GROUP 1

Investor Presentation

Q4 2025

Forward Looking Statements

This presentation contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, which are statements related to future, not past, events and are based on our current expectations and assumptions regarding our business, the economy and other future conditions. In this context, the forward-looking statements often include statements regarding our strategic investments, goals, plans, projections and guidance regarding our financial position, results of operations and business strategy, including the annualized revenues of recently completed acquisitions or dispositions and other benefits of such currently anticipated or recently completed acquisitions or dispositions. These forward-looking statements often contain words such as "expects," "anticipates," "intends," "plans," "believes," "seeks," "should," "foresee," "may" or "will" and similar expressions.

While management believes that these forward-looking statements are reasonable as and when made, there can be no assurance that future developments affecting us will be those that we anticipate. Any such forward-looking statements are not assurances of future performance and involve risks and uncertainties that may cause actual results to differ materially from those set forth in the statements. These risks and uncertainties include, among other things, (a) general economic and business conditions, (b) the impacts of sustained levels of inflation, (c) developments in U.S. and global trade policy, including the imposition by the U.S. of significant tariffs on the import of automobiles and certain materials used in our parts and services business and the resulting consequences (including, but not limited to, retaliatory tariffs by non-U.S. nations, supply chain disruptions, vehicle and part cost increases and demand decreases and potential recessions in the U.S. and U.K.), (d) the level of manufacturer incentives, (e) our ability to comply with extensive laws, regulations and policies applicable to our operations, including BEV mandates in the U.K. and their impact on new vehicle demand, (f) our ability to obtain an inventory of desirable new and used vehicles (including as a result of changes in the international trade environment), (g) our relationship with our automobile manufacturers and the willingness of manufacturers to approve future acquisitions, (h) our cost of financing and the availability of credit for consumers, (i) our ability to complete acquisitions and dispositions, on a timely basis, if at all and the risks associated therewith, (j) our ability to successfully integrate recent and future acquisitions and realize the expected benefits from consummated acquisitions, (k) foreign exchange controls and currency fluctuations, (l) the armed conflicts in Ukraine and the Middle East, (m) our ability to maintain sufficient liquidity to operate, and (n) a material failure in or breach of our vendors' information technology systems and other cybersecurity incidents.

For additional information regarding known material factors that could cause our actual results to differ from our projected results, please see our filings with the Securities and Exchange Commission, including our Annual Report on Form 10-K, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K. Readers are cautioned not to place undue reliance on forward-looking statements, which speak only as of the date hereof. We undertake no obligation to publicly update or revise any forward-looking statements after the date they are made, whether as a result of new information, future events or otherwise.

Group 1 : Four Strategic Pillars that Drive A Better Way

1. Local Focus

Improves customer experience and offers a unique value proposition through multiple brand options within a market

Selling and servicing in our local markets builds retention and strengthens the customer ownership cycle

Provides GP1 more opportunities to **increase share of garage**

Leverages marketing efforts to drive business within our markets

Reduces costs and increases throughput via centralized processes

2. Differentiated Parts & Service Business

Outperformance of the peer group's average same store growth rate over several of the past years

#1 ranked call center provides outstanding customer service*

4-Day work week is differentiator when recruiting

AI appointment setting has driven a ~40% penetration in online appointment making

Provides **stable, countercyclical complement to retail business**

Delivers **compelling competitive advantage**, powered by:

- Continued process improvements
- Ongoing investment in attracting and retaining talent

3. Operational Excellence in All That We Do

Targets optimized operations at each dealership to achieve "**full rooftop potential**"

Lowers operating costs through standardization of key processes and sharing of business resources

Scale amplifies the impact of our operational excellence, allowing us to unlock additional value

4. Disciplined Capital Planning and Allocation

Balanced M&A, share repurchases and dividends

$9.1 billion in acquired revenues since the beginning of 2021

6.8 million shares repurchased since the beginning of 2021 representing 37% of share count **

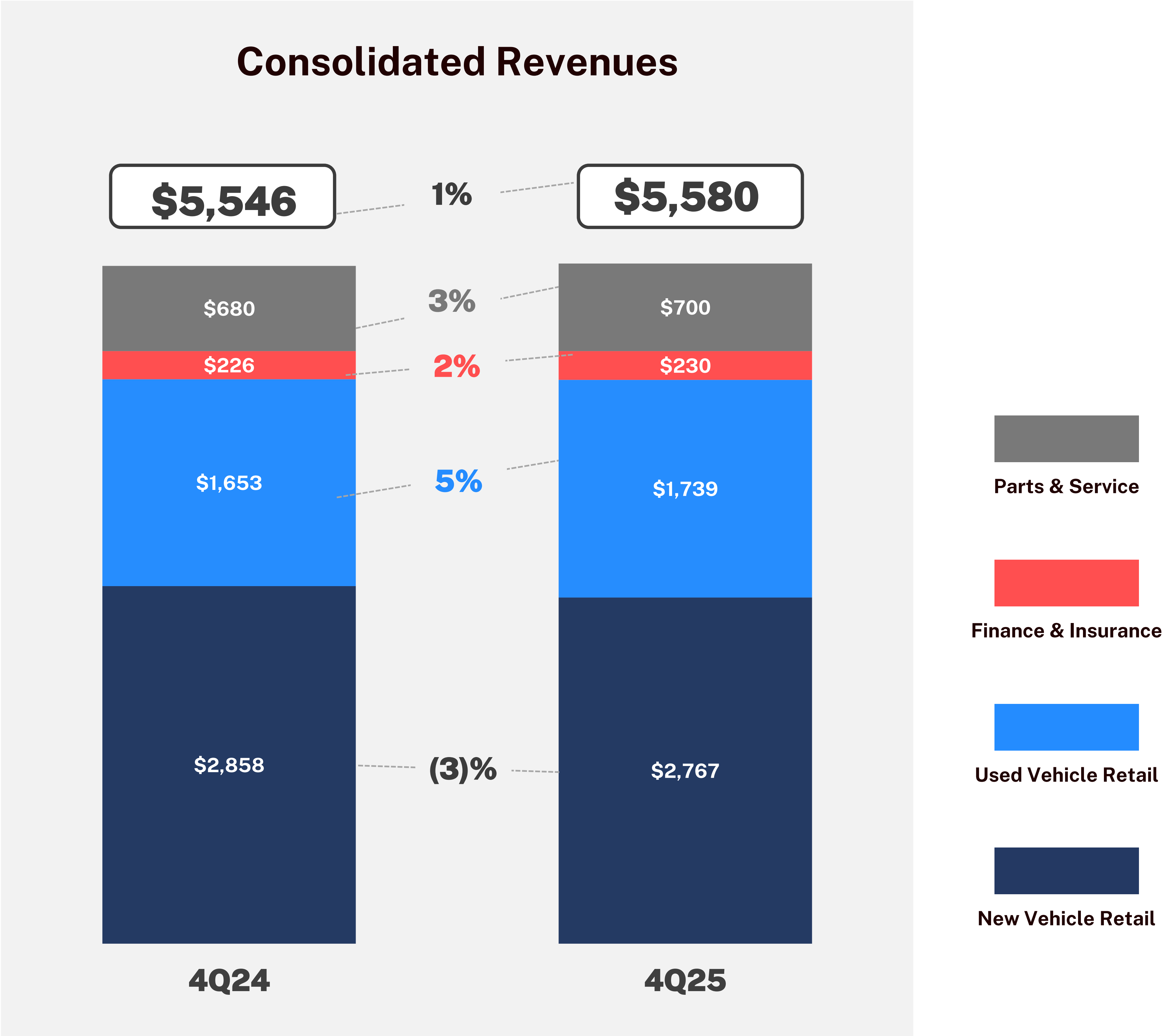
$123.6 million returned to shareholders in dividends since 2021

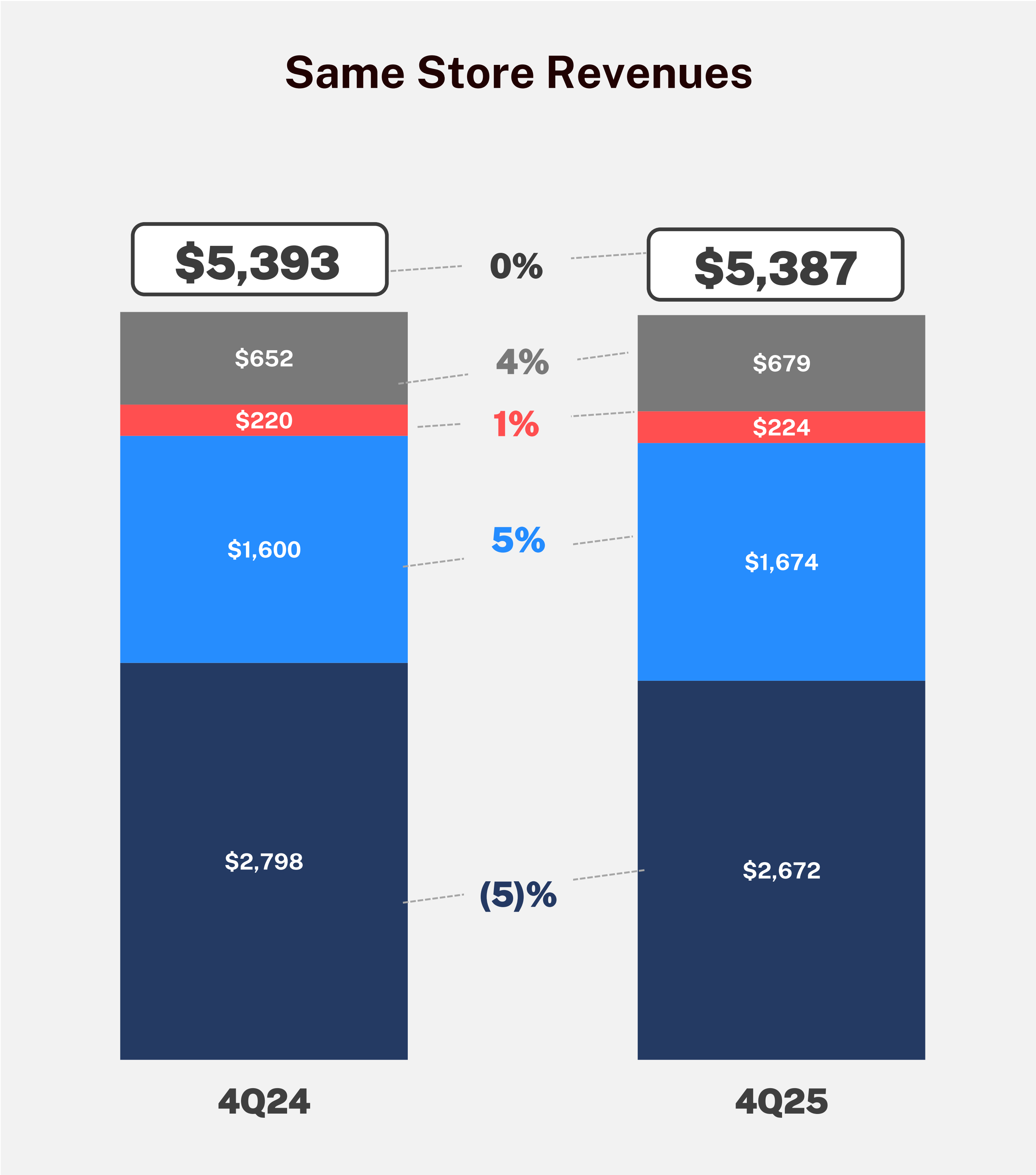
Low rent-adjusted leverage provides flexibility to engage in M&A

Integrity | Transparency | Professionalism | Teamwork | Respect

*Based on the 2025 Pied Piper PSI Service Telephone Effectiveness Study
**As of January 28, 2026

Consolidated and Same Store Revenue

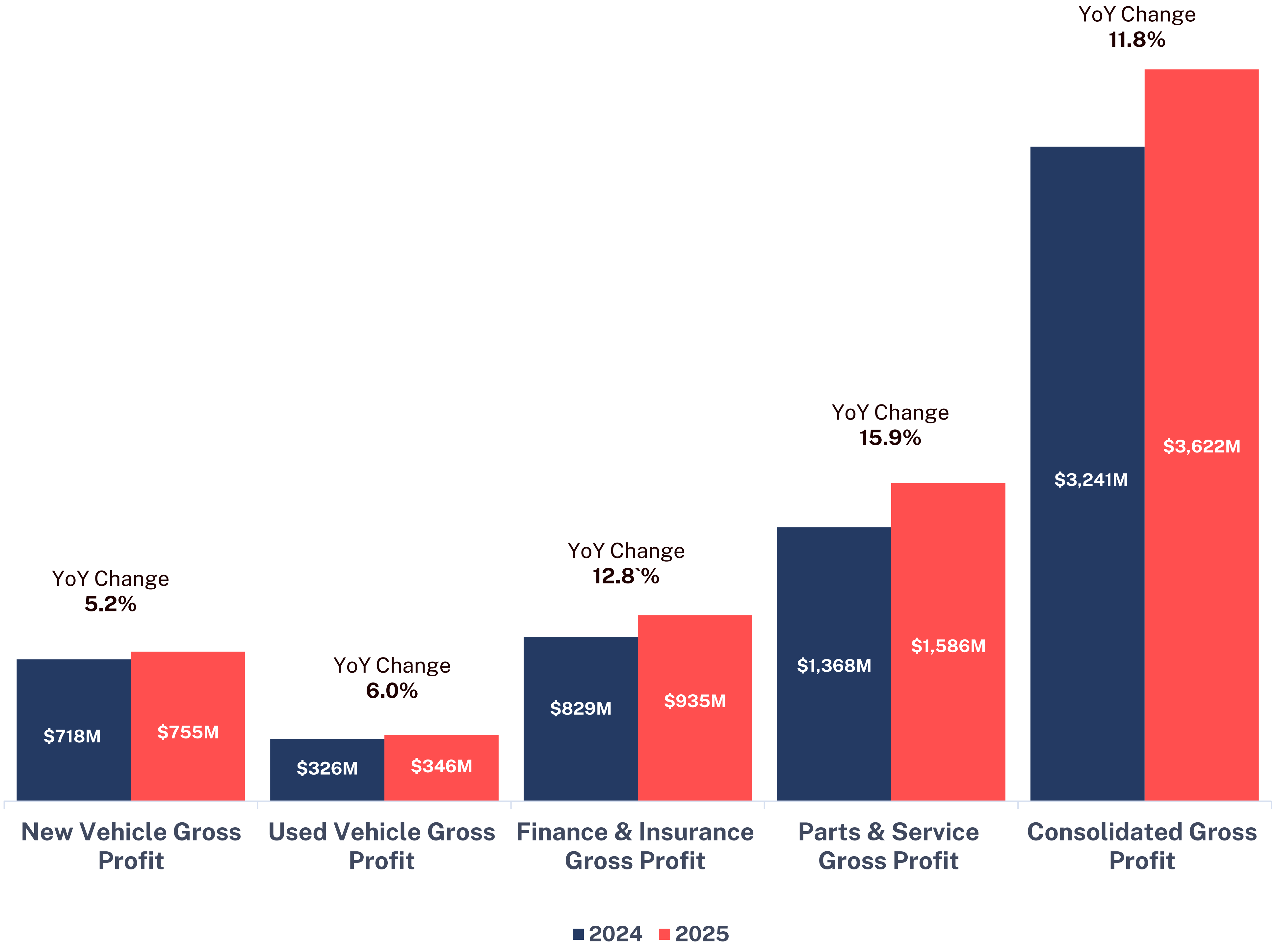




Consistently Delivering Gross Profit Growth

Increased in 2025 by 11.8% and 4.1% on an actual and same store basis, respectively, compared to 2024

Consolidated Gross Profit by Business Line



Financial and Strategic Highlights: Total Company

Financial Highlights

Full year 2025 **record revenues** of $22.6 billion increased **13.2%** over 2024 driven by **all-time records in all business lines**

Full year 2025 **record total gross profit** of $3.6 billion increased 11.8% over 2024 **driven by record parts & service gross profit** of $1.6 billion

4Q25 diluted EPS from continuing ops was $3.47 and adjusted diluted EPS from continuing ops was $8.49*

Full year 2025 diluted EPS from continuing ops was $25.13 and adjusted diluted EPS from continuing ops was $40.71*

Strategic Highlights

In 2025 we repurchased **1.3 million** shares representing over **10%** of our outstanding shares

Acquired four luxury dealerships in in the U.S. during 2025 expected to generate ~$540 million in annual revenues

Portfolio optimization of smaller, less profitable stores - $775 million in revenue disposed during 2025

In the U.K. we are continuously taking decisive actions to control costs, including workforce realignment and strategic closing of certain facilities

*See Appendix for Non-GAAP Reconciliations

Financial and Strategic Highlights: U.K. Operations

Financial Highlights

- Despite ongoing challenges in the macroeconomic environment, 4Q25 same store revenues grew across almost every business line
- 4Q25 parts & service revenue and gross profit increased YoY on an actual and same store basis driven by a 9% increase in customer pay revenue due to a 36% increase in repair orders
- 4Q25 F&I revenue and gross profit increased YoY on an actual and same store basis with F&I per retail unit increasing 13%
- 4Q25 total SG&A expenses declined YoY reflecting cost improvements despite headwinds from inflation and cost increases, some of which was government imposed

Strategic Highlights

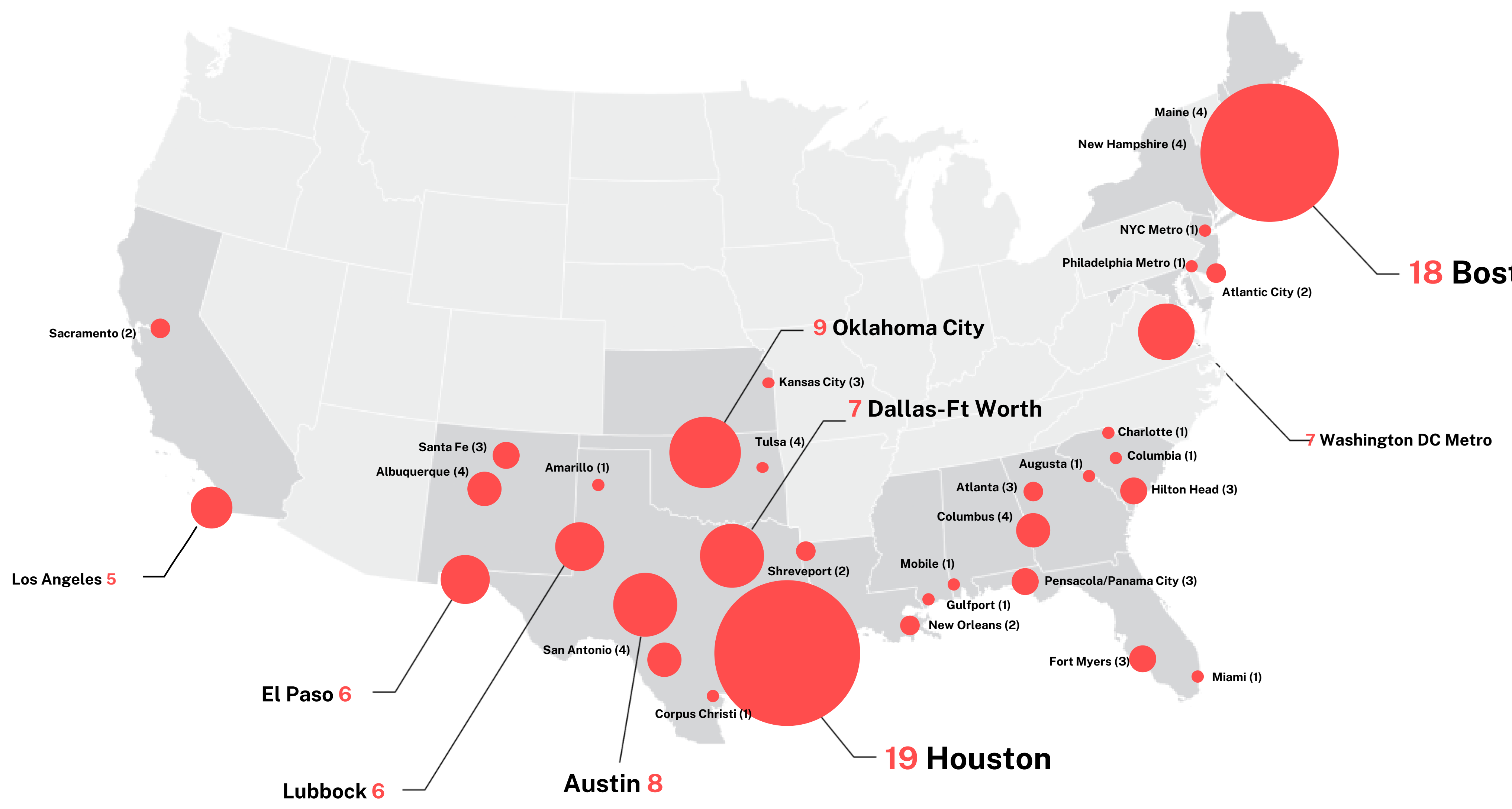
- We are continuously taking decisive actions to control costs, strengthen operational efficiency and position the business for improved returns as market conditions stabilize
- We are implementing our key U.S. operating practices in the U.K. and are realizing the positive impacts particularly in parts & service and F&I
- As a result of our focused efforts, same store technician headcount grew 9.5% YoY adding significant capacity to our shops
- In 2025 we closed 9 dealerships and terminated 7 additional franchises and we continue to execute on our exit of the JLR brand

We are a local business with local focus

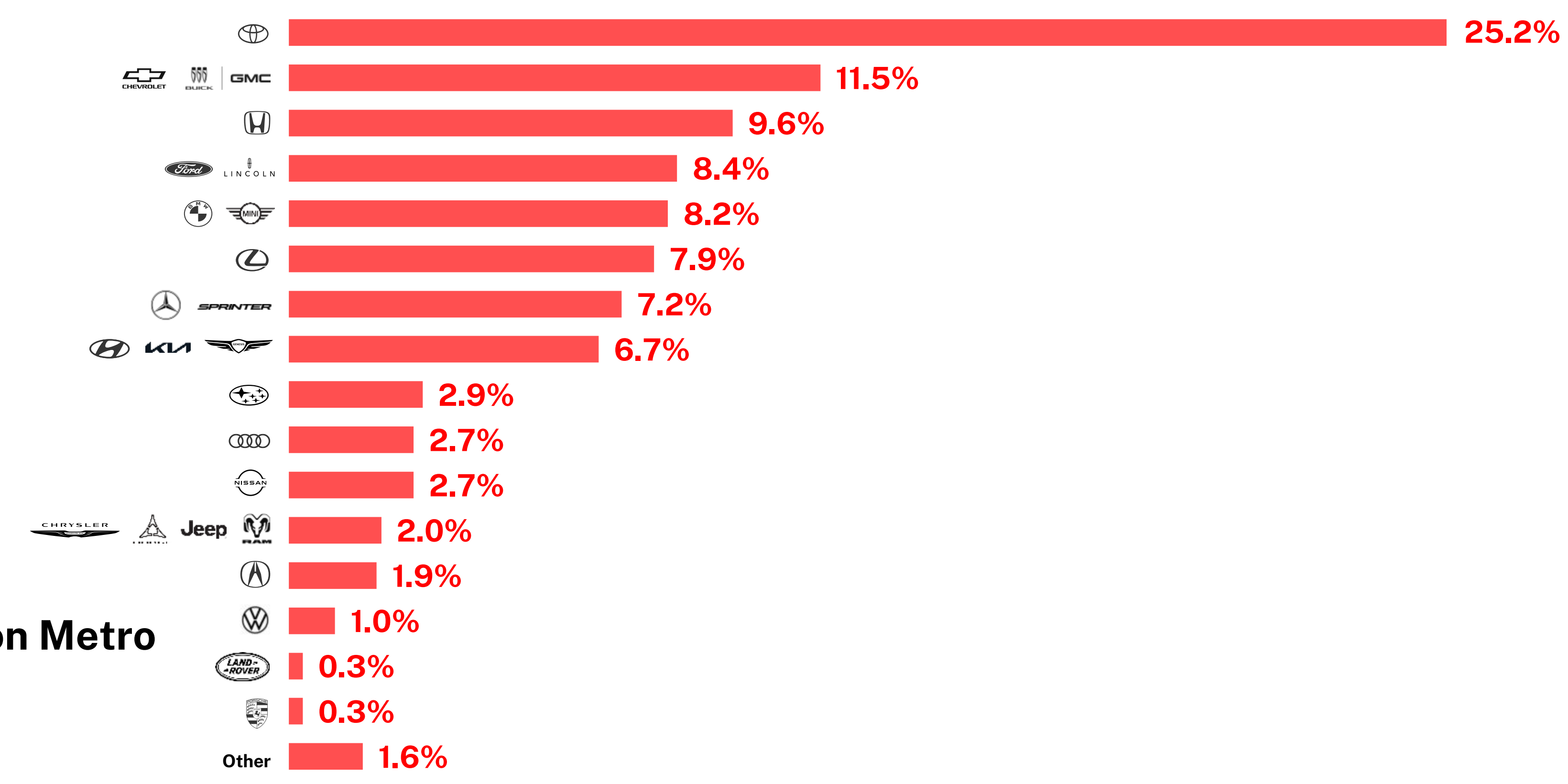
9 Markets in the U.S. with 5 or More Stores

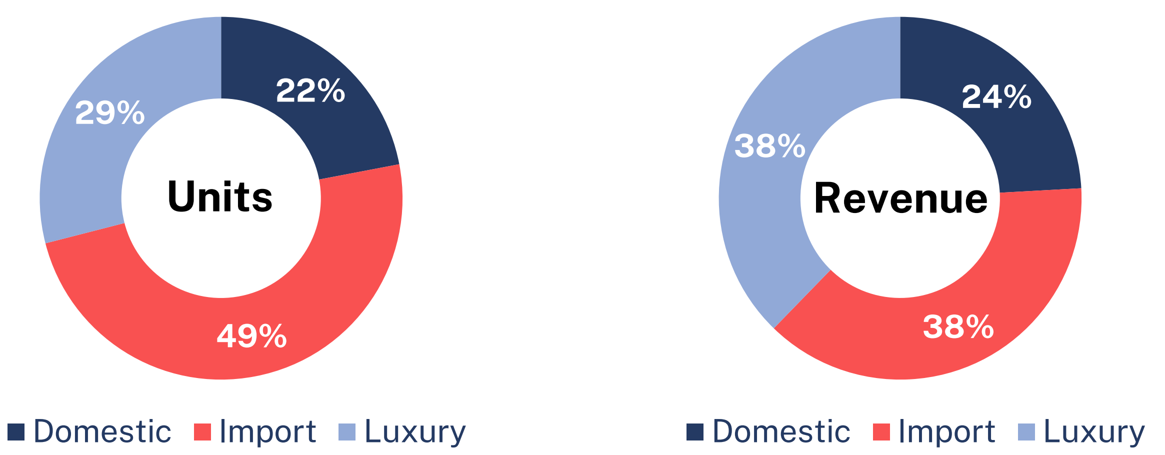
U.S.

17 States
145 Dealerships
72% of New Vehicle Unit Sales*



U.S. Brand Diversification





Offers consumers different brands in a given market, capturing share of garage and reducing risk from evolving consumer preferences

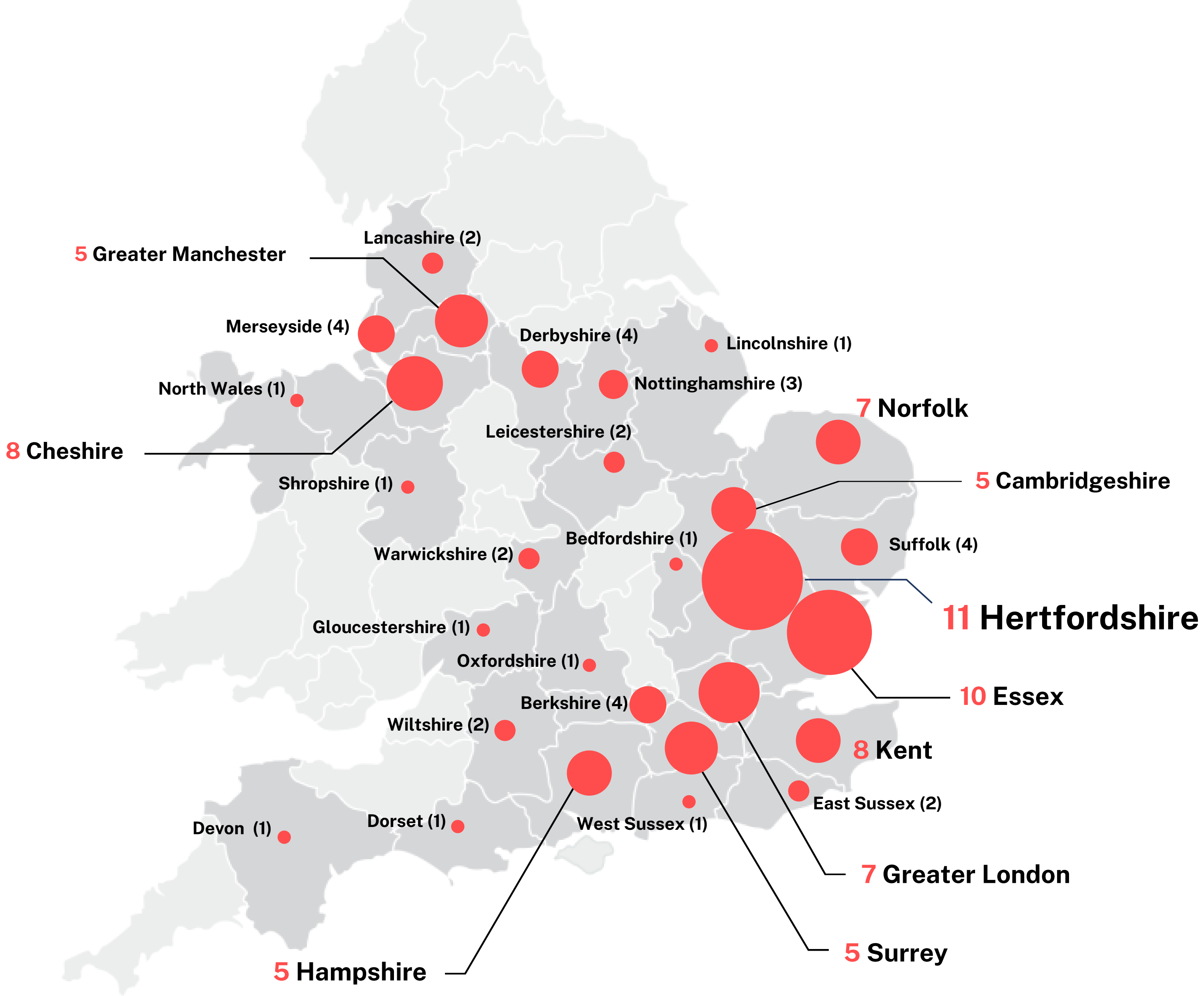
*As of January 29, 2026; Sales based on YTD results as of December 31, 2025.
May not add to 100% due to rounding

We are a local business with local focus

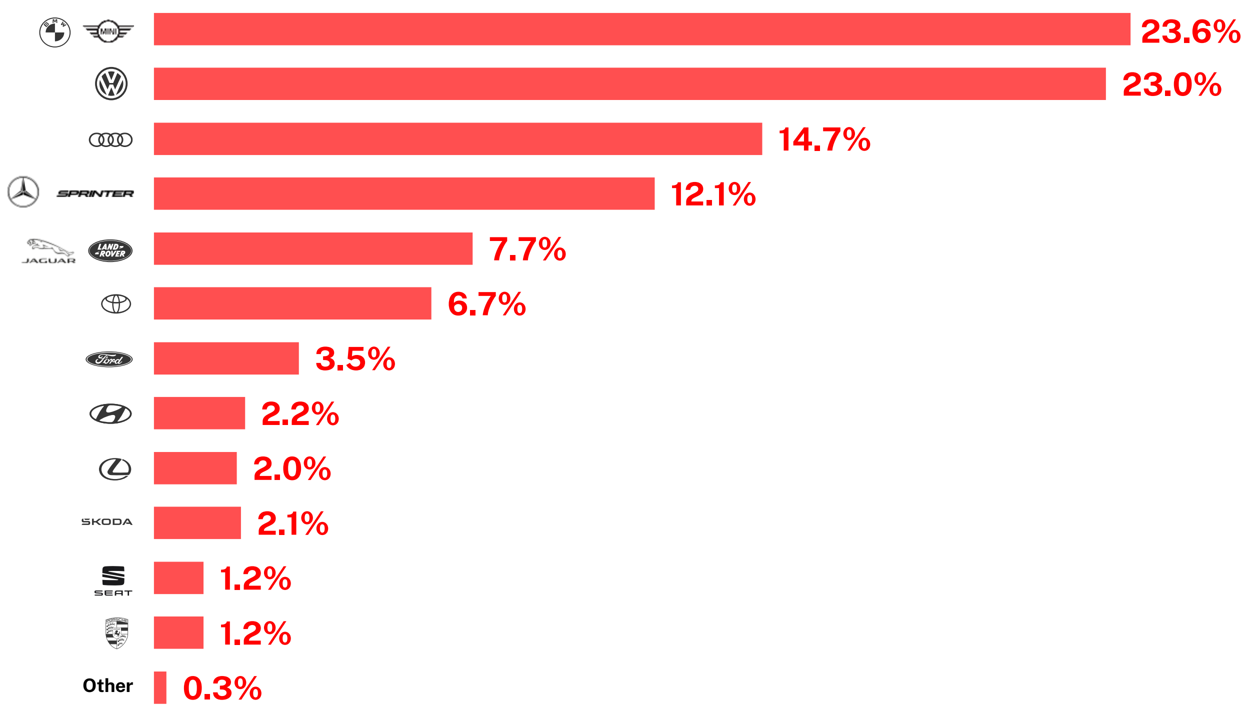
10 Markets in the U.K. with 5 or More Stores

U.K.

England & Wales
109 Dealerships
28% of New Vehicle Unit Sales*

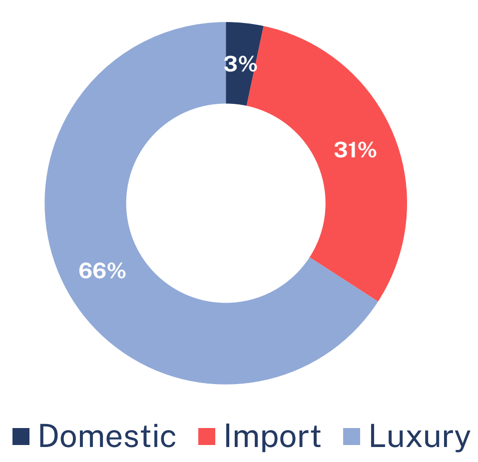


U.K. Brand Diversification



Units

Revenue



Offers consumers different brands in a given market, capturing share of garage and reducing risk from evolving consumer preferences

*As of January 29, 2026; Sales based on YTD results as of December 31, 2025.
May not add to 100% due to rounding

Local focus leads to a better customer experience, an increased share of garage and enhanced operational efficiencies

Our markets offer customers more brands to choose from and more options for service, including used off-make parts and service support, resulting in a better customer experience and increased revenue opportunities

More than 58% of U.S. households have 2 or more cars in the garage[(1)]

Offering multiple brands in a market allows Group 1 to address this significant opportunity

Provides consolidated used vehicle purchasing, transfer and reconditioning and more focused and efficient marketing spend

Recently launched El Paso marketing

(1) 2024 American Community Survey, Household Size by Vehicles Available, United States Census

Parts & Service Provides Stable and Countercyclical Complement to Retail Business

Heart of GPI's business model

Highest margin segment of the business, representing **13%** of Q4 2025 revenue, but delivering **45%** of Q4 2025 total gross profit

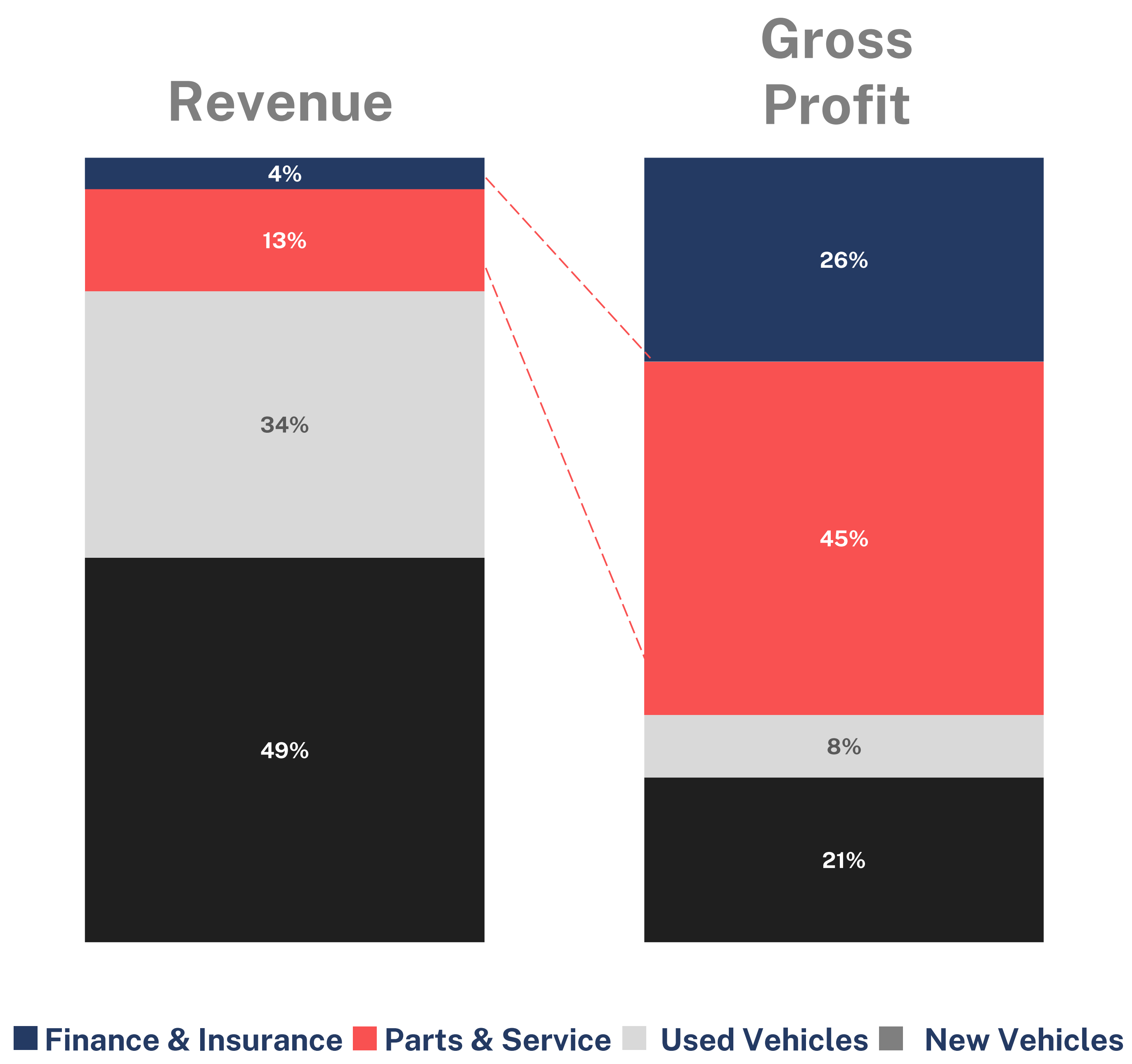
2025 Fixed Absorption* **~100%**

Stable free cash flow throughout economic cycles

Above sector-average growth through strategic emphasis on customer service

*Fixed absorption calculation: parts & service gross profit divided by total company fixed costs plus parts & service selling expenses

4Q25 Business Diversification



Parts & Service Gives Group 1 a Compelling Competitive Advantage

Technology
Easy online booking, #1 ranked call center[1] and customer management software improve efficiency and close rates

Talent Retention
4-day work week, air conditioning in facilities and technician tools program

Market Positioning
Increasing vehicle complexity benefits franchised dealers with better trained and equipped service departments as the car park ages and average mileage increases

[1] Based on the 2025 Pied Piper PSI Service Telephone Effectiveness Study

Operational Excellence Lowers Costs and Optimizes Dealership Performance to Achieve Full Rooftop Potential

Technology investment drives customer and employee efficiencies (AI billing, virtual F&I, phone & chat lead)

Variable cost structure allows management to adjust quickly to changes in the macroeconomic environment

Our strategy generates in-market efficiencies (used vehicle purchasing / transfers / reconditioning, marketing spend and impact, loyalty program, customer experience center)

Standardization across rooftops structurally lowers costs company-wide (warranty operating model, technician acquisition and retention, procurement, used vehicle purchasing and service-to-sales integration)

Increased scale through M&A leverages this impact

GPI is currently in its strongest position of the decade in collective Customer Satisfaction, Service Loyalty and Sales Expectancy performance

Focused, Experienced Management Team
Has a Proven Track Record of Exceptional Performance

Daryl Kenningham
President, CEO and Director

35+ Years Industry Experience

Manufacturer and Automotive Retailing Experience

Joined GP1 July 2011

Pete DeLongchamps
SVP, Financial Services and Manufacturer Relations

35+ Years Industry Experience

Manufacturer and Automotive Retailing Experience

Joined GP1 July 2004

Gillian Hobson
SVP, Chief Legal Officer and Corporate Secretary

20+ Years Corporate Legal Experience

M&A, Capital Transactions, Securities Disclosure, and Corporate Governance Experience

Joined GP1 January 2023

Melkeya McDuffie
SVP and CHRO

20+ Years Human Resources Experience Across Multiple Industries and Geographies

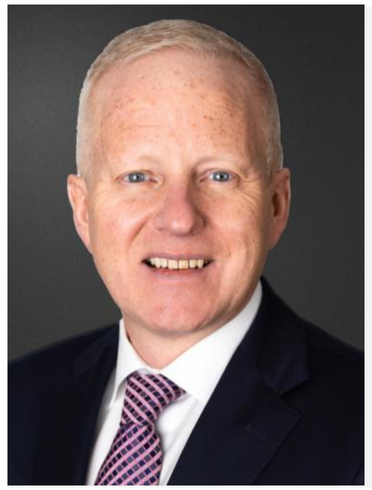
Joined GP1 August 2025

Daniel McHenry
SVP and CFO

15+ Years Industry Experience

Public Accounting and Automotive Retailing Experience

Joined GP1 February 2007



Mark Raban
CEO, UK Operations

20+ Years Industry Experience

Automotive Retailing and Finance Experience

Joined GP1 October 2024

Shelley Washburn
SVP and Chief Marketing Officer

30+ Years Industry Experience

Automotive Marketing and Automotive Retailing Experience

Joined GP1 January 2024

Philip Southwick
VP, Retail Operations

15+ Years Industry Experience

Manufacturer and Automotive Retailing Experience

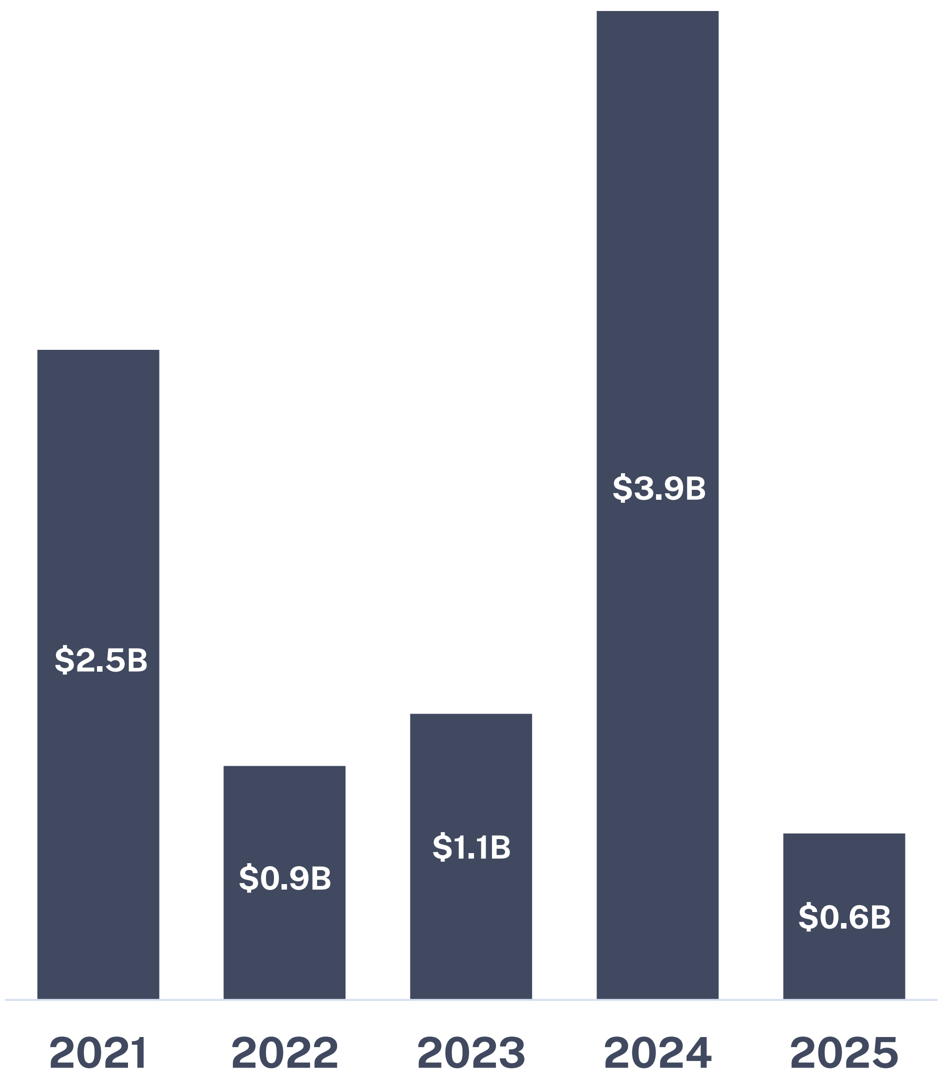
Joined GP1 June 2010

Disciplined Capital Allocation Prioritizes Highest Return Opportunities

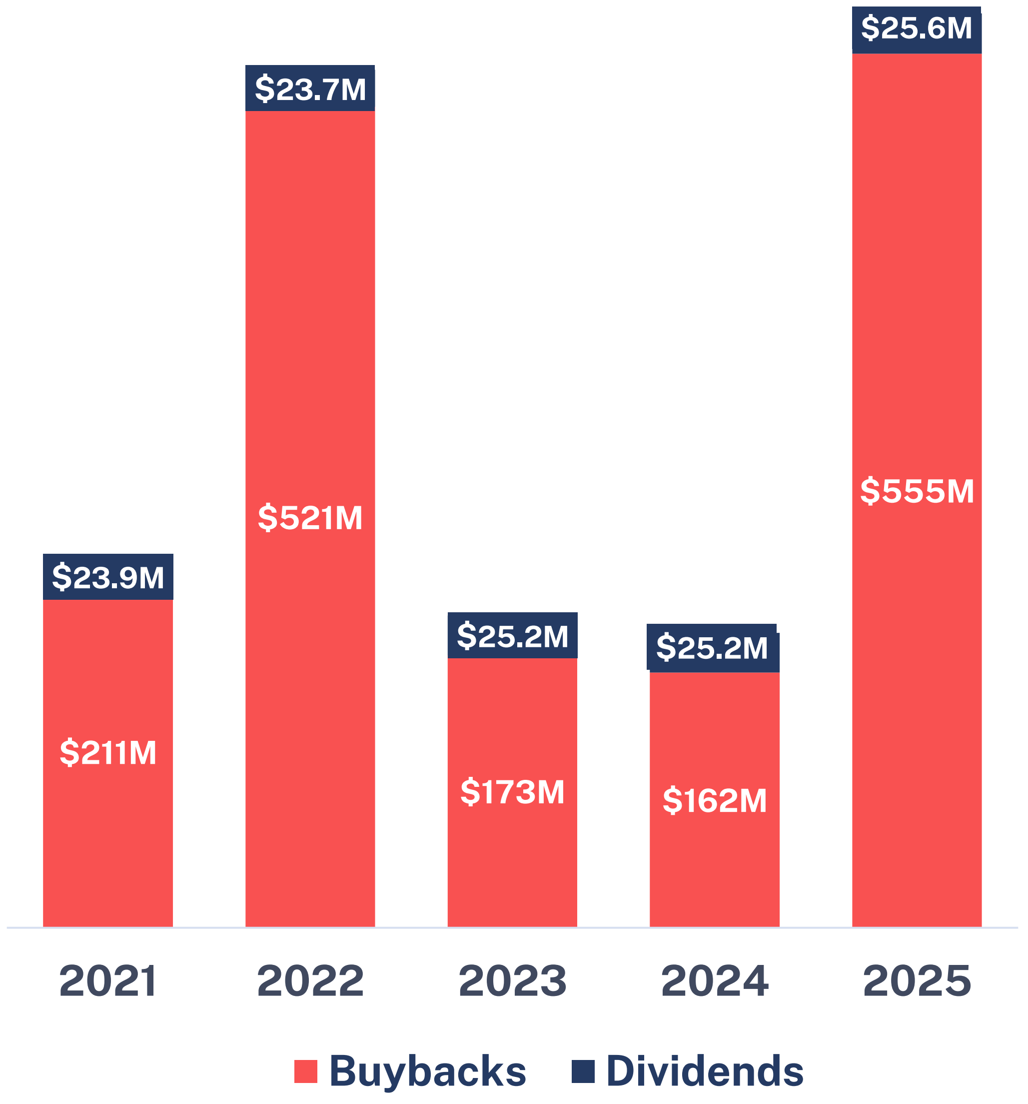
- $9.1 billion in acquired revenues since the beginning of 2021 - focus on great stores and great brands in growth markets
- ~6.8 million shares repurchased since the beginning of 2021 representing 37% of our share count*
- Returned $123.6 million to shareholders in dividends since 2021
- Portfolio optimization of smaller, less profitable stores - ~$2.1B in revenue disposed since 2021**
- Flexibility to engage in M&A due to low rent-adjusted leverage of 3.1x, as of December 31, 2025

*As of January 28, 2026
** Excludes Brazil disposition

Acquired Revenues



Capital Returned to Shareholders



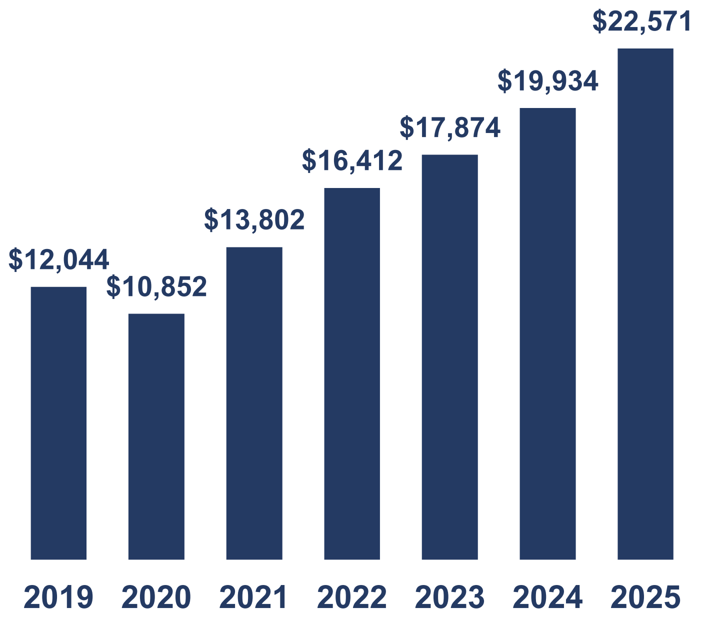
Group 1 is Positioned to Win

Well-positioned to deliver sustainable revenue growth and meaningful long-term value

- Attractive, world class brand mix in growing markets
- Best-in-class approvability due to longstanding relationships with nearly all global light vehicle OEMs
- Differentiated Parts and Services business drives countercyclical growth to retail business
- Optimized capital allocation to enable share repurchases, dividends and M&A
- Proven track record of financial delivery
- Consistent, robust adjusted free cash flow generation
- Strong financial position with low rent-adjusted leverage
- World-class operations throughout the organization
- Experienced leadership team with proven track record of performance

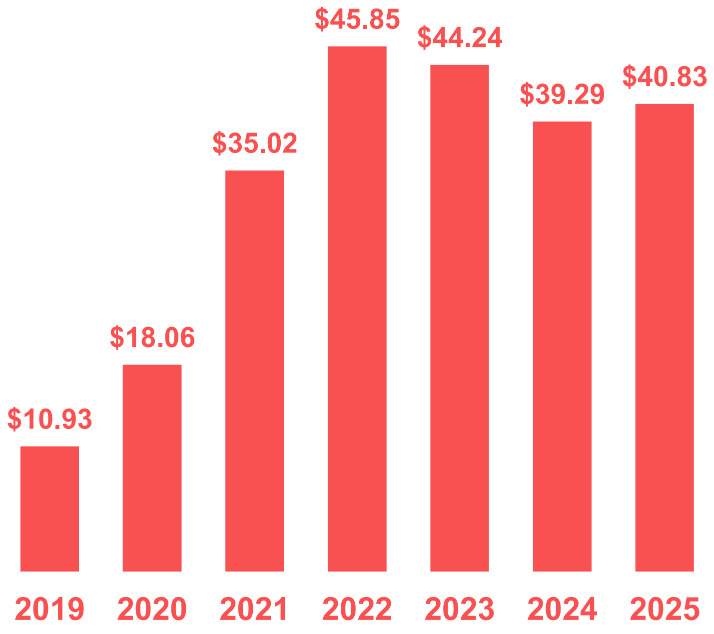
Revenue* ($MM)

+11%
CAGR



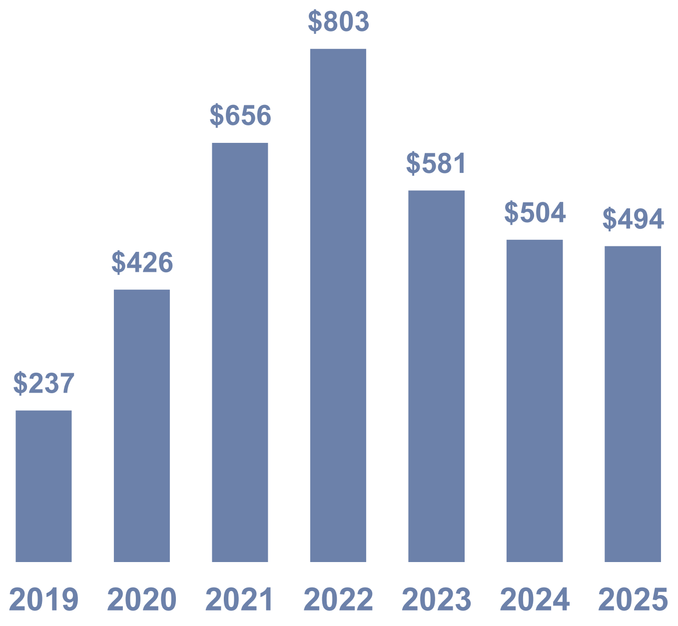
Adjusted EPS*

+25%
CAGR



Adjusted FCF* ($MM)

+13%
CAGR



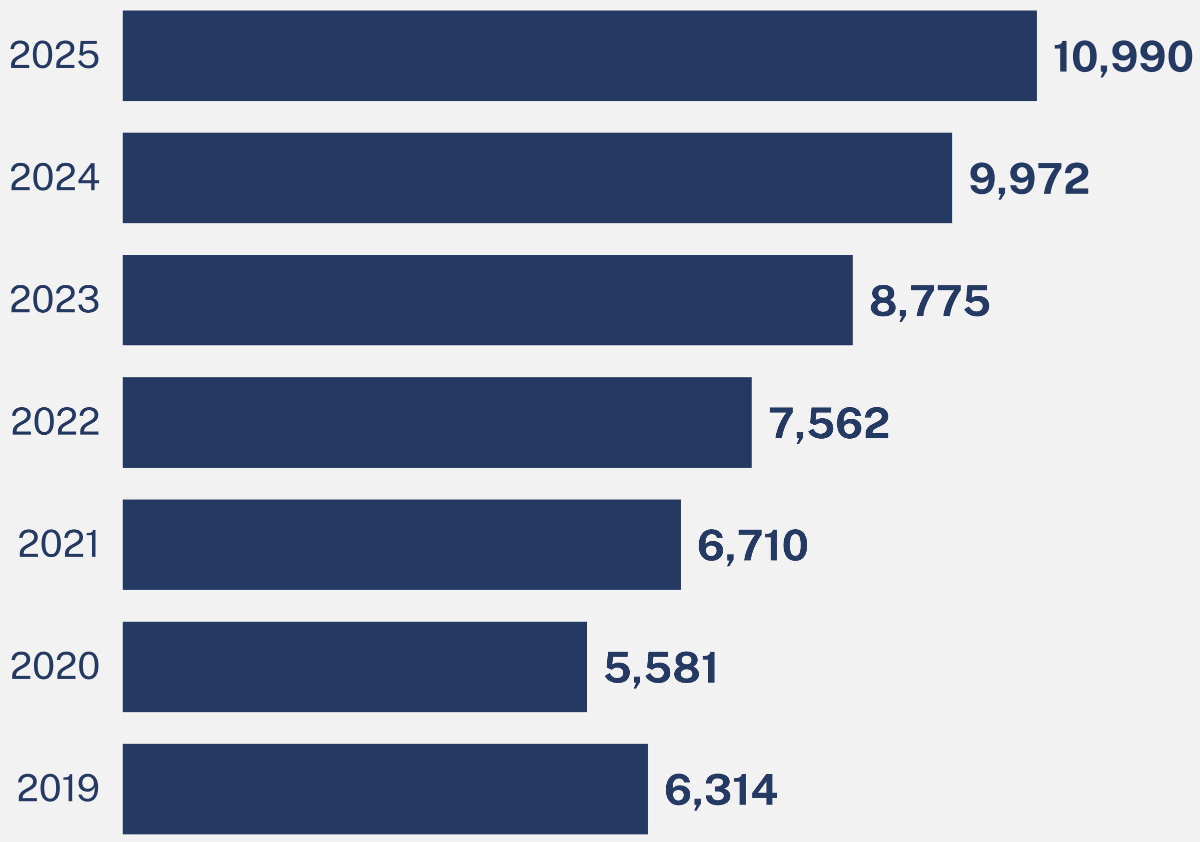
*Based on consolidated results; includes Brazil discontinued operations See appendix in this presentation for the reconciliation of Non-GAAP measures

Additional Operational Data

New Vehicle Overview

Total New Vehicle Revenues ($MM)*

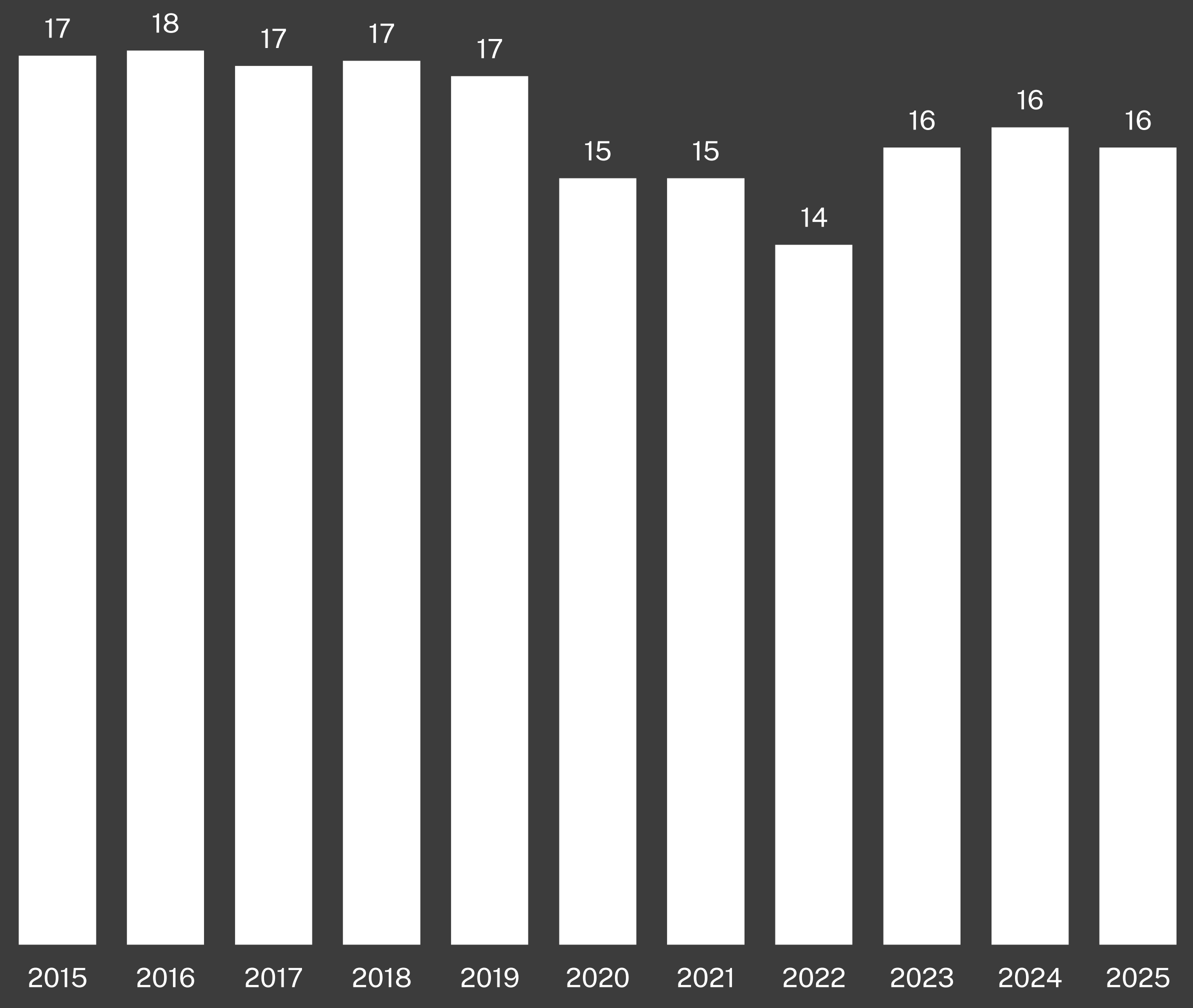
+10% 2019-2025 CAGR



*Includes Brazil discontinued operations

U.S. New Market Size[1] (MM)

Annual New Vehicle Units



[1]Source: LMC Automotive/GlobalData

GPI on Target with New Vehicle Industry

4Q25 GPI U.S. Same Store Retail Unit Sales: -4% YoY

4Q25 U.S. New Market Unit Sales[1]: -4% YoY

Used Vehicle Overview

Total Used Vehicle Revenues ($MM)*

+13% 2019-2025 CAGR

*Includes Brazil discontinued operations

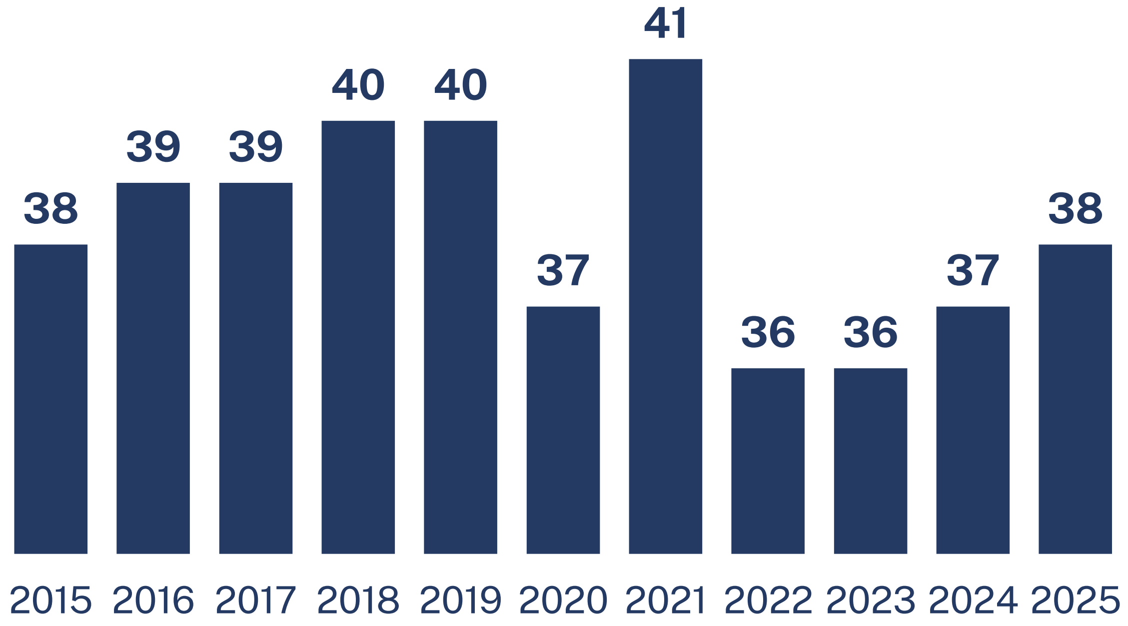
GPI on Target with Used Vehicle Industry

4Q25 **GPI U.S. Same Store** Retail Unit Sales: **-2% YoY**

4Q25 **U.S. Used Market** Unit Sales[3]: **-2% YoY**

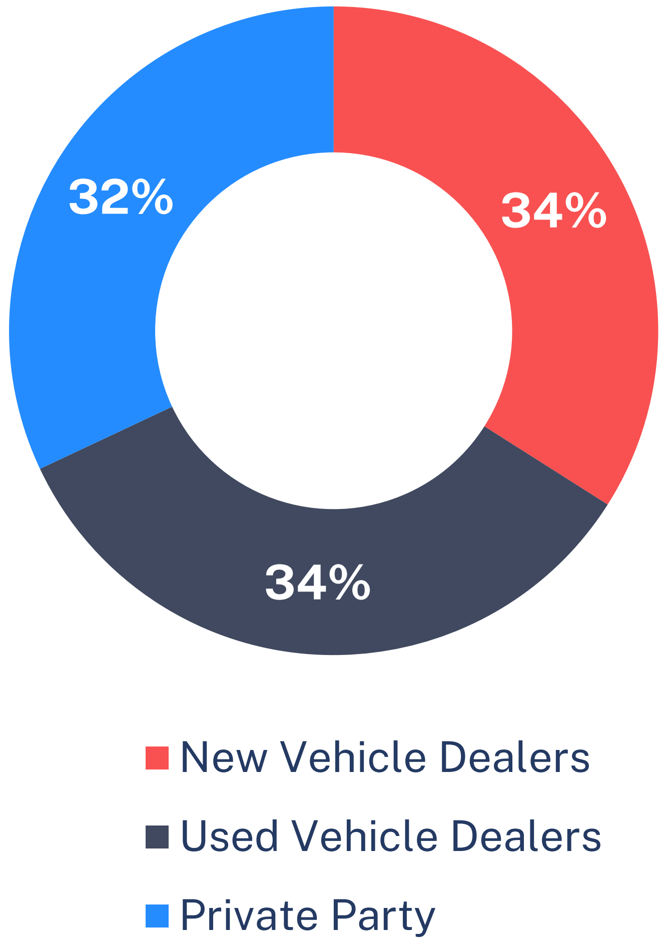
U.S. Used Market Size[1] (MM)

Annual Used Vehicle Units



[1] Source: Edmunds, Cox Automotive and NADA Used Vehicle Data

U.S. Market Share[2]



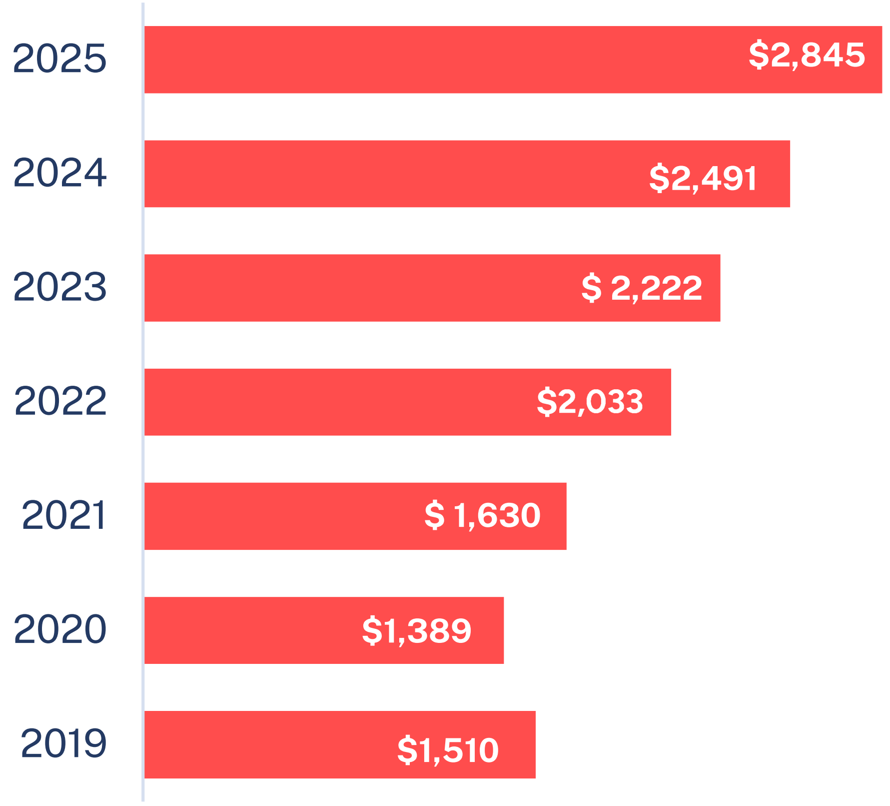
[3]Source: Cox Automotive

[2]Source: NADA-U.S. Used Vehicle Data

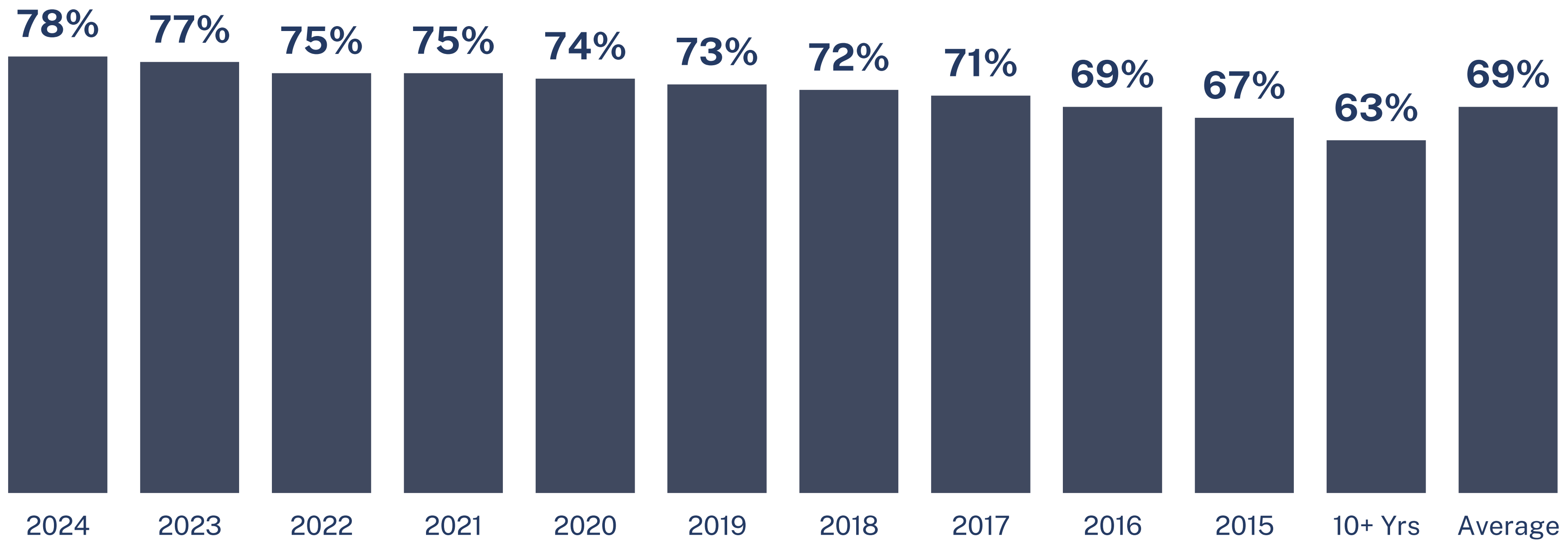
Parts & Service Overview

Consolidated P&S Revenue (1) ($MM)

+11% 2019-2024 CAGR



Service-to-Service Retention by Model Year*



*Represents vehicles having 2 service visits in 12 months.

4Q25 U.S. SS P&S Revenue Change YoY

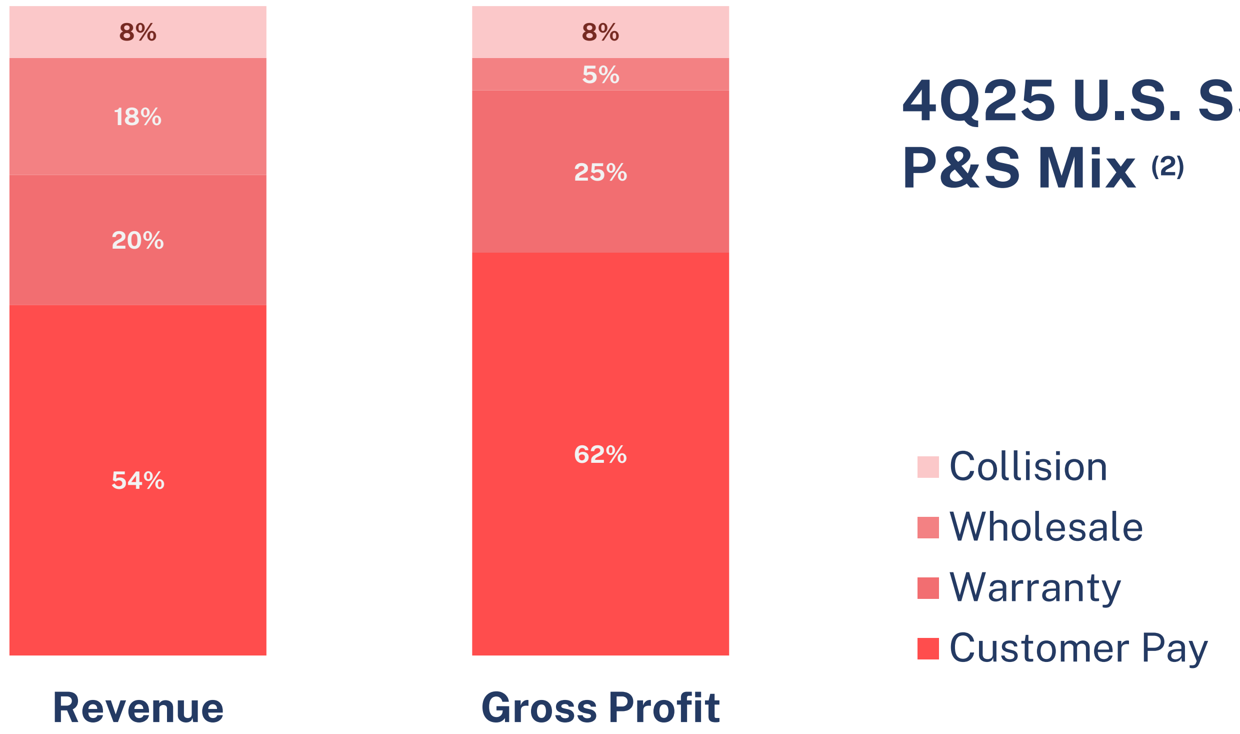
+5% Customer Pay

+11% Warranty

0% Wholesale

-17% Collison

4Q25 U.S. SS P&S Mix (2)



(1) Includes Brazil discontinued operations
(2) May not add to 100% due to rounding; excludes internal reconditioning

Finance & Insurance Overview

Optimized financing strategy with OEM partners and consolidated lender relationships

Integration of compliance, training and benchmarking to offer a consistent and transparent experience for internal and external customers

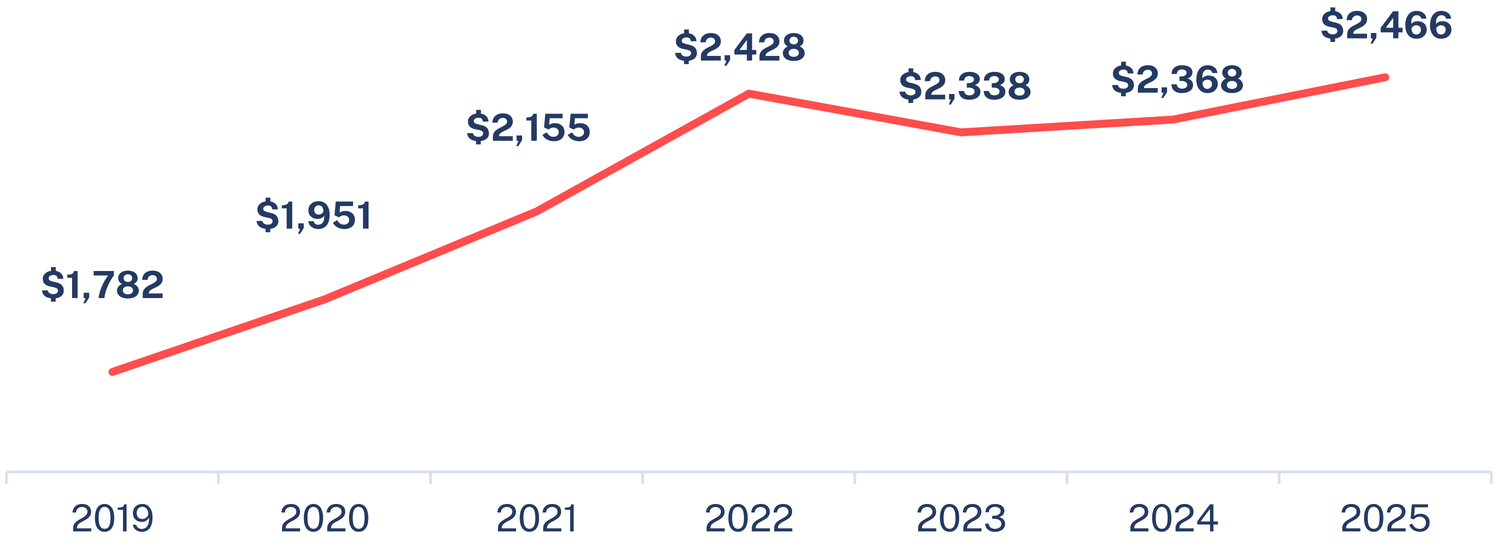
Growth in product penetration

4Q25 U.S. Same Store F&I GP PRU:
+3% YoY

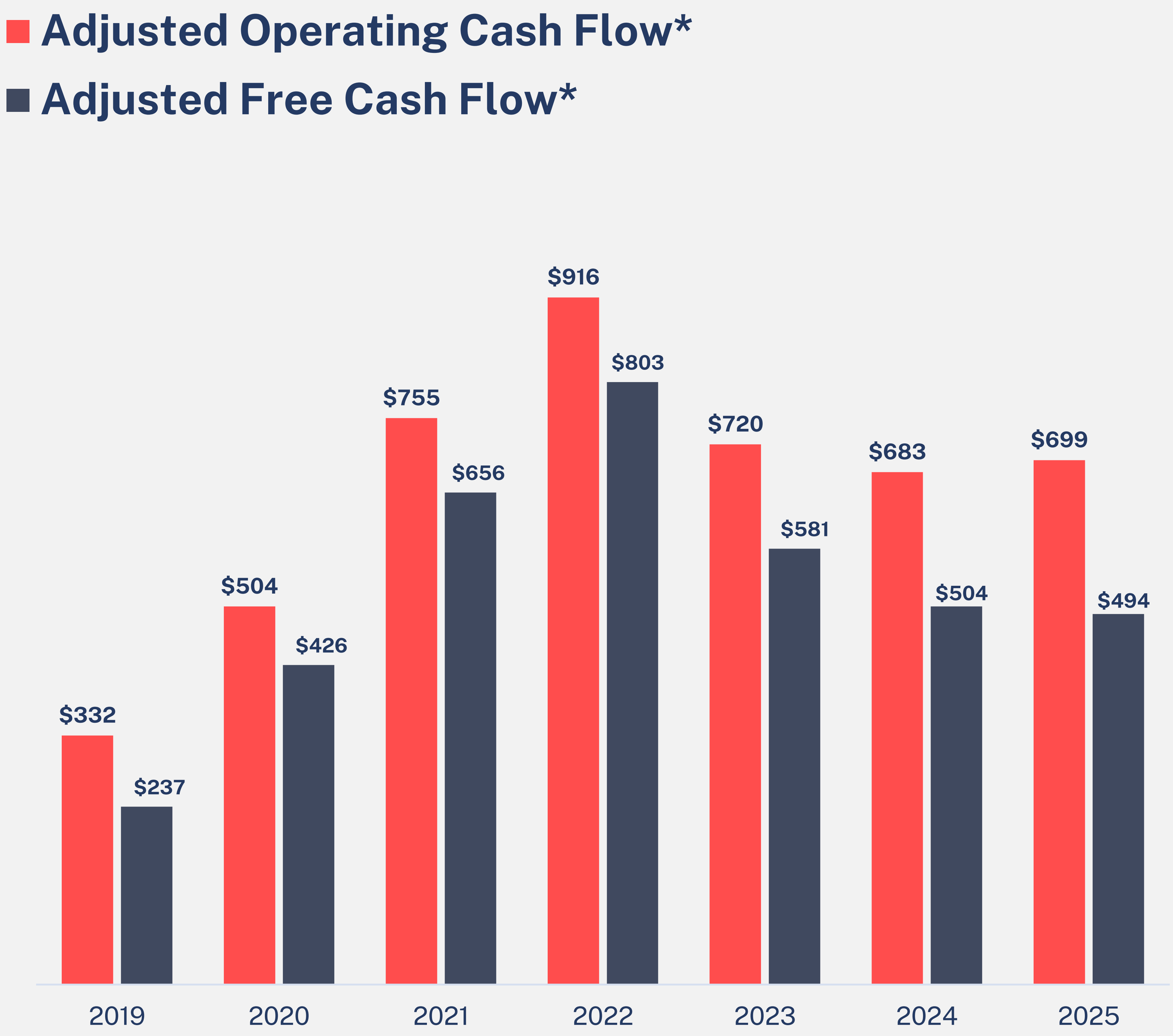
U.S. F&I Penetration & Gross Profit PRU

	2019	2020	2021	2022	2023	2024	2025
Finance	72%	73%	73%	70%	68%	70%	70%
VSC	42%	44%	45%	45%	44%	44%	45%
Maintenance	14%	14%	15%	18%	19%	19%	24%
Other	17%	17%	20%	22%	21%	23%	24%
Gross Profit	$1,782	$1,951	$2,155	$2,428	$2,338	$2,368	$2,466

U.S. F&I Gross Profit Per Retail Unit (PRU)

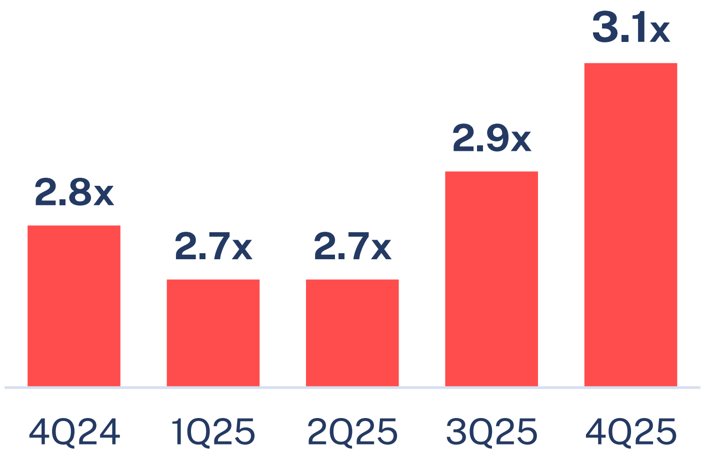


Cash Flow Overview

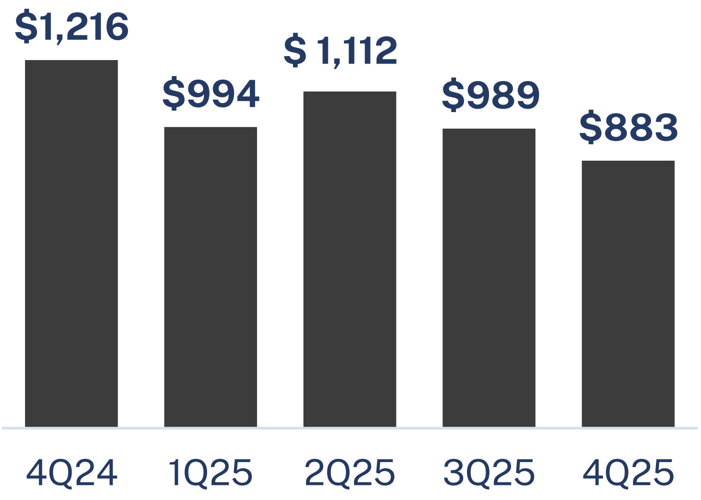


*See Appendix for Non-GAAP Reconciliations

Rent Adjusted Leverage Ratio



Total Liquidity ($MM)



$205 million in capital expenditures in 2025

$555 million in share buybacks in 2025 representing 10% of share count

Debt & Interest Rate Exposure

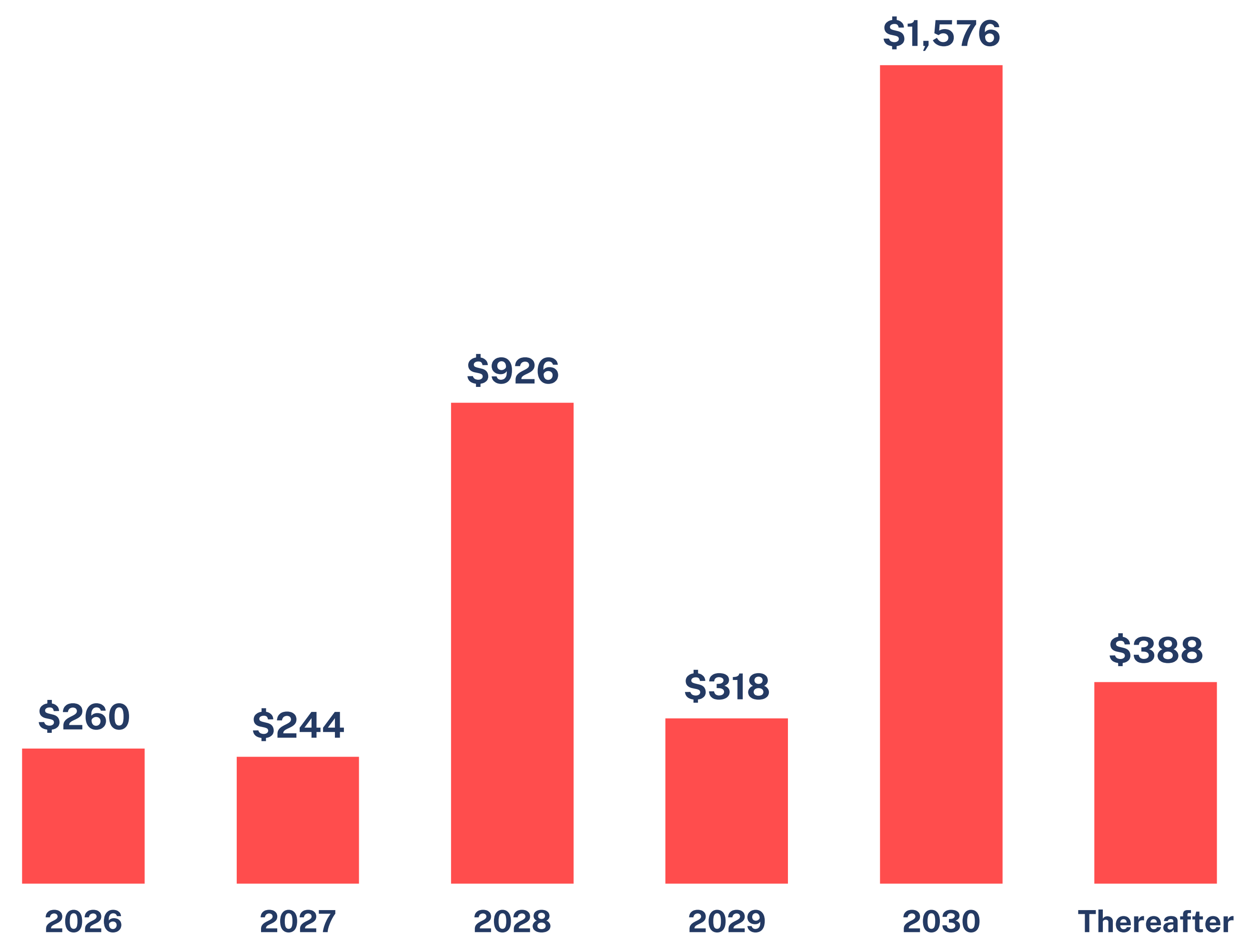
GPI's total debt at December 31, 2025 including floorplan was **$5.6B:**

~**$1,915 million** of floorplan debt
~**$1,151 million** of mortgage debt
~**$1,250 million** of bond debt
~**$964 million** of acquisition line debt
~**$348 million** of other debt including finance leases

~**52% of this debt is fixed rate** when considering our swaps

A 100 bp increase in rates would only decrease annual EPS by ~$1.74 at current debt levels

Debt Maturities
in millions, excludes floorplan



	2026	2027	2028	2029	2030	2031
Swap Balance	$450	$300	$250	$200	$200	$100
Fixed Rate	1.23%	1.11%	1.10%	1.20%	1.20%	0.65%

Real Estate Strategy

GPI is shifting toward owning more real estate

Control of dealership real estate is a strong strategic asset

Ownership means better flexibility and lower cost

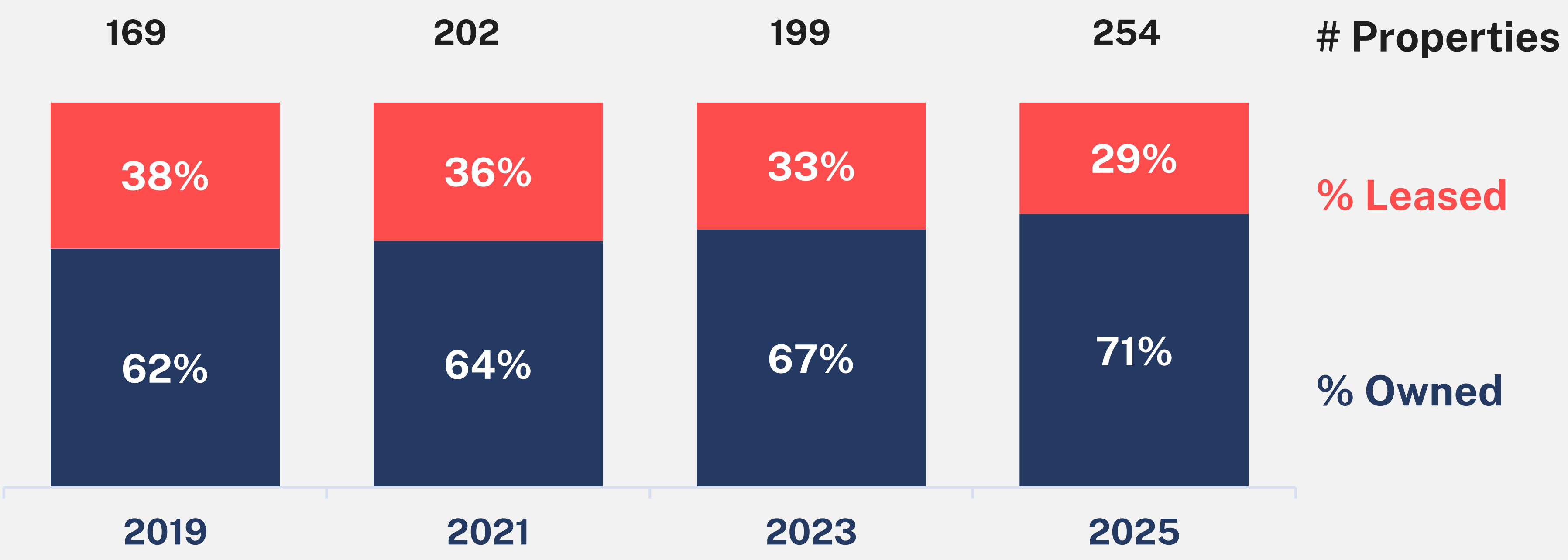
As of December 31, 2025, GPI owned ~$2.7B of gross real estate (71% of dealership locations) financed through ~$1.2B of mortgage debt

Dealership Property Breakdown by Region

(as of December 31, 2025)

Region	Owned	Leased
United States	118	27
United Kingdom	63	46
Total	**181**	**73**

Owned vs. Leased Property Trend



Non-GAAP Reconciliations

2025 Financial Results

Non-GAAP Financial Measures, Same Store Data, and Other Data

In addition to evaluating the financial condition and results of our operations in accordance with U.S. GAAP, from time to time our management evaluates and analyzes results and any impact on the Company of strategic decisions and actions relating to, among other things, cost reduction, growth, profitability improvement initiatives, and other events outside of normal, or "core," business and operations, by considering alternative financial measures not prepared in accordance with U.S. GAAP. In our evaluation of results from time to time, we exclude items that do not arise directly from core operations, such as non-cash asset impairment charges, out-of-period adjustments, legal matters, gains and losses on dealership franchise or real estate transactions, and catastrophic events, such as hailstorms, hurricanes, snow-storms and employee compensation costs associated with the CDK outage. Because these non-core charges and gains materially affect the Company's financial condition or results in the specific period in which they are recognized, management also evaluates, and makes resource allocation and performance evaluation decisions based on, the related non-GAAP measures excluding such items. This includes evaluating measures such as adjusted selling, general and administrative expenses, adjusted net income, adjusted diluted earnings per share, and constant currency. These adjusted measures are not measures of financial performance under U.S. GAAP, but are instead considered non-GAAP financial performance measures. Non-GAAP measures do not have definitions under U.S. GAAP and may be defined differently by, and not be comparable to similarly titled measures used by, other companies. As a result, any non-GAAP financial measures considered and evaluated by management are reviewed in conjunction with a review of the most directly comparable measures calculated in accordance with U.S. GAAP. We caution investors not to place undue reliance on such non-GAAP measures, but also to consider them with the most directly comparable U.S. GAAP measures.

In addition to using such non-GAAP measures to evaluate results in a specific period, management believes that such measures may provide more complete and consistent comparisons of operational performance on a period-over-period historical basis and a better indication of expected future trends. Our management also uses these adjusted measures in conjunction with U.S. GAAP financial measures to assess our business, including communication with our Board of Directors, investors, and industry analysts concerning financial performance. We disclose these non-GAAP measures, and the related reconciliations, because we believe investors use these metrics in evaluating longer-term period-over-period performance, and to allow investors to better understand and evaluate the information used by management to assess operating performance. The exclusion of certain expenses in the calculation of non-GAAP financial measures should not be construed as an inference that these costs are unusual or infrequent. We anticipate excluding these expenses in the future presentation of our non-GAAP financial measures.

In addition, we evaluate our results of operations on both an as reported and a constant currency basis. The constant currency presentation, which is a non-GAAP measure, excludes the impact of fluctuations in foreign currency exchange rates. We believe providing constant currency information provides valuable supplemental information regarding our underlying business and results of operations, consistent with how we evaluate our performance. We calculate constant currency percentages by converting our current period reported results for entities reporting in currencies other than U.S. dollars using comparative period exchange rates rather than the actual exchange rates in effect during the respective periods. The constant currency performance measures should not be considered a substitute for, or superior to, the measures of financial performance prepared in accordance with U.S. GAAP. The Same Store amounts presented include the results of dealerships for the identical months in each period presented in comparison, commencing with the first full month in which the dealership was owned by us and, in the case of dispositions, ending with the last full month it was owned by us. Same Store results also include the activities of our corporate headquarters.

Certain amounts in the financial statements may not compute due to rounding. All computations have been calculated using unrounded amounts for all periods presented.

Reconciliation: Adjusted Cash Flow (Non-GAAP)

(Unaudited, $MM)	2019	2020	2021	2022	2023	2024	2025
Operating Cash Flow (GAAP)	$371	$805	$1,260	$586	$190	$586	$694
Change in Floorplan notes payable - credit facilities and other, excluding floorplan offset account and net acquisitions and dispositions	(43)	(314)	(491)	320	505	133	7
Change in Floorplan notes payable – manufacturer affiliates associated with net acquisitions and dispositions and floorplan offset activity	4	12	(13)	10	25	(37)	(2)
Adjusted Operating Cash (Non-GAAP)	332	504	755	916	720	683	699
Cap Ex	(95)	(77)	(100)	(113)	(139)	(179)	(205)
Adjusted Free Cash Flow (Non-GAAP)	**$237**	**$426**	**$656**	**$803**	**$581**	**$504**	**$494**

Certain numbers may not compute due to rounding

Reconciliation: Adjusted Continuing Ops Earnings Per Share (Non-GAAP)

(Unaudited)	4Q25	FY 2025
As Reported EPS from Continuing Ops	**$3.47**	**$25.13**
After Tax Adjustments:		
Asset impairments and accelerated depreciation	4.83	13.53
(Gain) loss on real estate and dealership transactions	(0.47)	(0.94)
Catastrophic Events	-	0.07
Severance	0.03	0.13
Legal matters and other professional fees	0.12	0.67
Acquisitions costs	0.01	0.39
Restructuring Charges	0.48	1.73
Adjusted Diluted EPS	**$8.49**	**$40.71**

Certain numbers may not compute due to rounding

Reconciliation: Adjusted Total Earnings Per Share (Non-GAAP)

(Unaudited)	2019	2020	2021	2022	2023	2024	2025
As Reported EPS	**$9.34**	**$15.51**	**$30.11**	**$47.14**	**$42.73**	**$36.81**	**$25.24**
After Tax Adjustments:							
Asset impairments and accelerated depreciation	0.94	1.69	0.07	0.10	1.82	2.26	13.53
(Gain) loss on real estate and dealership transactions	(0.13)	(0.23)	(0.19)	(1.86)	(0.65)	(2.94)	(0.94)
Loss on extinguishment of long-term debt	-	0.58	-	-	-	-	-
Catastrophic Events	0.72	-	0.12	-	0.18	0.53	0.07
Severance Costs	-	0.10	-	-	-	0.05	0.13
Legal matters and other professional fees	0.05	(0.12)	(0.23)	0.04	0.33	0.20	0.67
Acquisitions costs including related tax impact	-	-	0.57	0.12	0.05	1.46	0.39
Tax Rate Changes	-	-	(0.10)	-	-	-	-
Out-of-period adjustments	-	0.53	-	-	-	-	-
Non-cash (gain) loss on interest rate swaps	-	-	0.20	-	(0.22)	-	-
Restructuring Charges	-	-	-	-	-	0.92	1.73
Discontinued operations: debt redemption & non-cash CTA losses	-	-	4.46	0.31	-	-	-
Adjusted Diluted EPS	**$10.93**	**$18.06**	**$35.02**	**$45.85**	**$44.24**	**$39.29**	**$40.83**

Certain numbers may not compute due to rounding