



ANNUAL GENERAL MEETING

Tyro Payments

26 November 2025

Tyro Payments Limited ABN 49 103 575 042



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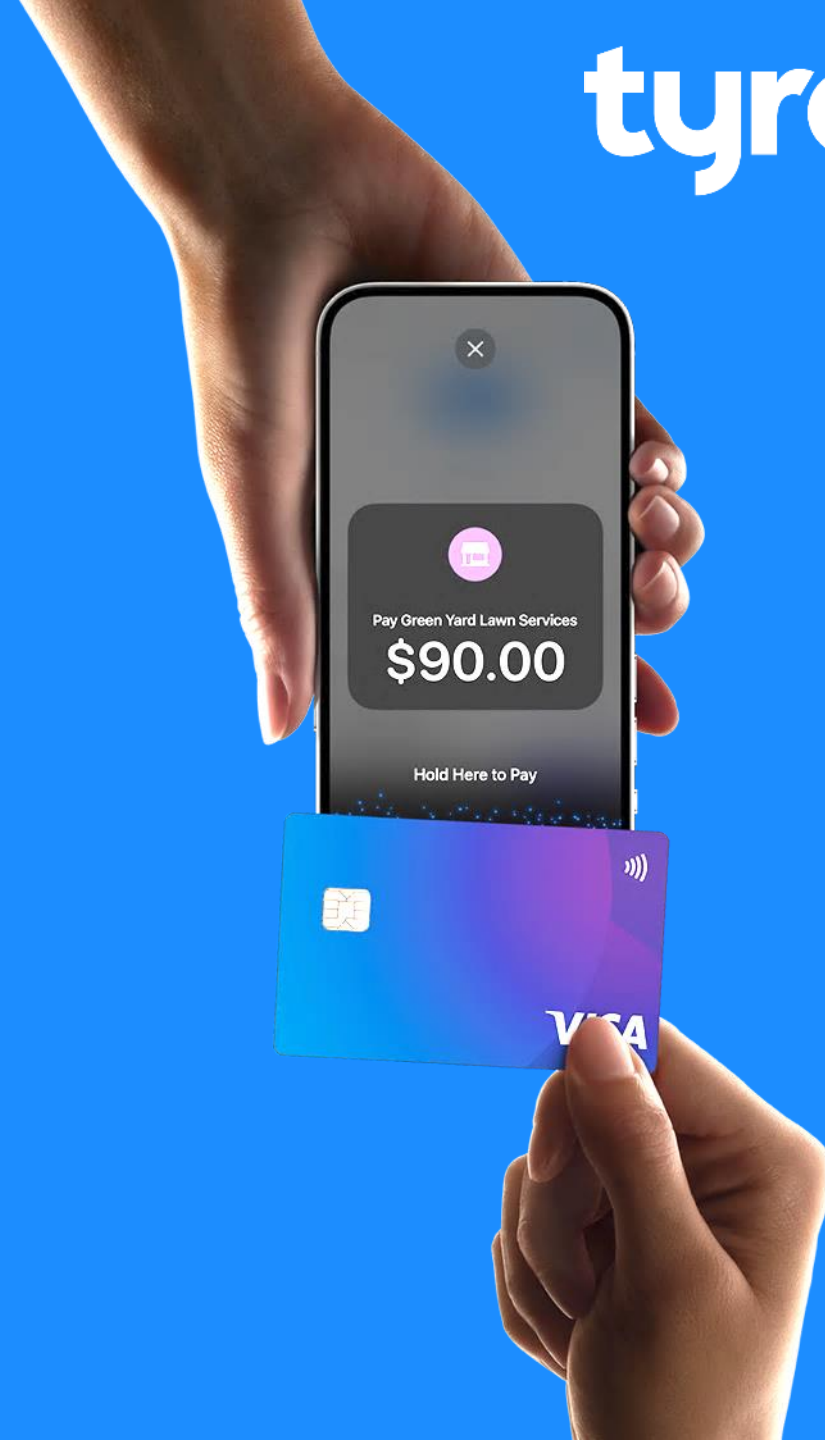
All amounts are in Australian dollars.

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CHAIR'S ADDRESS TO SHAREHOLDERS



Fiona Pak-Poy
Chair





APPOINTMENT OF GLOBAL PAYMENTS LEADER AS NEW CEO



Nigel Lee

Chief Executive
Officer (designate)
Joins 12 Jan 2026

Over 25 years' global leadership experience across payments, fintech and digital sectors

Proven track record in scaling businesses, driving growth, and executing successful digital and commercial transformations

Deep payments expertise across issuing, acquiring, software and hardware solutions



SUPPORTED BY A HIGHLY EXPERIENCED AND DIVERSE LEADERSHIP TEAM



Steen Andersson
Chief Product
Officer



Steve Willson
Chief Technology
Officer



Adriano Perillo
CEO Tyro Health



Jo Moxey
Interim Chief
Growth Officer



Emma Burke
Chief Financial
Officer



Monica Fiumara
Chief People &
Comms Officer

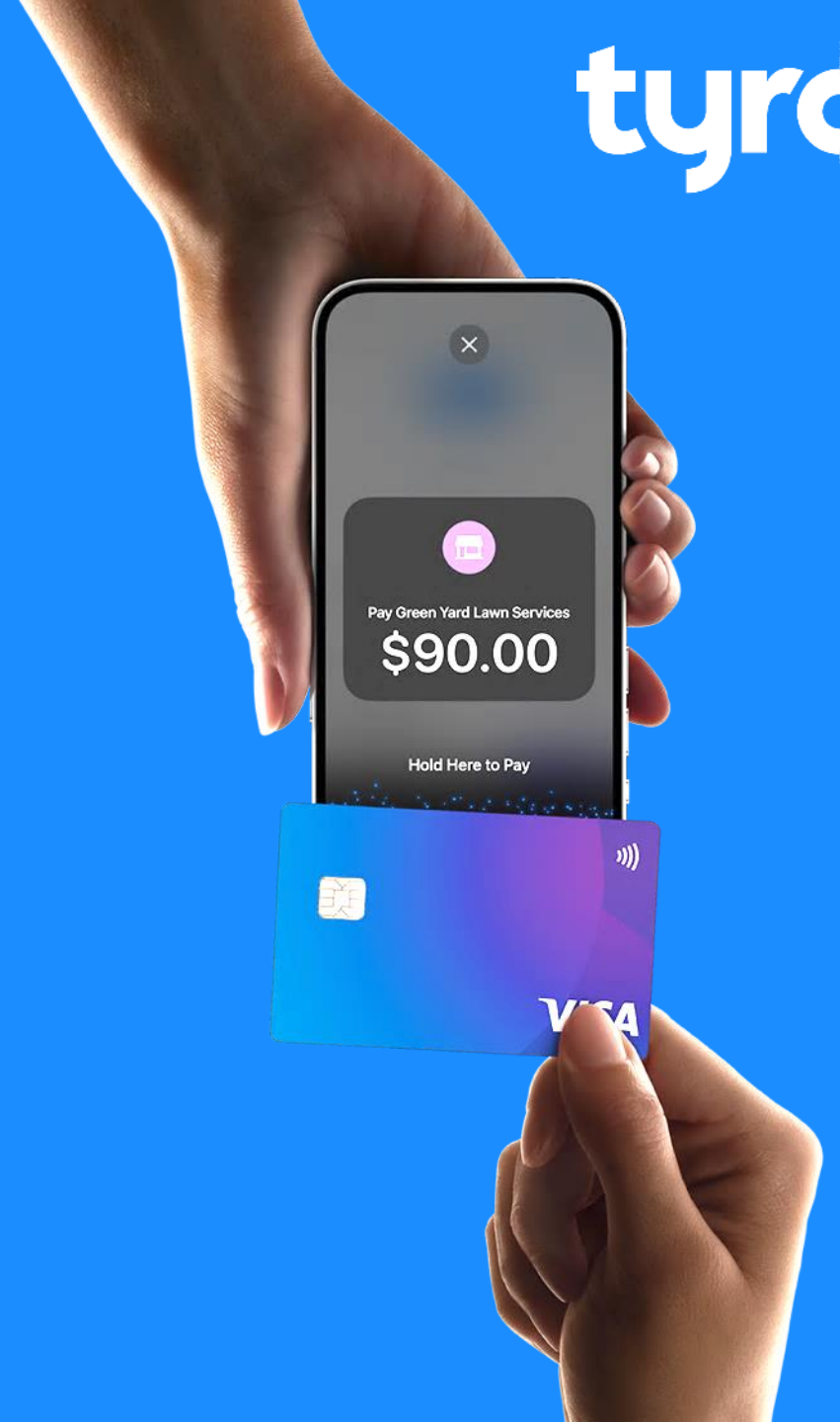


Steven Chapman
Chief Risk Officer

CEO'S ADDRESS TO SHAREHOLDERS



Jon Davey
CEO and Managing Director





WE'VE BUILT A MUCH MORE PROFITABLE AND RESILIENT BUSINESS

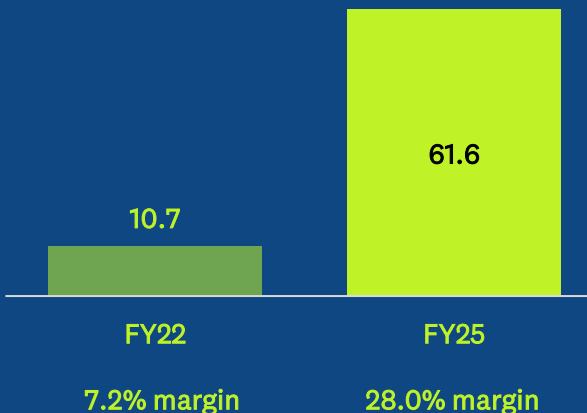
Gross profit¹

↑ **14% CAGR**



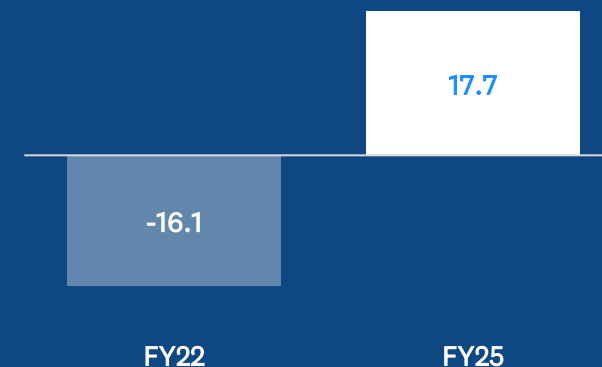
EBITDA²

↑ **79% CAGR**



Profit before tax³

↑ **\$33.7m**



¹ Gross profit (normalised), displayed in \$ millions, CAGR over 3-year period FY22 to FY25.

² EBITDA and EBITDA margin (normalised), displayed in \$ millions. CAGR over 3-year period FY22 to FY25.

³ Profit before tax (normalised), presented in \$ millions.

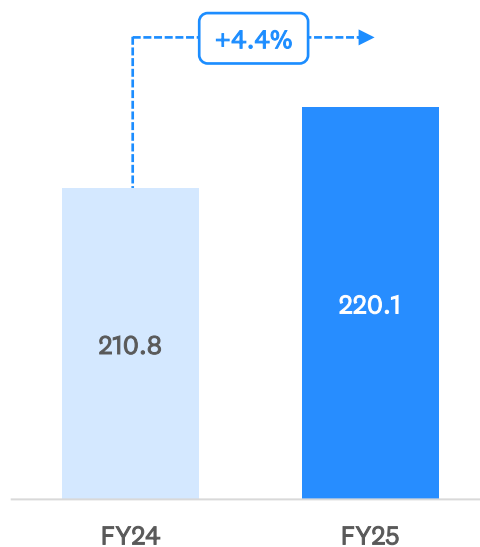
Note: Totals and movements based on unrounded numbers.



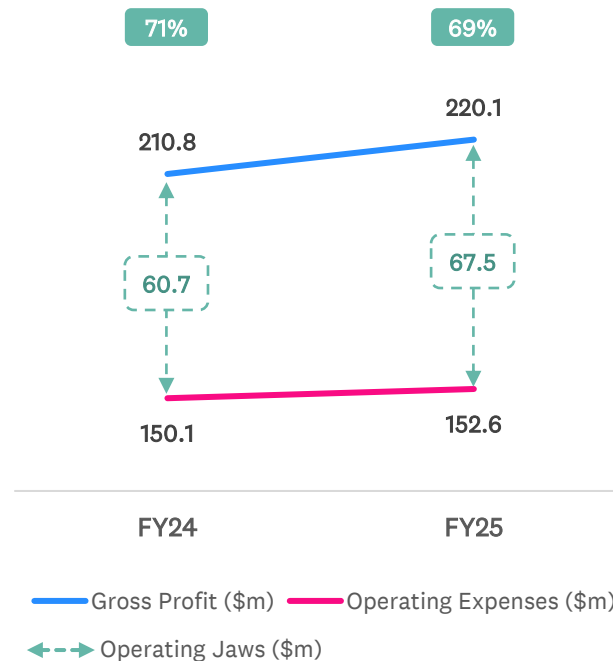
WE CONTINUED TO IMPROVE OPERATING EFFICIENCY IN FY25

Gross profit growth and improved operating efficiency led to 10.6% increase in EBITDA, in line with FY25 guidance

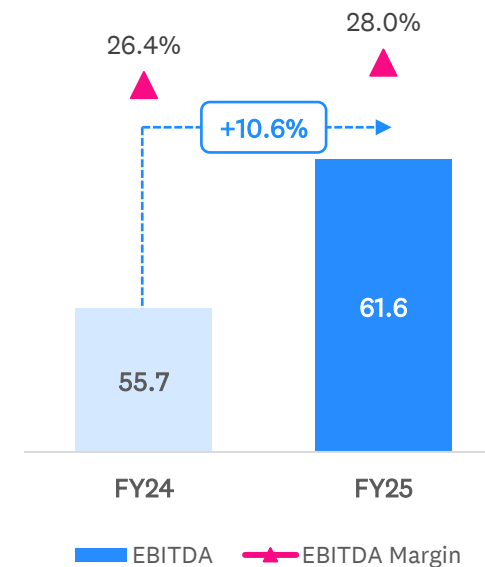
Gross Profit¹ (\$m)



Operating efficiency² (%)



EBITDA (\$m) and EBITDA margin (%)³



¹ Gross profit (normalised).

² Operating efficiency shows operating expenses (excluding lending and non-lending losses) as a percentage of gross profit (presented on a normalised basis).

³ EBITDA and EBITDA margin (normalised).

Note: Totals and movements based on unrounded numbers.



WELL-POSITIONED TO DELIVER STRONG OUTCOMES FOR SHAREHOLDERS



FY26 TO DATE:

**GROSS PROFIT AND EBITDA IN-LINE WITH GUIDANCE,
SUPPORTED BY:**

- **POSITIVE TREND IN PAYMENT VOLUMES**
- **DISCIPLINED EXPENSE MANAGEMENT**

FY26 GUIDANCE¹:

GROSS PROFIT
\$230m - \$240m

EBITDA MARGIN
28.5% - 30%

MEDIUM-TERM VALUE DRIVERS

MORE PROFITABLE BUSINESS

IMPROVED GROWTH OUTLOOK

**WELL CAPITALISED WITH
STRONG CASH FLOW
GENERATION**



THANK YOU