# Asbury Automotive Group Inc.

**ABG**

NYSE; shops; SIC 5500, Retail-Auto Dealers & Gasoline Stations; CIK 0001144980

**C/D**

**on the C/D boundary of 254 graded peers in shops**

rank 160 of 254; percentile 62.8; sampling error 3.0 points; lower is stronger

A B C D E

**C/D, the tortoise**



## Scoreboard

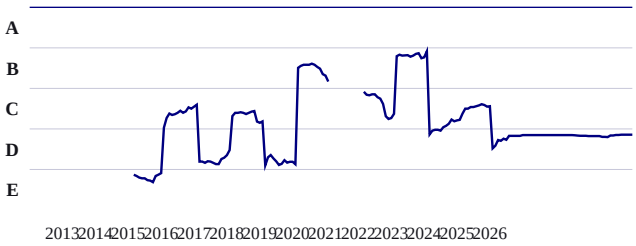
| | |
|---|---|
| **Profitability** | D<br>percentile 64.2 |
| **Solvency** | D<br>percentile 75.5 |
| **Growth and financing** | B<br>percentile 24.7 |
| **Reliability** | 0.94 AUC<br>filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025 |
| **Peer failure rate** | 0.52% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | over $2.67B assets<br>total assets $11.6B |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | none triggered<br>not computable: short runway, distress |
| **Inputs computable** | 7 of 14 |
| **Graded from** | filings received through Feb 20, 2026<br>266 days before the rescan; latest periodic filing 10-Q received Oct 30, 2026 |
| **Last close** | $200.01<br>2026-11-12; market equity $3.6B; 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 20, 2026*

Asbury Automotive Group, Inc., a Delaware corporation organized in 2002, is a Fortune 500 company and one of the largest franchised automotive retailers in the United States. Our mission is to put the guest experience first and follow our "North Star," i.e., to be the most guest-centric automotive retailer in the industry.

## The fourteen inputs

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

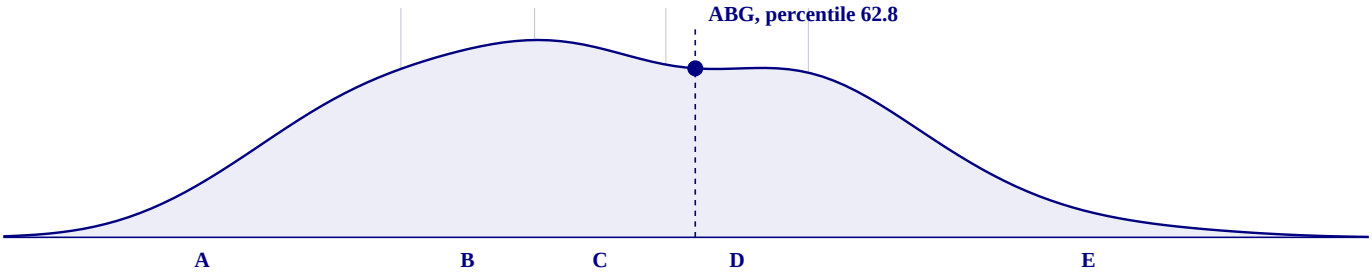
| Input | Value | Peer median | Percentile, 0 to 100 | Pct | Peers | Period end |
|---|---|---|---|---|---|---|
| **Profitability, sleeve percentile 64.2** | | | | | | |
| Gross profitability | 26.4% | 42.6% | | 72.2 | 238 | 2025-12-31 |
| Return on invested capital | not computable | 11.2% | | | | |
| *latest aligned inputs end 2019-12-31; latest annual assets end 2025-12-31* | | | | | | |
| Accruals ratio | (2.6%) | (4.9%) | | 74.8 | 283 | 2025-12-31 |
| Gross margin stability, five years | 1.2 pts | 1.3 pts | | 45.6 | 216 | 2025-12-31 |

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| | | | | | | |
|---|---|---|---|---|---|---|
| **Solvency, sleeve percentile 75.5** | | | | | | |
| Twelve-month failure probability | not computable | 0.03% | | | | |
| *liabilities and a nearby cover-page share count are required at 2026-09-30* | | | | | | |
| Altman Z double-prime | not computable | 1.93 | | | | |
| *one or more required annual facts are missing* | | | | | | |
| Net debt to EBITDA | not computable | 1.38x | | | | |
| *latest aligned inputs end 2019-12-31; latest annual assets end 2025-12-31* | | | | | | |
| Interest coverage | not computable | 2.71x | | | | |
| *latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31* | | | | | | |
| Current ratio | 0.95x | 1.37x | | 75.5 | 295 | 2025-12-31 |
| **Growth and financing, sleeve percentile 24.7** | | | | | | |
| Revenue growth, three-year compound | 5.3% | 1.6% | | 30.7 | 265 | 2025-12-31 |
| Free cash flow growth, three-year compound | not computable | 4.6% | | | | |
| *four consecutive annual FCF observations are required; found 12* | | | | | | |
| Reinvestment rate | not computable | 16.4% | | | | |
| *latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31* | | | | | | |
| Asset growth, three years | 13.1% | 3.1% | | 11.3 | 267 | 2025-12-31 |
| Net share issuance, one year | (2.0%) | (0.6%) | | 32.2 | 209 | 2026-02-18 |

## 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 |
|---|---|---|---|---|
| 155 | Kohls Corp. (KSS) | 60.9 | C/D | |
| 156 | Albertsons Companies, Inc. (ACI) | 61.3 | C/D | |
| 157 | Wayfair Inc. (W) | 61.7 | C/D | |
| 158 | Resideo Technologies, Inc. (REZI) | 62.1 | C/D | |
| 159 | Stitch Fix, Inc. (SFIX) | 62.5 | C/D | |
| 160 | Asbury Automotive Group Inc. (ABG) | 62.8 | C/D | |
| 161 | NU Skin Enterprises, Inc. (NUS) | 63.2 | D | fortress balance sheet |
| 162 | Marinemax Inc. (HZO) | 63.6 | D | |
| 163 | Mcdonalds Corp. (MCD) | 64.0 | D | |
| 164 | 1stdibs.com, Inc. (DIBS) | 64.4 | D | |
| 165 | Duluth Holdings Inc. (DLTH) | 64.8 | D | |

## What the price implies

*at the 2026-11-12 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (26.6%) | (0.8%) | 27 |
| Distance from 52-week high | (22.0%) | (19.8%) | 46 |
| EBIT to enterprise value | 13.2% | 5.1% | 91 |
| Free cash flow yield | 4.8% | 3.8% | 60 |
| Book value to price | 1.12 | 0.35 | 85 |

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| | | | |
|---|---|---|---|
| Sales to price | 5.02 | 1.53 | 82 |
| Composite equity issuance, five years | (7.4%) | (16.9%) | 65 |
| Relative strength against the sector, log excess return | (0.22) | 0.08 | 27 |

## Diagnostics

*shown on every report; none enters the grade*

| Measure | Value |
|---|---|
| **Piotroski F-score 7 of 9, period end 2025-12-31** | |
| Return on assets above zero | pass |
| Operating cash flow above zero | pass |
| Return on assets improved | pass |
| Operating cash flow exceeds net income | pass |
| Long-term leverage fell | pass |
| Current ratio improved | fail |
| No new shares issued | pass |
| Gross margin improved | fail |
| Asset turnover improved | pass |
| **Cash, filings, liquidity** | |
| Cash and equivalents | n/a |
| Operating cash flow, four quarters | n/a |
| Months of runway | not finite |
| Days since last periodic filing | 14 (10-Q received Oct 30, 2026) |
| Median daily dollar volume, 63 sessions | $46.7M |

## 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 | $3.1B | 2025-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 2 | assets | us-gaap:Assets | $11.6B | 2025-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 3 | operating income | us-gaap:OperatingIncomeLoss | $325.0M | 2019-12-31 | 2022-03-01 | 10-K | 22-000079 |
| 4 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | $243.9M | 2019-12-31 | 2021-03-01 | 10-K | 21-000075 |
| 5 | income tax | us-gaap:IncomeTaxExpenseBenefit | $59.5M | 2019-12-31 | 2022-03-01 | 10-K | 22-000079 |
| 6 | total debt | us-gaap:LongTermDebtAndCapitalLeaseObligations | $907.0M | 2019-12-31 | 2021-03-01 | 10-K | 21-000075 |
| 7 | book equity | us-gaap:StockholdersEquity | $646.3M | 2019-12-31 | 2021-03-01 | 10-K | 21-000075 |
| 8 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $3.5M | 2019-12-31 | 2020-03-02 | 10-K | 20-000059 |
| 9 | total debt | us-gaap:LongTermDebtAndCapitalLeaseObligations | $866.5M | 2018-12-31 | 2020-03-02 | 10-K | 20-000059 |
| 10 | book equity | us-gaap:StockholdersEquity | $473.2M | 2018-12-31 | 2020-03-02 | 10-K | 20-000059 |
| 11 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $8.3M | 2018-12-31 | 2020-03-02 | 10-K | 20-000059 |
| 12 | net income | us-gaap:NetIncomeLoss | $492.0M | 2025-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 13 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $775.2M | 2025-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 14 | assets | us-gaap:Assets | $10.3B | 2024-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 15 | revenue | us-gaap:Revenues | $18.0B | 2025-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 16 | gross profit | us-gaap:GrossProfit | $2.9B | 2024-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 17 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $17.2B | 2024-12-31 | 2025-02-26 | 10-K | 25-000077 |
| 18 | gross profit | us-gaap:GrossProfit | $2.8B | 2023-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 19 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $14.8B | 2023-12-31 | 2025-02-26 | 10-K | 25-000077 |
| 20 | gross profit | us-gaap:GrossProfit | $3.1B | 2022-12-31 | 2025-02-26 | 10-K | 25-000077 |
| 21 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $15.4B | 2022-12-31 | 2025-02-26 | 10-K | 25-000077 |
| 22 | gross profit | us-gaap:GrossProfit | $1.9B | 2021-12-31 | 2024-02-29 | 10-K | 24-000076 |
| 23 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $9.8B | 2021-12-31 | 2024-02-29 | 10-K | 24-000076 |
| 24 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $36.2M | 2019-12-31 | 2022-03-01 | 10-K | 22-000079 |
| 25 | operating income | us-gaap:OperatingIncomeLoss | $953.5M | 2023-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 26 | interest expense | us-gaap:InterestExpense | $165.7M | 2023-12-31 | 2024-02-29 | 10-K | 24-000076 |
| 27 | current assets | us-gaap:AssetsCurrent | $3.4B | 2025-12-31 | 2026-02-20 | 10-K | 26-000051 |

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 28 | current liabilities | us-gaap:LiabilitiesCurrent | $3.6B | 2025-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 29 | capital expenditure | us-gaap:PaymentsToAcquireProductiveAssets | $142.3M | 2023-12-31 | 2024-02-29 | 10-K | 24-000076 |
| 30 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $67.7M | 2023-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 31 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | $801.3M | 2023-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 32 | income tax | us-gaap:IncomeTaxExpenseBenefit | $198.8M | 2023-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 33 | current assets | us-gaap:AssetsCurrent | $3.1B | 2023-12-31 | 2025-02-26 | 10-K | 25-000077 |
| 34 | current liabilities | us-gaap:LiabilitiesCurrent | $2.9B | 2023-12-31 | 2025-02-26 | 10-K | 25-000077 |
| 35 | current assets | us-gaap:AssetsCurrent | $1.9B | 2022-12-31 | 2024-02-29 | 10-K | 24-000076 |
| 36 | current liabilities | us-gaap:LiabilitiesCurrent | $1.0B | 2022-12-31 | 2024-02-29 | 10-K | 24-000076 |
| 37 | assets | us-gaap:Assets | $10.2B | 2023-12-31 | 2026-02-20 | 10-K | 26-000051 |
| 38 | assets | us-gaap:Assets | $8.0B | 2022-12-31 | 2025-02-26 | 10-K | 25-000077 |
| 39 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 19,257,920 | 2026-02-18 | 2026-02-20 | 10-K | 26-000051 |
| 40 | shares outstanding | dei:EntityCommonStockSharesOutstanding | 19,645,447 | 2025-02-24 | 2025-02-26 | 10-K | 25-000077 |

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