

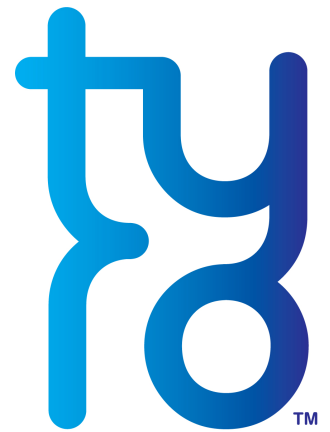
CAPITAL STRUCTURE – report date 30 September 2011, disclosure date 21 October 2011

Tier 1 Capital	\$
Paid up ordinary shares	30,401,219
Reserves	6,344,466
Retained earnings including current year earnings	(27,885,725)
Gross Tier 1 Capital	8,859,960
less deductions from Tier 1 capital	0
Costs associated with debit raisings	(49,383)
50/50 deductions from Tier 1 Capital (AFS Assets)	(53,555)
Total Tier 1 Capital Deductions	102,938
Net Tier 1 capital	8,757,022
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	59,322
Lower Tier 2 Capital	0
Gross Tier 2 Capital	59,322
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(53,555)
Total Tier 2 capital deductions	(53,555)
Net Tier 2 Capital	5,767
Total capital base	8,762,789

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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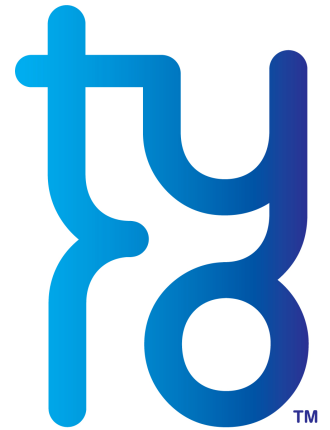


CAPITAL ADEQUACY – report date 30 September, disclosure date 21 October – quarterly

Standardised approach	
Government	0
Bank	784,365
Other	1,886,609
Total capital requirement subject to standardised approach	2,670,974
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	2,074,759
Total RWA **	4,745,733

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

Capital Ratios %	
Total Capital Ratio	185%
Tier 1 Capital Ratio	184%



CREDIT RISK – report date 30 September 11, disclosure date 21 October 2011

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	16,411,417	16,106,033
Investment securities	0	0
Due from other financial institutions	0	1,015,939
Other assets	2,453,851	2,345,101
Total exposures	18,865,268	19,467,073
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	12,978,733	12,685,308
Bank	3,921,825	3,916,267
Corporate	0	987,902
Other	1,964,710	1,877,596
Total exposures	18,865,268	19,467,073
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other**	60	164,895

*Tyro Payments as at 30 September 2011 has no past due or impaired loans and as such holds no specific provisions against any of the above portfolios.

** General credit risk provision.