MOTORPOINT

THERE'S NO CAR LIKE A MOTORPOINT CAR

Motorpoint Group PLC

Interim results FY26

Agenda

H1 FY26 operational highlights

Mark Carpenter, CEO

Financial highlights

Chris Morgan, CFO

Strategic progress and outlook

Mark Carpenter, CEO

H1 FY26 operational highlights

Mark Carpenter, CEO

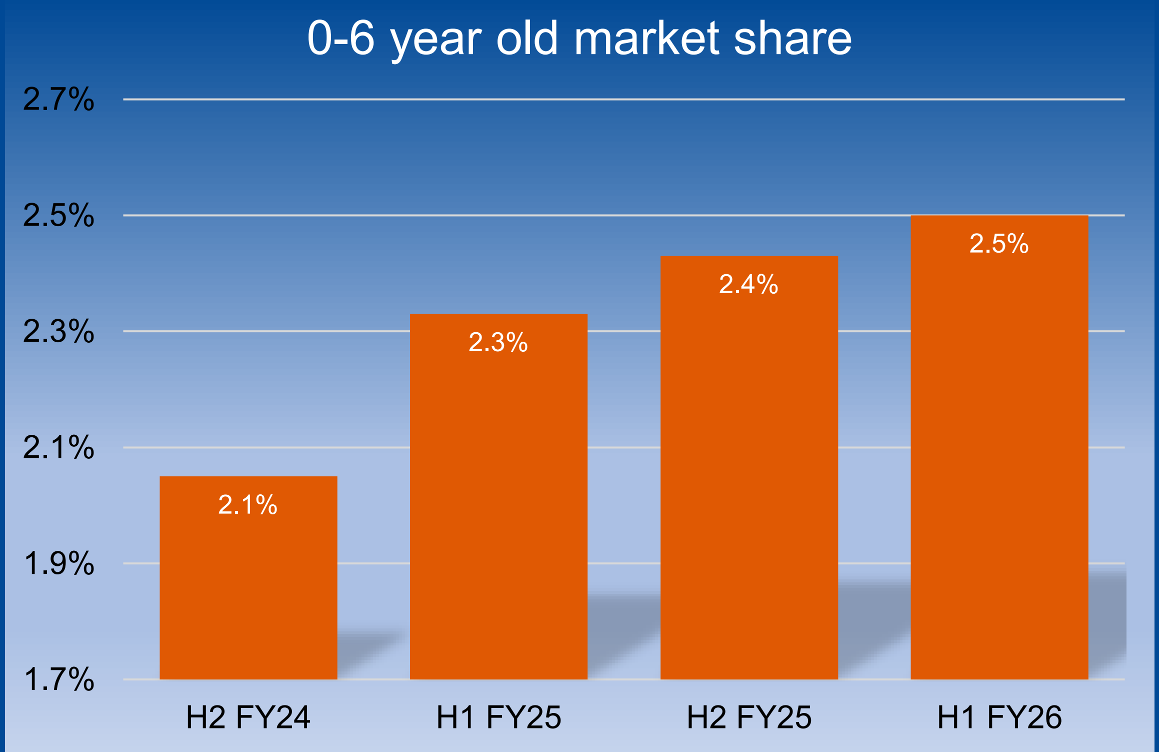
"Market share gains through enhanced customer experience and technology advancements"

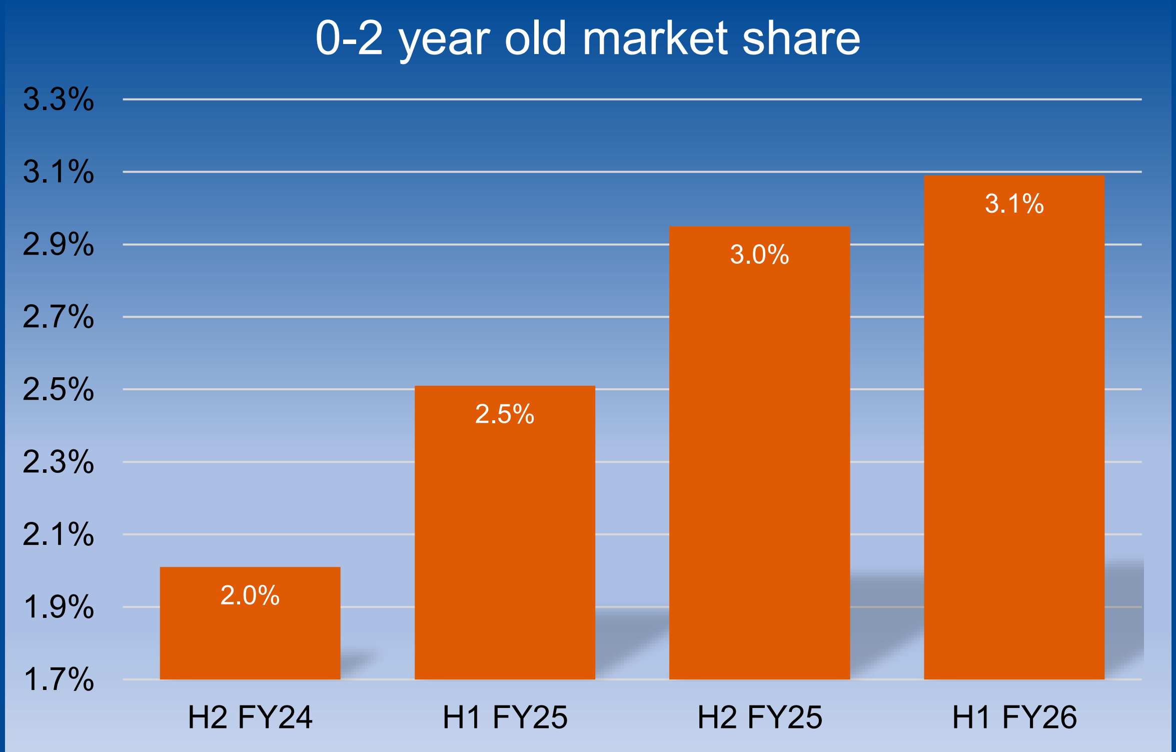
Key investment highlights

- Huge growth opportunity in very fragmented market
- Highly efficient operating model, integrated infrastructure nationwide
- Industry leading customer experience over many years (NPS +83)
- Robust financial model; highly cash generative and asset light with no structural debt
- Technology driving further improvements in purchasing, pricing and productivity
- Highly engaged team and strong culture

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

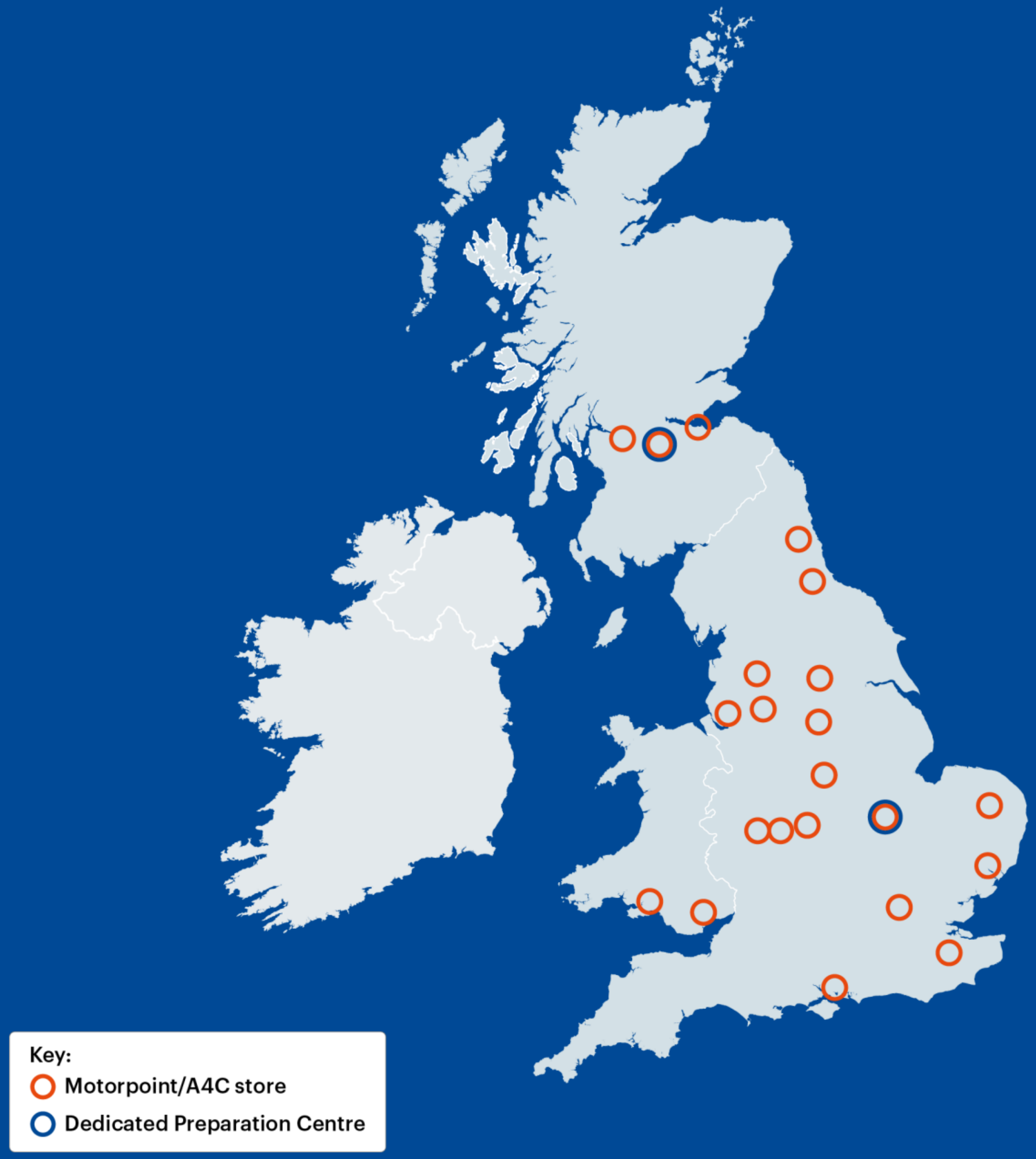
Winning market share





Market outperformance; strong increase in younger car market share

Market share opportunities



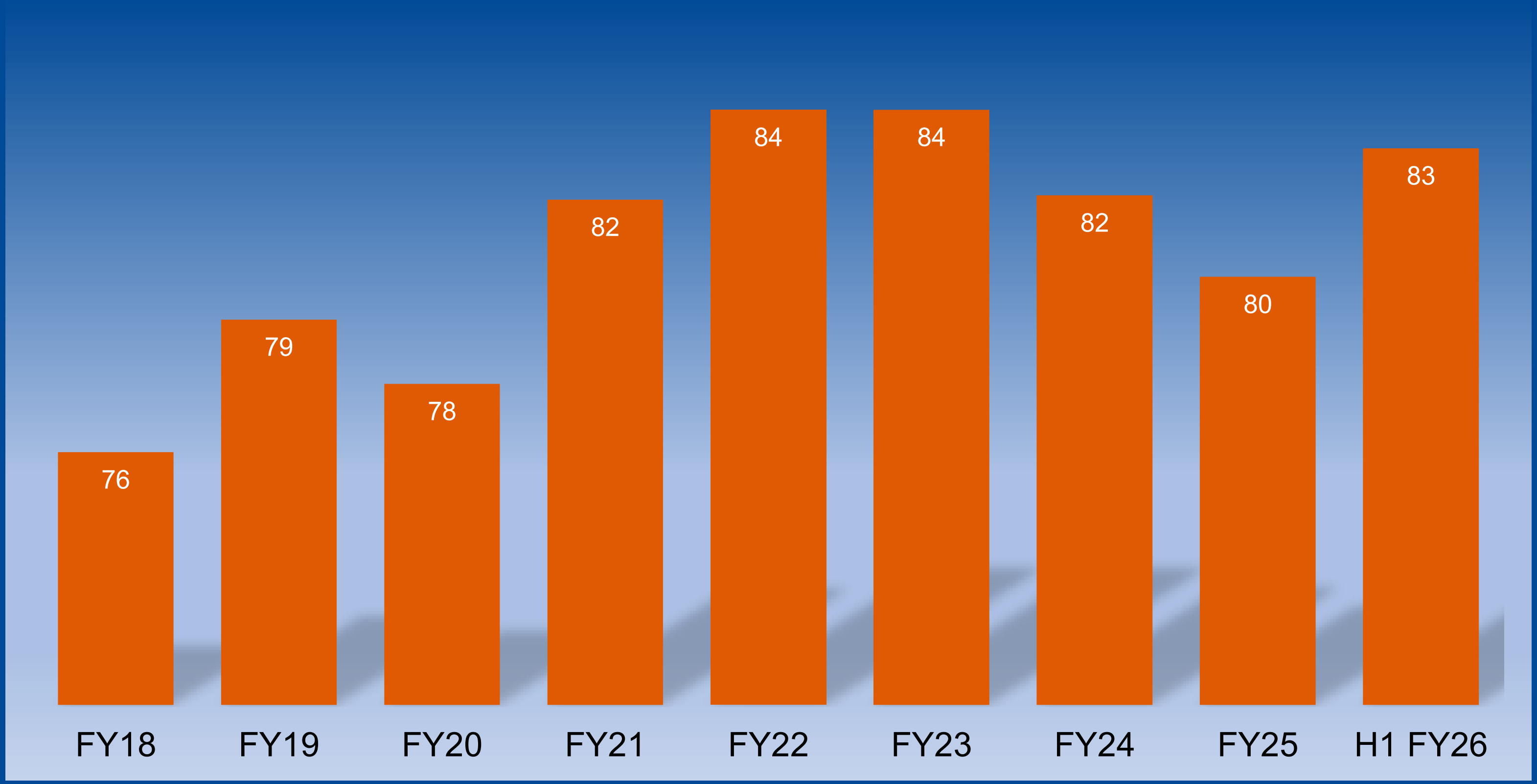
Despite market gains, still have a relatively small share of highly fragmented market

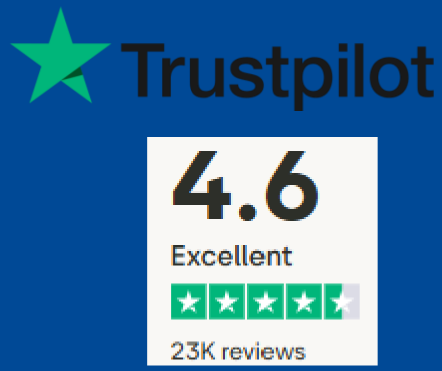
Aim for 10% share in our 0-6 year old markets; new Norwich store performing to expectation

Remains considerable opportunity for market share expansion and further profitable growth

Industry leading customer satisfaction

- NPS consistently high over many years





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

What our customers are saying

"Best value we could find for the new car"

"Excellent part-exchange figure"

"Impressed by the value for money"

"Low price compared with other dealerships"

"Prices very competitive"

Trust Pilot Customer Feedback
May – August 2025

Supporting our highly engaged team

Sunday Times recognition

THE SUNDAY TIMES
Best Places to Work 2025
BIG ORGANISATION

87% of team proud to work at Motorpoint

Spend on training up 30% to focus on team development

56 internal promotions

New recruitment processes to recruit high calibre team members

Strong financial performance

+8.9% Retail units

+15.0% Revenue

+22.5% EBITDA

59% Return on Capital Employed

£10.9m returned to shareholders since March 2024

Financial highlights

Chris Morgan, CFO

"Retail unit growth, strong metal margins and tight cost control resulted in significant profit growth"

Profit and Loss

£m	H1 FY26	H1 FY25	Change
Total revenue	**647.7**	563.1	**+15.0%**
Gross profit	**49.5**	44.7	**+10.7%**
Operating expenses	**(41.0)**	(38.6)	**+6.2%**
Operating profit	**8.5**	6.1	**+39.3%**
Finance costs	**(4.9)**	(4.1)	**+19.5%**
Profit before tax	**3.6**	2.0	**+80.0%**
EBITDA	**13.6**	11.1	**+22.5%**

- Retail and Wholesale units increased 8.9% and 11.1% respectively. Average retail selling price increased 5.8%
- Metal margin strong and Extras benefitted from additional products. Finance commission subdued reflecting high interest rates
- Retail gross profit per unit £1,349 (H1 FY25: £1,317)
- Operating expenses consist of:
  - People costs: £20.6m (H1 FY25 £19.0m)
  - Property related costs: £7.9m (H1 FY25 £7.7m)
  - Other variable costs: £7.6m (H1 FY25 £7.5m)
  - Marketing costs: £4.9m (H1 FY25 £4.4m)
- Opex increase reflects team recruitment and inflation, and one new store. Costs tightly managed. Customer acquisition cost flat £149pu
- Efficiency focus (including Brilliant Basics) has resulted in 14.5% increase in retail units sold per FTE since FY23
- Finance cost increase reflects higher inventory levels to support future growth

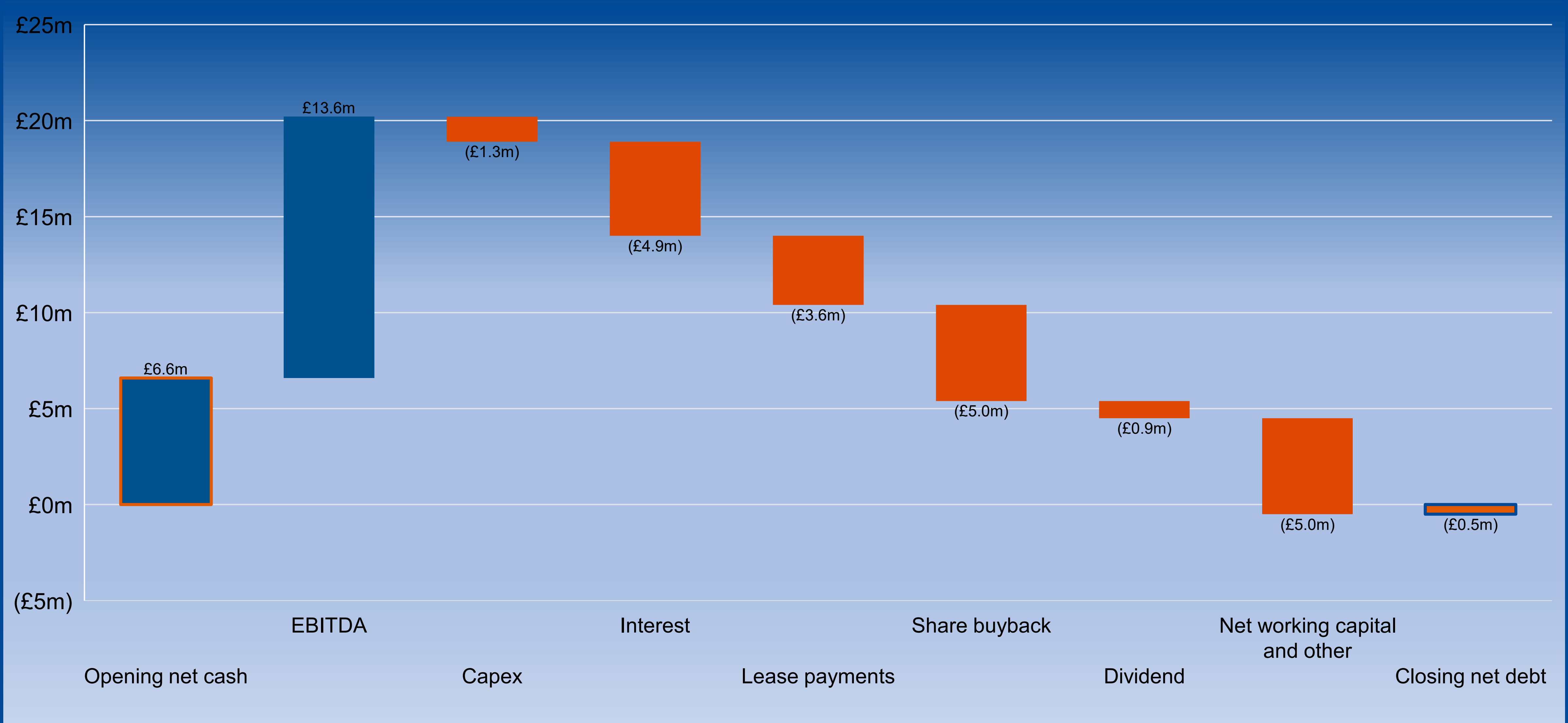
Balance Sheet

£m	H1 FY26	H1 FY25*	FY25
Fixed assets	**10.5**	9.7	15.4
Intangible assets	**2.2**	3.1	3.0
Right of use assets	**48.3**	52.0	51.0
Assets held for sale	**4.9**	2.4	0.0
Inventories	**186.9**	129.3	151.4
Cash	**4.5**	11.2	6.6
Trade and other receivables	**21.6**	17.9	13.4
Trade and other payables	**(197.4)**	(137.1)	(155.2)
Lease liabilities	**(55.0)**	(58.6)	(57.4)
Other	**(2.2)**	(1.5)	(1.3)
Net assets	**24.3**	28.4	26.9

- Fixed asset investment in MOT capability and tech
- Assets held for sale in H1 FY26 relate to Derby store
- Significant inventory increase with improving supply. Days in stock 49 (H1 FY25: 41), reflecting stock build up to satisfy demand
- Payables rise relates to increased use of stocking facilities (£143.5m drawn, compared to £122.4m in H1 FY25)
- Annual seasonal (Q3 and Q4) uplifts to stocking facilities of £40.0m secured
- Net asset movement reflects primarily second share buyback (£5.0m) offset by profit increase

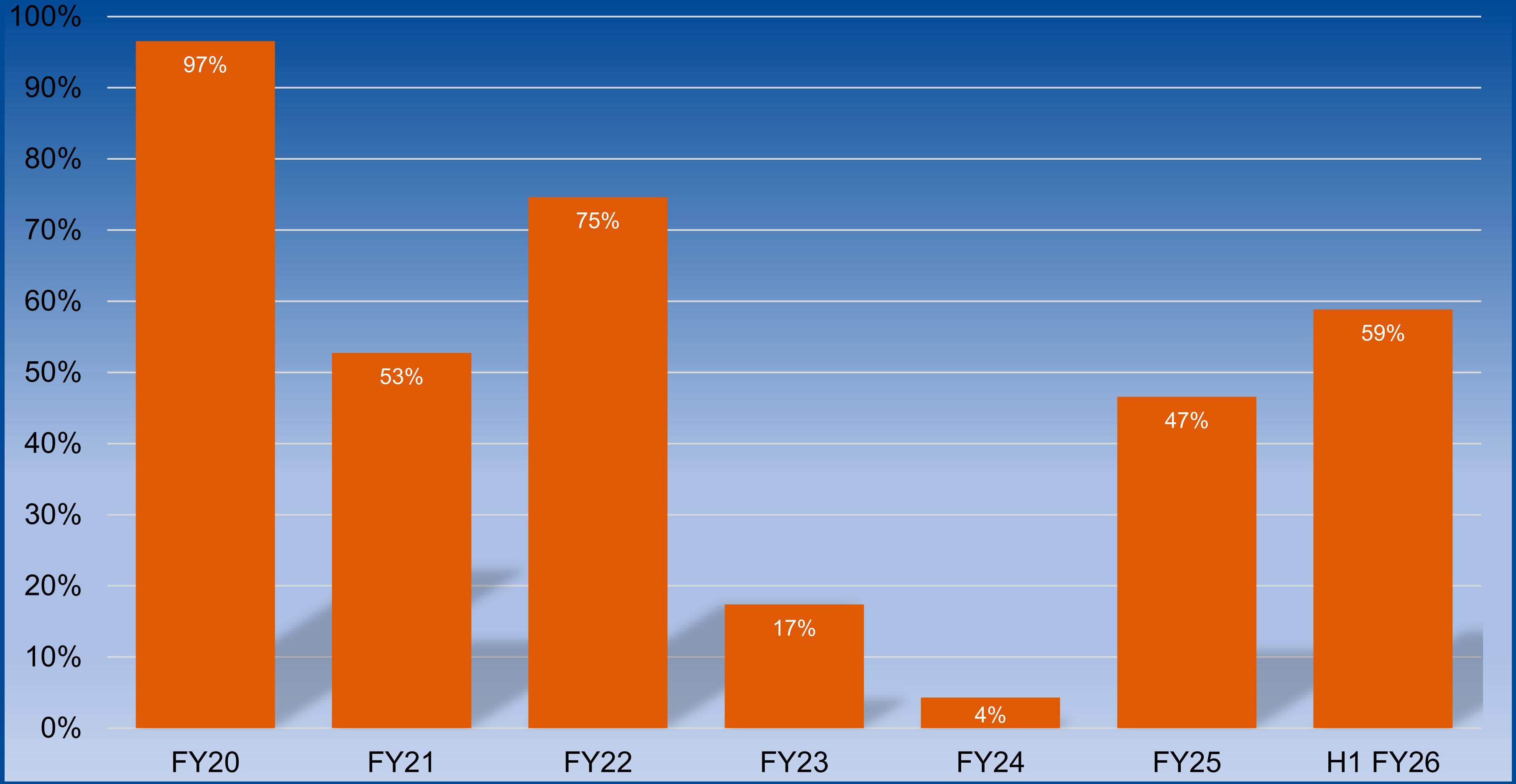
* Restated. No net asset impact

Cashflow



£25m
£20m
£15m
£10m
£5m
£0m
(£5m)
£6.6m
£13.6m
(£1.3m)
(£4.9m)
(£3.6m)
(£5.0m)
(£0.9m)
(£5.0m)
(£0.5m)
Opening net cash
EBITDA
Capex
Interest
Lease payments
Share buyback
Dividend
Net working capital and other
Closing net debt

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 H1 FY26

- Market share growth from 2.33% to 2.50% (0-6 year old vehicles)
- EBITDA growth 22.5%

Priority Two

Excess cash returned to shareholders

Progress H1 FY26

- Two share buybacks since March (cost £10.0m) and share reduction of 7.3%
- Progressive dividend policy introduced in Summer 2025

Priority Three

M&A only if EPS accretive and clear logic

Caring for our planet

Targeted energy efficiency improvements with EPC uplifts

Recycling rate increased from 60% to 67%

Solar opportunities being reviewed

Less than 1% waste sent to landfill

Strategic progress and outlook

Mark Carpenter, CEO

"Investment in data and AI increasingly driving profitable growth and opportunity"

- Data-driven metal margin improvement. Up 18.3% yoy
- Supply pressures easing – newer stock and bulk deals. Purchases up 14.6% yoy
- Outperform market which is modestly increasing (July-Sep 2025 used car market up 2.8%, Motorpoint up 7.4%)
- Moderate interest rate fall welcome but remains elevated. Helped offset cost of higher stock levels

Expansion of supply chain channels

- Increased fleet purchases
- Data-led purchasing has grown bid conversion and margin in H1 FY26
- Supporting intelligent purchasing
- Sell Your Car (SYC) run rate transactions have doubled since the beginning of FY26
- Over 9,750 cars bought direct from consumer – up 14.7%
- Stocking facility headroom increased to support growth

Data and AI to further drive efficiency

Algorithmic based vehicle allocation underway

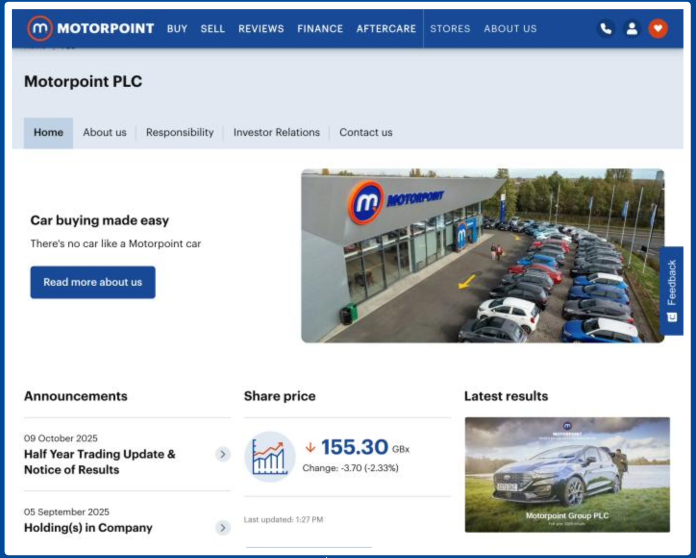
Data driven pricing strategy implemented

Agentic AI to reactivate closed quotes

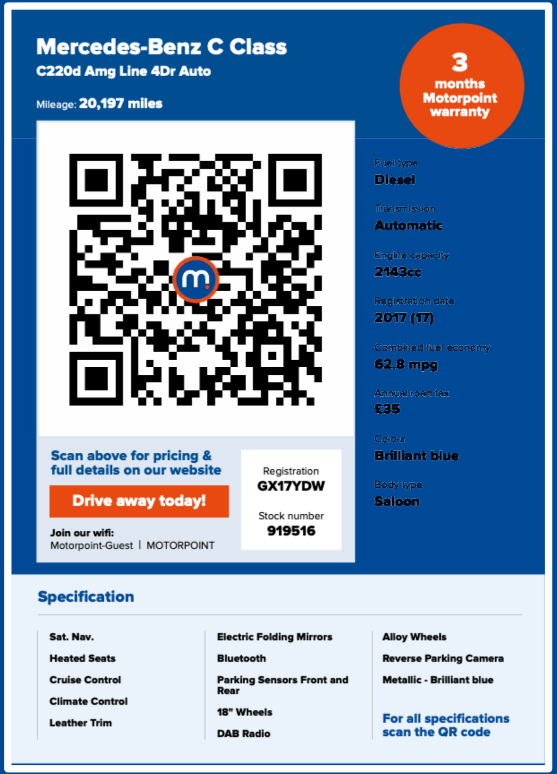
AI digital discovery assistant successfully tested, with implementation in H2 FY26

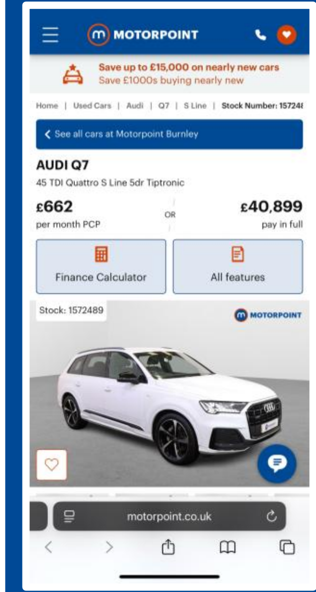
All cars on display with QR codes for pricing, generating strong customer insight and productivity gains

Continued investment in digital experience

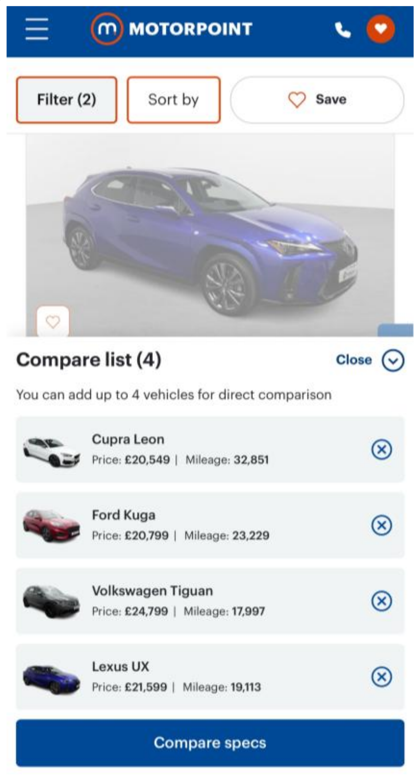


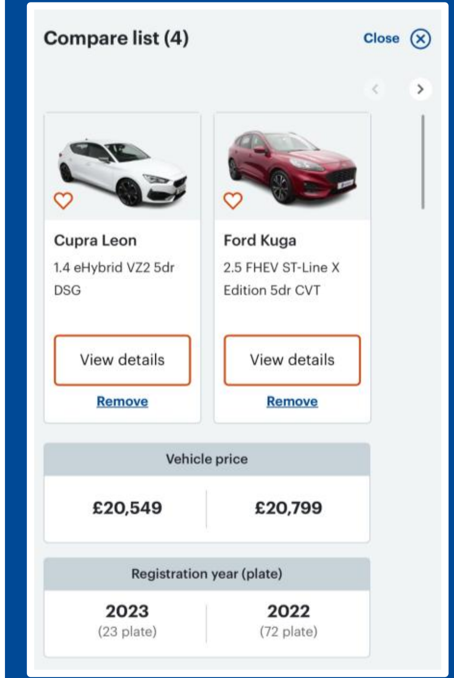
PLC site incorporated into motorpoint.co.uk to deliver SEO benefit





New QR code price boards for customers to scan in store





New vehicle comparison functionality

Broaden brand reach

For first time, most prominent Google used car retailer. Most keywords in top three positions

37k+ YouTube subscribers; 10m views

Focus on Google vehicle listing ads, AI product usage and remarketing activity; lead costs down 25% on last year

Aggregator diversification; record leads

New expanded SYC CRM journey

Further technology development

New finance ERP system

New purchase ordering system

Hybrid cloud environment allows performance, cost and efficiency benefits

Security posture investment

Develop aftersales capability

MOT testing station roll out

Successful trial of internal and external warranty repairs

Technical development of internal team to learn new skills:
- Vehicle Prep Assistants (VPAs) to technicians
- Technicians to MOT testers/ warranty technicians

Workshop upgrades

Current trading and outlook

- Strong momentum has continued into H2 FY26:
  - Delivered retail volume growth of 8.1% in October and good profitability
  - Metal margins remain strong and used car prices stable
  - Increased stock levels ahead of busy Q4 trading period
- Vehicle supply direct from consumers increasing with resource and marketing investment
- Expect macroeconomic pressures to gradually ease
- Acceleration of strategic growth plans

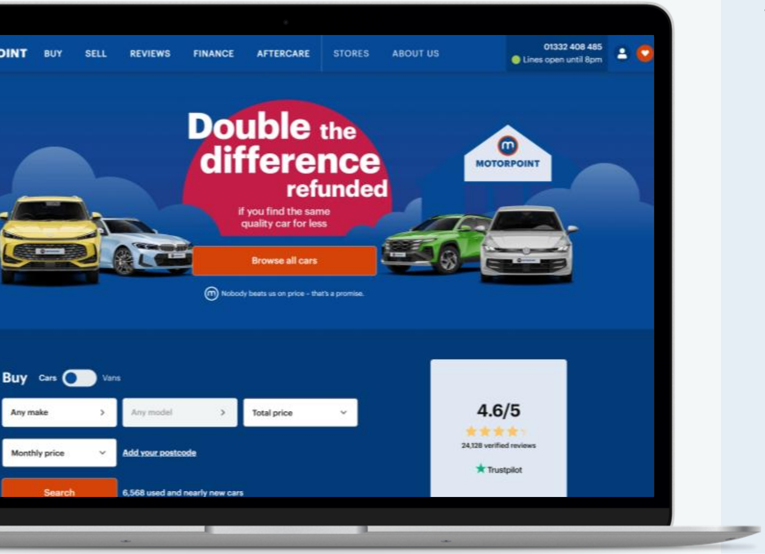
Strong momentum continues into H2 FY26

Appendix

A group focused on growth through two distinct channels

Motorpoint

- The UK’s leading omnichannel used vehicle retailer
- Cars and vans
- Online and In-Store



Sell Your Car* (C2B)

< 6 years

< 40,000 miles

Part Exchange

< 6 years

< 40,000 miles

Auction4Cars.com

- The UK’s leading independent Trade Car Auction Site
- Cars and vans
- Online only

Sell Your Car* (C2B)

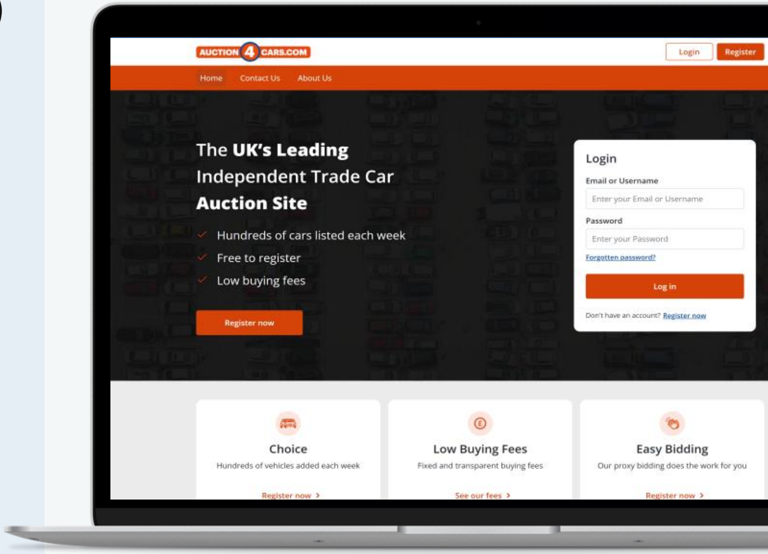
> 6 years

> 40,000 miles

Part Exchange

> 6 years

> 40,000 miles



* Majority

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