



CAPITAL STRUCTURE – report date 30 June 2014, disclosure date 21 July 2014 (Updated 12 Aug 2014)

Tier 1 Capital	\$
Paid up ordinary shares	33,911,811
Reserves	7,673,043
Retained earnings including current year earnings	-15,713,285
Gross Tier 1 Capital	25,871,569
less deductions from Tier 1 capital	0
Deferred tax assets in excess of deferred tax liabilities	-5,574,985
Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments)	-381,381
Total Tier 1 Capital Deductions	-5,956,366
Common Equity Tier 1 Capital	19,915,204
Tier 2 Capital	124,391
Level 1 Total Capital	20,039,595

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 30 June 2014, disclosure date 21 July 2014 (Updated 12 Aug 2014)

Standardised approach	
Government	0
Bank	1,157,360
Other	8,793,958
Total capital requirement subject to standardised approach	9,951,319
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,558,100
Total RWA **	11,509,419

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

Capital Ratios %	
Total Capital Ratio	174%
Tier 1 Capital Ratio	173%

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 2014, disclosure date 21 July 2014 (Updated 12 Aug 2014)

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	10,844,738	10,760,742
Investment securities	0	0
Due from other financial institutions	4,795,529	3,967,672
Other assets	9,449,213	9,566,319
Total exposures	25,089,480	24,294,732
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	7,611,746	7,530,000
Bank	5,786,802	5,583,835
Corporate	3,031,285	2,649,634
Other	8,659,647	8,531,263
Total exposures	25,089,480	24,294,732
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other	109,669	367,440

*Tyro Payments as at 30 June 2014 has no past due or impaired loans.