



**CAPITAL STRUCTURE** – report date 31 December 2009, disclosure date 20 January 2010

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	30,395,023
Reserves	6,001,600
Retained earnings including current year earnings	(25,701,755)
<b>Gross Tier 1 Capital</b>	<b>10,694,868</b>
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(50,851)
<b>Total Tier 1 Capital Deductions</b>	<b>(50,851)</b>
<b>Net Tier 1 capital</b>	<b>10,644,017</b>
<b>Tier 2 Capital</b>	
Upper Tier 2 Capital (credit risk prov.)	174,816
Lower Tier 2 Capital	0
<b>Gross Tier 2 Capital</b>	<b>174,816</b>
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(50,851)
Total Tier 2 capital deductions	(50,851)
Net Tier 2 Capital	123,965
Total capital base	10,767,982

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 December 2009, disclosure date 20 January 2010

<b>Standardised approach</b>	
Government	0
Bank	1,789,929
Other	2,598,828
<b>Total capital requirement subject to standardised approach</b>	<b>4,388,757</b>
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,782,120
<b>Total RWA **</b>	<b>6,170,877</b>

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

<b>Capital Ratios %</b>	
Level 2 Total Capital Ratio	173%
Level 2 Tier 1 Capital Ratio	173%



**CREDIT RISK** – report date 31 December 2009, disclosure date 20 January 2010

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Cash and liquid assets	11,186,413	9,511,174
Investment securities	0	0
Due from other financial institutions	4,872,700	4,758,515
Other assets	2,625,265	2,584,021
<b>Total exposures</b>	<b>18,684,378</b>	<b>16,853,710</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Government	7,133,844	6,363,309
Bank	8,949,644	7,927,847
Corporate	379,706	376,225
Other	2,221,184	2,186,329
<b>Total exposures</b>	<b>18,684,378</b>	<b>16,853,710</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**	8,730	382,819

\*Tyro Payments as at 31 December 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.