



CAPITAL STRUCTURE – report date 30 June, disclosure date 20 November

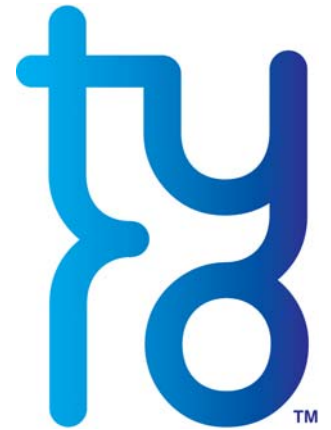
Tier 1 Capital	\$
Paid up ordinary shares	21,536,912
Reserves	4,370,351
Retained earnings including current year earnings	(18,930,055)
Gross Tier 1 Capital	6,977,208
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(59,576)
Total Tier 1 Capital Deductions	(59,576)
Net Tier 1 capital	6,917,632
Tier 2 Capital	
Upper Tier 2 Capital (credit risk prov.)	51,997
Lower Tier 2 Capital	0
Gross Tier 2 Capital	51,997
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(51,997)
Total Tier 2 capital deductions	(51,997)
Net Tier 2 Capital	0
Total capital base	6,917,632

30 June 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 30 September, disclosure date 20 November (quarterly)

Standardised approach	
Government	0
Bank	572,859
Other	2,030,402
Total capital requirement subject to standardised approach	2,603,261
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,232,426
Total RWA **	3,835,687

* 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	180%
Level 2 Tier 1 Capital Ratio	180%



CREDIT RISK – report date 30 September, disclosure date 20 November

Exposure type	Gross credit exposure	Average gross credit exposure
Cash and liquid assets	5,715,376	5,933,233
Investment securities	0	0
Due from other financial institutions	1,689,410	1,798,717
Other assets	2,166,289	2,077,870
Total exposures	9,571,075	9,809,821
Portfolios subject to standardised approach	Gross credit exposure	Average gross credit exposure
Government	4,483,072	3,999,051
Bank	2,864,295	3,668,335
Corporate	89,552	94,167
Other	2,134,156	2,048,268
Total exposures	9,571,075	9,809,821
Write offs by portfolio*	Amounts written off	General reserve for credit loss
Government	0	0
Bank	0	0
Corporate	0	0
Other**	73,000	74,000

*Tyro Payments as at 30 September 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.