

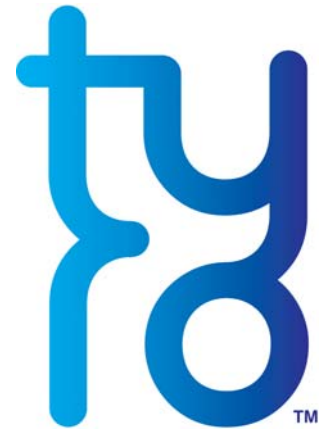
CAPITAL STRUCTURE – report date 30 June 10, disclosure date 21 July 2010

Tier 1 Capital	\$
Paid up ordinary shares	30,401,219
Reserves	6,147,096
Retained earnings including current year earnings	(26,357,174)
Gross Tier 1 Capital	10,191,141
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(51,229)
Total Tier 1 Capital Deductions	(51,229)
Net Tier 1 capital	10,139,912
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	80,497
Lower Tier 2 Capital	0
Gross Tier 2 Capital	80,497
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(51,229)
Total Tier 2 capital deductions	(51,229)
Net Tier 2 Capital	29,268
Total capital base	10,169,180

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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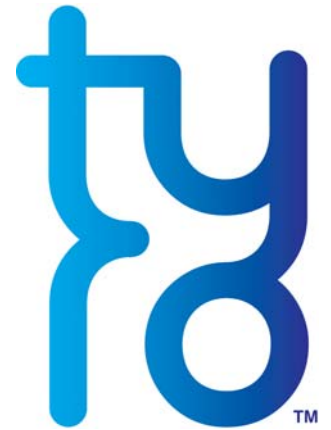


CAPITAL ADEQUACY – report date 30 June, disclosure date 21 July (quarterly)

Standardised approach	
Government	0
Bank	2,209,107
Other	2,272,170
Total capital requirement subject to standardised approach	4,481,277
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,958,448
Total RWA **	6,439,725

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

Capital Ratios %	
Level 2 Total Capital Ratio	158%
Level 2 Tier 1 Capital Ratio	157%



CREDIT RISK – report date 30 June 10, disclosure date 21 July

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	12,053,359	11,734,245
Investment securities	0	0
Due from other financial institutions	6,586,121	6,507,555
Other assets	2,299,806	2,336,901
Total exposures	20,939,286	20,578,701
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	7,606,070	7,334,514
Bank	11,045,538	10,921,442
Corporate	406,334	381,204
Other	1,881,344	1,941,541
Total exposures	20,939,286	20,578,701
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other**	13,645	423,114

*Tyro Payments as at 31 March 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.