



**CAPITAL STRUCTURE** – report date 30 Sept 10, disclosure date 21 October 2010

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	30,401,219
Reserves	6,043,972
Retained earnings including current year earnings	(26,499,806)
<b>Gross Tier 1 Capital</b>	<b>9,945,385</b>
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(56,231)
<b>Total Tier 1 Capital Deductions</b>	<b>(56,231)</b>
<b>Net Tier 1 capital</b>	<b>9,889,153</b>
<b>Tier 2 Capital</b>	
Upper Tier 2 Capital (credit risk prov.)	83,349
Lower Tier 2 Capital	0
<b>Gross Tier 2 Capital</b>	<b>83,349</b>
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(56,231)
Total Tier 2 capital deductions	(56,231)
Net Tier 2 Capital	27,118
Total capital base	9,916,271

The disclosure of this capital adequacy information is in line with APRA Prudential Standard APS 330 Capital Adequacy: Public Disclosure of Prudential Information.

**MoneySwitch Ltd**  
t/a tyro payments  
abn 49 103 575 042

125 york street  
sydney nsw 2000  
p+61 2 8907 1700  
f+61 2 8907 1777  
h+1 300 966 639  
[www.tyro.com](http://www.tyro.com)

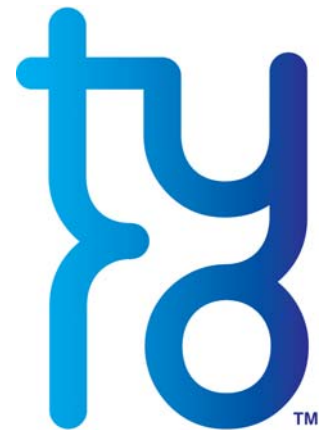


**CAPITAL ADEQUACY** – report date 30 Sept, disclosure date 21 October (quarterly)

<b>Standardised approach</b>	
Government	0
Bank	1,217,525
Other	3,462,036
<b>Total capital requirement subject to standardised approach</b>	<b>4,679,561</b>
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,988,372
<b>Total RWA **</b>	<b>6,667,933</b>

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

<b>Capital Ratios %</b>	
Level 2 Total Capital Ratio	148%
Level 2 Tier 1 Capital Ratio	149%



**CREDIT RISK** – report date 30 Sept 10, disclosure date 21 October

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Cash and liquid assets	11,865,987	11,959,673
Investment securities	0	0
Due from other financial institutions	7,613,133	7,099,627
Other assets	2,163,262	2,231,534
<b>Total exposures</b>	<b>21,642,382</b>	<b>21,290,834</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Government	8,557,146	8,443,073
Bank	6,087,623	5,781,556
Corporate	5,216,008	5,449,850
Other	1,781,605	1,616,355
<b>Total exposures</b>	<b>21,642,382</b>	<b>21,290,834</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**	1,873	110,131

\*Tyro Payments as at 30 September 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.