

# ASX Announcement.

13 September 2023

## Inaugural public capital-relief securitisation transaction

Judo Capital Holdings Limited (ASX: JDO) (Judo) today advised that it had successfully priced its inaugural capital-relief securitisation transaction, which is backed by small and medium enterprise (SME) business loans, lines of credit, equipment loans and residential mortgages.

The issue size of the transaction is \$500m. In addition to providing access to funding, the transaction qualifies for regulatory capital-relief and will be accretive to Judo's CET1 ratio.

This is the first transaction of its kind in Australia and establishes a new source of funding for Judo. The bank intends to issue into this market on a programmatic basis.

This transaction was a planned element of Judo's funding and capital strategy, and pricing is consistent with the bank's FY24 planning assumptions.

Judo Bank's Chief Financial Officer, Andrew Leslie, said "We are very pleased with the strong support we have received for this transaction from a broad range of domestic and international investors, resulting in us upsizing from an initial launch amount of \$350m to \$500m.

"While term deposits remain our primary source of funding, this inaugural transaction demonstrates the strength and sophistication of our treasury capability in wholesale markets. This transaction bolsters the diversity and surety of our funding, as well as strengthening our capital position, and in doing so supports our continued growth in lending to the SME economy."

Settlement date for the transaction is 21 September 2023.

Authorised for release by Yien Hong, Company Secretary.

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