



CAPITAL STRUCTURE – report date 31 December 2012, disclosure date 21 Jan 2013

Tier 1 Capital	\$
Paid up ordinary shares	33,200,663
Reserves	6,874,569
Retained earnings including current year earnings	-27,259,655
Gross Tier 1 Capital	12,815,576
less deductions from Tier 1 capital	0
Costs associated with debit raisings	0
50/50 deductions from Tier 1 Capital (AFS Assets)	-93,704
Total Tier 1 Capital Deductions	-93,704
Net Tier 1 capital	12,721,872
Tier 2 Capital	
Upper Tier 2 Capital (includes credit risk prov.)	137,848
Lower Tier 2 Capital	0
Gross Tier 2 Capital	137,848
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	-93,704
Total Tier 2 capital deductions	-93,704
Net Tier 2 Capital	44,144
Total capital base	12,766,016

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 2012, disclosure date 21 Jan 2013

Standardised approach	
Government	0
Bank	1,378,361
Other	3,709,526
Total capital requirement subject to standardised approach	5,087,887
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,499,143
Total RWA **	6,587,030

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

Capital Ratios %	
Total Capital Ratio	194%
Tier 1 Capital Ratio	193%

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



CREDIT RISK – report date 31 December 12, disclosure date 21 Jan 2013

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	25,990,177	23,526,039
Investment securities	0	0
Due from other financial institutions	0	0
Other assets	5,347,548	4,722,978
Total exposures	31,337,725	28,249,017
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	19,524,385	18,591,059
Bank	6,891,806	5,445,524
Corporate	2,416,288	1,688,409
Other	2,505,245	2,524,025
Total exposures	31,337,725	28,249,017
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other	36,723	279,690

*Tyro Payments as at 31 December 2012 has no past due or impaired loans and as such holds no specific provisions against any of the above portfolios.