

— BASEL III · PUBLIC DISCLOSURE

GoTyme Bank Limited Pillar III Disclosure.

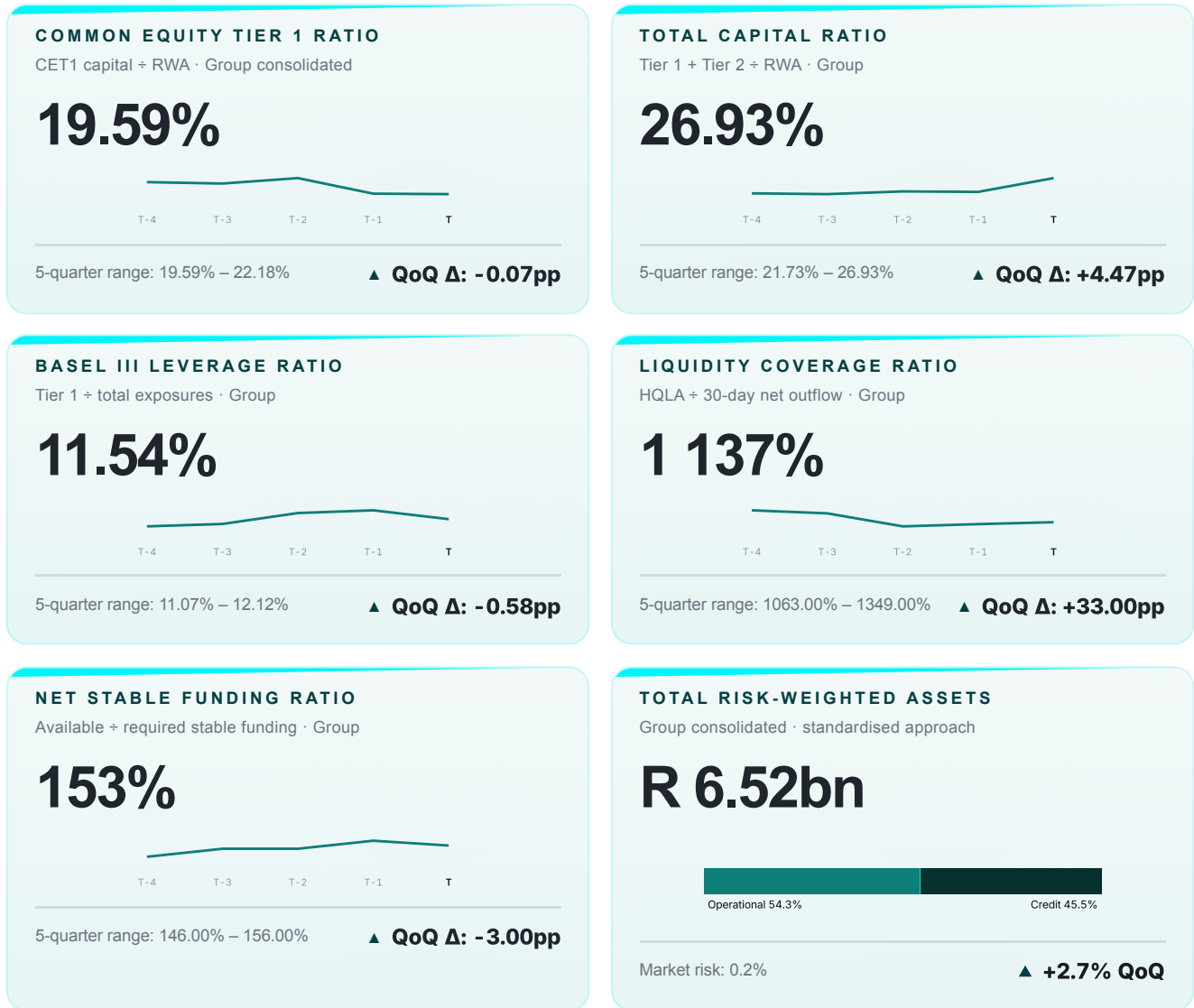
For the quarter ended 31 March 2026

Registration number 2015/231510/06

QUARTER AT A GLANCE

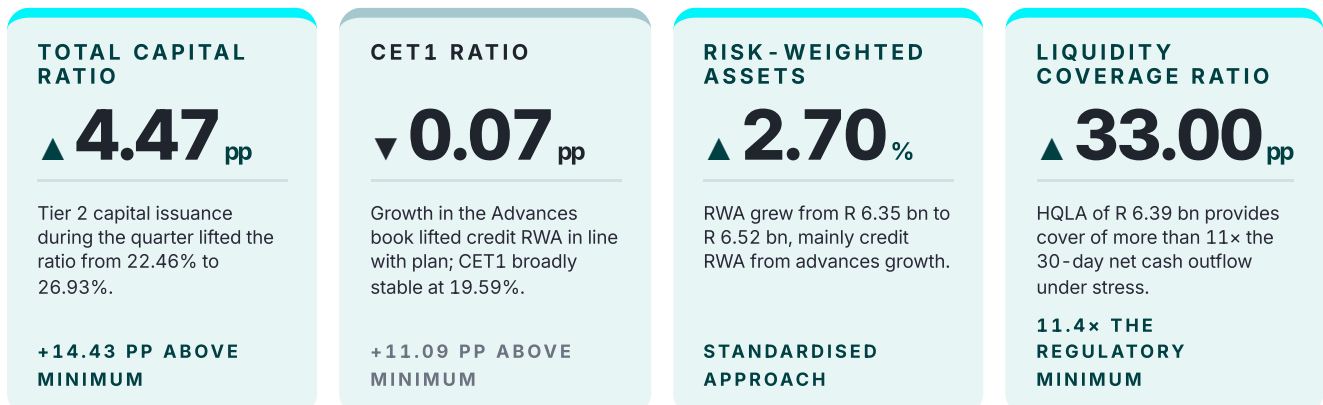
The headline numbers.

The Group maintained a robust capital, liquidity and funding position throughout the quarter ended 31 March 2026, with all prudential ratios consistently and materially above the regulatory minima.



MOVEMENTS THIS QUARTER

31 DEC 2025 → 31 MAR 2026 · T-1 TO T



CONTENTS

In this report.

01.	Scope	04
	Regulatory basis of preparation, consolidation perimeter and exclusions.	
<hr/>		
02.	Assurance	05
	Internal review, governance sign-off and the Board Risk Appetite Statement.	
<hr/>		
03.	Key metrics (KM1)	06
	Capital, RWA, leverage, LCR and NSFR at consolidated group level over five quarters.	
<hr/>		
04.	Composition of Risk Weighted Assets (OV1)	08
	Group and Bank breakdown of RWA and the resulting minimum capital requirement.	
<hr/>		
05.	Leverage ratio (LR1, LR2)	10
	Reconciliation of accounting assets to leverage exposure and the common disclosure.	
<hr/>		
06.	Liquidity Coverage Ratio (LIQ1)	13
	Quarterly average HQLA, cash inflows, outflows and the resulting coverage ratio.	
<hr/>		
07.	Appendix A — Terms	15
	Key abbreviations and definitions used throughout this disclosure.	
<hr/>		
08.	Appendix B — Metric index	19
	Page-number lookup for every disclosed Pillar III metric, grouped by template.	

REGULATORY FRAMEWORK

Prepared in accordance with the BCBS Pillar 3 framework and the Prudential Authority (PA) directives, including Directive D10/2025 (Pillar 3 disclosure requirements); Directive D1/2024 (Pillar 3 disclosure requirements for interest rate risk in the banking book (IRRBB)). Issued under Regulation 43(1) of the Regulations relating to Banks.

01. SECTION ONE

Scope.

In terms of Regulation 43(1) of the Regulations relating to Banks, GoTyme Bank (the “Bank”) is required to disclose to the public, reliable, relevant and timely qualitative and quantitative information to enable users to assess the group’s capital position and financial condition. This document has been prepared in accordance with the BCBS Pillar 3 framework and the Prudential Authority (PA) directives including Directive D10/2025 on Pillar 3 disclosure requirements and Directive D1/2024 on Pillar 3 disclosure requirements for interest rate risk in the banking book (IRRBB).

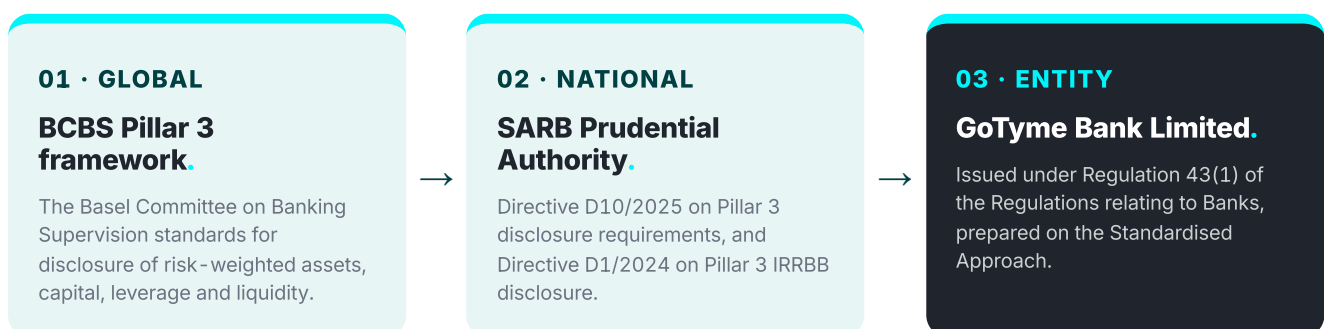
All GoTyme Bank entities are reported under the Basel III Standardised Approach and fully consolidated in line with regulatory and International Financial Reporting Standards (IFRS) requirements. There is no difference between the accounting balance sheet and the balance sheet under the scope of regulatory consolidation, as the Group does not contain any subsidiaries or other entities which are to be excluded from the regulatory consolidation in terms of regulations 36(7)(a)(iii) and 36(10)(c)(ii) of the Regulations relating to Banks.

The Group’s consolidated requirements are also reported in line with Section 42 of the Banks Act and the minimum standards in respect of consolidated supervision prescribed by Regulation 36 and in compliance with all directives, instructions and requirements relating to the Bank.

The Group has not undertaken any securitisation transactions and holds no derivative instruments or securities financing transactions (SFTs). The associated Pillar III templates (SEC*, CCR*, CVA*) are therefore not applicable to the Group and have been omitted from this report.

The Group operated above all prudential minimum requirements throughout the reporting period. Capital, leverage, liquidity and funding positions remained consistent with the conservative risk appetite established by the Board.

These Pillar 3 disclosures are published on GoTyme Bank’s website in line with the required frequency of disclosures per the Directive issued by the Prudential Authority of the South African Reserve Bank. These disclosures are also supplemented by further disclosures on the financial results included in the Annual Financial Statements that are available at www.gotyme.co.za.



02. SECTION TWO Assurance.

This document has been prepared in accordance with GoTyme Bank's Public Disclosure Policy and reviewed by Senior Management, the Risk function, Internal Audit and the Executive Committee (EXCO). Management confirms that the disclosures provide a fair and accurate representation of the Group's regulatory capital position for the reporting period, and that the Group maintained capital, leverage, liquidity and funding ratios above both the regulatory minimum requirements and the Board-approved Risk Appetite Statement (RAS) limits throughout the period.



03. SECTION THREE Key metrics (at consolidated level).



The table below summarises the Group's key prudential metrics over the past five quarters. The Group continues to operate with strong capital, leverage, liquidity and funding positions, each materially above the corresponding regulatory minimum requirement.

KM1 (Group): Key metrics (at consolidated group level).

AT 31 MARCH 2026 · R'000

	A	B	C	D	E
	31-Mar-26 · T	31-Dec-25 · T-1	30-Sep-25 · T-2	30-Jun-25 · T-3	31-Mar-25 · T-4
AVAILABLE CAPITAL (AMOUNTS)					
1 Common Equity Tier 1 (CET1)	1 277 533	1 248 412	1 214 173	1 140 806	1 005 698
2 Tier 1	1 277 533	1 248 412	1 214 173	1 140 806	1 005 698
3 Total capital	1 756 272	1 425 771	1 238 780	1 164 073	1 028 676
RISK-WEIGHTED ASSETS (AMOUNTS)					
4 Total risk-weighted assets (RWA)	6 520 762	6 349 359	5 473 829	5 358 204	4 673 800
4a Total risk-weighted assets (pre-floor)	6 520 762	6 349 359	5 473 829	5 358 204	4 673 800
RISK-BASED CAPITAL RATIOS (% OF RWA)					
5 CET1 ratio (%)	19.59	19.66	22.18	21.29	21.52
5a CET1 ratio (%) (pre-floor ratio)	19.59	19.66	22.18	21.29	21.52
6 Tier 1 ratio (%)	19.59	19.66	22.18	21.29	21.52
6a Tier 1 ratio (%) (pre-floor ratio)	19.59	19.66	22.18	21.29	21.52
7 Total capital ratio (%)	26.93	22.46	22.63	21.73	22.01
7a Total capital ratio (%) (pre-floor ratio)	26.93	22.46	22.63	21.73	22.01
ADDITIONAL CET1 BUFFER REQUIREMENTS (% OF RWA)					
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.50	2.50	2.50	2.50	2.50
9 Countercyclical buffer requirement (%)	1.00	-	-	-	-
10 Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-	-
11 Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.50	2.50	2.50	2.50	2.50
12 CET1 available after meeting the bank's minimum capital requirements (%)	11.09	12.16	14.68	13.79	14.02

KM1 — CONTINUED

KM1 (Group): Key metrics — leverage, liquidity coverage and stable funding.

AT 31 MARCH 2026 · R'000

	A	B	C	D	E
	31-Mar-26 · T	31-Dec-25 · T-1	30-Sep-25 · T-2	30-Jun-25 · T-3	31-Mar-25 · T-4
BASEL III LEVERAGE RATIO					
13 Total Basel III leverage ratio exposure measure	11 073 249	10 298 014	10 167 273	10 161 847	9 083 317
14 Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.54	12.12	11.94	11.23	11.07
14a Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.54	12.12	11.94	11.23	11.07
14b Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.54	12.12	11.94	11.23	11.07
14c Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.54	12.12	11.94	11.23	11.07
LIQUIDITY COVERAGE RATIO (LCR)					
15 Total high-quality liquid assets (HQLA)	6 390 976	6 677 325	6 210 362	5 707 396	5 112 122
16 Total net cash outflow	561 890	604 810	584 190	441 049	378 914
17 LCR ratio (%)	1 137	1 104	1 063	1 294	1 349
NET STABLE FUNDING RATIO (NSFR)					
18 Total available stable funding	17 977 003	17 417 131	17 107 932	16 631 717	16 062 853
19 Total required stable funding	11 730 736	11 150 575	11 318 879	10 981 923	11 014 980
20 NSFR ratio	153	156	151	151	146

1 The minimum capital requirements disclosed exclude any D-SIB or Pillar 2B requirements

COMMENTARY ON MOVEMENTS

These metrics are monitored daily as part of the Bank's prudential early warning indicators (EWIs), supporting continuous oversight of capital and liquidity adequacy. The framework underpins the Group's going-concern planning, the Contingency Funding Plan (CFP), the Business Continuity Plan (BCP) and the Recovery Plan.

The total capital ratio improved from 22.46% to 26.93% (+4.47pp) between 31-Dec-25 and 31-Mar-26, driven principally by the R350m Tier 2 capital draw under the TBH R5bn DMTN programme on 31 March 2026 — taking total qualifying Tier 2 capital to R450m — together with retained earnings accretion. The Group remains comfortably above the regulatory minimum requirement, with the strengthened Tier 2 base reinforcing total capital headroom ahead of FY26 growth and the planned acquisition of the Sanlam Personal Loan book.

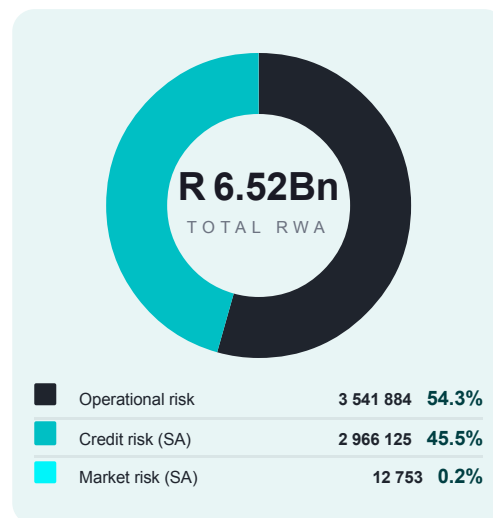
The leverage ratio declined from 12.12% to 11.54% (-0.58pp) during the quarter, as the exposure measure grew faster than Tier 1 capital — reflecting continued deposit base expansion and growth in customer advances. The ratio remains materially above the regulatory minimum requirement.

04. SECTION FOUR Composition of Risk Weighted Assets.



The OV1 templates below set out the composition of the Group's and Bank's risk-weighted assets (RWA) by risk type, together with the corresponding minimum capital requirements.

Credit RWA reflects the Group's application of the Standardised Approach to customer advances, treasury holdings and other on-balance-sheet exposures.



OV1 (Group): Overview of Risk Weighted Assets (RWA).

GROUP · AT 31 MARCH 2026 · R'000

	A Risk-weighted assets · 31-Mar- 26 · T	B Risk-weighted assets · 31-Dec- 25 · T-1	C Minimum capital requirements · 31- Mar-26 · T
1 Credit risk (excluding counterparty credit risk)	2 966 125	2 795 436	370 766
2 Of which: standardised approach (SA)	2 966 125	2 795 436	370 766
3 Of which: foundation internal ratings-based (F-IRB) approach	-	-	-
4 Of which: supervisory slotting approach	-	-	-
5 Of which: advanced internal ratings-based (A-IRB) approach	-	-	-
6 Counterparty credit risk (CCR)	-	-	-
7 Of which: standardised approach for counterparty credit risk	-	-	-
8 Of which: Internal Model Method (IMM)	-	-	-
9 Of which: other CCR	-	-	-
10 Credit valuation adjustment (CVA)	-	-	-
11–14 Equity positions under the simple risk weight approach / Equity investments in funds - look-through approach / Equity investments in funds - mandate-based approach / Equity investments in funds - fall-back approach	-	-	-
15 Settlement risk	-	-	-
16–19 Securitisation exposures in the banking book / Of which: securitisation internal ratings-based approach (SEC-IRBA) / Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach / Of which: securitisation standardised approach (SEC-SA)	-	-	-
20 Market risk	12 753	12 040	1 594
21 Of which: standardised approach (SA)	12 753	12 040	1 594
22 Of which: internal model approaches (IMA)	-	-	-
23 Capital charge for switch between trading book and banking book	-	-	-
24 Operational risk	3 541 884	3 541 884	442 735
25 Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	-
26–28 Output floor applied / Floor adjustment (before application of transitional cap) / Floor adjustment (after application of transitional cap)	-	-	-
29 Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	6 520 762	6 349 359	815 095

OV1 · BANK-LEVEL

OV1 (Bank): Overview of Risk Weighted Assets (RWA).

BANK · AT 31 MARCH 2026 · R'000

	A	B	C
	Risk-weighted assets · 31-Mar- 26 · T	Risk-weighted assets · 31-Dec- 25 · T-1	Minimum capital requirements · 31- Mar-26 · T
1 Credit risk (excluding counterparty credit risk)	2 963 064	2 792 895	370 383
2 Of which: standardised approach (SA)	2 963 064	2 792 895	370 383
3 Of which: foundation internal ratings-based (F-IRB) approach	-	-	-
4 Of which: supervisory slotting approach	-	-	-
5 Of which: advanced internal ratings-based (A-IRB) approach	-	-	-
6 Counterparty credit risk (CCR)	-	-	-
7 Of which: standardised approach for counterparty credit risk	-	-	-
8 Of which: Internal Model Method (IMM)	-	-	-
9 Of which: other CCR	-	-	-
10 Credit valuation adjustment (CVA)	-	-	-
11–14 Equity positions under the simple risk weight approach / Equity investments in funds - look-through approach / Equity investments in funds - mandate-based approach / Equity investments in funds - fall-back approach	-	-	-
15 Settlement risk	-	-	-
16–19 Securitisation exposures in the banking book / Of which: securitisation internal ratings-based approach (SEC-IRBA) / Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach / Of which: securitisation standardised approach (SEC-SA)	-	-	-
20 Market risk	12 753	12 040	1 594
21 Of which: standardised approach (SA)	12 753	12 040	1 594
22 Of which: internal model approaches (IMA)	-	-	-
23 Capital charge for switch between trading book and banking book	-	-	-
24 Operational risk	3 541 171	3 541 171	442 646
25 Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	-
26–28 Output floor applied / Floor adjustment (before application of transitional cap) / Floor adjustment (after application of transitional cap)	-	-	-
29 Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	6 516 988	6 346 106	814 624

NOTE

Minimum capital requirements (MCR) comprise the Basel III Pillar 1 base requirement of 8.0%, the 1.0% Pillar 2A add-on (reinstated effective 1 January 2022 per PA Directive D2/2020), the 2.5% Capital Conservation Buffer and the 1.0% Countercyclical Capital Buffer applicable for the reporting period.

1 Operational risk is recalculated semi-annually (December & June)

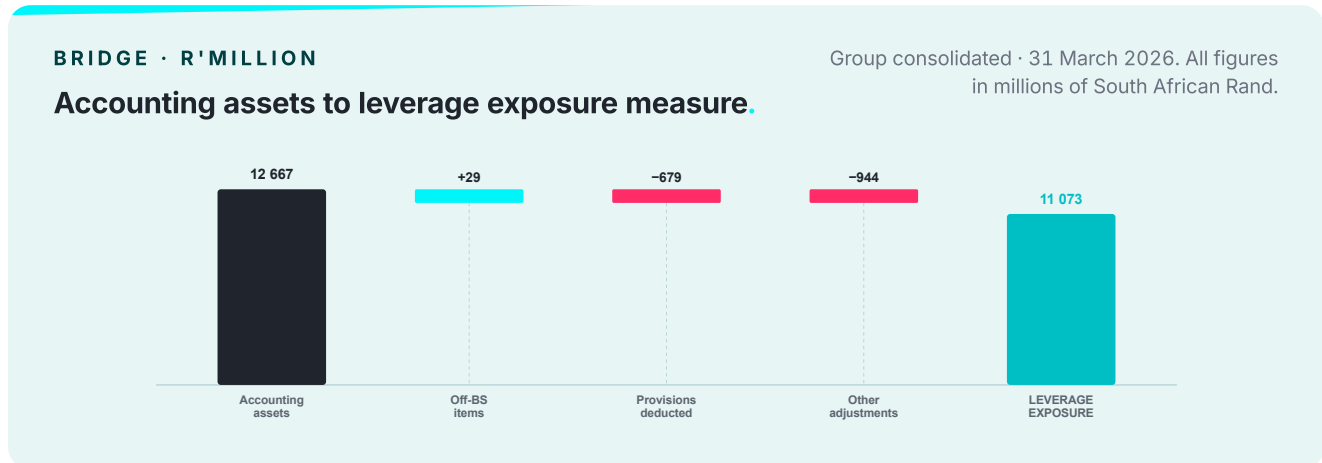
Credit RWA growth during the quarter is primarily attributable to continued expansion of the customer advances book, in line with the Group's digital retail customer-acquisition trajectory.

Market risk is limited to the Bank's net open foreign currency position, which arises principally from foreign-currency-denominated assets and liabilities at period-end. The Group does not operate a trading book.

05. SECTION FIVE Leverage ratio.

The leverage ratio measures Tier 1 capital as a percentage of total exposure and serves as a non-risk-based backstop to the risk-weighted capital ratios. The ratio has remained materially above the regulatory minimum requirement throughout the period.

Other adjustments principally comprise the deduction for goodwill recognised on the acquisition of Retail Capital, together with other regulatory deductions from Tier 1 capital.



LR1 (Group & Bank): Summary comparison of accounting assets vs leverage ratio exposure.

AT 31 MARCH 2026 · R'000

	GROUP 31-Mar-26	BANK 31-Mar-26
1 Total consolidated assets as per published financial statements	12 667 238	12 662 933
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3 Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-	-
4 Adjustments for temporary exemption of central bank reserves (if applicable)	-	-
5 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
6 Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-	-
7 Adjustments for eligible cash pooling transactions	-	-
8 Adjustments for derivative financial instruments	-	-
9 Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-	-
10 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	29 011	29 011
11 Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(678 991)	(678 991)
12 Other adjustments	(944 009)	(944 009)
13 Leverage ratio exposure measure	11 073 249	11 068 944

Note: Other adjustments principally comprise the deduction for goodwill recognised on the acquisition of Retail Capital, together with other regulatory deductions from Tier 1 capital.

LR2 · COMMON DISCLOSURE TEMPLATE

LR2 (Group & Bank): Leverage ratio common disclosure template.

31 MARCH 2026 · R'000

	GROUP		BANK	
	31-Mar-26 · T	31-Dec-25 · T-1	31-Mar-26 · T	31-Dec-25 · T-1
ON-BALANCE SHEET EXPOSURES				
1 On-balance sheet exposures (excluding derivatives and SFTs, but including collateral)	12 667 238	11 893 365	12 662 933	11 891 781
2-4 Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework / (Deductions of receivable assets for cash variation margin provided in derivatives transactions) / (Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-	-	-
5 (Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(678 991)	(677 024)	(678 991)	(677 024)
6 (Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(944 009)	(942 670)	(944 009)	(942 670)
7 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	11 044 238	10 273 671	11 039 933	10 272 087
DERIVATIVE EXPOSURES				
8-12 Replacement cost associated with all derivatives transactions / Add-on amounts for potential future exposure associated with all derivatives transactions / (Exempted central counterparty (CCP) leg of client-cleared trade exposures) / Adjusted effective notional amount of written credit derivatives / (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-
13 Total derivative exposures (sum of rows 8 to 12)	-	-	-	-

LR2 · CONTINUED

31 MARCH 2026 · R'000

	GROUP		BANK	
	31-Mar-26 · T	31-Dec-25 · T-1	31-Mar-26 · T	31-Dec-25 · T-1
SECURITIES FINANCING TRANSACTION (SFT) EXPOSURES				
14–17 Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions / (Netted amounts of cash payables and cash receivables of gross SFT assets) / Counterparty credit risk exposure for SFT assets / Agent transaction exposures	-	-	-	-
18 Total securities financing transaction exposures (sum of rows 14 to 17)	-	-	-	-
OTHER OFF-BALANCE-SHEET EXPOSURES				
19 Off-balance sheet exposure at gross notional amount	290 109	243 435	290 109	248 352
20 (Adjustments for conversion to credit equivalent amounts)	(261 099)	(219 092)	(261 099)	(223 517)
21 (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-	-	-
22 Off-balance sheet items (sum of rows 19 to 21)	29 011	24 344	29 011	24 835
CAPITAL AND TOTAL EXPOSURES				
23 Tier 1 capital	1 277 533	1 248 412	1 279 942	1 250 542
24 Total exposures (sum of rows 7, 13, 18 and 22)	11 073 249	10 298 014	11 068 944	10 296 922
LEVERAGE RATIO (%)				
25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.54	12.12	11.56	12.14
25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.54	12.12	11.56	12.14
26 National minimum leverage ratio requirement	4.00	4.00	4.00	4.00
27 Applicable leverage buffers	-	-	-	-
DISCLOSURE OF MEAN VALUES				
28–30a Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables / Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables / Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 / Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28	-	-	-	-
31 Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28	11.54	-	11.56	-
31a Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28	11.54	12.12	11.56	12.12

The table above sets out the reconciliation from the accounting balance sheet through the prescribed regulatory adjustments to the leverage ratio exposure measure for the period under review.

06. SECTION SIX Liquidity Coverage Ratio.



The Liquidity Coverage Ratio (LCR) requires the Group to hold a stock of high-quality liquid assets (HQLA) sufficient to cover projected net cash outflows over a 30-calendar-day stress horizon, calibrated to the Prudential Authority's prescribed assumptions. The Group's LCR has remained materially above the regulatory minimum requirement throughout the period, reflecting its predominantly retail-deposit-funded balance sheet and conservative HQLA composition (mandatory central bank reserves, National Payment System balances and South African government securities).

LIQ1 (Group & Bank): Liquidity Coverage Ratio (LCR).

31 MARCH 2026 · R'000 · QUARTERLY AVERAGE

	GROUP		BANK	
	Unweighted (avg.)	Weighted (avg.)	Unweighted (avg.)	Weighted (avg.)
HIGH-QUALITY LIQUID ASSETS				
1 Total HQLA	6 390 976	6 390 976	6 390 976	6 390 976
CASH OUTFLOWS				
2 Retail deposits and deposits from small business customers, of which:	7 633 611	630 926	7 633 611	630 926
3 Stable deposits	1 948 836	62 449	1 948 836	62 449
4 Less stable deposits	5 684 775	568 478	5 684 775	568 478
5 Unsecured wholesale funding, of which:	656 456	213 037	656 456	213 037
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-
7 Non-operational deposits (all counterparties)	656 456	213 037	656 456	213 037
8 Unsecured debt	-	-	-	-
9 Secured wholesale funding	-	-	-	-
10-14 Additional requirements, of which: / Outflows related to derivative exposures and other collateral requirements / Outflows related to loss of funding on debt products / Credit and liquidity facilities / Other contractual funding obligations	-	-	-	-
15 Other contingent funding obligations	217 854	5 883	217 854	5 883
16 TOTAL CASH OUTFLOWS	8 507 921	849 846	8 507 921	849 846

LIQ1 · CONTINUED

31 MARCH 2026 · R'000 · QUARTERLY AVERAGE

	GROUP		BANK	
	Unweighted (avg.)	Weighted (avg.)	Unweighted (avg.)	Weighted (avg.)
CASH INFLOWS				
17 Secured lending (eg reverse repos)	-	-	-	-
18 Inflows from fully performing exposures	465 179	232 589	465 179	232 589
19 Other cash inflows	55 367	55 367	53 782	53 782
20 TOTAL CASH INFLOWS	520 546	287 956	518 961	286 372
RESULT				
21 Total HQLA		6 390 976		6 390 976
22 Total net cash outflows		561 890		563 475
23 Liquidity Coverage Ratio (%)		1 137		1 134

1 The daily average utilised to calculate the above percentage consisted of 90 data points, representative of the number of calendar days during the 3-month period from 01 January 2026 to 31 March 2026.

2 The weighted value represents the cash flow amount as a prescribed percentage of the unweighted value.

3 Other contingent funding obligations comprise the revocable undrawn credit facilities associated with the Bank's lending propositions, including MoreTyme (buy-now-pay-later) and Tyme Advance (salary-advance).

07. APPENDIX A

Terms.



Key abbreviations and definitions used throughout this disclosure (45 entries, drawn from the master library of 45). Continued on 3 additional pages.

Term	Description
Bank	GoTyme Bank Limited.
Board	The Board of Directors of the Bank.
Executives	Key management personnel (excluding the CEO) who are members of the Bank Executive Committee.
Group	GoTyme Bank Holdings and all its majority-owned subsidiaries.
CET1 (Common Equity Tier 1)	The highest-quality regulatory capital, comprising ordinary share capital, retained earnings and other reserves, net of regulatory deductions.
Tier 1 Capital	Regulatory capital ranking above Tier 2 in loss absorption. For the Group, Tier 1 currently comprises CET1 capital only.
Tier 2 Capital	Subordinated capital instruments that qualify under Basel III as a loss-absorbing reserve below Tier 1.
QCR (Qualifying Regulatory Capital)	The total of all qualifying capital instruments that meet the Basel III recognition criteria; used as the numerator for the total capital adequacy ratio. For the Group, this currently comprises CET1 capital and Tier 2 capital.
MCR (Minimum Capital Requirements)	The minimum capital that the Group must hold under Basel III — comprising the Pillar 1 base requirement (8%), Pillar 2A add-on (1%, reinstated 1 January 2022 per Directive D2/2020), the capital conservation buffer (2.5%) and the countercyclical buffer.
Credit Risk	The risk of loss arising from a borrower or counterparty failing to meet its contractual obligations.
Counterparty Credit Risk (CCR)	The risk of loss from a counterparty defaulting before settlement of cash flows on a derivative or securities financing transaction.
Credit Valuation Adjustment (CVA)	The capital charge for the risk of mark-to-market losses on derivatives due to deterioration in counterparty credit quality.

Term	Description
Market Risk	The risk of loss arising from movements in interest rates, foreign exchange rates, equity prices or commodity prices.
Operational Risk	The risk of loss resulting from inadequate or failed internal processes, people, systems, or from external events. Operational RWA is recalculated semi-annually (June and December).
IRRBB (Interest Rate Risk in the Banking Book)	The risk to the Bank's capital and earnings from adverse movements in interest rates affecting banking book positions.
RWA (Risk Weighted Assets)	Assets weighted according to their relative risk under the Basel III Standardised Approach, used as the denominator for capital adequacy ratios.
Standardised Approach	The Basel III methodology under which RWAs are calculated using prescribed risk weights rather than internal models. The Bank applies the Standardised Approach across all risk types.
IRB / IRBA (Internal Ratings-Based / Internal Ratings-Based Approach)	Basel III methodologies under which banks calculate credit RWA using internal estimates of probability of default, loss given default and exposure at default. The Bank does not apply IRB.
IMA / IMM (Internal Models Approach / Internal Model Method)	Basel III methodologies for calculating market risk capital (IMA) or counterparty credit risk exposure (IMM) using internal models. The Bank does not apply IMA or IMM.
ERBA (External Ratings-Based Approach)	A Basel III approach for assigning risk weights to securitisation exposures using external credit ratings.
CCP (Central Counterparty)	A financial institution that interposes itself between counterparties to a derivatives or securities transaction, becoming the buyer to every seller and the seller to every buyer.
LCR (Liquidity Coverage Ratio)	The ratio of HQLA to total net cash outflows over a 30-calendar-day stress period, expressed as a percentage.

Term	Description
NSFR (Net Stable Funding Ratio)	The ratio of Available Stable Funding to Required Stable Funding, calibrated over a one-year horizon, expressed as a percentage.
HQLA (High-Quality Liquid Assets)	Cash and high-quality marketable securities held to meet the LCR requirement, predominantly comprising mandatory central bank reserves, National Payment System balances and South African government securities.
CFP (Contingency Funding Plan)	The Group's documented plan setting out the actions, communications and triggers applicable in a liquidity stress event.
BCP (Business Continuity Plan)	The Group's documented plan setting out arrangements to maintain or restore operations after a disruptive event.
Leverage Ratio	Tier 1 capital expressed as a percentage of total leverage ratio exposure (on-balance-sheet exposures plus prescribed off-balance-sheet items).
SFT (Securities Financing Transactions)	Transactions such as repurchase agreements, securities lending and margin lending. The Group has no SFT exposures.
KM1	Key prudential metrics — the quarterly summary template covering capital ratios, leverage, LCR and NSFR.
OV1	Overview of risk-weighted assets — quarterly template breaking RWA down by risk type with the corresponding minimum capital requirements.
LR1	Leverage ratio template summarising the reconciliation between accounting assets and the leverage ratio exposure measure.
LR2	Leverage ratio common disclosure template setting out total exposure by category (on-balance-sheet, derivative, securities financing, off-balance-sheet).
LIQ1	Liquidity Coverage Ratio template — quarterly template showing HQLA, weighted and unweighted cash outflows and inflows, and the resulting LCR.
LIQ2	Net Stable Funding Ratio template — semi-annual template showing available and required stable funding and the resulting NSFR.

Term	Description
Basel III	The global regulatory framework for banks published by the BCBS, prescribing minimum capital, liquidity and leverage standards.
BCBS (Basel Committee on Banking Supervision)	The international standard-setter for the prudential regulation of banks, hosted at the Bank for International Settlements in Basel, Switzerland.
Pillar III	The third pillar of the Basel III framework — public disclosure requirements designed to give market participants the information needed to assess a bank's capital adequacy and risk profile.
Pillar 2B	An additional bank-specific capital requirement imposed by the Prudential Authority under Pillar 2 of Basel III, on top of the Pillar 1 minimum and the Pillar 2A add-on.
D-SIB	Domestic Systemically Important Bank — an institution designated by the Prudential Authority as systemically important within South Africa, attracting an additional capital surcharge.
PA (Prudential Authority)	The Prudential Authority of the South African Reserve Bank, responsible for the prudential regulation and supervision of South African banks.
DMTN (Domestic Medium Term Note)	The TBH funding programme under which the Group issues qualifying Tier 2 capital instruments into the domestic market.
EXCO (Executive Committee)	The Bank's executive management committee, chaired by the CEO and reporting to the Board.
RAS (Risk Appetite Statement)	The Board-approved statement setting out the levels and types of risk the Group is willing to accept in pursuit of its strategy.
Securitisation	The process of pooling and repackaging financial assets into tradable securities. The Group did not undertake any securitisation transactions during the reporting period.
IFRS (International Financial Reporting Standards)	The accounting standards issued by the International Accounting Standards Board (IASB) under which the Group prepares its financial statements.

08. APPENDIX B Metric index.



A quick lookup of where each prudential metric is reported in this disclosure.

CAPITAL

Common Equity Tier 1 capital <small>CET1</small>	2, 6
Tier 1 capital	6, 11
Total capital (Tier 1 + Tier 2)	2, 6
CET1 ratio	2, 6
Tier 1 ratio	6
Total capital ratio	2, 6
Capital conservation buffer	6
Countercyclical buffer	6
D-SIB / G-SIB requirements	6
CET1 headroom above minimum	2, 6

LEVERAGE

Leverage ratio	2, 7, 10, 11
Leverage exposure measure	7, 10, 11
On-balance sheet exposures	11
Off-balance sheet exposures	10, 11
Derivative exposures	11
SFT exposures	11
Accounting-to-leverage bridge	10
National minimum leverage requirement	11

RISK - WEIGHTED ASSETS

Total RWA (Group)	2, 6, 8
Total RWA (Bank)	9
Credit risk RWA	8, 9
Market risk RWA	8, 9
Operational risk RWA	8, 9
RWA composition (donut)	8
Minimum capital requirement <small>MCR</small>	8, 9
Counterparty credit risk <small>CCR</small>	8, 9
Credit valuation adjustment <small>CVA</small>	8, 9
Securitisation exposures	8, 9

LIQUIDITY & FUNDING

High-quality liquid assets <small>HQLA</small>	2, 7, 13
Net cash outflows (30-day)	7, 13
Total cash outflows	13
Total cash inflows	13
Liquidity Coverage Ratio <small>LCR</small>	2, 7, 13
Net Stable Funding Ratio <small>NSFR</small>	2, 7
Available stable funding	7
Required stable funding	7
Retail / wholesale outflows	13
Contingent funding obligations	13

END OF DISCLOSURE

Confidence in numbers.

This Pillar III disclosure forms part of GoTyme Bank Limited's commitment to transparent and timely communication with its stakeholders. Disclosures are published quarterly in line with the requirements of the Prudential Authority of the South African Reserve Bank.

ISSUED BY

GoTyme Bank Limited
Formerly TymeBank
GoTyme Bank is an Authorised Financial Services (FSP 49140) and Registered Credit Provider (NCRCP 10774).
Reg. No. 2015/231510/06 · VAT No. 454027207930

REGISTERED OFFICE

2nd Floor, 30 Jellicoe Avenue
Rosebank, Johannesburg, 2196
South Africa

ONLINE & CONTACT

www.gotymbank.co.za
0860 999 119
Pillar III archive: [About Us](#) → [Public Disclosures](#)

THIS EDITION

Basel III · Pillar III
Quarter ended 31 March 2026
Issued for publication, Q3 FY 2026