



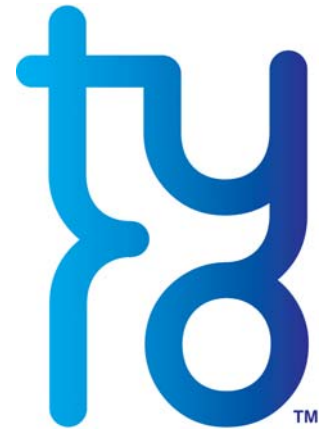
CAPITAL STRUCTURE – report date 31 March 2011, disclosure date 21 April 2011

Tier 1 Capital	\$
Paid up ordinary shares	30,401,219
Reserves	6,349,087
Retained earnings including current year earnings	(27,316,952)
Gross Tier 1 Capital	9,433,354
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(56,615)
Total Tier 1 Capital Deductions	(56,615)
Net Tier 1 capital	9,376,739
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	89,033
Lower Tier 2 Capital	0
Gross Tier 2 Capital	89,033
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(56,615)
Total Tier 2 capital deductions	(56,615)
Net Tier 2 Capital	32,418
Total capital base	9,409,157

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)

Standardised approach	
Government	0
Bank	1,221,428
Other	3,823,733
Total capital requirement subject to standardised approach	5,045,161
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	2,077,454
Total RWA **	7,122,615

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

Capital Ratios %	
Level 2 Total Capital Ratio	132%
Level 2 Tier 1 Capital Ratio	132%



CREDIT RISK – report date 31 March 11, disclosure date 21 April 2011

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	15,260,457	14,546,502
Investment securities	0	0
Due from other financial institutions	8,866,394	8,546,761
Other assets	2,190,131	2,224,531
Total exposures	26,316,982	25,317,794
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	12,577,765	11,749,572
Bank	6,107,142	6,276,794
Corporate	5,862,471	5,520,856
Other	1,769,604	1,770,572
Total exposures	26,316,982	25,317,794
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other**	2,739	142,995

*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.