

## CCA: MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

As at 31 December 2025		Group		Bank
		Unlisted ordinary shares	Subordinated debt instruments	Unlisted ordinary shares
1	Issuer	Tyme Bank Holdings Limited	Tyme Bank Holdings Limited	Tyme Bank Limited
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	Not Applicable - unlisted ordinary shares	ZAM000724855	Not Applicable - unlisted ordinary shares
3	Governing law(s) of the instrument	South Africa	South Africa / Banks Act	South Africa
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Not Applicable	Not Applicable	Not Applicable
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Tier 2	Common Equity Tier 1
6	Eligible at solo/group/group and solo	Solo and Group	Solo and Group	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary share capital and share premium	Subordinated Callable Notes	Ordinary share capital and share premium
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	ZAR 1 376.5 million	ZAR 150 million	ZAR 1 222.8 million
9	Par value of instrument	ZAR 0.10 per ordinary share	ZAR 150 million	ZAR 0.10 per ordinary share

GoTyme Bank (formerly TymeBank) 30 Jellicoe Avenue, Rosebank 2196. [www.gotyme.co.za](http://www.gotyme.co.za)

GoTyme Bank is an Authorised Financial Services Provider (FSP 49140) and Registered Credit Provider (NCRCP 10774). GoTyme Bank Limited Reg no:

2015/231510/06

As at 31 December 2025		Group		Bank
		Unlisted ordinary shares	Subordinated debt instruments	Unlisted ordinary shares
10	Accounting classification	Shareholders' equity	Liability - amortised cost	Shareholders' equity
11	Original date of issuance	Ongoing / multiple issuances since incorporation	15/12/2025	Ongoing / multiple issuances since incorporation
12	Perpetual or dated	Perpetual	Dated	Perpetual
13	Original maturity date	No maturity	31/03/2036	No maturity
14	Issuer call subject to prior supervisory approval	No	Yes	No
15	Optional call date, contingent call dates and redemption amount	Not Applicable	31/03/2031; ZAR 150 million	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable	Every quarterly coupon date after 31/03/2031	Not Applicable
	<i>Coupons / dividends</i>	Not Applicable		Not Applicable
17	Fixed or floating dividend/coupon	Not Applicable	Floating	Not Applicable
18	Coupon rate and any related index	Not Applicable	ZARONIA + 665bps	Not Applicable
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable

**GoTyme Bank** (formerly TymeBank) 30 Jellicoe Avenue, Rosebank 2196. [www.gotyme.co.za](http://www.gotyme.co.za)

GoTyme Bank is an Authorised Financial Services Provider (FSP 49140) and Registered Credit Provider (NCRCP 10774). GoTyme Bank Limited Reg no:

2015/231510/06

As at 31 December 2025	Group		Bank
	Unlisted ordinary shares	Subordinated debt instruments	Unlisted ordinary shares
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Writedown feature	No	Yes
31	If writedown, writedown trigger(s)	Not Applicable	Discretion of the regulator / point of non-viability
32	If writedown, full or partial	Not Applicable	Full or partial
33	If writedown, permanent or temporary	Not Applicable	Permanent
34	If temporary write-down, description of writeup mechanism	Not Applicable	Not Applicable
34a	Type of subordination	Statutory	Contractual - subordinated unsecured debt
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	All creditor claims (including depositors) rank senior	Senior debt
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	Not Applicable	Not Applicable