

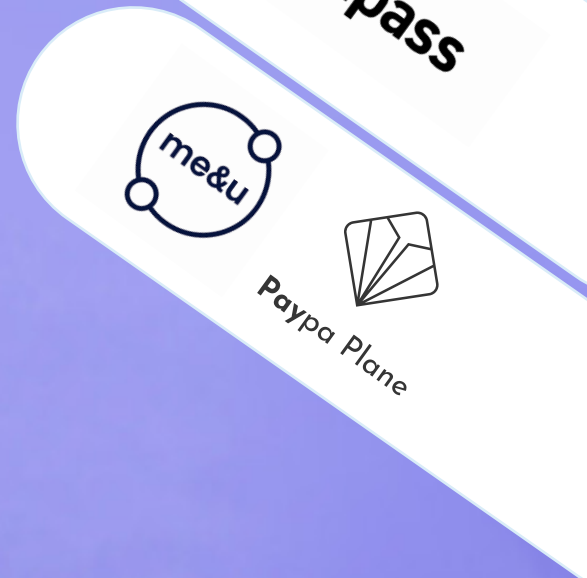
Tyro Payments Limited

APS330 PUBLIC DISCLOSURE

31 March 2022



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APS 330 Public Disclosure

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¹ Table number references as per APS 330

APS 330 Public Disclosure

31 March 2022

Attachment B: Main Features of Capital Instruments

Table 2: Main Features

The main features of capital instruments are updated on an ongoing basis and are available at the Regulatory Disclosures section on the Company's website: <https://investors.tyro.com/investor-centre/>

Attachment C: Risk Exposures and Assessment

Table 3: Capital Adequacy

Risk weighted assets	31 Mar 2022	31 Dec 2021
	\$'million	\$'million
Bank & other financial institutions	35.6	34.5
Business lending	29.3	21.1
Government	-	-
Other	100.9	102.8
Total credit risk	165.8	158.4
Operational risk	14.5	14.5
Total risk weighted assets	180.3	172.9

Capital adequacy ratios	31 Mar 2022	31 Dec 2021
	%	%
Common Equity Tier 1 Capital	40%	44%
Tier 1 Capital	40%	44%
Total Capital	41%	45%

Table 4a: Credit Risk - Total Gross & Average Credit Risk Exposures

Credit risk exposure by major types	Total	Total	Quarter Average
	31 Mar 2022	31 Dec 2021	
	\$'million	\$'million	
Cash and liquid assets	43.8	67.6	55.7
Investment securities	79.9	70.7	75.3
Due from other financial institutions	19.1	19.1	19.1
Loans	29.3	21.1	25.2
Other assets	99.4	102.8	101.1

Credit risk exposure by portfolio	Total	Total	Quarter Average
	31 Mar 2022	31 Dec 2021	
	\$'million	\$'million	
Government	33.4	53.8	43.6
Bank & other financial institutions	108.0	103.6	105.8
Business lending	29.3	21.1	25.2
Corporate	-	-	-
Other	100.9	102.8	101.9

All amounts are presented in Australian dollars and rounded to the nearest million.

Attachment C: Risk Exposures and Assessment (continued)

Table 4b: Credit Risk - Impaired assets, Past due loans, Provisions and Write-offs

Impaired and past due facilities by portfolio	31 Mar 2022	31 Dec 2021
	\$'million	\$'million
Past due facilities	-	-
Impaired facilities	0.9	0.6
Specific provisions	0.2	0.1
Charges for specific provisions	0.1	0.0
Write-offs ¹	0.2	0.4

Table 4c: Credit Risk - General Reserve for Credit Losses

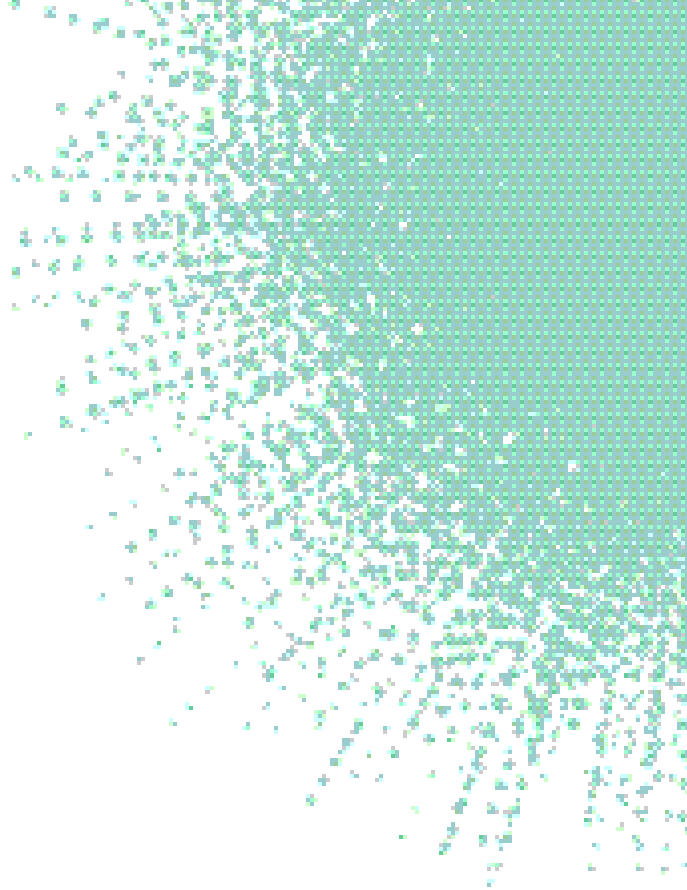
General reserves for credit losses	31 Mar 2022	31 Dec 2021
	\$'million	\$'million
Reserve for credit losses	3.5	3.0
Collective provision for impairment	NA	NA

Table 5: Securitisation

Securitisation exposures	31 Mar 2022	31 Dec 2021
	\$'million	\$'million
Total amount of exposures securitised	NA	NA
Recognised gain/(loss) on sale	NA	NA
Aggregate amount of off-balance sheet securitisation exposures	NA	NA

¹ Write-offs noted before any recoveries.

All amounts are presented in Australian dollars and rounded to the nearest million.



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