



Gumtree

carsguide

Autotrader



Gumtree Australia Markets Limited

FY26 presentation

August 2026

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

Today's agenda

01.

FY26 Financial Highlights

Growth in underlying profitability

02.

Overview of Company

A powerful motors & lifestyle network

03.

Transactional and User Experience initiatives

Laser-focus on user experience and roll-out of new Transactional features

04.

AI Transformation project

Rightsizing organisational structure whilst increasing output & productivity

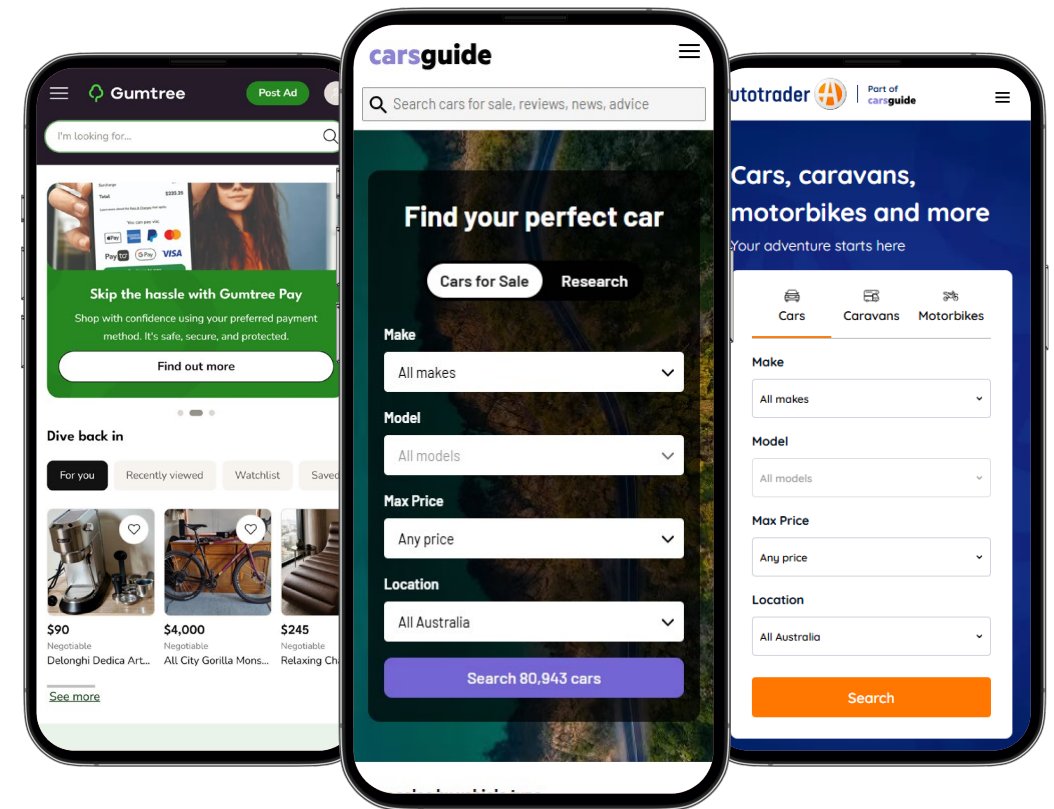
05.

Investment Considerations and Growth initiatives

Foundations in place – profitability increasing – revenue opportunities identified

FY26 Highlights: reach, revenue and product progress

- 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 FY26 amounts to \$69.6M with an EBITDA of \$7.8m**
- Gumtree Group has a **significant reach in Australia, with a monthly unique audience of 4m users.**
- Delivered and optimised new transactional features across the platform, making buying and selling safer, simpler and more convenient.



Gumtree
Iconic Australian
marketplace with
integrated payments
and shipping

CarsGuide
Full-funnel automotive
platform with
significant growth in
audience engagement,
having a leading
position

Autotrader
Premium marketplace
for dealer cars,
caravans and
motorbikes

Key financial highlights FY26

1.

- ✓ **Total Revenue at \$69.6m** (down 6.5% versus prior year)

2.

- ✓ **Group EBITDA of \$7.8m** (up 29% on \$6.0m prior year)
- ✓ Total overhead costs decreased materially after streamlining group and head office operations

3.

- ✓ **Net profit before tax increased to \$3.5m** (\$0.1m loss prior year)

4.

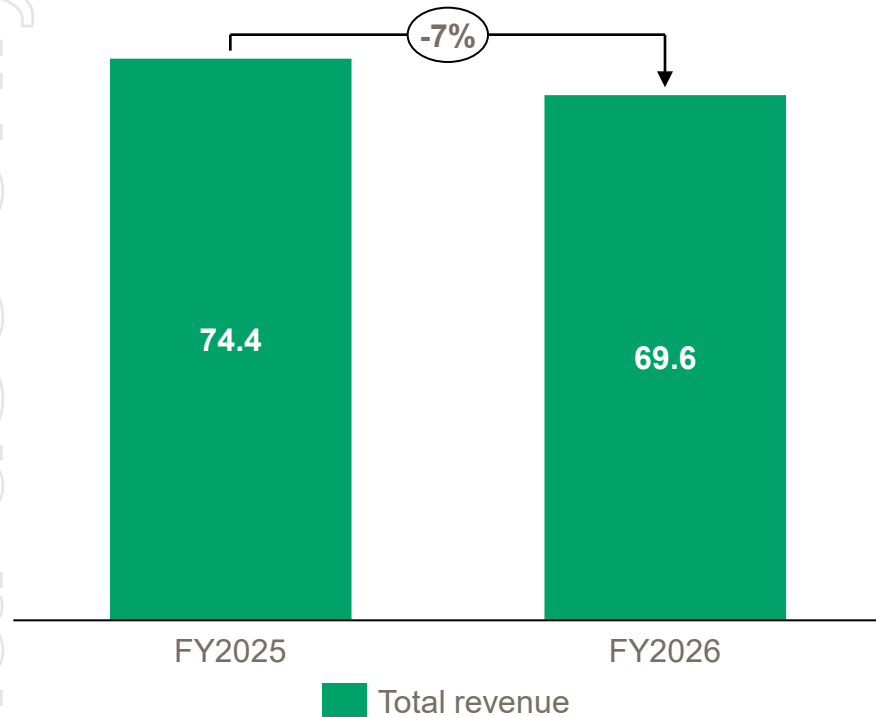
- ✓ **Net cashflow from operating activities at \$7.3m** (up 27% on \$5.7m prior year)

5.

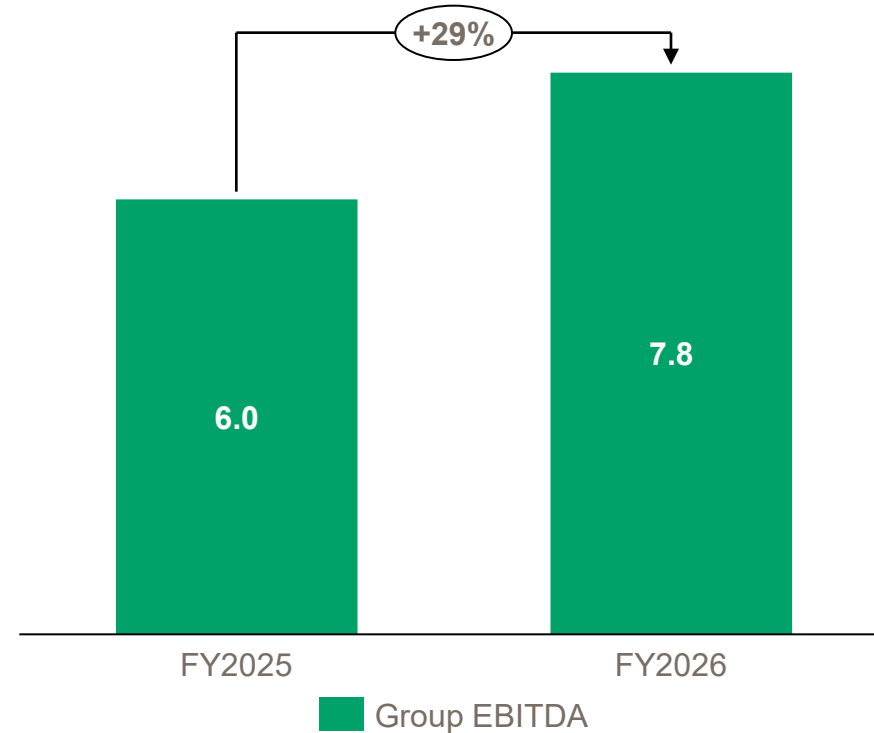
- ✓ **Group continued deleveraging** in FY26 with \$4.9m repaid to CBA

Whilst total revenue is behind, the Company reported double-digit EBITDA growth in FY26 up to \$7.8m

Total revenue (\$ M)



Group EBITDA (\$ M)

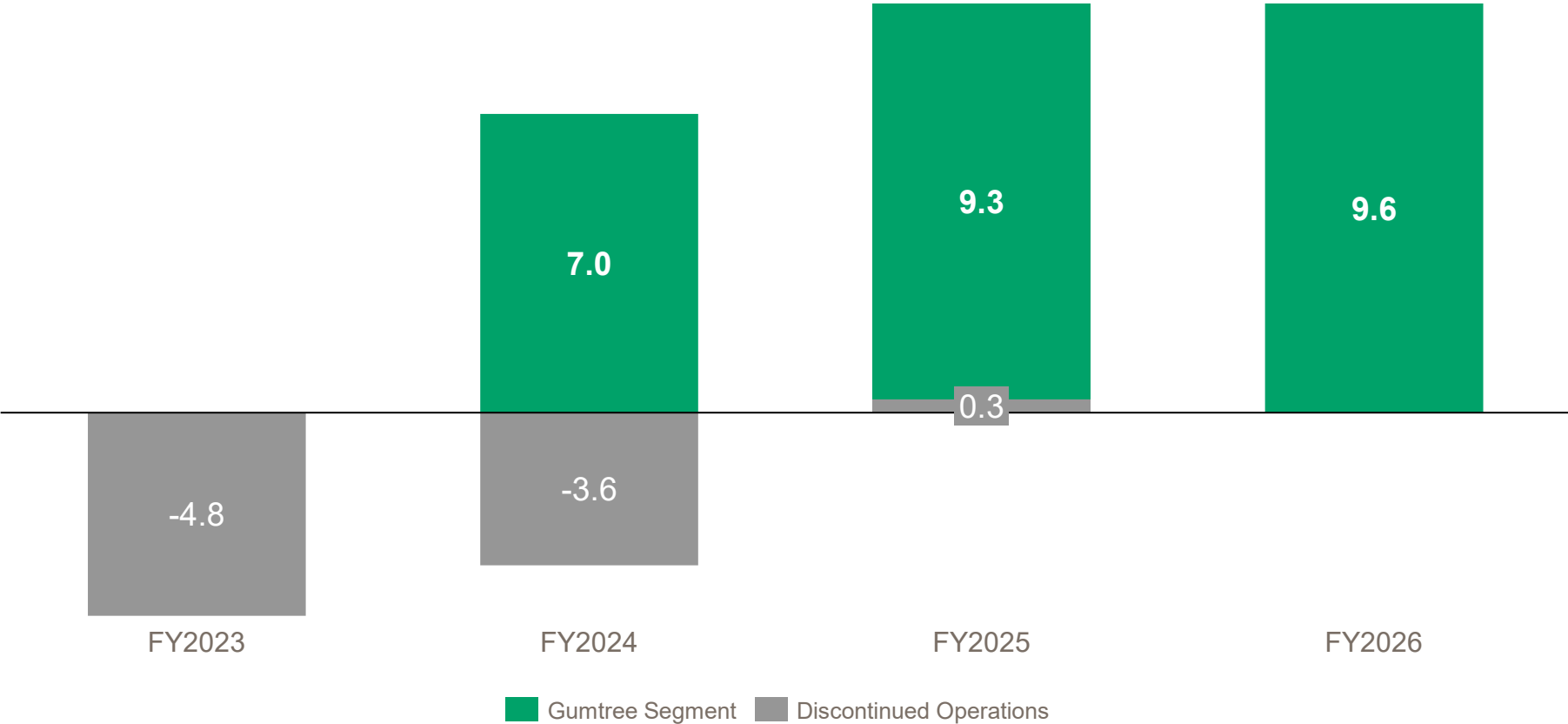


- Revenue decline driven mainly by softness in programmatic advertising, alongside lower listings volumes in some Classifieds segments due to increased competition.
- Group EBITDA increased to \$7.8m in FY26 (up from \$6.0m pcp) following significant cost savings realized.

Note: excluding Discontinued Operations

Gumtree business segment (excluding HO costs) EBITDA continued to grow

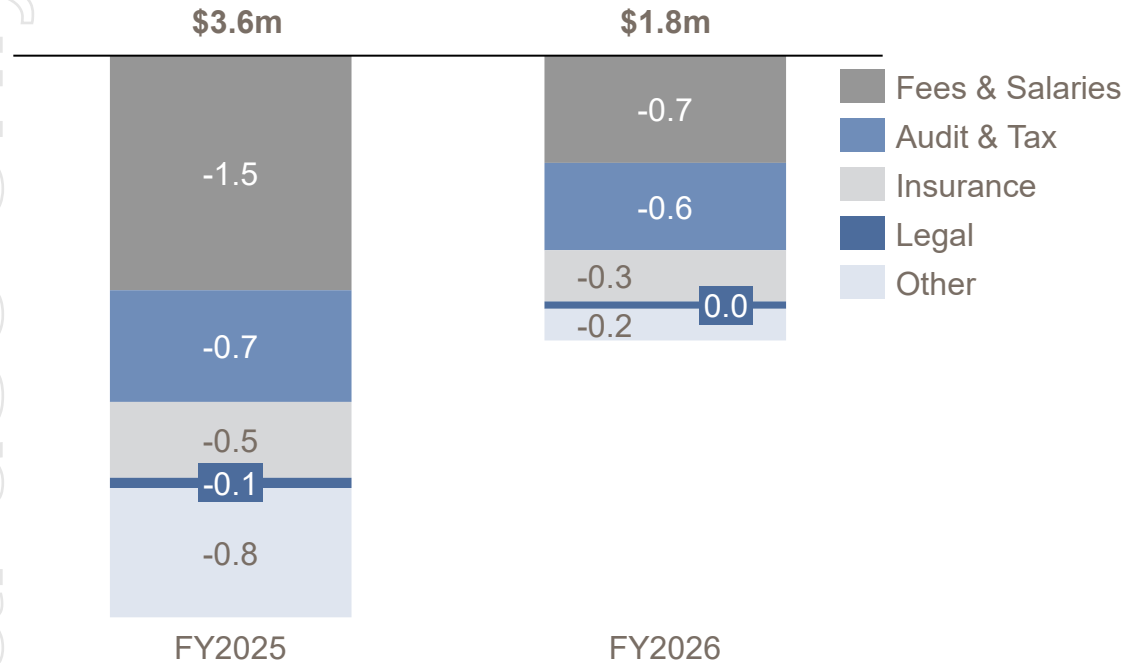
Segment EBITDA (\$ M)



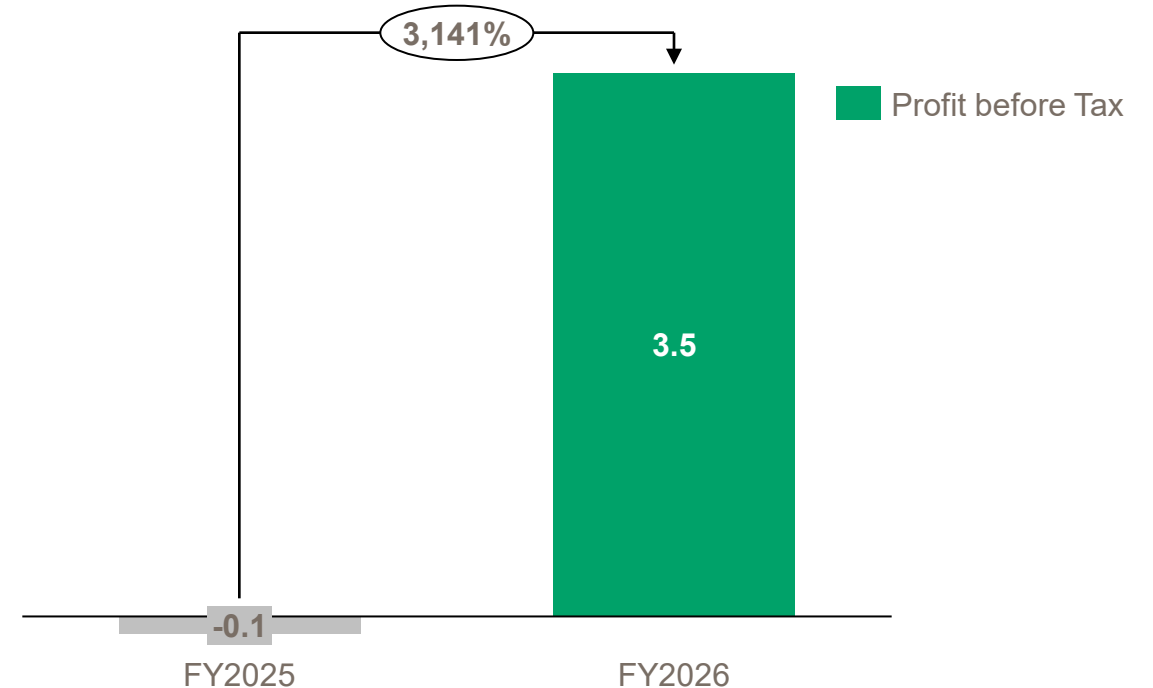
Notes: Discontinued Operations: Capital Markets and Subscribacar
 EBITDA from discontinued operations excl impairments (\$2.2m in FY24) and loss on disposal (\$13.1m in FY25)

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

Head office costs (\$ M)



Profit before Tax (\$ M)

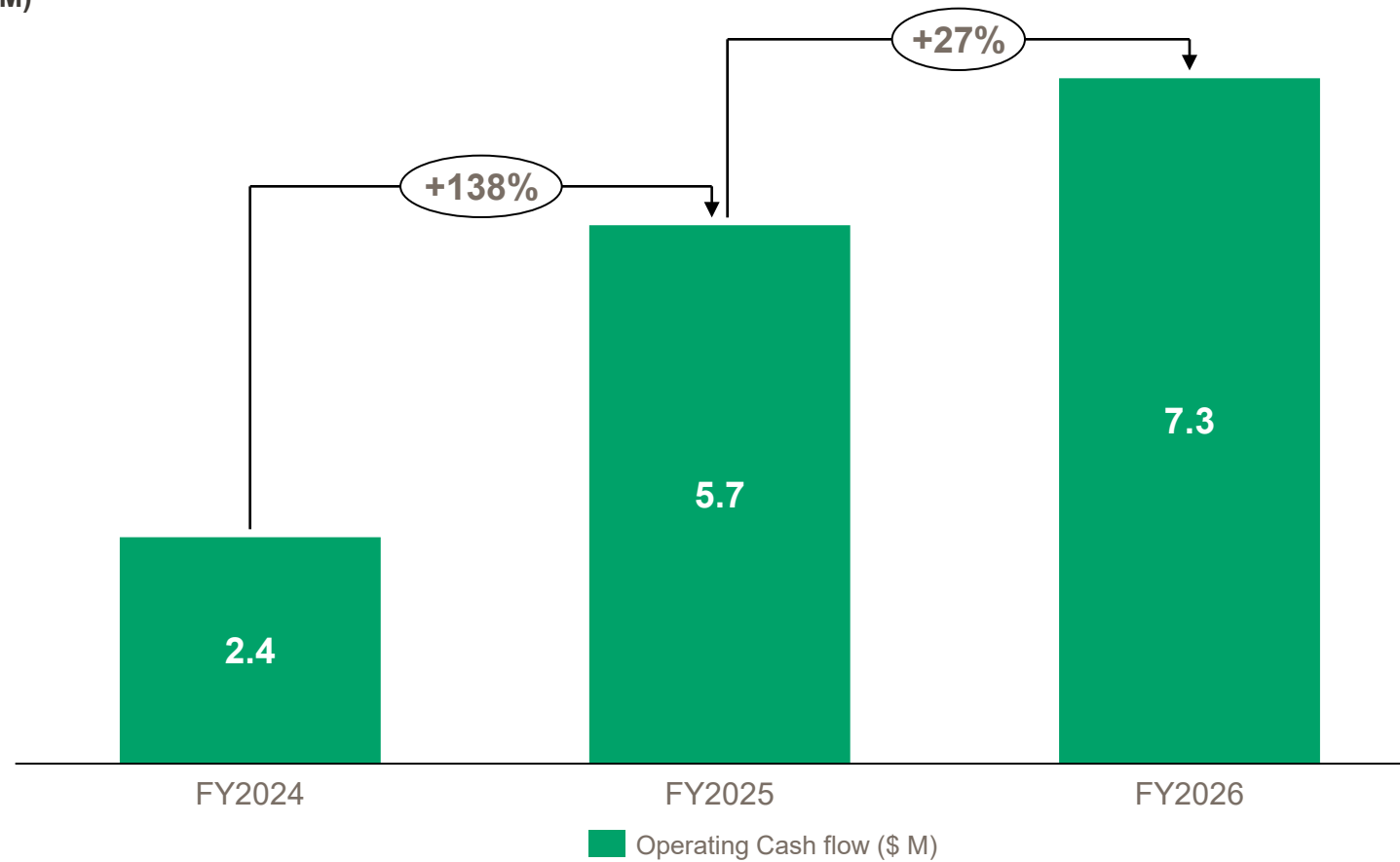


- Overall overhead costs have decreased materially in FY26 after successfully streamlining and right-sizing group and head office operations. Management keeps a strict focus on minimizing total HQ costs.
- The Group reported a significant increase in Profit before Tax in FY26 following cost savings in Head office as well as in Gumtree Group

Note: excluding Discontinued Operations

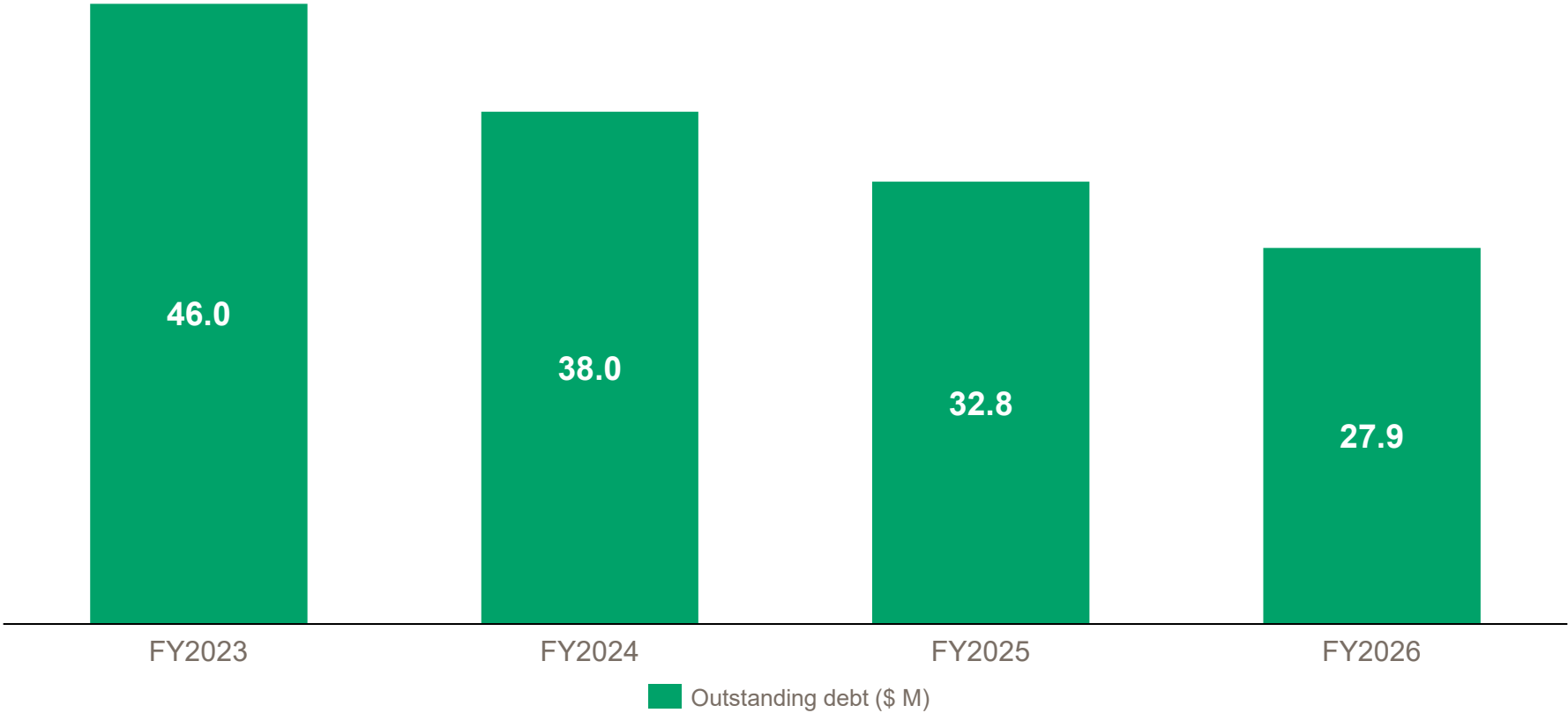
FY26 results – Operating Cashflow continued improvement

Group Operating Cashflow (\$ M)



Successful deleveraging in last 4 years

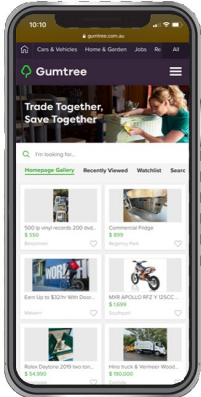
Outstanding CBA debt facility (\$ M)



Gumtree Group Motors: three Australian market leading brands

We have a strong consumer reach...

 **GumtreeCars**
C2C led motors marketplace



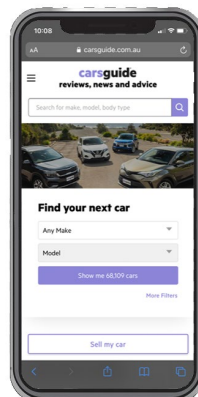
- Leveraging the reach of Gumtree to connect private sellers and dealers with a diverse buyer universe
- Strength in C2C listings – reaching car buyers (and other automotive segments) as they look to list and replace their vehicle

>750 new private listings per day

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

carsguide

Leaders in editorial engagement

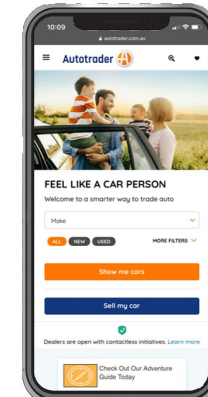


- Leading car review and editorial site in Australia
- Dedicated dealer listings marketplace
- Where car buyers go to research
- Rich, relevant motors content

>302k YouTube subscribers

1.4m monthly audience

Autotrader 
Scaled motors marketplace

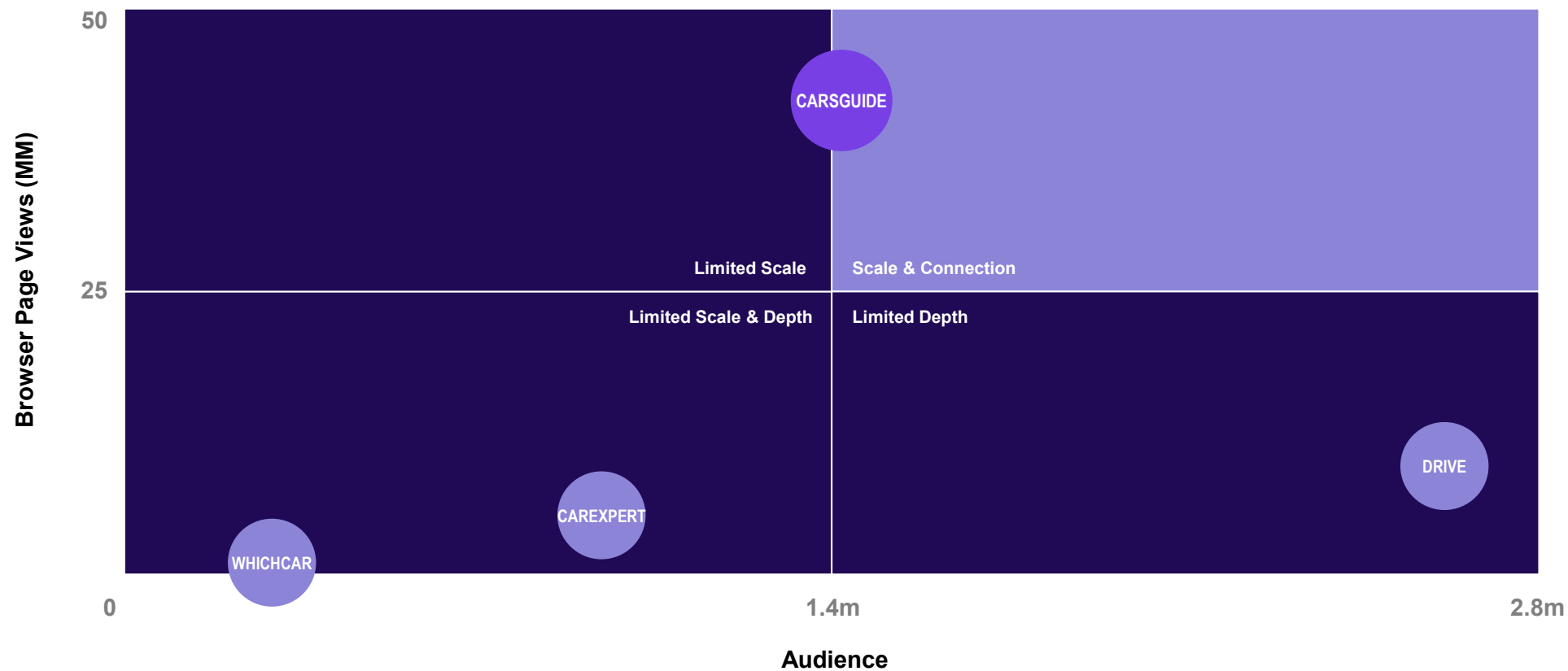


- Dedicated dealer listing marketplace for ready-to-buy motors intenders
- Featuring Cars, Caravans and Motorbikes

>1,730 new dealer listings per day

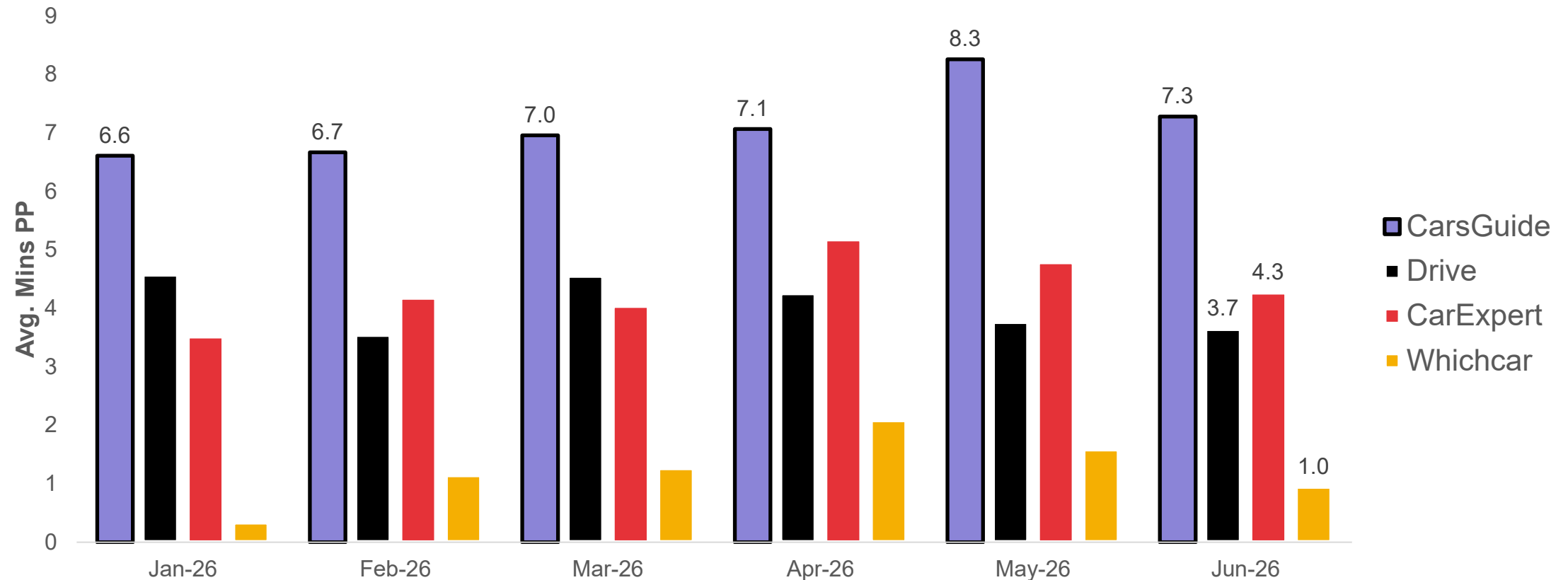
0.4m monthly audience

CarsGuide’s visitors are viewing 4x the number of pages compared to the selected peer group*



Source: Ipsos iris Online Measurement Service, January – June 2026, Age 14+, PC/Laptop/Smartphone/Tablet, Automotive Category Selected Brands only - Carsguide, Drive, WhichCar, CarExpert, Brand Group, Browser Page Views (MM), Audience (000s), Average.

People spend nearly 3 minutes longer on average on CarsGuide than on the selected peer group*



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

Partnership with ACM – increasing total online audience to 6.2m

- Gumtree Group & ACM reach a combined online audience of **6.2 million** Australians on average per month*
- Each week CarsGuide reaches a combined audience of **523,582** Australians^ across ACM's major Thursday and Saturday newspapers.

[illegible][illegible]

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enr.com

cars guide

Internal combustion smashes electric in Oz

BY THE NUMBERS

INTERNAL combustion power will rule for the first time among light-duty cars in Australia, for the first time in the world.

EV numbers have almost tripled since 2009, but they're unlikely to catch up to the 100,000-plus cars sold in Australia in 2012, says the Australian Automobile Association.

With benefits affecting a small number of owners of hybrid and electric vehicles, Australia's government isn't expected to launch a nationwide EV program. This is despite increasing pressure from the U.S. Environmental Protection Agency to reduce greenhouse gas emissions.

The use of diesel cars, which the Toyota Land Cruiser is one of the best-selling, mostly being offered with a 3.0-liter diesel engine, has been dropping. There's a plug-in hybrid version of the Land Cruiser, but it's not expected to be sold in Australia. A report coming from the media on the Toyota Land Cruiser says it will be a diesel, but it's not clear if it will be a diesel or a plug-in hybrid.

Internal combustion smashes electric in Oz.

Toyota's Hilux, a midsize pickup, is one of the best-selling cars in Australia, says the Australian Automobile Association. The Hilux is a diesel, but it's not clear if it will be a diesel or a plug-in hybrid. The Hilux is a diesel, but it's not clear if it will be a diesel or a plug-in hybrid.

and many of the brands offer other models from licensed U.S. manufacturers. The Toyota Hilux is a diesel, but it's not clear if it will be a diesel or a plug-in hybrid.

Another statistic only comes from the Australian Automobile Association. The Hilux is a diesel, but it's not clear if it will be a diesel or a plug-in hybrid. The Hilux is a diesel, but it's not clear if it will be a diesel or a plug-in hybrid.

Toyota Hilux, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535,

THURSDAY SINGLE PAGE FEATURE
10 regional newspapers

SATURDAY DOUBLE PAGE FEATURE
28 regional newspapers

Source: [*] Ipsos iris Online Measurement Service, January – June 2026, Age 14+, PC/Laptop/Smartphone/Tablet, ORG, Gumtree Group, ACM, Audience (000's) *Average;
 [*] Roy Morgan Single Source, Apr 25 - Mar 26, P14+. Roy Morgan iris, ACM Majors Saturday + Thursday Weekly Audience.

Our transformation to a transactional marketplace

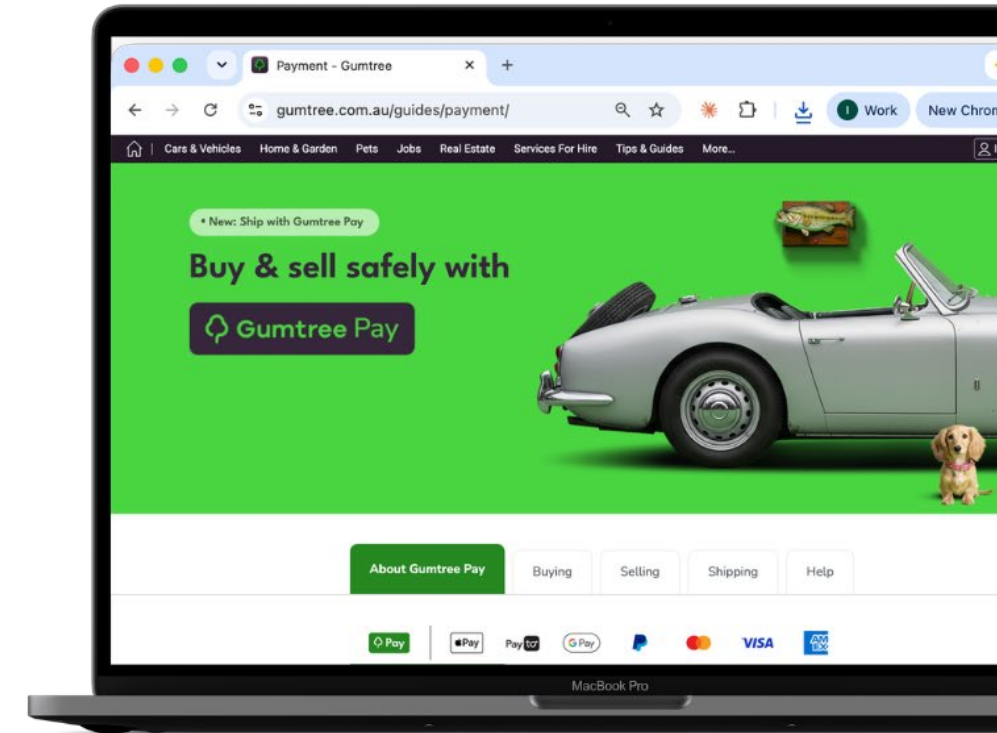
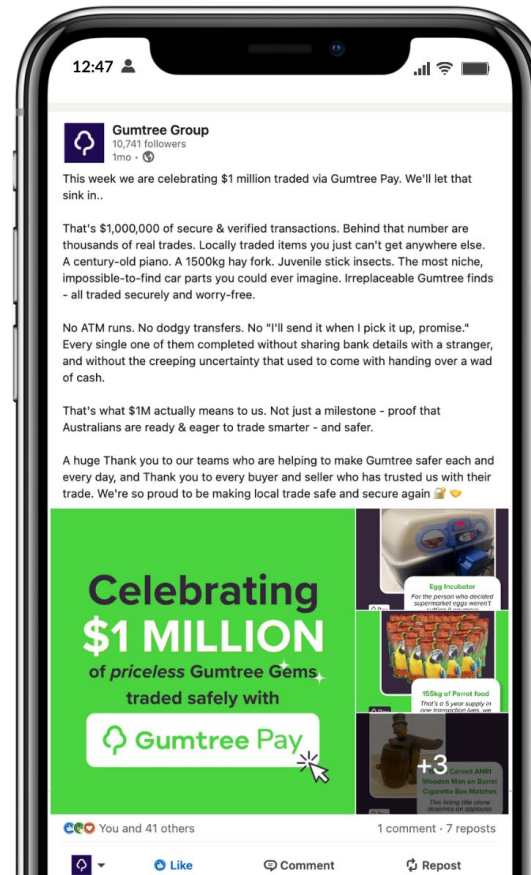
Q4 FY25		Q2 FY26		Q1 FY27
V1: Payments	V1.5: Offers	V2: Integrated Shipping	V3: Wallets & Buy Now	V4: High Value verticals
• Launch of on-site payments (powered by Adyen) • Adding Apple Pay and Google Pay as payment methods • Integrated PayTo as low-cost payment method (for high value items)	• Release of a 'make-an-offer' functionality (buyer-initiated transaction flows) • Preparation for buyer driven shipping protection	• Release on-site shipping with tracking functionalities • Adding buyer shipping protection • Adding order management platform capabilities	• Gumtree Wallet: users having the opportunity to keep funds in the Gumtree system • Convenience and speed through a 'Buy Now' process • Support Agentic commerce	• Dedicated car buying flow • Dedicated pet deposit flow (in partnership with key breeders)

- Gumtree is rebuilding its classifieds business, introducing multiple transactional features (e.g. payments, shipping, and buyer protection).
- The Group is investing significantly in trust and safety and these initiatives are key to improve overall user experience.
- More transactional functionalities are on the roadmap to be released in FY27 . Adding a 'Buy Now' capability together with a Wallet functionality simplifies the shopping process and further increases adoption rates.

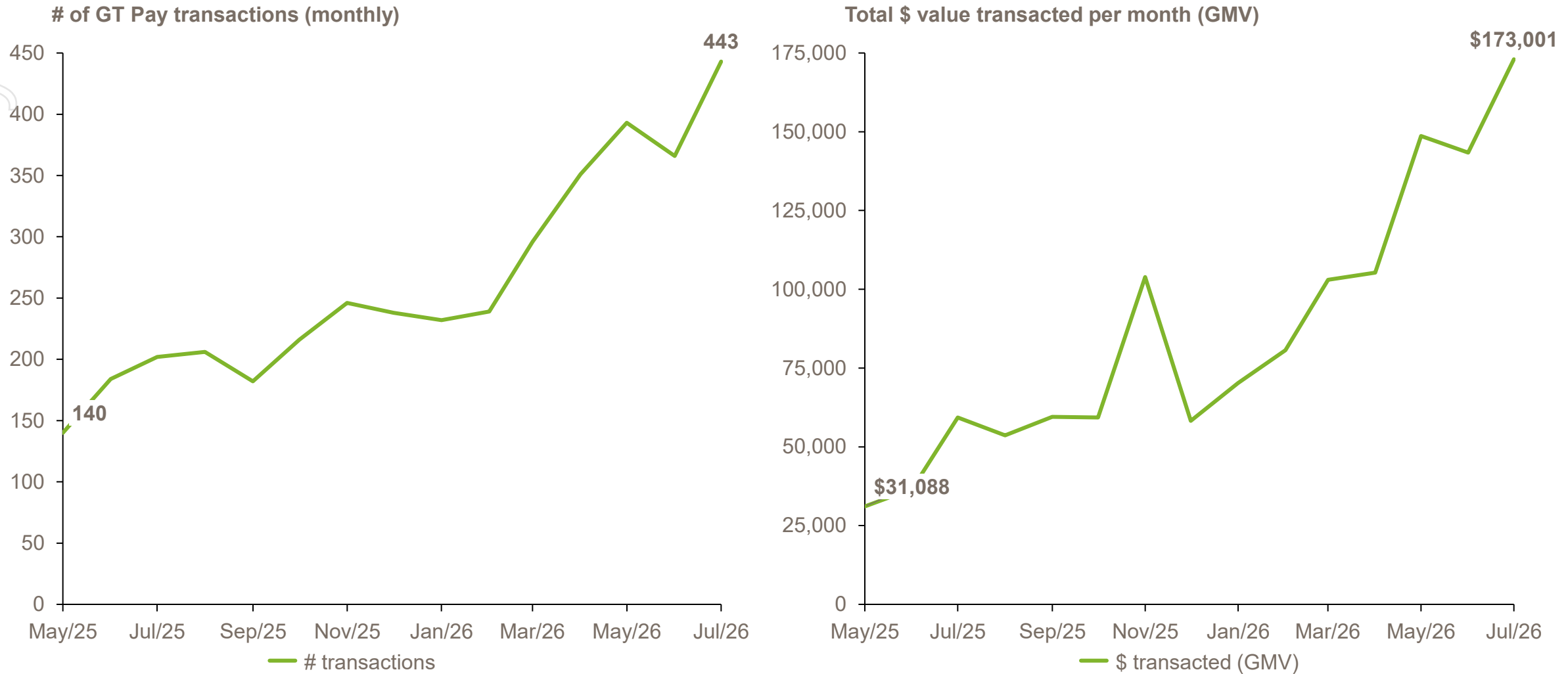
Gumtree Pay is adding more trust and convenience to our marketplace

Transactional updates

- In FY26 Gumtree Group rolled out additional features for its Gumtree Pay solution with 'make an offer' as well as shipping functionalities added (supported by Adyen's leading technology). These updates make buying and selling on our marketplace safer, simpler and more convenient.
- Since launch of Gumtree Pay, user adoption has been growing month-over-month, with more than **60,000 sellers** now opted in.
- Two important milestones were announced in FY26; hitting **2,500 Gumtree Pay transactions** and facilitating more than **\$1 million of goods securely transacted** since launch.



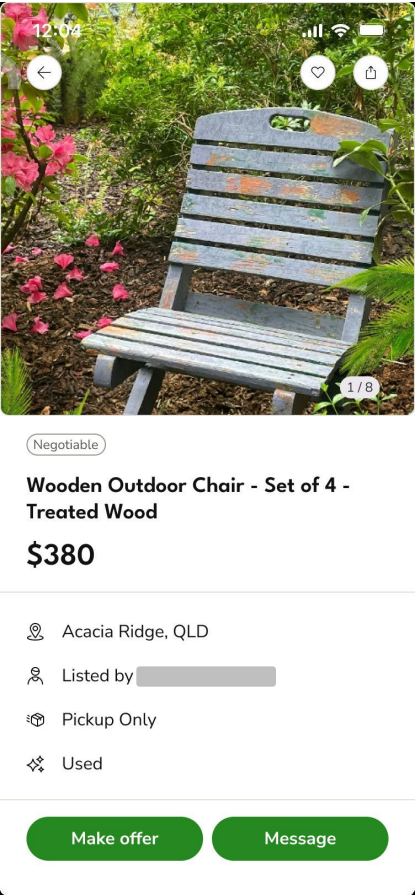
Gumtree Pay adoption is growing on a monthly basis



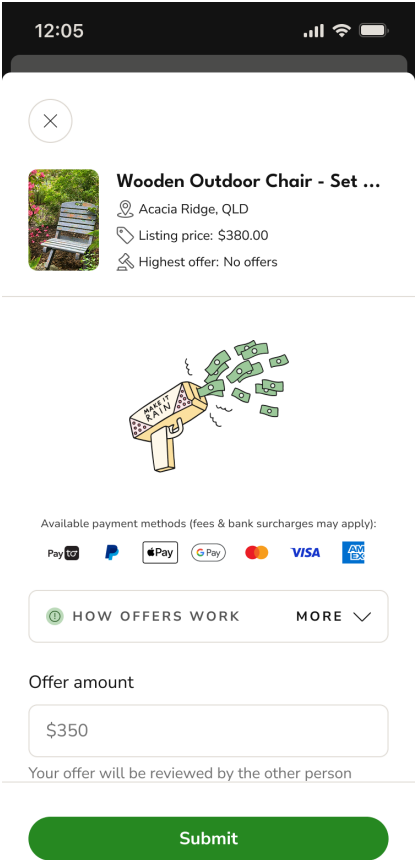
Source: Company stats

Gumtree Pay – Make an Offer user journey

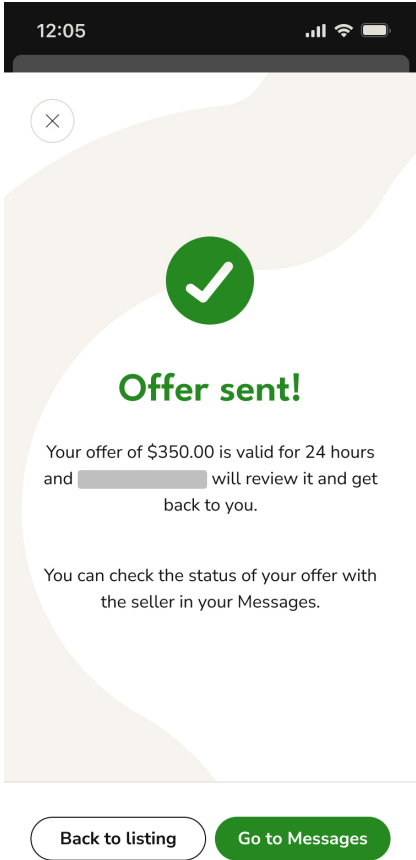
Screenshots of the Make and Offer user journey on Gumtree



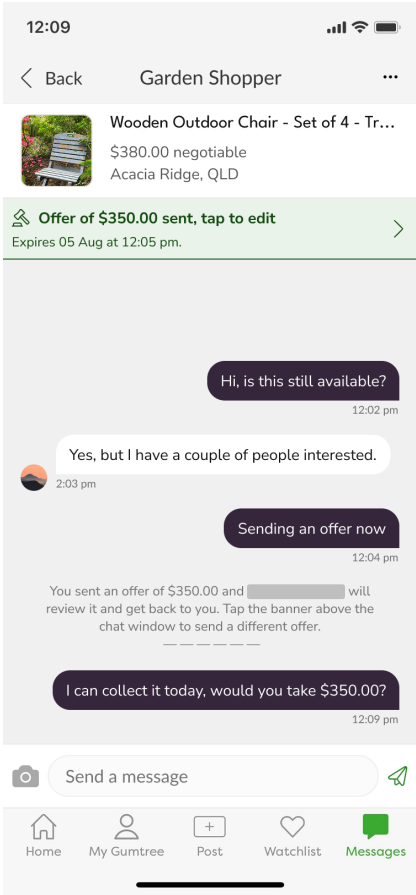
Make an Offer
(from the listing page)



Enter amount
(powered by Gumtree Pay)



Offer sent
(valid for 24 hours)

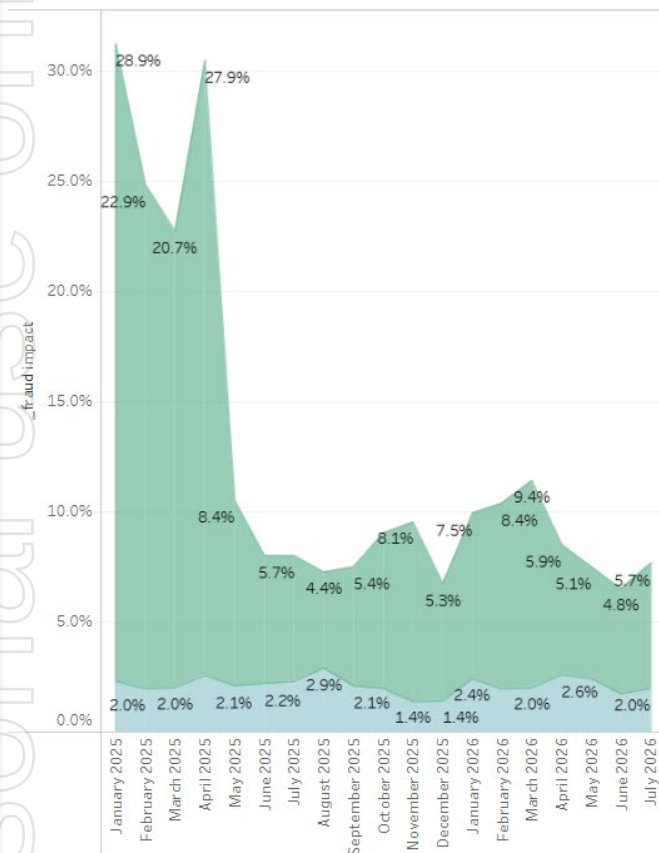


Messaging centre
(tap the ribbon to edit)

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

- Over the years Gumtree achieved a strong reduction in overall fraud & scam driving a strong improvement in user experience.
- Key initiatives undertaken:
 - 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
 - Setting up of an enterprise grade solution protection against bots, vulnerabilities and sophisticated attacks
 - Having a dedicated customer service team to moderate suspicious ads and messages (available 24/7)

Source: Company stats

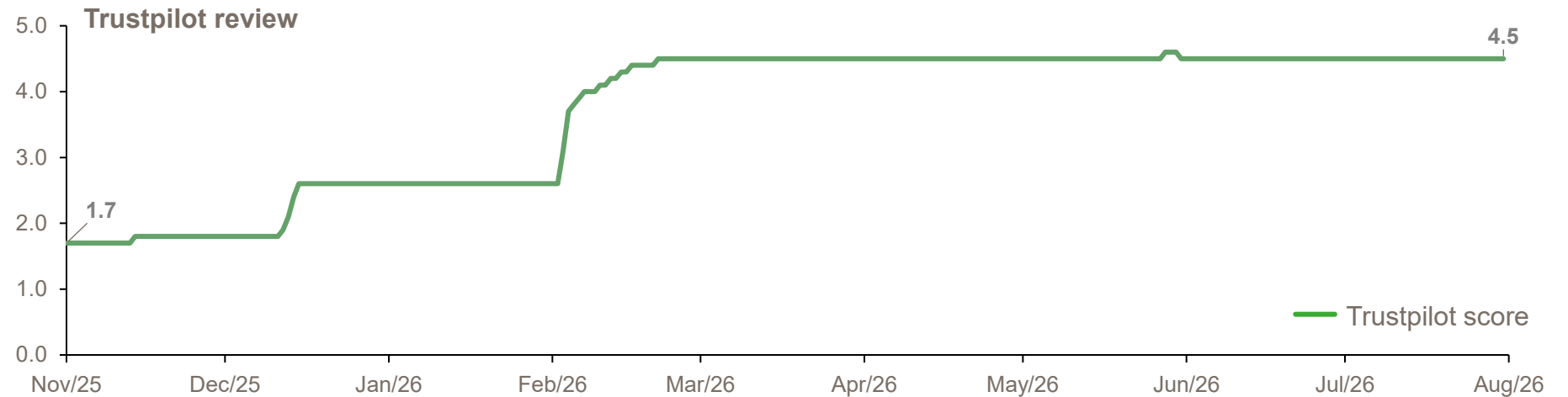
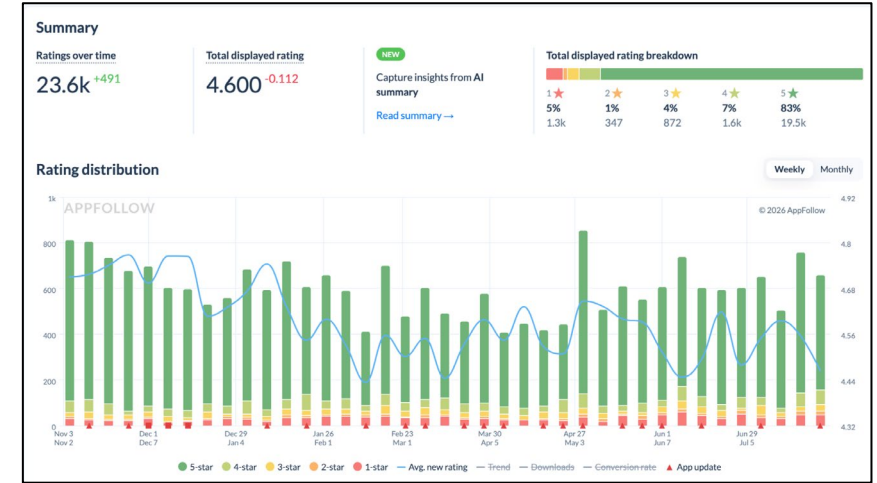
...is resulting in higher user ratings in App stores as well as on Trustpilot

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

Android App

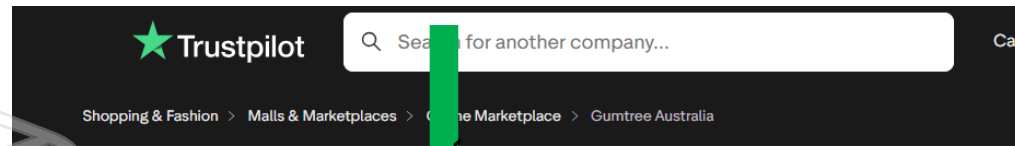


iOS App



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

Trust & Safety – external user reviews



Claimed profile • September 2021 Paid Trustpilot subscription

Gumtree Australia

Reviews 793 • 4.5

Online Marketplace

[Write a review](#)

[Visit website](#)

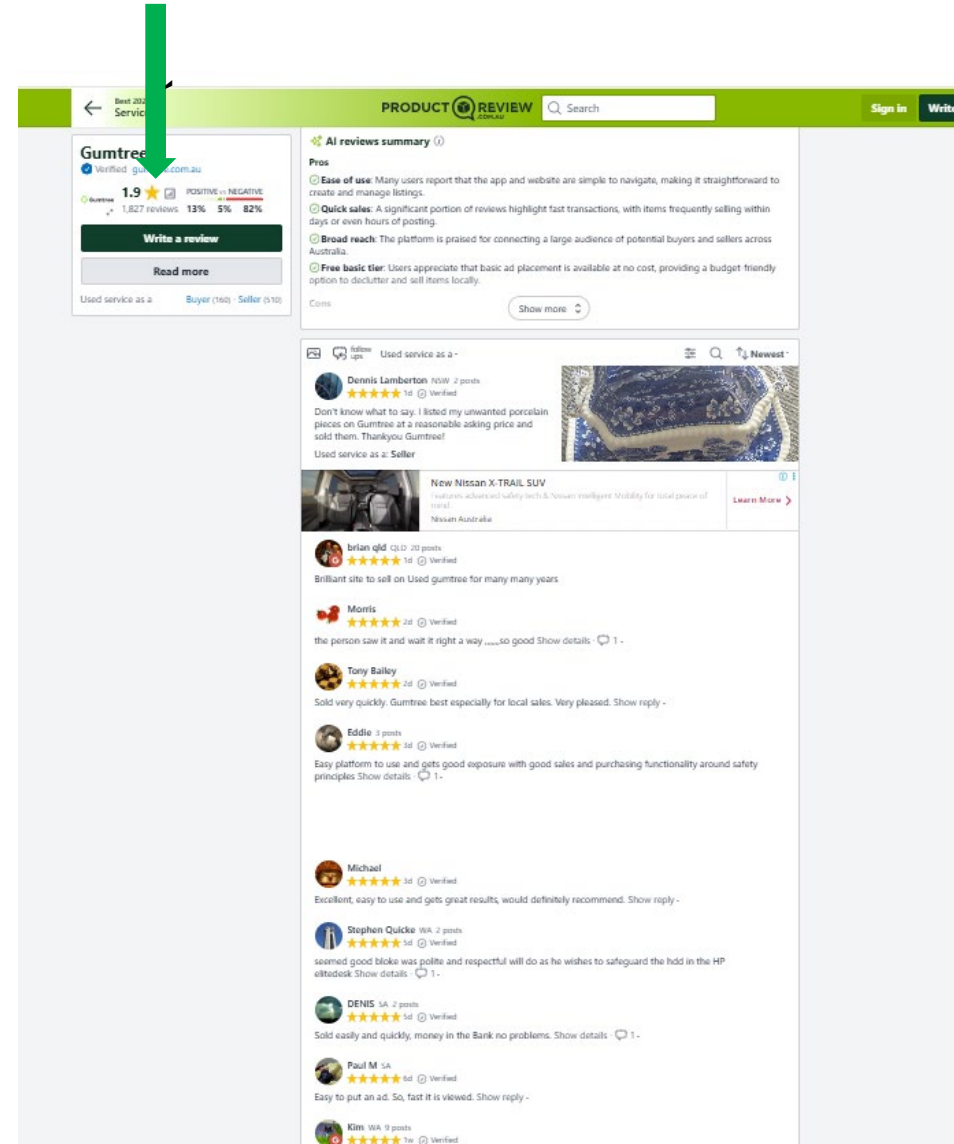
We use technology to protect platform integrity, but we don't fact-check reviews

Review summary

Created with AI, based on recent reviews

Considering 571 reviews, reviewers overwhelmingly had a great experience with this company. Customers consistently find the platform easy to use and efficient for selling items quickly. Many appreciate the great interface and website layout, which facilitates smooth interactions and hassle-free transactions. The service is often described as convenient and effective, helping users connect with gen... [See more](#)

Was this summary helpful?



AI Transformation project - rightsizing our organisational structure whilst increasing output & productivity

In April 2026, the Group launched an initiative to embed AI into our Tech operations. The objective of this project is to drive greater productivity, efficiency and delivery quality, while reducing reliance on manual processes.

Following extensive testing, the Group is confident that the new structure for our Technology Engineering team requires fewer engineers.

As a result, the Group **initiated a restructuring program late August 2026 with 22 roles being impacted in its Technology Engineering organisation.**

The adoption and integration of the latest AI models in our processes present a strong opportunity in terms of increasing overall output and reducing total salary costs.



Cost savings to be redeployed into funding of growth initiatives in Group's key verticals as well as Transactional offerings

Investment considerations

1.

- ✓ **Successful transformation to a pure play marketplace business** following the divestment of its loss-making Capital Market activities in FY25

2.

- ✓ **Introduction of new revenue lines and transitioning to a transactional marketplace** with Payments and Shipping functionalities rolled-out in the financial year

3.

- ✓ **Group EBITDA increased to \$7.8m** (up 29% on pcp) and **Profit before Tax increased to \$3.5m** (2025: loss of \$0.1m) following a significant reduction of the overall cost base

4.

- ✓ The Group **continued to generate strong operating cash flows of \$7.3m** in FY26 (up 27% on pcp)

5.

- ✓ **Reduction outstanding CBA debt balance to \$27.9m** (from \$46.0m in 2023)

APPENDIX

R&D Tax Incentives from FY24 & FY25 generated \$3.1m in carried-forward Tax Offsets

Gumtree Australia Markets Ltd - R&D Tax Project

Tax Return Item	FY 2024	FY 2025	Total
Taxable Income	11,833,327	14,438,114	
Eligible R&D Expenditure	12,198,182	12,006,552	
R&D Tax Offset	5,528,391	5,431,682	
R&D Offset Utilised	3,549,998	4,331,434	
R&D tax offsets carried forward to future years	1,978,393	1,100,248	3,078,641
Additional Tax Saving resulting from R&D Tax*	1,868,936	1,829,716	3,698,652

* this is the additional tax benefit from using R&D tax claims vs the standard deduction from these activities which is allowed by the ATO

Notes

- Gumtree Group successfully claimed R&D tax incentives in FY24 and FY25.
- Total available carried forward tax offsets amount to \$3.1m per June 2026
- Management expects similar levels for FY26 based on eligible R&D activities that were undertaken during the financial year, subject to final lodgment.