



CAPITAL STRUCTURE – report date 31 December 2013, disclosure date 21 January 2014

Tier 1 Capital	\$
Paid up ordinary shares	33,693,005
Reserves	7,259,868
Retained earnings including current year earnings	-16,899,338
Gross Tier 1 Capital	24,053,535
less deductions from Tier 1 capital	0
Deferred tax assets in excess of deferred tax liabilities	-5,747,533
Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments)	-411,886
Total Tier 1 Capital Deductions	-6,159,419
Common Equity Tier 1 Capital	17,894,117
Tier 2 Capital	153,733
Level 1 Total Capital	18,047,851

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 Decemeber 2013, disclosure date 21 January 2014

Standardised approach	
Government	0
Bank	1,784,343
Other	8,975,251
Total capital requirement subject to standardised approach	10,759,593
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,539,081
Total RWA **	12,298,675

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

Capital Ratios %	
Total Capital Ratio	147%
Tier 1 Capital Ratio	145%

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 2013, disclosure date 21 January 2014

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	8,349,682	17,483,105
Investment securities	0	0
Due from other financial institutions	7,794,807	3,897,403
Other assets	8,870,461	7,897,763
Total exposures	25,014,950	29,278,272
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	2,199,408	12,639,198
Bank	8,921,713	6,611,992
Corporate	5,513,506	4,441,066
Other	8,380,323	5,586,016
Total exposures	25,014,950	29,278,272
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other	63,905	361,676

*Tyro Payments as at 31 December 2013 has no past due or impaired loans.