

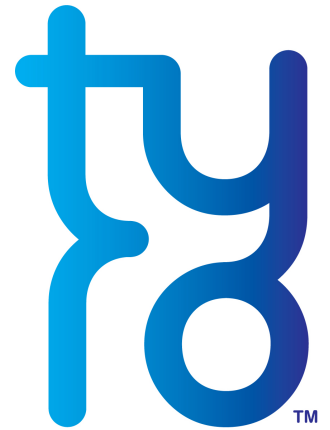
CAPITAL STRUCTURE – report date 31 December 2011, disclosure date 21 January 2012

Tier 1 Capital	\$
Paid up ordinary shares	30,401,219
Reserves	9,473,506
Retained earnings including current year earnings	(28,734,492)
Gross Tier 1 Capital	11,140,232
less deductions from Tier 1 capital	0
Costs associated with debit raisings	(12,240)
50/50 deductions from Tier 1 Capital (AFS Assets)	(51,845)
Total Tier 1 Capital Deductions	(64,085)
Net Tier 1 capital	11,076,147
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	73,614
Lower Tier 2 Capital	0
Gross Tier 2 Capital	73,614
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(51,845)
Total Tier 2 capital deductions	(51,845)
Net Tier 2 Capital	21,769
Total capital base	11,097,916

The disclosure of this capital adequacy information is in line with APRA Prudential Standard APS 330 Capital Adequacy: Public Disclosure of Prudential Information.

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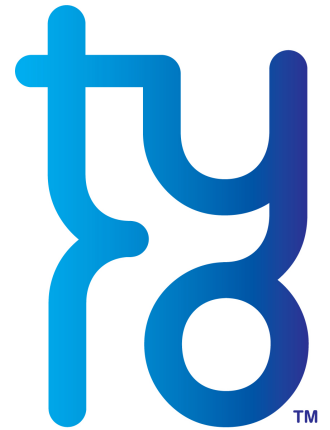


CAPITAL ADEQUACY – report date 31 December, disclosure date 21 January 2012

Standardised approach	
Government	0
Bank	769,788
Other	2,945,009
Total capital requirement subject to standardised approach	3,714,797
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	2,174,287
Total RWA **	5,889,084

* Tyro does not hold a trading book, therefore market risk is not applicable.

Capital Ratios %	
Total Capital Ratio	188%
Tier 1 Capital Ratio	188%



CREDIT RISK – report date 31 December 11, disclosure date 21 January 2012

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	19,642,452	18,026,935
Investment securities	0	0
Due from other financial institutions	0	0
Other assets	4,388,309	3,421,080
Total exposures	24,030,761	21,448,015
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	16,326,086	14,652,410
Bank	3,848,939	3,885,382
Corporate	1,702,028	851,014
Other	2,153,708	2,059,209
Total exposures	24,030,761	21,448,015
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other**	890	196,567

*Tyro Payments as at 31 December 2011 has no past due or impaired loans and as such holds no specific provisions against any of the above portfolios.

** General credit risk provision.