Universal Corp.

UVV

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

C

middle fifth of 239 graded peers in shops

rank 122 of 239; percentile 50.8; sampling error 3.0 points; lower is stronger

A B C D E

C, the tortoise



Scoreboard	
Profitability	D percentile 64.8
Solvency	B percentile 25.4
Growth and financing	C/D percentile 58.4
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 13
Graded from	filings received through Jun 1, 2026 173 days before the rescan; latest periodic filing 10-Q received Nov 4, 2026
Last close	$32.28 2026-11-20; market equity $804.6M; 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 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 64.8						
Gross profitability	17.1%	43.5%		85.1	223	2026-03-31
Return on invested capital	not computable	11.5%				

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

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Accruals ratio	(3.4%)	(4.9%)	71.5	268	2026-03-31
Gross margin stability, five years	1.0 pts	1.2 pts	37.8	202	2026-03-31
Solvency, sleeve percentile 25.4					
Altman Z double-prime	6.22	1.93	9.7	197	2026-03-31
Net debt to EBITDA	not computable	1.65x			
latest aligned inputs end 2019-03-31; latest annual assets end 2026-03-31					
Interest coverage	2.28x	3.83x	56.0	51	2026-03-31
Current ratio	3.49x	1.34x	10.6	274	2026-03-31
Growth and financing, sleeve percentile 58.4					
Revenue growth, three-year compound	4.2%	1.8%	36.5	250	2026-03-31
Free cash flow growth, three-year compound	not computable	5.2%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	(3.4%)	13.1%	67.6	143	2026-03-31
Asset growth, three years	1.6%	3.3%	54.4	251	2026-03-31
Net share issuance, one year	0.8%	(0.6%)	75.1	206	2026-05-28

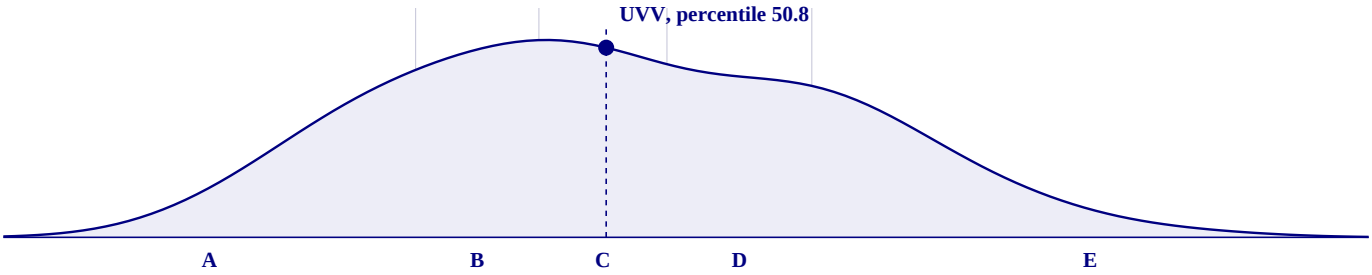
Warnings

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

Check	Measured
Late filer	found 1 NT 10-K/Q filings in the last eight quarters

Among 239 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
117	Foster L B Co. (FSTR)	48.7	C	
118	Scansource, Inc. (SCSC)	49.2	C	fortress balance sheet
119	TD Synnex Corp. (SNX)	49.6	C	
120	Reliance, Inc. (RS)	50.0	C	
121	Bath & Body Works, Inc. (BBWI)	50.4	C	
122	Universal Corp. (UVV)	50.8	C	late filer
123	Mckesson Corp. (MCK)	51.3	C	
124	Walmart Inc. (WMT)	51.7	C	
125	Insight Enterprises Inc. (NSIT)	52.1	C	
126	Darden Restaurants Inc. (DRI)	52.5	C	
127	Hudson Technologies Inc. (HDSN)	52.9	C	

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	(13.5%)	(0.5%)	37
Distance from 52-week high	(45.2%)	(25.1%)	24
EBIT to enterprise value	15.0%	5.5%	93

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Free cash flow yield	10.0%	4.2%	78
Book value to price	1.73	0.40	91
Sales to price	3.59	1.70	70
Composite equity issuance, five years	(32.3%)	(17.2%)	22
Relative strength against the sector, log excess return	(0.06)	0.08	37
Twelve-month failure probability, CHS model	not computable	0.04%	

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	$47.0M
Operating cash flow, four quarters	$87.7M
Months of runway	not finite
Days since last periodic filing	17 (10-Q received Nov 4, 2026)
Median daily dollar volume, 63 sessions	$15.1M

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
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

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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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