Third Quarter 2025 Financial Results

Investor Presentation
October 28, 2025

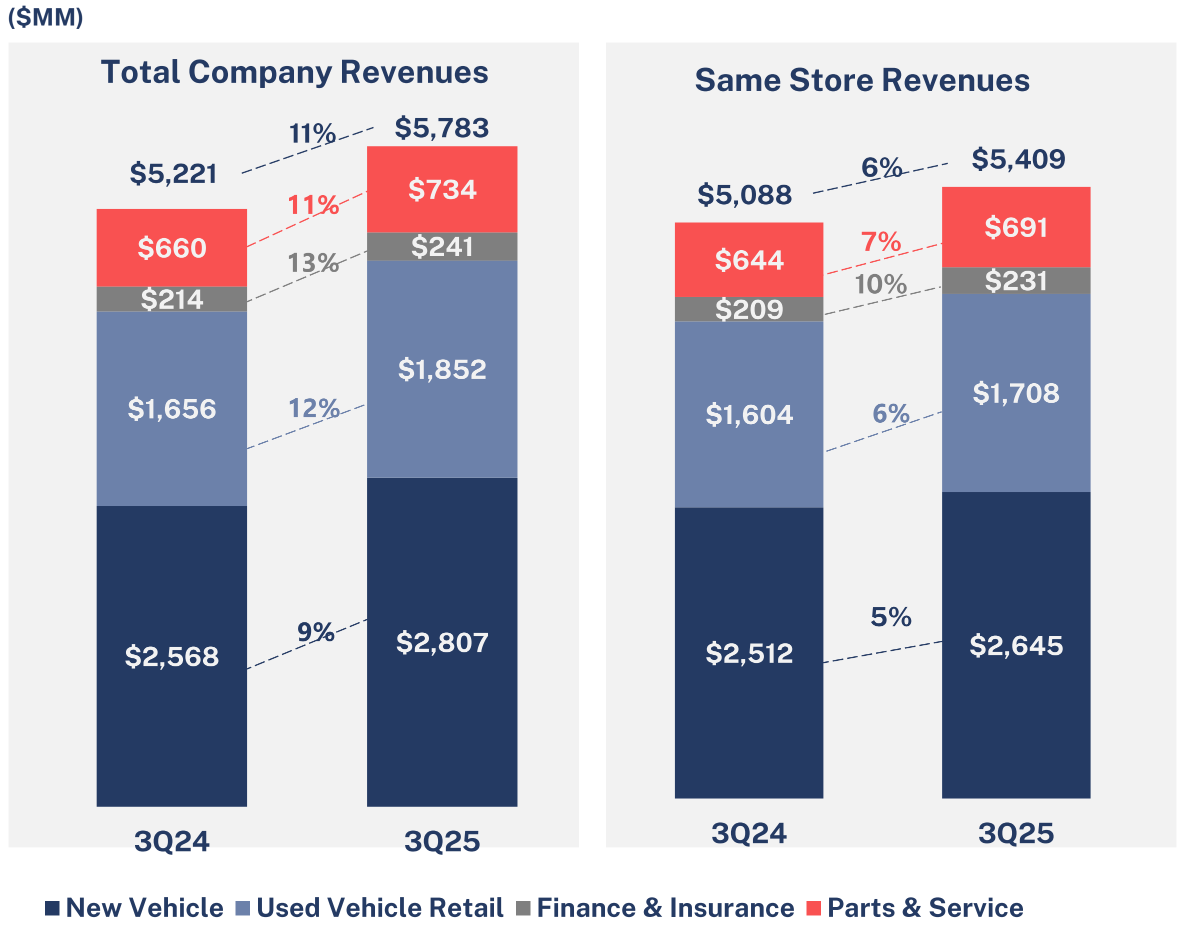
Forward looking statements

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 impact of a prolonged U.S. government shutdown and 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. (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.

3Q25 Summary



Financial Results:

- Record quarterly total revenues of $5.8B, increased 10.8% YoY driven by quarterly records in used vehicle, parts and service and F&I revenues.
- Record quarterly parts and service revenues and gross profit increased 11.2% and 11.1%, respectively, YoY, driven by continued momentum in customer pay and warranty work.
- The U.S. delivered all-time quarterly F&I gross per retail unit highs of $2,488 on an as reported basis and $2,506 per retail unit on a same store basis.
- The JLR cyberattack severely impacted their operations with limited vehicle deliveries and affected parts supply to our dealerships. We estimate an approximate impact of £3M to our profitability during the quarter.
- 3Q25 results included $124M of goodwill, franchise rights and fixed assets non-cash impairment charges attributable to the U.K. reporting unit.
- 3Q25 diluted EPS from continuing ops was $1.02, and adjusted diluted EPS from continuing ops was $10.45*.

Strategic Highlights:

- U.K. Portfolio: We have made the decision to sell or relinquish our JLR franchises and are selectively closing a small number of other franchises.
- U.K. Restructuring: Additional cost saving activities will continue through 2026.
- Share Repurchases: During 2025 we repurchased 0.7 million shares at an average price of $426.81 for $311 million**.

*See Appendix for Non-GAAP Reconciliations
**As of October 28, 2025

THE GP1 WAY

We are a **Fortune 500** company, ranked **#214**

Strong Earnings & Significant Cash Flow Generation

- Continued strong EPS: **29%** CAGR over 2019 – 2024
- Adjusted free cash flows of **$504 million** in FY 2024 and **$352 million** in 3Q25 YTD[(1)]

Portfolio Optimization

- Balanced M&A, share repurchases and dividends
- **$9.1 billion** in acquired revenues since the beginning of 2021
- Strategic disposition of smaller, less profitable stores
- Flexibility to engage in M&A due to low rent-adjusted leverage of 2.9x, as of September 30, 2025
- **6.1 million shares repurchased since the beginning of 2021** representing 34% of our share count

Parts & Service Growth

- Outperformance of the peer group's average same store growth rate over several of the past years
- Numerous innovations have driven this consistent outperformance:

  4-Day work week is differentiator when recruiting; U.S. same store service tech headcount increased 4% versus September 2024

  AI appointment setting has driven a ~40% penetration in online appointment making
- **#1 ranked call center** provides outstanding customer service[(2)]

Building Local Scale

- Provides a competitive advantage through more focused market representation and improved customer experience
- Leverages marketing efforts to drive business within market / dealership clusters
- Offers a unique value proposition by giving customers various GP1 options within a cluster
- Centralized used vehicle inventory, reconditioning and positioning, reducing costs and increasing throughput

Full Rooftop Potential

- Optimizing operations at each rooftop
- Standardization of key common processes and shared business resources structurally lowers operating costs
- Scale amplifies the impact of operational excellence, allowing us to unlock additional value

(1) See appendix in this presentation for the reconciliation of Non-GAAP measures
(2) Based on the 2025 Pied Piper PSI Service Telephone Effectiveness Study

Portfolio Optimization

	2019-20	2021	2022	2023	2024	2025 YTD*
M&A	Acquisitions: **$0.4B** **(15 franchises)** Dispositions: **$300M** Capex: **$172M**	Acquisitions: **$2.5B** **(58 franchises)** Dispositions: **$155M** Capex: **$100M**	Acquisitions: **$0.9B** **(11 franchises)** Dispositions: **$265M**[(1)] Capex: **$113M**	Acquisitions: **$1.1B** **(9 franchises)** Dispositions: **$420M** Capex: **$139M**	Acquisitions: **$3.9B** **(84 franchises)** Dispositions: **$450M** Capex: **$179M**	Acquisitions: **$0.6B** **(11 franchises)** Dispositions: **$470M** Capex: **$148M**
Dividends Cash paid per share	**$1.69**	**$1.33**	**$1.50**	**$1.80**	**$1.88**	**$1.50**
Buybacks	Share Reduction: **≈ 5%** Shares Repurchased: **0.9M** shares at avg. price of **$92.98** for total of **$82M**	Share Reduction: **≈ 6%** Shares Repurchased: **1.1M** shares at avg. price of **$190.82** for total of **$211M**	Share Reduction: **≈ 18%** Shares Repurchased: **3.0M** shares at avg. price of **$172.54** for total of **$521M**	Share Reduction: **≈ 5%** Shares Repurchased: **0.7M** shares at avg. price of **$236.78** for total of **$173M**	Share Reduction: **≈ 4%** Shares Repurchased: **0.5M** shares at avg. price of **$311.67** for total of **$162M**	Share Reduction: **≈ 5%** Shares Repurchased: **0.7M** shares at avg. price of **$426.81** for total of **$311M**

(1) Excludes Brazil disposition
*As of October 28, 2025

2025 U.S. Acquisitions

Four Luxury dealerships with expected annual revenues of $540 million

- **Portfolio Optimization:** Following recent disposals of smaller, lower volume dealerships, these acquisitions include higher throughput.
- **Highly desirable brands**: Acquisitions include 1 Lexus, 2 Mercedes-Benz, and 1 Acura dealership.
- **Choice locations**: Complementing our existing footprint in the Atlanta, Georgia, Fort Myers, Florida and Austin, Texas areas.
- **Integration of new acquisitions:** The dealership operations were successfully integrated creating incremental value for our shareholders.

Business Diversification

Parts & Service business provides stability in economic cycles

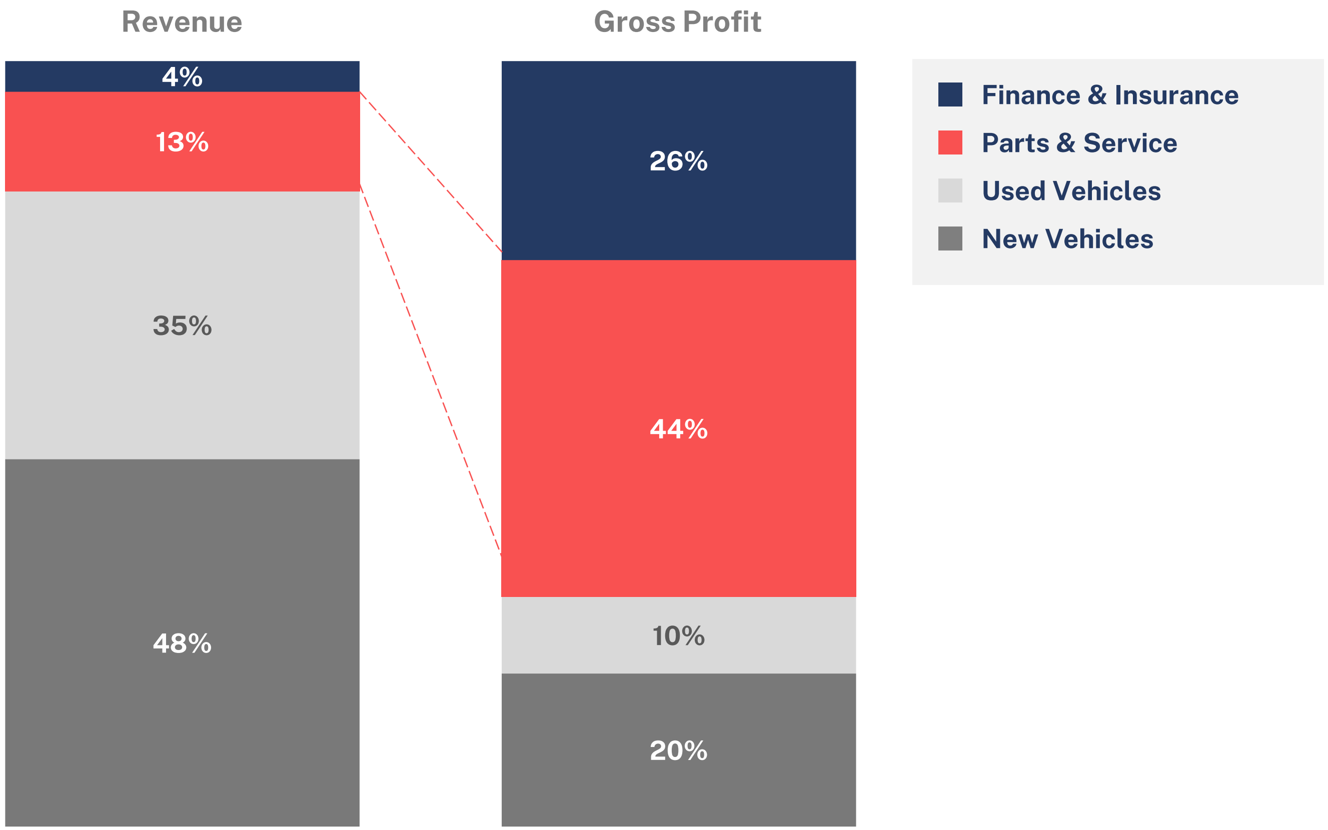
Parts & Service
is the heart of Group 1's business model and generates

>40%
of total gross profit

3Q25
Fixed Absorption

>100%

- Parts & Service is a hedge to economic cycles. Historically declined around mid-single digits during a recession, which provides stability to help offset the cyclical nature of new vehicle sales.



May not add to 100% due to rounding; based on 3Q25 results
Fixed absorption calculation: parts & service gross profit divided by total company fixed costs plus parts & service selling expenses

Diversified Geographic Footprint

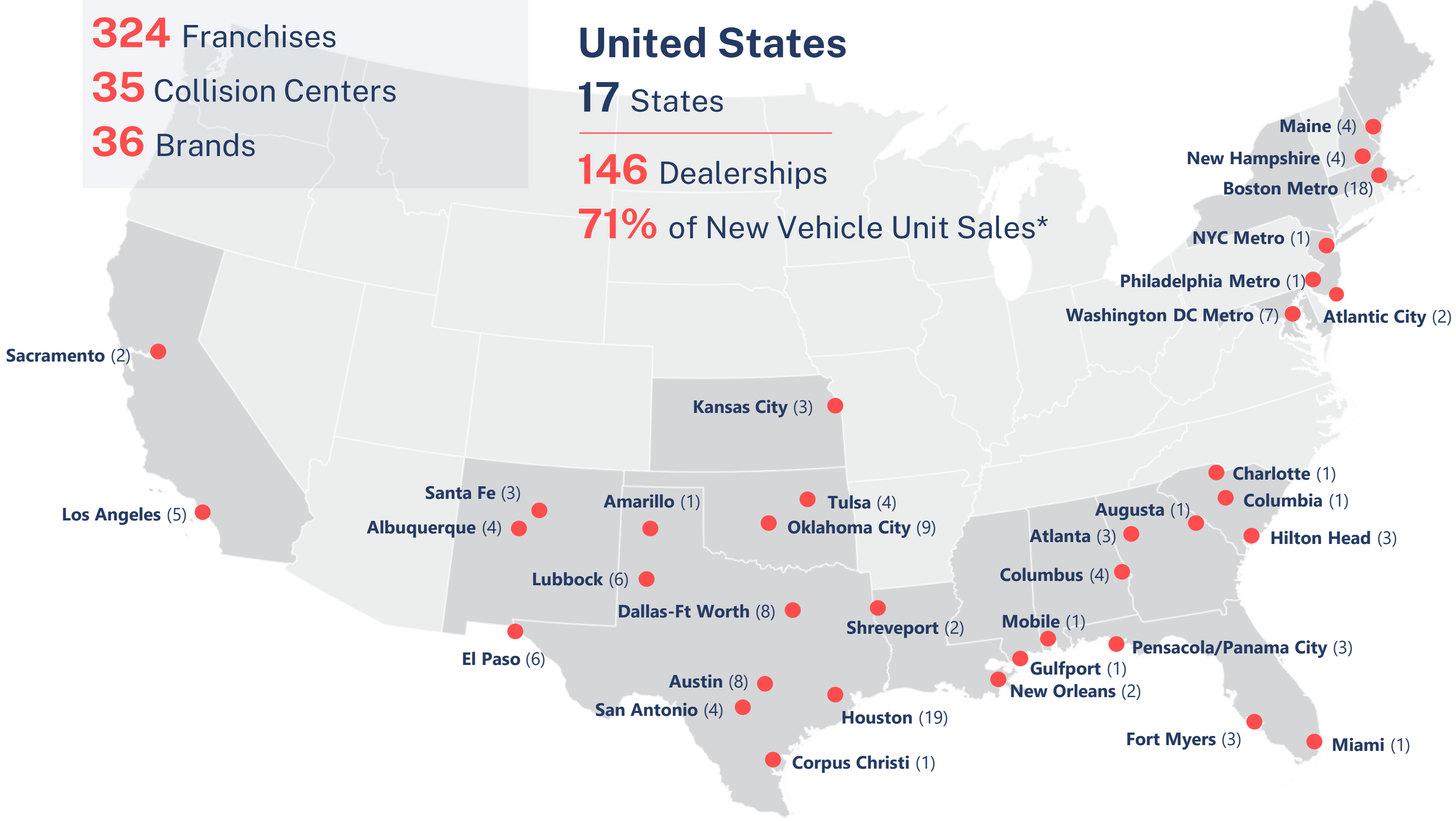
Total U.S. & U.K.*

259 Dealerships
324 Franchises
35 Collision Centers
36 Brands

United States

17 States

146 Dealerships
71% of New Vehicle Unit Sales*



United Kingdom

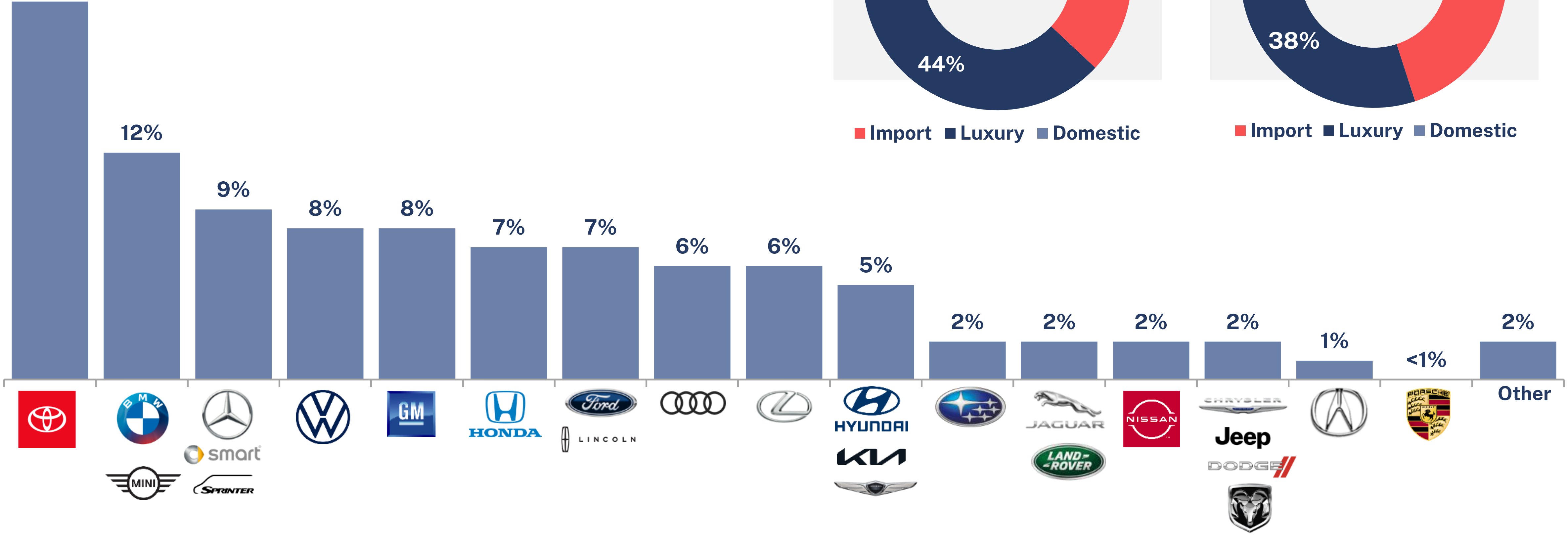
England & Wales

113 Dealerships
29% of New Vehicle Unit Sales*

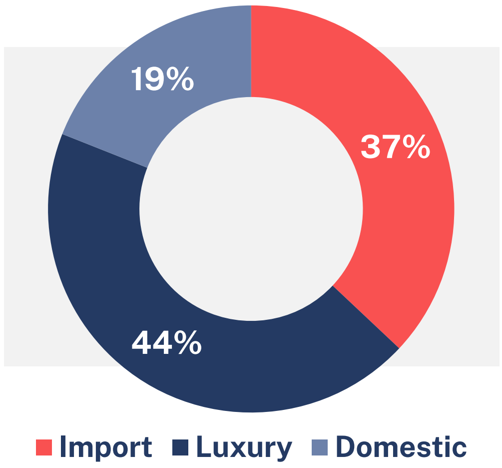
*As of October 28, 2025; Sales based on YTD results as of September 30, 2025.

3Q25 YTD Brand Diversification

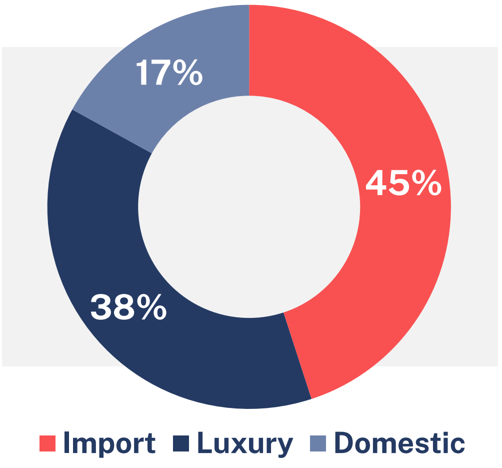
Brand diversity reduces risk from evolving consumer preferences



Revenue Mix



Unit Mix

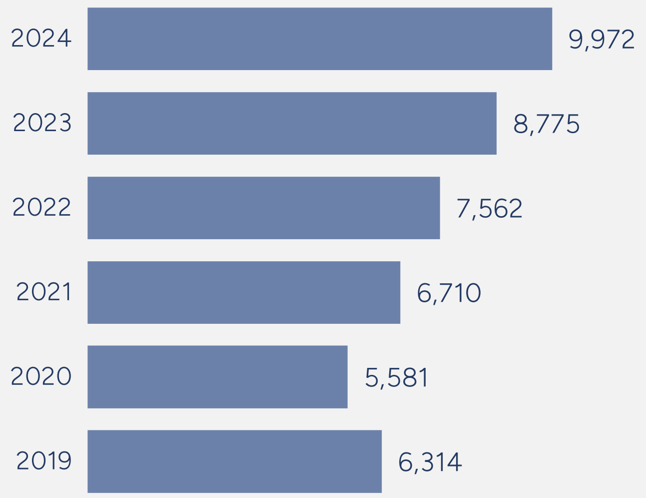


May not add to 100% due to rounding

New Vehicle Overview

Total New Vehicle Revenues ($MM)*

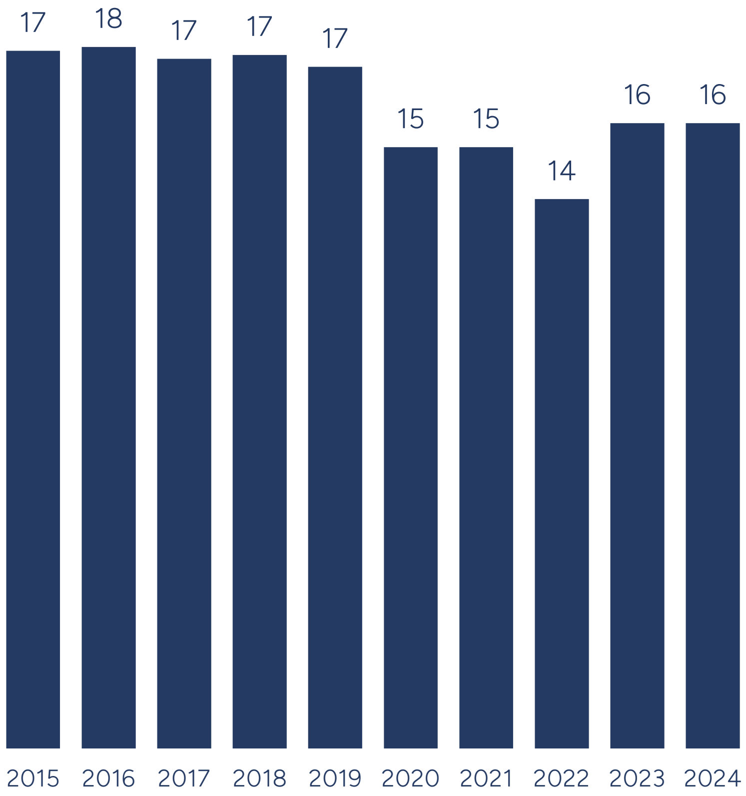
+10% **2019-2024 CAGR**



*Includes Brazil discontinued operations

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

Annual New Vehicle Units



[1]Source: LMC Automotive/GlobalData

GPI on Target with the New Vehicle Industry

3Q25 **GPI U.S. Same Store** Retail Unit Sales: **+5% YoY**

3Q25 **U.S. New Market** Unit Sales[1]: **+6% YoY**

Used Vehicle Overview

GPI Outperforms Used Vehicle Industry

3Q25 **GPI U.S. Same Store** Retail Unit Sales: **+3% YoY**

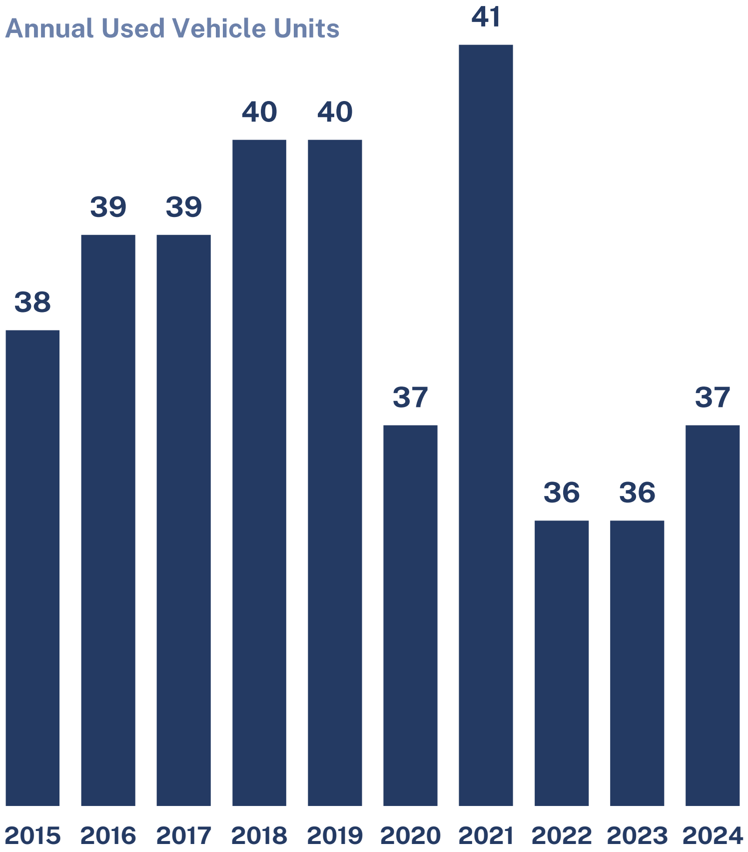
3Q25 **U.S. Used Market** Unit Sales[3]: **+1% YoY**

Total Used Vehicle Revenues ($MM)*

+12% 2019-2024 CAGR

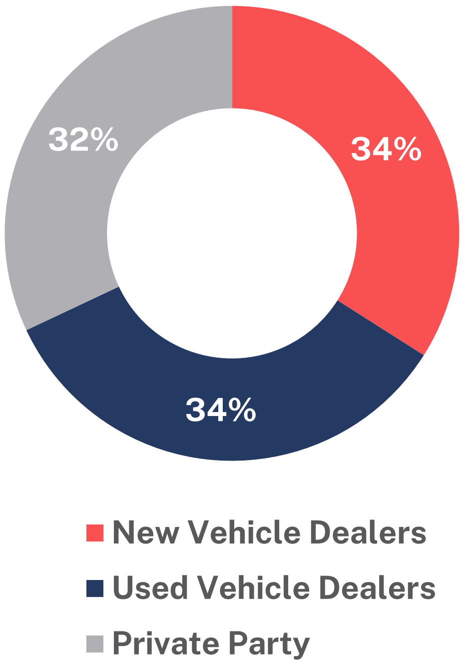
*Includes Brazil discontinued operations

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



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

U.S. Market Share[2]



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

[3]Source: Cox Automotive

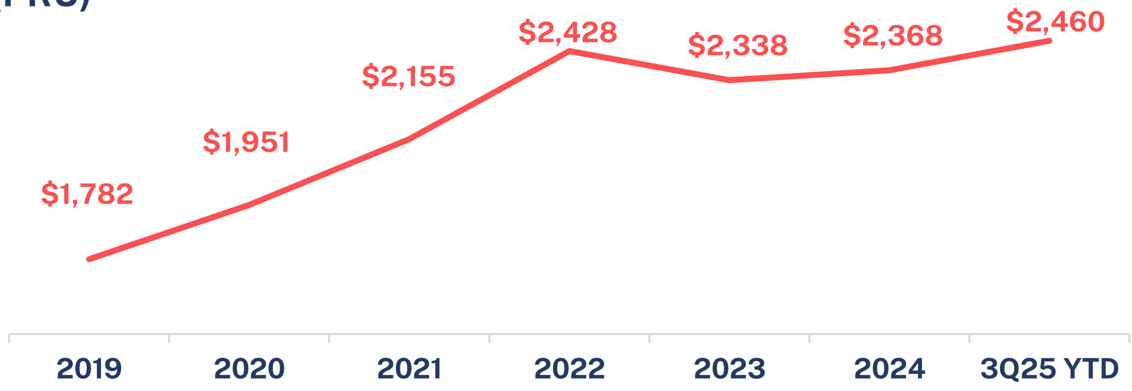
Finance & Insurance Overview

3Q25 U.S. Same Store F&I GP PRU Record All-Time High of $2,506 +5% YoY

Improved F&I Profitability via focus on compliance & growth:

- 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

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



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

	2019	2020	2021	2022	2023	2024	3Q25 YTD
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	$2,460

Parts & Service Overview




Strong Financials

- Stability of free cash flow through economic cycles
- Above sector-average growth through strategic emphasis on customer service

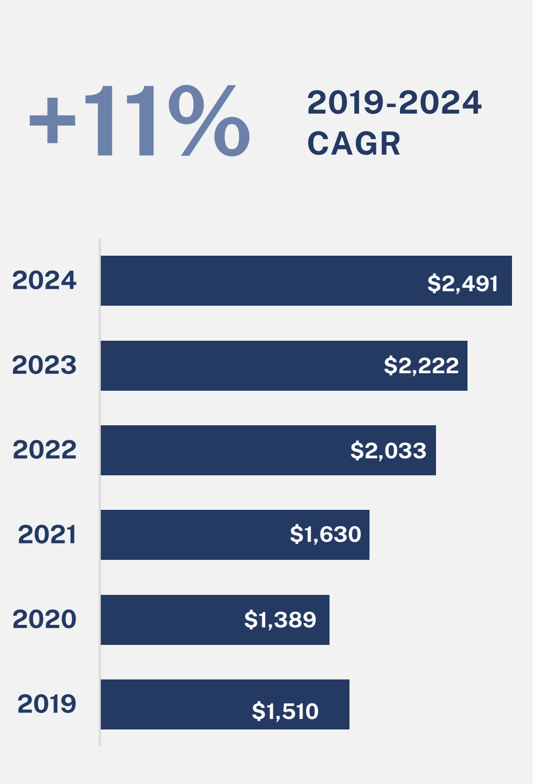
Competitive Advantage

- Technology: Easy online booking, #1 ranked call center[1] and customer management software improve efficiency and close rates
- Talent Retention: Attractive benefits including 4-day work week for service departments
- Market Positioning: Increasing vehicle complexity benefits franchised dealers with better trained and equipped service departments

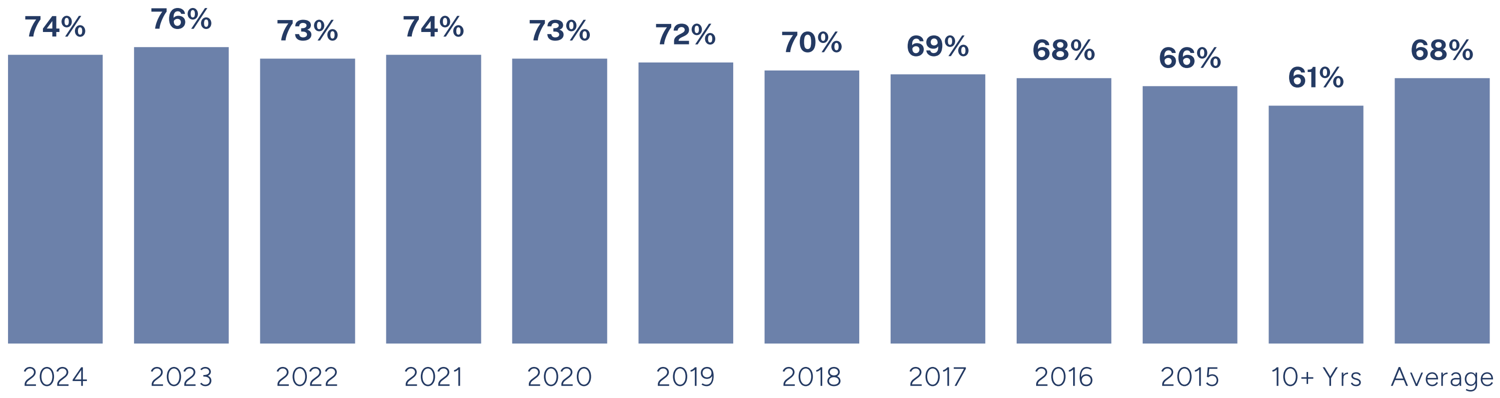
[1] Based on the 2025 PSI Service Telephone Effectiveness Study

Parts & Service Overview

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



Service-to-Service Retention by Model Year*



*Represents vehicles having 2 service visits in 12 months.

3Q25 U.S. SS P&S Revenue Change YoY

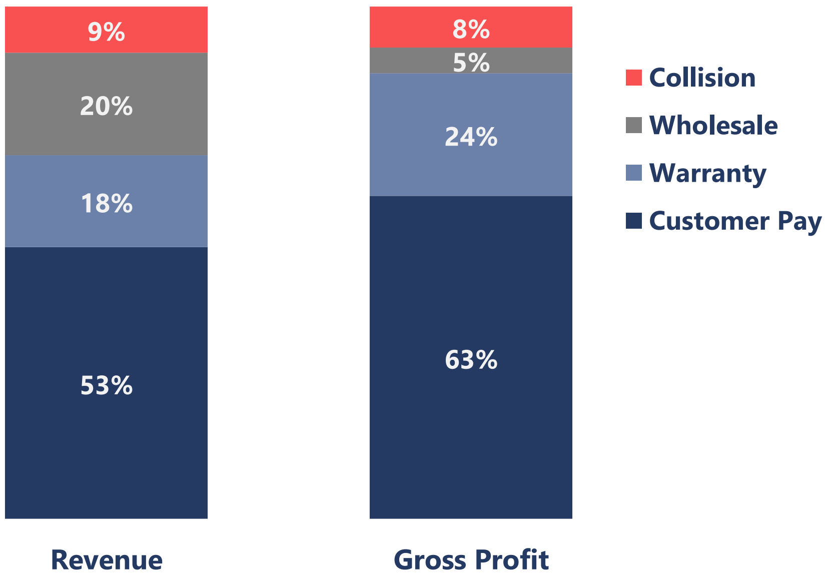
+8% Customer Pay

+16% Warranty

+9% Wholesale

-12% Collison

3Q25 U.S. SS P&S Mix (2)



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

Battery EV Parts & Service Outlook

Our dealerships are equipped to service all powertrain types

- GPI is investing in the tooling & technician training for all brands
- We are adding EV lifts, battery replace & repair tools, and charging stations where needed
- We are equipping collision centers in metro areas to repair all types of EVs, including electric delivery vans
- Multiple collision centers have been recognized for EV repair for several years

Group 1's analysis shows that we generate more revenue per repair order for vehicles with alternative powertrains

- BEVs still require repairs and maintenance, despite not needing some common low-margin maintenance services such as oil changes
- As vehicle complexity continues to increase, it becomes more difficult for do-it-yourself and independent service shops to compete against franchised dealers who have the **capital**, **tools**, **training**, and **software** access to make more complicated repairs.

Group 1 Leadership Team

Daryl Kenningham

President, CEO and Director

Joined GP1 July 2011
- 35+ Years Industry Experience
- Manufacturer and Automotive Retailing Experience

Pete DeLongchamps

SVP, Financial Services and Manufacturer Relations

Joined GP1 July 2004
- 35+ Years Industry Experience
- Manufacturer and Automotive Retailing Experience

Gillian Hobson

SVP, Chief Legal Officer and Corporate Secretary

Joined GP1 January 2023
- 20+ Years Corporate Legal Experience
- M&A, Capital Transactions, Securities Disclosure, and Corporate Governance Experience

Melkeya McDuffie

SVP and CHRO

Joined GP1 August 2025
- 20+ Years Human Resources experience across multiple industries and geographies

Daniel McHenry

SVP and CFO

Joined GP1 February 2007
- 15+ Years Industry Experience
- Public Accounting and Automotive Retailing Experience

Mark Raban

CEO, UK Operations

Joined GP1 October 2024
- 20+ Years Industry Experience
- Automotive Retailing and Finance Experience

Shelley Washburn

SVP and Chief Marketing Officer

Joined GP1 January 2024
- 30+ Years Industry Experience
- Automotive Marketing and Automotive Retailing Experience

Jamie Albertine

VP of Corporate Development

Joined GP1 March 2023
- 20+ Years Industry Experience
- Automotive and Financial Service Experience

Philip Southwick

VP of Retail Operations

Joined GP1 June 2010
- 15+ Years Industry Experience
- Automotive and Financial Service Experience

Group 1's Core Values

Integrity

We conduct ourselves with the highest level of ethics both personally and professionally when we sell to and perform service for our customers without compromising our honesty

Transparency

We promote open and honest communication between each other and our customers

Professionalism

We set our standards high so that we can exceed expectations and strive for perfection in everything we do

Teamwork

We put the interest of the group first, before our individual interests, as we know that success only comes when we work together

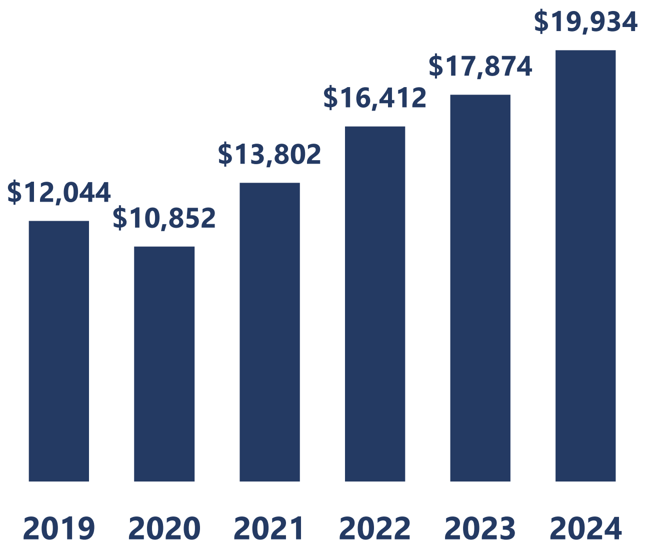
Respect

We treat everyone, customers and colleagues alike, with dignity and equality

Appendix

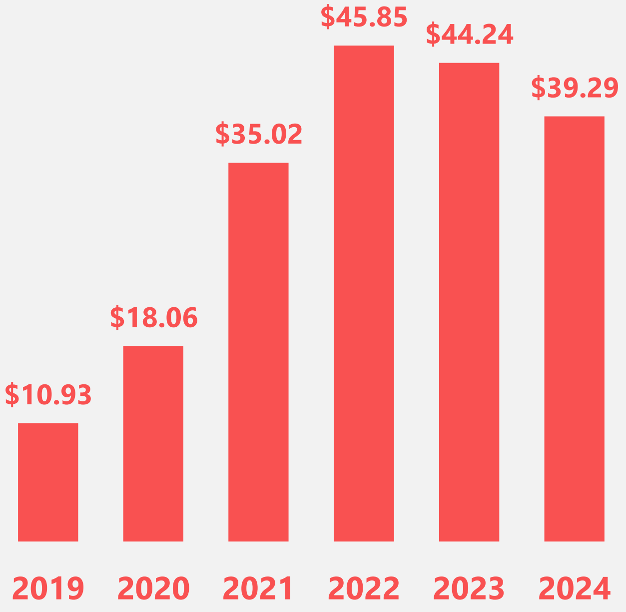
2025 Financial Results

Revenue* ($MM)



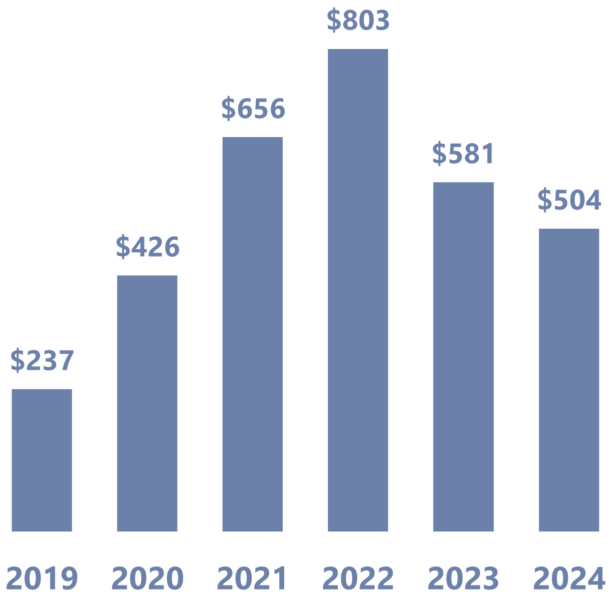
+11%
CAGR

Adjusted EPS*



+29%
CAGR

Adjusted FCF* ($MM)



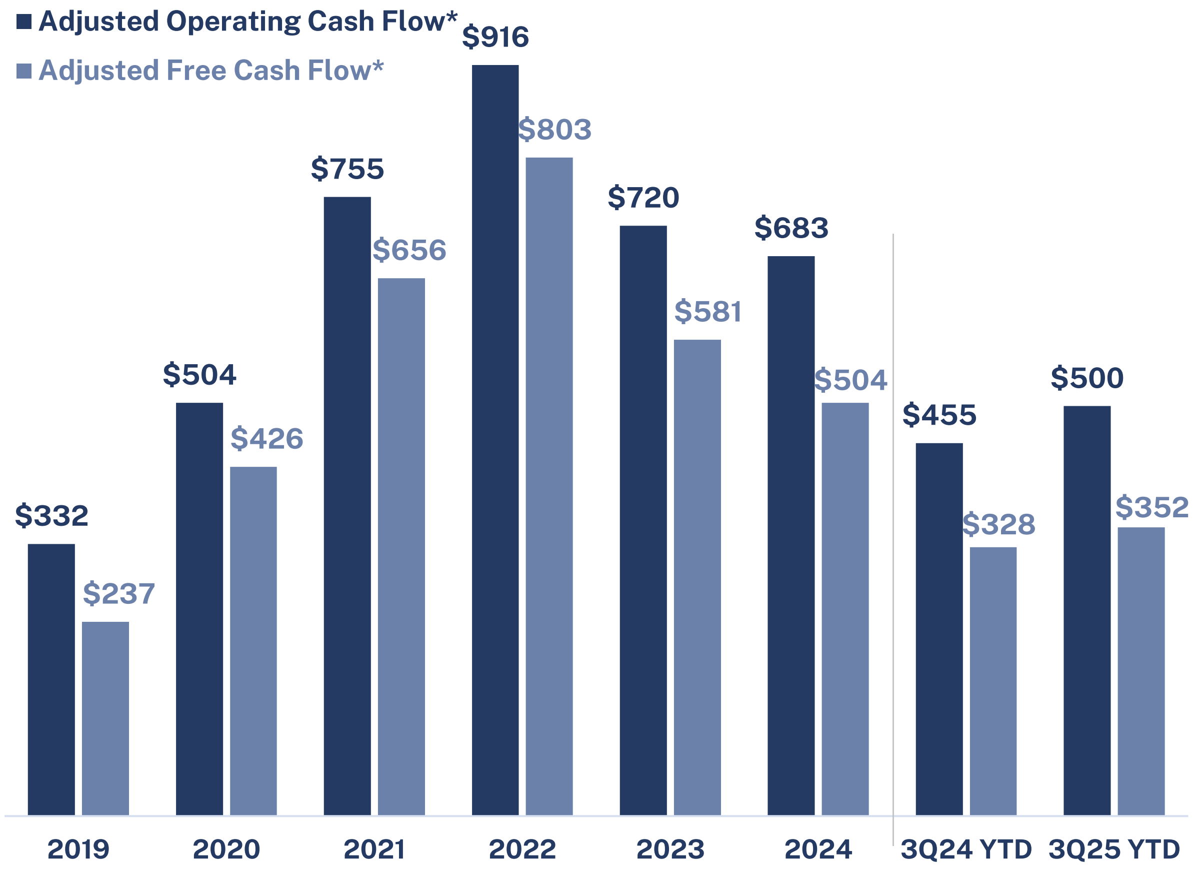
+16%
CAGR

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

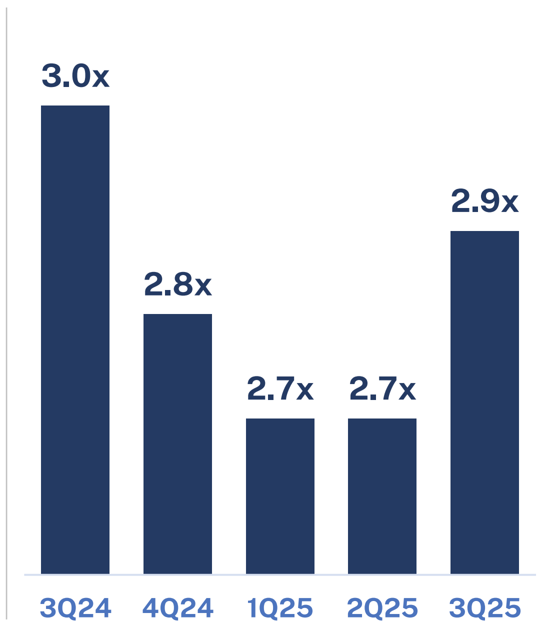
Cash Flow Summary

+ **$148 million** in capital expenditures year-to-date

+ **$311 million** in share buybacks year-to-date representing 5% of share count



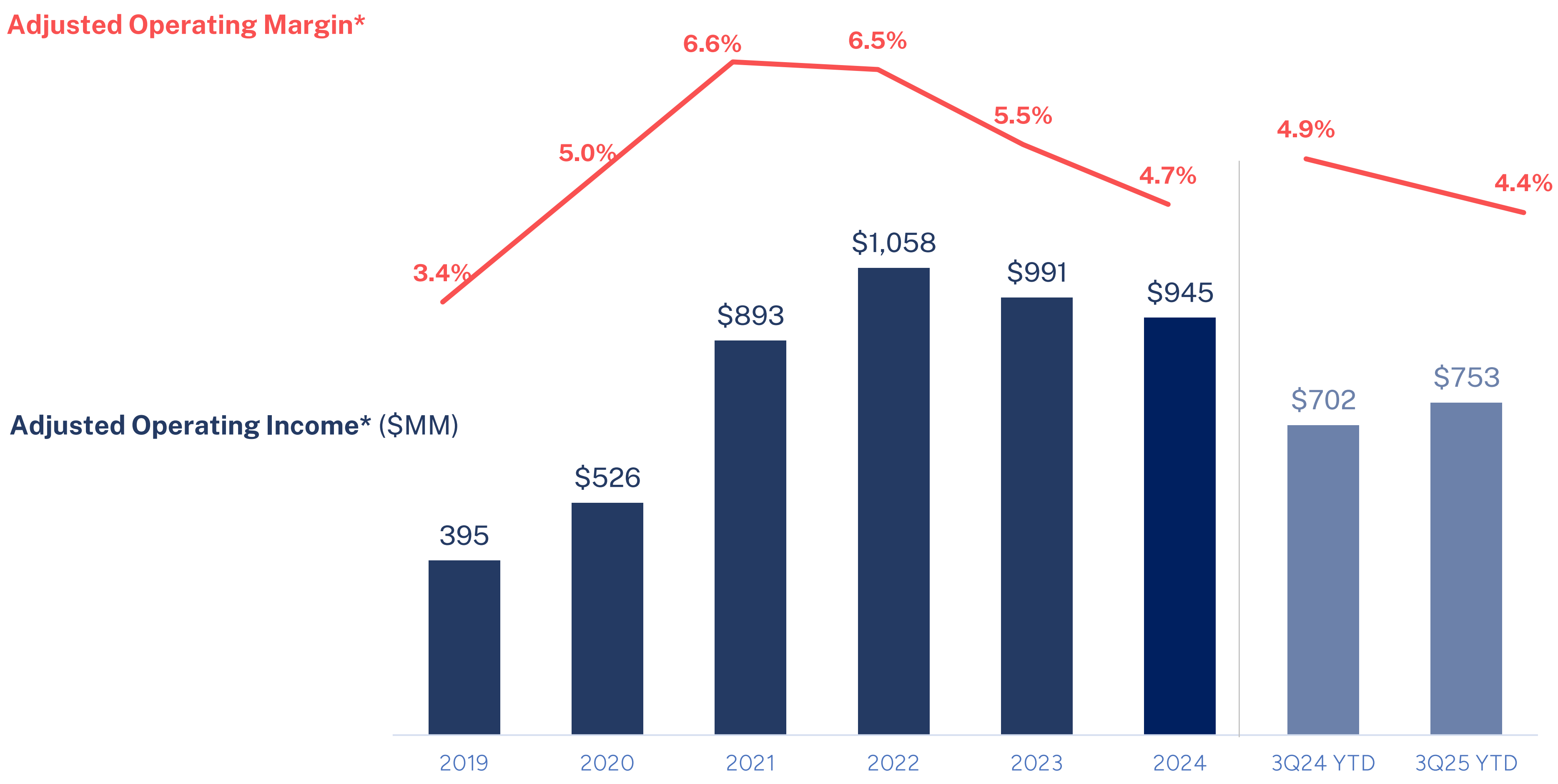
Rent Adjusted Leverage Ratio



Total Liquidity
($MM)

*See Appendix for Non-GAAP Reconciliations

Income from Operations & Margin Trend

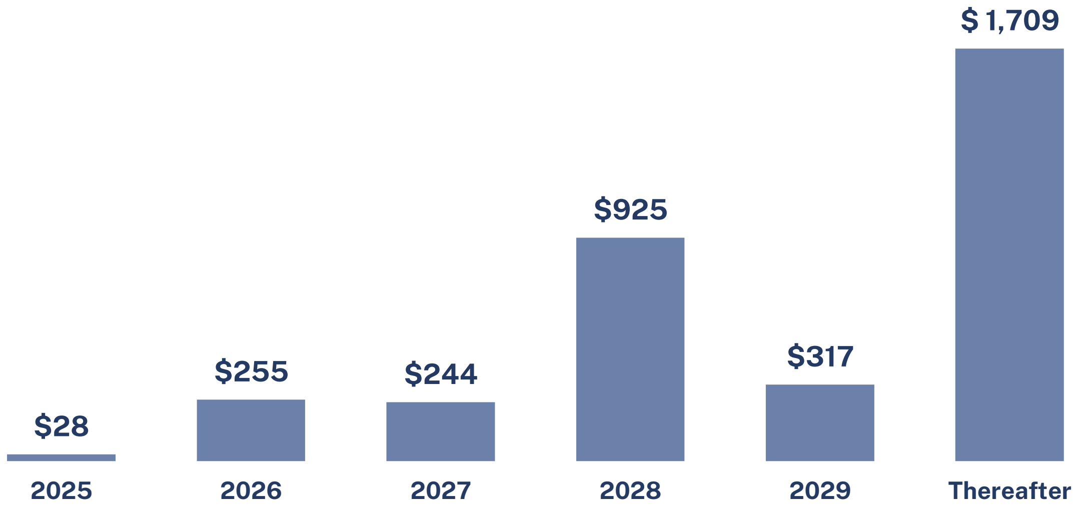


*See Appendix for Non-GAAP Reconciliations

Debt & Interest Rate Exposure

- GPI's total debt at September 30, 2025 including floorplan was **$5.4B**:
  - ~$1,920 million of floorplan debt
  - ~$1,180 million of mortgage debt
  - ~$1,250 million of bond debt
  - ~$710 million of acquisition line debt
  - ~$340 million of other debt including finance leases
- **~55% of this debt is fixed rate** when considering our swaps.
- A 100 bp increase in rates would only decrease annual EPS by ~$1.48 at current debt levels.

Debt Maturities
in millions, excludes floorplan



Floorplan Swap Layers
in millions

	2025	2026	2027	2028	2029	2030	2031
Swap Balance	$525	$450	$300	$250	$200	$200	$100
Fixed Rate	1.31%	1.23%	1.11%	1.10%	1.20%	1.20%	0.65%

Real Estate Strategy

GPI is shifting toward owning more real estate:

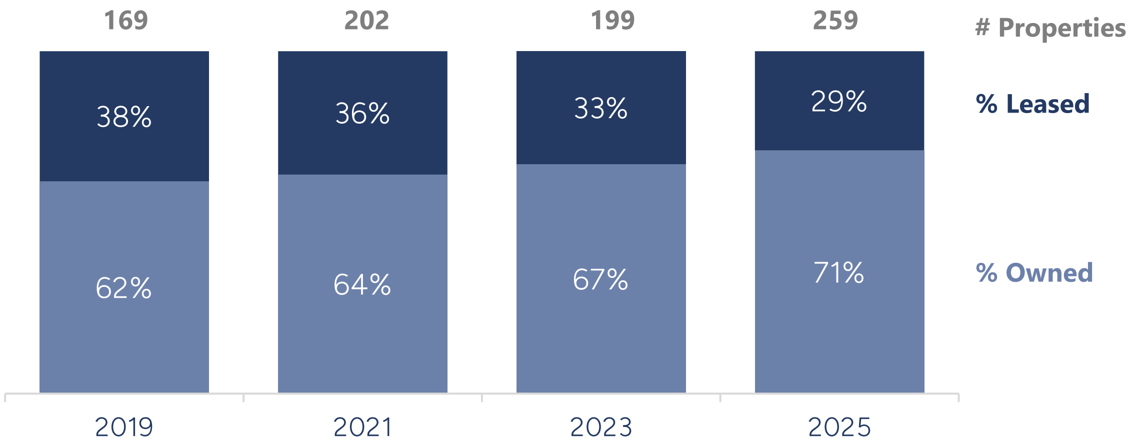
- Control of dealership real estate is a strong strategic asset
- Ownership means better flexibility and lower cost
- As of September 30, 2025, GPI owned ~$2.7B of gross real estate (71% of dealership locations) financed through ~**$1.2B** of mortgage debt

Dealership Property Breakdown by Region

(as of September 30, 2025)

	Dealerships	
Region	**Owned**	**Leased**
United States	119	27
United Kingdom	66	47
Total	**185**	**74**

Owned vs. Leased Property Trend



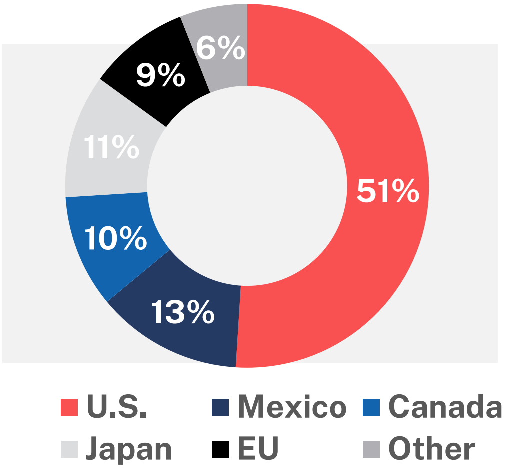
Auto Tariffs

Having successfully navigated challenging market conditions in the past, we are well-prepared to remain agile in response to the latest tariff and policy changes. Our proven business model and adaptive strategy enable us to respond swiftly and manage costs effectively.

Business Impacts:

- Stress tested our business model with various macro-economic scenarios - the Company remains solidly profitable and maintains reasonable leverage
- Reviewed and reduced our CAPEX
- Used Vehicle retail sales – Expect increase in demand from substitution of new vehicles
- Used Vehicle wholesale price increasing – back up over MMR
- Parts & Service – with average age and mileage of vehicles continuing to increase, segment performance should remain solid

2024 GPI U.S. New Vehicle Unit Sales by Production Country



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 Income from Operations (Non-GAAP)

(Unaudited, $MM)	2019	2020	2021	2022	2023	2024	3Q24 YTD	3Q25 YTD
As Reported Income from Operations	**$358**	**$496**	**$884**	**$1,091**	**$969**	**$909**	**$715**	**$595**
Asset impairments and accelerated depreciation	22	27	2	2	34	40	6	128
(Gain) loss on real estate and dealership transactions	(4)	(5)	(4)	(39)	(22)	(56)	(53)	(8)
Catastrophic Events	18	-	3	-	3	9	10	1
Severance Costs	-	1	-	-	-	1	1	1
Legal matters and other professional fees	1	(3)	(5)	1	6	4	4	9
Acquisition costs	-	-	13	2	1	21	19	6
Out-of-period adjustments	-	11	-	-	-	-	-	-
Restructuring Charges	-	-	-	-	-	17	_	20
Adjusted Income from Operations	**$395**	**$526**	**$893**	**$1,058**	**$991**	**$945**	**$702**	**$753**
Total Revenues	**$11,598**	**$10,600**	**$13,482**	**$16,222**	**$17,874**	**$19,934**	**$14,388**	**$16,992**
As Reported Operating Margin	3.1%	4.7%	6.6%	6.7%	5.4%	4.6%	5.0%	3.5%
Adjusted Operating Margin	3.4%	5.0%	6.6%	6.5%	5.5%	4.7%	4.9%	4.4%

Certain numbers may not compute due to rounding

Reconciliation: Adjusted Cash Flow (Non-GAAP)

(Unaudited, $MM)	2019	2020	2021	2022	2023	2024	3Q24 YTD	3Q25 YTD
Operating Cash Flow (GAAP)	$371	$805	$1,260	$586	$190	$586	$374	$565
Change in Floorplan notes payable - credit facilities and other, excluding floorplan offset account and net acquisitions and dispositions	(43)	(314)	(491)	320	505	133	120	(63)
Change in Floorplan notes payable – manufacturer affiliates associated with net acquisitions and dispositions and floorplan offset activity	4	12	(13)	10	25	(37)	(39)	(2)
Adjusted Operating Cash (Non-GAAP)	332	504	755	916	720	683	455	500
Cap Ex	(95)	(77)	(100)	(113)	(139)	(179)	(127)	(148)
Adjusted Free Cash Flow (Non-GAAP)	**$237**	**$426**	**$656**	**$803**	**$581**	**$504**	**$328**	**$352**

Certain numbers may not compute due to rounding

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

(Unaudited)	3Q24	3Q25
As Reported EPS from Continuing Ops	**$8.68**	**$1.02**
After Tax Adjustments:		
Asset impairments and accelerated depreciation	0.07	8.73
(Gain) loss on real estate and dealership transactions	0.01	(0.04)
Catastrophic Events	0.04	(0.01)
Severance	0.02	0.02
Legal matters and other professional fees	0.02	0.35
Acquisitions costs	1.05	0.25
Restructuring Charges	-	0.12
Adjusted Diluted EPS	**$9.90**	**$10.45**

Certain numbers may not compute due to rounding

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

(Unaudited)	2019	2020	2021	2022	2023	2024
As Reported EPS	**$9.34**	**$15.51**	**$30.11**	**$47.14**	**$42.73**	**$36.81**
After Tax Adjustments:						
Asset impairments and accelerated depreciation	0.94	1.69	0.07	0.10	1.82	2.26
(Gain) loss on real estate and dealership transactions	(0.13)	(0.23)	(0.19)	(1.86)	(0.65)	(2.94)
Loss on extinguishment of long-term debt	-	0.58	-	-	-	-
Catastrophic Events	0.72	-	0.12	-	0.18	0.53
Severance Costs	-	0.10	-	-	-	0.05
Legal matters and other professional fees	0.05	(0.12)	(0.23)	0.04	0.33	0.20
Acquisitions costs including related tax impact	-	-	0.57	0.12	0.05	1.46
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
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**

Certain numbers may not compute due to rounding

Reconciliation: Adjusted SG&A (Non-GAAP)

(Unaudited, $MM)	3Q19	3Q25
SG&A Expenses – GAAP	**$343**	**$655**
Gain (loss) on real estate and dealership transactions	(1)	(1)
Catastrophic Events	(12)	-
Legal items and other professional fees	-	(6)
Severance Costs	-	-
Acquisitions costs	-	(4)
SG&A Expenses – Non-GAAP	**$330**	**$645**
Gross Profit	$452	$920
GAAP SG&A % gross profit	75.8%	71.2%
Non-GAAP SG&A % gross profit	72.9%	70.1%

Certain numbers may not compute due to rounding

Thank You