This table sets out the main features of all regulatory capital instruments issued by GoTyme Bank Limited and its parent Tyme Bank Holdings Limited ("the Group"), prepared in accordance with the BCBS Pillar 3 framework and Prudential Authority Directive D10/2025. The Group's Tier 2 capital base at 31 March 2026 totals ZAR 450 million, comprising two tranches of subordinated notes issued under the TBH R5 billion DMTN programme.

MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

Table CCA · As at 31 March 2026

#	Feature	GROUP			BANK
		Unlisted ordinary shares Common Equity Tier 1 Tyme Bank Holdings Limited	**Sub. Callable Notes · ZAR 300m** Tier 2 · issued 31 Mar 2026 Tyme Bank Holdings Limited	**Sub. Callable Notes · ZAR 150m** Tier 2 · issued 15 Dec 2025 Tyme Bank Holdings Limited	**Unlisted ordinary shares** Common Equity Tier 1 GoTyme Bank Limited
	BASIC INFORMATION				
1	Issuer	Tyme Bank Holdings Limited	Tyme Bank Holdings Limited	Tyme Bank Holdings Limited	GoTyme Bank Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not Applicable – unlisted ordinary shares	ZAM000724855	ZAM000724855	Not Applicable – unlisted ordinary shares
3	Governing law(s) of the instrument	South Africa	South Africa / Banks Act	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*	*Not Applicable*
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2	Tier 2	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Tier 2	Tier 2	Common Equity Tier 1
6	Eligible at solo / group / group and solo	Solo and Group	Solo and Group	Solo and Group	Solo
7	Instrument type	Ordinary share capital and share premium	Subordinated Callable Notes	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 300 million	ZAR 150 million	ZAR 1 222.8 million
9	Par value of instrument	ZAR 0.10 per ordinary share	ZAR 300 million	ZAR 150 million	ZAR 0.10 per ordinary share
10	Accounting classification	Shareholders' equity	Liability – amortised cost	Liability – amortised cost	Shareholders' equity
11	Original date of issuance	Ongoing / multiple issuances since incorporation	31/03/2026	15/12/2025	Ongoing / multiple issuances since incorporation
12	Perpetual or dated	Perpetual	Dated	Dated	Perpetual
13	Original maturity date	No maturity	31/03/2036	31/03/2036	No maturity
14	Issuer call subject to prior supervisory approval	*No*	Yes	Yes	*No*
15	Optional call date, contingent call dates and redemption amount	*Not Applicable*	31/03/2031; ZAR 300 million	31/03/2031; ZAR 150 million	*Not Applicable*

MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

Table CCA · As at 31 March 2026

#	Feature	GROUP			BANK
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16	Subsequent call dates, if applicable	*Not Applicable*	Every quarterly interest payment date after 31/03/2031	Every quarterly interest payment date after 31/03/2031	*Not Applicable*
COUPONS / DIVIDENDS					
17	Fixed or floating dividend / coupon	*Not Applicable*	Floating	Floating	*Not Applicable*
18	Coupon rate and any related index	*Not Applicable*	ZARONIA + 665 bps	ZARONIA + 665 bps	*Not Applicable*
19	Existence of a dividend stopper	*No*	*No*	*No*	*No*
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	*No*	*No*	*No*	*No*
22	Non-cumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Non-cumulative
CONVERTIBILITY					
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	*Not Applicable*	*Not Applicable*	*Not Applicable*	*Not Applicable*
25	If convertible, fully or partially	*Not Applicable*	*Not Applicable*	*Not Applicable*	*Not Applicable*
26	If convertible, conversion rate	*Not Applicable*	*Not Applicable*	*Not Applicable*	*Not Applicable*
27	If convertible, mandatory or optional conversion	*Not Applicable*	*Not Applicable*	*Not Applicable*	*Not Applicable*
28	If convertible, specify instrument type convertible into	*Not Applicable*	*Not Applicable*	*Not Applicable*	*Not Applicable*
29	If convertible, specify issuer of instrument it converts into	*Not Applicable*	*Not Applicable*	*Not Applicable*	*Not Applicable*
WRITEDOWN FEATURES					
30	Writedown feature	*No*	Yes	Yes	*No*
31	If writedown, writedown trigger(s)	*Not Applicable*	Discretion of the regulator / point of non-viability	Discretion of the regulator / point of non-viability	*Not Applicable*
32	If writedown, full or partial	*Not Applicable*	Full or partial	Full or partial	*Not Applicable*
33	If writedown, permanent or temporary	*Not Applicable*	Permanent	Permanent	*Not Applicable*
34	If temporary write-down, description of writeup mechanism	*Not Applicable*	*Not Applicable*	*Not Applicable*	*Not Applicable*

MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

Table CCA · As at 31 March 2026

#	Feature	GROUP			BANK
		Unlisted ordinary shares Common Equity Tier 1 Tyme Bank Holdings Limited	**Sub. Callable Notes · ZAR 300m** Tier 2 · issued 31 Mar 2026 Tyme Bank Holdings Limited	**Sub. Callable Notes · ZAR 150m** Tier 2 · issued 15 Dec 2025 Tyme Bank Holdings Limited	**Unlisted ordinary shares** Common Equity Tier 1 GoTyme Bank Limited
	SUBORDINATION HIERARCHY				
34a	Type of subordination	Statutory	Contractual – subordinated unsecured debt	Contractual – subordinated unsecured debt	Statutory
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	Senior debt	All creditor claims (including depositors) rank senior
36	Non-compliant transitioned features	*No*	*No*	*No*	*No*
37	If yes, specify non-compliant features	*Not Applicable*	*Not Applicable*	*Not Applicable*	*Not Applicable*