



CAPITAL STRUCTURE – report date 30 September, disclosure date 21 October 2009

Tier 1 Capital	\$
Paid up ordinary shares	26,733,899
Reserves	5,262,549
Retained earnings including current year earnings	(24,577,357)
Gross Tier 1 Capital	7,419,091
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(53,308)
Total Tier 1 Capital Deductions	(53,308)
Net Tier 1 capital	7,365,783
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	109,590
Lower Tier 2 Capital	0
Gross Tier 2 Capital	109,590
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(53,308)
Total Tier 2 capital deductions	(53,308)
Net Tier 2 Capital	56,282
Total capital base	7,422,065

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 September, disclosure date 21 October (quarterly)

Standardised approach	
Government	0
Bank	1,381,210
Other	2,528,713
Total capital requirement subject to standardised approach	3,909,923
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	4,857,269
Total RWA **	8,767,192

* 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

Capital Ratios %	
Level 2 Total Capital Ratio	85%
Level 2 Tier 1 Capital Ratio	84%



CREDIT RISK – report date 30 September, disclosure date 21 October

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	7,835,935	9,865,555
Investment securities	0	0
Due from other financial institutions	4,644,331	5,322,283
Other assets	2,542,776	2,326,583
Total exposures	15,023,042	17,514,421
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	5,592,775	5,083,496
Bank	6,906,050	8,375,732
Corporate	372,744	218,658
Other	2,151,473	3,836,535
Total exposures	15,023,042	17,514,421
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other**	5,057	233,945

*Tyro Payments as at 30 September 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.