

## Group 1 Automotive Inc. (GPI)

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

| Group 1 Automotive Inc.<br>GPI; shops |                                                                                                                                                                                                                   |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Grade</b>                          | <div> <div>C</div> <div> <div>A</div> <div>B</div> <div>C</div> <div>D</div> <div>E</div> </div> </div> <p>middle fifth of 258 graded peers<br/>percentile 48.6; sampling error 2.9 points; lower is stronger</p> |
| <b>Rank</b>                           | 126 of 258                                                                                                                                                                                                        |
| <b>Profitability</b>                  | <div> <div>C</div> <div> <div>percentile 56.0</div> </div> </div>                                                                                                                                                 |
| <b>Solvency</b>                       | <div> <div>D</div> <div> <div>percentile 67.7</div> </div> </div>                                                                                                                                                 |
| <b>Growth and financing</b>           | <div> <div>A/B</div> <div> <div>percentile 22.9</div> </div> </div>                                                                                                                                               |
| <b>Reliability</b>                    | 0.94 AUC<br>filers with over \$2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025                                                                                                                   |
| <b>Peer failure rate</b>              | 0.52% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025                                                                                                                                             |
| <b>Size band</b>                      | over \$2.67B assets<br>total assets \$10.3B                                                                                                                                                                       |
| <b>Standard universe</b>              | inside<br>revenue above \$1M and assets above \$10M                                                                                                                                                               |
| <b>Warnings</b>                       | none active<br>not computable: distress                                                                                                                                                                           |
| <b>Inputs computable</b>              | 9 of 14                                                                                                                                                                                                           |
| <b>Graded from</b>                    | filings received through Feb 13, 2026<br>238 days before the rescans; latest periodic filing 10-Q received Jul 30, 2026                                                                                           |
| <b>Last close</b>                     | \$236.71<br>2026-10-08; market equity \$2.8B                                                                                                                                                                      |
| <b>Price used in grade</b>            | None                                                                                                                                                                                                              |



### C, the tortoise

middle fifth of its sector; letters are fifths of the 258 graded peers

### Share price, twelve months to the rescans

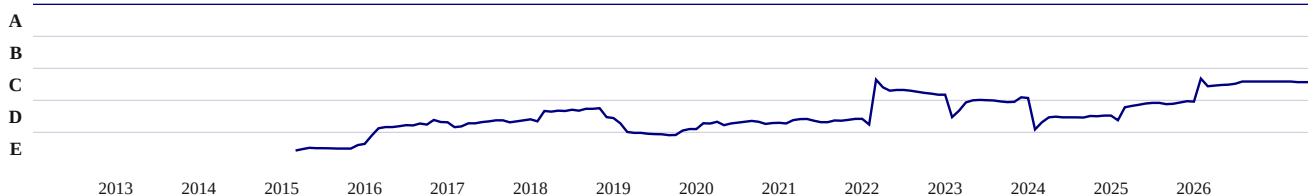
split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: D/E from Feb 21, 2024, D from Mar 21, 2024, C/D from May 21, 2025, C from Feb 21, 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 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.

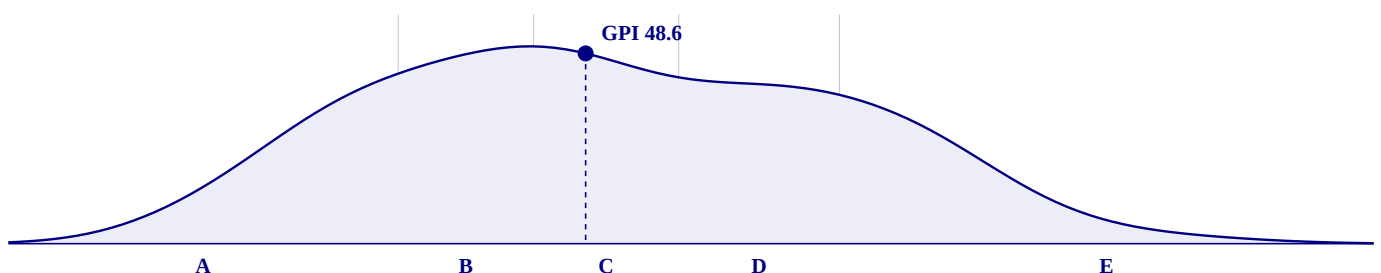
## The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

| Input                                               | Percentile, 0 to 100 | Value          | Peer median | Percentile | Peers | Period end                                                                 |
|-----------------------------------------------------|----------------------|----------------|-------------|------------|-------|----------------------------------------------------------------------------|
| <b>Profitability, sleeve percentile 56.0</b>        |                      |                |             |            |       |                                                                            |
| Gross profitability                                 |                      | 35.0%          | 42.6%       | 58.9       | 242   | 2025-12-31                                                                 |
| Return on invested capital                          |                      | 8.9%           | 10.9%       | 63.9       | 84    | 2025-12-31                                                                 |
| Accruals ratio                                      |                      | (3.7%)         | (4.9%)      | 65.7       | 287   | 2025-12-31                                                                 |
| Gross margin stability, five years                  |                      | 0.9 pts        | 1.2 pts     | 35.3       | 219   | 2025-12-31                                                                 |
| <b>Solvency, sleeve percentile 67.7</b>             |                      |                |             |            |       |                                                                            |
| 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 | 1.92        |            |       | one or more required annual facts are missing latest aligned               |
| Net debt to EBITDA                                  |                      | not computable | 1.84x       |            |       | inputs end 2021-12-31; latest annual assets end 2025-12-31                 |
| Interest coverage                                   |                      | not computable | 2.26x       |            |       | one or more required annual facts are missing                              |
| Current ratio                                       |                      | 1.08x          | 1.37x       | 67.7       | 295   | 2025-12-31                                                                 |
| <b>Growth and financing, sleeve percentile 22.9</b> |                      |                |             |            |       |                                                                            |
| Revenue growth, three-year compound                 |                      | 11.6%          | 1.5%        | 13.1       | 269   | 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%        | 8.9        | 272   | 2025-12-31                                                                 |
| Net share issuance, one year                        |                      | (10.0%)        | (0.6%)      | 3.8        | 211   | 2026-02-06                                                                 |

## Among 258 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                  |
|------|---------------------------------|------------|--------|---------------------------|
| 121  | Starbucks Corp. (SBUX)          | 46.7       | C      |                           |
| 122  | Universal Corp. (UVV)           | 47.1       | C      | late filer                |
| 123  | Scansource, Inc. (SCSC)         | 47.5       | C      | fortress<br>balance sheet |
| 124  | Lowes Companies Inc. (LOW)      | 47.9       | C      |                           |
| 125  | Yum China Holdings, Inc. (YUMC) | 48.2       | C      |                           |
| 126  | Group 1 Automotive Inc. (GPI) < | 48.6       | C      |                           |
| 127  | Reliance, Inc. (RS)             | 49.0       | C      |                           |
| 128  | Foster L B Co. (FSTR)           | 49.4       | C      |                           |
| 129  | TD Synnex Corp. (SNX)           | 49.8       | C      |                           |
| 130  | Boise Cascade Co. (BCC)         | 50.2       | C      |                           |
| 131  | Titan Machinery Inc. (TITN)     | 50.6       | C      | fortress<br>balance sheet |

## 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    | (38.2%) | (0.1%)      | 12         |
| Distance from 52-week high                              | (47.5%) | (24.1%)     | 18         |
| EBIT to enterprise value                                | 12.9%   | 5.3%        | 90         |
| Free cash flow yield                                    | 15.0%   | 4.2%        | 90         |
| Book value to price                                     | 1.05    | 0.36        | 84         |
| Sales to price                                          | 8.00    | 1.75        | 91         |
| Composite equity issuance, five years                   | (45.4%) | (16.7%)     | 6          |
| Relative strength against the sector, log excess return | (0.46)  | 0.02        | 12         |

## Diagnostics

not in the grade

| Measure                                                | Value                           |
|--------------------------------------------------------|---------------------------------|
| <b>Piotroski F-score 5 of 9, period end 2025-12-31</b> |                                 |
| 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                            |
| <b>Cash, filings, liquidity</b>                        |                                 |
| Cash and equivalents                                   | \$164.5M                        |
| Operating cash flow, four quarters                     | \$439.2M                        |
| Months of runway                                       | not finite                      |
| Days since last periodic filing                        | 71 (10-Q received Jul 30, 2026) |
| Median daily dollar volume, 63 sessions                | \$61.6M                         |

## 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                                                           | \$3.6B   | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 2 | assets           | us-gaap:Assets                                                                | \$10.3B  | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 3 | operating income | us-gaap:OperatingIncomeLoss                                                   | \$734.0M | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 4 | pretax income    | us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItems | \$449.9M | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 5 | income tax       | us-gaap:IncomeTaxExpenseBenefit                                               | \$126.2M | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 6 | total debt       | us-gaap:LongTermDebtAndCapitalLeaseObligations                                | \$3.4B   | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |

|    |                           |                                                                                                |            |            |            |      |                      |
|----|---------------------------|------------------------------------------------------------------------------------------------|------------|------------|------------|------|----------------------|
| 7  | book equity               | us-gaap:StockholdersEquity                                                                     | \$2.8B     | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 8  | cash                      | us-gaap:CashAndCashEquivalentsAtCarryingValue                                                  | \$32.5M    | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 9  | total debt                | us-gaap:LongTermDebtAndCapitalLeaseObligations                                                 | \$2.7B     | 2024-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 10 | book equity               | us-gaap:StockholdersEquity                                                                     | \$3.0B     | 2024-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 11 | cash                      | us-gaap:CashAndCashEquivalentsAtCarryingValue                                                  | \$34.4M    | 2024-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 12 | net income                | us-gaap:NetIncomeLoss                                                                          | \$325.2M   | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 13 | operating cash flow       | us-gaap:NetCashProvidedByUsedInOperatingActivities                                             | \$694.5M   | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 14 | assets                    | us-gaap:Assets                                                                                 | \$9.8B     | 2024-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 15 | revenue                   | us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax                                    | \$22.6B    | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 16 | gross profit              | us-gaap:GrossProfit                                                                            | \$3.2B     | 2024-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 17 | revenue                   | us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax                                    | \$19.9B    | 2024-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 18 | gross profit              | us-gaap:GrossProfit                                                                            | \$3.0B     | 2023-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 19 | revenue                   | us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax                                    | \$17.9B    | 2023-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 20 | gross profit              | us-gaap:GrossProfit                                                                            | \$3.0B     | 2022-12-31 | 2025-02-14 | 10-K | 0001031203-25-000013 |
| 21 | revenue                   | us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax                                    | \$16.2B    | 2022-12-31 | 2025-02-14 | 10-K | 0001031203-25-000013 |
| 22 | gross profit              | us-gaap:GrossProfit                                                                            | \$2.4B     | 2021-12-31 | 2024-02-14 | 10-K | 0001031203-24-000013 |
| 23 | revenue                   | us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax                                    | \$13.5B    | 2021-12-31 | 2024-02-14 | 10-K | 0001031203-24-000013 |
| 24 | total debt                | us-gaap:LongTermDebtAndCapitalLeaseObligations                                                 | \$1.8B     | 2021-12-31 | 2023-02-16 | 10-K | 0001031203-23-000007 |
| 25 | cash                      | us-gaap:CashAndCashEquivalentsAtCarryingValue                                                  | \$14.9M    | 2021-12-31 | 2023-02-16 | 10-K | 0001031203-23-000007 |
| 26 | operating income          | us-gaap:OperatingIncomeLoss                                                                    | \$884.4M   | 2021-12-31 | 2024-02-14 | 10-K | 0001031203-24-000013 |
| 27 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization                                                   | \$78.9M    | 2021-12-31 | 2022-02-23 | 10-K | 0001031203-22-000007 |
| 28 | current assets            | us-gaap:AssetsCurrent                                                                          | \$3.7B     | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 29 | current liabilities       | us-gaap:LiabilitiesCurrent                                                                     | \$3.4B     | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 30 | capital expenditure       | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment                                             | \$270.0M   | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 31 | operating cash flow       | us-gaap:NetCashProvidedByUsedInOperatingActivities                                             | \$586.3M   | 2024-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 32 | capital expenditure       | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment                                             | \$245.1M   | 2024-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 33 | operating cash flow       | us-gaap:NetCashProvidedByUsedInOperatingActivities                                             | \$190.2M   | 2023-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 34 | capital expenditure       | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment                                             | \$185.4M   | 2023-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 35 | operating cash flow       | us-gaap:NetCashProvidedByUsedInOperatingActivities                                             | \$585.9M   | 2022-12-31 | 2025-02-14 | 10-K | 0001031203-25-000013 |
| 36 | capital expenditure       | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment                                             | \$155.5M   | 2022-12-31 | 2025-02-14 | 10-K | 0001031203-25-000013 |
| 37 | capital expenditure       | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment                                             | \$143.6M   | 2021-12-31 | 2024-02-14 | 10-K | 0001031203-24-000013 |
| 38 | pretax income             | us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsAndDiscontrolling | \$806.9M   | 2025-12-31 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 39 | income tax                | us-gaap:IncomeTaxExpenseBenefit                                                                | \$175.5M   | 2021-12-31 | 2024-02-14 | 10-K | 0001031203-24-000013 |
| 40 | current assets            | us-gaap:AssetsCurrent                                                                          | \$1.7B     | 2021-12-31 | 2023-02-16 | 10-K | 0001031203-23-000007 |
| 41 | current liabilities       | us-gaap:LiabilitiesCurrent                                                                     | \$1.5B     | 2021-12-31 | 2023-02-16 | 10-K | 0001031203-23-000007 |
| 42 | current assets            | us-gaap:AssetsCurrent                                                                          | \$2.0B     | 2020-12-31 | 2022-02-23 | 10-K | 0001031203-22-000007 |
| 43 | current liabilities       | us-gaap:LiabilitiesCurrent                                                                     | \$1.8B     | 2020-12-31 | 2022-02-23 | 10-K | 0001031203-22-000007 |
| 44 | assets                    | us-gaap:Assets                                                                                 | \$7.8B     | 2023-12-31 | 2025-02-14 | 10-K | 0001031203-25-000013 |
| 45 | assets                    | us-gaap:Assets                                                                                 | \$6.7B     | 2022-12-31 | 2024-02-14 | 10-K | 0001031203-24-000013 |
| 46 | shares outstanding        | dei:EntityCommonStockSharesOutstanding                                                         | 11,925,199 | 2026-02-06 | 2026-02-13 | 10-K | 0001031203-26-000064 |
| 47 | shares outstanding        | dei:EntityCommonStockSharesOutstanding                                                         | 13,244,315 | 2025-02-07 | 2025-02-14 | 10-K | 0001031203-25-000013 |