



**BASEL
PILLAR III
DISCLOSURE**
AT
30 SEPTEMBER 2025

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Scope

In terms of Regulation 43(1) of the Regulations relating to Banks, 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 III framework and the Pillar III disclosure related directives as issued by the PA including Directive D10/2025.

All Tyme 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 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.

For the period under review, the Bank has not undertaken any securitisation transactions and does not have counterparty credit risk exposures relating to derivatives. For this reason, disclosures relating to these activities are not applicable and have been excluded from this report.

For the period under review, the Group continues to maintain a robust capital, liquidity, and funding position. Throughout the period, the Common Equity Tier 1 capital (CET1) ratio was consistently above the regulatory minimum capital adequacy requirements.

The Pillar III disclosures are published on Tyme 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.tyembank.co.za.

Assurance

This document is prepared in accordance with Tyme Bank's Public Disclosure Policy and has been reviewed by Senior Management, Risk, Internal Audit and members of the Executive Committee (EXCO). For the reporting period, management is satisfied that this document provides an accurate view of the Bank's capital position and that the Bank is capitalised above the prescribed regulatory required capital limits as well as the Board of Directors (the Board) approved Risk Appetite Statement (RAS) limit.

1. Key metrics (at consolidated level)

The table below provides an overview of the key regulatory metrics relating to the Group's capital adequacy ratios, risk-weighted assets, leverage ratio, liquidity coverage ratio (LCR), and net stable funding ratio (NSFR).

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

Group		a	b	c	d	e
		30-Sept-26	30-Jun-26	31-Mar-26	31-Dec-24	30-Sept-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	1 214 173	1 140 806	1 005 698	992 289	887 882
2	Tier 1	1 214 173	1 140 806	1 005 698	992 289	887 882
3	Total capital	1 238 780	1 164 073	1 028 676	1 014 809	909 377
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	5 473 829	5 358 204	4 673 800	4 575 397	3 908 173
4a	Total risk-weighted assets (pre-floor)	5 473 829	5 358 204	4 673 800	4 575 397	3 908 173
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	22.18	21.29	21.52	21.69	22.72
5a	CET1 ratio (%) (pre-floor ratio)	22.18	21.29	21.52	21.69	22.72
6	Tier 1 ratio (%)	22.18	21.29	21.52	21.69	22.72
6a	Tier 1 ratio (%) (pre-floor ratio)	22.18	21.29	21.52	21.69	22.72
7	Total capital ratio (%)	22.63	21.73	22.01	22.18	23.27
7a	Total capital ratio (%) (pre-floor ratio)	22.63	21.73	22.01	22.18	23.27
Additional CET1 buffer requirements as a percentage 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 (%)	-	-	-	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50	2.50	2.50	2.50	2.50
12	CET1 available after meeting the bank's minimum capital requirements (%)	14.68	13.79	14.02	14.19	15.22
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	10 167 273	10 161 847	9 083 317	8 826 612	8 906 254
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.94	11.23	11.07	11.24	9.97
14a	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.94	11.23	11.07	11.24	9.97
14b	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves incorporating mean values for SFT assets)	11.94	11.23	11.07	11.24	9.97
14c	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves incorporating mean values for SFT assets)	11.94	11.23	11.07	11.24	9.97
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	6 210 362	5 707 396	5 112 122	5 723 829	5 250 432
16	Total net cash outflow	584 190	441 049	378 914	477 469	334 577
17	LCR ratio (%)	1 063	1 294	1 349	1 199	1 569
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	17 107 932	16 631 717	16 062 853	15 748 332	16 034 418
19	Total required stable funding	11 318 879	10 981 923	11 014 980	10 734 194	10 573 948
20	NSFR ratio	151	151	146	147	152

Key metrics are monitored daily and incorporated as part of the Bank’s additional early warning indicators (EWIs) to ensure the continuous monitoring and evaluation of the Bank’s liquidity and capital adequacy positions. This supports the Bank’s going-concern planning through the Contingency Funding Plan (CFP), the Business Continuity Plan (BCP), as well as the Bank’s Recovery Plan strategies and processes.

2. Composition of Risk Weighted Assets (RWA)

The following OV1 templates reflect the composition of the RWA and related minimum capital requirements.

Credit RWA exclude counterparty credit risk but include a combination of credit and other risk-weighted exposures.

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

		a	b	c
		Risk weighted assets		Minimum capital requirements
		Sept-25	Jun-25	T
1	Credit risk (excluding counterparty credit risk)	2 534 588	2 425 376	291 478
2	Of which: standardised approach (SA)	2 534 588	2 425 376	291 478
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: IMM	-	-	-
9	Of which: other CCR	-	-	-

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

10	Credit valuation adjustment (CVA)	-	-	-
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase in period	-	-	-
12	Equity investments in funds – look-through approach	-	-	-
13	Equity investments in funds – mandate-based approach	-	-	-
14	Equity investments in funds – fall-back approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in banking book	-	-	-
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	12 435	6 022	1 430
21	Of which: standardised approach (SA)	12 435	6 022	1 430
22	Of which: internal model approach (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	2 926 806	2 926 806	336 583
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
26	Output floor applied	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	5 473 829	5 358 204	629 490

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

		a	b	c
		RWA		Minimum capital requirements
		Sept-25	Jun-25	T
1	Credit risk (excluding counterparty credit risk)	2 533 043	2 424 688	291 300
2	Of which: standardised approach (SA)	2 533 043	2 424 688	291 300
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: IMM	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-
12	Equity investments in funds – look-through approach	-	-	-
13	Equity investments in funds – mandate-based approach	-	-	-
14	Equity investments in funds – fall-back approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in banking book	-	-	-
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-
		-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
		-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	12 435	6 022	1 430
21	Of which: standardised approach (SA)	12 435	6 022	1 430
22	Of which: internal model approach (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-

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

24	Operational risk	2 925 676	2 925 676	336 453
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
26	Output floor applied	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	5 471 154	5 356 386	629 183

3. Leverage ratio.

The leverage ratio is defined as Tier 1 capital expressed as percentage of total exposures. The total exposures used in the calculation does not contain any securities financing transactions (SFTs) or adjustments for derivatives. The leverage ratio has remained above the regulatory minimum requirement due to the current correlation of the qualifying regulatory capital (QCR) in relation to the on-balance sheet exposures.

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

Group		Sept-25
1	Total consolidated assets as per published financial statements	11 751 466
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)	24 344
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	662 802
12	Other adjustments	945 734
13	Leverage ratio exposure measure	10 167 273

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

Bank		Sept-25
1	Total consolidated assets as per published financial statements	11 749 915
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)	24 344
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	- 662 802
12	Other adjustments	- 945 734
13	Leverage ratio exposure measure	10 165 723

LR2 (Group): Leverage ratio common disclosure template

Group		a	b
		Sept-25	Jun-25
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	11 751 466	11 737 388
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(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)	- 662 802	- 642 813
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	- 945 734	- 950 721
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	10 142 930	10 143 854
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	-	-
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	-	-
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of rows 8 to 12)	-	-
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	-	-

LR2 (Group): Leverage ratio common disclosure template

Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	243 435	179 930
20	(Adjustments for conversion to credit equivalent amounts)	- 219 092	- 161 937
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)	24 344	17 993
Capital and total exposures			
23	Tier 1 capital	1 214 173	1 140 806
24	Total exposures (sum of rows 7, 13, 18 and 22)	10 167 273	10 161 847
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.94	11.23
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.94	11.23
26	National minimum leverage ratio requirement	4	4
27	Applicable leverage buffers	-	-
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-

LR2 (Bank): Leverage ratio common disclosure template

Bank		a	b
		Sept-25	Jun-25
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	11 749 915	11 735 842
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(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)	- 662 802	- 642 813
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	- 945 734	- 950 721
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	10 141 379	10 142 308
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	-	-
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	-	-
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of rows 8 to 12)	-	-
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
17	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	243 435	179 930
20	(Adjustments for conversion to credit equivalent amounts)	- 219 092	- 161 937
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)	24 344	17 993
Capital and total exposures			
23	Tier 1 capital	1 213 835	1 140 246
24	Total exposures (sum of rows 7, 13, 18 and 22)	10 165 723	10 160 301
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.94	11.22
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.94	11.22
26	National minimum leverage ratio requirement	4	4
27	Applicable leverage buffers	-	-
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-

The tables provide a reconciliation of the total assets as reported in the Regulatory Returns to calculate the leverage ratio exposure measure, for the period under review.

4. Liquidity Coverage Ratio

The Liquidity Coverage Ratio (LCR) requires institutions to hold sufficient high-quality liquid assets (HQLA) to meet their 30-day net cash outflows projected under the Prudential Authority's prescribed stress scenario.

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

		Group		Bank	
		a	b	a	b
		Total unweighted value (average)	Total weighted value (average)	Total unweighted value (average)	Total weighted value (average)
1	Total HQLA		6 210 362		6 210 362
Cash outflows					
2	Retail deposits and deposits from small business customers, of which:	7 342 900	609 345	7 342 900	609 345
3	Stable deposits	1 841 208	59 176	1 841 208	59 176
4	Less stable deposits	5 501 692	550 169	5 501 692	550 169
5	Unsecured wholesale funding, of which:	551 851	171 312	551 851	171 312
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-
7	Non-operational deposits (all counterparties)	551 851	171 312	551 851	171 312
8	Unsecured debt	-	-	-	-
9	Secured wholesale funding	-	-	-	-
10	Additional requirements, of which:	-	-	-	-
11	Outflows related to derivative exposures and other collateral	-	-	-	-
12	Outflows related to loss of funding on debt products	-	-	-	-
13	Credit and liquidity facilities	-	-	-	-
14	Other contractual funding obligations	-	-	-	-
15	Other contingent funding obligations	178 347	4 716	178 347	4 716
16	TOTAL CASH OUTFLOWS		785 374		785 374
Cash inflows					
17	Secured lending (eg reverse repos)	-	-	-	-
18	Inflows from fully performing exposures	313 580	156 790	313 580	156 790
19	Other cash inflows	44 393	44 393	42 864	42 864
20	TOTAL CASH INFLOWS	357 973	201 183	356 444	199 654
		Total adjusted value		Total adjusted value	
21	Total HQLA		6 210 362		6 210 362
22	Total net cash outflows		584 190		585 720
23	Liquidity Coverage Ratio (%)		1 063		1 060

- The daily average utilised to calculate the above percentage consisted of 92 data points, representative of the number of days during the 3-month period from 01 July 2025 to 30 September 2025.
- The weighted value represents the cashflow amount as a prescribed percentage of the unweighted value.
- Other contingent funding obligations relates to the inclusion of revocable undrawn credit facilities emanating from the Bank's lending products.

5. Appendix A - Terms

Key Terms

Term	Description
Bank	Tyme 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	Tyme Bank Holdings Limited and all its majority-owned subsidiaries