



CAPITAL STRUCTURE – report date 30 Sept 2013, disclosure date 21 Oct 2013

Tier 1 Capital	\$
Paid up ordinary shares	33,220,723
Reserves	7,022,965
Retained earnings including current year earnings	-17,939,505
Gross Tier 1 Capital	22,304,183
less deductions from Tier 1 capital	0
Deferred tax assets in excess of deferred tax liabilities	-6,213,113
Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments)	-351,984
Total Tier 1 Capital Deductions	-6,565,096
Common Equity Tier 1 Capital	15,739,088
Tier 2 Capital	80,434
Level 1 Total Capital	15,819,521

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 Sept 2013, disclosure date 21 Oct 2013

Standardised approach	
Government	0
Bank	581,155
Other	4,335,445
Total capital requirement subject to standardised approach	4,916,600
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,518,085
Total RWA **	6,434,685

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

Capital Ratios %	
Total Capital Ratio	246%
Tier 1 Capital Ratio	245%

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 Sept 13, disclosure date 21 Oct 2013

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	26,616,528	25,708,655
Investment securities	0	0
Due from other financial institutions	0	0
Other assets	6,925,066	5,951,333
Total exposures	33,541,594	31,659,988
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	23,078,988	22,132,791
Bank	4,302,271	4,287,207
Corporate	3,368,626	2,461,731
Other	2,791,709	2,778,259
Total exposures	33,541,594	31,659,988
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other	60,791	311,448

*Tyro Payments as at 30 September 2013 has no past due or impaired loans.