



CAPITAL STRUCTURE – report date 30 September 2014, disclosure date 21 October 2014

Tier 1 Capital	\$
Paid up ordinary shares	33,932,033
Reserves	7,977,334
Retained earnings including current year earnings	-15,083,456
Gross Tier 1 Capital	26,825,910
less deductions from Tier 1 capital	0
Deferred tax assets in excess of deferred tax liabilities	-5,305,059
Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments)	-415,672
Total Tier 1 Capital Deductions	-5,720,730
Common Equity Tier 1 Capital	21,105,181
Tier 2 Capital	111,704
Level 1 Total Capital	21,216,885

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 2014, disclosure date 21 October 2014

Standardised approach	
Government	0
Bank	1,052,863
Other	7,883,459
Total capital requirement subject to standardised approach	8,936,322
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,558,100
Total RWA **	10,494,422

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

Capital Ratios %	
Total Capital Ratio	202%
Tier 1 Capital Ratio	201%

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 2014, disclosure date 21 October 2014

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	18,016,984	14,430,861
Investment securities	0	0
Due from other financial institutions	0	2,120,694
Other assets	9,407,170	9,705,263
Total exposures	27,424,154	26,256,818
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	13,746,851	10,679,299
Bank	5,264,313	5,525,558
Corporate	0	1,515,642
Other	8,412,990	8,536,319
Total exposures	27,424,155	26,256,818
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other	38,303	367,440

*Tyro Payments as at 30 September 2014 has no past due or impaired loans.