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ASX ANNOUNCEMENT FY26

TYRO DELIVERS FY26 GUIDANCE WITH STRONG FINANCIALS AND AN IMPROVED OUTLOOK FOR FY27

RESULTS HIGHLIGHTS

- Gross Profit increased 5.3% to $231.8 million.
- EBITDA increased 8.6% to $66.9 million.
- Normalised Profit Before Tax increased 40.0% to $24.7 million.
- Free Cash Flow increased 49.5% to $29.4 million.
- Growth momentum in priority markets, including Allied Health up 26% and Dental up 19%.
- eCommerce volumes grew by 25%.
- Number of banking accounts increased by 35%.

Sydney, 25 August 2026 – Tyro Payments Limited (ASX: TYR) today announced strong financial results for the year ended 30 June 2026 (FY26) delivering guidance and entering FY27 with an improved outlook for growth.

The results reflect top-line growth and improved merchant retention driven by disciplined execution and the reshaping and acceleration of the business.

During FY26, investments were made in high conviction growth areas to expand reach across SME, enterprise and franchise customers, with key customer wins including Bakers Delight, Lune and Drummond Golf.

Health continues to take share in Australia's $110 billion health market, reaching $7.9 billion of TTV while growing at approximately twice the rate of the broader market over the last three years.

The focus on banking has resulted in a 35% increase in new accounts, a 27% increase in deposits and a 19% increase in loan origination. These customers stay longer and with the acquisition of Thriday - which broadens Tyro's accounting and financial management offering - multi-product adoption and customer value is increasing.

Nigel Lee, Tyro CEO, commented:

"We delivered our guidance and strengthened earnings and cash generation, despite a challenging macroeconomic environment."

"Our focus is to deepen our SME relationships, win more enterprise and franchise customers, and accelerate growth in Health, eCommerce and Banking. We've entered FY27 with momentum, having already won exciting new customers following investments in markets where we have the strongest right to win."

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Tyro is focused on executing its growth agenda in FY27

Nigel Lee, Tyro CEO, said:
"Tyro is uniquely positioned in Australia. Global providers treat Australia as a market; we treat it as our home. This means we can move faster, be more responsive and tailor our products to better support our customers."

"FY27 presents a huge opportunity for Tyro. Our increasingly cash generative business and strong balance sheet give us the flexibility to invest in the capabilities that matter most to our customers while maintaining disciplined execution and creating long-term value for our shareholders."

Summary of Results
(normalised unless stated otherwise)

	FY26 $m	FY25 $m	Growth
Gross profit	231.8	220.1	5.3%
EBITDA	66.9	61.6	8.6%
EBITDA margin	28.9%	28.0%	0.9 ppts
Profit before tax (normalised)	24.7	17.7	40.0%
Profit before tax (statutory)	22.3	17.8	25.2%

For detail of normalisations, refer to Tyro's FY26 Annual Report and the Appendix to the FY26 Investor Briefing Presentation.

Outlook and Guidance
Tyro expects continued gross profit growth with strong financial discipline.

Earning guidance range for FY27			
Gross profit[1]	$240 million	to	$255 million
EBITDA margin[2]	28.5%	to	30.5%

1 Normalised gross profit is adjusted to reflect the Bendigo Alliance gross profit share not deducted from statutory gross profit but reflected within the movement on commission liability relating to the Bendigo Alliance.
2 Tyro uses EBITDA as a non-IFRS measure of business performance, which excludes the non-cash impact of share-based payments expense, share of loss from associates, the non-cash accounting impact of the Bendigo Alliance and other one-off costs.

Tyro's Investor Webinar
A webinar hosted by Nigel Lee (CEO) and Emma Burke (CFO) will be held for investors today at 9:30am (AEST). Attendees can register via this link: https://webcast.openbriefing.com/tyr-fyr-2026/

For detailed commentary, please refer to Tyro's FY26 Annual Report and FY26 Investor Briefing Presentation.

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Pursuant to Listing Rule 15.5, Tyro confirms this document has been authorised for release by its Board of Directors.

About Tyro

In 2003, Tyro set out to make payments the easiest part of doing business. Today, we power more than 77,800 merchants across Australia with in-store, online and on-the-go payment solutions. With over 580 integrations, we create seamless payment experiences for hospitality, retail, services and health providers, with integrated banking, lending and accounting solutions designed to help unlock the potential of every business.

Forward-Looking Statements

This announcement may contain statements that are, or may be deemed to be, forward-looking statements. Please refer to our FY26 Results Investor Presentation for the disclaimer relating to forward-looking statements as well as the disclaimers relating to the FY26 results.