



**CAPITAL STRUCTURE** – report date 30 June 2012, disclosure date 21 July 2012

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	33,197,663
Reserves	6,742,569
Retained earnings including current year earnings	(28,366,480)
<b>Gross Tier 1 Capital</b>	<b>11,573,751</b>
less deductions from Tier 1 capital	0
Costs associated with debit raisings	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(94,648)
<b>Total Tier 1 Capital Deductions</b>	<b>(94,648)</b>
<b>Net Tier 1 capital</b>	<b>11,479,104</b>
<b>Tier 2 Capital</b>	
Upper Tier 2 Capital (includes credit risk prov.)	121,526
Lower Tier 2 Capital	0
<b>Gross Tier 2 Capital</b>	<b>121,526</b>
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(94,648)
Total Tier 2 capital deductions	(94,648)
Net Tier 2 Capital	26,878
Total capital base	11,505,981

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

[tyro payments](http://tyro.payments)  
abn 49 103 575 042

125 york street  
sydney nsw 2000  
p+61 2 8907 1700  
f+61 2 8907 1777  
h+1 300 966 639  
[www.tyro.com](http://www.tyro.com)



**CAPITAL ADEQUACY** – report date 30 June 2012, disclosure date 21 July 2012

<b>Standardised approach</b>	
Government	0
Bank	833,292
Other	2,652,796
<b>Total capital requirement subject to standardised approach</b>	<b>3,486,088</b>
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,789,498
<b>Total RWA **</b>	<b>5,275,585</b>

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

<b>Capital Ratios %</b>	
Total Capital Ratio	218%
Tier 1 Capital Ratio	218%

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 30 June 12, disclosure date 21 July 2012

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Cash and liquid assets	19,912,871	19,533,381
Investment securities	0	0
Due from other financial institutions	0	0
Other assets	3,723,454	3,359,911
<b>Total exposures</b>	<b>23,636,326</b>	<b>22,893,292</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Government	16,120,881	15,877,045
Bank	4,166,458	4,017,195
Corporate	1,038,442	713,750
Other	2,310,545	2,285,301
<b>Total exposures</b>	<b>23,636,326</b>	<b>22,893,292</b>
<b>Write offs by portfolio*</b>	<b>Amounts written off</b>	<b>General reserve for credit loss</b>
Government	0	0
Bank	0	0
Corporate	0	0
Other**	34,517	211,398

\*Tyro Payments as at 30 June 2012 has no past due or impaired loans and as such holds no specific provisions against any of the above portfolios.

\*\* General credit risk provision.