

ASX Announcement

TRANSACTION VALUE UPDATE TO 30 NOVEMBER 2022

Sydney, 5 December 2022 – As previously announced, Tyro Payments committed to provide monthly transaction value updates until the end of the calendar year.

The information in the table below provides our monthly transaction value data up to and including **30 November 2022**. Please note the financial information provided is based upon unaudited management accounts which have not been independently reviewed or verified. In addition, we note that past performance may not be a reliable indicator of future performance.

Period	FY21	FY20	% Increase
July	\$1.851 billion	\$1.666 billion	11%
August	\$1.701 billion	\$1.766 billion	(4%)
September	\$1.787 billion	\$1.696 billion	5%
October	\$1.994 billion	\$1.817 billion	10%
November	\$2.159 billion	\$1.913 billion	13%
December	\$2.626 billion	\$2.206 billion	19%
January	\$2.022 billion	\$1.830 billion	10%
February*	\$1.955 billion	\$1.785 billion	10%
March	\$2.247 billion	\$1.600 billion	40%
April	\$2.246 billion	\$0.911 billion	147%
May	\$2.299 billion	\$1.285 billion	79%
June	\$2.567 billion	\$1.656 billion	55%
FY21	\$25.454 billion	\$20.131 billion	26%

Period	FY22	FY21	% Increase
July	\$2.312 billion	\$1.851 billion	25%
August	\$2.048 billion	\$1.701 billion	20%
September	\$2.168 billion	\$1.787 billion	21%
October	\$2.667 billion	\$1.994 billion	34%
November	\$3.095 billion	\$2.159 billion	43%
December	\$3.535 billion	\$2.626 billion	35%
January	\$2.725 billion	\$2.022 billion	35%
February	\$2.797 billion	\$1.955 billion	43%
March	\$3.131 billion	\$2.247 billion	39%
April	\$3.216 billion	\$2.246 billion	43%
May	\$3.239 billion	\$2.299 billion	41%
June	\$3.264 billion	\$2.567 billion	27%
FY22	\$34.197 billion	\$25.454 billion	34%

Period	FY23	FY22	% Increase
July	\$3.387 billion	\$2.312 billion	46%
August	\$3.451 billion	\$2.048 billion	69%
September	\$3.529 billion	\$2.168 billion	63%
October	\$3.610 billion	\$2.667 billion	35%
November	\$3.604 billion	\$3.095 billion	16%
November (year-to-date)	\$17.581 billion	\$12.290 billion	43%

*February 2020 was a 29 day month

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

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.