



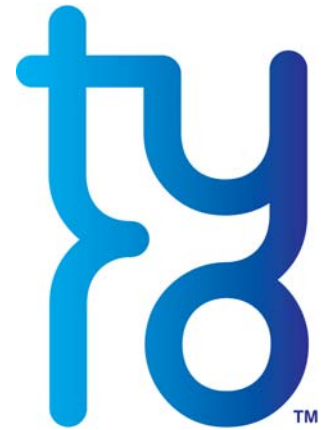
CAPITAL STRUCTURE – report date 31 December 09, disclosure date 21 January 2009

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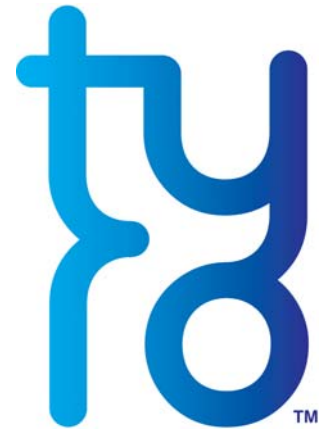


CAPITAL ADEQUACY – report date 31 December, disclosure date 21 January (quarterly)

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

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

Capital Ratios %	
Level 2 Total Capital Ratio	173%
Level 2 Tier 1 Capital Ratio	173%



CREDIT RISK – report date 31 December 09, disclosure date 21 January

Exposure type	Gross credit exposure	Average gross credit exposure
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
Total exposures	18,684,378	16,853,710
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
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
Total exposures	18,684,378	16,853,710
Write offs by portfolio*	Amounts written off	General reserve for credit loss
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.