



CAPITAL STRUCTURE – report date 31 December 2014, disclosure date 21 January 2015

Tier 1 Capital	\$
Paid up ordinary shares	33,932,033
Reserves	8,359,706
Retained earnings including current year earnings	-14,720,068
Gross Tier 1 Capital	27,571,670
less deductions from Tier 1 capital	
Deferred tax assets in excess of deferred tax liabilities	-5,140,980
Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments)	-545,051
Total Tier 1 Capital Deductions	-5,686,031
Common Equity Tier 1 Capital	21,885,640
Tier 2 Capital	181,381
Level 1 Total Capital	22,067,021

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 2014, disclosure date 21 January 2015

Standardised approach	
Government	0
Bank	1,207,260
Other	13,303,220
Total capital requirement subject to standardised approach	14,510,479
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,599,245
Total RWA **	16,109,724

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

Capital Ratios %	
Total Capital Ratio	137%
Tier 1 Capital Ratio	136%

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 31 December 2014, disclosure date 21 January 2015

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	14,491,848	16,254,416
Investment securities	0	0
Due from other financial institutions	0	0
Other assets	14,438,126	11,922,648
Total exposures	28,929,973	28,177,064
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	9,589,955	11,668,403
Bank	6,036,298	5,650,306
Corporate	0	0
Other	13,303,721	10,858,356
Total exposures	28,929,973	28,177,064
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other	41,706	386,903

*Tyro Payments as at 31 December 2014 has no past due or impaired loans.

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