ASX Announcement

Disclosure per Prudential Standard '*APS 330 Public Disclosure*' - 3 months ended 30 September 2021

Sydney, 5 November 2021 – Tyro today released its periodic disclosure report as required under Prudential Standard *APS 330 Public Disclosure* for the period ended 30 September 2021. The report is attached to this announcement.

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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.

For the more than 58,000 Australian merchants who chose to partner with Tyro at 30 June 2021, the Group processed more than $25.5 billion in transaction value in FY21. In FY21 the Group generated $119.4 million in gross profit, originated $25.8 million in loans and held merchant deposits totalling $75.5 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 Group, 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 500 people, approximately half of whom are in technology roles.

APS330

PRUDENTIAL DISCLOSURE

30 September 2021

TYRO PAYMENTS LIMITED - ABN 49 103 575 042

APS 330 Prudential Disclosure

Table of Contents[1]

[1] Table number references as per APS 330

APS 330 Prudential Disclosure

30 September 2021

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=regulatory-disclosure***

Attachment C: Risk Exposures and Assessment

Table 3: Capital Adequacy

Risk weighted assets	30 Sep 2021	30 Jun 2021
	$'million	$'million
Bank & other financial institutions	37.7	38.3
Business lending	17.5	15.3
Government	-	-
Other	70.6	48.2
Total credit risk	**125.8**	**101.8**
Operational risk	13.5	13.5
Total risk weighted assets	**139.3**	**115.3**

Capital adequacy ratios	30 Sep 2021	30 Jun 2021
	%	%
Common Equity Tier 1 Capital	54%	71%
Tier 1 Capital	54%	71%
Total Capital	**55%**	**73%**

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

Credit risk exposure by major types	Total 30 Sep 2021	Total 30 Jun 2021	Quarter Average
	$'million	$'million	$'million
Cash and liquid assets	51.3	84.5	67.9
Investment securities	65.9	69.1	67.5
Due from other financial institutions	27.9	19.2	23.5
Loans	17.6	15.4	16.5
Other assets	70.6	48.2	59.4

Credit risk exposure by portfolio	Total 30 Sep 2021	Total 30 Jun 2021	Quarter Average
	$'million	$'million	$'million
Government	16.6	40.0	28.3
Bank & other financial institutions	128.6	132.9	130.7
Business lending	17.5	15.3	16.4
Corporate	-	-	-
Other	70.6	48.2	59.4

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 2021	30 Jun 2021
	$'million	$'million
Past due facilities	-	-
Impaired facilities	1.1	0.3
Specific provisions	0.2	0.2
Charges for specific provisions	0.0	0.1
Write-offs	0.4	0.3

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

General reserves for credit losses	30 Sep 2021	30 Jun 2021
	$'million	$'million
Reserve for credit losses	2.4	2.3
Collective provision for impairment	NA	NA

Table 5: Securitisation

Securitisation exposures	30 Sep 2021	30 Jun 2021
	$'million	$'million
Total amount of exposures securitised	N/A	N/A
Recognised gain/(loss) on sale	N/A	N/A
Aggregate amount of off-balance sheet securitisation exposures	N/A	N/A

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

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