# Group 1 Automotive Inc.

**GPI**

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

**C**

**middle fifth of 240 graded peers in shops**

rank 114 of 240; percentile 47.3; sampling error 3.0 points; lower is stronger

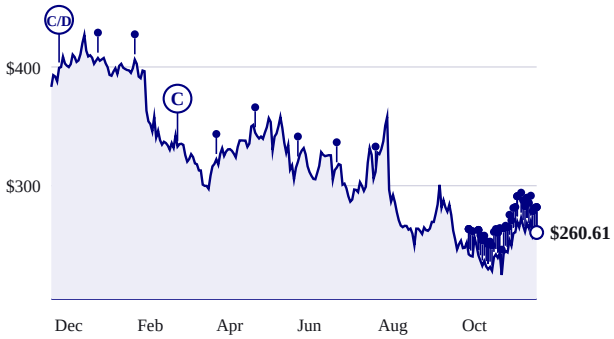
A B C D E

**C, the tortoise**



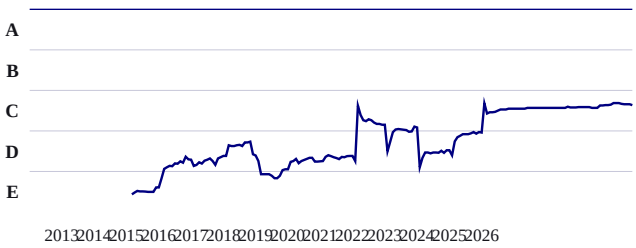
| Scoreboard | |
|---|---|
| **Profitability** | C/D<br>percentile 57.3 |
| **Solvency** | D<br>percentile 65.3 |
| **Growth and financing** | A/B<br>percentile 22.4 |
| **Reliability** | 0.94 AUC<br>filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025 |
| **Peer failure 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 $10.3B |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | none triggered<br>not computable: distress |
| **Inputs computable** | 9 of 13 |
| **Graded from** | filings received through Feb 13, 2026<br>277 days before the rescan; latest periodic filing 10-Q received Oct 29, 2026 |
| **Last close** | $260.40<br>2026-11-16; market equity $3.1B; 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 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 57.3** | | | | | | |
| Gross profitability | 35.0% | 43.7% | | 60.5 | 224 | 2025-12-31 |
| Return on invested capital | 8.9% | 11.5% | | 66.2 | 75 | 2025-12-31 |
| Accruals ratio | (3.7%) | (4.9%) | | 65.7 | 269 | 2025-12-31 |

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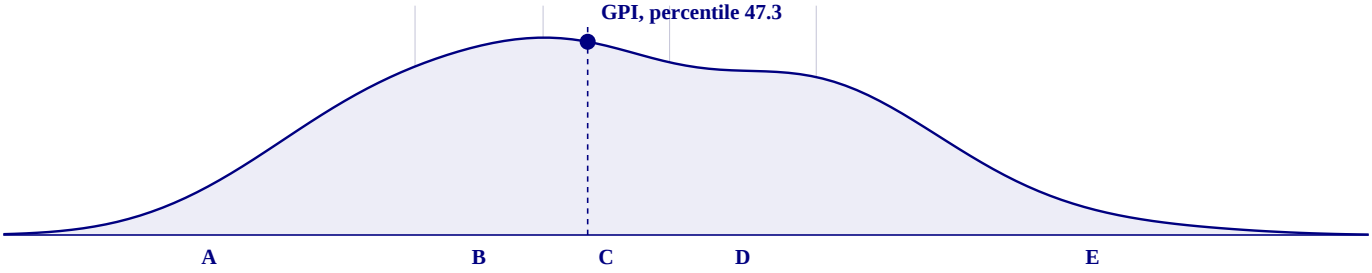
| | | | | | |
|---|---|---|---|---|---|
| Gross margin stability, five years | 0.9 pts | 1.2 pts | 36.6 | 203 | 2025-12-31 |
| **Solvency, sleeve percentile 65.3** | | | | | |
| Altman Z double-prime | not computable | 1.92 | | | |
| *one or more required annual facts are missing* | | | | | |
| Net debt to EBITDA | not computable | 1.46x | | | |
| *latest aligned inputs end 2021-12-31; latest annual assets end 2025-12-31* | | | | | |
| Interest coverage | not computable | 2.70x | | | |
| *one or more required annual facts are missing* | | | | | |
| Current ratio | 1.08x | 1.34x | 65.3 | 275 | 2025-12-31 |
| **Growth and financing, sleeve percentile 22.4** | | | | | |
| Revenue growth, three-year compound | 11.6% | 1.8% | 13.2 | 251 | 2025-12-31 |
| Free cash flow growth, three-year compound | (0.5%) | 4.7% | 65.0 | 138 | 2025-12-31 |
| Reinvestment rate | not computable | 13.3% | | | |
| *latest aligned inputs end 2021-12-31; latest annual assets end 2025-12-31* | | | | | |
| Asset growth, three years | 15.5% | 3.1% | 8.0 | 252 | 2025-12-31 |
| Net share issuance, one year | (10.0%) | (0.6%) | 3.4 | 209 | 2026-02-06 |

## Among 240 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 |
|---|---|---|---|---|
| 109 | Herbalife Ltd. (HLF) | 45.2 | C | |
| 110 | First Watch Restaurant Group, Inc. (FWRG) | 45.6 | C | |
| 111 | Central Garden & PET Co. (CENT) | 46.0 | C | |
| 112 | LKQ Corp. (LKQ) | 46.4 | C | |
| 113 | Honest Company, Inc. (HNST) | 46.9 | C | |
| 114 | Group 1 Automotive Inc. (GPI) | 47.3 | C | |
| 115 | Titan Machinery Inc. (TITN) | 47.7 | C | fortress balance sheet |
| 116 | Boise Cascade Co. (BCC) | 48.1 | C | |
| 117 | Universal Corp. (UVV) | 48.5 | C | late filer |
| 118 | Bath & Body Works, Inc. (BBWI) | 49.0 | C | |
| 119 | Scansource, Inc. (SCSC) | 49.4 | C | fortress balance sheet |

## What the price implies

*at the 2026-11-16 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (39.1%) | (0.8%) | 14 |
| Distance from 52-week high | (39.0%) | (21.6%) | 26 |
| EBIT to enterprise value | 12.5% | 5.1% | 90 |
| Free cash flow yield | 13.6% | 3.9% | 89 |
| Book value to price | 0.98 | 0.36 | 82 |
| Sales to price | 7.25 | 1.60 | 86 |
| Composite equity issuance, five years | (45.4%) | (17.0%) | 6 |

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| | | | |
|---|---|---|---|
| Relative strength against the sector, log excess return | (0.41) | 0.08 | 14 |
| Twelve-month failure probability, CHS model | not computable | 0.03% | |

## 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 | $881.5M |
| Operating cash flow, four quarters | $471.2M |
| Months of runway | not finite |
| Days since last periodic filing | 19 (10-Q received Oct 29, 2026) |
| Median daily dollar volume, 63 sessions | $53.4M |

## 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 |
| 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 |

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| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 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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