

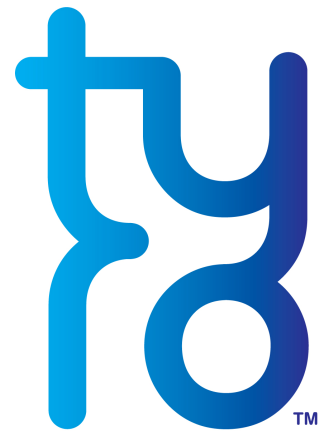
**CAPITAL STRUCTURE** – report date 30 September 2011, disclosure date 21 October 2011

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	30,401,219
Reserves	6,344,466
Retained earnings including current year earnings	(27,885,725)
<b>Gross Tier 1 Capital</b>	<b>8,859,960</b>
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)
<b>Total Tier 1 Capital Deductions</b>	<b>102,938</b>
<b>Net Tier 1 capital</b>	<b>8,757,022</b>
<b>Tier 2 Capital</b>	
Upper Tier 2 Capital (credit risk prov.)	59,322
Lower Tier 2 Capital	0
<b>Gross Tier 2 Capital</b>	<b>59,322</b>
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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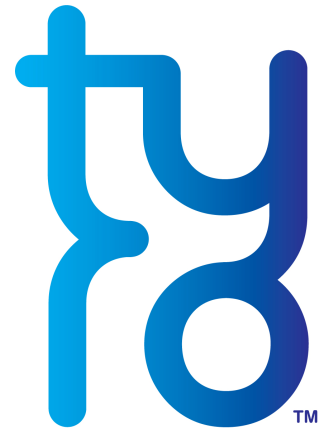


**CAPITAL ADEQUACY** – report date 30 September, disclosure date 21 October – quarterly

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

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

<b>Capital Ratios %</b>	
Total Capital Ratio	185%
Tier 1 Capital Ratio	184%



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

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
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
<b>Total exposures</b>	<b>18,865,268</b>	<b>19,467,073</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
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
<b>Total exposures</b>	<b>18,865,268</b>	<b>19,467,073</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**	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.