

5 July 2022

MONTHLY LOAN BOOK UPDATE – JUNE 2022

Judo Capital Holdings Limited (ASX: JDO) (“**Judo**”) today provided an update on its loan book as of 30 June 2022.

Judo’s closing balance for gross loans and advances (GLAs) as of 30 June 2022 was \$6.09 billion.

Judo’s Deputy CEO and CFO Chris Bayliss said “We are very pleased to have delivered GLAs of \$6.1 billion as of 30 June 2022, which exceeds our key prospectus target of \$6.0 billion. We achieved \$350 million of net loan growth in June, while maintaining strong margins and remaining within risk appetite. We have also replenished our pipeline of approved and accepted loans which remains over \$1.1 billion.

“We believe our unique relationship-based customer value proposition, underpinned by a low customer-to-banker ratio, positions us well to continue our progress towards being a scale player in Australian banking.”

	30-Jun-22 (\$ billions)	31-May-22 (\$ billions)	30-Jun-21 (\$ billions)	30-Jun-22 vs 31-May-22 (%)	30-Jun-22 vs 30-Jun-21 (%)
Gross loans and advances	6.09	5.74	3.52	6.1	73.0

Having now completed its prospectus forecast period, being the year ended 30 June 2022, Judo will no longer provide monthly GLA updates.

Judo’s financial results for Full Year FY22 will be reported on 25 August 2022.

[Ends]

Authorised for release by Yien Hong, Company Secretary.

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About Judo Bank: Judo is Australia’s first purpose-built challenger bank for small and medium-sized businesses (SMEs) and the first fully licensed Australian bank to IPO in 25 years. 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, which brings back the craft of relationship banking, 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.