

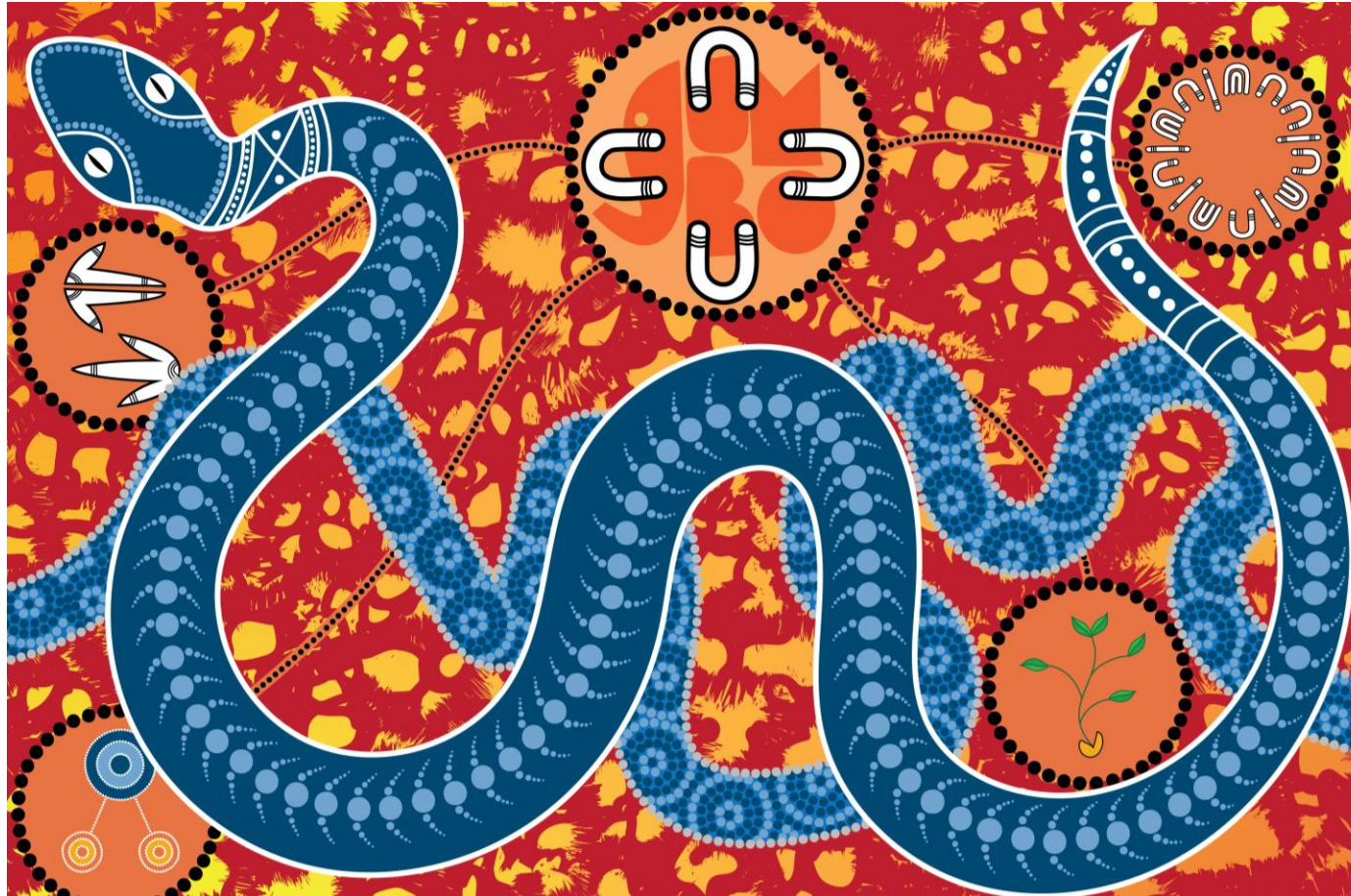


Jumbo Interactive Limited
2025 Annual General Meeting

11 November 2025



Acknowledgement of Country



Jumbo Interactive Limited (Jumbo) and its controlled subsidiaries (Group) would like to acknowledge the Turrbal and Yuggara People, the traditional custodians of the land on which our global business was founded.

We pay our respects to elders past and present, the keepers and storytellers of First Nations customs and culture. We would also like to extend our respect to any Aboriginal or Torres Strait Islander people engaging with this presentation.

Across the seas, we would also like to acknowledge the Blackfoot Confederacy, including the Siksika, Piikani and Kainai Nations; the Stoney-Nakoda Nation; and the Tsuut'ina Nation, upon whose land our subsidiary, Stride Management Corp, operates.

Artist acknowledgement

Chad Briggs, local Yugambah artist

Depicted in the art, you can see the Rainbow Serpent across the page representative of life and creation. Visible beneath is the Brisbane river, paying homage to our beginnings in Brisbane.

The Bora's (circle images) depict threads of Jumbo's history, clockwise from the centre:

- All of our people at Jumbo;
- Our stakeholders and the lives of each person we impact through our services;
- A green shoot, symbolic of our reconciliation journey;
- Our Australian region in blue, with trails connecting to our growing businesses in the UK and Canada; and
- The kangaroo and emu, always moving forward.

Chair's address



Susan Forrester AM



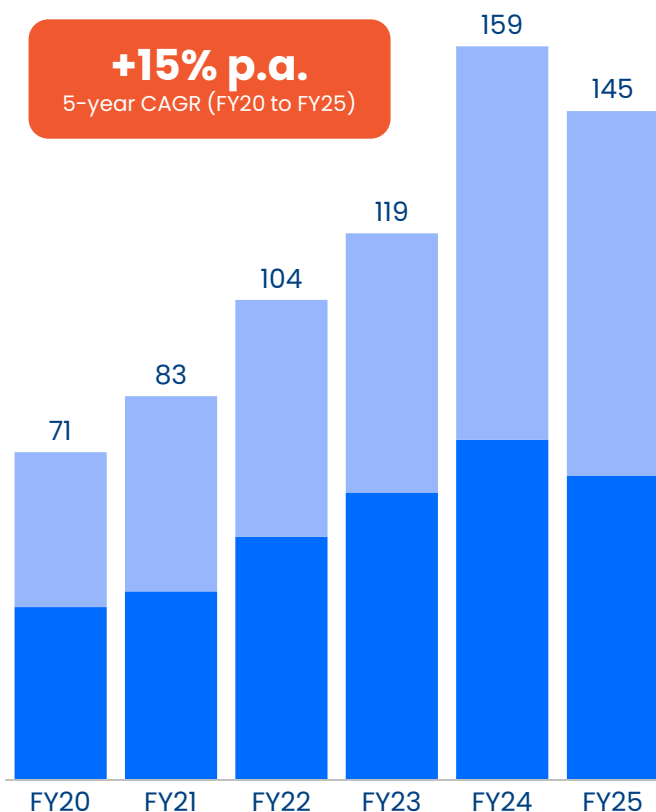
Proven track record of growing earnings and cash

Another strong result, second only to FY24 which was boosted by record jackpots

Revenue (\$m)

+15% p.a.

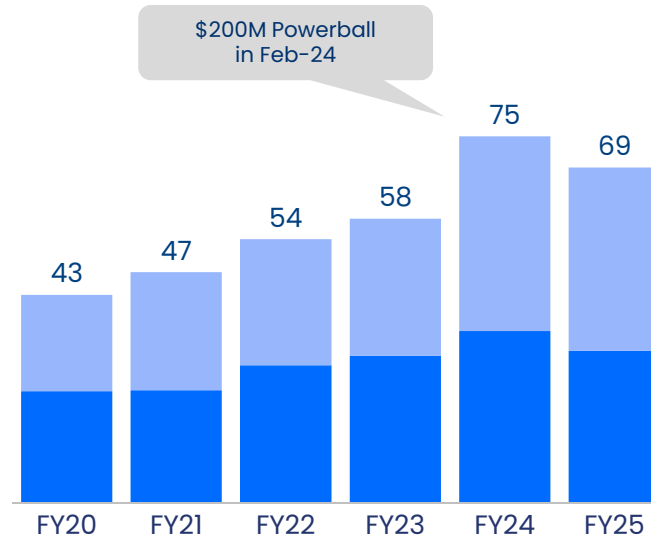
5-year CAGR (FY20 to FY25)



EBITDA (\$m)

+10% p.a.

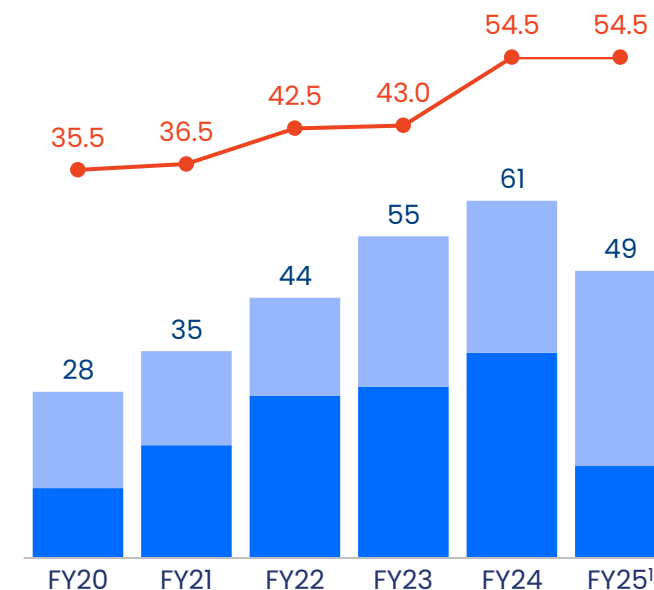
5-year CAGR (FY20 to FY25)



Operating Cash Flow (\$m)

+12% p.a.

5-year CAGR (FY20 to FY25)



1. FY25 was impacted by a subdued jackpot environment – no jackpots >\$100m.

■ 1H ■ 2H — Dividend declared



Our strategy

Protecting the Core, Diversifying for Growth

Key Priorities



Protect and grow Oz Lotteries market share



Strengthen SaaS and Managed Services



Scaling our proprietary products

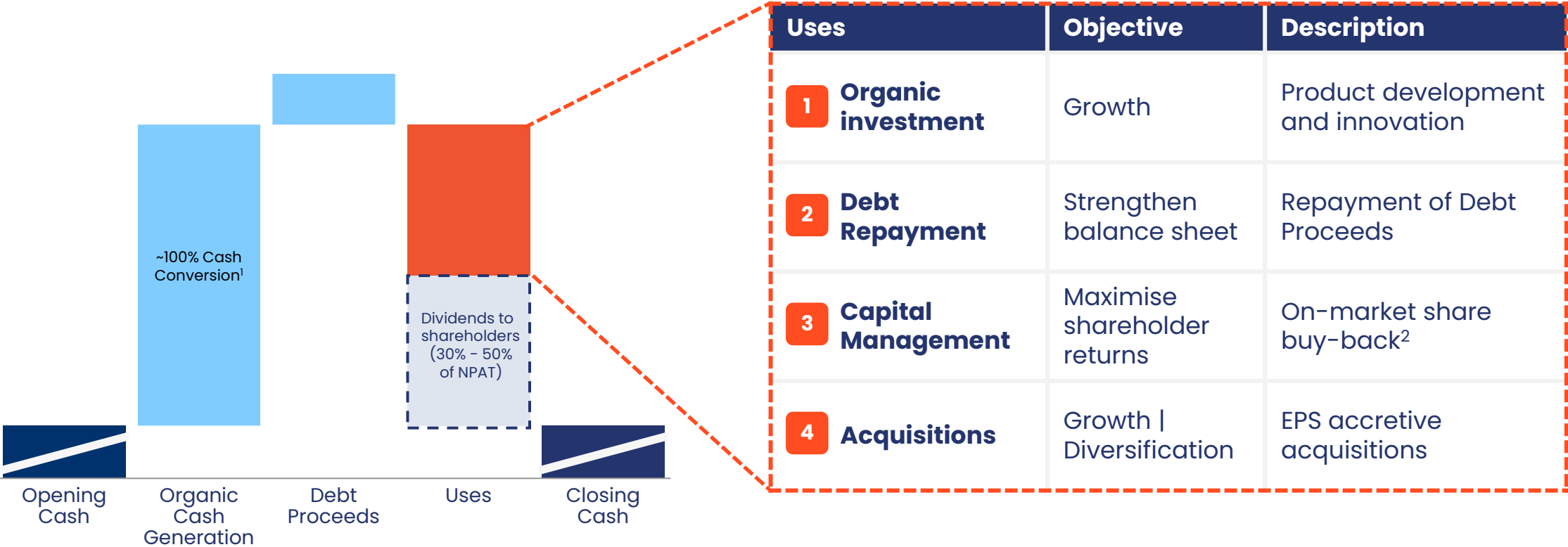


Accelerating growth through acquisitions

Updated Capital Management Framework

Focused on executing our growth strategy while maximising shareholder value

Capital dynamics and dividend policy (Illustrative)



1. Cash Conversion Ratio = Free cash flow / NPAT (where Free Cash Flow = Operating cash flow less capex).
2. The timing and number of shares to be purchased continues to depend on the prevailing share price and alternative capital deployment opportunities. Jumbo reserves the right to vary, suspend or terminate the program at any time.

Board of Directors

**Susan
Forrester AM**



Chair of the Board,
Independent
Non-Executive Director

Appointed
September 2020

**Mike
Veverka**



Managing Director,
Chief Executive Officer
and Founder

**Sharon
Christensen**



Independent
Non-Executive
Director

Appointed
September 2019

**Giovanni
Rizzo**



Independent
Non-Executive
Director

Appointed
January 2019

**Michael
Malone**



Independent
Non-Executive
Director

Appointed
September 2024

Our People



First row: Jumbo's new Head Office in Milton.
Second row: 2025 Hackathon, Battle of the Tech Bands, Jumbo's UK Team.

Our People



**Great Place
to Work**
Certified in all
regions



QUT Scholarships



Jumbo's L&D programs

FY25 Sustainability Highlights

Carbon Neutral

Australian operations
from FY22-24



Employee EV car subscription program

launched



Multi-award winning

Learning and development
programs



>\$290 million raised

For our charity partners, including our Splash for Good program

>\$70,000 donated

to our local community through sponsorships and donations

40:40^{VISION}

Continued commitment to

HESTA's gender diversity vision

Welcomed three new charity clients



Great Place to Work

Certified in all
regions

Enhanced

our waste, water
and energy
management



Implemented Sedex

as our supplier ESG screening tool

Sedex Member

Introduced our new Responsible Gambling Framework

Managing Director, CEO and Founder's address



Mike Veverka



FY25 Overview

Another strong result, second only to FY24 which was boosted by record jackpots

Lottery Retailing

Engaging players, diversifying products

- Strong engagement and loyalty despite softer jackpots
- Refined marketing playbook is delivering positive results
- Charity and proprietary products momentum



SaaS

Scaling partnerships, growing share

- Record TTV (\$250m+) and revenue (\$10m+)
- Multiple partners achieving best-ever results
- 24%¹ share of Australia's lottery fundraising market



Managed Services

Refocused, building momentum

- Operating model gaining traction in the UK
- Stride delivered above expectations
- Growth and operating leverage focus



Capital Management

Strong balance sheet, focus on shareholder returns

- On-market share buy-back
- FY25 total dividend of 54.5 cps fully franked
- Disciplined approach to acquisitions



1. Internal estimate following market scan and program value assessment in 2024.

Our strategy

Protecting the Core, Diversifying for Growth

Key Priorities



Protect and grow Oz Lotteries market share



Strengthen SaaS and Managed Services



Scaling our proprietary products



Accelerating growth through acquisitions

Accelerating growth through acquisitions

Jumbo's B2C Portfolio – Going for Growth in the Prize Draw Market

Brand	 OZ LOTTERIES	 DREAM CAR GIVEAWAYS	 DCG DREAM GIVEAWAY
Market Opportunity (Total Population ¹)	27 million	70 million	350 million
Key Financials² (TTV EBITDA EV)	\$457M \$36M	\$118M \$17M \$110M	\$27M \$7M \$55M
Products (draws per year)	Reseller 1,000+	Product Owner 3,000+	Product Owner 18
Technology	Best in Class 	Bespoke 	Bespoke 
Marketing	Developed 	Scaling 	Constrained 
Scale (Active Customers)	~1.0M 	~0.7M 	~0.2M 

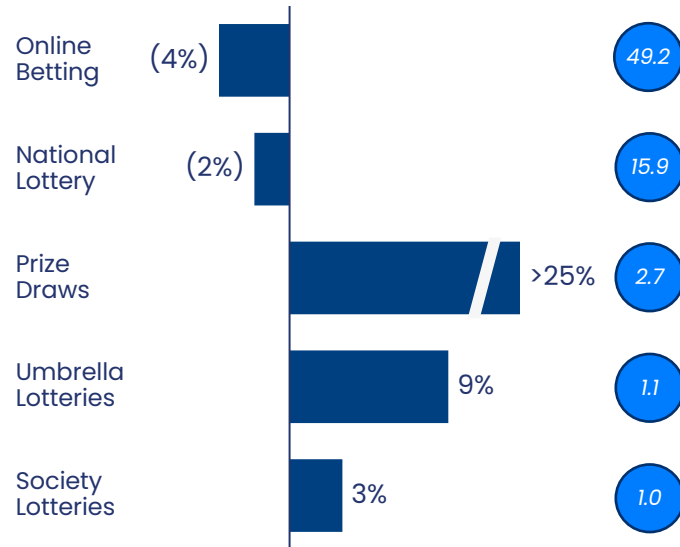
1. Source: United States, United Kingdom and Australia Population (2025) Worldometer.
2. Exchange rates of £0.49 = A\$1; US\$0.65 = A\$1; DCG and DG are based on unaudited management accounts.

Accelerating growth through acquisitions

Going for Growth in the UK Prize Draw market

Prize draws are a significant and growing market

3 Year CAGR (%) & Annual Ticket Sales (A\$b)



1. Exchange rate of £0.49 = A\$1.

2. Source: Gambling Commission Industry Statistics | Postcode Lottery Annual Report

3. Umbrella Lotteries has been excluded from Society Lotteries and included as its own market

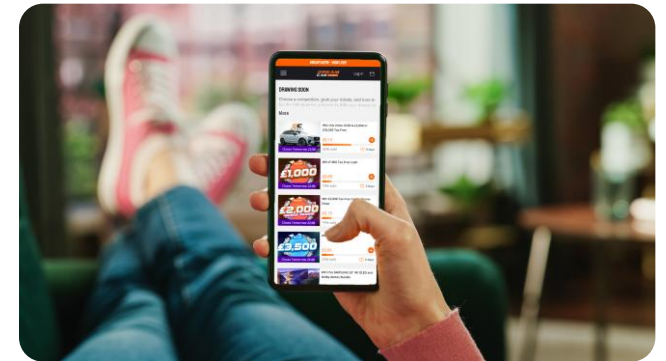
With substantial headroom for future growth

Illustrative only



Source: Internal Assessment; desktop analysis

Attracting a younger, digitally savvy customer



Prize draw participants are typically

- Predominantly digital, with over 99% playing online
- Younger than lottery supporters
- Seeking lifestyle prizes

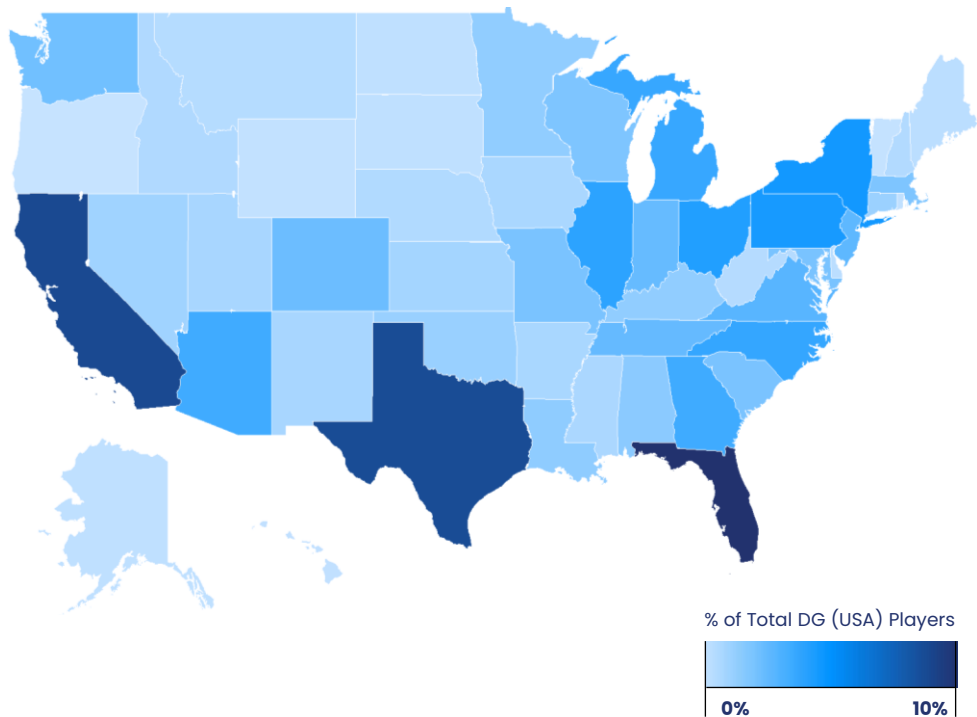
1. London Economics Report for UKG and DCG player data

Accelerating growth through acquisitions

Going for Growth in the Prize Draw market

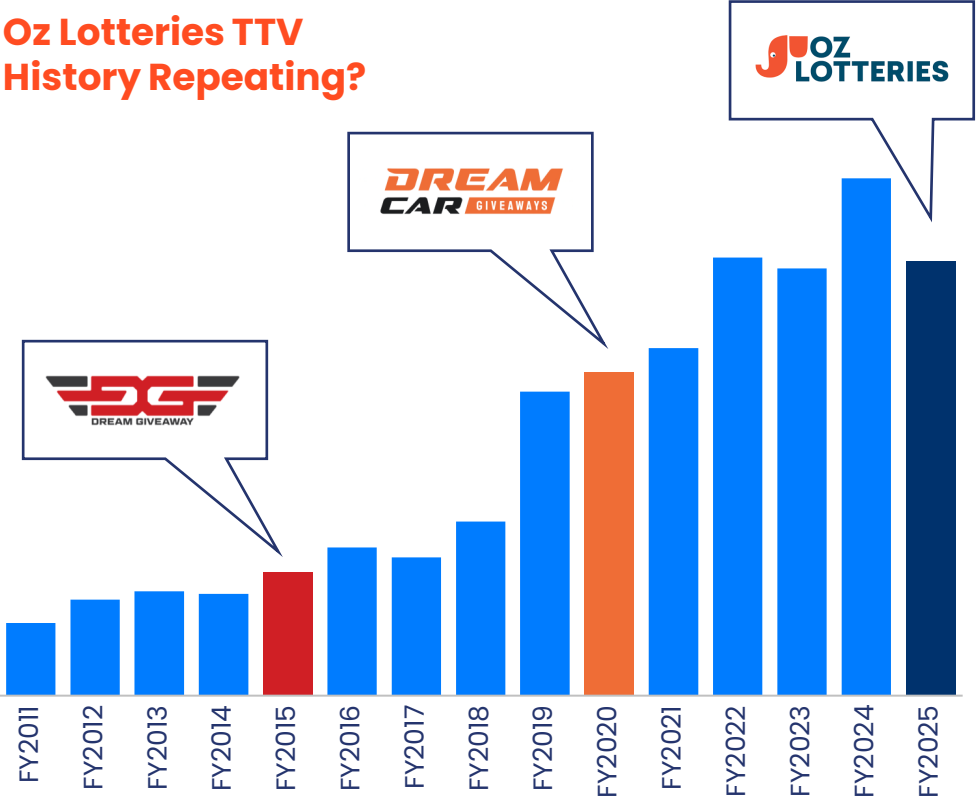
Prize draws are a significant and growing market

DG (USA) customers distribution by state



Where our brands are relative to Oz Lotteries

Oz Lotteries TTV History Repeating?



Accelerating growth through acquisitions

Jumbo's B2C Portfolio

How Jumbo will **create value**

1

Value Protection

Foundational stability to ensure regulatory compliance and reputation is safeguarded

2

Value Enablement

Capabilities built over 25 years servicing the lottery market that will enable efficient and effective scaling

3

Value Creation Opportunity

Optimally positioned to scale and capture meaningful market share

Integration Approach

Our integration approach has been designed in three core phases to **optimise value** and set the foundations **to drive future growth**

Phase 1: Set up for Success

Phase 2: Value Enablement

Phase 3: Growth, Scale and Value Capture

Our strategy

Protecting the Core, Diversifying for Growth

Key Priorities



Protect and grow Oz Lotteries market share



Strengthen SaaS and Managed Services



Scaling our proprietary products



Accelerating growth through acquisitions

Scaling and strengthening our business

Diversifying for growth in Australia

Our FY25 Non-TLC portfolio

Non-TLC
Oz Lotteries TTV

\$14.9M

3.3% of Lottery Retail TTV

Non-TLC
Oz Lotteries Revenue

\$8.0M

↑ 88% from PCP

External
SaaS TTV

\$250.9M

↑ 11.5% from PCP

New Reseller
Agreements



Daily Winners
Premium

~48,000
members¹

Recent wins

SaaS agreement with RSL Queensland

- Signed September 2025
- This will almost double External Charity SaaS to nearly **\$0.5 billion in FY27**



Awaiting Decision

Lotterywest RFP

- Submitted May-25
- Expect a decision by Jan-26

1. As at 30 June 2025

Our strategy

Protecting the Core, Diversifying for Growth

Key Priorities



Protect and grow Oz Lotteries market share



Strengthen SaaS and Managed Services



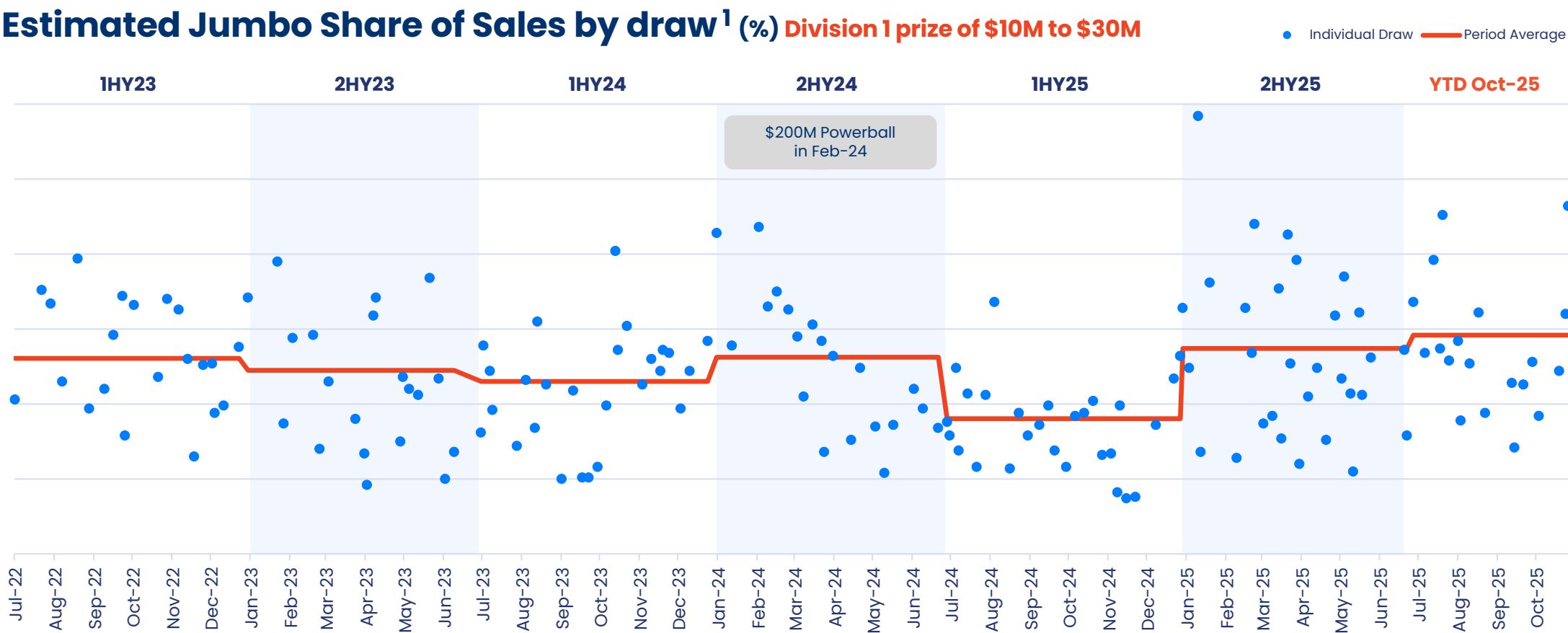
Scaling our proprietary products



Accelerating growth through acquisitions

Protect and grow Oz Lotteries market share

Maintaining market share during a modest jackpot period

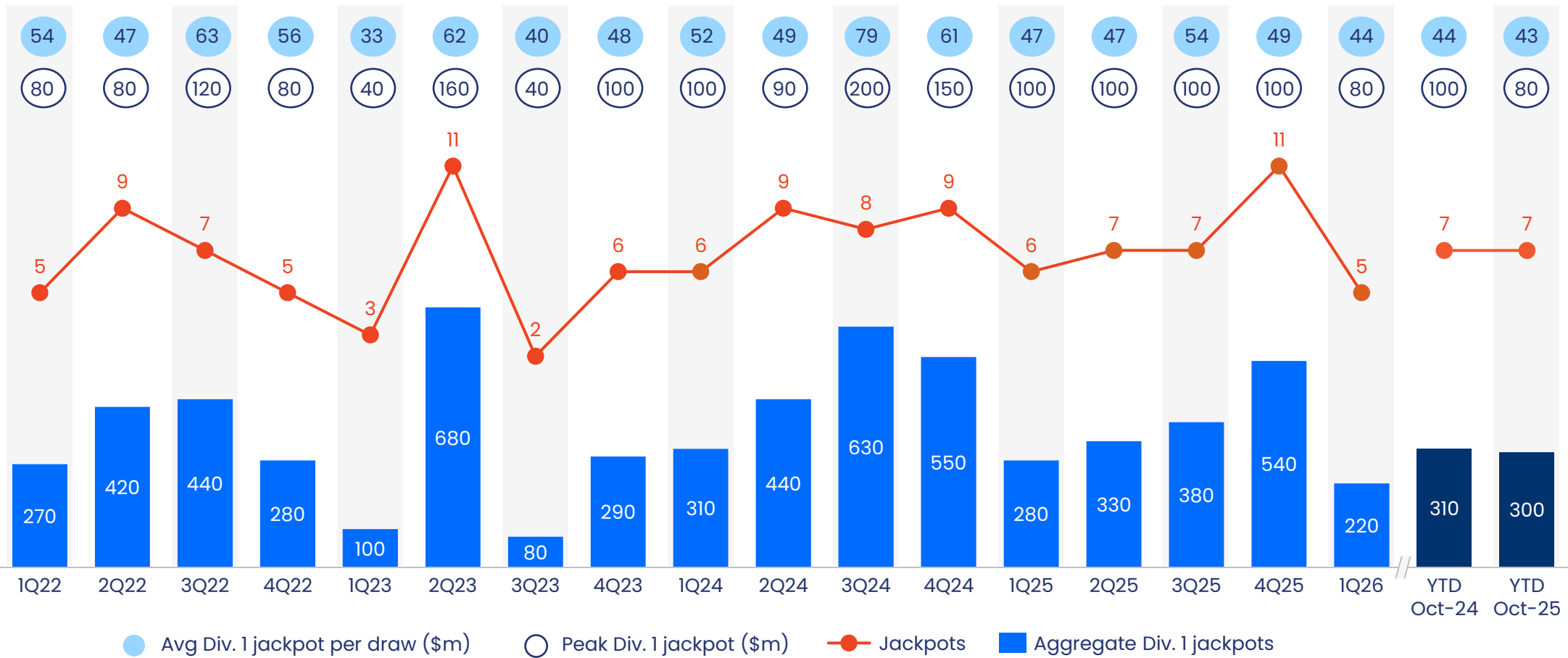


1. Jumbo's share estimate of total Powerball and Oz Lotto ticket sales calculated as Oz Lotteries TTV divided by internal estimate of total lottery ticket sales (based on game mechanics).

Trading Update

Modest start to FY26

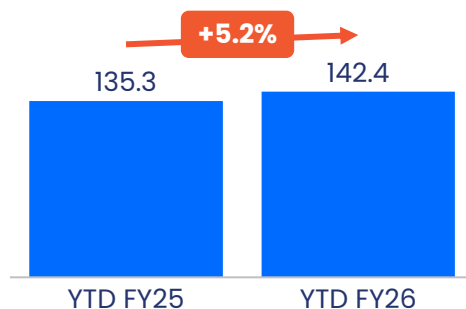
Powerball | Oz Lotto Division 1 large jackpots (≥\$30m)



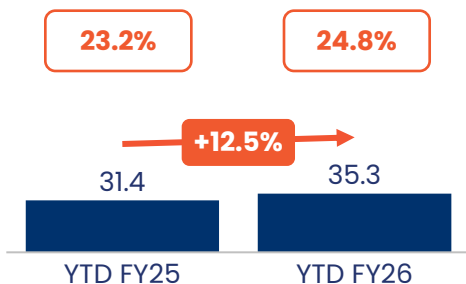
Trading Update¹ Four months to 31-Oct-25

Lottery Retailing

TTV (A\$M)

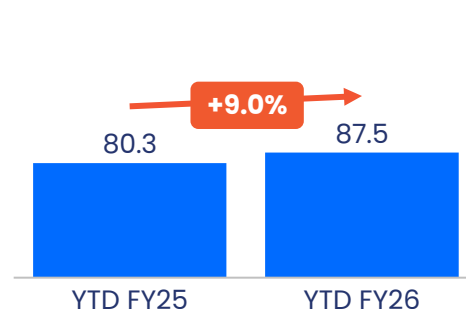


Revenue (A\$M) | Revenue Margin (%)

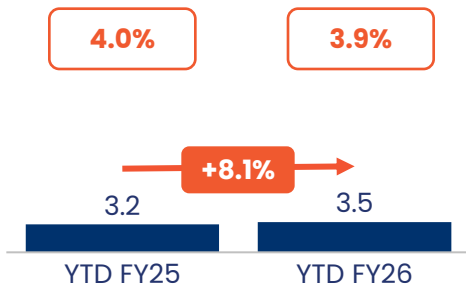


SaaS

TTV (A\$M)

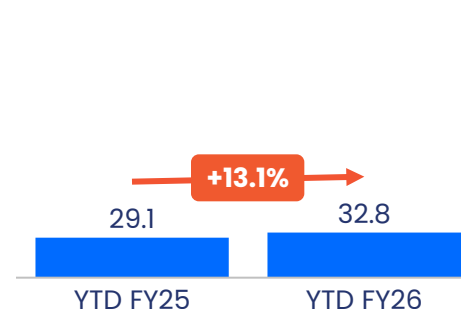


Revenue (A\$M) | Ext. Rev. Margin (%)

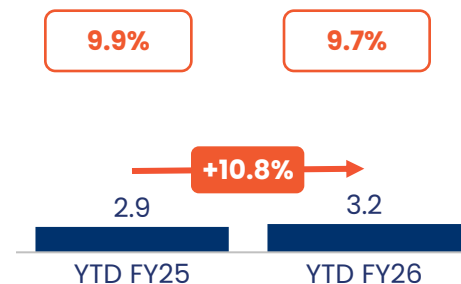


MS - UK

TTV (£M)

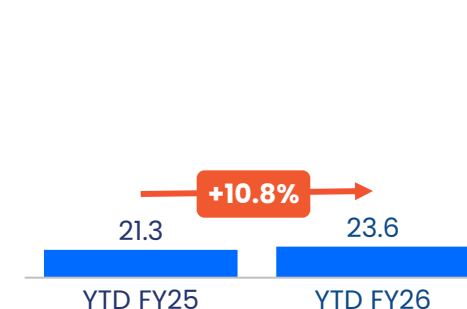


Revenue (£M) | Revenue Margin (%)

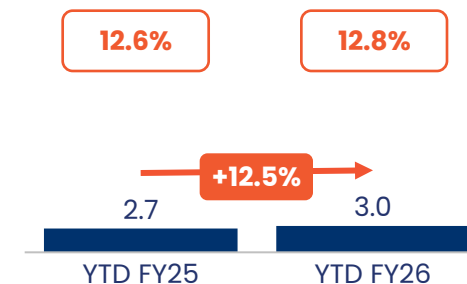


MS - Canada

TTV (C\$M)



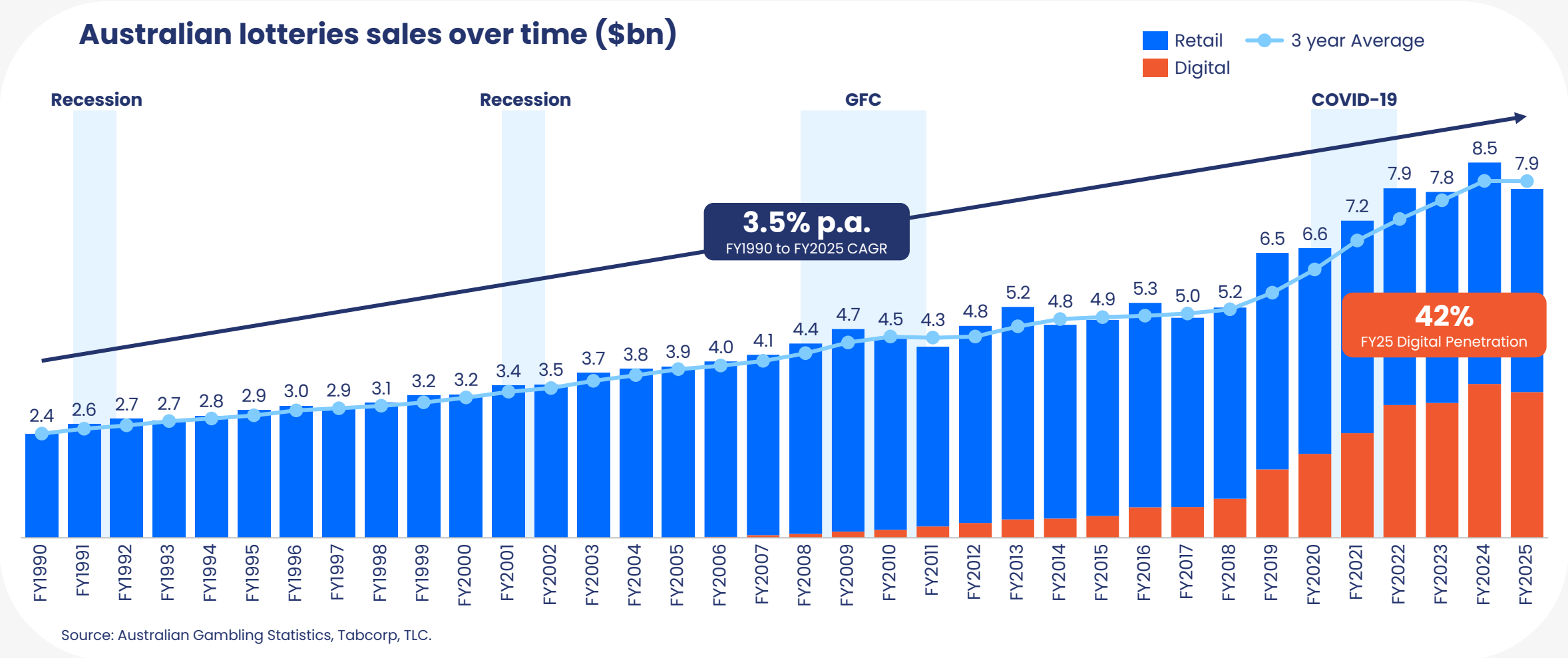
Revenue (C\$M) | Revenue Margin (%)



1. Figures are based on unaudited management accounts for the period 1 July 2025 to 31 October 2025 that have not been independently reviewed or verified.

Australian lotteries

Consistent and resilient growth over the long term



FY26 Group Outlook **Updated for acquisitions | Revised Dividend policy**

Australia

(Lottery Retailing + SaaS + Corporate)

Underlying EBITDA Margin

46% – 50%

TTV

- Lottery Retailing TTV driven by large jackpot frequency and size
- Strong charity and proprietary products momentum to deliver a growing share of total Lottery Retailing TTV supported by promotions
- SaaS momentum sustained, supported by strong organic growth and enhanced service model

Revenue

- Lottery Retailing revenue margin to rise slightly, supported by favourable product mix across TLC and non-TLC products
- SaaS revenue margin to remain stable, with revenue growth aligned to TTV

Marketing costs

- Supporting player engagement and retention across jackpot cycles:
 - Lottery Retailing marketing costs 2.5% – 3.0% of Lottery Retailing TTV
 - Promotion costs including Daily Winners: 0.5% – 1.0% of Lottery Retailing TTV

Managed Services

UK

- Driven by new business wins, pricing initiatives and continued operating model traction

Underlying EBITDA Growth

10% – 15%

Canada

- Supported by contract momentum and modest investment to drive future growth

Underlying EBITDA Growth

5% – 10%

DCG (UK)¹

- Continued momentum driven by growth in existing competitions and further investment in brand and marketing

Underlying EBITDA Contribution (8½ months)

£7.0m – £7.3m

DG (USA)¹

- Excludes US\$0.4m – US\$0.6m initial strategic investment to accelerate future growth

Underlying EBITDA Contribution (8 months)

US\$2.7m – US\$3.0m

Group | Capital Management

- Target dividend payout ratio of 30% to 50% of statutory NPAT with any changes to take effect from 1H26
- On-market share buy-back remains disciplined and opportunistic, balancing share price and alternative uses of capital²
- Total M&A transaction costs of ~A\$3.0M

1. Based on unaudited management accounts.

2. Conducted on an opportunistic basis and commenced in September 2022. The timing and number of shares to be purchased continues to depend on the prevailing share price and alternative capital deployment opportunities. Jumbo reserves the right to vary, suspend or terminate the program at any time. As at 30 June 2025, \$11.0m of shares had been purchased at an average price of \$12.30.

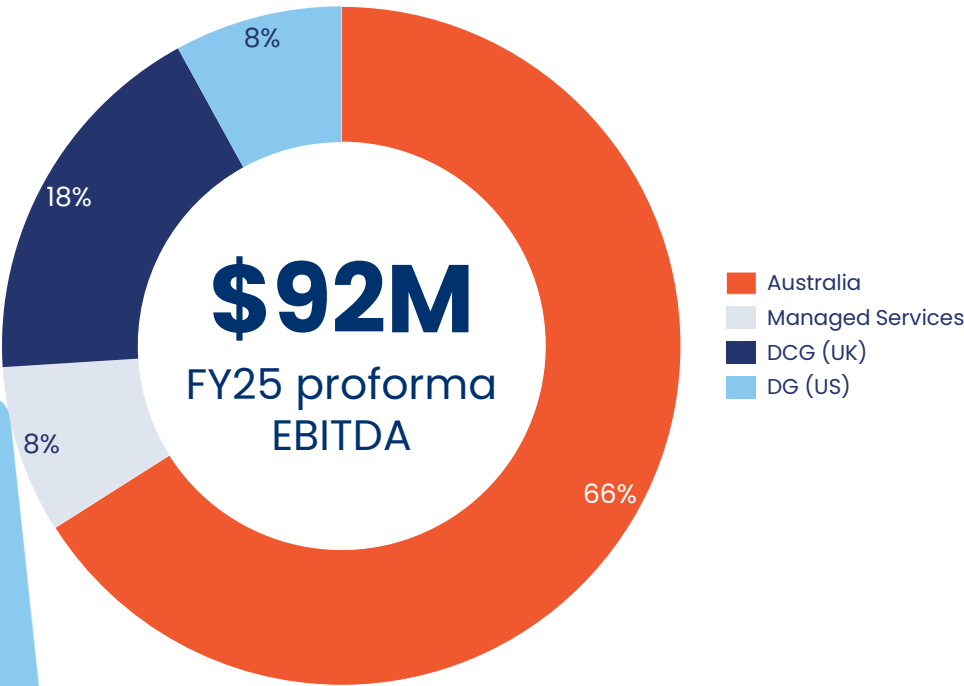
Growth and Diversification over time

EBITDA by Source (\$M)

- Australian Centric
- One customer
- Government Lottery



4.8x
Seven years
later



- ✓ Global Footprint
- ✓ Diversify outside of TLC agreement
- ✓ Focus on Government, Charity Lotteries and Prize Draws

Disclaimer

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All dollar values are in Australian dollars (A\$) unless otherwise stated.

