



Tyro Payments Limited

APS 330 Prudential Disclosure

30 September 2019

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Table 1: Capital disclosure – not applicable for this reporting period. This table will be disclosed in the December 2019 reporting period.

¹ 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
Regulatory treatment	
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)	\$143.6m
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
Coupons/dividends	
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 2019	30 June 2019
Bank & other financial institutions	11.8	13.4
Business lending	16.9	17.1
Government	-	-
Other	65.1	47.6
Total credit risk	93.8	78.1
Operational risk	7.7	7.7
Total risk weighted assets	101.5	85.8

Capital adequacy ratios	30 September 2019	30 June 2019
Common Equity Tier 1 Capital	72%	88%
Tier 1 Capital	72%	88%
Total Capital	73%	89%

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

Credit risk exposure by major types	Total 30 September 2019	Total 30 June 2019	Quarter average
Cash and liquid assets	17.0	25.4	21.2
Investment securities	30.9	36.9	33.9
Due from other financial institutions	6.5	6.4	6.5
Loans	16.9	17.1	17.0
Other assets	66.3	48.5	57.4

Credit risk exposure by portfolio	Total 30 September 2019	Total 30 June 2019	Quarter average
Government	13.4	22.5	18.0
Bank & other financial institutions	42.2	47.0	44.6
Business lending	16.9	17.1	17.0
Corporate	-	-	-
Other	65.1	47.7	56.4

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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 2019	30 June 2019
Past due facilities	-	-
Impaired facilities	0.4	0.4
Specific provisions	NA	NA
Charges for specific provisions	NA	NA
Write-offs	0.3	0.3

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

General reserves for credit losses	30 September 2019	30 June 2019
Reserve for credit losses	2.1	1.9
Collective provision for impairment	NA	NA

Table 5: Securitisation

Securitisation exposures	30 September 2019	30 June 2019
Total amount of exposures securitised	NA	NA
Recognised gain/(loss) on sale	NA	NA
Aggregate amount of off-balance sheet securitisation exposures	NA	NA