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2026 Full Year Result.

18 August 2026

Boldly backing business.

Agenda.

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CEO Update.

Chris Bayliss

Chief Executive Officer & Managing Director

Reflections on FY26 performance.

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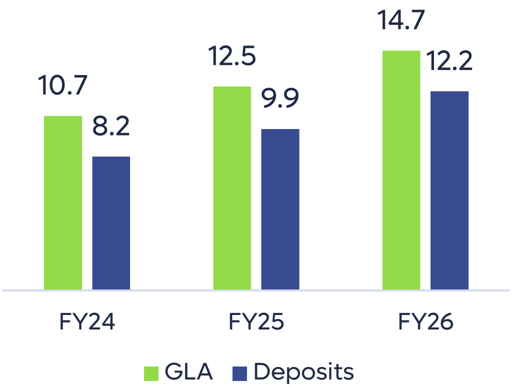
- Disappointing specific provision increase in Jun-26, and total FY26 impairment expense
- Relevant exposures have been reviewed with learnings incorporated
- Aside from cost of risk, FY26 was a year of strong underlying performance
- Highly confident in our business model, underpinned by a clear competitive advantage
- Continued focus on execution of our strategy to deliver sustainable ROE in low to mid-teens

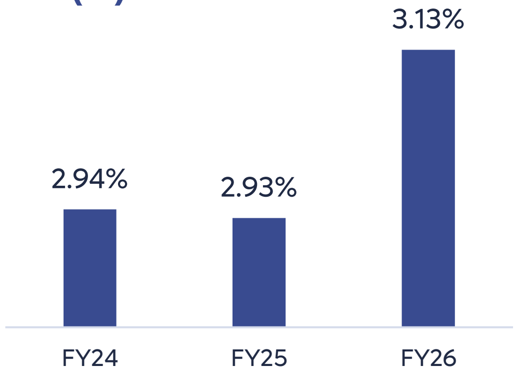
FY26 Financial Highlights.

GLA growth +18% | Deposit growth +24% | NIM +20bps | CTI -710bps | PBT +34%

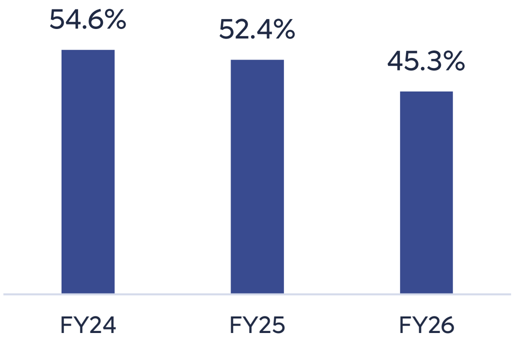
GLA and Deposits ($bn)



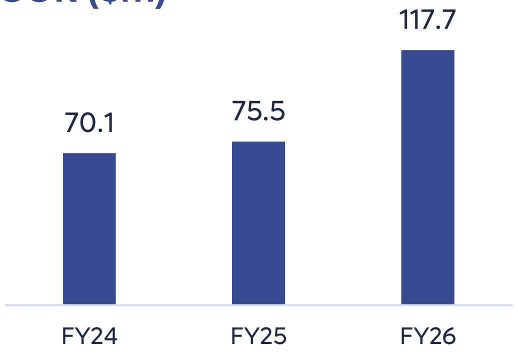
NIM (%)



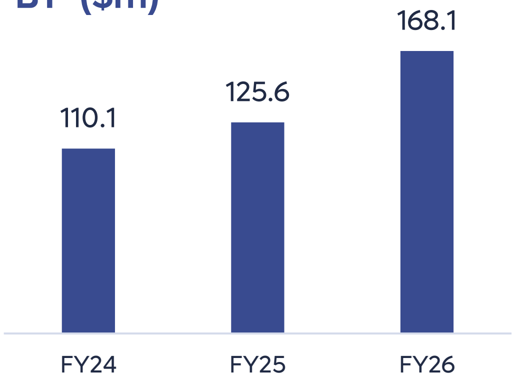
CTI[1] (%)



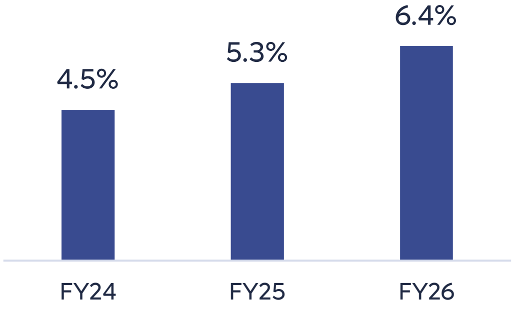
COR ($m)



PBT[1] ($m)



ROE (%)



1. FY24 CTI and PBT excludes non-recurring costs

Portfolio settings consistent with at-scale COR of 50bps.

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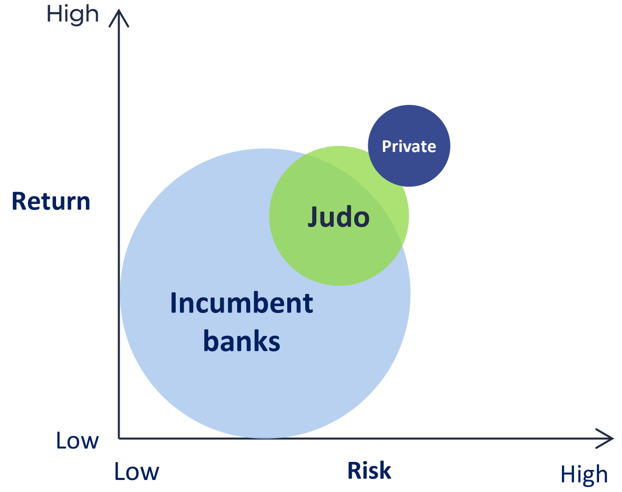
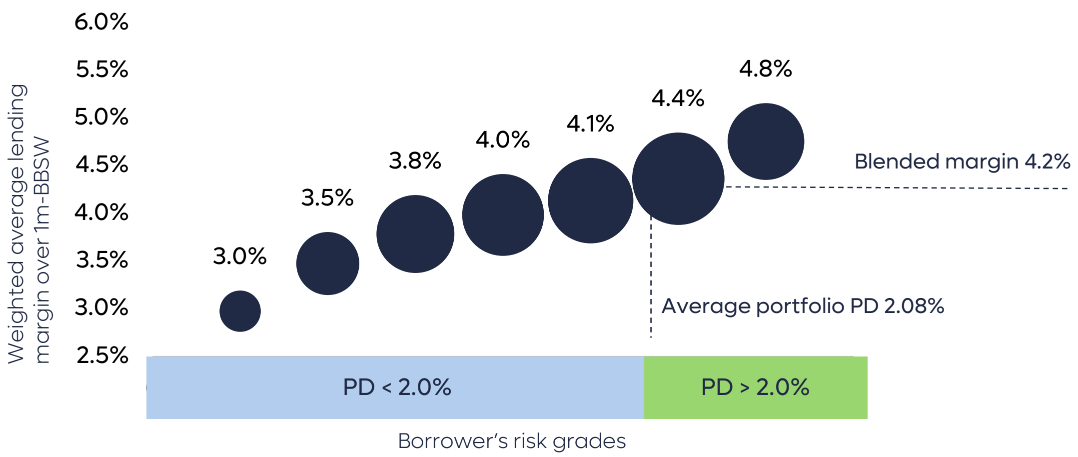
Higher margins for premium service: faster decisions, smarter judgement and stronger relationships

Judo's strategic positioning in SME lending

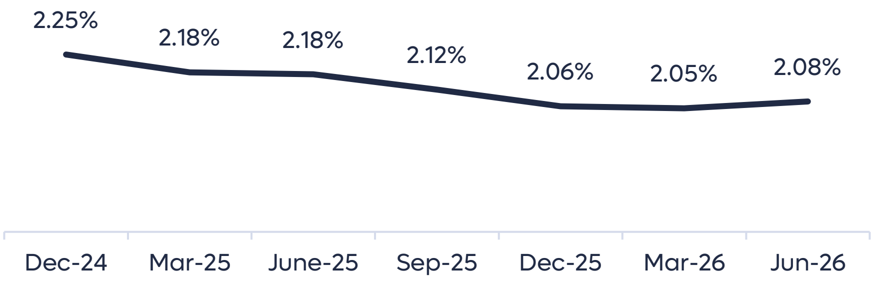


- Judo exists to serve SME customers who do not fit systemised, one size fits all, credit assessment processes
- Portfolio probability of default (PD) of 2.08%[2] and cumulative loss given default (LGD) of 27%[3] are consistent with our expected through-the-cycle write offs of 50bps of average GLA (based on PD of ~2.0% and LGD of ~25%)

Distribution of lending margins vs risk grades[1,2]



Average portfolio PD[2]



1. As at 30 June 2026. Circle sizes represent relative amount of lending for the PD category
2. Probability of default for performing portfolio. Excluding non-performing and distressed exposures
3. Cumulative write-offs from FY19, plus current Jun-26 specific provisions

Judo's portfolio is well diversified.

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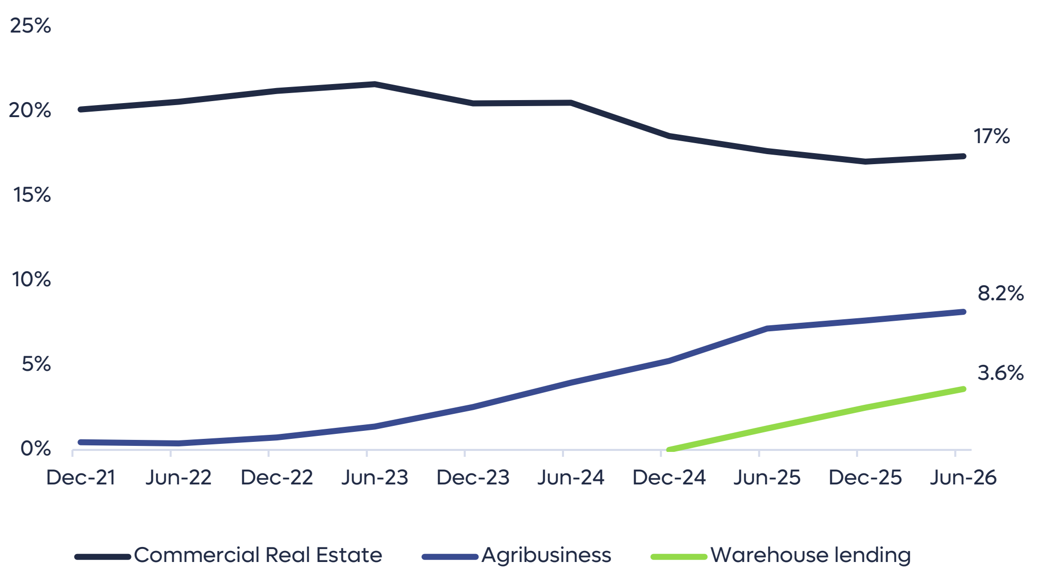
Underweight positions in real estate and agriculture

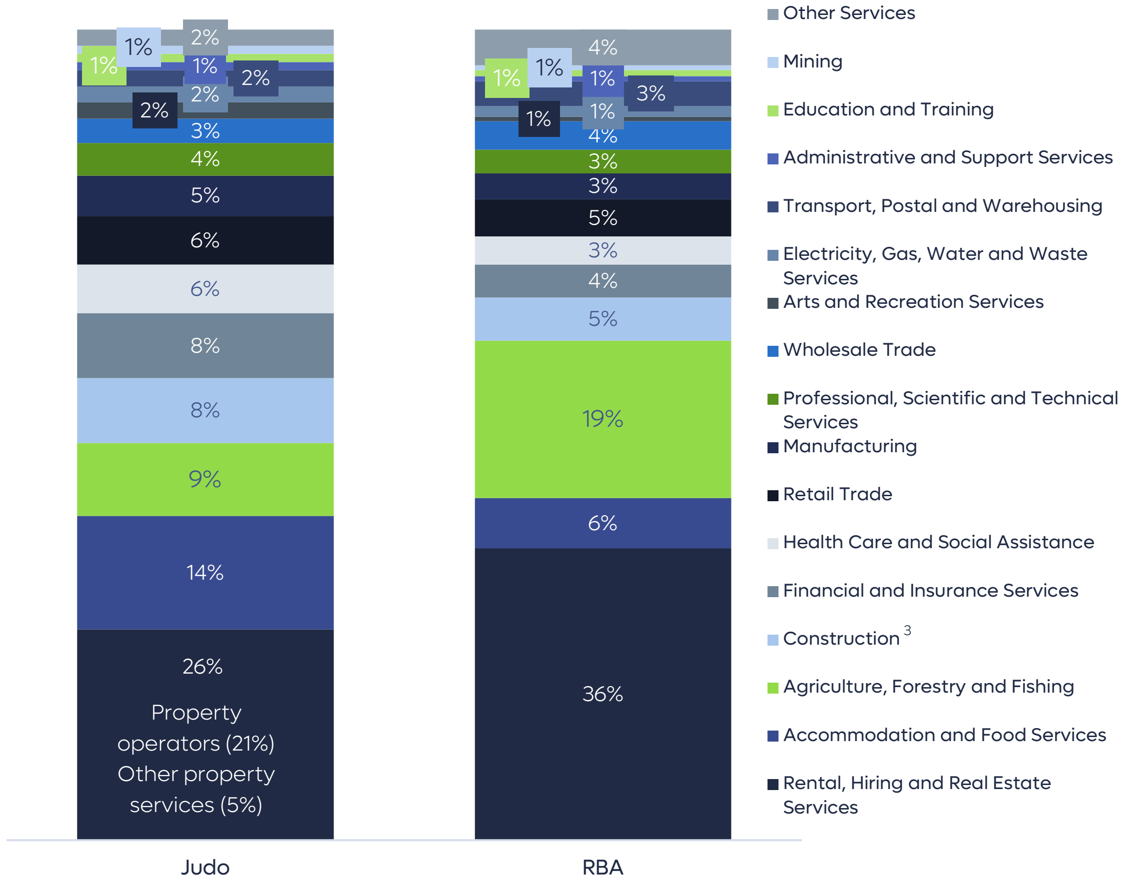
Increase in loan book diversification over time[1]
(% of total credit exposures)



Locations

	Dec-21	Jun-22	Dec-22	Jun-23	Dec-23	Jun-24	Dec-24	Jun-25	Dec-25	Jun-26
Total	**13**	**15**	**18**	**18**	**18**	**21**	**26**	**31**	**31**	**32**
Metro	7	7	7	7	7	7	7	8	8	8
Regional	6	8	11	11	11	14	19	23	23	24

Judo business lending vs system[2]
(% of business lending ex mortgages)



1. Proportion of each category based on credit exposures
Commercial Real Estate lending (excludes construction) as per APRA's Reporting Form ARF 230.0 Commercial Property

2. Judo's GLA portfolio as at 30 June 2026, excluding residential mortgages
Industry data from RBA Statistics Table D14.1 (May-26). Based on Medium lending defined as business lending of >$1m with < $50m turnover
3. Judo's exposure in the 'Construction' ANSZIC code primarily represents services to the construction sector, not development. 'Construction' is 7% of total GLA including mortgages, refer p.36 of Judo's 2026 Annual Report.

Our portfolio remains centred on Judo's core market.

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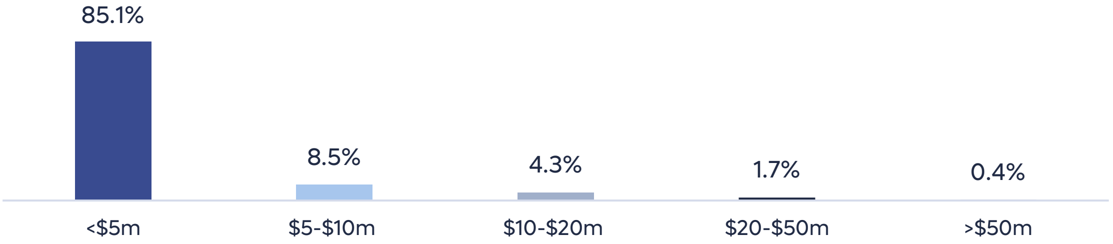
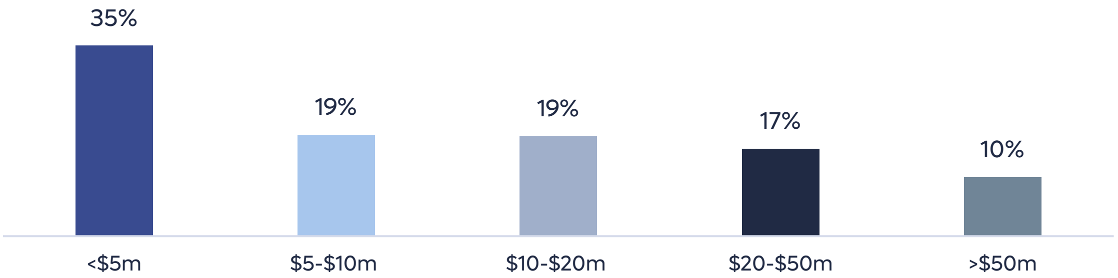
Majority of exposures are <$20m; larger exposures are lower risk and have more property security

Distribution of customer group by size[1]



Distribution of credit exposure by size[1]



	<$5m	$5-$10m	$10-$20m	$20-$50m	>$50m
# customer groups[1]	4,078	421	210	85	19
% exposure secured by property[1,2]	60%	80%	88%	93%	97%
% remaining with alternative security[4]	*100%*	*100%*	*100%*	*100%*	*100%*
Median property LVR (%)[1,3]	90%	84%	78%	75%	74%

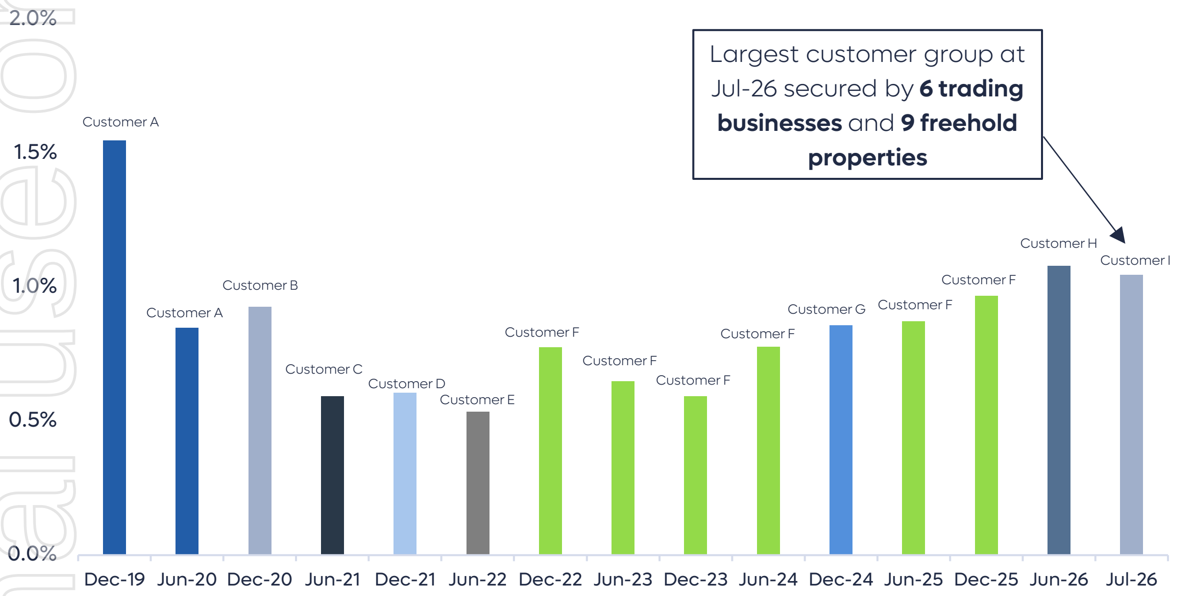
- **94%** of customer groups below $10m
- **98%** of customer groups below $20m
- **0.4%** of customers, or **19** customers groups aggregating to >$50m, secured by 58 different SME trading businesses and 131 freehold properties
- Many of our larger customers started small and we have supported their growth
- Larger customers are lower risk and have more property security
- Warehouse lending[5] (excluded from charts) represents 3% of GLA across 9 facilities

1. Based on credit exposures, excluding warehouse lending, as at 31 July 2026
2. The proportion of exposures with real property as a form of collateral
3. For each customer group, the LVR is calculated as weighted average across underlying borrowing facilities
4. Includes GSAs or SSAs (which may cover assets such as shares, debtors, inventory, IP etc), Equipment, Bank Guarantees and Personal Guarantees
5. For more information on warehouse lending, refer to slide 34

Supporting the growth aspirations of SMEs.

80% of growth to >$50m clients driven by existing customers, supported by our specialist capability

Largest loan size (% of GLA) (ex warehouse lending)



Each colour represents a unique customer group

Customer groups aggregating to >$50m credit exposure[1]

- 19 customer groups >$50m, secured by 58 different SME trading businesses and 131 freehold properties
- 6 customer groups >$100m, secured by 22 different SME trading businesses and 33 freehold properties
- Experienced operators in a range of sectors, average Judo tenure of >3 years
- Typically, multiple separate assets with security cross-collateralised
- Require approval from Chief Credit Officer, with oversight from CEO and CRO
- Larger customers are lower risk and have more property security, generating average ROE >12%
- Differentiated origination oversight for >$20m loans

1. Based on credit exposures, excluding warehouse lending, as at 31 July 2026

Partnering with the best commercial brokers.

Our Broker Black Belt program is unique in market and is driving strong results

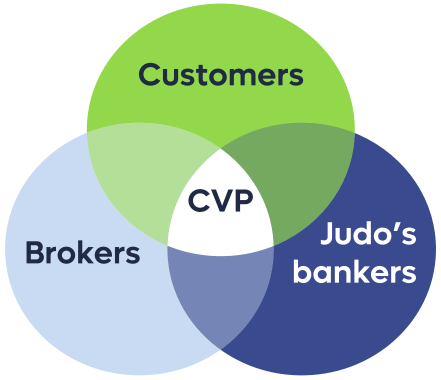
Judo only accredits brokers that truly understand commercial lending

- Lending is increasingly via direct channel, driven by agri and warehouse
- Brokers understand Judo’s risk appetite, hence are an efficient channel
- Credit assessment process is identical irrespective of channel
- Margins and credit quality are similar for direct and broker channel

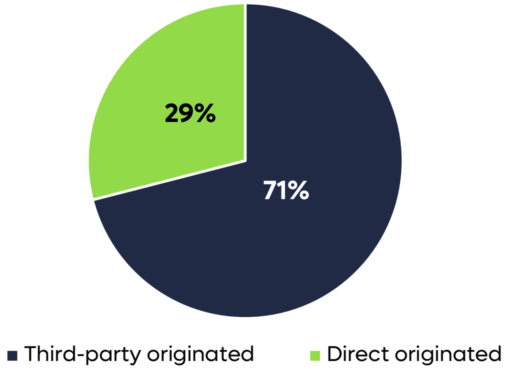
Broker Black Belt – unique broker proposition

- First cohort of 14 brokers, expanding to 19 in FY27; average 22 years industry experience
- Qualification threshold: $50m of GLA across minimum of 10 customers
- Performance hurdles: Net growth, NPS and asset quality
- Benefits include higher trail, marketing support, direct engagement with Judo credit team
- **Strong FY26 performance:** Net GLA growth of 21%; Above average customer NPS; Nil specific provisions

Judo’s tripartite relationship



Judo’s distribution channel

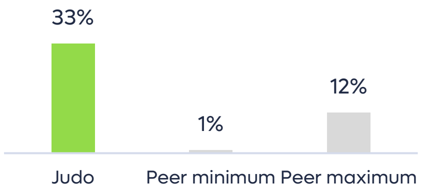


A scalable business model.

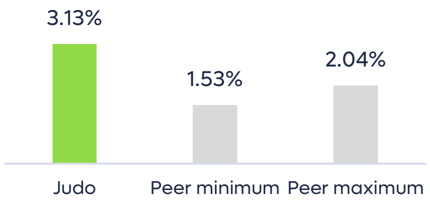
10 years of achievements, with clear levers to drive continued ROE improvement

	Growth	Margins	Operating leverage	Risk management & capital
Achievements	• Australia's fastest growing business lender in 5 years[1] • Industry leading **NPS +58** • Strong partnerships with commercial brokers	• NIM above **3%**, highest of listed ADIs[2] • Established deposit franchise • Improving access to wholesale funding options	• Lowest CTI of listed ADIs[2] • No legacy costs • Scalable modern tech platform in place	• Well-capitalised CET1 **12.4%** • Prudent provisioning and disciplined pricing for risk • Successful term securitisation issued in 2H26
ROE optimisation levers	• Above-system growth • New lending product expansion	• Scale deposit franchise • Optimised funding mix	• Improving productivity • Disciplined cost management • Positive jaws	• Strong capital position • Additional balance sheet levers

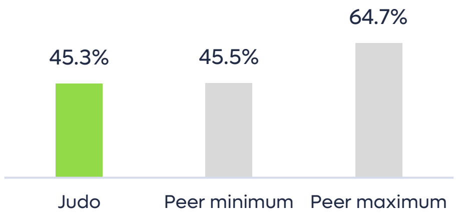
5y CAGR business lending (%)[1]



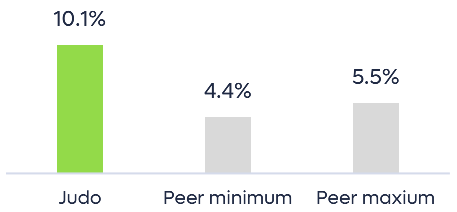
NIM (%)[2]



CTI (%)[2]



Tier 1 Capital / Total Credit Exposures (%)[2]



1. APRA ADI monthly statistics, Loans to non-financial business growth 5 years to Jun-25
2. Peer comparison based on latest reported figures for the majors and regional banks. Figures sourced from each bank's most recent result announcements

CFO Update.

Andrew Leslie

Chief Financial Officer

FY26 result.

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Profit or Loss Statement ($m)	FY26	FY25	Change
Income	522.4	422.9	24%
Operating Expenses	(236.6)	(221.8)	7%
Profit Before Impairment	**285.8**	**201.1**	**42%**
Impairment Expense	(117.7)	(75.5)	56%
Profit Before Tax	**168.1**	**125.6**	**34%**
NPAT[1]	111.1	86.4	29%

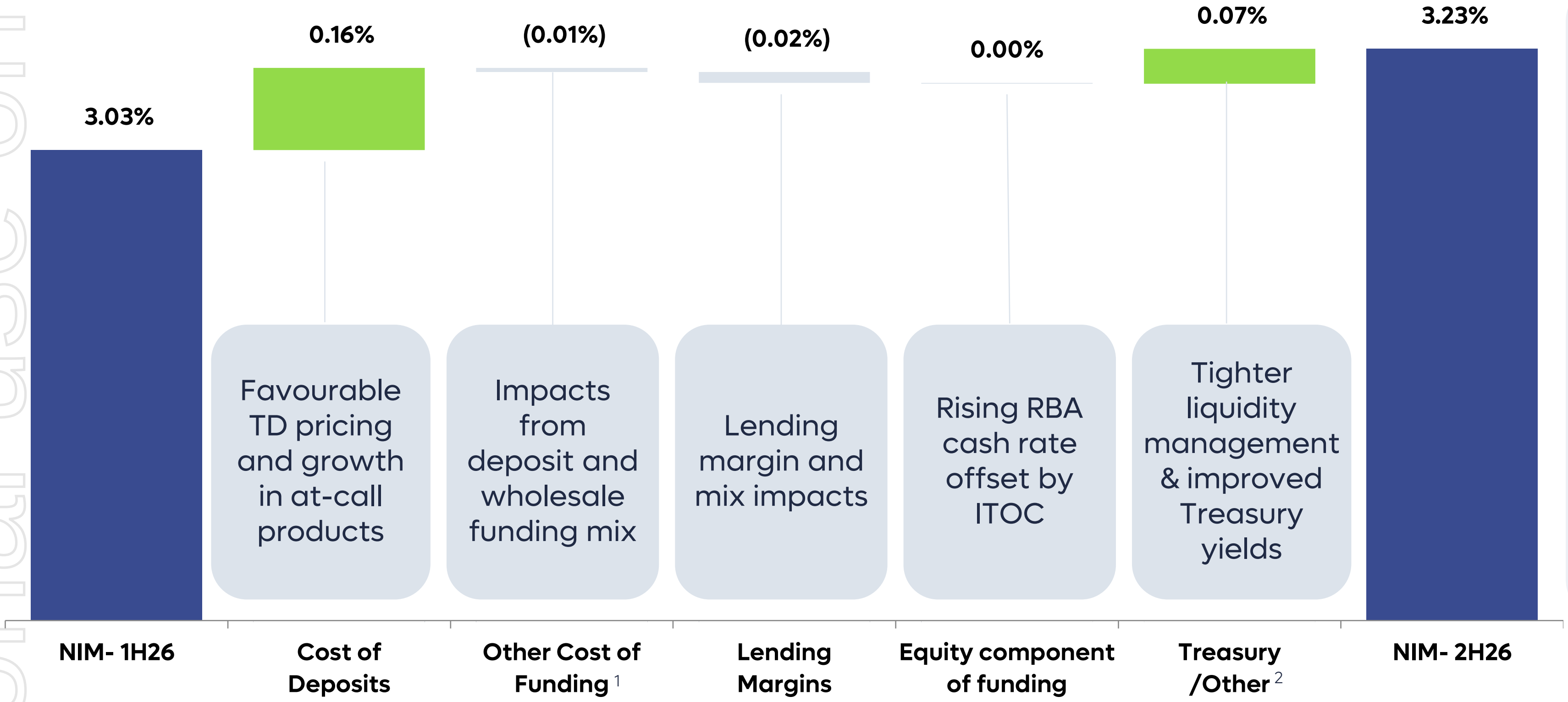
Key Operating Metrics	FY26	FY25	Change
GLA ($m)	14,672	12,465	18%
NIM (%)	3.13%	2.93%	20bps
CTI (%)	45.3%	52.4%	(710bps)
Provision Coverage (% of GLA)	1.47%	1.49%	(2bps)
90+ DPD & Impaired (% of GLA)	2.90%	2.43%	47bps
EPS (cents)	9.9	7.7	29%
ROE (%)	6.4%	5.3%	110bps

1. Judo's effective tax rate for FY26 was 33.9% due to share-based incentive payments. For more information, refer p.43 of Judo's 2026 Annual Report

NIM – 2H26 vs 1H26.

2H26 NIM improvement due to favourable deposit pricing

1H26 to 2H26 NIM movement (%)



FY27 expectations

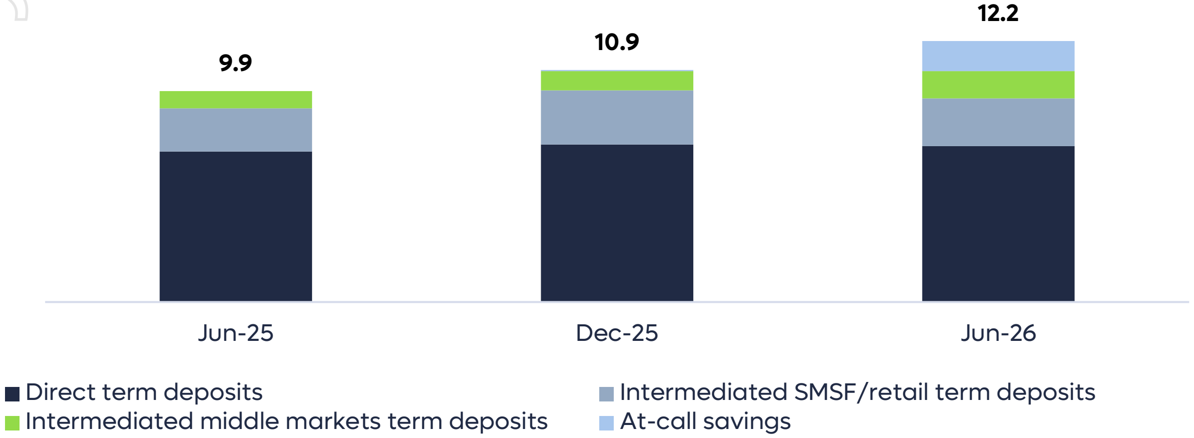
- FY27 NIM broadly stable vs FY26 NIM (3.13%)
- TD margins to normalise towards through-the-cycle range of 80-90bps over 1-month BBSW
- Modestly lower lending margins due to mix and competition
- Continued reduction in liquid assets as a proportion of GLA

1. Other cost of funding reflects mix in Judo's deposit, equity and wholesale funding activity including warehouses, senior unsecured and T2 funding
2. Treasury / Other captures the impact of balance sheet changes, e.g. differences in regulatory liquidity position between the periods

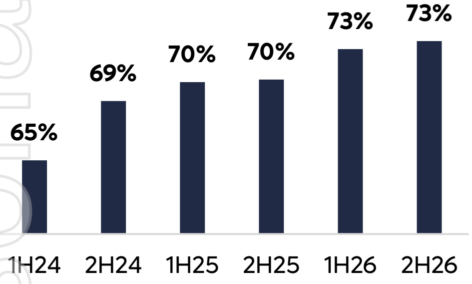
Strong momentum in deposit franchise.

Deposit margins improved, driven by favourable swap rates and new products

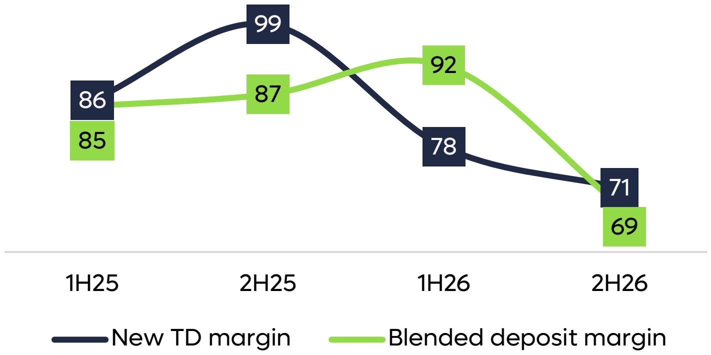
Deposit balance ($bn)



TD retail rollover rate (%)



Deposit margins[1] (bps)



- Strong deposit growth, supported by new FY26 at-call products
- Improving retail TD rollover rate
- 2H26 blended deposit margin improvement:
  - Benefit from lower cost TDs originated in 1H26
  - At-call savings products increasing flexibility for overall deposit pricing and origination strategies
- New TD margins:
  - 2H26 TD margins supported by favourable swap rates through most of the period
  - Expected to normalise to the 80-90bps through-the-cycle range in FY27

1. Margins over 1-month BBSW. Blended deposit margin reflects the total deposit book (including savings products from 1H26); New TD margin reflects term deposits originated in-period

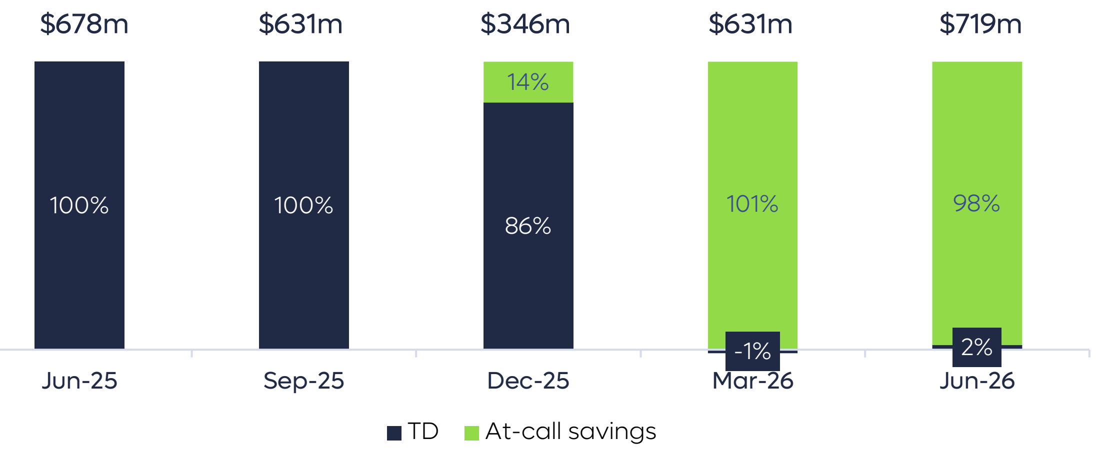
Introduction of at-call savings products.

Expanding the deposit franchise, creating flexibility and diversification

Rapid product innovation enabled by modern technology

- **New TD tenors** — August 2025
- **Intermediated savings accounts (ISA)** — October 2025
- **Direct online savings accounts (DOSA)** — February 2026
- **New enhancements planned** — 2026+

Quarterly deposit growth, contribution by product (%)



- Modern technology platform enabling rapid product innovation
- Two new at-call products launched in FY26, significantly expanding addressable deposit market beyond TDs
- Strong customer adoption; majority of customers are new-to-bank
- Growth in at-call products supports funding diversification
- Margin benefits expected over time as at-call products mature
- Further deposit product enhancements planned

Diversified funding supporting scalable growth.

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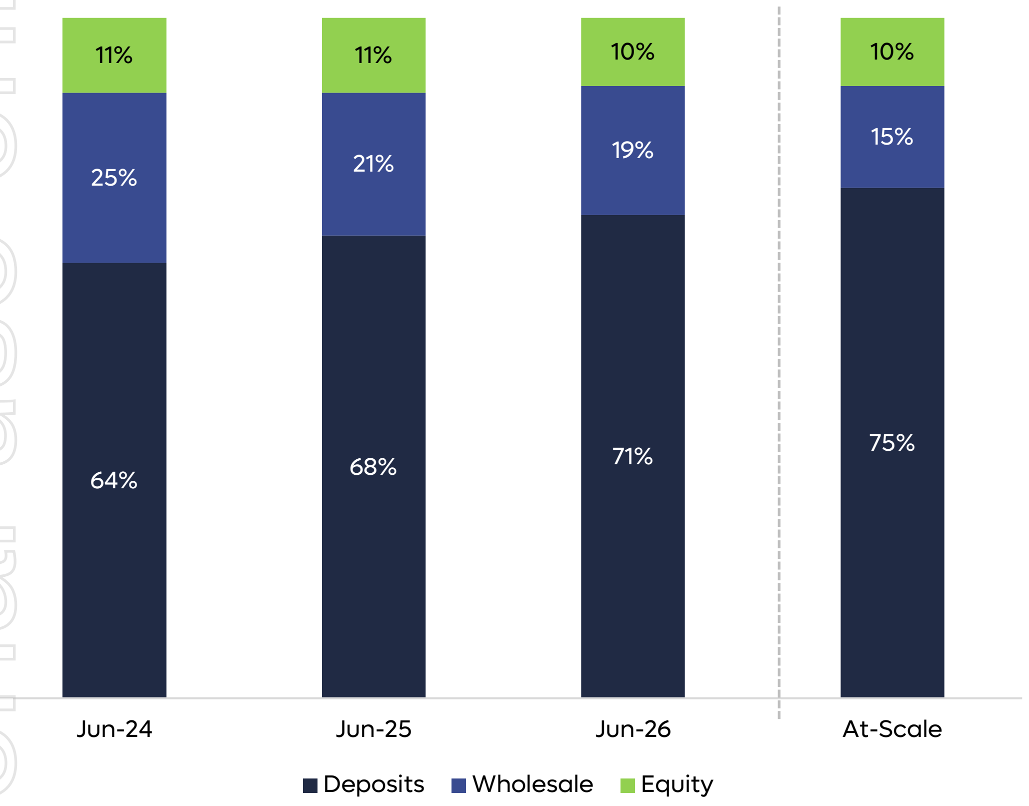
Deposits remain the cornerstone, complemented by diversified wholesale funding

Judo's funding stack (%)



- Deposits exceeded $12bn, reflecting 71% of total funding
- Wholesale funding continues to provide diversification and flexibility
  - Ongoing wholesale funding optimisation
  - $150m Tier 2 issue completed in Oct-25; 120bps pricing improvement vs previous issuance
  - $750m capital-relief securitisation completed in Jun-26; 102bps pricing improvement vs inaugural deal in 2023
  - Capital-relief securitisations support growth, capital efficiency and ROE

Operating expenses.

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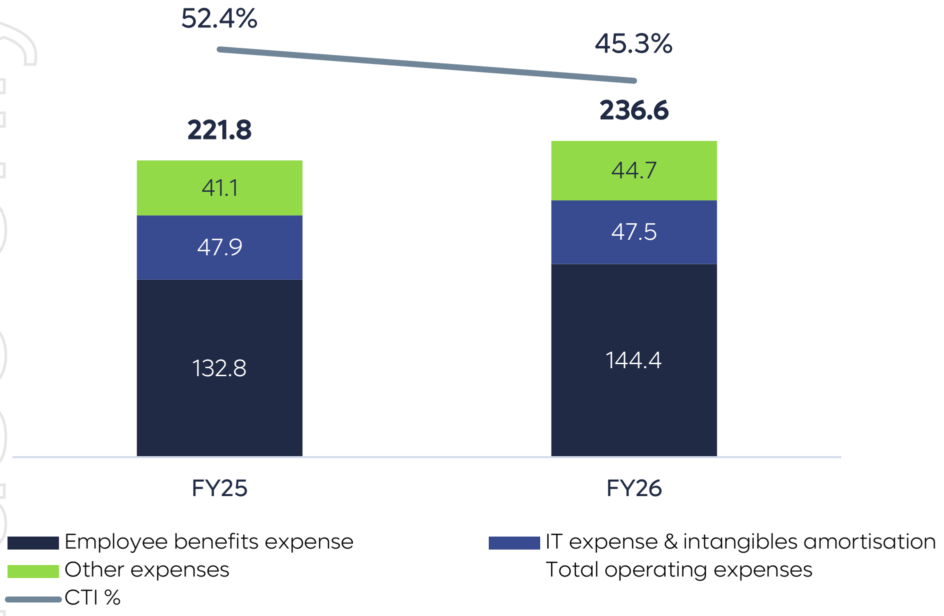
Operating expenses ($m) and CTI (%)



	FY24	FY25	FY26
Relationship bankers (#)	144	161	173
Total FTE (#)	543	557	593
Average FTE (#)	558	548	572

FY26 drivers

- Higher employee benefits expenses primarily driven by recruitment of customer facing roles and wage inflation
- Higher amortisation offset by lower IT expense
- Other expenses driven by growth-related activity and inflation
- Significant improvement in CTI, reflecting operating leverage

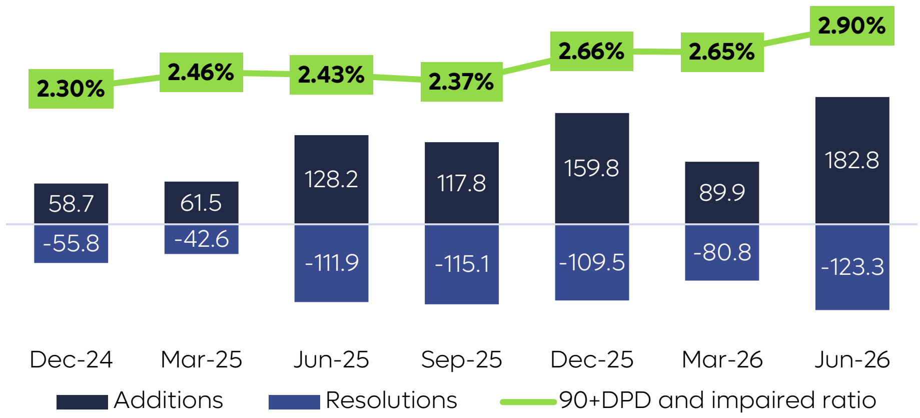
FY27 outlook

- CTI to continue to improve; positive jaws
- FTE to increase, largely due to additional customer facing roles
- Strategic investments in new products and productivity
- Other costs to grow in line with CPI

Asset quality trends.

- Jun-26 90+DPD and impaired assets reflecting several larger impairments and challenging operating conditions
- 30–89 DPD reduced to 0.39% of GLA (Jun-25: 1.04%) primarily driven by customer cures, repayments and refinancings
- Asset quality pressure is concentrated in certain sectors
- Resolution activity remained strong, partially offsetting new impaired asset formation

Movement in 90+ DPD and Impaired Assets ($m)



90+DPD & impaired as % of GLA by industry

%GLA	23%	13%	8%	7%	5%	5%	5%	2%	32%

Sectors with management overlays

Impairment expense and provisioning.

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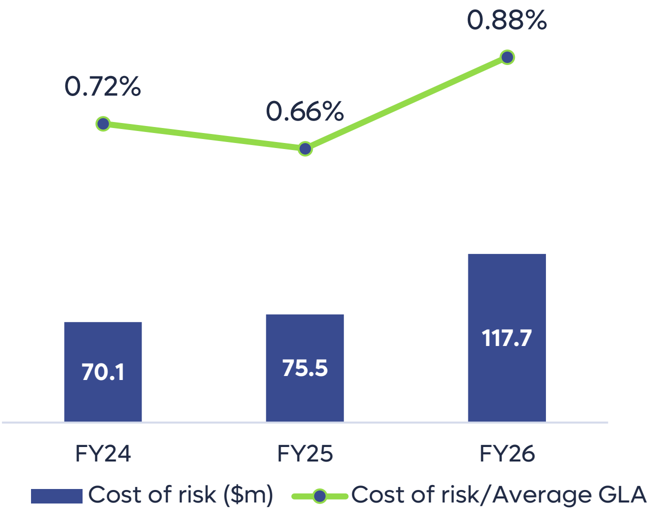
Impairment expenses

- Higher individually assessed provisions and collective provision (CP)
- CP increase driven by portfolio mix, attrition, changes to forward-looking assumptions, and overlay for vulnerable sectors

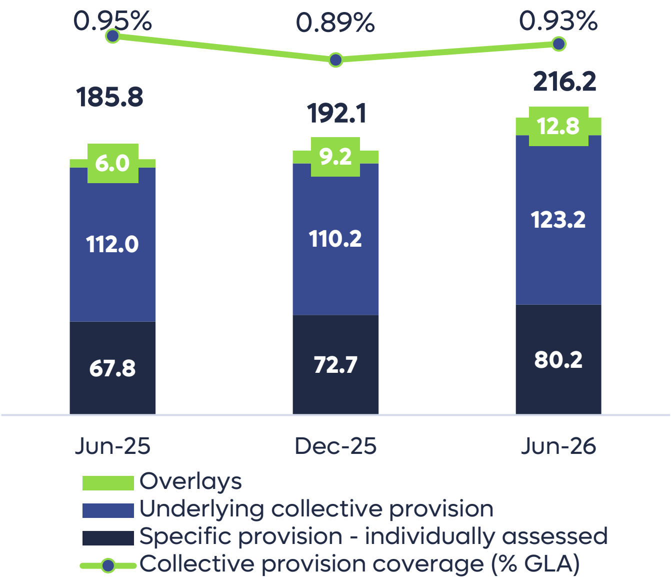
Provision coverage

- Higher provision driven by increased specific provisions, and management overlays for sectors subject to heightened uncertainty
- Provision coverage remains prudent

Impairment expense ($m)



Prudent provisioning ($m)



Peer comparison: Collective provisions vs standardised cRWA[1]

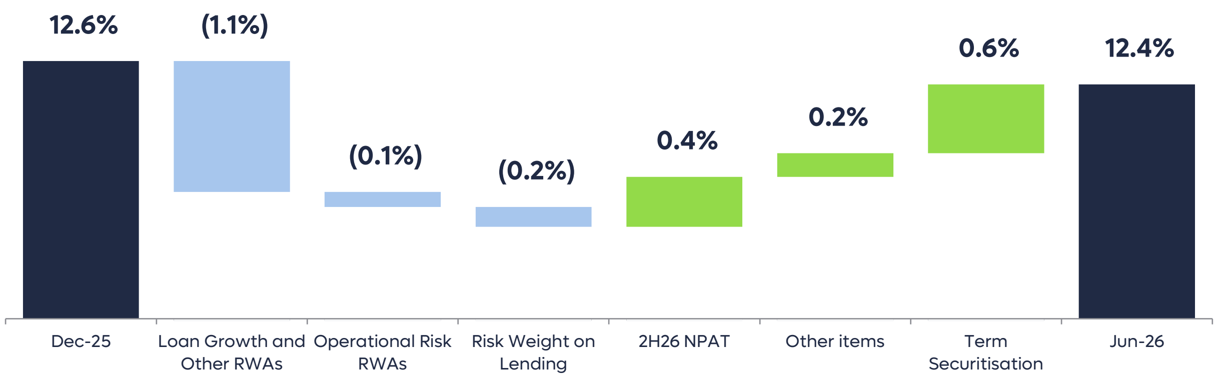
1. Peer comparison based on latest reported figures for the majors and regional banks. Figures sourced from each bank's most recent result announcements

Capital.

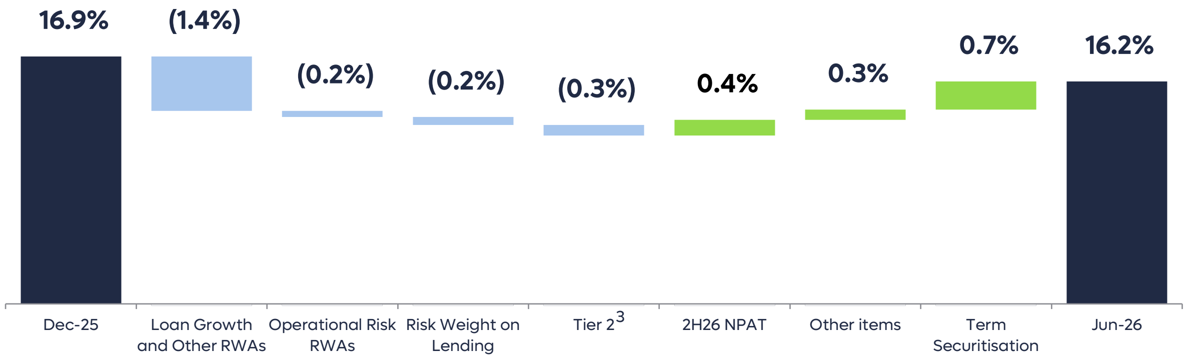
Strong capital position with multiple levers to support growth

- Jun-26 CET1 remained strong at 12.4%, well above Judo's management operating range 11.0% - 12.0%[1]
- Capital-relief term securitisation contributed 60bps to CET1 ratio
- Recent and planned capital-relief term securitisation transactions highly accretive to future ROE
- Improving profitability supporting capital position
- No plans to issue additional core equity to achieve target at-scale loan book[2]
- Multiple levers to actively manage capital, providing increased optionality
- Potential to consider capital management initiatives in due course

1H26 to 2H26 CET1 movement (%)



1H26 to 2H26 Total Capital movement (%)



1. Judo's management CET1 target range 11.0% – 12.0% in normal operating conditions
2. Excluding share-based payments to Judo employees
3. Redemption of $50m Tier 2 capital in June 2026 consumed 0.4% of Total Capital, partially offset by higher Tier 2 eligible provisions, contributing 0.1%

Conclusion and Outlook.

Chris Bayliss

Chief Executive Officer & Managing Director

Service profit chain driving positive performance.

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JEDI Employee Engagement[1]
74
Jun-25: 71

Lending NPS[2]
+58
Jun-25: +53

Deposit NPS[3]
+66
Jun-25: +67

GLA growth
18%

Deposit growth
24%

EPS growth
29%

ROE improvement
110bps

Targeting ROE in the low-to-mid teens at scale

1. 12-month rolling average of JEDI (Judo Employee Delight Index) to Jun-26. Judo measures energy, mood and commitment of staff weekly
2. Lending NPS is the overall lifecycle NPS reflecting average of 'onboard', 'relationship' and 'exit' stages
3. Deposit NPS is the overall lifecycle NPS reflecting 'origination', 'maturity' and 'rollover' stages

Judo strategy.

Our vision

To be a world-class SME business bank

Our aspiration

- Become a true scale challenger bank
- Achieve sector leading profitability
- Industry leading customer NPS
- The pre-eminent employer for SME bankers
- Preferred partner for commercial brokers

Strategic priorities

- ENHANCE OUR CORE BUSINESS
- GROW OUR TAM
- OPTIMISE FUNDING, CAPITAL & COSTS
- CREATE NEW AVENUES FOR GROWTH

Enabled by

- Best of Breed Technology
- High Performing People & Culture
- Disciplined Risk Management

Targeting ROE in the low-to-mid teens at scale

FY27 Priorities.

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Disciplined execution to deliver significant growth in PBT and ROE

Growth	• Deliver disciplined above-system GLA growth through existing geographic footprint, further regional locations and scaling warehouse lending • Deepen broker partnerships through the Broker Black Belt program after successful FY26 launch
Margins	• Further enhance deposit offering, leveraging technology foundations • Actively manage deposits and other funding options to support NIM • Continue to optimise liquidity levels
Operating leverage	• Continue to prioritise investments on banker enablement and drive productivity • Implement AI-led solutions, tools, and training across the business
Risk management and capital	• Enhance early-warning indicators and customer monitoring for earlier intervention • Actively manage capital through multiple levers, supporting growth and ROE

Macroeconomic conditions are mixed.

SME credit demand remains resilient

- Business credit demand remains resilient despite slower growth and increased uncertainty **(Chart 1)**
- Oil shocks and higher interest rates led to a sharp increase in firms facing input cost pressures, with limited capacity to pass these costs on **(Chart 2)**
- Economic growth is expected to moderate in FY27, with geopolitical and energy price risks remaining key watchpoints
- SME credit demand expected to remain healthy as businesses look to invest in growth and productivity

Chart 1: Annual growth in non-financial business credit (%)[1]

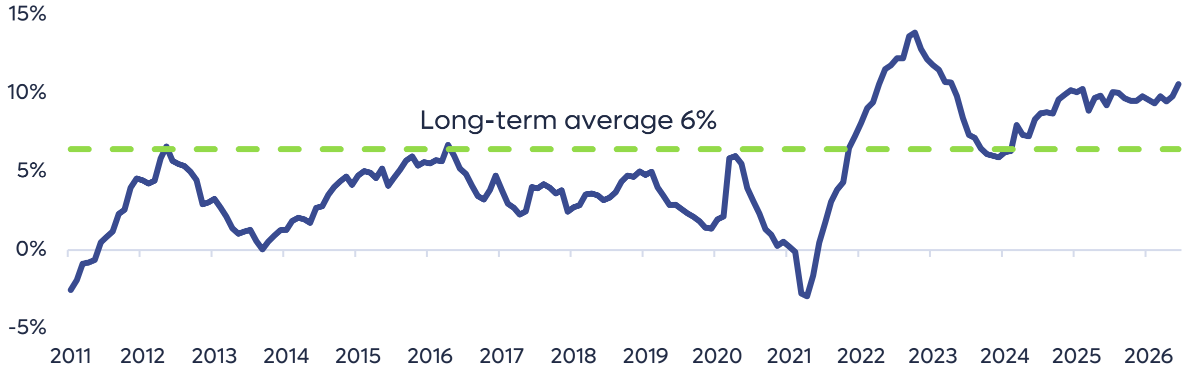
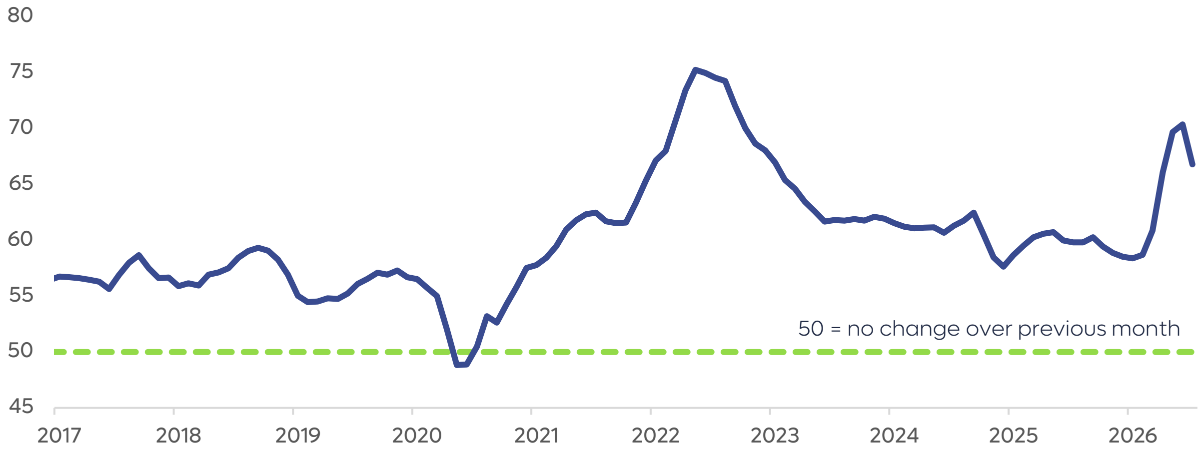


Chart 2: S&P Global Australia Input Price Index[2]



1. Seasonally adjusted. Source: RBA Statistical Tables D2
2. 3-month moving average. Source: S&P Global, EQ Economics

Metrics at Scale.

Judo remains committed to achieving an ROE in the low-to-mid-teens

Metric	Metrics-at-scale[1]
GLA	$15bn – $20bn
NIM	>3%
CTI	Approaching 30%
COR[1]	50bps of GLA
ROE	Low to mid-teens ROE

- **Now nearing scale** – focus increasingly on optimising returns and achieving sustainable low to mid-teens ROE
- Different metrics will be reached at different times:
  - **GLA** – approaching the low end of the at-scale range
  - **NIM** – have achieved "above 3%"
  - **CTI** – continuing to improve, delayed due to higher inflation
  - **COR** – through-the-cycle outcomes linked to seasoning of the loan book and economic conditions
  - **ROE** – outcome of all the above metrics

1. At-scale COR is a proxy for annualised write-offs / average GLA and assumes a steady-state lending portfolio including AASB 9 provision staging

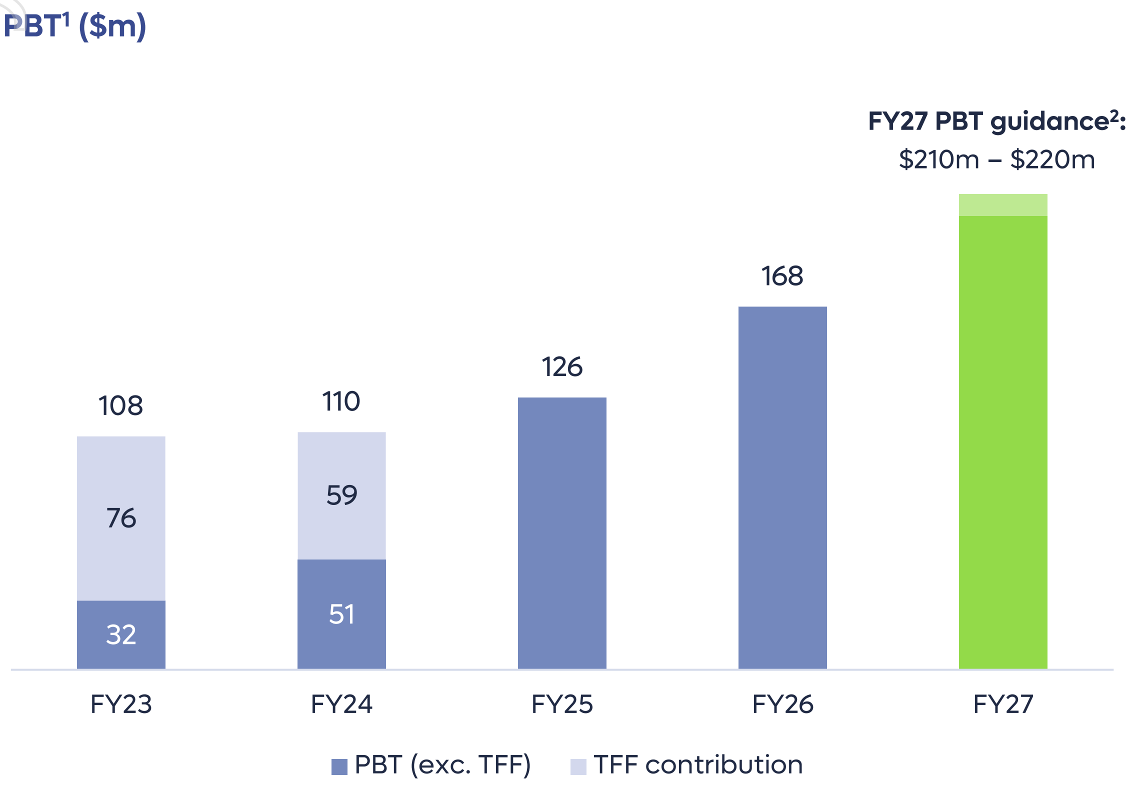
FY27 guidance.

Metric	FY27 guidance
GLA	Disciplined above-system growth
NIM	Broadly stable vs FY26
CTI	Continued improvement vs FY26
COR	Broadly consistent with FY26 (% of average GLA)
PBT	**$210–$220m**, representing ~25 – 31% growth
ROE[1]	**Circa 8%**

1. Assuming an effective tax rate of 31%. Note Judo's effective tax rate can be volatile due to share-based incentive payments

Strong profit growth to continue.

~25 – 31% growth in PBT for FY27



- FY26 demonstrated strong underlying momentum in the business
- We remain agile and are adapting to the operating environment
- Increasing scale and sustainable, strong margins are underpinning continued operating leverage
- We remain firmly on track to deliver sustained ROE expansion

1. Excluding non-recurring costs in FY24. Estimation of TFF contribution assumes TFF funding replaced with deposit funding, and adjusts for income on excess treasury securities held as part of TFF preservation strategy
2. See slide 28 for FY27 guidance

Questions.

Appendix.

Strong lending growth achieved.

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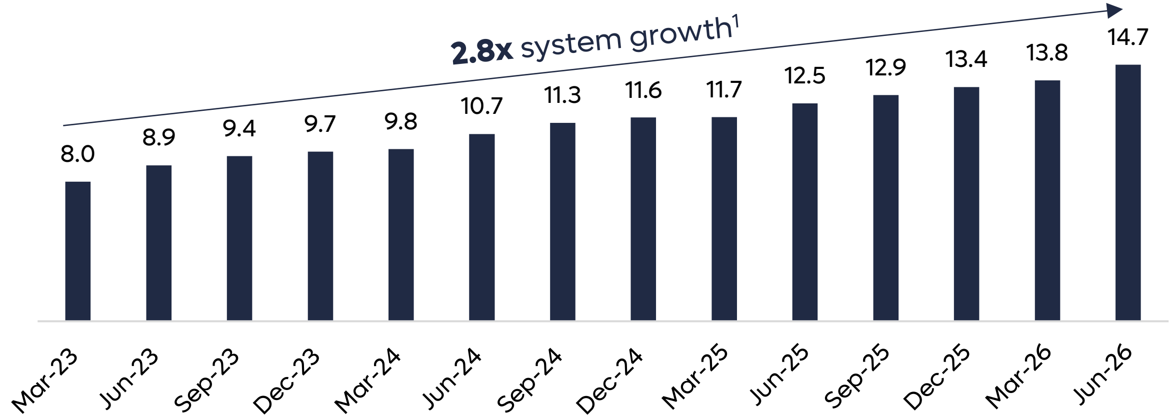
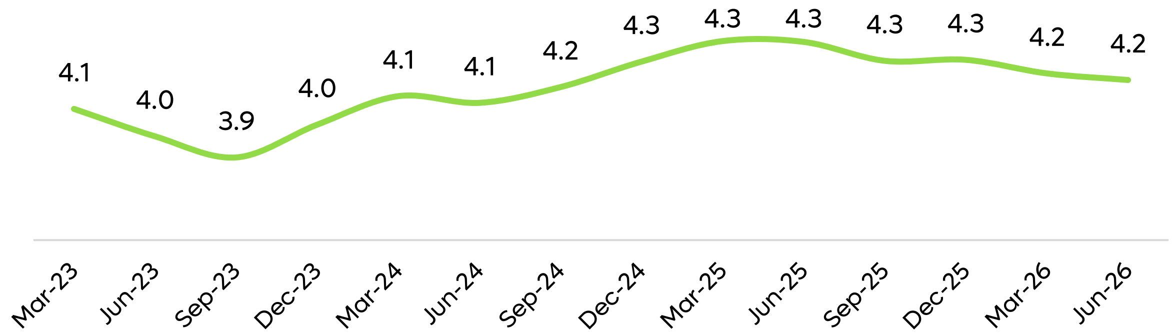
Industry leading NPS supported by experienced bankers and the top ~10% of commercial brokers

4,822 Customers Jun-25: 4,621	**173** Bankers Jun-25: 161
+58 Lending NPS Jun-25: +53	**1,747** Accredited brokers Jun-25: 1,563

Quarterly GLA ($bn)



Quarterly blended lending margin (%)



1. Reflects Judo's GLA growth as a multiple of system, per APRA ADI statistics

Loan book characteristics.

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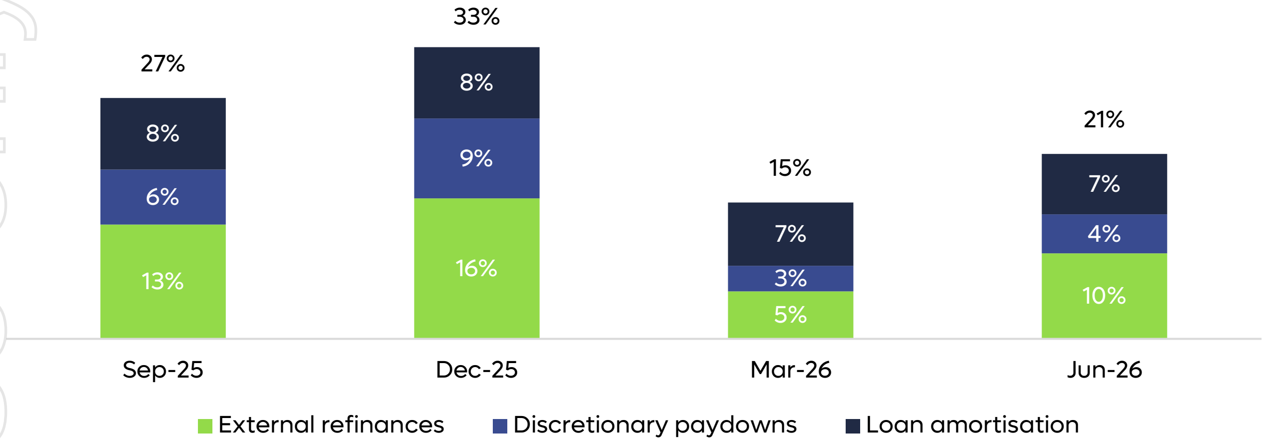
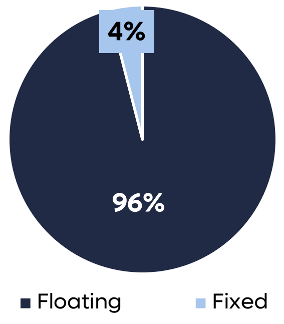
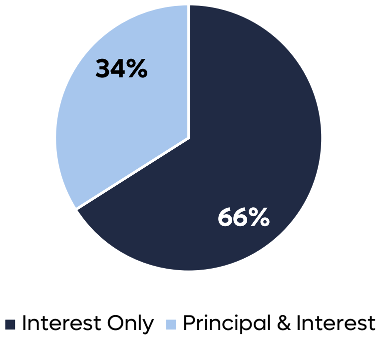
Quarterly attrition (%, annualised)

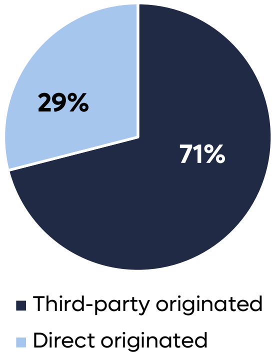


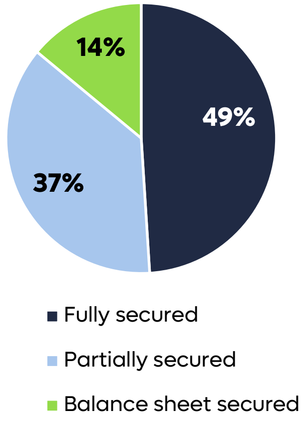
AAA lending pipeline ($bn)

	Dec-23	Jun-24	Dec-24	Jun-25	Dec-25	Jun-26
Applications, accepted, approved pipeline (AAA) ($bn)	1.0	1.8	1.1	1.9	1.7	2.1









Warehouse lending.

FY26 progress

- Warehouse lending was $445m at Jun-26, 3% of GLA across nine customers (June-25: 1% of GLA)
- Lending to existing customer cohort will continue to increase, as current balances remain below facility limits
- Strong pipeline of new warehouse opportunities

Background

- Tailored warehouse facilities provided to non-bank financial institution (NBFI) lenders
- Exposure to a range of originators that have varied customer-bases and significant structural credit protection
- ROE accretive opportunity
  - Significant first-loss protection, with customers absorbing initial losses in the underlying portfolio ahead of Judo
  - Higher ROE than business lending
  - Lower RWA intensity compared to direct business lending (warehouse facilities typically attract risk weights of <50%)
  - Gross lending margins marginally lower than business lending
- Additional fee income from facility establishment

Judo's indicative hedged 1-year new term deposits

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Judo's indicative hedged 1-year new TD margin (daily)[1]

1. Hedged TD margin reflects headline rate minus 1-year swap rate and additional basis to swap back to 1-month

Credit quality key metrics.

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Sectors	Gross Loans and Advances ($M)		% of Gross Loans and Advances		% of Fully / Partially Secured		% 90+DPD and Impaired		Customer groups 90+DPD and Impaired	
	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26
Rental, hiring and real estate services	**3,223**	**3,375**	**24%**	**23%**	**95%**	**94%**	**1.91%**	**2.78%**	**20**	**21**
Property Operators	*2,676*	*2,788*	*20%*	*19%*	*99%*	*99%*	*2.06%*	*3.08%*	*16*	*16*
Other Rental, Hiring & Real Estate Services	*547*	*587*	*4%*	*4%*	*73%*	*67%*	*1.16%*	*1.21%*	*4*	*5*
Accommodation and food services	**1,663**	**1,907**	**12%**	**13%**	**86%**	**88%**	**1.72%**	**1.35%**	**21**	**24**
Agriculture, forestry & fishing	**1,038**	**1,174**	**8%**	**8%**	**98%**	**99%**	**2.31%**	**1.50%**	**9**	**11**
Construction (includes services to)	**991**	**1027**	**7%**	**7%**	**90%**	**91%**	**2.11%**	**2.38%**	**15**	**18**
Retail trade	**740**	**734**	**6%**	**5%**	**69%**	**72%**	**3.65%**	**5.88%**	**19**	**28**
Non-Discretionary Retail	*338*	*440*	*3%*	*3%*	*79%*	*66%*	*1.69%*	*9.73%*	*9*	*18*
Discretionary Retail	*402*	*294*	*3%*	*2%*	*61%*	*79%*	*5.31%*	*1.08%*	*10*	*10*
Manufacturing	**714**	**734**	**5%**	**5%**	**81%**	**83%**	**4.89%**	**4.12%**	**23**	**22**
Health care and social assistance	**784**	**733**	**6%**	**5%**	**79%**	**78%**	**5.01%**	**3.73%**	**11**	**10**
Transport, postal and warehousing	**275**	**293**	**2%**	**2%**	**81%**	**84%**	**3.82%**	**3.01%**	**9**	**9**
Other (including home loans)	**3,966**	**4,695**	**30%**	**32%**	**78%**	**80%**	**2.54%**	**2.95%**	**62**	**75**
Total portfolio	**13,394**	**14,672**	**100%**	**100%**	**85%**	**86%**	**2.66%**	**2.90%**	**189[1]**	**218[1]**

Security: 86% of Judo's credit exposure is fully or partially secured. 14% is secured by balance sheet security.
Fully secured: The exposure is less than or equal to 100% of the Judo Extended Value (JEV), which is a discount to the market value of the underlying security.
Partially secured: The exposure is greater than 100% of the JEV but less than 150%.
Balance sheet secured: The exposure is greater than 150% of the JEV and/or no real property mortgage is pledged. Other forms of collateral types such as General Security Agreements (GSAs) and Specific Security Arrangements (SSAs) are normally held.

1. Includes customer groups with multiple borrowing entities operating in different industry sectors. As at 30 June 2026, there are 192 unique customer groups in total (December 2025: 173)

Key asset quality ratios over time.

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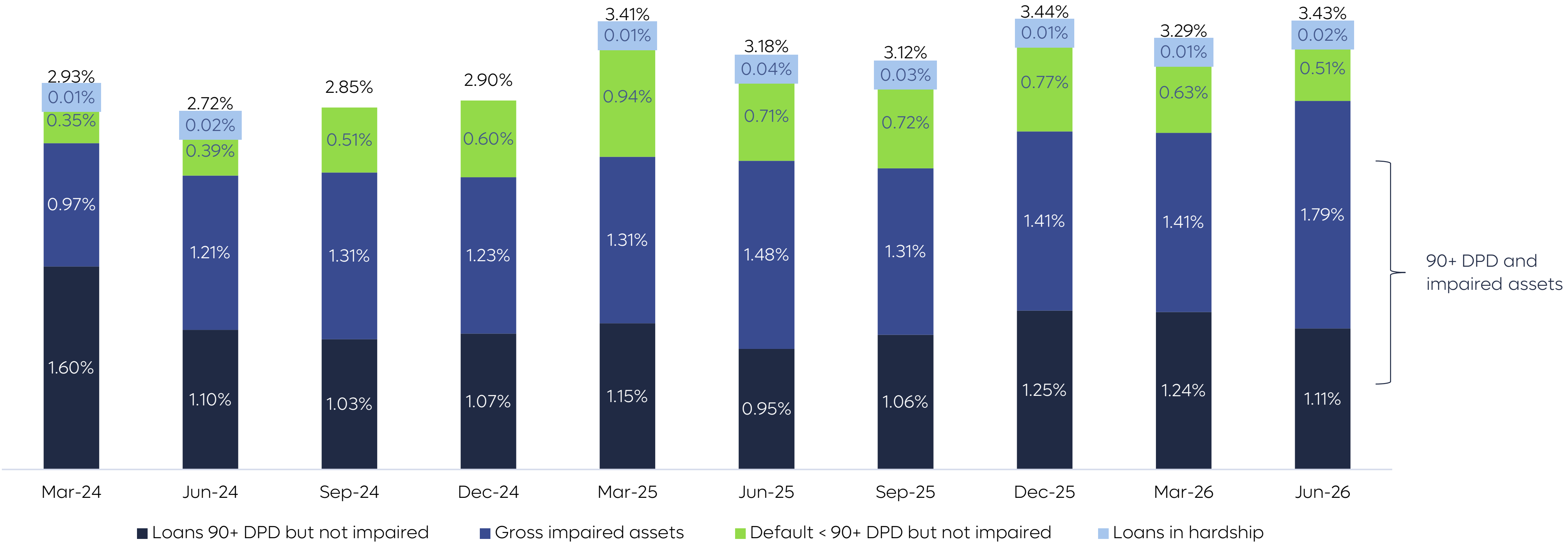
Non-performing loans / GLA (%)

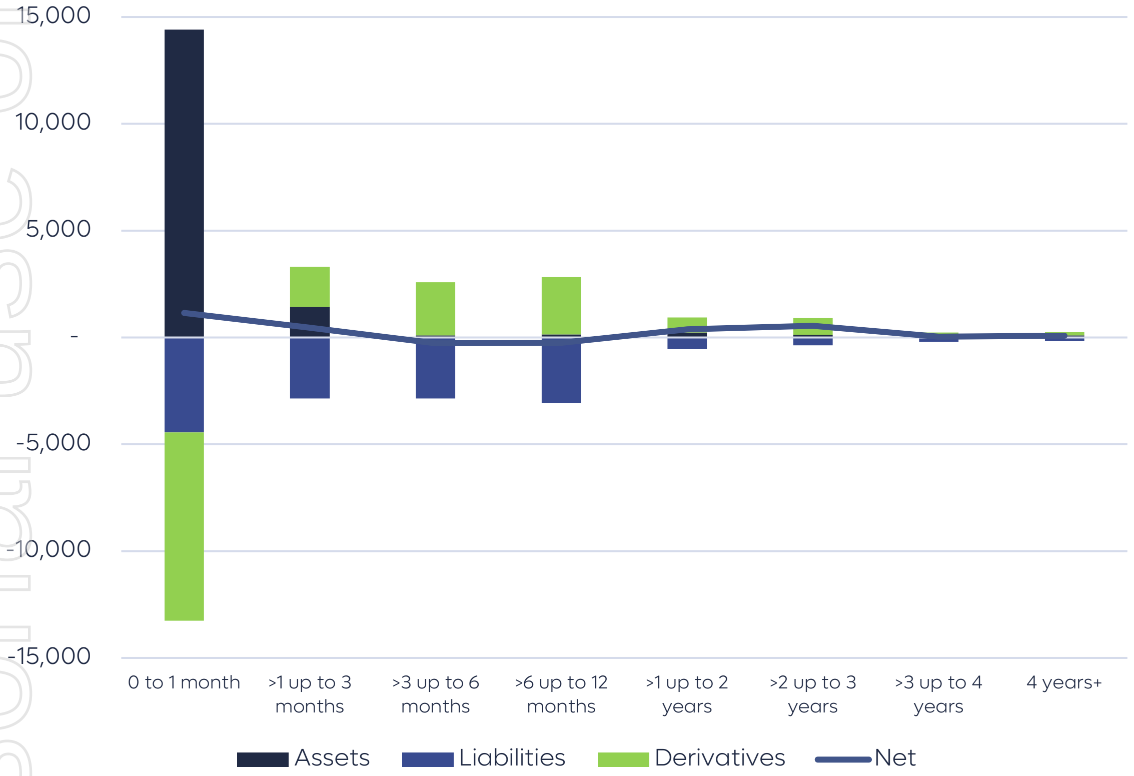


Judo's hedging profile.

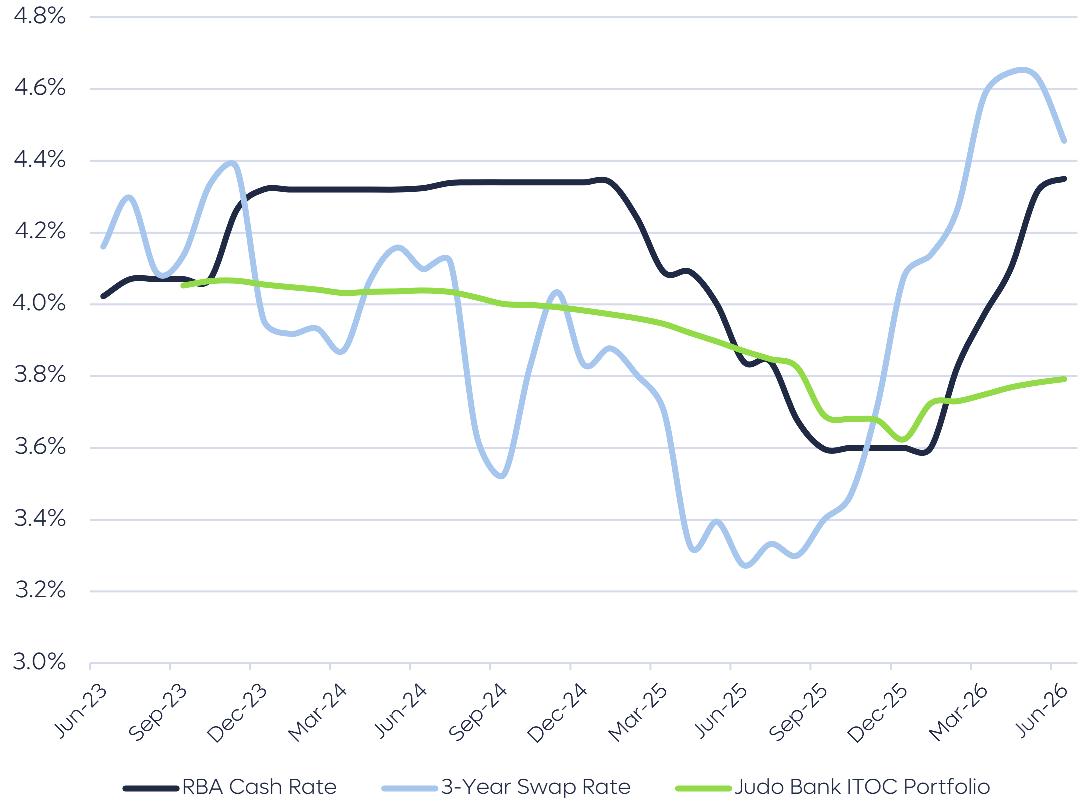
Lower interest rate risk through hedging. Reduced NIM volatility with ITOC

As at 30 Jun 2026, Judo had an ITOC tenor of 3 years with $1.5bn of capital hedged (total equity of $1.7bn)

Judo's hedging profile as at Jun-26 ($m)



Judo's ITOC portfolio (%)



AI: pipeline of use cases

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A snapshot of the opportunities we have already identified across the Bank

~230
use cases captured

Banker and Credit team
Early Warning Indicators
Detect early risk signals across borrowers using internal and external data (e.g., credit bureau, transaction data, accounting packages)

All staff
Self-service Data in Copilot
Query and synthesize Judo data in natural language

Technology and Delivery team
Business Requirements Agent
Turn a business case into a prioritised technology delivery roadmap

Risk and Compliance team
Compliance Obligations Agent
Answer regulatory obligation queries and flag upcoming changes

All staff
Copywriter Agent
Draft papers, emails and decks, and refresh recurring packs

Banker and Credit team
Credit Memo Agent
Pre-populate term sheet and credit memo contents, check drafts against policy, and prompt authors to fix gaps

Banker and Credit team
Credit Hindsighting Tool
Reviews loan files and notes to surface insights for credit executives

Banker and Credit team
Pipeline Summary Agent
Summarise broker deal information into consistent, review-ready notes

Banker and Product teams
Pricing Engine
Produce deposit and lending pricing insights from data and market rates

Banker and Credit team
Valuations Agent
Distil long valuation reports into clear, easy-to-read summaries

Finance
Purchase Order Assistant
Assist in raising and reconciling Purchase Orders

Glossary.

$	Dollar amounts, in Australian dollars unless stated otherwise
AAA pipeline	Loans in application, approved and accepted status, but not yet settled
APRA	Australian Prudential Regulation Authority
BBSW	Bank Bill Swap Rate
bps	Basis points
CET1	Common Equity Tier 1 capital as defined by APRA
CET1 ratio	CET1 / total risk-weighted assets (RWA)
COR	Cost of risk
CTI ratio	Cost-to-income ratio = Total operating expenses / net banking income
ECL	Expected credit losses
FTE	Full-time equivalent
FY	Financial year ending 30 June
GLA	Gross loans and advances
GSA	General Security Agreement. A security agreement that provides a lender with a security interest over a borrower's present and future business assets as collateral for a loan
ITOC	Investment Term of Capital, which is a hedge against equity funding to lower interest rate risk
JEDI	Judo Employee Delight Index, measuring energy, mood and commitment of Judo staff weekly
Judo Extended Value (JEV)	Judo Extended Value is the market value of the asset less a deduction for possible deterioration over time or at recovery, and is set internally for each allowable asset type
LVR	Loan-to-Value Ratio. The ratio of a loan balance to the value of the underlying security expressed as a percentage

NII	Net interest income
NIM	Net interest income (NII) / average month-end closing balance of interest-earning assets
n.m.	Not meaningful
NPAT	Net profit after tax
NPS	Net promoter score
PBT	Profit before tax
RBA	Reserve Bank of Australia
ROE	Return on equity
RWA	Risk-weighted assets
SME	Small and medium enterprise
SSA	Specific Security Agreement. A security agreement that provides a lender with rights over specific identified assets of a borrower as collateral for a loan
TFF	Term Funding Facility
TD	Term deposit
Warehouse facility	A revolving credit facility extended by a financial institution to a loan originator for the funding of loans
YoY	Year on year

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