

Asbury Automotive Group Inc. (ABG)

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

Asbury Automotive Group Inc.	
ABG; shops	
Grade	D fourth fifth of 258 graded peers percentile 63.0; sampling error 2.9 points; lower is stronger
Rank	163 of 258
Profitability	D percentile 64.3
Solvency	D percentile 76.5
Growth and financing	B percentile 24.3
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 \$11.6B
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	none active not computable: short runway, distress
Inputs computable	7 of 14
Graded from	filings received through Feb 20, 2026 231 days before the rescans; latest periodic filing 10-Q received Jul 31, 2026
Last close	\$168.19 2026-10-08; market equity \$3.0B
Price used in grade	None

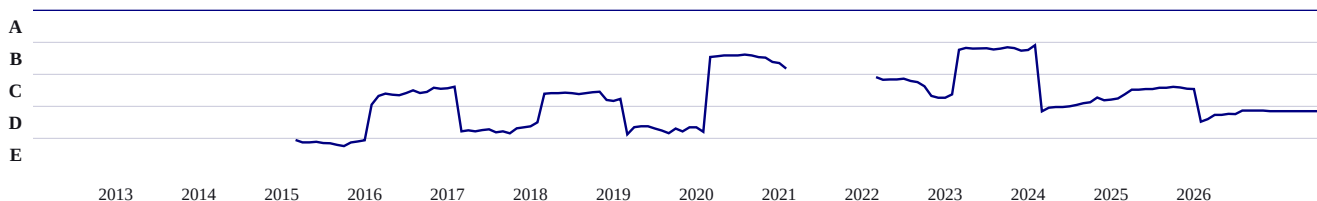
D, the sloth
fourth fifth of its sector; letters are fifths of the 258 graded peers

Share price, twelve months to the rescans
split-adjusted close; the letter is fixed at the rescans that set it

Rescans on file: C from Nov 21, 2024, D from Feb 21, 2026, C/D from Sep 26, 2026

Letter at every rescans

Jan 21, 2012 to Oct 9, 2026; sector percentile, stronger toward the top; facts filed by each date only



Business, in the company's words

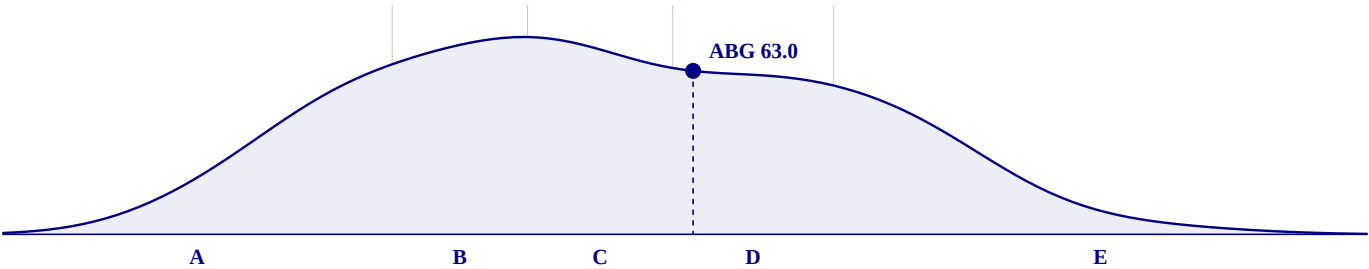
opening of Item 1 of the 10-K received Feb 20, 2026

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; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 64.3						
Gross profitability		26.4%	42.6%	71.8	242	2025-12-31
Return on invested capital		not computable	10.9%			latest aligned inputs end 2019-12-31; latest annual assets end 2025-12-31
Accruals ratio		(2.6%)	(4.9%)	74.8	287	2025-12-31
Gross margin stability, five years		1.2 pts	1.2 pts	46.3	219	2025-12-31
Solvency, sleeve percentile 76.5						
Twelve-month failure probability		not computable	0.04%			liabilities and a nearby cover-page share count are required at 2026-06-30 one or more required annual facts are missing latest aligned inputs end 2019-12-31; latest annual assets end 2025-12-31
Altman Z double-prime		not computable	1.92			required annual facts are missing latest aligned inputs end 2019-12-31; latest annual assets end 2025-12-31
Net debt to EBITDA		not computable	1.84x			latest aligned inputs end 2019-12-31; latest annual assets end 2025-12-31
Interest coverage		not computable	2.26x			latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Current ratio		0.95x	1.37x	76.5	295	2025-12-31
Growth and financing, sleeve percentile 24.3						
Revenue growth, three-year compound		5.3%	1.5%	30.6	269	2025-12-31
Free cash flow growth, three-year compound		not computable	5.6%			four consecutive annual FCF observations are required; found 12 latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Reinvestment rate		not computable	7.3%			latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Asset growth, three years		13.1%	3.4%	11.4	272	2025-12-31
Net share issuance, one year		(2.0%)	(0.6%)	31.0	211	2026-02-18



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
158	Wayfair Inc. (W)	61.1	C/D	
159	Kohls Corp. (KSS)	61.5	C/D	
160	MGP Ingredients Inc. (MGPI)	61.9	C/D	
161	Marinemax Inc. (HZO)	62.3	C/D	
162	CarParts.com, Inc. (PRTS)	62.6	C/D	
163	Asbury Automotive Group Inc. (ABG) <	63.0	D	
164	Mcdonalds Corp. (MCD)	63.4	D	
165	1stdibs.com, Inc. (DIBS)	63.8	D	
166	Duluth Holdings Inc. (DLTH)	64.2	D	
167	NU Skin Enterprises, Inc. (NUS)	64.6	D	distress, fortress balance sheet
168	A.K.A. Brands Holding Corp. (AKA)	65.0	D	

What the price implies

at the 2026-10-08 close; none enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(13.5%)	(0.1%)	35
Distance from 52-week high	(34.0%)	(24.1%)	37
EBIT to enterprise value	14.2%	5.3%	93
Free cash flow yield	5.6%	4.2%	62
Book value to price	1.29	0.36	89
Sales to price	5.93	1.75	87
Composite equity issuance, five years	(7.4%)	(16.7%)	66
Relative strength against the sector, log excess return	(0.12)	0.02	35

Diagnostics

not in 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	70 (10-Q received Jul 31, 2026)
Median daily dollar volume, 63 sessions	\$45.9M

Sources

each row links to the 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	0001144980-26-000051
2	assets	us-gaap:Assets	\$11.6B	2025-12-31	2026-02-20	10-K	0001144980-26-000051
3	operating income	us-gaap:OperatingIncomeLoss	\$325.0M	2019-12-31	2022-03-01	10-K	0001144980-22-000079
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesMinorityInterestAndIncomeLossFromEquityMethodInvestments	\$429.1M	2019-12-31	2021-03-01	10-K	0001144980-21-000075
5	income tax	us-gaap:IncomeTaxExpenseBenefit	\$59.5M	2019-12-31	2022-03-01	10-K	0001144980-22-000079
6	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	\$907.0M	2019-12-31	2021-03-01	10-K	0001144980-21-000075
7	book equity	us-gaap:StockholdersEquity	\$646.3M	2019-12-31	2021-03-01	10-K	0001144980-21-000075
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$3.5M	2019-12-31	2020-03-02	10-K	0001144980-20-000059
9	total debt	us-gaap:LongTermDebtAndCapitalLeaseObligations	\$866.5M	2018-12-31	2020-03-02	10-K	0001144980-20-000059
10	book equity	us-gaap:StockholdersEquity	\$473.2M	2018-12-31	2020-03-02	10-K	0001144980-20-000059
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$8.3M	2018-12-31	2020-03-02	10-K	0001144980-20-000059
12	net income	us-gaap:NetIncomeLoss	\$492.0M	2025-12-31	2026-02-20	10-K	0001144980-26-000051
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$775.2M	2025-12-31	2026-02-20	10-K	0001144980-26-000051
14	assets	us-gaap:Assets	\$10.3B	2024-12-31	2026-02-20	10-K	0001144980-26-000051
15	revenue	us-gaap:Revenues	\$18.0B	2025-12-31	2026-02-20	10-K	0001144980-26-000051
16	gross profit	us-gaap:GrossProfit	\$2.9B	2024-12-31	2026-02-20	10-K	0001144980-26-000051
17	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$17.2B	2024-12-31	2025-02-26	10-K	0001144980-25-000077
18	gross profit	us-gaap:GrossProfit	\$2.8B	2023-12-31	2026-02-20	10-K	0001144980-26-000051
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$14.8B	2023-12-31	2025-02-26	10-K	0001144980-25-000077
20	gross profit	us-gaap:GrossProfit	\$3.1B	2022-12-31	2025-02-26	10-K	0001144980-25-000077
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$15.4B	2022-12-31	2025-02-26	10-K	0001144980-25-000077
22	gross profit	us-gaap:GrossProfit	\$1.9B	2021-12-31	2024-02-29	10-K	0001144980-24-000076
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$9.8B	2021-12-31	2024-02-29	10-K	0001144980-24-000076
24	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$36.2M	2019-12-31	2022-03-01	10-K	0001144980-22-000079
25	operating income	us-gaap:OperatingIncomeLoss	\$953.5M	2023-12-31	2026-02-20	10-K	0001144980-26-000051
26	interest expense	us-gaap:InterestExpense	\$165.7M	2023-12-31	2024-02-29	10-K	0001144980-24-000076
27	current assets	us-gaap:AssetsCurrent	\$3.4B	2025-12-31	2026-02-20	10-K	0001144980-26-000051
28	current liabilities	us-gaap:LiabilitiesCurrent	\$3.6B	2025-12-31	2026-02-20	10-K	0001144980-26-000051
29	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	\$142.3M	2023-12-31	2024-02-29	10-K	0001144980-24-000076
30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$67.7M	2023-12-31	2026-02-20	10-K	0001144980-26-000051
31	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsDeductibleItemsAndLossFromEquityMethodInvestments	\$681.3M	2023-12-31	2026-02-20	10-K	0001144980-26-000051
32	income tax	us-gaap:IncomeTaxExpenseBenefit	\$198.8M	2023-12-31	2026-02-20	10-K	0001144980-26-000051
33	current assets	us-gaap:AssetsCurrent	\$3.1B	2023-12-31	2025-02-26	10-K	0001144980-25-000077
34	current liabilities	us-gaap:LiabilitiesCurrent	\$2.9B	2023-12-31	2025-02-26	10-K	0001144980-25-000077
35	current assets	us-gaap:AssetsCurrent	\$1.9B	2022-12-31	2024-02-29	10-K	0001144980-24-000076
36	current liabilities	us-gaap:LiabilitiesCurrent	\$1.0B	2022-12-31	2024-02-29	10-K	0001144980-24-000076
37	assets	us-gaap:Assets	\$10.2B	2023-12-31	2026-02-20	10-K	0001144980-26-000051
38	assets	us-gaap:Assets	\$8.0B	2022-12-31	2025-02-26	10-K	0001144980-25-000077
39	shares outstanding	dei:EntityCommonStockSharesOutstanding	19,257,920	2026-02-18	2026-02-20	10-K	0001144980-26-000051
40	shares outstanding	dei:EntityCommonStockSharesOutstanding	19,645,447	2025-02-24	2025-02-26	10-K	0001144980-25-000077