

ASX Announcement

TYRO PAYMENTS APS330 PUBLIC DISCLOSURE – 30 SEPTEMBER 2022

Sydney, 25 November 2022 – Tyro today released its APS330 Public Disclosure for the quarter ended 30 September 2022.

The APS330 Public Disclosure for 30 September 2022 is set out in the attached report.

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Pursuant to Listing Rule 15.5, Tyro confirms this document has been authorised for release to the market by its Board.

About Tyro - Tyro is a technology-focused and values-driven Group providing Australian businesses with payment solutions and value-adding business banking products. The Group provides simple, flexible and reliable payment solutions as a merchant acquirer, along with complementary business banking products. More than 63,700 Australian merchants chose to partner with Tyro at 30 June 2022. The Group processed \$34.2 billion in transaction value in FY22. Group generated \$154.7 million in statutory gross profit, originated a record \$99.1 million in loans and held merchant deposits totaling \$83.3 million. Tyro is Australia's fifth largest merchant acquiring bank by number of terminals in the market, behind the four major banks.

The business was founded in 2003 with a goal of being the most efficient acquirer of electronic payments in Australia. Tyro has a track record of innovation, creating purpose-built solutions and being first to market. This approach saw the company become the first technology company to receive an Australian specialist credit card institution licence in 2005. In 2015 that licence was replaced by the award of an Australian banking licence, making Tyro the first new domestic banking licensee in over a decade.

Payments are at the core of Tyro's business, using its proprietary core technology platform to enable credit and debit card acquiring. This offering is enhanced by features purpose-designed for those merchants who choose to partner with the company, including Point of Sale systems integrations, least-cost routing (Tap & Save) and alternative payment types such as integrated Alipay. While traditionally focused on in-store payments, Tyro has recently expanded into eCommerce. Further, Tyro provides value-adding solutions to its partners, such as loans in the form of merchant cash advances and fee-free, interest-bearing merchant transaction accounts.

Tyro has a team of more than 600 people, approximately half of whom are in technology roles.



Tyro Payments Limited
APS330 PUBLIC
DISCLOSURE
30 September 2022

APS 330 Public Disclosure

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¹ Table number references as per APS 330

APS 330 Public Disclosure

30 September 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/?page=regulatorydisclosure>

Attachment C: Risk Exposures and Assessment

Table 3: Capital Adequacy

Risk weighted assets	30 Sep 2022	30 Jun 2022
	\$'million	\$'million
Bank & other financial institutions	29.7	30.9
Business lending	40.6	39.5
Government	-	-
Other	101.0	99.5
Total credit risk	171.3	169.9
Operational risk	15.7	15.7
Total risk weighted assets	187.0	185.6

Capital adequacy ratios	30 Sep 2022	30 Jun 2022
	%	%
Common Equity Tier 1 Capital	38%	37%
Tier 1 Capital	38%	37%
Total Capital	39%	39%

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

Credit risk exposure by major types	Total	Total	Quarter Average
	30 Sep 2022	30 Jun 2022	
	\$'million	\$'million	
Cash and liquid assets	39.1	36.9	38.0
Investment securities	69.3	72.7	71.0
Due from other financial institutions	14.8	14.7	14.8
Loans	40.6	39.5	40.0
Other assets	102.4	99.3	100.9

Credit risk exposure by portfolio	Total	Total	Quarter Average
	30 Sep 2022	30 Jun 2022	
	\$'million	\$'million	
Government	32.6	28.6	30.6
Bank & other financial institutions	92.0	95.5	93.7
Business lending	40.6	39.5	40.0
Corporate	-	-	-
Other	101.0	99.5	100.3

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	30 Sep 2022	30 Jun 2022
	\$'million	\$'million
Past due facilities	-	-
Impaired facilities	0.8	0.5
Specific provisions	0.5	0.3
Charges for specific provisions	0.3	0.0
Write-offs ¹	0.3	0.4

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

General reserves for credit losses	30 Sep 2022	30 Jun 2022
	\$'million	\$'million
Reserve for credit losses	4.4	4.2
Collective provision for impairment	NA	NA

Table 5: Securitisation

Securitisation exposures	30 Sep 2022	30 Jun 2022
	\$'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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