

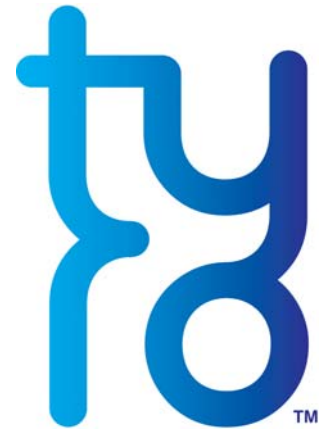
CAPITAL STRUCTURE – report date 30 June, disclosure date 21 July 2009

Tier 1 Capital	\$
Paid up ordinary shares	26,733,899
Reserves	5,538,282
Retained earnings including current year earnings	(24,375,461)
Gross Tier 1 Capital	7,896,720
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(52,950)
Total Tier 1 Capital Deductions	(52,950)
Net Tier 1 capital	7,843,770
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	106,590
Lower Tier 2 Capital	0
Gross Tier 2 Capital	106,590
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(52,950)
Total Tier 2 capital deductions	(52,950)
Net Tier 2 Capital	53,640
Total capital base	7,897,410

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 June, disclosure date 21 July (quarterly)

Standardised approach	
Government	0
Bank	1,973,144
Other	1,984,835
Total capital requirement subject to standardised approach	3,957,979
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	4,569,238
Total RWA **	8,527,217

* 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	93%
Level 2 Tier 1 Capital Ratio	92%



CREDIT RISK – report date 30 June, disclosure date 21 July

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	11,895,176	10,496,942
Investment securities	0	0
Due from other financial institutions	6,020,541	4,343,324
Other assets	2,121,473	2,315,995
Total exposures	20,037,190	17,156,261
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	8,064,043	6,319,131
Bank	9,865,873	8,531,146
Corporate	52,155	195,664
Other	2,055,119	2,110,320
Total exposures	20,037,824	17,156,578
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other**	82,430	172,943

*Tyro Payments as at 30 June 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.