

Tyro Payments Limited

APS 330 Prudential Disclosure

31 March 2018

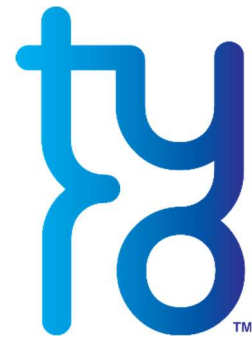
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Table 1: Capital disclosure – not applicable for this reporting period. This table will be disclosed in the June 2018 reporting period.



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All amounts are presented in Australian dollars and rounded to the nearest million.

**Table 2: Main Features of Capital Instruments**

APS 330 disclosures		Ordinary share capital
1	Issuer	Tyro Payments Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Corporations Act
<b>Regulatory treatment</b>		
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary Shares
8	Amount recognised in Regulatory Capital (Currency in mil, as of most recent reporting date)	\$140.6m
9	Par value of instrument	NA
10	Accounting classification	Contributed equity
11	Original date of issuance	03/02/2003
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
<b>Coupons/dividends</b>		
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

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**Table 3: Capital Adequacy**

Risk weighted assets	31 Mar 2018	31 Dec 2017
Bank & other financial institutions	20.1	13.4
Business lending	8.2	6.2
Government	-	-
Other	33.0	38.5
<b>Total credit risk</b>	<b>61.3</b>	<b>58.1</b>
Operational risk	6.8	6.8
<b>Total risk weighted assets</b>	<b>68.1</b>	<b>64.9</b>

Capital adequacy ratios	31 Mar 2018	31 Dec 2017
Common Equity Tier 1 Capital	149%	161%
Tier 1 Capital	149%	161%
<b>Total Capital</b>	<b>150%</b>	<b>162%</b>

**Table 4: Credit risk**

Credit risk exposure by major types	Total 31 Mar 2018	Total 31 Dec 2017	Quarter average
Cash and liquid assets	19.0	35.2	27.1
Investment securities	37.9	30.5	34.2
Due from other financial institutions	32.1	22.1	27.1
Loans	8.2	6.2	7.2
Other assets	33.3	39.1	36.2

Credit risk exposure by portfolio	Total 31 Mar 2018	Total 31 Dec 2017	Quarter average
Government	15.1	31.9	23.5
Bank & other financial institutions	74.2	56.5	65.4
Business lending	8.2	6.2	7.2
Corporate	-	-	-
Other	33.0	38.5	35.8

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**Table 4: Credit risk**

Impaired and past due facilities by portfolio	31 Mar 2018	31 Dec 2017
Past due facilities	-	-
Impaired facilities	-	-
Specific provisions	-	-
Charges for specific provisions	-	-
Write-offs	-	0.1

General reserves for credit losses	31 Mar 2018	31 Dec 2017
Reserve for credit losses	1.2	1.2
Collective provision for impairment	0.2	0.1

**Table 5: Securitisation**

Securitisation exposures	31 Mar 2018	31 Dec 2017
Total amount of exposures securitised	NA	NA
Recognised gain/(loss) on sale	NA	NA
Aggregate amount of off-balance sheet securitisation exposures	NA	NA