

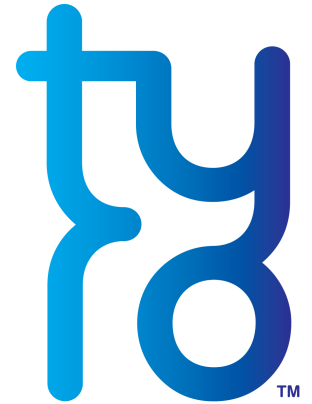
**CAPITAL STRUCTURE** – report date 31 March 10, disclosure date 21 April 2010

<b>Tier 1 Capital</b>	<b>\$</b>
Paid up ordinary shares	30,395,023
Reserves	5,416,788
Retained earnings including current year earnings	(25,366,852)
<b>Gross Tier 1 Capital</b>	<b>10,444,959</b>
less deductions from Tier 1 capital	0
50/50 deductions from Tier 1 Capital (AFS Assets)	(51,039)
<b>Total Tier 1 Capital Deductions</b>	<b>(51,039)</b>
<b>Net Tier 1 capital</b>	<b>10,393,920</b>
<b>Tier 2 Capital</b>	
Upper Tier 2 Capital (credit risk prov.)	78,560
Lower Tier 2 Capital	0
<b>Gross Tier 2 Capital</b>	<b>78,560</b>
Deductions from Tier 2 capital	
50/50 deductions (< AFS reserve)	(51,039)
Total Tier 2 capital deductions	(51,039)
Net Tier 2 Capital	27,521
Total capital base	10,421,441

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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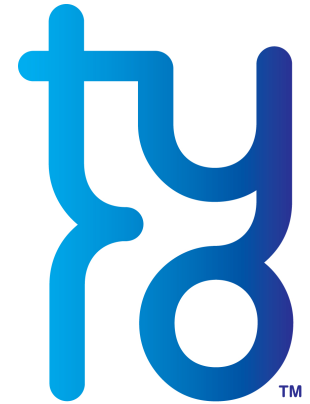


**CAPITAL ADEQUACY** – report date 31 March, disclosure date 21 April (quarterly)

<b>Standardised approach</b>	
Government	0
Bank	2,159,469
Other	2,343,220
<b>Total capital requirement subject to standardised approach</b>	<b>4,502,689</b>
Market risk minimum capital requirement*	N/A
Operational risk RWA requirement	1,782,120
<b>Total RWA **</b>	<b>6,284,809</b>

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

<b>Capital Ratios %</b>	
Level 2 Total Capital Ratio	166%
Level 2 Tier 1 Capital Ratio	165%



**CREDIT RISK** – report date 31 March 10, disclosure date 21 April

<b>Exposure type</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Cash and liquid assets	11,415,130	11,300,771
Investment securities	0	0
Due from other financial institutions	6,428,990	5,650,845
Other assets	2,373,996	2,499,631
<b>Total exposures</b>	<b>20,218,116</b>	<b>19,451,247</b>
<b>Portfolios subject to standardised approach</b>	<b>Gross credit exposure</b>	<b>Average gross credit exposure</b>
Government	7,073,885	7,103,864
Bank	10,797,347	9,873,495
Corporate	356,073	367,889
Other	1,990,811	2,105,999
<b>Total exposures</b>	<b>20,218,116</b>	<b>19,451,247</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**	10,770	423,114

\*Tyro Payments as at 31 March 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.