

Regulatory capital reconciliation

| | A\$m |
|---|---------------|
| Equity per Balance Sheet | |
| Paid-up ordinary share capital and other qualifying instruments | 139.6 |
| Retained and current year's earnings | (34.3) |
| Unrealised gains and losses on available-for-sale items | 0.8 |
| Reserves from equity-settled share-based payments | 11.3 |
| All other reserves specified by APRA | 0.2 |
| General reserve for credit losses | 1.1 |
| Equity per Balance Sheet | 118.7 |
| <u>Adjustments</u> | |
| General reserve for credit losses | (1.1) |
| Common Equity Tier 1 Capital Before Regulatory Adjustments | 117.6 |
| Common Equity Tier 1 Capital: Regulatory Adjustments | |
| Deferred tax assets in excess of deferred tax liabilities | (10.3) |
| Equity exposures in other financial institutions other than ADIs | (0.9) |
| Total Regulatory Adjustments to Common Equity Tier 1 Capital | (11.2) |
| Total Common Equity Tier 1 Capital | 106.4 |
| Tier 2 Capital | |
| General reserve for credit losses - Standardised approach (to a maximum of 1.25% of total credit RWA) | 0.7 |
| Total Capital | 107.1 |

Tyro Payments Limited - Attachment A

Common disclosure template

| Common Equity Tier 1 capital: instruments and reserves | | A\$m |
|---|--|------------------|
| 1 | Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital | \$ 139.6 |
| 2 | Retained earnings | (\$ 34.3) |
| 3 | Accumulated other comprehensive income (and other reserves) | \$ 12.3 |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | \$ 117.6 |
| Common Equity Tier 1 capital : regulatory adjustments | | |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | (\$ 10.3) |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) | (\$ 0.9) |
| 28 | Total regulatory adjustments to Common Equity Tier 1 | (\$ 11.2) |
| 29 | Common Equity Tier 1 Capital (CET1) | \$ 106.4 |
| Additional Tier 1 Capital: instruments | | \$ Nil |
| Additional Tier 1 Capital: regulatory adjustments | | \$ Nil |
| 45 | Tier 1 Capital (T1=CET1+AT1) | \$ 106.4 |
| Tier 2 Capital: instruments and provisions | | \$ Nil |
| 50 | Provisions - General Reserve for Credit Losses | \$ 0.7 |
| 51 | Tier 2 Capital before regulatory adjustments | \$ 0.7 |
| Tier 2 Capital: regulatory adjustments | | \$ Nil |
| 58 | Tier 2 capital (T2) | \$ 0.7 |
| 59 | Total capital (TC=T1+T2) | \$ 107.1 |
| 60 | Total risk-weighted assets based on APRA standards | \$ 58.9 |
| Capital ratios and buffers | | |
| 61 | Common Equity Tier 1 (as a percentage of risk-weighted assets) | 181% |
| 62 | Tier 1 (as a percentage of risk-weighted assets) | 181% |
| 63 | Total capital (as a percentage of risk-weighted assets) | 182% |
| 64 | Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 1.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) | 6% |
| 65 | <i>of which: capital conservation buffer requirement</i> | 1.5% |
| 66 | <i>of which: ADI-specific countercyclical buffer requirements</i> | 0% |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets) | 175% |
| National minima (if different from Basel III) | | \$ Nil |
| Amount below thresholds for deductions (not risk-weighted) | | \$ Nil |
| Applicable caps on the inclusion of provisions in Tier 2 | | \$ Nil |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) | | \$ Nil |

Tyro Payments Limited - Attachment B
Main features of capital instruments

| Disclosure template for main features of Regulatory Capital instruments | | 30/09/2017 |
|---|---|------------------------------|
| 1 | Issuer | Tyro Payments Limited |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A |
| 3 | Governing law(s) of the instrument | Corporations Act |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Common Equity Tier 1 Capital |
| 5 | Post-transitional Basel III rules | Common Equity Tier 1 Capital |
| 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) | \$ 139.6 |
| 9 | Par value of instrument | N/A |
| 10 | Accounting classification | Contributed equity |
| 11 | Original date of issuance | 03/02/2003 |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | N/A |
| 14 | Issuer call subject to prior supervisory approval | N/A |
| 15 | Optional call date, contingent call dates and redemption amount | N/A |
| 16 | Subsequent call dates, if applicable | N/A |
| | <i>Coupons/dividends</i> | N/A |
| 17 | Fixed or floating dividend/coupon | N/A |
| 18 | Coupon rate and any related index | N/A |
| 19 | Existence of a dividend stopper | N/A |
| 20 | Fully discretionary, partially discretionary or mandatory | N/A |
| 21 | Existence of step up or other incentive to redeem | N/A |
| 22 | Noncumulative or cumulative | N/A |
| 23 | Convertible or non-convertible | N/A |
| 24 | If convertible, conversion trigger (s) | N/A |
| 25 | If convertible, fully or partially | N/A |
| 26 | If convertible, conversion rate | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A |
| 30 | Write-down feature | N/A |
| 31 | If write-down, write-down trigger(s) | N/A |
| 32 | If write-down, full or partial | N/A |
| 33 | If write-down, permanent or temporary | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | N/A |
| 36 | Non-compliant transitioned features | N/A |
| 37 | If yes, specify non-compliant features | N/A |

Tyro Payments Limited - Attachment C

Risk exposures and assessment (all ADIs)

| Table 3 : Capital Adequacy | | | As at 30/09/2017 |
|------------------------------------|--|--|------------------|
| (a) | Capital requirements (in terms of risk-weighted assets) for: | | |
| | • credit risk (excluding securitisation) by portfolio; | | |
| | Government | | - |
| | Bank & Other Financial Institutions | | \$ 19.7 |
| | Business Lending | | \$ 6.4 |
| | Other | | \$ 26.9 |
| | • securitisation. | | - |
| (b) | Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach (simple risk-weighted method). | | - |
| (c) | Capital requirements (in terms of risk-weighted assets) for market risk. | | - |
| (d) | Capital requirements (in terms of risk-weighted assets) for operational risk. | | \$ 5.9 |
| (e) | Capital requirements (in terms of risk-weighted assets) for interest rate risk in the banking book (IRRBB) (IRB/AMA approved Australian- owned ADIs only). | | - |
| (f) | Common Equity Tier 1, Tier 1 and Total Capital ratio for the consolidated banking group. | | |
| | Capital Ratios % | | |
| | Common Equity Tier 1 Capital | | 181% |
| | Tier 1 Capital | | 181% |
| | Total Capital | | 182% |
| Table 4 : Credit Risk | | | |
| (a) | Total gross credit risk exposures, plus average gross exposure over the period, broken down by: | | |
| | • major types of credit exposure and | | |
| | Cash and liquid assets | | \$ 30.4 |
| | Investment securities | | \$ 30.4 |
| | Due from other financial institutions | | \$ 32.0 |
| | Loans | | \$ 6.4 |
| | Other assets | | \$ 27.6 |
| | | | \$ 126.8 |
| | • separately, by portfolio. | | |
| | Government | | \$ 17.8 |
| | Bank & Other Financial Institutions | | \$ 75.6 |
| | Business Lending | | \$ 6.4 |
| | Corporate | | - |
| | Other | | \$ 27.0 |
| | | | \$ 126.8 |
| (b) | Impaired and Past Due Facilities by portfolio: | | |
| | • Amount of past due facilities provided as at period end | | \$ 0.0 |
| | • Amount of impaired facilities provided as at period end | | \$ 0.0 |
| | • Specific provisions as at period end | | \$ 0.0 |
| | • Charges for specific provisions and write-offs during the period | | \$ 0.0 |
| (c) | The general reserve for credit losses and collective provision. | | \$ 1.1 |
| Table 5 : Securitisation exposures | | | \$ Nil |

Tyro Payments Limited - Attachment G
Remuneration

The APS 330 remuneration disclosures for Tyro Payments Limited are published with the same frequency as the annual financial report per APS 330 paragraph 49.

30 June 2017 remuneration disclosures are included in the June 2017 APS 330 public disclosure for Tyro Payments Limited.