

7 February 2022

**MONTHLY LOAN BOOK UPDATE – JANUARY 2022**

Judo Capital Holdings Limited (ASX: JDO) (“**Judo**”) today provided an update on its loan book as of 31 January 2022.

Judo’s closing balance for gross loans and advances (GLAs) as of 31 January 2022 was \$4.96 billion.

	<b>31-Jan-22</b> <b>(\$ billions)</b>	<b>31-Dec-21</b> <b>(\$ billions)</b>	<b>30-Jun-21</b> <b>(\$ billions)</b>	<b>31-Jan-22</b> <b>vs 31-Dec-21</b> <b>(%)</b>	<b>31-Jan-22</b> <b>vs 30-Jun-21</b> <b>(%)</b>
Gross loans and advances	4.96	4.85	3.52	2.3	40.9

Judo will report the closing balance for GLAs each month until the end of its prospectus forecast period, being the year ended 30 June 2022.

Judo’s pro forma forecast for GLAs at the end of the FY22 period is \$6.0 billion. Judo does not expect lending growth to be linear throughout the financial year, consistent with industry seasonality.

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Authorised for release by Yien Hong, Company Secretary.

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**About Judo Bank:** Judo Bank is Australia’s first challenger bank for small and medium-sized businesses (SMEs). Judo was founded by a small group of experienced lending professionals and its purpose is to be the most trusted SME business bank in Australia. The company’s relationship-led lending model is enabled by its legacy-free, digital, cloud-based technology architecture. Lending products are originated and distributed through direct and third-party channels and are funded by deposits, wholesale debt and regulatory capital.