



**CAPITAL STRUCTURE** – report date 30 June 2013, disclosure date 21 July 2013 (Updated 03 Sept 2013)

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	33,205,505
Reserves	6,969,427
Retained earnings including current year earnings	-18,575,098
<b>Gross Tier 1 Capital</b>	<b>21,599,834</b>
less deductions from Tier 1 capital	0
Deferred tax assets in excess of deferred tax liabilities	-6,496,663
Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments)	-335,945
<b>Total Tier 1 Capital Deductions</b>	<b>-6,832,608</b>
<b>Common Equity Tier 1 Capital</b>	<b>14,767,227</b>
<b>Tier 2 Capital</b>	<b>69,078</b>
<b>Level 1 Total Capital</b>	<b>14,836,305</b>

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 June 2013, disclosure date 21 July 2013 (Updated 03 Sept 2013)

<b>Standardised approach</b>	
Government	0
Bank	483,283
Other	3,524,887
<b>Total capital requirement subject to standardised approach</b>	<b>4,008,170</b>
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,518,085
<b>Total RWA **</b>	<b>5,526,255</b>

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

<b>Capital Ratios %</b>	
Total Capital Ratio	268%
Tier 1 Capital Ratio	267%

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 June 13, disclosure date 21 July 2013 (Updated 03 Sept 2013)

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Cash and liquid assets	24,800,782	24,105,783
Investment securities	0	0
Due from other financial institutions	0	0
Other assets	4,977,600	4,749,749
<b>Total exposures</b>	<b>29,778,382</b>	<b>28,855,532</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Government	21,186,594	20,570,820
Bank	2,416,413	3,293,191
Corporate	1,554,836	1,372,270
Other	4,620,539	3,619,250
<b>Total exposures</b>	<b>29,778,382</b>	<b>28,855,532</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	89,345	285,622

\*Tyro Payments as at 30 June 2013 has no past due or impaired loans and as such holds no specific provisions against any of the above portfolios.