



**CAPITAL STRUCTURE** – report date 31 March, disclosure date 21 April 2009

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	26,687,479
Reserves	4,958,434
Retained earnings including current year earnings	(23,136,420)
<b>Gross Tier 1 Capital</b>	<b>8,509,493</b>
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(58,427)
<b>Total Tier 1 Capital Deductions</b>	<b>(58,427)</b>
<b>Net Tier 1 capital</b>	<b>8,451,066</b>
<b>Tier 2 Capital</b>	
Upper Tier 2 Capital (credit risk prov.)	62,804
Lower Tier 2 Capital	0
<b>Gross Tier 2 Capital</b>	<b>62,804</b>
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(58,427)
Total Tier 2 capital deductions	(58,427)
Net Tier 2 Capital	4,377
Total capital base	8,455,443

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, disclosure date 21 April (quarterly)

<b>Standardised approach</b>	
Government	0
Bank	1,439,284
Other	2,352,595
<b>Total capital requirement subject to standardised approach</b>	<b>3,791,879</b>
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,232,426
<b>Total RWA **</b>	<b>5,024,305</b>

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

\*\* Tyro is required by APRA to hold a minimum of \$5m or 20% in prudential capital

<b>Capital Ratios %</b>	
Level 2 Total Capital Ratio	168%
Level 2 Tier 1 Capital Ratio	168%



**CREDIT RISK** – report date 31 March, disclosure date 21 April

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Cash and liquid assets	9,098,708	8,893,403
Investment securities	0	0
Due from other financial institutions	2,666,108	2,132,730
Other assets	2,510,518	2,485,514
<b>Total exposures</b>	<b>14,275,334</b>	<b>13,511,647</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Government	4,574,218	4,697,268
Bank	7,196,419	6,338,657
Corporate	339,173	196,899
Other	2,165,524	2,278,823
<b>Total exposures</b>	<b>14,275,334</b>	<b>13,511,647</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**	76475	116,858

\*Tyro Payments as at 31 March 2009 has no past due or impaired loans and as such holds no specific provisions against any of the above portfolios.

\*\* General credit risk provision.