

7 March 2022

MONTHLY LOAN BOOK UPDATE – FEBRUARY 2022

Judo Capital Holdings Limited (ASX: JDO) (“**Judo**”) today provided an update on its loan book as of 28 February 2022.

Judo’s closing balance for gross loans and advances (GLAs) as of 28 February 2022 was \$5.17 billion.

Judo’s Deputy CEO and CFO Chris Bayliss said “We are delighted with our growth in February, which, like January, is a seasonally quieter month for lending activity.

“Our current lending balance combined with our pipeline of approximately \$1.0 billion underpins our confidence in achieving our prospectus forecast for GLA of \$6.0 billion by 30 June 2022.”

| | 28-Feb-22 (\$ billions) | 31-Jan-22 (\$ billions) | 30-Jun-21 (\$ billions) | 28-Feb-22 vs 31-Jan-22 (%) | 28-Feb-22 vs 30-Jun-21 (%) |
|--------------------------|--|--|--|---|---|
| Gross loans and advances | 5.17 | 4.96 | 3.52 | 4.2 | 46.9 |

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.

[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.