



CAPITAL STRUCTURE – report date 31 March 2014, disclosure date 21 April 2014

Tier 1 Capital	\$
Paid up ordinary shares	33,755,614
Reserves	7,598,866
Retained earnings including current year earnings	-16,291,900
Gross Tier 1 Capital	25,062,579
less deductions from Tier 1 capital	0
Deferred tax assets in excess of deferred tax liabilities	-5,483,000
Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments)	-399,134
Total Tier 1 Capital Deductions	-5,882,134
Common Equity Tier 1 Capital	19,180,447
Tier 2 Capital	117,804
Level 1 Total Capital	19,298,250

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 2014, disclosure date 21 April 2014

Standardised approach	
Government	0
Bank	1,076,174
Other	8,348,110
Total capital requirement subject to standardised approach	9,424,283
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,539,081
Total RWA **	10,963,365

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

Capital Ratios %	
Total Capital Ratio	176%
Tier 1 Capital Ratio	175%

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 2014, disclosure date 21 April 2014

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	10,676,745	9,513,214
Investment securities	0	0
Due from other financial institutions	3,727,715	5,761,260.70
Other assets	9,095,524	8,982,992
Total exposures	23,499,984	24,257,467
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	7,448,254	4,823,831
Bank	5,380,868	7,151,290
Corporate	2,267,983	3,890,744
Other	8,402,880	8,391,601
Total exposures	23,499,984	24,257,467
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other	85,125	371,484

*Tyro Payments as at 31 March 2014 has no past due or impaired loans.