



CAPITAL STRUCTURE – report date 31 March 2012, disclosure date 21 April 2012

Tier 1 Capital	\$
Paid up ordinary shares	33,132,155
Reserves	6,772,569
Retained earnings including current year earnings	-28,840,383
Gross Tier 1 Capital	11,064,341
less deductions from Tier 1 capital	0
Costs associated with debit raisings	0
50/50 deductions from Tier 1 Capital (AFS Assets)	-51,852
Total Tier 1 Capital Deductions	-51,852
Net Tier 1 capital	11,012,489
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	65,937
Lower Tier 2 Capital	0
Gross Tier 2 Capital	65,937
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	-51,852
Total Tier 2 capital deductions	-51,852
Net Tier 2 Capital	14,085
Total capital base	11,026,574

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 March 2012, disclosure date 21 April 2012

Standardised approach	
Government	0
Bank	773,586
Other	2,393,853
Total capital requirement subject to standardised approach	3,167,440
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	2,174,312
Total RWA **	5,341,752

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

Capital Ratios %	
Total Capital Ratio	206%
Tier 1 Capital Ratio	206%

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 March 12, disclosure date 21 April 2012

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	19,153,890	19,398,171
Investment securities	0	0
Due from other financial institutions	0	0
Other assets	2,996,367	3,692,338
Total exposures	22,150,258	23,090,510
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	15,633,210	15,979,648
Bank	3,867,932	3,858,436
Corporate	389,058	1,045,543
Other	2,260,057	2,206,883
Total exposures	22,150,258	23,090,510
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other**	2,062	205,529

*Tyro Payments as at 31 March 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.