

CAPITAL STRUCTURE – report date 30 June 2011, disclosure date 21 July 2011

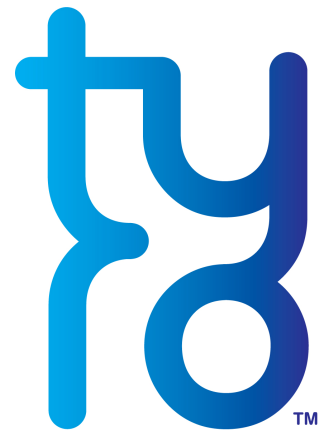
(Updated 29 September 2011)

Tier 1 Capital	\$
Paid up ordinary shares	30,401,219
Reserves	6,344,466
Retained earnings including current year earnings	(27,769,843)
Gross Tier 1 Capital	8,975,842
less deductions from Tier 1 capital	0
Costs associated with debit raisings	(86,947)
50/50 deductions from Tier 1 Capital (AFS Assets)	(53,468)
Total Tier 1 Capital Deductions	(140,415)
Net Tier 1 capital	8,835,427
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	68,287
Lower Tier 2 Capital	0
Gross Tier 2 Capital	68,287
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(53,468)
Total Tier 2 capital deductions	(53,468)
Net Tier 2 Capital	14,819
Total capital base	8,850,246

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
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



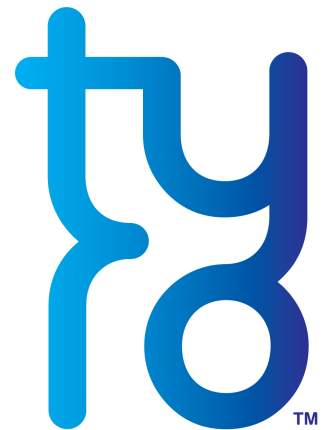
CAPITAL ADEQUACY – report date 30 June, disclosure date 21 July – quarterly

(Updated 29 September 2011)

Standardised approach	
Government	0
Bank	782,141
Other	2,606,061
Total capital requirement subject to standardised approach	3,388,202
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	2,074,759
Total RWA **	5,462,961

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

Capital Ratios %	
Total Capital Ratio	162%
Tier 1 Capital Ratio	161%



CREDIT RISK – report date 30 June 11, disclosure date 21 July 2011 (Updated 29 September 2011)

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	15,800,648	15,530,553
Investment securities	0	0
Due from other financial institutions	2,031,878	5,449,136
Other assets	2,236,352	2,213,241
Total exposures	20,068,878	23,192,930
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	12,391,882	12,484,825
Bank	3,910,709	5,008,925
Corporate	1,975,804	3,919,137
Other	1,790,483	1,780,043
Total exposures	20,068,878	23,192,930
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other**	4,660	142,995

*Tyro Payments as at 30 June 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.