



CAPITAL STRUCTURE – report date 31 March 2013, disclosure date 21 April 2013

Tier 1 Capital	\$
Paid up ordinary shares	33,205,505
Reserves	7,136,450
Retained earnings including current year earnings	-26,344,399
Gross Tier 1 Capital	13,997,556
less deductions from Tier 1 capital	0
Costs associated with debit raisings	0
Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments)	-277,745
Total Tier 1 Capital Deductions	-277,745
Common Equity Tier 1 Capital	13,719,811
Tier 2 Capital	66,582
Level 1 Total Capital	13,786,393

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 March 2013, disclosure date 21 April 2013

Standardised approach	
Government	0
Bank	833,994
Other	2,993,421
Total capital requirement subject to standardised approach	3,827,415
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,499,143
Total RWA **	5,326,558

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

Capital Ratios %	
Total Capital Ratio	259%
Tier 1 Capital Ratio	258%

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 March 13, disclosure date 21 April 2013

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	23,410,784	24,700,481
Investment securities	0	0
Due from other financial institutions	0	0
Other assets	4,521,898	4,934,723
Total exposures	27,932,682	29,635,203
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	19,955,047	19,739,716
Bank	4,169,970	5,530,888
Corporate	1,189,704	1,802,996
Other	2,617,962	2,561,603
Total exposures	27,932,682	29,635,203
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other	46,673	285,622

*Tyro Payments as at 31 March 2013 has no past due or impaired loans and as such holds no specific provisions against any of the above portfolios.