

ASX Announcement.

2 January 2026

Judo Bank Loan Book Update – December 2025

Judo Capital Holdings Limited (ASX: JDO) ("Judo") today provided an update on its loan book as of 31 December 2025.

Judo's unaudited closing balance for gross loans and advances (GLAs) as of 31 December 2025 was approximately \$13.4b.

Judo's CEO Chris Bayliss said "We are pleased to have delivered strong loan growth in the first half of FY26, in line with our expectations. Our relationship-led value proposition continues to resonate with SME customers, and we are seeing good momentum across our business.

"While our monthly growth can vary, we continue to manage our overall pace of lending growth while also achieving sustainable economics. We remain on track to achieve our existing FY26 GLA guidance of \$14.2b to \$14.7b.

"Judo will demonstrate significant operating leverage in FY26, and we remain on track to achieve our existing guidance for Profit Before Tax of between \$180m to \$190m, up from \$125.6m in FY25."

Judo will report its 1H26 result on 17 February 2026.

Authorised for release by the Disclosure Committee.

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