

CAPITAL STRUCTURE – report date 31 December, disclosure date 21 January 2009

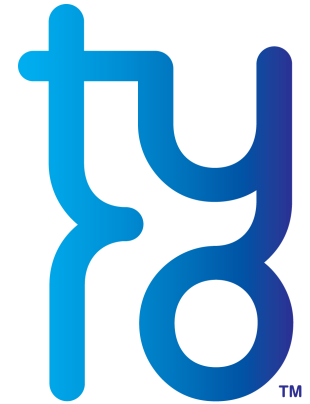
Tier 1 Capital	\$
Paid up ordinary shares	26,687,479
Reserves	4,370,351
Retained earnings including current year earnings	(21,291,135)
Gross Tier 1 Capital	9,766,695
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(57,484)
Total Tier 1 Capital Deductions	(57,484)
Net Tier 1 capital	9,709,211
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	75,654
Lower Tier 2 Capital	0
Gross Tier 2 Capital	75,654
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(57,484)
Total Tier 2 capital deductions	(57,484)
Net Tier 2 Capital	18,170
Total capital base	9,727,382

31 December 2008 report date, disclosure date after statutory report date (annual disclosure).

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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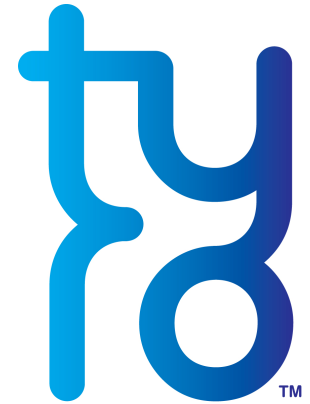
CAPITAL ADEQUACY – report date 31 December, disclosure date 21 January (quarterly)

Standardised approach	
Government	0
Bank	1,096,179
Other	2,302,410
Total capital requirement subject to standardised approach	3,398,589
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	2,653,748
Total RWA **	6,052,337

* 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	161%
Level 2 Tier 1 Capital Ratio	160%



CREDIT RISK – report date 31 December, disclosure date 21 January

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	8,688,098	7,201,737
Investment securities	0	0
Due from other financial institutions	1,599,621	1,644,516
Other assets	2,460,509	2,313,399
Total exposures	12,748,228	11,159,652
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	4,820,320	4,651,696
Bank	5,480,896	4,172,596
Corporate	54,624	72,088
Other	2,392,388	2,263,272
Total exposures	12,748,228	11,159,652
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other**	76,000	110,013

*Tyro Payments as at 31 December 2008 has no past due or impaired loans and as such holds no specific provisions against any of the above portfolios.

** General credit risk provision.