CAR Group

Full Year Results

Year ended 30 June 2026

carsales trader interactive Trust Encar webmotors chileautos

Agenda

Disclaimer and non-IFRS information

Disclaimer

The material in this presentation has been prepared by CAR Group Limited (ASX: CAR) ABN 91 074 444 018 ("CAR Group") and is general background information about CAR Group's activities current as at the date of this presentation. The information is given in summary form and does not purport to be complete. In particular, you are cautioned not to place undue reliance on any forward-looking statements regarding our belief, intent or expectations with respect to CAR Group's businesses, market conditions and/or results of operations, as although due care has been used in the preparation of such statements, actual results may vary in a material manner. Information in this presentation, including forecast financial information, should not be considered advice or a recommendation to investors or potential investors in relation to holding, purchasing or selling securities. Before acting on any information you should consider the appropriateness of the information having regard to these matters, any relevant offer document and in particular, you should seek independent financial advice.

Non-IFRS Financial Information

CAR Group results are reported under International Financial Reporting Standards (IFRS). This presentation also includes certain non-IFRS measures including "adjusted" and "proforma". These measures are used internally by management to assess the performance of our business and our associates, make decisions on the allocation of resources and assess operational management. Non-IFRS measures have not been subject to audit or review. All numbers listed as reported comply with IFRS.

1. FY26 highlights

Financial highlights

CAR Group delivers excellent FY26 financial results

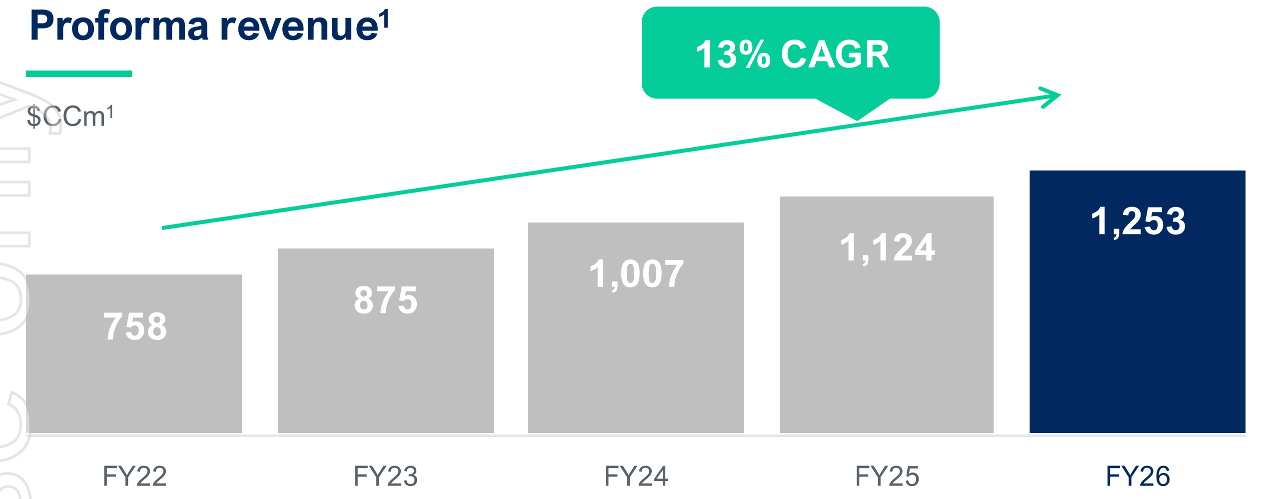
Proforma[1] Revenue	Proforma[1] EBITDA	Adjusted[2] NPAT	Reported[3] NPAT
$1,253m	$700m	$407m	$314m
↑ 12% In CC[4]; 10% in AUD	↑ 12% In CC[4]; 9% in AUD	↑ 11% In CC[4]; 8% in AUD	↑ 14% In AUD
100% Cash Conversion[5]	56% Proforma[1] EBITDA margin	107.6cps Adjusted[2] Earnings per share	1.7x Net Debt:EBITDA[6]

All financial information is presented in AUD unless otherwise stated. All comparatives are vs prior comparative period "pcp", unless otherwise stated.
EBITDA = Earnings Before Interest, Tax, Depreciation & Amortisation. NPAT = Net Profit After Tax attributable to owners of CAR Group Limited.
(1) Proforma financial information excludes the Australian Tyres business unit sold in FY25 and certain non-recurring or non-cash items as in adjusted financials. (2) Adjusted financial information excludes certain non-recurring or non-cash items. See slide 3 regarding the disclosure of non-IFRS Information and slide 44 for a reconciliation of Adjusted to Reported Financials. (3) Reported financial information is in accordance with IFRS. (4) CC = Constant currency. Constant currency represents the underlying change vs pcp in local currency. This is calculated by restating the prior period results using current period FX rates. (5) Cash conversion calculation method refer to slide 39. (6) EBITDA = Proforma EBITDA.

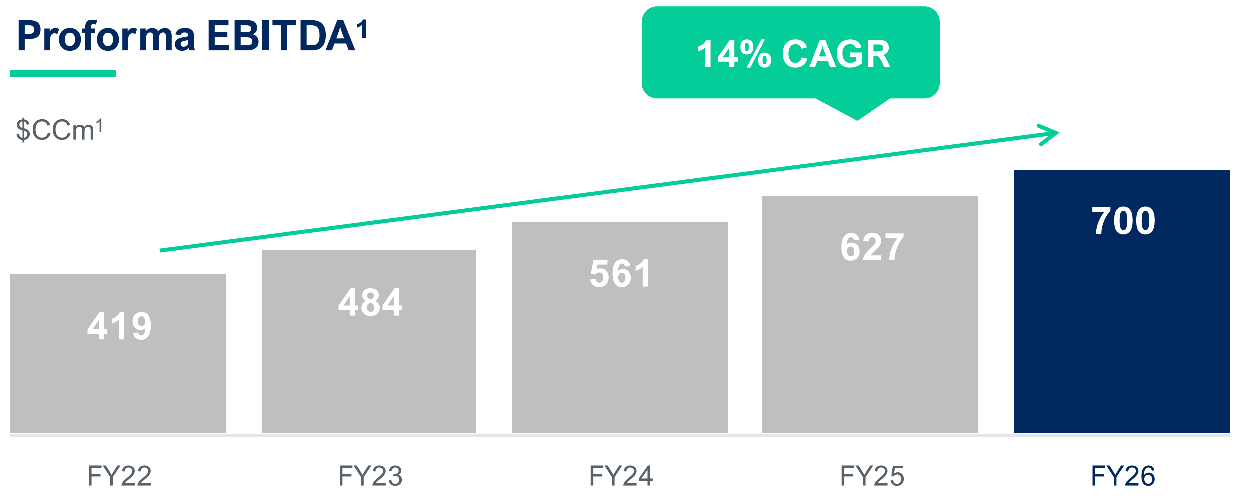
FY26 highlights

Track record of growth

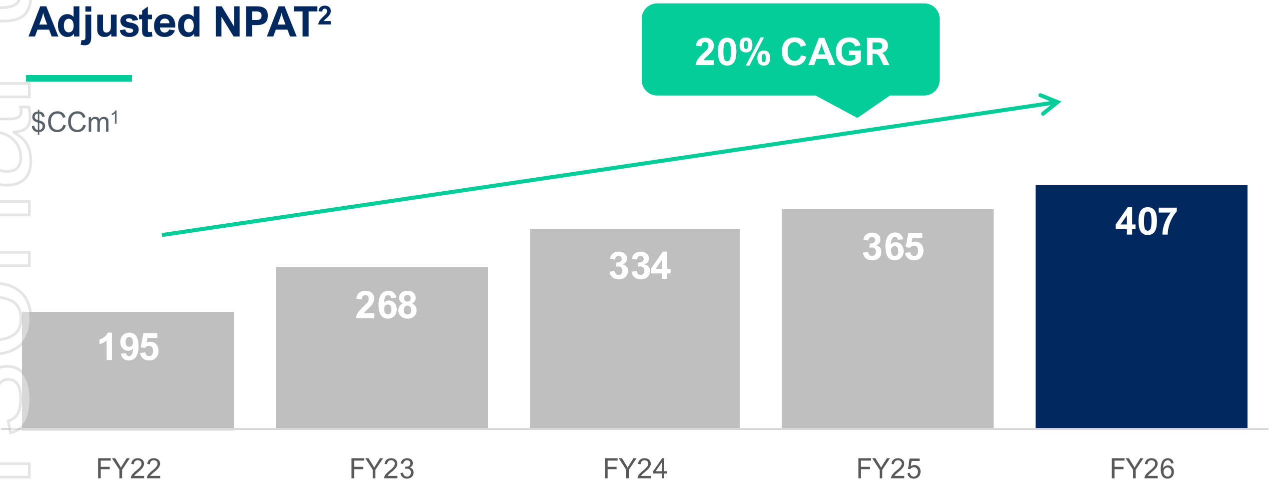
Proforma revenue[1]



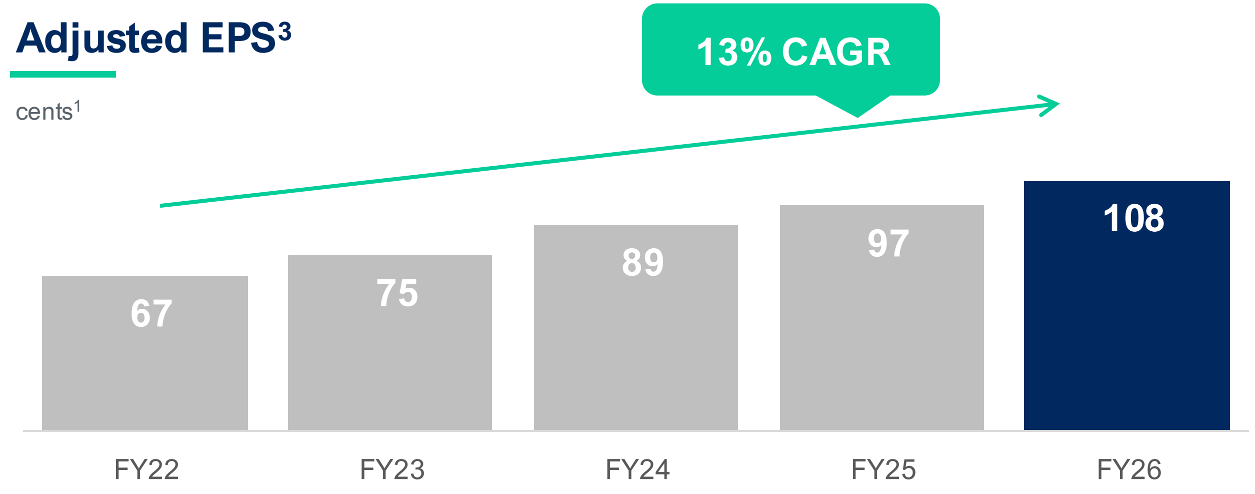
Proforma EBITDA[1]



Adjusted NPAT[2]



Adjusted EPS[3]



(1) Refer to footnotes 1 and 2 on slide 5 for proforma and adjusted financial definitions. All metrics in this slide have been presented on a constant currency basis. CC refers to constant currency

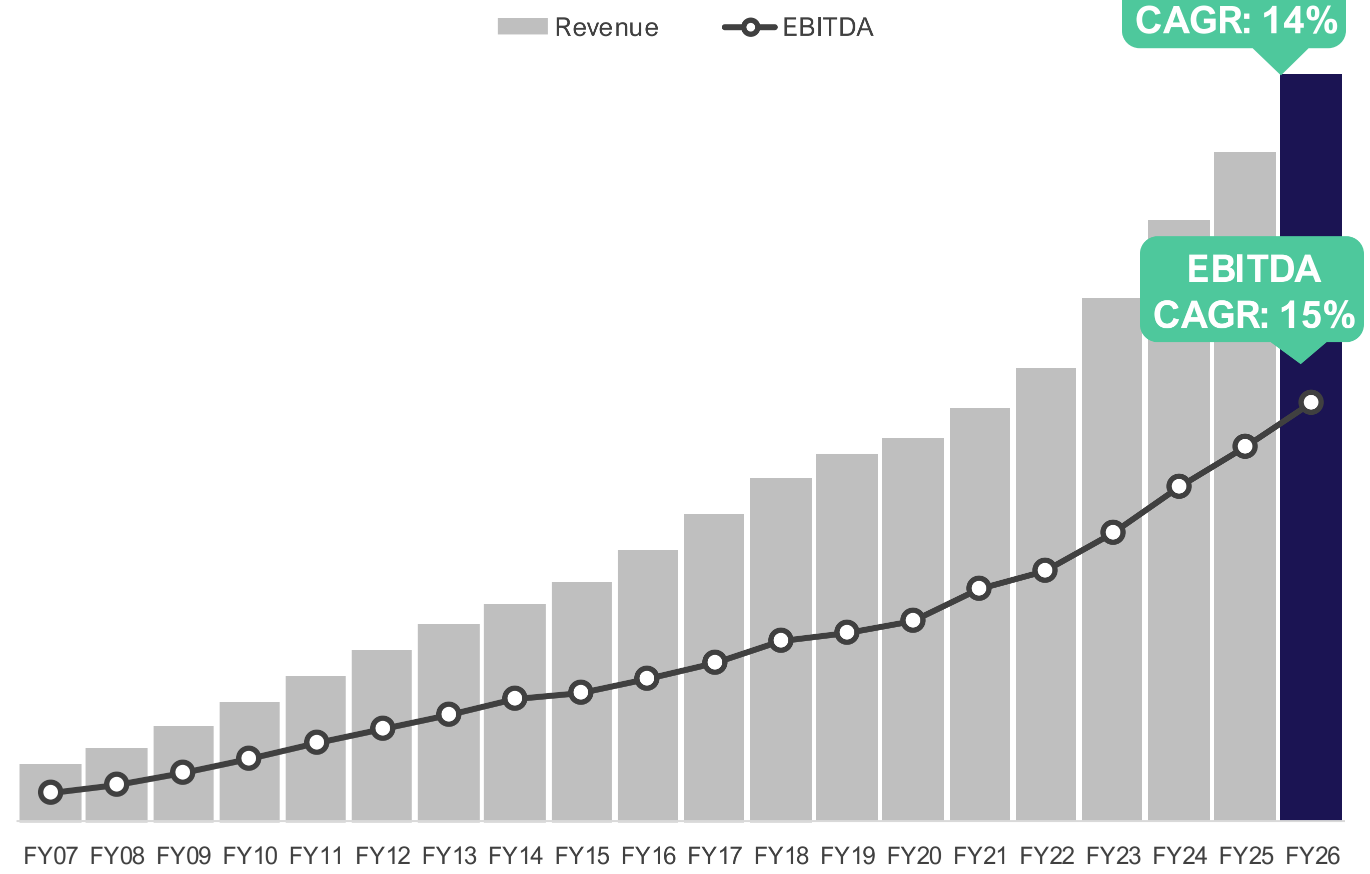
(2) Adjusted financial information excludes certain non-recurring or non-cash items. (3) In accordance with AASB133, historical EPS has been restated for shares issued in connection with the Trader Interactive and webmotors acquisitions, where applicable.

Compounding growth

Consistent growth through multiple cycles

- Used vehicles are **less cyclical** than new vehicle transactions. They are the largest, most consistent part of the market.
- Dealers and OEMs rely on us **to move inventory** in any economic environment, including when interest rates are high
- Marketplaces deliver a **high return on investment** making us the channel dealers keep when others are cut.
- Subscription model in the US and South Korea drives **high recurring revenue**
- Cost base has a **good level of flexibility**
- Diversity of geographies and industries **provides resilience**

Group Proforma[1] financial performance ($AUDm)



(1) Refer to footnotes 1 and 2 on slide 5 for proforma definition. Revenue and EBITDA CAGR calculated on a constant currency basis. Constant currency represents the underlying change vs pcp in local currency. This is calculated by restating the prior period results using current period FX rates.

CAR Group Strategy

Purpose	To make buying and selling a great experience
Vision	To be the global leader in online vehicle marketplaces

Strategic priorities

Strengthen our core
Take what we are doing well today and make it better

Strengthen

Extend our marketplaces
Build new experiences that deepen our value proposition

Extend

Diversify and grow
Invest in new markets and sources of innovation to continually evolve

Diversify

Operational excellence
Drive growth through collaboration, high performance and advanced technologies

Excellence

Values

CUSTOMER OBSESSED

CURIOUS

CONNECTED

FY26 highlights

Operational metrics

Strong metrics demonstrate the growth and scale of our marketplaces

2.4 million

↑ Vehicles online[1]

50 thousand

↑ Subscribed dealers[2]

19 billion

— Page views[3]

1.3 billion

↑ Total sessions[4]

52 million

↑ Unique audience per month[5]

23 million

↑ Dealer leads delivered[6]

All arrows show change vs. FY25

(1) Inventory published as at 30 Jun 2026.
(2) Number of active dealers as at 30 Jun 2026.
(3) Page views for period 1 Jul 2025 – 30 Jun 2026.
(4) Sessions for period 1 Jul 2025 – 30 Jun 2026.
(5) Average monthly unique audience for period 1 Jul 2025 – 30 Jun 2026.
(6) Dealer leads for period 1 Jul 2025 – 30 Jun 2026.

Our global portfolio

Key brands and group revenue contribution

Australia

carsales

bikesales

caravancamping sales

boatsales

farmmachinery sales

trucksales

construction sales

41% of Group Revenue

The Americas

North America

trader interactive

RV trader.

Commercial truck trader.

Cycle trader.

Equipment trader.

Boatmart.

26% of Group Revenue

Latin America

webmotors

loop

car10

chileautos

autofact

20% of Group Revenue

Asia

Trust Encar

AUTOBEGINS

CARMART

엔카진단

엔카진단++

12% of Group Revenue

Revenue contribution adds to 100% when investments segment is included.

FY27 outlook

We expect to deliver excellent growth in FY27

11-14%	10-13%	9-12%
Revenue growth	**Adjusted EBITDA growth**	**Adjusted NPAT growth**
in constant currency	in constant currency	in constant currency

These financial outcomes are dependent on a number of factors, including prevailing macroeconomic conditions, geopolitical risk, customer demand, and movements in inflation and FX rates.
Growth % represents anticipated growth in constant currency vs FY26. FY27 outlook is provided in line with the further details provided on slide 40.

2. Strategic highlights

CAR Group

Our advantage: audience, integrations and data

Transforming customer experience through scale, data, and innovation

The biggest audience in every market
Clear #1 brands in every market we operate, and the trust that comes with them

Integrated ecosystems
Embedded with dealers, consumers and OEMs, on both sides of every sale

Unique data assets at scale
Two decades of listings, pricing, enquiries and real sale outcomes across five markets

Delivering the best customer experience

AI is amplifying the advantages of our market-leading positions, proprietary data and ecosystem reach.

Audience scale and market leadership

Global scale and clear leadership in every market

52 million
Unique audience per month[1]

1.3 billion
Total sessions[2]

2.4 million
Vehicles Online[3]

carsales
6.6x
more sessions vs #2[4]

trader interactive
3.7x
more sessions vs #2[4]

webmotors
4.3x
more sessions vs #2[4]

Trust Encar
5.0x
more sessions vs #2[4]

(1) Average monthly unique audience for period 1 Jul 2025 – 30 Jun 2026. (2) Sessions for period 1 Jul 2025 – 30 Jun 2026. (3) Inventory published as at 30 Jun 2026. (4) Sessions vs nearest competitor, FY26. carsales.com.au– Google Analytics. Trader Interactive and webmotors – Similarweb July-25 to Jun-26 session average. Trader Interactive excludes Equipment and Marine. Encar sourced from internal data (tracked on mobile basis from Jan-26 to Jun-26).

Integrated Ecosystem with Proprietary Data

Powering seamless transactions through connected ecosystems and proprietary intelligence

Deep Seller Ecosystem

Sourcing & Insights
- Pricing & market demand
- OEM APIs
- Sourcing stock

Listing
- Dealer Websites
- Dealer ERP/DMS integrations

Engagement
- Dealer CRM
- Finance & Insurance Integration

#1 Marketplaces

carsales
trader interactive
webmotors
Trust Encar
chileautos

Deep Buyer Ecosystem

Discovery
- Personalised Search & Recommendations
- Reviews and Advice
- Membership

Engagement
- Valuation
- Multiple Selling Channels
- Finance

Trust & Validation
- Inspections & Vehicle History
- ID Verification
- Payments and Transfers

Proprietary, First-Party Data

Inventory Intelligence

- ✓ Vehicle specification data
- ✓ Wholesale and retail pricing spreads
- ✓ Historical transaction patterns
- ✓ Vehicle imagery
- ✓ Registration data
- ✓ Inspection reports
- ✓ Inventory turn rates by dealer, location, and vehicle type
- ✓ Pricing recommendations
- ✓ Marketing effectiveness
- ✓ Profitability

Behavioural Intelligence

- ✓ Real-time inventory tracking
- ✓ Time-to-sale metrics
- ✓ Response times
- ✓ Quality ratings
- ✓ Search and browsing behaviours
- ✓ Live demand patterns
- ✓ Buyer journey data
- ✓ Trade-in valuations
- ✓ Financing qualification data
- ✓ Service and ownership history
- ✓ Seller details

Powering the CG/engine

CG/lab

CG/engine: our proprietary AI platform powering customer products

AI built on our own infrastructure, fine-tuned on data no one else has

CG/engine

Interchangeable models

Run on our own infrastructure. We swap in the best model as it emerges, never locked into one provider.

+

CAR Group proprietary data

Millions of vehicle transactions across five markets, structured into a proprietary model.

Protects our data and IP

Interchangeable by design

Controls token and infrastructure cost

Compounding advantage

Strategic highlights

Transforming search and discovery

From filters to AI-led discovery

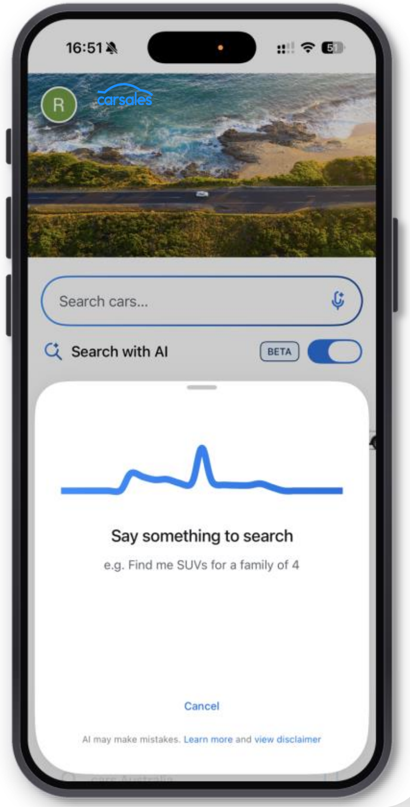
Powered by our own data to provide a more insightful and personal experience

carsales

AI conversational search

26%

uplift in session to lead conversion



webmotors

AI-led search

4x

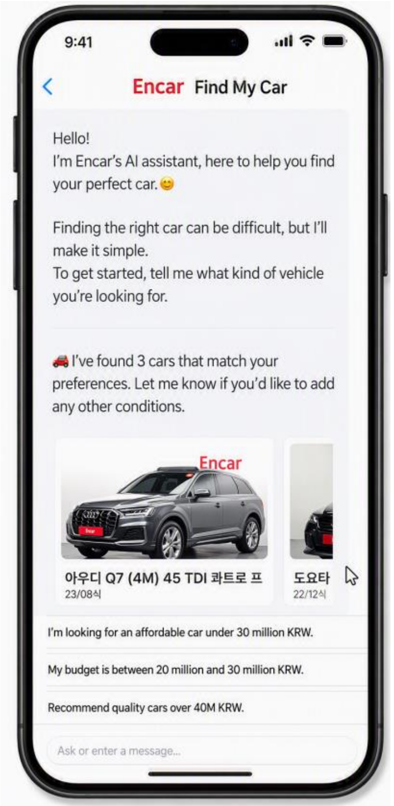
more likely to submit a lead

Trust Encar

AI assistant

20%

higher engagement



Strategic highlights

Elevating merchandising and sourcing

AI-powered sourcing and merchandising for every seller

Powered by our own data to drive smarter inventory decisions from sourcing to sale

trader interactive

AI merchandising tools

Helping dealers create **stronger listings with less effort**

Auto stock picker
Automatically identifies the best vehicles to promote based on market data

Description generator
Creates compelling, accurate listing descriptions in seconds

Image enhancement
Automatically sharpens, brightens and standardises listing photos

Trust Encar

AI efficiency tools

Embedding AI into high-volume processes

Dealer Direct Meet-Go+ quote review time

Verifies quotes without a human review process and starts the auction

~6 hours without AI » **0.6 hours** with AI

Guarantee Inspection time

Reduction in time to complete a Guarantee inspection

30 minutes without AI » **15 minutes** with AI

carsales

Acquire

Helps dealers **identify opportunities nationwide** on all platforms

Find opportunities
Source stock from carsales and beyond

Browser extension
Save vehicles from any marketplace into Nexgate

Pricing
Real-time AI pricing intelligence and AI powered time-to-sell estimates

Nexgate AI chat
AI-powered search across every record, including live sourcing opportunities

Smarter and faster enquiry qualification

Smarter enquiry qualification is live across our marketplaces

Powered by our own data to help dealers convert more leads into sales

webmotors

Lead nurturing

Automatically nurtures early buyer enquiries, building stronger intent before dealers step in

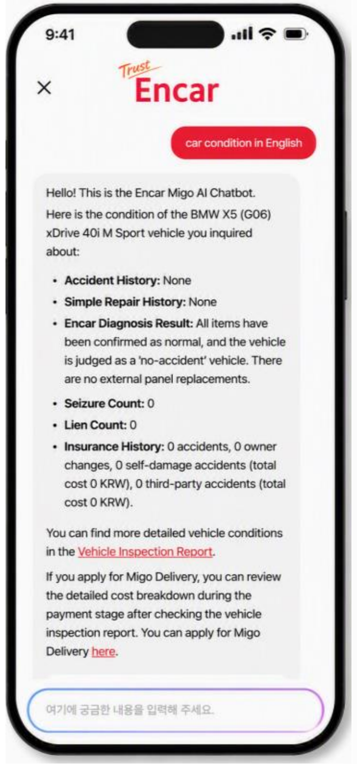
7%

improvement in inventory turnover

Encar

Purchase inquiry

24/7 intelligent support that resolves buyer questions about the vehicle and service, enabling faster decisions



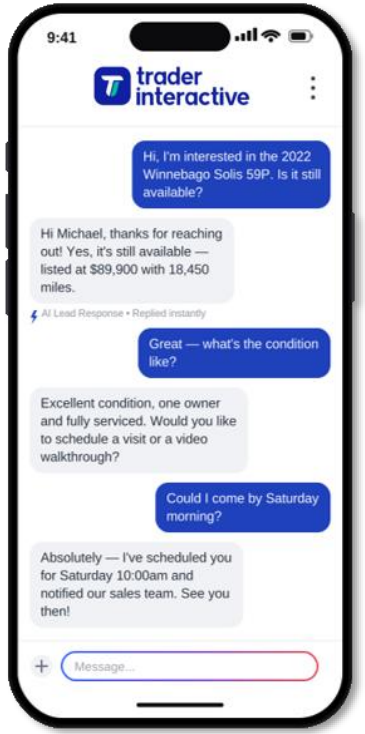
10%

increase in engagement with dealers

trader interactive

AI lead response

Automatic instant replies to enquiries, with buyer details captured for follow-up



<18 mins

Average consumer re-engagement response time

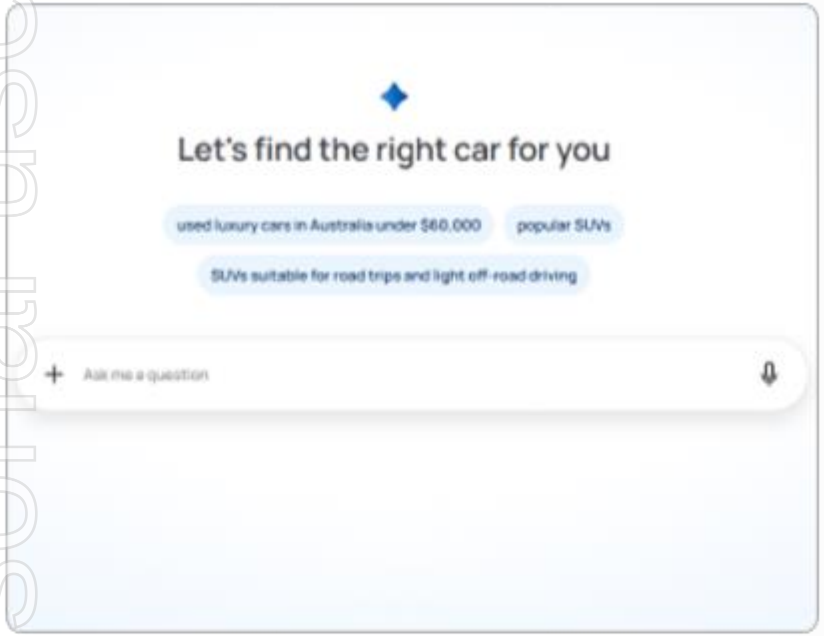
Images may be produced with AI for illustrative purposes only.

CG/lab solutions in development

AI solutions in development designed to improve the customer experience

Buyer and Seller Agent

An agent to assist buyers and sellers through the journey end-to-end



One-touch listing

AI identifies the vehicle from an image, writes the ad and prices it

Video listings

Auto-generated walkarounds built from dealer imagery

Product depictions may vary on release.

3. Segment highlights

CAR Group

Segment highlights

Australia

$AUDm		vs pcp%
Revenue **519m**	↑	7%
Adjusted EBITDA **345m**	↑	8%

Australia Highlights

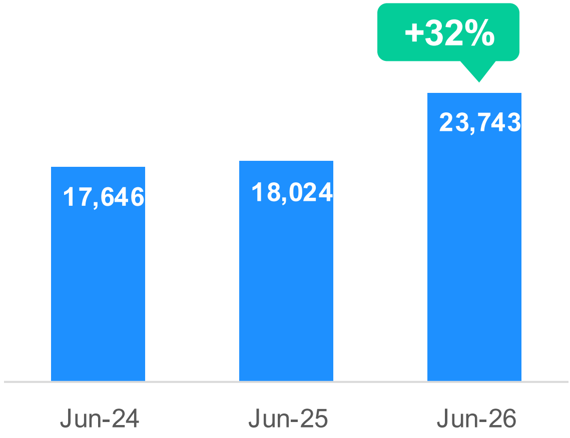
- **Dealer:** Revenue growth of 8% driven by increased lead volumes, improved yield, and depth product uptake.
- **Private:** Revenue growth of 4% largely supported by Instant Offer and improved yield.
- **Media:** Revenue growth of 8% due to a solid new car market and contribution from new EV entrants.
- **Data, Research & Services:** Revenue growth of 5% was driven by customer acquisition through Redbook.

Consumer preference shifting towards EV/Hybrids

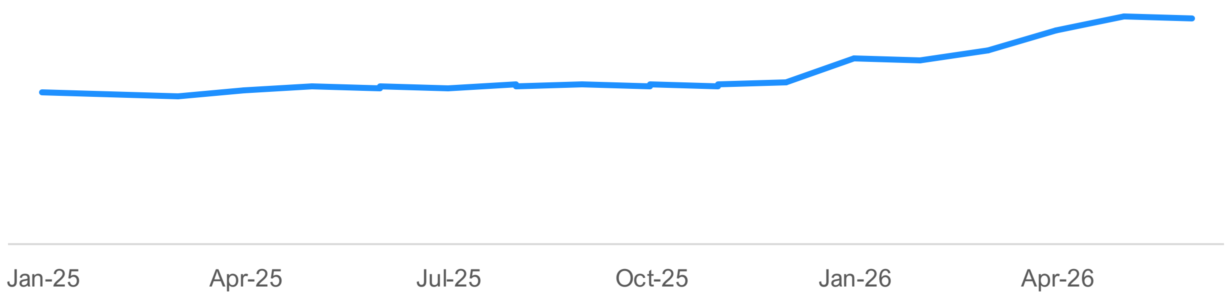
Consumer vehicle type consideration[1]

Would you consider a		May-25 → May-26
Battery EV	↑	40.0%
Plug in hybrid	↑	33.3%
Hybrid	↑	6.3%
Petrol	↓	14.3%
Diesel	↓	34.9%

Electric/Hybrid inventory on carsales[2]



Dealer & Private used car prices[3]



(1) Source: carsales Consumer Sentiment Report May 2026, n=732.
(2) Carsales internal data as at 30 Jun 2026
(3) Based on the daily average used car price on carsales.

Segment highlights

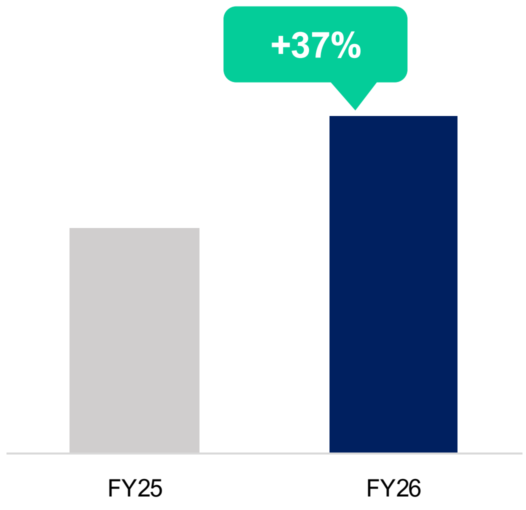
Australia

Media

Our media offering gives new EV entrants a proven pathway to **build their brands and reach in-market buyers** at scale

carsales mediahouse

Media revenue from new OEM entrants

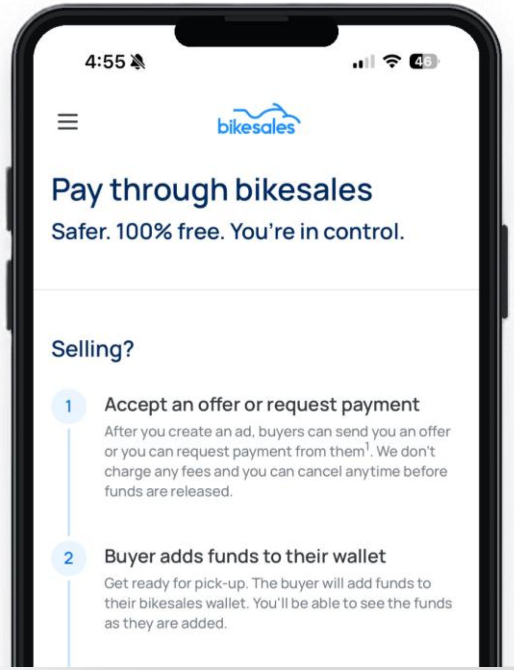


C2C Payments

C2C payments **launched across every carsales vertical**, giving private buyers and sellers in bikes, boats, caravans and trucks a trusted way to transact

$440 million

of transactions since launch



C2C Payments Now Available On

carsales
bikesales
boatsales
trucksales
farmmachinery sales
construction sales
caravancamping sales

Australia

carsales

Autogate Revolution

autogate ⟫ nexgate

Nexgate optimises a dealer's operations; what they buy, how they price and how they sell

Acquire the right stock
Marketplace sourcing identifies high value vehicles across the ecosystem.

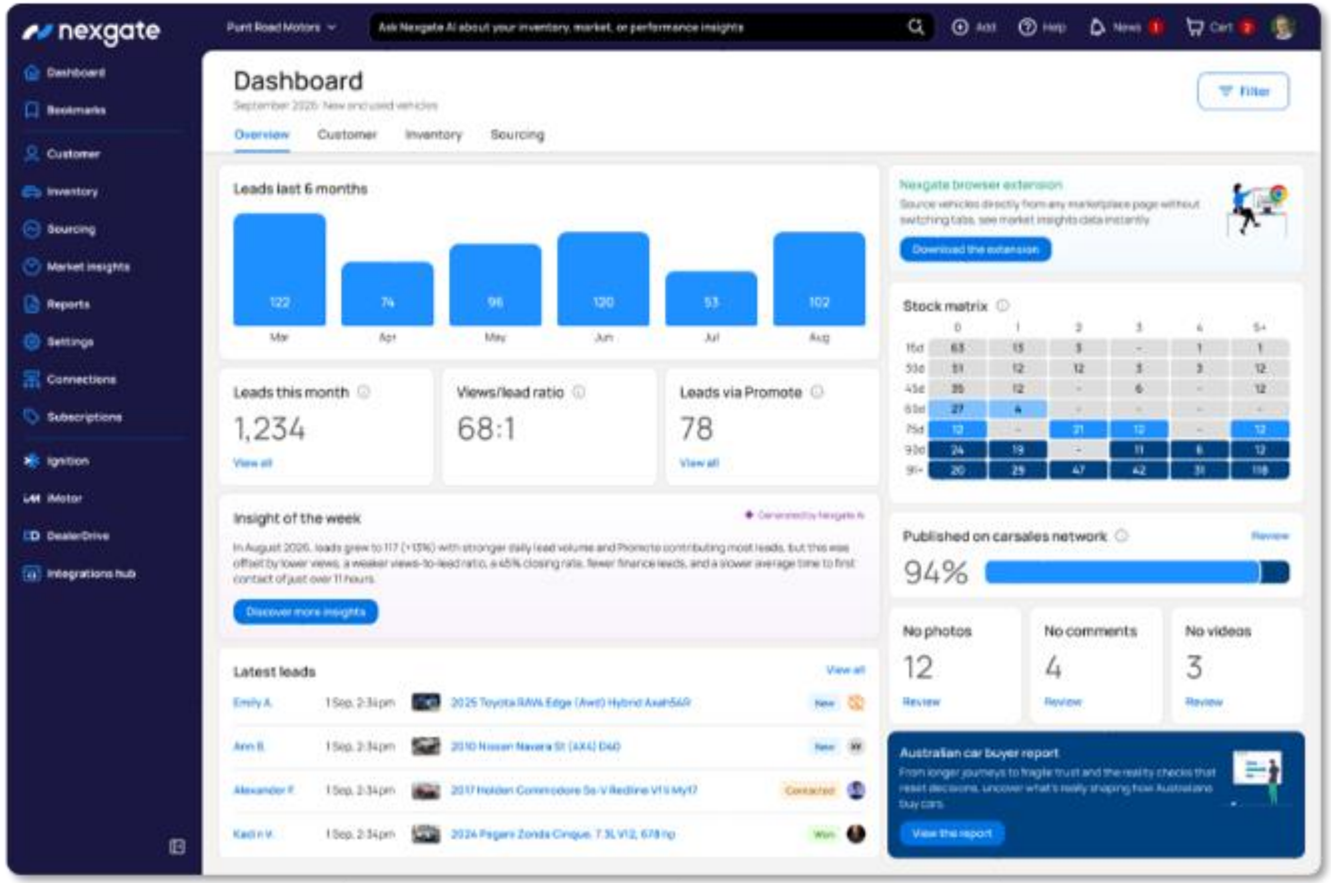
Pricing and stock intelligence
Predictive insights optimise pricing and accelerate inventory turnover.

Natural language decision support
Ask a question and get live pricing, stock and competition analysis

AI-powered lead management
Analyses calls and messages to rank highest opportunity leads

AI driven insights across 100+ signals

End to end dealer workflow platform



Australia ecosystem

One connected ecosystem from sourcing to ownership

Dealer ecosystem

Sourcing & insights
- Sourcing
- Pricing intelligence
- AI dealer insights
- Market & demand data

Listing
- Inventory management
- Merchandising tools
- AI assisted listings
- Multi channel distribution
- Dealer websites
- Test drive
- Redbook data

Engagement
- Lead management
- Lead qualification
- Buyer messaging
- Lead follow up

3rd party dealer integrations: DMS, CRM

carsales

Proprietary Data

Consumer ecosystem

Discovery
- Market-leading sites
- AI search
- Editorial & reviews
- Personalised recommendations

Engagement
- Trusted private sale
- Instant Offer
- Messaging
- Car valuations

Trust & validation
- Inspections
- Secure payments
- Finance & insurance
- Vehicle history
- Verified buyers and sellers

Segment highlights

North America

$AUDm	vs pcp% AUD%	vs pcp% CC%
Revenue **327m**	↑ 6%	↑ 12%
Adjusted EBITDA **197m**	↑ 6%	↑ 12%

North America Highlights

- Dealer growth from new product launches, Premium Select uptake, contribution from small acquisitions and yield increases on a stable customer base.
- The media segment grew strongly, supported by CAR Group's adtech and expanded media team.
- Private growth was driven by value-based pricing and product improvements.
- Good progress on the marine initiative.

Lead volume

Up 22%

Q4 FY26

Total visits

Up 19%

Registration and sales data

RV[1]

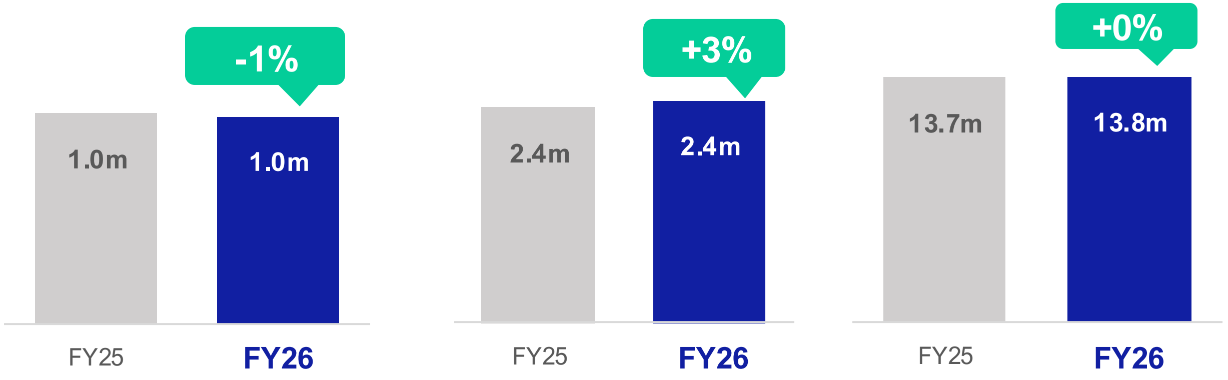
Registrations

Powersports[1]

Registrations

Truck[2]

Sales



(1) Source: Statistical Surveys Inc. – Includes RV and Powersports. FY26 to May-26, Jun-26 estimate.
(2) Light & Heavy Truck Sales data – U.S. Bureau of Economic Analysis (BEA), including domestic and foreign truck sales.
Refer to footnote 2 on slide 5 for adjusted financial definition.

North America

trader interactive

Media

A full-service media agency **connecting OEMs and advertisers** to high intent audiences

XENARA

Direct media revenue

Up 62%

Xenara media customers

Up 100%

New Media Customers

Boston Whaler (NYSE: BC)
Premium boat brand of Brunswick, the largest recreational marine manufacturer

BRP (NASDAQ: DOO)
One of the largest powersports OEMs in the world

Winnebago (NYSE: WGO)
One of the largest and oldest North American RV OEMs

Airstream (NYSE: THO)
Iconic North American RV brand owned by Thor Industries

Marine

Strong growth in dealer penetration and high intent audience scale across key marine markets

Boatmart.

Leads per dealer

Up 47%

- ✓ Increasing dealer penetration
- ✓ Strong marketplace traffic and growing consumer engagement
- ✓ Expanding site visits and audience scale
- ✓ Targeted advertising investment focused on key markets including Florida, the largest US boating market

Florida Marine market
Florida has 1 million registered vessels

North America ecosystem

Powering seamless transactions through connected ecosystems

Dealer ecosystem

Sourcing & insights
- Market intelligence
- Pricing guidance
- Demand signals
- Sourcing

Listing
- Marketplace tools
- Merchandising
- DMS integrations
- Inventory management

Engagement
- Lead nurturing
- Dealer CRM

trader interactive

Proprietary Data

Consumer ecosystem

Discovery
- Leading marketplaces
- Reviews & advice
- Personalised search & recommendations

Engagement
- Trusted private sale
- Concierge services
- Communications
- Cash offers

Trust & validation
- Vehicle history
- Finance & insurance
- Registration
- Payment & transfer
- Dealer accreditation

Latin America

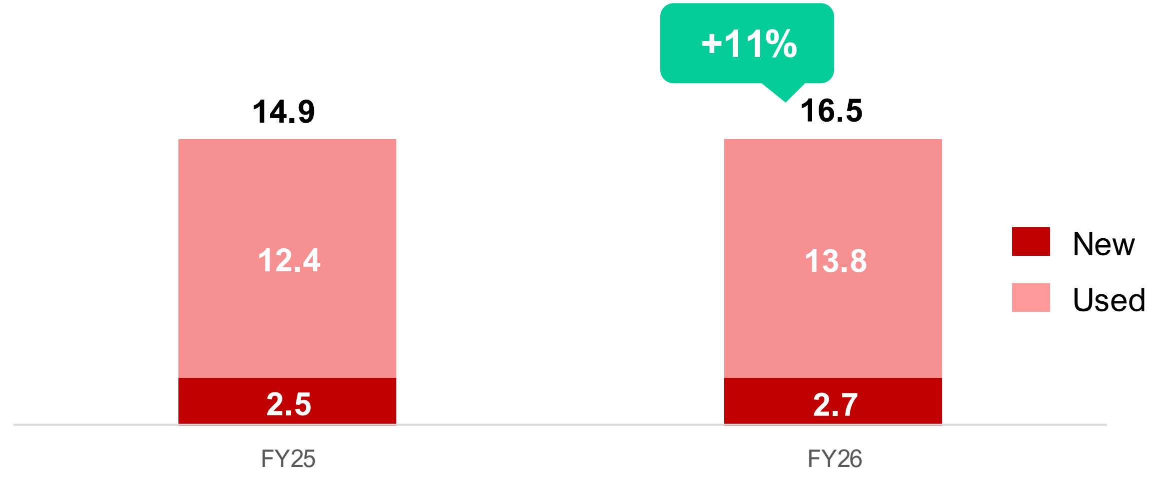
chileautos webmotors

$AUDm	vs pcp AUD %	vs pcp CC %
Revenue **251m**	↑ 22%	↑ 19%
Adjusted EBITDA **96m**	↑ 27%	↑ 23%

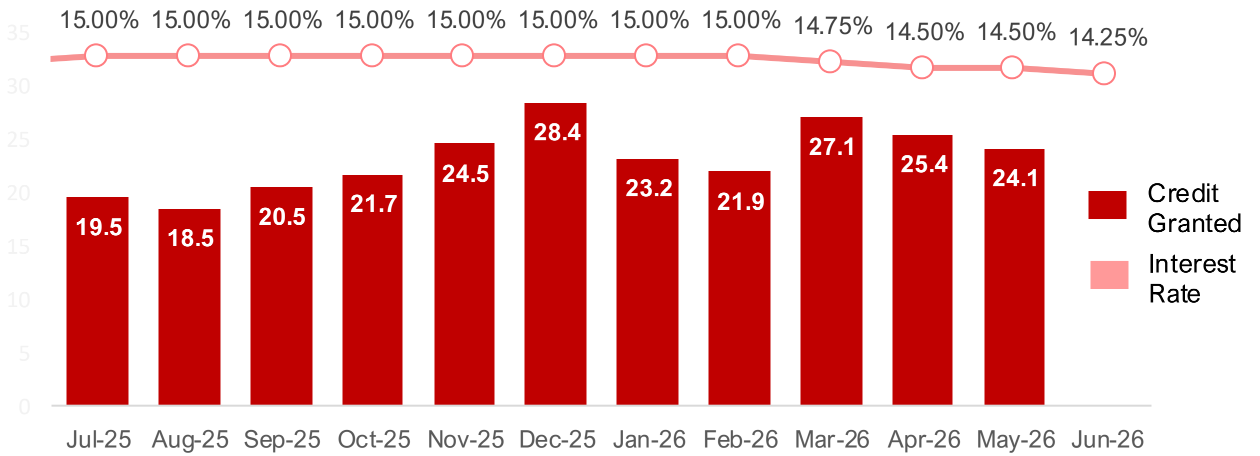
Latin America Highlights

- Audience growth and market leadership drove strong results.
- Marketing investment and national expansion lifted lead volumes.
- Premium product launches and the 'Wallet' loyalty program raised revenue per dealer.
- Chile grew strongly on expanding transfer services.
- Exited Car10's low margin payment factoring business.

Sales of new and used cars (million)[1]



Brazil interest rate[1] and credit granted to individuals for vehicle acquisition[2]



(1) Source: BCB, Banco Central do Brasil.
(2) Source: Fenabrave; Brazil National Federation of Automotive Vehicle Distribution. Includes cars and motorcycles.

Segment highlights

Latin America

webmotors

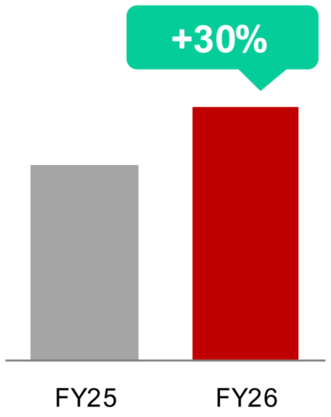
Wallet

Our Finance loyalty program is scaling fast in Brazil

carteira.

Wallet revenue

Over 11,600 dealers using the Wallet loyalty program



Media

Strong Media revenue growth in FY26, driven by OEM demand for the expanded native ad suite.

Total addressable market

$1.5bn

OEM media revenue

New OEM advertisers in FY26

Geely | Omoda Jaecoo | Hyundai | Toyota

Brazil ecosystem

Connecting dealer supply and consumer demand in one connected ecosystem

Dealer ecosystem

Sourcing & insights
- Stock sourcing
- Market intelligence
- Pricing guidance

Listing
- Marketplace tools
- 360° vehicle imaging
- Vehicle inspections
- Loyalty rewards

Engagement
- Dealer CRM
- Dealer Management System
- Inventory & lead management
- Lead nurturing

webmotors

Proprietary Data

Consumer ecosystem

Discovery
- Leading marketplaces
- Reviews & advice
- Personalised search & recommendations
- Pricing intelligence

Engagement
- Trusted private sale
- Special Offers
- Valuation
- Buyer & Seller messaging

Trust & validation
- Service
- Finance & insurance
- Inspections

Segment highlights

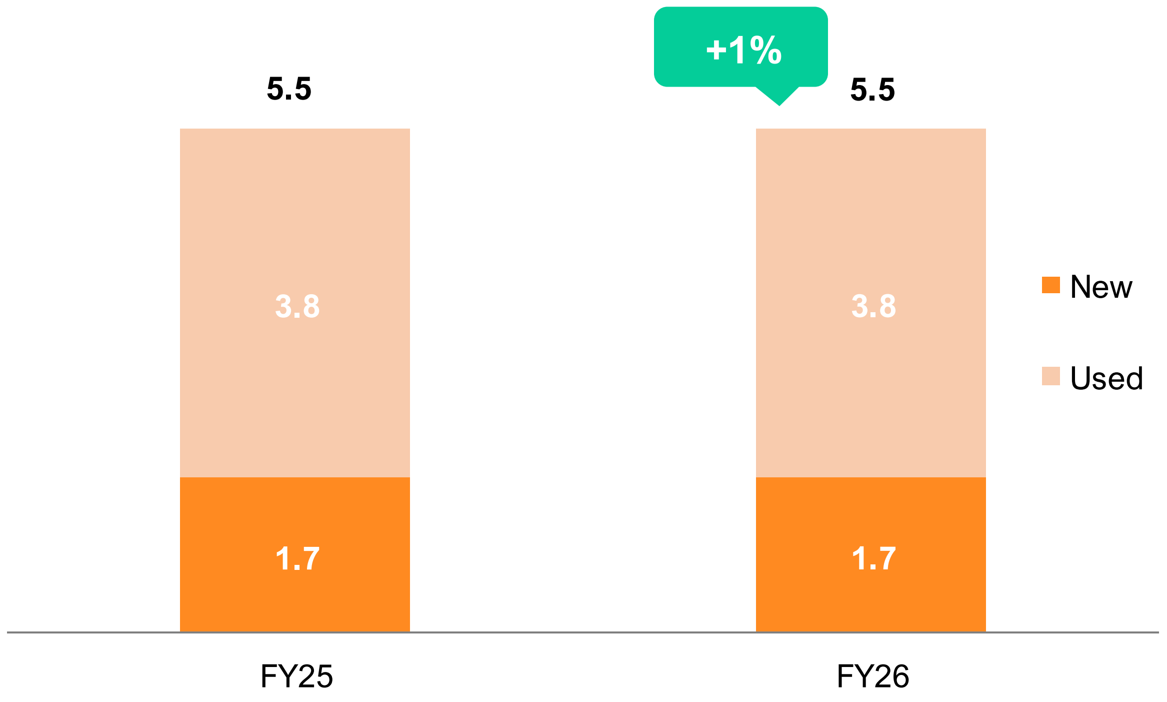
Asia

$AUDm	vs pcp AUD %	vs pcp CC %
Revenue 145m	↑ 7%	↑ 15%
Adjusted EBITDA 65m	↑ 4%	↑ 14%

Asia Highlights

- Revenue growth driven by higher Guarantee penetration, improved yields, and growth in Encar Home.
- Guarantee Inspections (including Guarantee++) represented 57% of listings, as we expanded inspection centres and extended operating hours.
- Encar Home delivery transactions rose 65%, supported by more eligible inventory and AI-enabled process optimisation.
- Dealer Direct is scaling strongly from investments in marketing and Dealer Direct Meet-Go adoption.

MOLIT sales of new and used cars[1]



(1) Source: Korean Ministry of Land, Infrastructure and Transport ("MOLIT"). FY26 data to May-26, Jun-26 estimate.

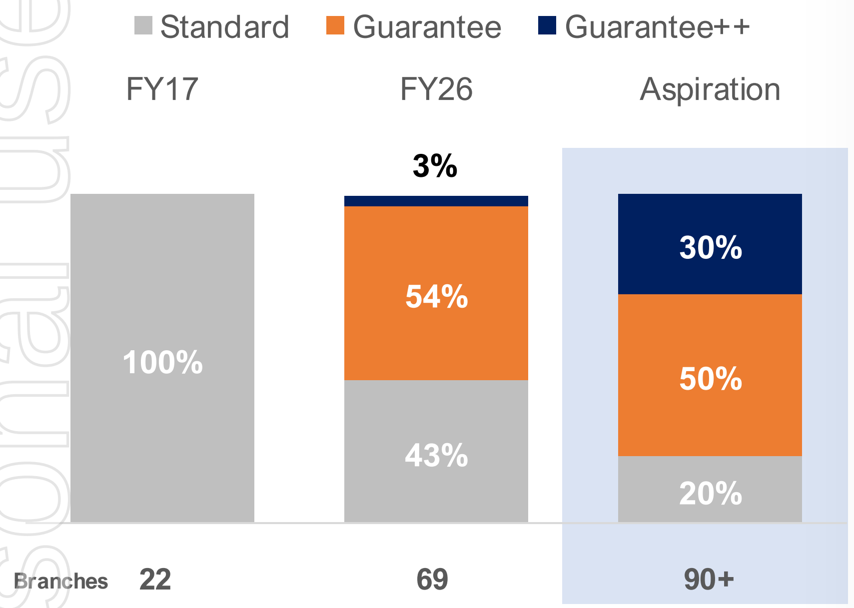
Asia

Trust Encar

Encar is moving buyers and dealers onto verified fixed price digital transactions

Guarantee++

Guarantee++ elevates the buying experience and **adoption is accelerating**



Dealer Direct

Delivering an **improved product offering** and increased marketing investment is **driving growth in Dealer Direct** online trade-in transactions.

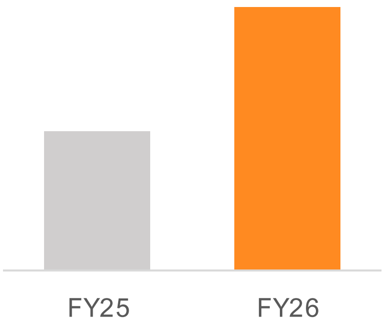
Dealer Direct Meet-Go

- ✓ Encar Inspection
- ✓ Fixed-price online transaction

Dealer Direct Meet-Go+

- ✓ Inspection
- ✓ Fixed-price online transaction
- ✓ Dealer price match vs other verified offers

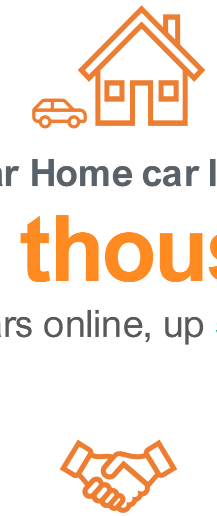
Dealer Direct Meet-Go & Plus volume



Up 89%

Encar Home

Encar Home applications have increased significantly, **bolstered by a 24/7 AI Agent**



Encar Home car listings

>62 thousand

cars online, up **56%**

Encar Home transactions

Up 65%

Asia ecosystem

Encar

Powering seamless transactions through connected ecosystems

Dealer ecosystem

Sourcing & insights
- Stock sourcing
- Market intelligence
- Valuation services
- Dealer data solutions

Listing
- Listing tools
- Dealer marketing

Engagement
- Guarantee certification
- AI-powered inspections
- Digital retailing

Encar

Proprietary Data

Consumer ecosystem

Discovery
- Leading marketplace
- Reviews & advice

Engagement
- Digital retailing
- Trade-in & valuation

Trust & validation
- Guarantee certified vehicles
- Verified vehicle history
- Finance & insurance
- After-sales warranty

4. Financial highlights

CAR Group

Financial highlights

P&L summary

$AUDm	FY25	FY26	vs pcp AUD %	vs pcp CC %[1]
Proforma Revenue	1,144	1,253	10%	12%
Expense	(503)	(553)	(10%)	(11%)
Proforma EBITDA	**641**	**700**	**9%**	**12%**
Depreciation & Amortisation	(87)	(101)	(16%)	(17%)
Net Finance Cost	(69)	(63)	9%	7%
Income Tax Expense	(88)	(107)	(21%)	(21%)
Non-controlling Interests (NCI)	(20)	(23)	(14%)	(11%)
Adjusted NPAT	**377**	**407**	**8%**	**11%**
Significant Items	(103)	(93)	n.m.	n.m
Reported NPAT	**274**	**314**	**14%**	**n/a**
Adjusted Earnings Per Share (Cents)	99.8	107.6	8%	11%
Full Year Dividends Per Share (Cents)	80.0	86.0	8%	n/a

P&L Summary

- Excellent growth in revenue, EBITDA and NPAT.
- Depreciation and amortisation mainly relate to software assets, leases, and building fit-outs. The increase is attributed to increased investments in Guarantee lease locations and software, both of which support future expansion.
- Net finance costs decreased compared to last year, with higher debt levels more than offset by lower interest rates and increased interest income.
- The effective tax rate of 20% benefitted from incremental tax savings from the One Big Beautiful Bill Act in the US.
- Growth in webmotors' profits has led to an increase in non-controlling interest.
- A final dividend of 43.5 cents per share has been declared, taking full year dividends to 86.0 cents – an 8% increase from the prior comparative period.
- Refer to slide 44 for a breakdown of significant items.

Refer to footnote 2 on slide 5 for adjusted financial definitions.
(1) CC = Constant currency. Constant currency represents the underlying change vs pcp in local currency.
n.m. = not meaningful.

Segment performance

$AUDm	FY25	FY26	vs pcp AUD %	vs pcp CC %[1]
Australia	485	519	7%	7%
North America	308	327	6%	12%
Latin America	205	251	22%	19%
Asia	136	145	7%	15%
Investments	11	11	4%	4%
Proforma Revenue	**1,144**	**1,253**	**10%**	**12%**
Australia	320	345	8%	8%
North America	186	197	6%	12%
Latin America	76	96	27%	23%
Asia	63	65	4%	14%
Investments	(3)	(4)	n.m.	n.m.
Proforma EBITDA	**641**	**700**	**9%**	**12%**

Australia

- Revenue and earnings increased due to continued market leadership, a strong customer value proposition, successful new product launches, and a robust auto market.

North America

- Excellent results demonstrating the strength of Trader Interactive's value proposition. Growth was driven by increased adoption of depth products, robust media performance, contributions from Boatmart and revenue from small acquisitions completed at the end of FY25.

Latin America

- Outstanding growth at webmotors supported by national expansion, increased penetration of depth products, growth in finance transactions and a reinvigorated media offering.

Asia

- Excellent double-digit growth driven by the opening of new Guarantee inspection sites, launch of Guarantee++ and expanded capacity at inspection centres. Encar Home continued to grow strongly supported by the launch of a 24/7 Encar Home AI Agent.

Refer to footnote 1 on slide 5 for proforma financial definitions.
(1) CC = Constant currency. Constant currency represents the underlying change vs pcp in local currency.
n.m. = not meaningful.

Financial highlights

Proforma EBITDA margin summary

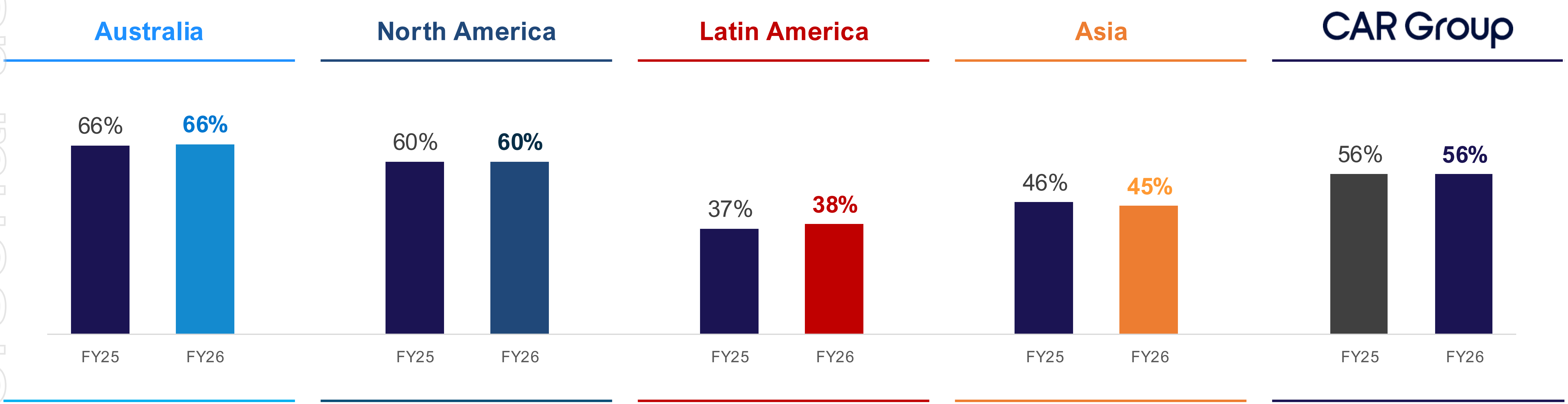
Maintained excellent Group margins while investing to drive future growth

Australia – Slight margin increase alongside ongoing investment in products for future growth. Investments include site simplification, C2C payments, Autogate Revolution, private sell experience, and media technology.

North America – Margins consistent year on year whilst continuing investment in marine. Continued investments were made in marketing and new initiatives, including media and private sell.

Latin America – Margin growth was driven by robust revenue increases, combined with ongoing investment in national expansion, media offerings, private seller initiatives, and the finance integration with Santander.

Asia – Small margin decrease due to the costs associated with opening new branches and increased spending on marketing and product development for Dealer Direct.



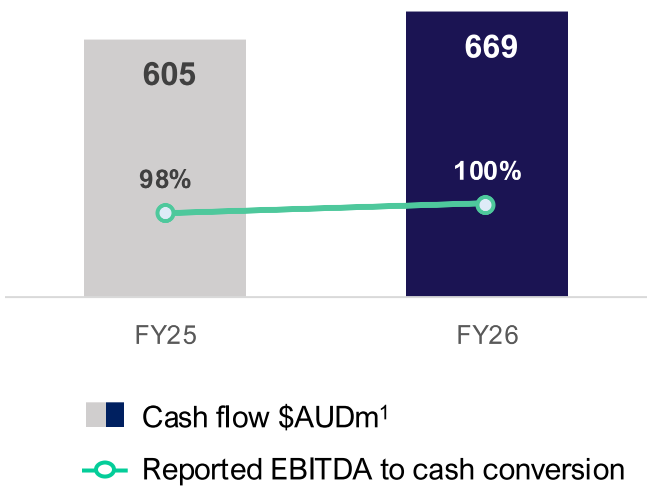
Financial highlights

Strong cash flow and robust balance sheet

Cashflow conversion

100% EBITDA to cash conversion reflects the attractive working capital profile of marketplace business models and good cash collections.

EBITDA to Cash flow

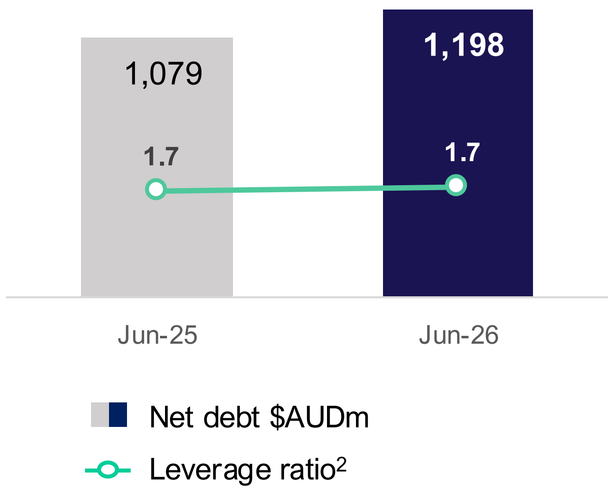


Leverage, net debt

Leverage ratio remains prudent at 1.7x.

Refinancing of bank facilities completed in Aug-26 providing extended maturities and additional funding capacity.

Net debt

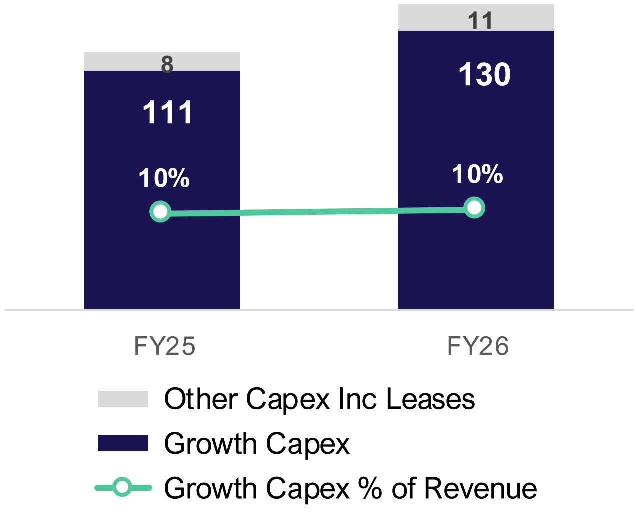


Capex

Growth capex investment as a percentage of revenue remained stable at 10%. Increase in other capex was primarily driven by new office fitouts.

Investments include C2C payments, Wallet, value-based pricing, media strategy, site simplification, marine and branch upgrades in South Korea.

Capex[3]



Refer to footnote 1 on slide 5 for proforma financial definitions.

(1) Operating cash flow excluding tax.
(2) Jun-25 and Jun-26 - leverage ratio has been calculated based on Net debt / Proforma EBITDA. Ratios may vary with bank covenant definitions.
(3) All periods exclude the Australian Tyres business unit for revenue & capex.

Financial highlights

FY27 outlook and commentary

FY27 Outlook	FY27 Commentary	
11-14% Revenue Growth (in constant currency)	**Australia**	Expect high single-digit % revenue growth driven by volume, yield and depth penetration in Dealer; volume, yield and Instant Offer in Private; and continued product and advertiser diversification in Media.
	North America	Expect double-digit % revenue growth in constant currency supported by higher customer yield, increased penetration of depth products, media expansion, data growth and marine.
	Latin America	Expect double-digit % revenue growth in constant currency to be driven by increase in dealer customers, yield and increased penetration of premium dealer products, finance and media revenue.
	Asia	Expect double-digit % revenue growth in constant currency supported by continued uplift in Guarantee penetration combined with higher Encar Home and Dealer Direct volumes.

10-13%
Adjusted EBITDA Growth
(in constant currency)

- Continued operating leverage expected in Australia and Latin America.
- North America revenue growth expected to be higher than EBITDA growth due to ongoing investment in marine.
- Asia revenue growth expected to be higher than EBITDA growth due to investment in scaling the Dealer Direct and Home Services products.

9-12%
Adjusted NPAT Growth
(in constant currency)

- Net finance costs estimated to be ~$66-$72m.
- D&A expected to grow at ~16-19%.
- Effective tax rate expected to be ~20-21%.

These financial outcomes are dependent on a number of factors. These factors include prevailing macroeconomic conditions, geopolitical risk, customer demand, and movements in inflation and FX rates. Growth % represents anticipated growth in constant currency vs FY26.

Key takeaways

CAR Group delivers excellent FY26 financial results

Double-digit growth in Proforma revenue, Proforma EBITDA and Adjusted NPAT in constant currency.

Group EBITDA margins maintained at 56% while investing in Marine (US) and Dealer Direct (Korea).

Excellent growth across every key segment, including double-digit revenue and EBITDA growth in the US.

Deeper integration across our buyer and seller ecosystems.

AI product development continuing at pace, sharpening the customer experience.

AI-driven operational efficiencies – greater speed, accuracy and scale with **no incremental investment required.**

Excellent FY27 outlook.

Appendices

CAR Group

Overview of CAR Group non-IFRS financial information

What is IFRS and non-IFRS financial information?

- IFRS financial information is financial information that is presented in accordance with all relevant accounting standards
- Non-IFRS financial information is financial information that is presented other than in accordance with all relevant accounting standards. For example:
  - Revenue or profit information calculated on a basis other than under accounting standard definitions or calculated with accounting standards and then adjusted e.g. "adjusted" or "proforma"

What non-IFRS financial information does CAR Group disclose in its half year and year end results presentations?

- CAR Group presents reported financial information for its business segments, associates and investments where applicable IFRS financial information exists. The financial information presented is sourced directly from financial information prepared in accordance with all relevant accounting standards and has been subject to either review or audit by CAR Group's external auditors (PwC)
- In CAR Group's investor presentations the company aims to provide equal or greater prominence to IFRS financial information. However, we also present or refer to non-IFRS financial information. Please note, all information labelled "Reported" in this presentation complies with IFRS
- Non-IFRS financial information is calculated based on statutory IFRS financial information and adjusted to show either a position excluding significant items which have been removed OR presented based on CAR Group's effective equity ownership interest of an entity's underlying revenue, EBITDA or NPAT
- Any non-IFRS financial information is clearly labelled as "Adjusted" or "Proforma" to differentiate it from reported/IFRS financial information
- CAR Group provides reconciliations on the face of slides, appendices and in footnotes of presentations in order to allow the reader to clearly reconcile between the IFRS and non-IFRS financial information

Why does CAR Group disclose non-IFRS financial information in its half year and full year results presentations?

- CAR Group has invested in businesses in Malaysia, Thailand, South Korea, United States, Chile and Brazil and has become a global portfolio of online automotive assets. Accordingly, CAR Group management believes that the presentation of additional non-IFRS information in its half year and full year results presentations provides readers of these documents with a greater understanding into the way in which management analyses the business as well as meaningful insights into the financial conditions of CAR Group overall performance
- The Australian Securities and Investment Commission ("ASIC") acknowledges the relevance of non-IFRS financial information in providing "meaningful insight" as long as it does not mislead the reader

Reconciliation of adjusted to reported financials

$AUDm	FY25	FY26	
Adjusted EBITDA	**641**	**700**	
Restructuring, M&A and FX items	(20)	(33)	A
Reported EBITDA	**620**	**667**	
Adjusted NPAT	**377**	**407**	
Restructuring, M&A and FX items	(26)	(27)	A
Acquired intangible amortisation	(84)	(82)	B
Net Tax Impact	7	16	C
Reported NPAT	**274**	**314**	

Commentary

A Restructuring and M&A costs include costs associated with acquisitions, Tyres exit in FY25 and debt refinance

B Amortisation on acquired intangibles primarily relating to the acquisition of Trader Interactive, webmotors and Encar

C Tax Impact reflects the net impact from above adjustments offset by cash impact of utilisation of acquired tax losses in Trader Interactive

Refer to footnote 2 on slide 5 for adjusted financial definition.

Appendices

Exchange rates

	FY25		FY26	
	Average	Closing	Average	Closing
AUD / USD	0.65	0.65	0.68	0.69
AUD / BRL	3.71	3.58	3.56	3.57
AUD / KRW	906.4	890.80	983.74	1069.00
AUD / CLP	614.38	613.23	624.19	673.80

Total addressable markets

Country	Segment		Volume (m)	Yield (AUD)	TAM (AUDm)
	Dealer	B2C	2.0	250	500
		Digital retailing	0.2	700	110
		Digital trade-in	0.5	500	225
		Finance	0.1	490	50
		Non-auto	-	-	200
	Private		1.8	100	175
	Media		-	-	800
	Data & Services		-	-	500
Australia Total					**2,560**
	Dealer	RV	0.8	667	500
		Powersports	1.5	200	300
		Trucks	10.0	170	1,700
		Equipment	2.5	280	700
		Marine	2.0	500	1,000
	Private		5.5	65	350
	Media		-	-	4,800
North America Total					**9,350**
	Dealer	New	1.7	360	600
		Used	1.7	360	600
		Wholesale	0.3	360	100
	Private		1.7	360	600
	Media		1.7	42	70
South Korea Total					**1,970**
	Dealer		7.0	100	700
	Private		5.0	50	300
	Media		-	-	1,500
Brazil Total					**2,500**
Total					**16,380**

Source: CAR Group Management Estimates