

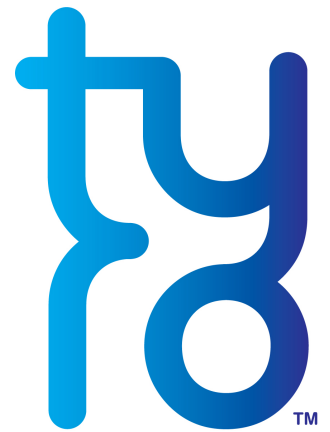
**CAPITAL STRUCTURE** – report date 31 December 2011, disclosure date 21 January 2012

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	30,401,219
Reserves	9,473,506
Retained earnings including current year earnings	(28,734,492)
<b>Gross Tier 1 Capital</b>	<b>11,140,232</b>
less deductions from Tier 1 capital	0
Costs associated with debit raisings	(12,240)
50/50 deductions from Tier 1 Capital (AFS Assets)	(51,845)
<b>Total Tier 1 Capital Deductions</b>	<b>(64,085)</b>
<b>Net Tier 1 capital</b>	<b>11,076,147</b>
<b>Tier 2 Capital</b>	
Upper Tier 2 Capital (credit risk prov.)	73,614
Lower Tier 2 Capital	0
<b>Gross Tier 2 Capital</b>	<b>73,614</b>
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(51,845)
Total Tier 2 capital deductions	(51,845)
Net Tier 2 Capital	21,769
Total capital base	11,097,916

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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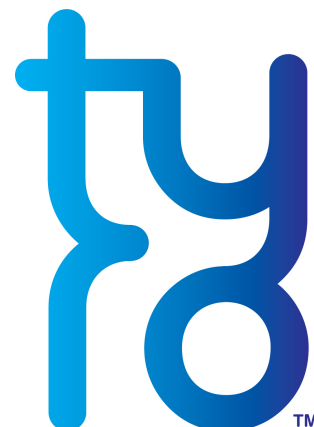


**CAPITAL ADEQUACY** – report date 31 December, disclosure date 21 January 2012

<b>Standardised approach</b>	
Government	0
Bank	769,788
Other	2,945,009
<b>Total capital requirement subject to standardised approach</b>	<b>3,714,797</b>
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	2,174,287
<b>Total RWA **</b>	<b>5,889,084</b>

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

<b>Capital Ratios %</b>	
Total Capital Ratio	188%
Tier 1 Capital Ratio	188%



**CREDIT RISK** – report date 31 December 11, disclosure date 21 January 2012

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Cash and liquid assets	19,642,452	18,026,935
Investment securities	0	0
Due from other financial institutions	0	0
Other assets	4,388,309	3,421,080
<b>Total exposures</b>	<b>24,030,761</b>	<b>21,448,015</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Government	16,326,086	14,652,410
Bank	3,848,939	3,885,382
Corporate	1,702,028	851,014
Other	2,153,708	2,059,209
<b>Total exposures</b>	<b>24,030,761</b>	<b>21,448,015</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**	890	196,567

\*Tyro Payments as at 31 December 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.