



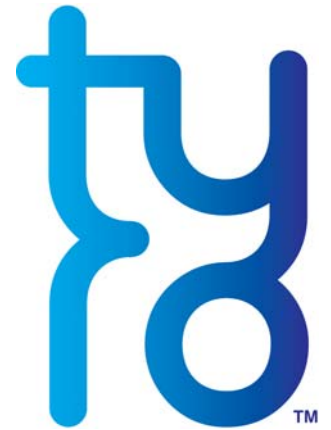
**CAPITAL STRUCTURE** – report date 31 Dec 2010, disclosure date 21 January 2011

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	30,401,219
Reserves	6,349,087
Retained earnings including current year earnings	(27,064,323)
<b>Gross Tier 1 Capital</b>	<b>9,685,983</b>
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(56,425)
<b>Total Tier 1 Capital Deductions</b>	<b>(56,425)</b>
<b>Net Tier 1 capital</b>	<b>9,629,558</b>
<b>Tier 2 Capital</b>	
Upper Tier 2 Capital (credit risk prov.)	85,890
Lower Tier 2 Capital	0
<b>Gross Tier 2 Capital</b>	<b>85,890</b>
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(56,425)
Total Tier 2 capital deductions	(56,425)
Net Tier 2 Capital	29,465
Total capital base	9,659,023

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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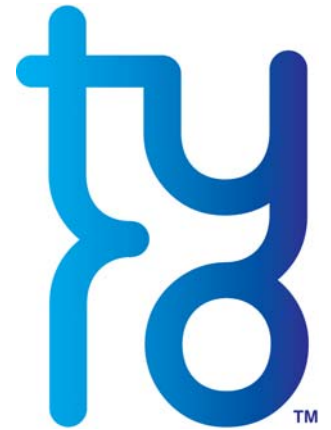


**CAPITAL ADEQUACY** – report date 31 Dec, disclosure date 21 January (quarterly)

<b>Standardised approach</b>	
Government	0
Bank	1,289,289
Other	3,504,239
<b>Total capital requirement subject to standardised approach</b>	<b>4,793,528</b>
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	2,077,651
<b>Total RWA **</b>	<b>6,871,179</b>

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

<b>Capital Ratios %</b>	
Level 2 Total Capital Ratio	140%
Level 2 Tier 1 Capital Ratio	141%



**CREDIT RISK** – report date 31 Dec 2010, disclosure date 21 January 2011

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Cash and liquid assets	13,832,546	12,849,267
Investment securities	0	0
Due from other financial institutions	8,227,126	7,920,130
Other assets	2,258,933	2,211,097
<b>Total exposures</b>	<b>24,318,605</b>	<b>22,980,494</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Government	10,921,377	9,739,262
Bank	6,446,446	6,267,034
Corporate	5,179,254	5,197,624
Other	1,771,541	1,776,574
<b>Total exposures</b>	<b>24,318,606</b>	<b>22,980,494</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**	2,456	121,696

\*Tyro Payments as at 31 December 2010 has no past due or impaired loans and as such holds no specific provisions against any of the above portfolios.

\*\* General credit risk provision.