



**CAPITAL STRUCTURE** – report date 30 September 2012, disclosure date 21 Oct 2012

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	33,200,663
Reserves	6,808,569
Retained earnings including current year earnings	-28,108,058
<b>Gross Tier 1 Capital</b>	<b>11,901,174</b>
less deductions from Tier 1 capital	0
Costs associated with debit raisings	0
50/50 deductions from Tier 1 Capital (AFS Assets)	-94,399
<b>Total Tier 1 Capital Deductions</b>	<b>-94,399</b>
<b>Net Tier 1 capital</b>	<b>11,806,775</b>
<b>Tier 2 Capital</b>	
Upper Tier 2 Capital (includes credit risk prov.)	125,993
Lower Tier 2 Capital	0
<b>Gross Tier 2 Capital</b>	<b>125,993</b>
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	-94,399
Total Tier 2 capital deductions	-94,399
Net Tier 2 Capital	31,594
Total capital base	11,838,369

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 September 2012, disclosure date 21 Oct 2012

<b>Standardised approach</b>	
Government	0
Bank	799,848
Other	3,045,100
<b>Total capital requirement subject to standardised approach</b>	<b>3,844,949</b>
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,789,498
<b>Total RWA **</b>	<b>5,634,446</b>

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

<b>Capital Ratios %</b>	
Total Capital Ratio	210%
Tier 1 Capital Ratio	210%

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 September 12, disclosure date 21 Oct 2012

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Cash and liquid assets	21,061,901	20,487,386
Investment securities	0	0
Due from other financial institutions	0	0
Other assets	4,098,407	3,910,931
<b>Total exposures</b>	<b>25,160,309</b>	<b>24,398,317</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Government	17,657,733	16,889,307
Bank	3,999,241	4,082,850
Corporate	960,529	999,486
Other	2,542,805	2,426,675
<b>Total exposures</b>	<b>25,160,309</b>	<b>24,398,317</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	30,520	235,665

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