Group 1 Automotive Inc.

GPI

NYSE; shops; SIC 5500, Retail-Auto Dealers & Gasoline Stations; CIK 0001031203

C

middle fifth of 256 graded peers in shops

rank 125 of 256; percentile 48.6; sampling error 2.9 points; lower is stronger

A B C D E

C, the tortoise



Scoreboard

Profitability	C percentile 56.0
Solvency	D percentile 67.6
Growth and financing	A/B percentile 22.8
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 $10.3B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	9 of 14
Graded from	filings received through Feb 13, 2026 251 days before the rescan; latest periodic filing 10-Q received Jul 30, 2026
Last close	$224.92 2026-10-21; market equity $2.7B; 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 Feb 13, 2026

- Competition for further discussion of competition in our industry. If we are unable to acquire and successfully integrate new dealerships into our business, the growth of our revenues and earnings could be adversely affected. Growth in our revenues and earnings partially depends on our ability to acquire new dealerships and successfully integrate those dealerships into our existing operations. We cannot guarantee that we will be able to identify and acquire dealerships in the future. In addition, we cannot guarantee that any acquisitions will be successful or on terms and conditions consistent with past acquisitions.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

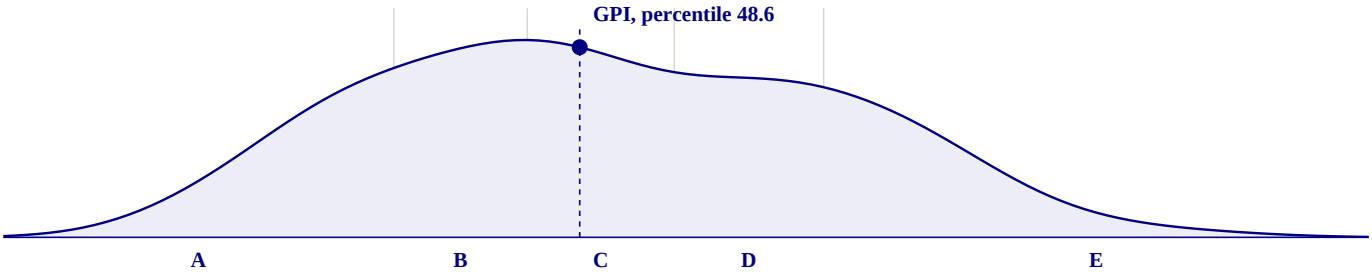
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 56.0						
Gross profitability	35.0%	42.6%		59.0	240	2025-12-31
Return on invested capital	8.9%	10.9%		63.9	84	2025-12-31
Accruals ratio	(3.7%)	(4.9%)		65.6	286	2025-12-31

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Gross margin stability, five years	0.9 pts	1.2 pts	35.5	218	2025-12-31
Solvency, sleeve percentile 67.6					
Twelve-month failure probability	not computable	0.04%			
liabilities and a nearby cover-page share count are required at 2026-06-30					
Altman Z double-prime	not computable	1.93			
one or more required annual facts are missing					
Net debt to EBITDA	not computable	1.84x			
latest aligned inputs end 2021-12-31; latest annual assets end 2025-12-31					
Interest coverage	not computable	2.28x			
one or more required annual facts are missing					
Current ratio	1.08x	1.38x	67.6	294	2025-12-31
Growth and financing, sleeve percentile 22.8					
Revenue growth, three-year compound	11.6%	1.6%	13.2	267	2025-12-31
Free cash flow growth, three-year compound	(0.5%)	5.6%	65.8	147	2025-12-31
Reinvestment rate	not computable	7.3%			
latest aligned inputs end 2021-12-31; latest annual assets end 2025-12-31					
Asset growth, three years	15.5%	3.4%	8.6	270	2025-12-31
Net share issuance, one year	(10.0%)	(0.6%)	3.8	209	2026-02-06

Among 256 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
120	Honest Company, Inc. (HNST)	46.7	C	
121	Yum China Holdings, Inc. (YUMC)	47.1	C	
122	Starbucks Corp. (SBUX)	47.5	C	
123	Universal Corp. (UVV)	47.8	C	late filer
124	Scansource, Inc. (SCSC)	48.2	C	fortress balance sheet
125	Group 1 Automotive Inc. (GPI)	48.6	C	
126	Lowes Companies Inc. (LOW)	49.0	C	
127	Reliance, Inc. (RS)	49.4	C	
128	Foster L B Co. (FSTR)	49.8	C	
129	Boise Cascade Co. (BCC)	50.2	C	
130	TD Synnex Corp. (SNX)	50.6	C	

What the price implies

at the 2026-10-21 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(38.2%)	0.6%	12
Distance from 52-week high	(50.1%)	(21.0%)	16
EBIT to enterprise value	13.2%	5.4%	90
Free cash flow yield	15.8%	4.1%	90
Book value to price	1.10	0.35	85

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Sales to price	8.42	1.70	91
Composite equity issuance, five years	(45.4%)	(16.8%)	6
Relative strength against the sector, log excess return	(0.46)	0.03	12

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 5 of 9, period end 2025-12-31	
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	pass
Gross margin improved	fail
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$164.5M
Operating cash flow, four quarters	$439.2M
Months of runway	not finite
Days since last periodic filing	84 (10-Q received Jul 30, 2026)
Median daily dollar volume, 63 sessions	$54.7M

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	gross profit	us-gaap:GrossProfit	$3.6B	2025-12-31	2026-02-13	10-K	26-000064
2	assets	us-gaap:Assets	$10.3B	2025-12-31	2026-02-13	10-K	26-000064
3	operating income	us-gaap:OperatingIncomeLoss	$734.0M	2025-12-31	2026-02-13	10-K	26-000064
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$449.9M	2025-12-31	2026-02-13	10-K	26-000064
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$126.2M	2025-12-31	2026-02-13	10-K	26-000064
6	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$3.4B	2025-12-31	2026-02-13	10-K	26-000064
7	book equity	us-gaap:StockholdersEquity	$2.8B	2025-12-31	2026-02-13	10-K	26-000064
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$32.5M	2025-12-31	2026-02-13	10-K	26-000064
9	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$2.7B	2024-12-31	2026-02-13	10-K	26-000064
10	book equity	us-gaap:StockholdersEquity	$3.0B	2024-12-31	2026-02-13	10-K	26-000064
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$34.4M	2024-12-31	2026-02-13	10-K	26-000064
12	net income	us-gaap:NetIncomeLoss	$325.2M	2025-12-31	2026-02-13	10-K	26-000064
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$694.5M	2025-12-31	2026-02-13	10-K	26-000064
14	assets	us-gaap:Assets	$9.8B	2024-12-31	2026-02-13	10-K	26-000064
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$22.6B	2025-12-31	2026-02-13	10-K	26-000064
16	gross profit	us-gaap:GrossProfit	$3.2B	2024-12-31	2026-02-13	10-K	26-000064
17	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$19.9B	2024-12-31	2026-02-13	10-K	26-000064
18	gross profit	us-gaap:GrossProfit	$3.0B	2023-12-31	2026-02-13	10-K	26-000064
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$17.9B	2023-12-31	2026-02-13	10-K	26-000064
20	gross profit	us-gaap:GrossProfit	$3.0B	2022-12-31	2025-02-14	10-K	25-000013
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$16.2B	2022-12-31	2025-02-14	10-K	25-000013
22	gross profit	us-gaap:GrossProfit	$2.4B	2021-12-31	2024-02-14	10-K	24-000013
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$13.5B	2021-12-31	2024-02-14	10-K	24-000013
24	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	$1.8B	2021-12-31	2023-02-16	10-K	23-000007
25	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$14.9M	2021-12-31	2023-02-16	10-K	23-000007
26	operating income	us-gaap:OperatingIncomeLoss	$884.4M	2021-12-31	2024-02-14	10-K	24-000013
27	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$78.9M	2021-12-31	2022-02-23	10-K	22-000007

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28	current assets	us-gaap:AssetsCurrent	$3.7B	2025-12-31	2026-02-13	10-K	26-000064
29	current liabilities	us-gaap:LiabilitiesCurrent	$3.4B	2025-12-31	2026-02-13	10-K	26-000064
30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$270.0M	2025-12-31	2026-02-13	10-K	26-000064
31	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$586.3M	2024-12-31	2026-02-13	10-K	26-000064
32	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$245.1M	2024-12-31	2026-02-13	10-K	26-000064
33	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$190.2M	2023-12-31	2026-02-13	10-K	26-000064
34	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$185.4M	2023-12-31	2026-02-13	10-K	26-000064
35	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$585.9M	2022-12-31	2025-02-14	10-K	25-000013
36	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$155.5M	2022-12-31	2025-02-14	10-K	25-000013
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$143.6M	2021-12-31	2024-02-14	10-K	24-000013
38	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$800.9M	2021-12-31	2024-02-14	10-K	24-000013
39	income tax	us-gaap:IncomeTaxExpenseBenefit	$175.5M	2021-12-31	2024-02-14	10-K	24-000013
40	current assets	us-gaap:AssetsCurrent	$1.7B	2021-12-31	2023-02-16	10-K	23-000007
41	current liabilities	us-gaap:LiabilitiesCurrent	$1.5B	2021-12-31	2023-02-16	10-K	23-000007
42	current assets	us-gaap:AssetsCurrent	$2.0B	2020-12-31	2022-02-23	10-K	22-000007
43	current liabilities	us-gaap:LiabilitiesCurrent	$1.8B	2020-12-31	2022-02-23	10-K	22-000007
44	assets	us-gaap:Assets	$7.8B	2023-12-31	2025-02-14	10-K	25-000013
45	assets	us-gaap:Assets	$6.7B	2022-12-31	2024-02-14	10-K	24-000013
46	shares outstanding	dei:EntityCommonStockSharesOutstanding	11,925,199	2026-02-06	2026-02-13	10-K	26-000064
47	shares outstanding	dei:EntityCommonStockSharesOutstanding	13,244,315	2025-02-07	2025-02-14	10-K	25-000013

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