



Gumtree Australia Markets Limited

H1 FY26 presentation

February 2026

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This presentation was authorised for release by the Board of Gumtree Australia Markets Limited.

Outline

01.

Overview of Company

A powerful motors & lifestyle network

02.

H1 FY26 Financial Highlights

Growth in underlying profitability

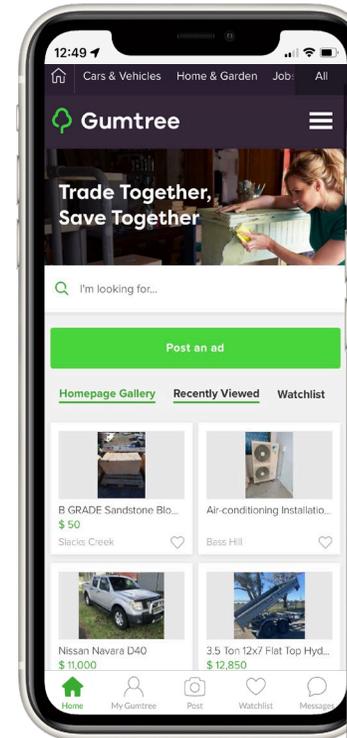
03.

Transactional and User Experience initiatives

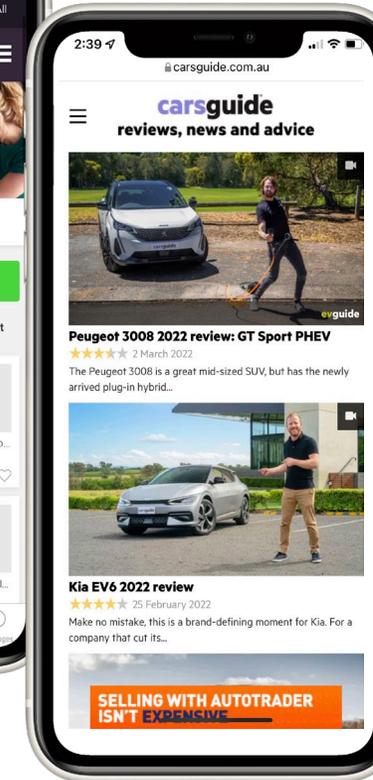
Strong improvement in user experience and roll-out new Transactional features

Horizontal marketplace with key verticals

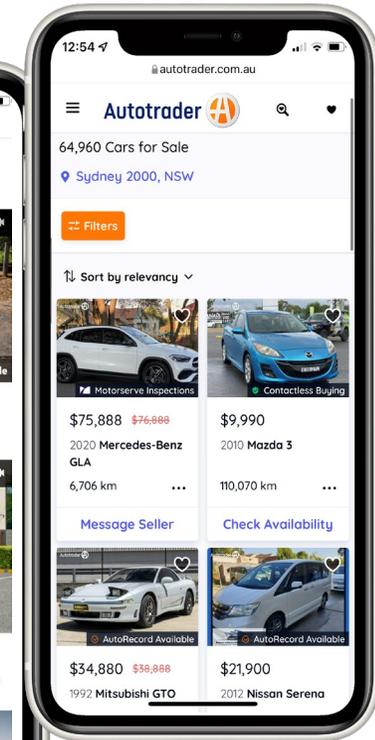
- Gumtree, Carsguide and Autotrader (the ‘Gumtree Group’) is an **integrated marketplace ecosystem** with highly complementary brands. The Company has a key focus on selected verticals, being Cars, Pets, Jobs and Real Estate.
- **Total Group revenues in H1 FY26 of \$35M with an EBITDA of \$3.9m** (excl. discontinued operations)
- Gumtree Group has an **outstanding reach in Australia, with a monthly unique audience of more than 4m users**
- New transactional features released to improve overall user experience



Iconic horizontal marketplace reaching 1-in-5 Australians monthly



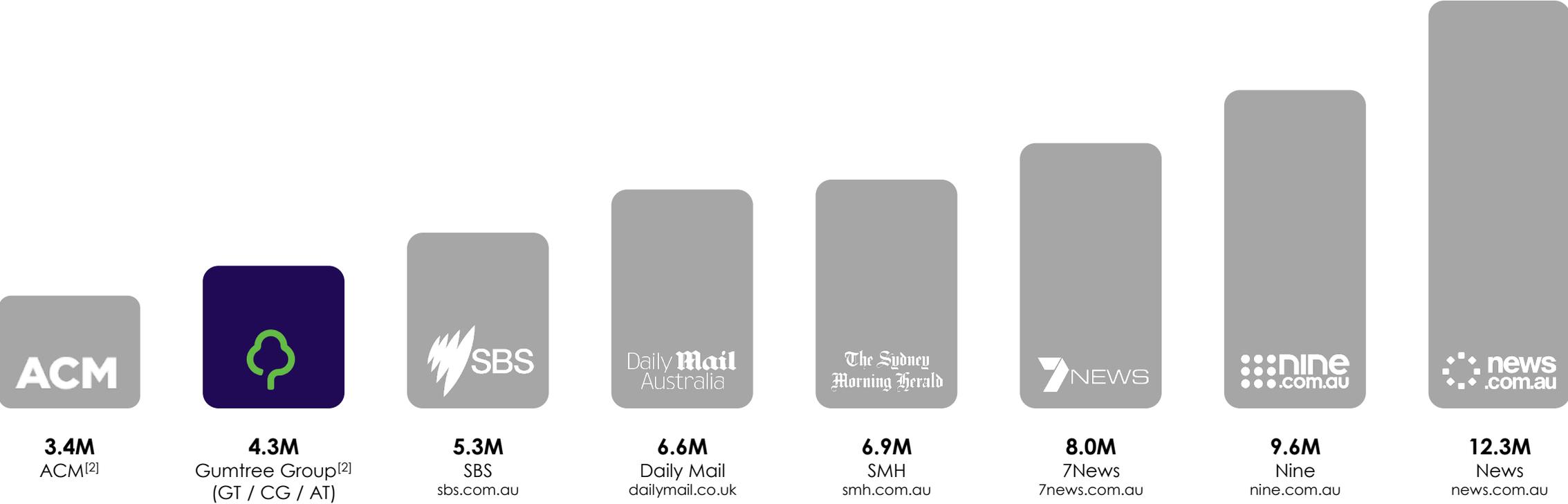
Australia's no.1 automotive editorial site



Unique dealer motors marketplace

Gumtree Group reaches an audience of more than 4m on average each month

Audience (unique)^[1]

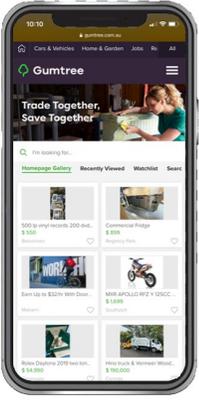


• Source: [1] Ipsos iris Online Measurement Service, August 2025 - January 2026, Age 14+, PC/Laptop/Smartphone/Tablet, SBS, Daily Mail Australia, Sydney Morning Herald, 7news, Nine.com.au, News.com.au, Brand Group, Audience (000's) *Average; [2] Ipsos iris Online Measurement Service, August 2025 – January 2026, Age 14+, PC/Laptop/Smartphone/Tablet, Gumtree Group, ACM, ORG, Audience (000's) *Average

Gumtree Motors: three Australian market leading brands

We have a strong consumer reach...

GumtreeCars
C2C led motors marketplace

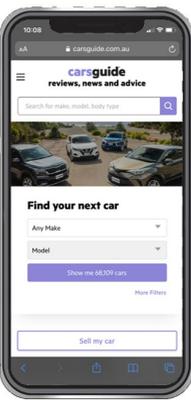


- Leveraging the reach of Gumtree to connect private sellers and dealers with a diverse buyer universe
- Strength in C2C listings – reaching car buyers as they look to list and replace their vehicle

>650 new private listings per day

0.2m monthly audience*
with access to 3m more across Gumtree

carsguide
Leaders in editorial engagement



- Largest, most visited and most respected car review and editorial site in Australia
- Where car buyers go to research
- Rich, relevant motors content

>295k YouTube subscribers

1.4m monthly audience*

Autotrader
Scaled motors marketplace



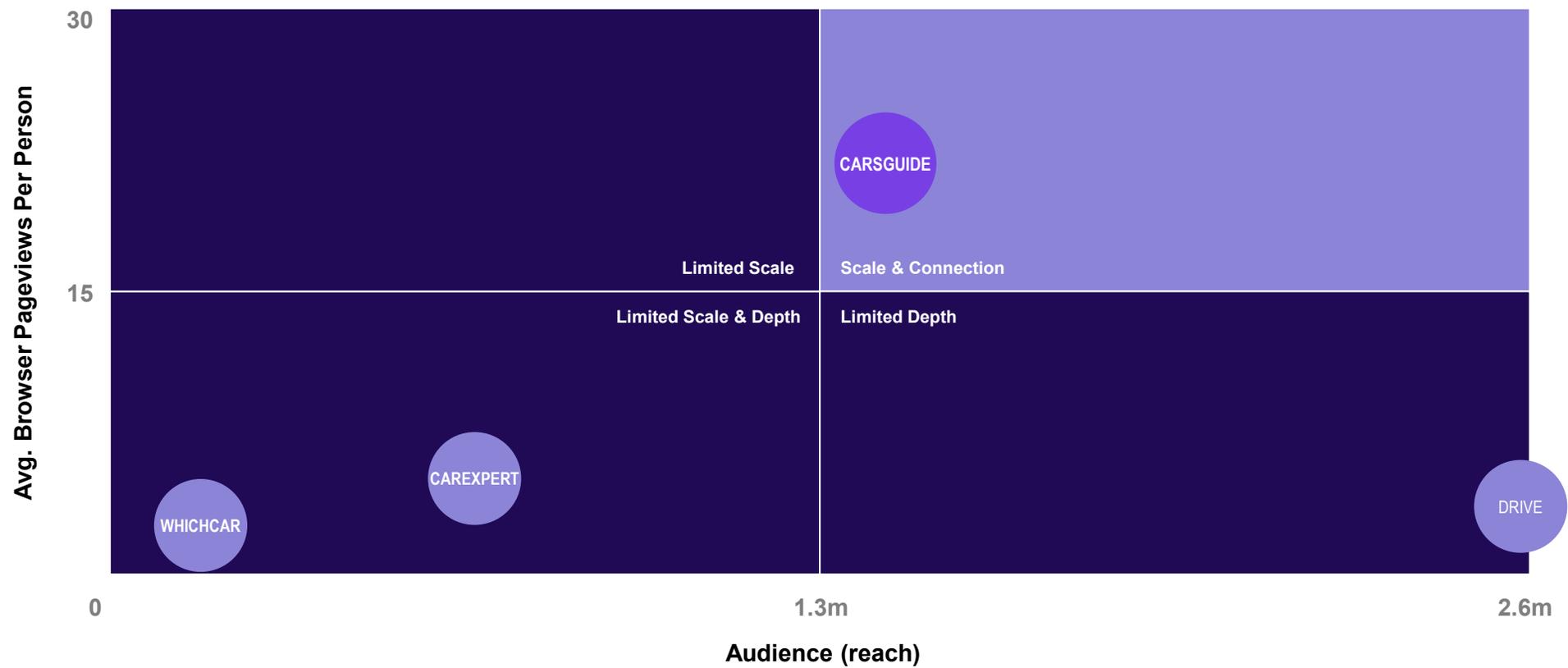
- Dedicated marketplace for ready-to-buy motors intenders
- B2C focused with a sophisticated suite of dealer tools

>1,700 new dealer listings per day

0.4m monthly audience*

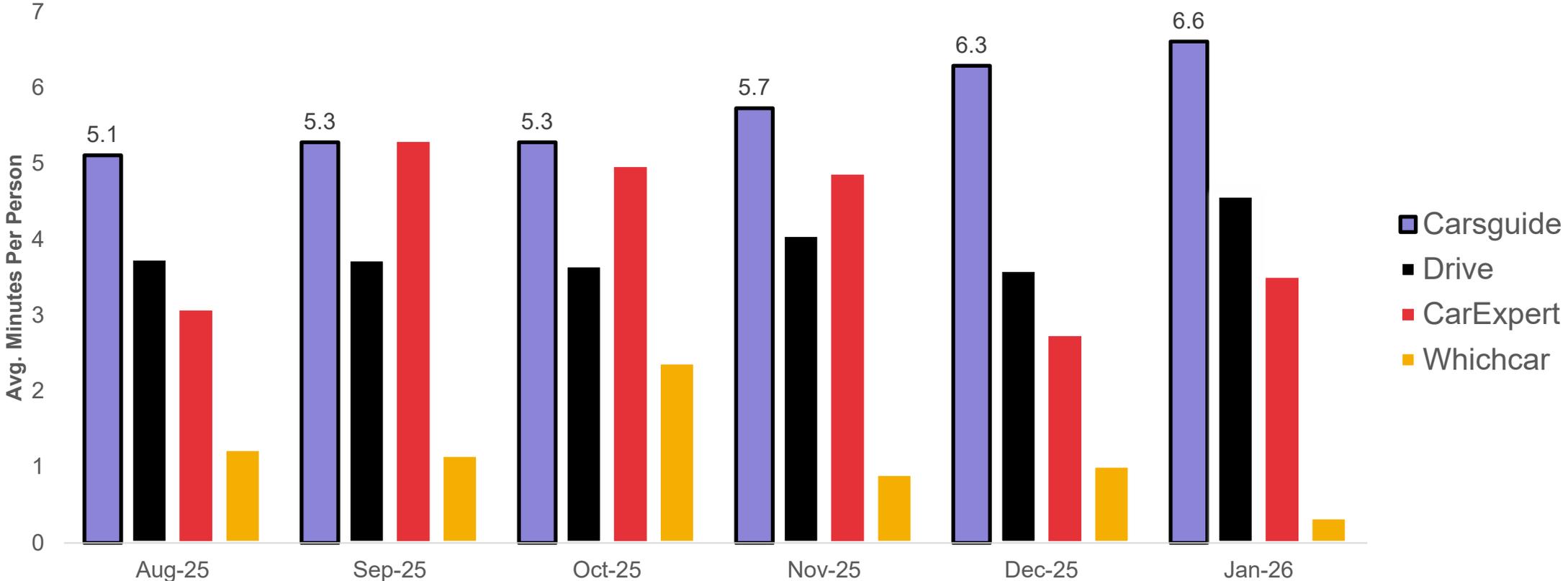
Source: [#] Ipsos iris Online Measurement Service, Aug 2025 - Jan 2026, Age 14+, PC/Laptop/Smartphone/Tablet, Gumtree – Cars & Vehicles, Section, Audience (000s), Monthly Average – excludes APP audience, [*] Ipsos iris Online Measurement Service, Aug 2025 - Jan 2026, Age 14+, PC/Laptop/Smartphone/Tablet, CarsGuide, Autotrader, Website, Audience (000s), Monthly Average

Carsguide's audience is viewing 4x the number of pages compared to other similar auto websites*



Source: Ipsos iris Online Measurement Service, August 2025 – January 2026, Age 14+, PC/Laptop/Smartphone/Tablet, Automotive Category Selected Brands only - Carsguide, Drive, WhichCar, CarExpert, Brand Group, Avg Browser PV PP, Avg Audience

People are spending almost 2 minutes more on Carsguide than other similar auto websites*



Source: Ipsos iris Online Measurement Service, August 2025 – January 2026, Age 14+, PC/Laptop/Smartphone/Tablet, Automotive Category Selected Brands only - Carsguide, Drive, WhichCar, CarExpert, Brand Group, Avg Mins PP

Partnership with ACM – increasing total online audience to 6.7m



[Monthly special with Carsguide wrap – first edition early December 25]



[weekly frontpage Carsguide reference]



[weekly branded Carsguide articles 1-2 pages]

- Gumtree Group & ACM reach a combined online audience of 6.7 million Australians on average each month*
- Each Saturday CarsGuide reaches 367,281^ across ACM's 14 major newspapers

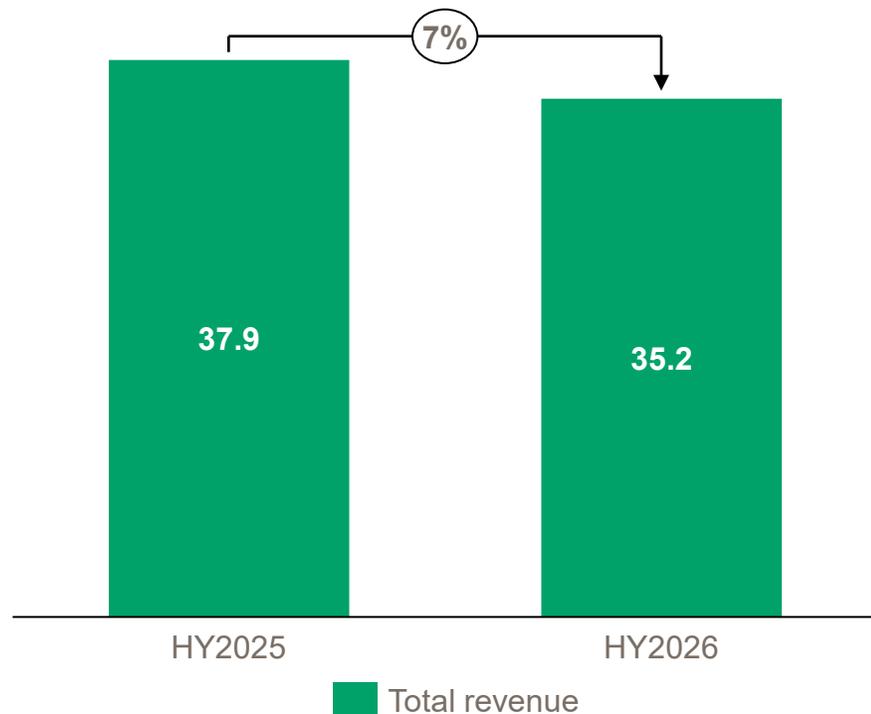
Source: [*] Ipsos iris Online Measurement Service, August 2025 - January 2026, Age 14+, PC/Laptop/Smartphone/Tablet, Gumtree Group, ACM, ORG, Audience (000's) *Average; [^] Roy Morgan Single Source, Oct 24 - Sep 25, P14+

Key financial highlights H1 FY26

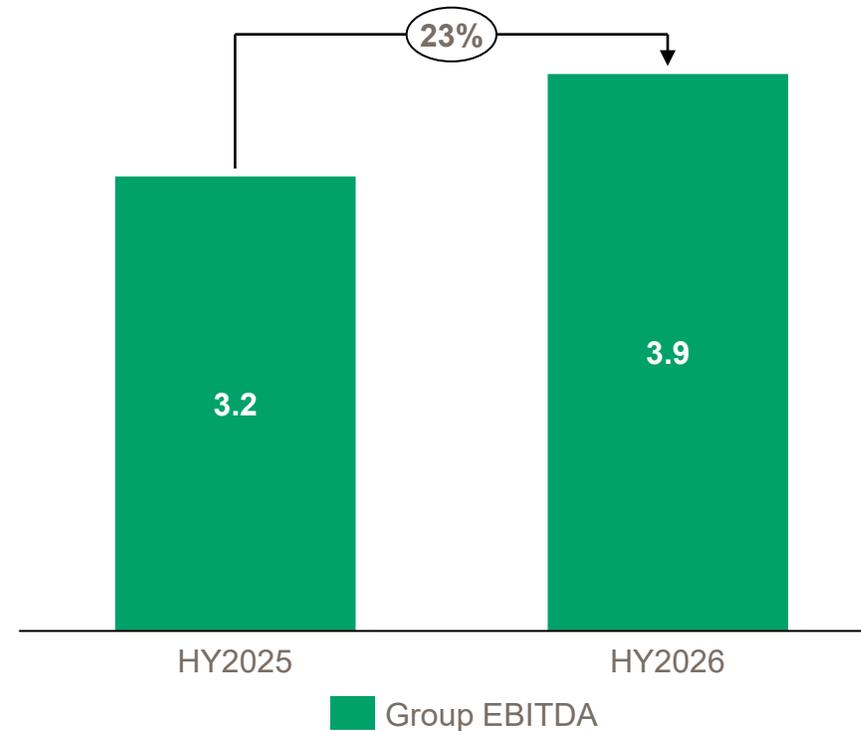
1. ✓ Total Revenue at \$35.2m (down 7% versus prior year)
2. ✓ **Group EBITDA (excluding discontinued operations) of \$3.9m** (up 23% on \$3.2m prior year)
✓ Total overhead costs decreased materially after streamlining head office operations
3. ✓ **Net profit before tax increased to \$1.4m** (\$0.1m loss prior year)
4. ✓ **Net cashflow from operating activities at \$ 3.4m**
5. ✓ **Group continued deleveraging** in the first 6 months of FY26 with \$2.2m repaid to CBA

Whilst total revenue is behind, the Company reported double-digit EBITDA growth in H1 FY26 up to \$3.9m

Total revenue (\$ M)



Group EBITDA (\$ M)

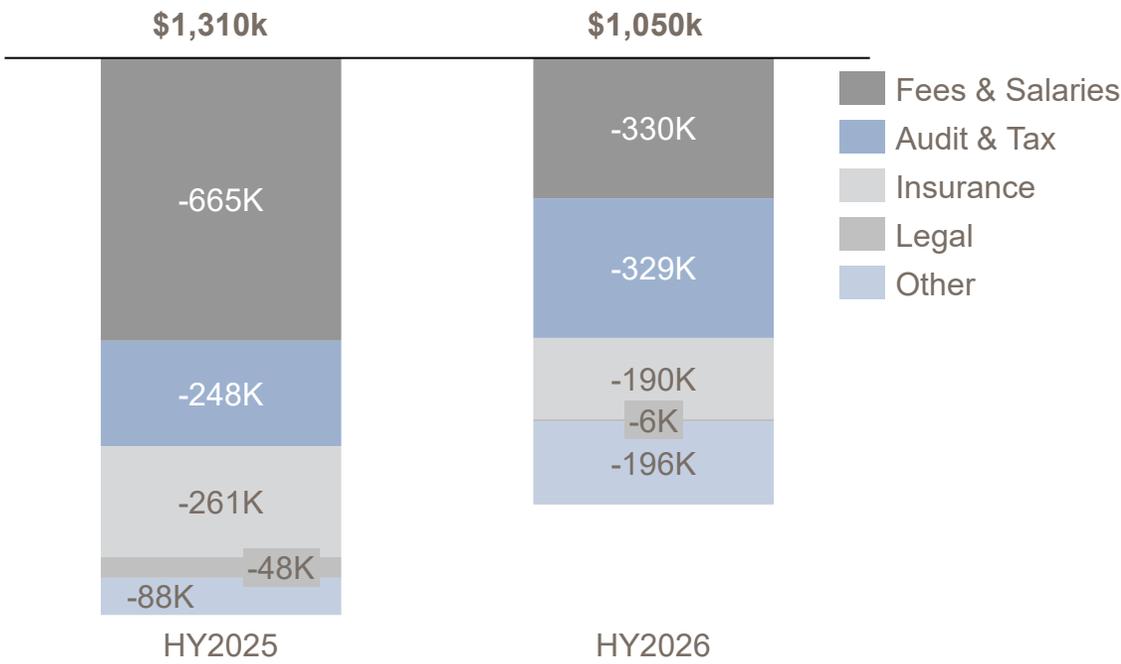


- Revenue decrease mainly from softness in advertising (programmatic) as well as from fewer listings in some Classifieds segments due to increased competition.
- Group EBITDA increased to \$3.9m in H1 FY26 (up from \$3.2m pcp) following significant cost savings realized.

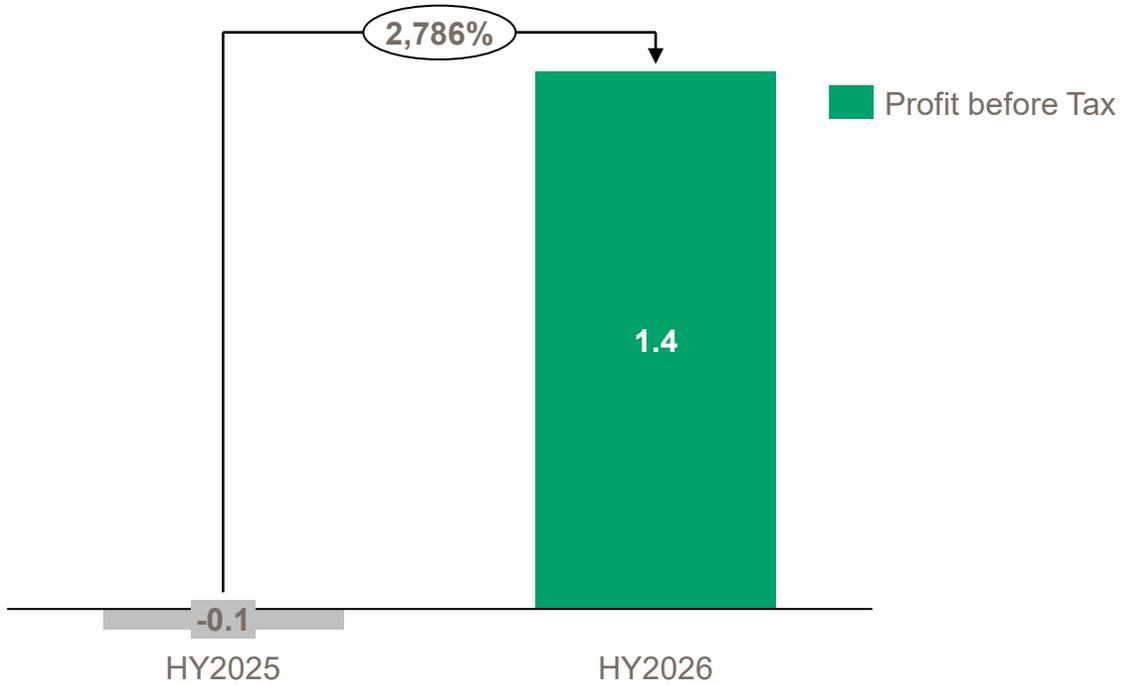
Note: excluding Discontinued Operations

Profit before tax increased significantly in H1 FY26 after successfully streamlining and right-sizing operations

Head office costs (\$ K)



Profit before Tax (\$ M)



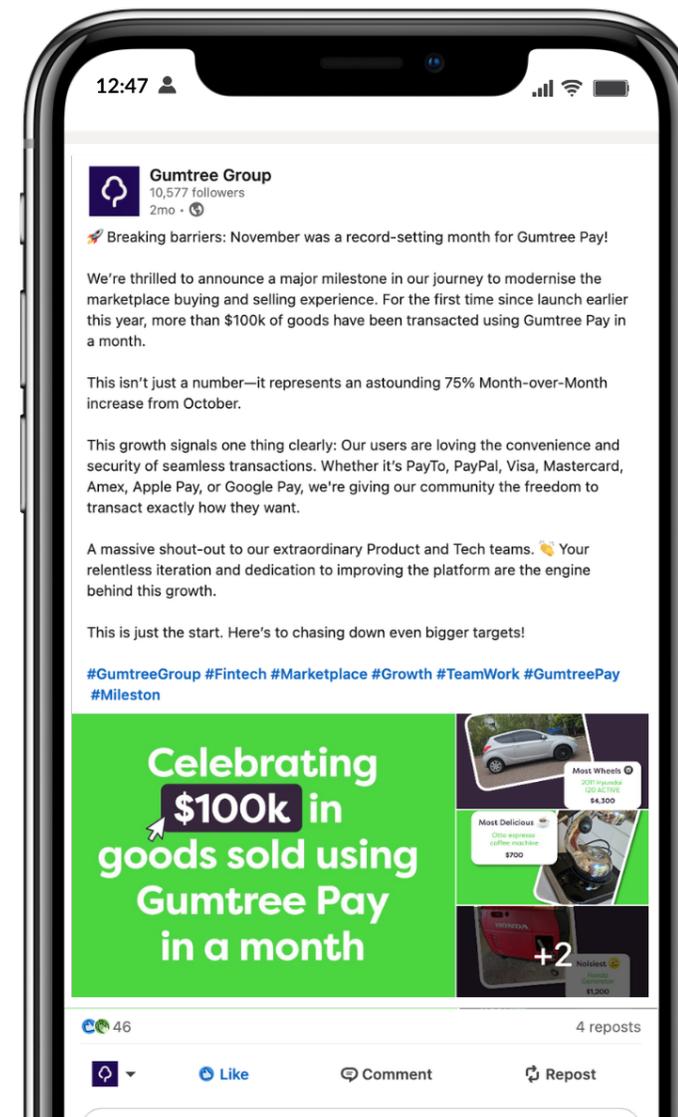
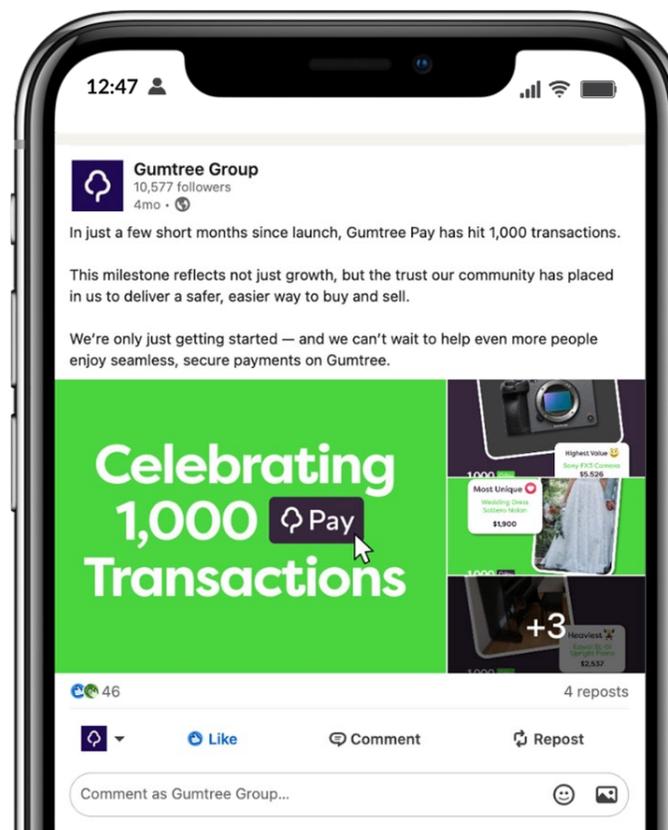
- Overall overhead costs have decreased materially in H1 FY26 after successfully streamlining and right-sizing head office operations. For the second half of FY26 management expects further savings in HQ costs.
- The Group reported a significant increase in Profit before Tax in H1 FY26 following cost savings in Head office as well as in Gumtree Group

Note: excluding Discontinued Operations

Overall Gumtree Pay adoption is growing

Transactional updates

- In H1 FY26 Gumtree Group rolled out additional features for its Gumtree Pay solution (supported by Adyen's leading technology), making buying and selling safer, simpler and more convenient.
- Two important milestones were announced in our journey to modernize the marketplace buying and selling experience with hitting the first 1,000 Gumtree Pay transactions in early October 2025 and having more than \$100k of goods transacted in a single month in November 2025.
- Other transactional functionalities (e.g. shipping and buyer protection services) will be launched towards the end of the year.

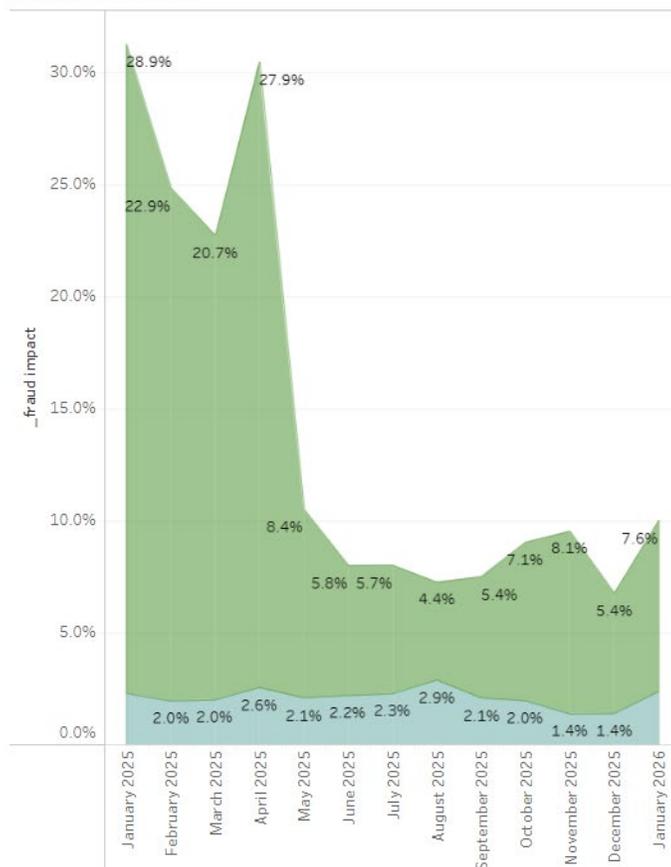


Strong reduction in fraud and scam on the platform by successfully rolling out multiple security initiatives...

Fraud Exposure

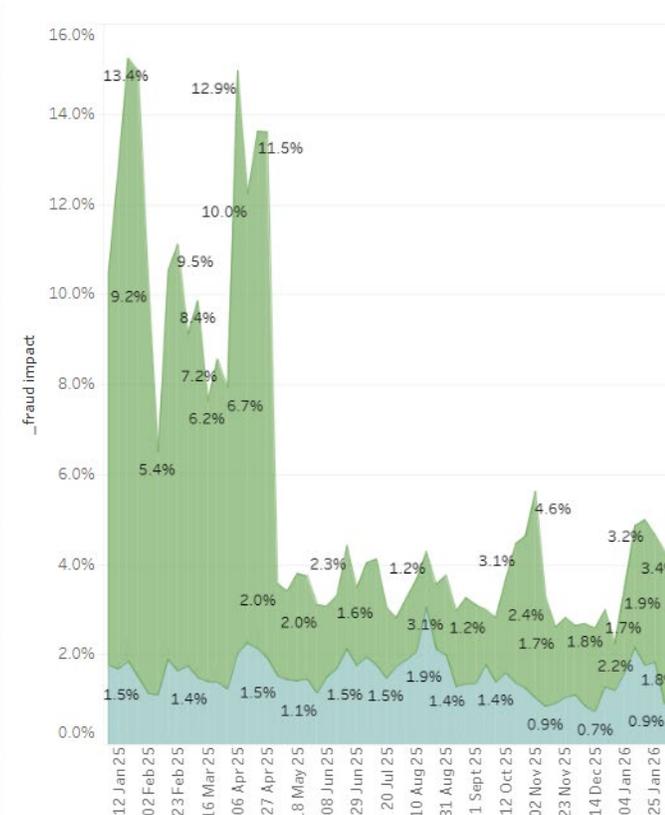
Scam and Fraud Exposure Monthly

Excludes current month
August 2024 partial month



Scam and Fraud Exposure Weekly

Excludes current week



Key safety improvements

- Introduction of 2FA, with Australian only mobile numbers
- Integrated a bank grade, AI driven fraud detection solution
- Automated first level message moderation leveraging AI tools and rate limiting messages
- Enterprise grade solution protecting against bots, vulnerabilities and sophisticated attacks
- A dedicated customer service team to moderate suspicious ads and messages (available 24/7)

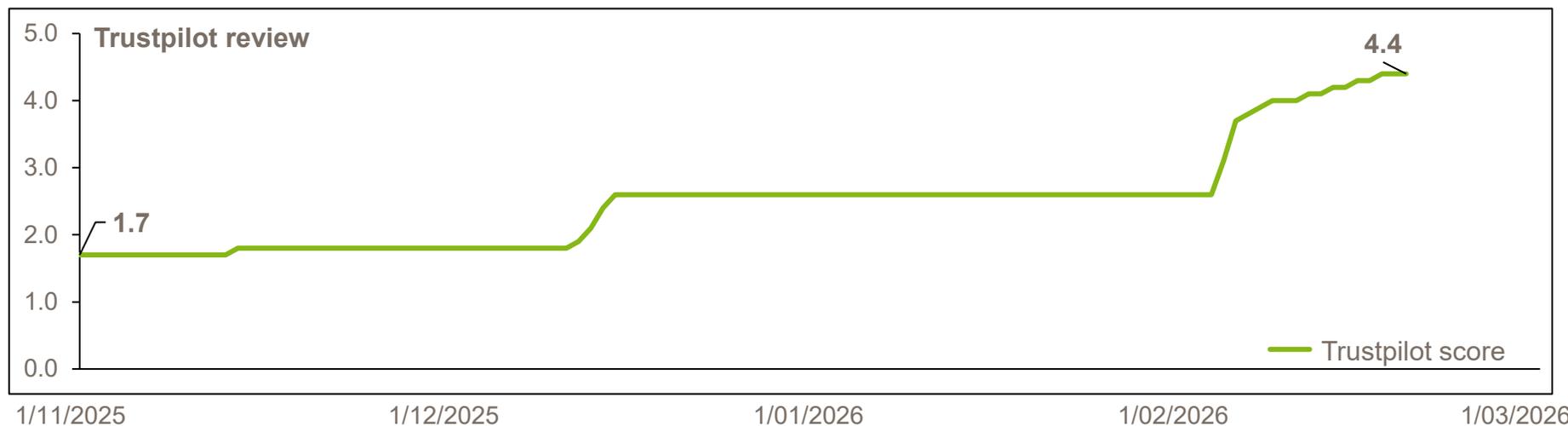
...is resulting in higher user ratings in App stores as well as on Trustpilot

Positive reviews (green bars) and overall rating (blue line) have shown an improvement

Android App



iOS App



Note: TrustScore is calculated on a scale from 1 to 5, with 5 being the highest possible

APPENDIX

Successful corporate transformation

