

**CAPITAL STRUCTURE** – report date 30 June 2011, disclosure date 21 July 2011

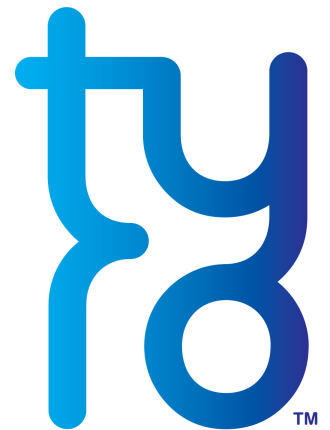
(Updated 29 September 2011)

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	30,401,219
Reserves	6,344,466
Retained earnings including current year earnings	(27,769,843)
<b>Gross Tier 1 Capital</b>	<b>8,975,842</b>
less deductions from Tier 1 capital	0
Costs associated with debit raisings	(86,947)
50/50 deductions from Tier 1 Capital (AFS Assets)	(53,468)
<b>Total Tier 1 Capital Deductions</b>	<b>(140,415)</b>
<b>Net Tier 1 capital</b>	<b>8,835,427</b>
<b>Tier 2 Capital</b>	
Upper Tier 2 Capital (credit risk prov.)	68,287
Lower Tier 2 Capital	0
<b>Gross Tier 2 Capital</b>	<b>68,287</b>
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(53,468)
Total Tier 2 capital deductions	(53,468)
Net Tier 2 Capital	14,819
Total capital base	8,850,246

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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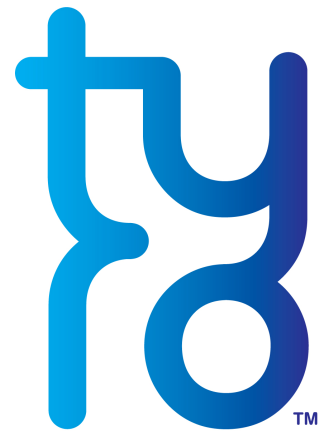
**CAPITAL ADEQUACY** – report date 30 June, disclosure date 21 July – quarterly

(Updated 29 September 2011)

<b>Standardised approach</b>	
Government	0
Bank	782,141
Other	2,606,061
<b>Total capital requirement subject to standardised approach</b>	<b>3,388,202</b>
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	2,074,759
<b>Total RWA **</b>	<b>5,462,961</b>

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

<b>Capital Ratios %</b>	
Total Capital Ratio	162%
Tier 1 Capital Ratio	161%



**CREDIT RISK** – report date 30 June 11, disclosure date 21 July 2011 (Updated 29 September 2011)

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Cash and liquid assets	15,800,648	15,530,553
Investment securities	0	0
Due from other financial institutions	2,031,878	5,449,136
Other assets	2,236,352	2,213,241
<b>Total exposures</b>	<b>20,068,878</b>	<b>23,192,930</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Government	12,391,882	12,484,825
Bank	3,910,709	5,008,925
Corporate	1,975,804	3,919,137
Other	1,790,483	1,780,043
<b>Total exposures</b>	<b>20,068,878</b>	<b>23,192,930</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**	4,660	142,995

\*Tyro Payments as at 30 June 2011 has no past due or impaired loans and as such holds no specific provisions against any of the above portfolios.

\*\* General credit risk provision.