

**APS330**

**PRUDENTIAL DISCLOSURE**

**30 September 2021**



TYRO PAYMENTS LIMITED - ABN 49 103 575 042

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# APS 330 Prudential Disclosure

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## Table of Contents<sup>1</sup>

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**Attachment A: Capital Disclosure Template** – not applicable for this reporting period. This attachment will be disclosed in the December 2021 reporting period.

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<b>Attachment B: Main Features of Capital Instruments</b>	<b>3</b>
Table 2: Main Features	3
<b>Attachment C: Risk Exposures and Assessment</b>	<b>4</b>
Table 3: Capital Adequacy	4
Table 4: Credit Risk	4
Table 5: Securitisation	5

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

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# APS 330 Prudential Disclosure

30 September 2021

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## 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
<b>Total credit risk</b>	<b>125.8</b>	<b>101.8</b>
Operational risk	13.5	13.5
<b>Total risk weighted assets</b>	<b>139.3</b>	<b>115.3</b>

  

Capital adequacy ratios	30 Sep 2021	30 Jun 2021
	%	%
Common Equity Tier 1 Capital	54%	71%
Tier 1 Capital	54%	71%
<b>Total Capital</b>	<b>55%</b>	<b>73%</b>

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

Credit risk exposure by major types	Total	Total	Quarter Average
	30 Sep 2021	30 Jun 2021	
	\$'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	Total	Quarter Average
	30 Sep 2021	30 Jun 2021	
	\$'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.

