



MOTORPOINT

THERE'S NO CAR LIKE A MOTORPOINT CAR

Motorpoint Group PLC

Full Year Results 2026



FY26 operational highlights

Mark Carpenter, CEO

FY26 financial highlights

Chris Morgan, CFO

Strategic progress and outlook

Mark Carpenter, CEO



FY26 operational highlights

Mark Carpenter, CEO

“A step change year, where the use of data became fundamental and we embraced the tangible benefits of AI”



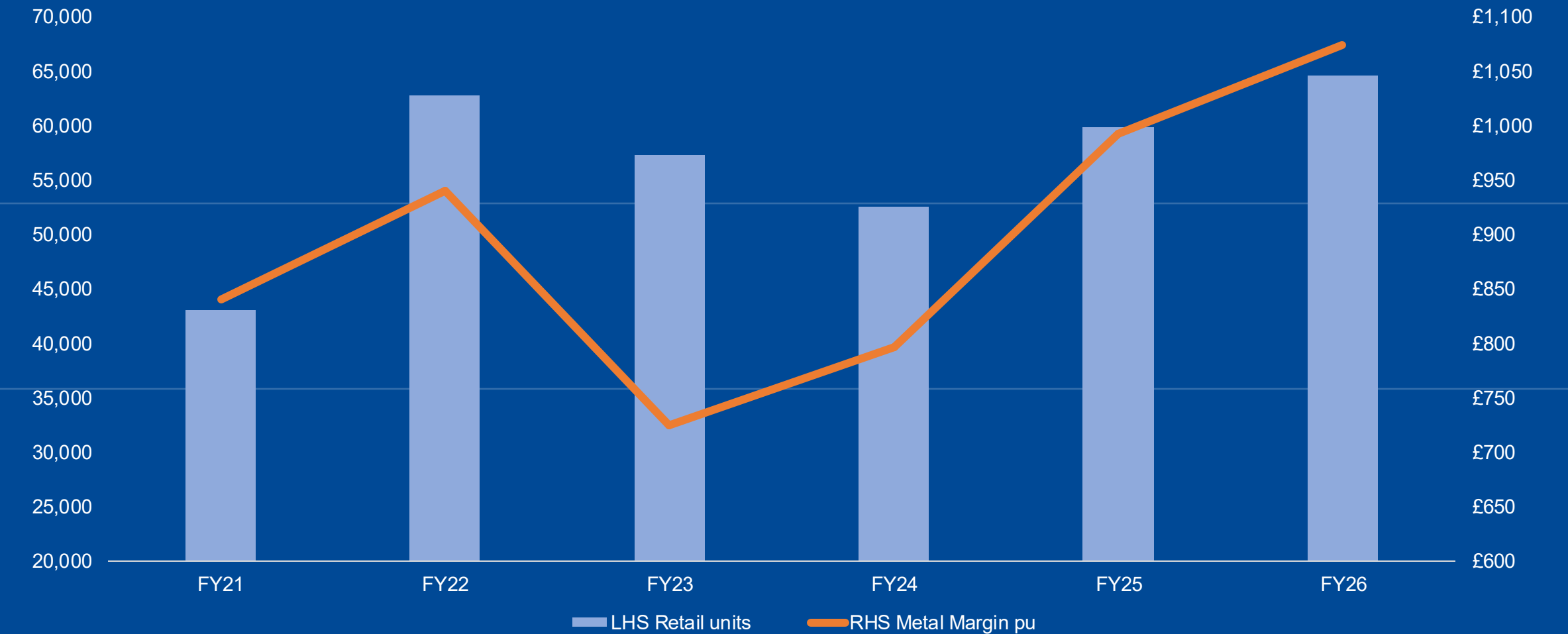
Key investment highlights



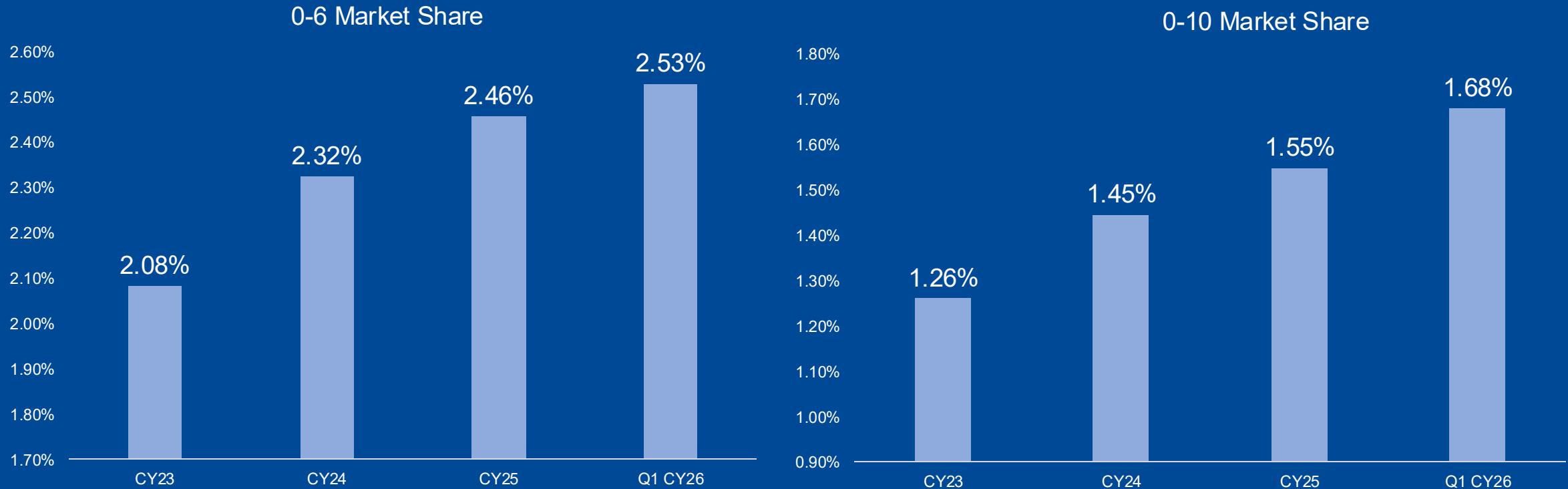
- ✓ Huge growth opportunity in very fragmented market
- ✓ Highly efficient operating model, integrated infrastructure nationwide
- ✓ Industry leading customer experience over many years (NPS +84)
- ✓ Robust financial model; highly cash generative and asset light with no structural debt
- ✓ Technology increasing competitive moat by driving improvements in purchasing, pricing and productivity
- ✓ Highly engaged team and strong culture

Continued strategic progress demonstrates the strength and flexibility of our business model

Record volume and metal margin

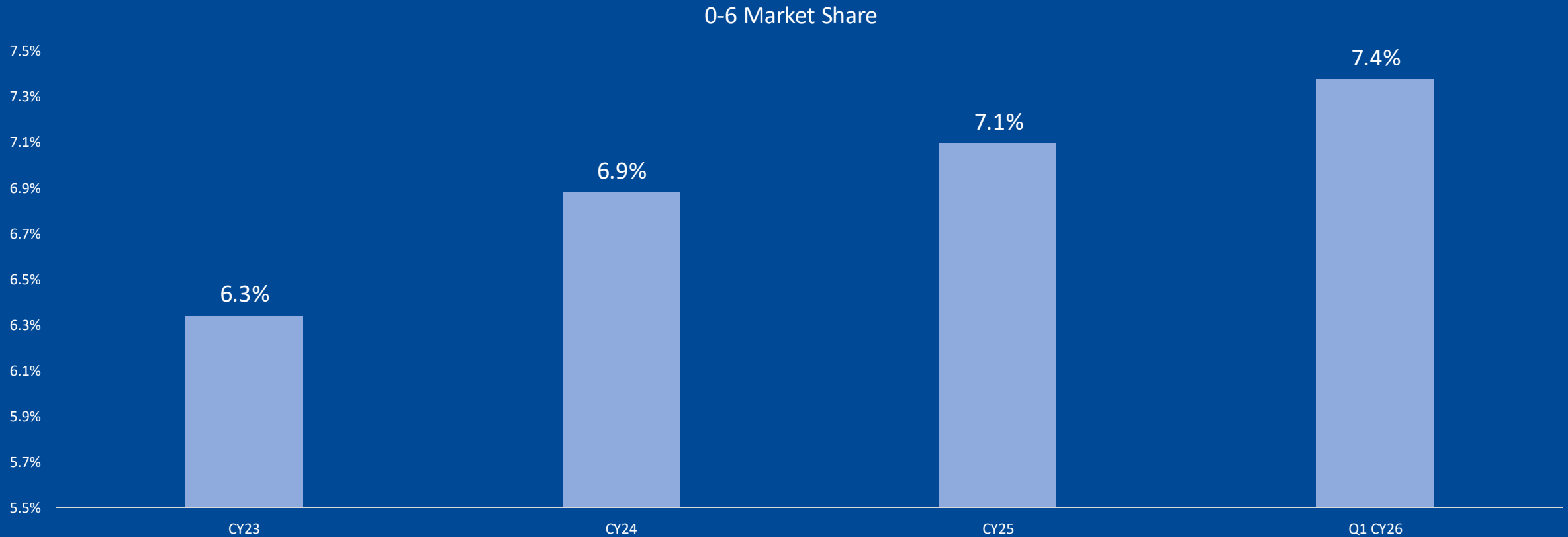


Winning market share



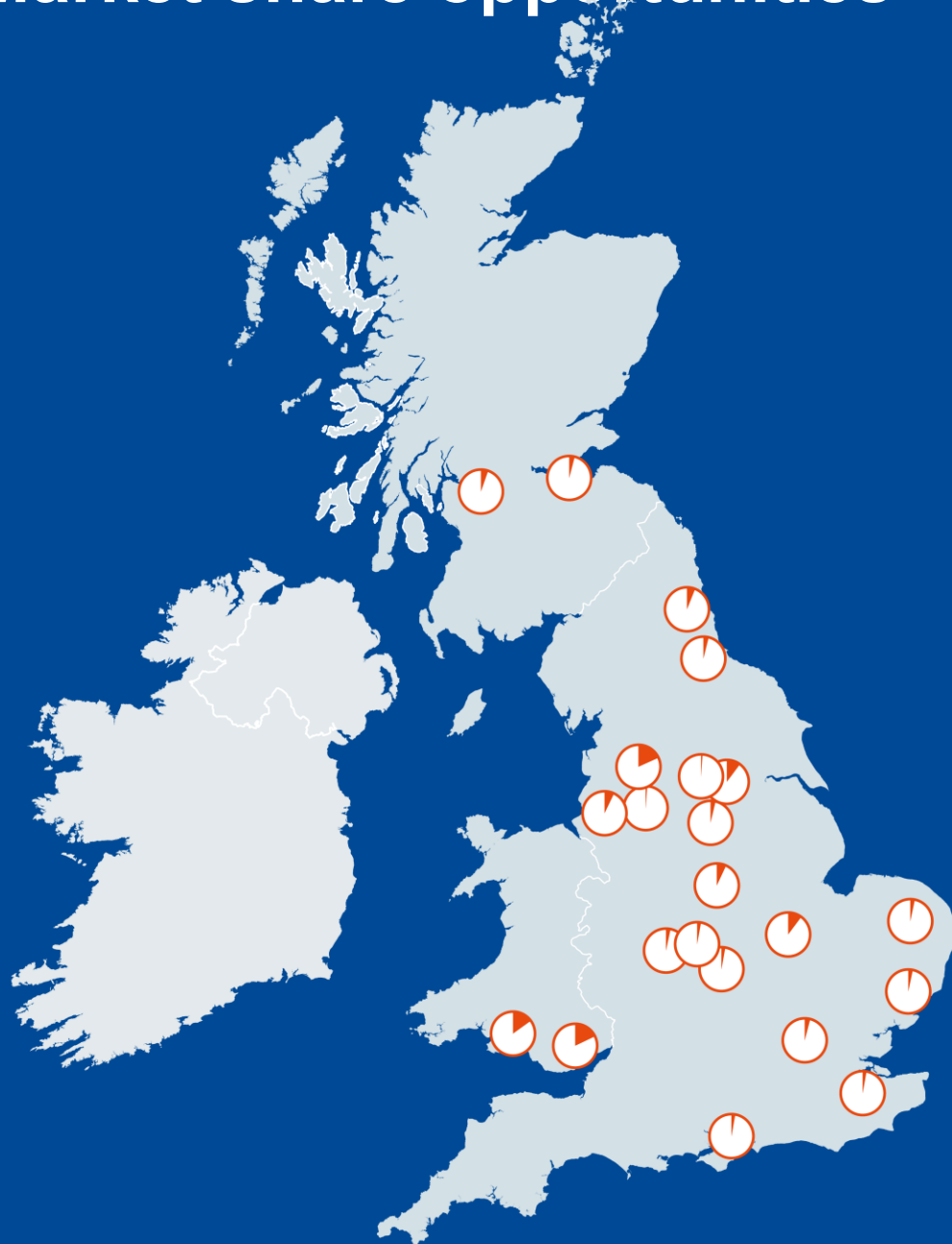
Strong outperformance in Q1 CY26, notably in more affordable market

Mature store market share within a 30 minute drivetime



Continuing to grow share across the Motorpoint estate

Market share opportunities

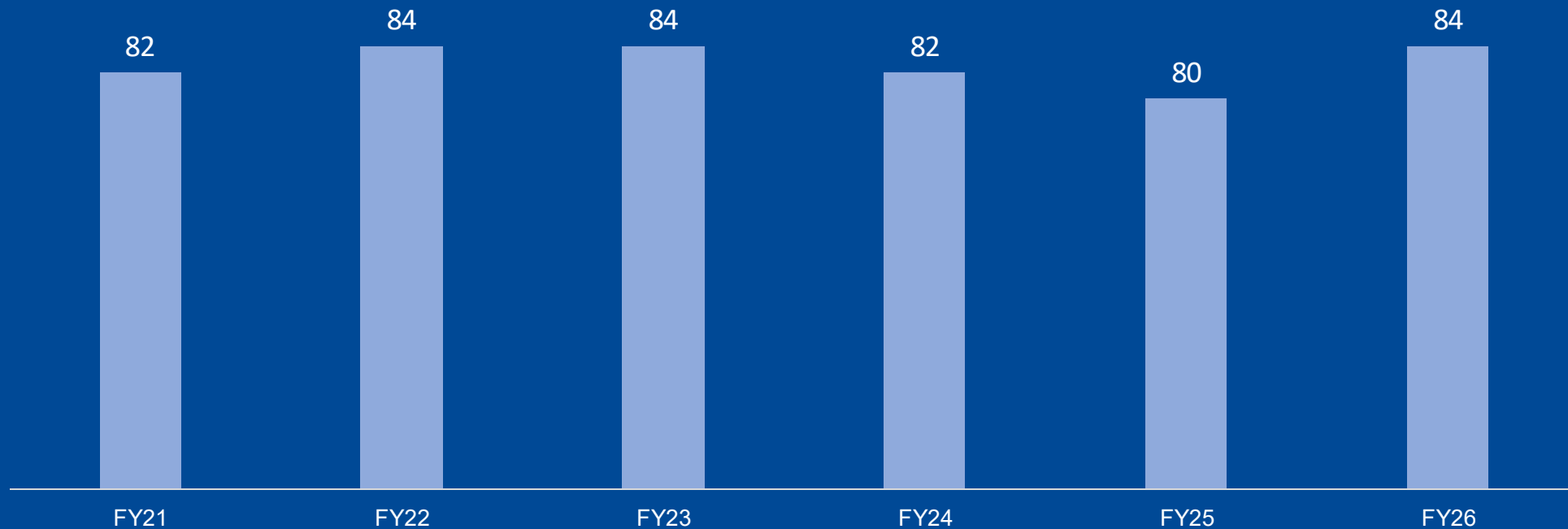
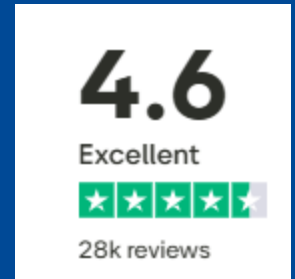


- ✓ Despite market gains, small share of highly fragmented market
- ✓ Aim for 10% share in our markets, and at least 30 stores
- ✓ Considerable opportunity remains for market share expansion
- ✓ New store opening in Leeds this summer, taking total number to 22
- ✓ Three more new markets secured for future openings (planned FY27 and FY28)
- ✓ Additional £10m Property RCF secured

Industry leading customer satisfaction



- ✓ NPS consistently high over many years



High levels of customer service, evidenced by number of repeat purchases

From our customers



“Lily* was super helpful and knowledgeable, finding me an even better car than I'd hoped for”

* Lily is our agentic AI tool

“Helpful staff, good prices and great choice”

“Great choice of cars, great part exchange price and well priced car”

“Good quality cars at very competitive prices”

“Third car purchased [from Motorpoint]
....always value for money”

Supporting our highly engaged team



Sunday Times recognition

Three-star equivalent engagement rating – highest workplace engagement standard

138 internal promotions (57% increase yoy)

88% of managers internally promoted

Two talent management programmes to generate future leaders to support growth



Strong financial performance



+8.3% metal margin to £1,075

+15.1% EBITDA

+82.9% Profit before tax

67% Return on Capital Employed (FY25: 47%)

£11.7m returned to shareholders since
March 2024





Financial highlights

Chris Morgan, CFO

“Record retail volumes deliver another year of profitable growth, alongside continued cost discipline”

Profit and Loss



£m	FY26	FY25	Change
Revenue	1,268.6	1,173.1	+8.1%
Gross profit	98.9	90.8	+8.9%
Operating expenditure	(81.2)	(78.1)	+4.0%
Other income	0.1	0.8	-£0.7m
Operating profit	17.8	13.5	+31.9%
Finance expense	(10.3)	(9.4)	+9.6%
Profit before taxation	7.5	4.1	+82.9%
EBITDA	27.5	23.9	+15.1%

- Record retail units sold 64.6k
- Turnover per unit dropped in H2 - move to more affordable mix
- Intelligent data led pricing; improved retail gross profit pu £1,368 (FY25: £1,335)
- Gross profit to operating expenses ratio improved to 122% from 116%
- Wage inflation and new store offset by variable cost control
- Customer acquisition cost reduced to £163 pu (FY25: £177); efficiency and AI adoption
- Finance expense reflects investment in inventory levels

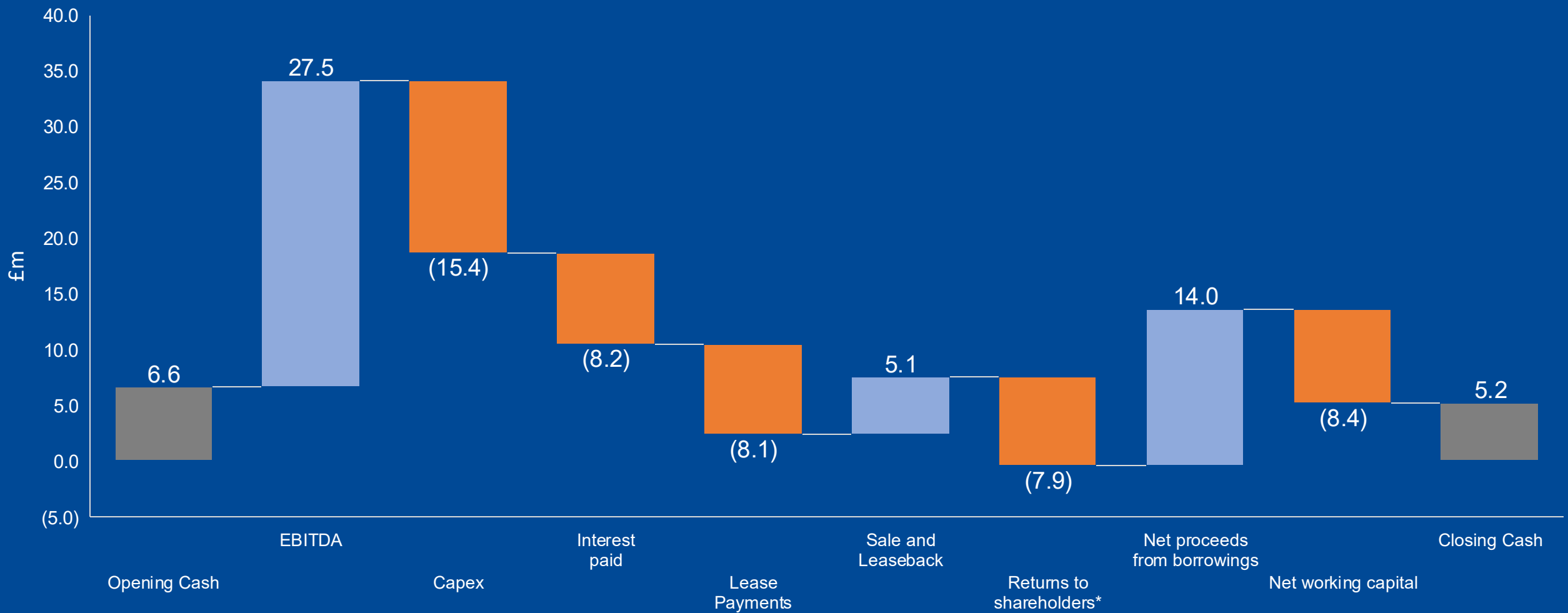
Balance Sheet



£m	FY26	FY25
Fixed assets	22.2	15.4
Intangible assets	2.6	3.0
Right of use assets	56.8	51.0
Inventories	194.1	151.4
Cash	5.2	6.6
Trade and other receivables	17.0	13.4
Trade and other payables	(192.4)	(155.2)
Borrowings	(14.0)	-
Lease liabilities	(63.0)	(57.4)
Other	(2.5)	(1.3)
Net assets	26.0	26.9

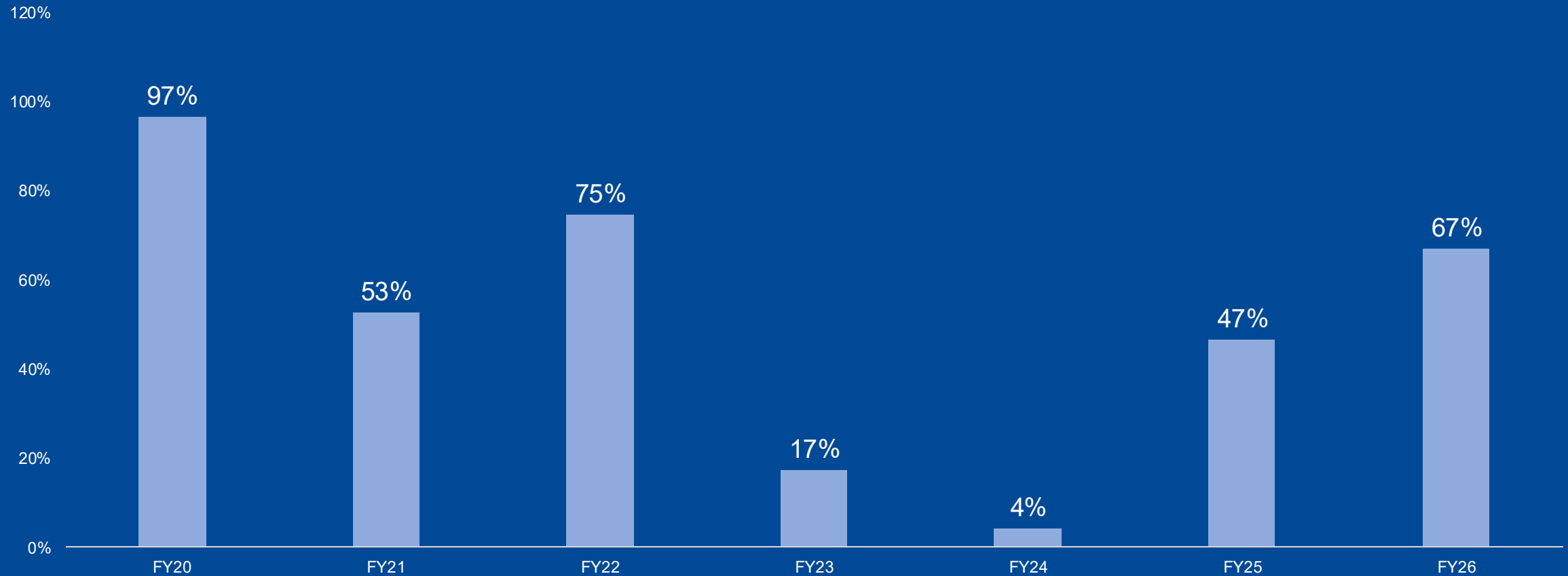
- Fixed asset increase relates to addition of two freehold sites
- Successful sale and leaseback of Derby store
- Improving vehicle supply and increase in cars bought direct from consumers
- Payables rise relates to stocking facilities
- Stocking facilities – available peak £210m (31 March 2025: £165m)
- Net asset movement reflects primarily second share buyback (£5.0m) offset by profit increase

Cashflow



*Share buy back, dividends and EBT buying

Return on Capital Employed



Evidences capital light model – increasing towards historic levels

Capital Allocation Policy aligned to strategy and shareholders



Priority One

Organic growth and market expansion

Progress in FY26

- New sites secured
- Market share outperformance 9%
- PBT growth 83%

Priority Two

Excess cash returned to shareholders

Progress in FY26

- Buybacks since March 2024 (cost £10.0m); share reduction 7.3%
- Progressive dividend policy introduced in FY25
- Subject to approval, full year dividend of 2.2p, 33% of EPS

Priority Three

Strategic M&A

Disciplined approach, only consider opportunities if EPS accretive and clear logic

Caring for our planet



Targeted energy efficiency improvements, with EPC uplifts

1% waste sent to landfill

5.5% reduction in Scope 1 & 2 and business travel emissions

Rapidly expanding Electric Vehicle offering



Strategic progress and outlook

Mark Carpenter, CEO

“Investment in data and AI driving profitable growth, and new store opening acceleration”



- ✓ Data-driven metal margin improvement. Up 8.3% yoy
- ✓ Supply pressures eased – newer stock and bulk deals, and direct purchases
- ✓ Outperformance of market
- X Interest rate outlook remains uncertain

Market share growth resulting from strategic investment

FY26 PBT
£7.5m

✓ Metal margin improvement

- Data embedded
- Dynamic pricing action

✓ Supply pressures ease

- Younger, lower mileage stock
- Lower preparation costs
- Lower purchase fees
- Growth of Sell Your Car

✓ Market size increases

- Reflecting increased new vehicle production
- Increased affordability, including older vehicles
- Continue to outperform market

X Interest rates fall

- Improved affordability
- Lower stock financing costs
- Higher finance commissions

PBT
forward
looking
projection

Expansion of supply chain channels



- ✓ Increased bulk and fleet purchases aiding efficiency
- ✓ Data-led purchasing increased bid conversion and margin, and reduced overage stock
- ✓ Sell Your Car (SYC) up 85% yoy to 10% of total purchases
- ✓ Including part exchanges, 46k cars bought direct from consumers
- ✓ Targeting 12k SYC purchases in FY27
- ✓ Stocking facilities increased to support growth

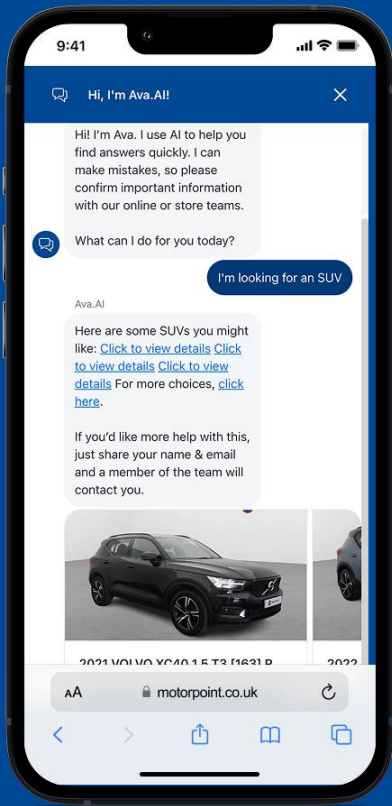
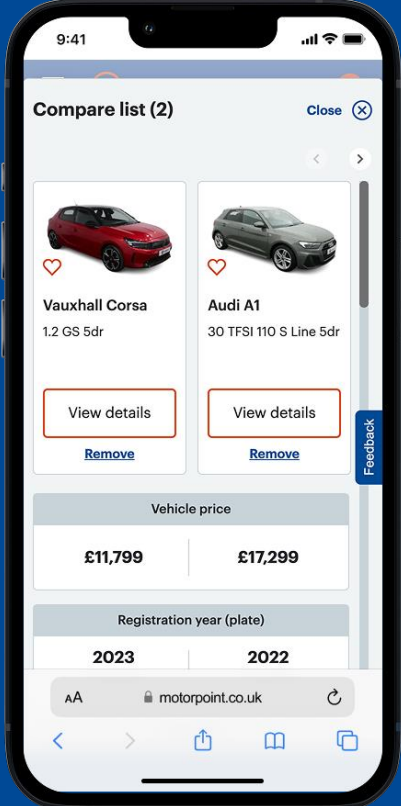
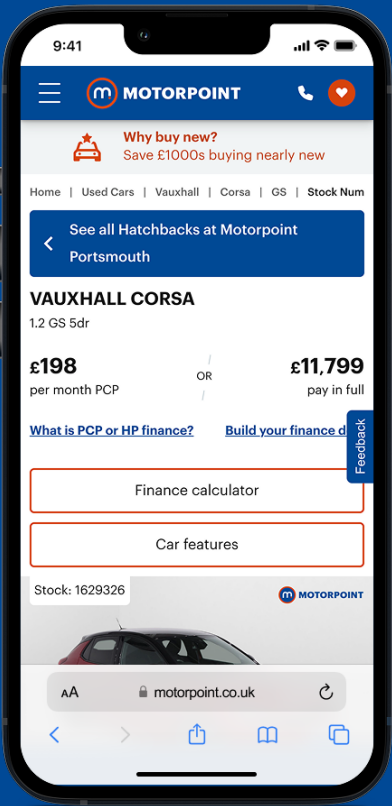
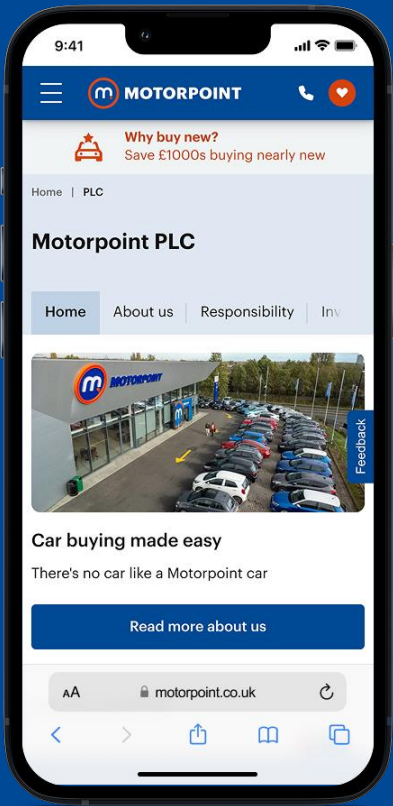


Improve efficiency through Data and AI



- ✓ Algorithmic based vehicle allocation model
- ✓ Data driven pricing strategy, supporting record metal margins
- ✓ AI digital discovery assistant implemented
- ✓ Agentic AI to reactivate closed quotes; 877 incremental sales in FY26
- ✓ Cars on display with QR codes – dynamic pricing, insight and productivity gains

Continued investment in digital experience



PLC site incorporated into motorpoint.co.uk to deliver SEO benefit

New QR code price boards for customers to scan in store and bespoke product landing pages

New vehicle comparison functionality

New agentic AI chatbot

Broaden brand reach

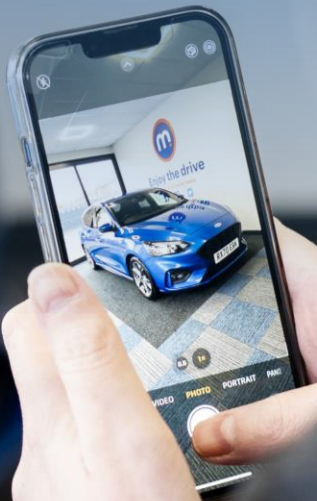


- ✓ Website ease of use and functionality improvements
- ✓ 55k YouTube subscribers; 4.5m views
- ✓ Most prominent Google positioned used car retailer, based on keywords in top three positions
- ✓ Aggregator diversification; record leads
- ✓ Upgraded Sell Your Car CRM journey

Further technology development



- ✓ Legacy stock and customer systems replacement in progress
- ✓ New workshop and booking management systems in progress
- ✓ New Finance ERP and Purchase Order systems implemented. Increased control and reduced cost
- ✓ In house developed new imagery app, improving efficiency
- ✓ Continued investment to enhance IT security defence



Step change preparation efficiency



- ✓ MOT testing stations in most locations
- ✓ Warranty work brought in house
- ✓ Investment journey for preparation team to learn new skills
- ✓ Workshop upgrade investment
- ✓ Investment in preparation facilities at retail-only stores

Current trading and outlook



Despite economic uncertainty, influenced by the Middle East conflict, impacting consumer confidence, the Group has continued its strong momentum into FY27

- ✓ Delivered retail volume growth of 15.0% across April and May (albeit versus weaker comparatives), and maintained strong profitability
- ✓ Metal margins remain stable with strong supply
- ✓ Sell Your Car purchases running at over 200 a week since year end

Confident in ability to take advantage of opportunities to further increase market share at attractive margins in year ahead

Strong momentum continues into FY27

The information, opinions and statements contained in this presentation and any associated discussion (this “Presentation”) has been prepared by Motorpoint Group PLC (the “Company”) and has not been independently verified. The Presentation is only intended for information and reference purposes as at the date of the Presentation which does not purport to be comprehensive, nor offer any form of accounting, financial, investment, tax or other type of advice. Neither the Company and its subsidiaries, nor the directors, officers, employees or agents of the Company and its subsidiaries (each an “Identified Party”) accepts any responsibility, obligation or liability (whether in contract, tort or otherwise) in relation to the Presentation (including its completeness, adequacy or accuracy) or any related written or oral information based on or relating to the reader’s use of the Presentation. No representation or warranty, express or implied is made by any Identified Party, as to the accuracy, reasonableness or completeness of the information contained in the Presentation and no reliance should be placed upon it including any oral or written information provided in connection with the Presentation or any data which may be generated therefrom. The Presentation is not a prospectus and does not constitute or form part of an offer or invitation to subscribe for, underwrite, purchase or sell securities, nor shall it (or any part of it) form the basis of, or be relied upon, in any way in connection with any investment decision or other evaluation relating to any securities. This Presentation may contain estimates, forecasts, projections, targets and forward looking statements including statements regarding our intent, belief or current expectations with respect to the Company’s businesses and operations, market conditions, results of operations and financial condition, capital adequacy, specific provisions and risk management practices (together, “forward looking statements”). No assurance that any matters in the forward looking statements are achievable can be made because they relate to future events and are based on various assumptions made by the Company, which assumptions may not prove to be correct and/or are outside of the Company’s control. The Company’s business and operations are subject to a variety of risks and uncertainties, many of which are beyond its control and, consequently, actual results may differ materially from those expressed or implied by any forward looking statements and projections. Nothing contained within this Presentation should be construed as a profit forecast or profit estimate. The Company does not undertake any obligation to publicly release the result of any revisions to these forward looking statements to reflect events or circumstances after the date of this Presentation to reflect the occurrence of unanticipated events. While due care has been used in the preparation of forward looking statements, actual results may vary in a materially positive or negative manner. Past performance is not a reliable indication of future performance and recipients should not place any reliance on any forward looking statements.