of experience supplying products and innovative solutions to meet our customers' evolving needs. With operations in over 30 countries on five continents, we are uniquely positioned to leverage our worldwide network to access a diverse, reliable supply of plant-based materials. This presence, combined with our supply chain expertise, integrated processing capabilities, and commitment to sustainability, enables us to deliver high-quality, customizable, and traceable value-added agriproducts essential to our customers' success.

The fourteen 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 63.5						
Gross profitability	17.1%	42.6%		83.5	238	2026-03-31
Return on invested capital	not computable	10.9%				

latest aligned inputs end 2019-03-31; latest annual assets end 2026-03-31

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Accruals ratio	(3.4%)	(4.8%)	70.2	283	2026-03-31
Gross margin stability, five years	1.0 pts	1.2 pts	36.7	216	2026-03-31
Solvency, sleeve percentile 24.2					
Twelve-month failure probability	not computable	0.03%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	6.22	1.93	10.3	204	2026-03-31
Net debt to EBITDA	not computable	1.88x			
latest aligned inputs end 2019-03-31; latest annual assets end 2026-03-31					
Interest coverage	2.28x	2.49x	50.8	62	2026-03-31
Current ratio	3.49x	1.37x	11.4	291	2026-03-31
Growth and financing, sleeve percentile 58.0					
Revenue growth, three-year compound	4.2%	1.6%	36.0	265	2026-03-31
Free cash flow growth, three-year compound	not computable	4.8%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	(3.4%)	8.4%	66.2	152	2026-03-31
Asset growth, three years	1.6%	3.4%	53.8	267	2026-03-31
Net share issuance, one year	0.8%	(0.6%)	76.1	210	2026-05-28

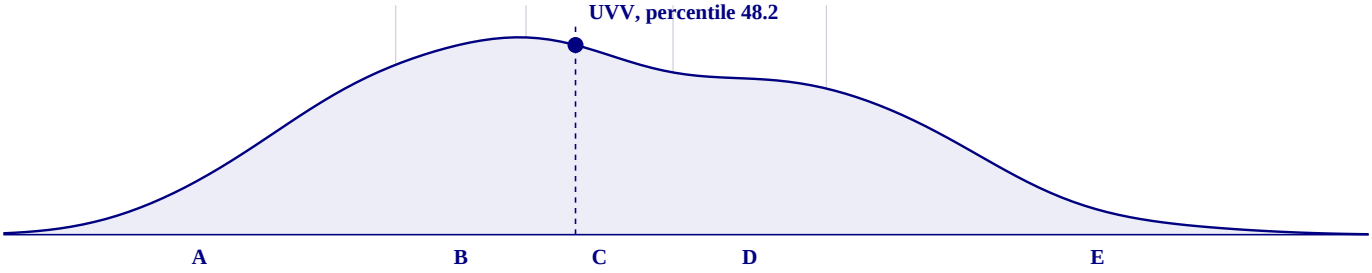
Warnings

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

Check	Measured
Late filer	found 2 NT 10-K/Q filings in the last eight quarters

Among 254 peers

shops; 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
118	LKQ Corp. (LKQ)	46.2	C	
119	First Watch Restaurant Group, Inc. (FWRG)	46.6	C	
120	Honest Company, Inc. (HNST)	47.0	C	
121	Starbucks Corp. (SBUX)	47.4	C	
122	Lowes Companies Inc. (LOW)	47.8	C	
123	Universal Corp. (UVV)	48.2	C	late filer
124	Group 1 Automotive Inc. (GPI)	48.6	C	
125	Boise Cascade Co. (BCC)	49.0	C	
126	Reliance, Inc. (RS)	49.4	C	
127	Scansource, Inc. (SCSC)	49.8	C	fortress balance sheet
128	Foster L B Co. (FSTR)	50.2	C	

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What the price implies

at the 2026-11-03 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(15.2%)	(0.7%)	35
Distance from 52-week high	(32.8%)	(18.8%)	32
EBIT to enterprise value	14.3%	5.2%	93
Free cash flow yield	8.2%	3.9%	76
Book value to price	1.41	0.35	90
Sales to price	2.94	1.56	68
Composite equity issuance, five years	(30.5%)	(16.6%)	25
Relative strength against the sector, log excess return	(0.07)	0.08	35

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 4 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	pass
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$173.6M
Operating cash flow, four quarters	$217.1M
Months of runway	not finite
Days since last periodic filing	91 (10-Q received Aug 5, 2026)
Median daily dollar volume, 63 sessions	$14.8M

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...	$2.9B	2026-03-31	2026-06-01	10-K	26-039511
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.4B	2026-03-31	2026-06-01	10-K	26-039511
3	assets	us-gaap:Assets	$2.8B	2026-03-31	2026-06-01	10-K	26-039511
4	operating income	us-gaap:OperatingIncomeLoss	$161.2M	2019-03-31	2021-05-28	10-K	21-000012
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$151.3M	2019-03-31	2021-05-28	10-K	21-000012
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$41.2M	2019-03-31	2021-05-28	10-K	21-000012
7	total debt	us-gaap:LongTermDebt	$370.0M	2019-03-31	2019-05-24	10-K	19-000022
8	book equity	us-gaap:StockholdersEquity	$1.3B	2019-03-31	2020-05-28	10-K	20-000024
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$297.6M	2019-03-31	2021-05-28	10-K	21-000012
10	total debt	us-gaap:LongTermDebt	$370.0M	2018-03-31	2019-05-24	10-K	19-000022
11	book equity	us-gaap:StockholdersEquity	$1.3B	2018-03-31	2019-05-24	10-K	19-000022
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$234.1M	2018-03-31	2020-05-28	10-K	20-000024
13	net income	us-gaap:NetIncomeLoss	$32.6M	2026-03-31	2026-06-01	10-K	26-039511
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$129.1M	2026-03-31	2026-06-01	10-K	26-039511
15	assets	us-gaap:Assets	$3.0B	2025-03-31	2026-06-01	10-K	26-039511
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.9B	2025-03-31	2026-06-01	10-K	26-039511
17	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.4B	2025-03-31	2026-06-01	10-K	26-039511
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.7B	2024-03-31	2026-06-01	10-K	26-039511

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19	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.2B	2024-03-31	2026-06-01	10-K	26-039511
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.5B	2023-03-31	2025-05-30	10-K	25-000028
21	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$2.1B	2023-03-31	2025-05-30	10-K	25-000028
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.1B	2022-03-31	2025-04-21	10-K/A	25-000017
23	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$1.7B	2022-03-31	2025-04-21	10-K/A	25-000017
24	current assets	us-gaap:AssetsCurrent	$2.0B	2026-03-31	2026-06-01	10-K	26-039511
25	current liabilities	us-gaap:LiabilitiesCurrent	$564.2M	2026-03-31	2026-06-01	10-K	26-039511
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$1.1B	2026-03-31	2026-06-01	10-K	26-039511
27	operating income	us-gaap:OperatingIncomeLoss	$168.5M	2026-03-31	2026-06-01	10-K	26-039511
28	book equity	us-gaap:StockholdersEquity	$1.4B	2026-03-31	2026-06-01	10-K	26-039511
29	liabilities	us-gaap:Liabilities	$1.3B	2026-03-31	2026-06-01	10-K	26-039511
30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$37.1M	2019-03-31	2021-05-28	10-K	21-000012
31	interest expense	us-gaap:InterestExpense	$74.0M	2026-03-31	2026-06-01	10-K	26-039511
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$48.8M	2026-03-31	2026-06-01	10-K	26-039511
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$327.0M	2025-03-31	2026-06-01	10-K	26-039511
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$62.6M	2025-03-31	2026-06-01	10-K	26-039511
35	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$74.6M	2024-03-31	2026-06-01	10-K	26-039511
36	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$66.0M	2024-03-31	2026-06-01	10-K	26-039511
37	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$10.6M	2023-03-31	2025-05-30	10-K	25-000028
38	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$54.7M	2023-03-31	2025-05-30	10-K	25-000028
39	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$53.4M	2026-03-31	2026-06-01	10-K	26-039511
40	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$102.7M	2026-03-31	2026-06-01	10-K	26-039511
41	income tax	us-gaap:IncomeTaxExpenseBenefit	$46.7M	2026-03-31	2026-06-01	10-K	26-039511
42	current assets	us-gaap:AssetsCurrent	$2.2B	2025-03-31	2026-06-01	10-K	26-039511
43	current liabilities	us-gaap:LiabilitiesCurrent	$750.2M	2025-03-31	2026-06-01	10-K	26-039511
44	assets	us-gaap:Assets	$2.9B	2024-03-31	2026-06-01	10-K	26-039511
45	assets	us-gaap:Assets	$2.6B	2023-03-31	2025-05-30	10-K	25-000028
46	shares outstanding	dei:EntityCommonStockSharesOutstanding	24,923,496	2026-05-28	2026-06-01	10-K	26-039511
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	24,715,625	2025-05-29	2025-05-30	10-K	25-000028

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