



Tyro Payments Limited

APS 330 Prudential Disclosure

30 September 2018

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Table 1: Capital disclosure – not applicable for this reporting period. This table will be disclosed in the December 2018 reporting period.

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<sup>1</sup> Table number references as per APS 330



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

**Table 2: Main Features of Capital Instruments**

APS 330 disclosures		Ordinary share capital
1	Issuer	Tyro Payments Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Corporations Act
<b>Regulatory treatment</b>		
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary Shares
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	\$141.4m
9	Par value of instrument	NA
10	Accounting classification	Contributed equity
11	Original date of issuance	03/02/2003
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
<b>Coupons/dividends</b>		
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

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**Table 3: Capital Adequacy**

Risk weighted assets	30 September 2018	30 Jun 2018
Bank & other financial institutions	16.9	18.9
Business lending	9.5	8.7
Government	-	-
Other	38.5	34.0
<b>Total credit risk</b>	<b>64.9</b>	<b>61.6</b>
Operational risk	7.7	7.6
<b>Total risk weighted assets</b>	<b>72.6</b>	<b>69.2</b>

Capital adequacy ratios	30 September 2018	30 Jun 2018
Common Equity Tier 1 Capital	127%	138%
Tier 1 Capital	127%	138%
<b>Total Capital</b>	<b>128%</b>	<b>139%</b>

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

Credit risk exposure by major types	30 September 2018	Total 30 Jun 2018	Total 30 Jun 2018	Quarter average
Cash and liquid assets	25.9	20.1	23.0	23.0
Investment securities	37.9	37.9	37.9	37.9
Due from other financial institutions	16.3	26.3	21.3	21.3
Loans	9.5	8.7	9.1	9.1
Other assets	40.6	35.1	37.9	37.9

Credit risk exposure by portfolio	30 September 2018	Total 30 Jun 2018	Total 30 Jun 2018	Quarter average
Government	24.3	17.4	20.9	20.9
Bank & other financial institutions	57.8	68.0	62.9	62.9
Business lending	9.5	8.7	9.1	9.1
Corporate	-	-	-	-
Other	38.5	34.0	36.3	36.3

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

Impaired and past due facilities by portfolio	30 September 2018	30 Jun 2018
Past due facilities	NA	-
Impaired facilities	NA	0.2
Specific provisions	NA	0.2
Charges for specific provisions	NA	0.2
Write-offs	0.2	0.1

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

General reserves for credit losses	30 September 2018	30 Jun 2018
Reserve for credit losses	0.8	1.3
Collective provision for impairment	NA	0.2

**Table 5: Securitisation**

Securitisation exposures	30 September 2018	30 Jun 2018
Total amount of exposures securitised	NA	NA
Recognised gain/(loss) on sale	NA	NA
Aggregate amount of off-balance sheet securitisation exposures	NA	NA