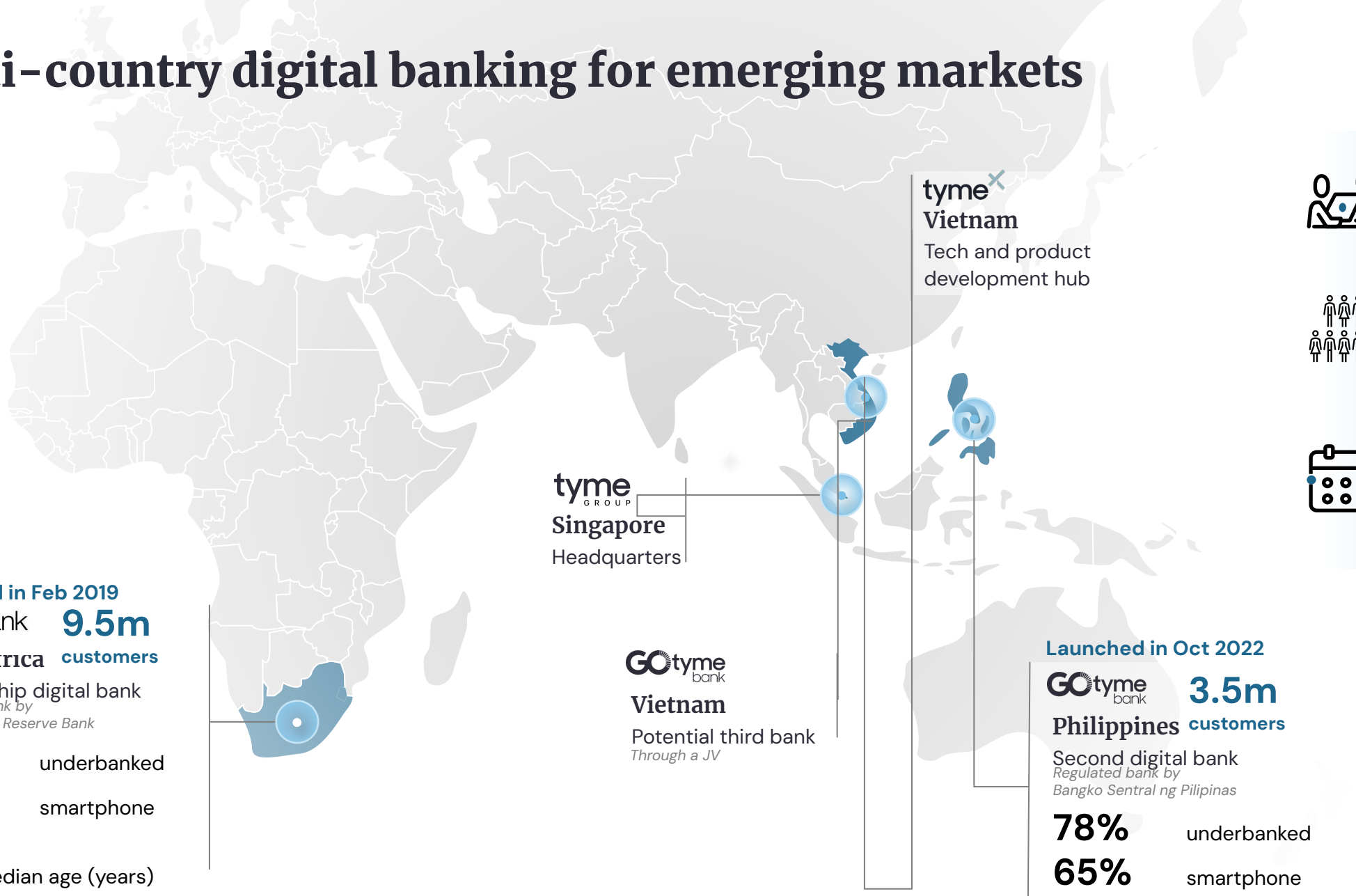
tyme GROUP

Unleashing the financial potential of 13m people

Dieter Botha, CTO

Multi-country digital banking for emerging markets



~13m

~450k
new customers per month

~73%
30-day activity rate[1]

Launched in Feb 2019

TymeBank South Africa **9.5m customers**

First flagship digital bank
Regulated bank by South African Reserve Bank

52% underbanked

94% smartphone adoption

~28 median age (years)

tyme GROUP **Singapore**
Headquarters

tyme **Vietnam**
Tech and product development hub

GOtyme bank **Vietnam**
Potential third bank
Through a JV

Launched in Oct 2022

GOtyme bank **Philippines** **3.5m customers**

Second digital bank
Regulated bank by Bangko Sentral ng Pilipinas

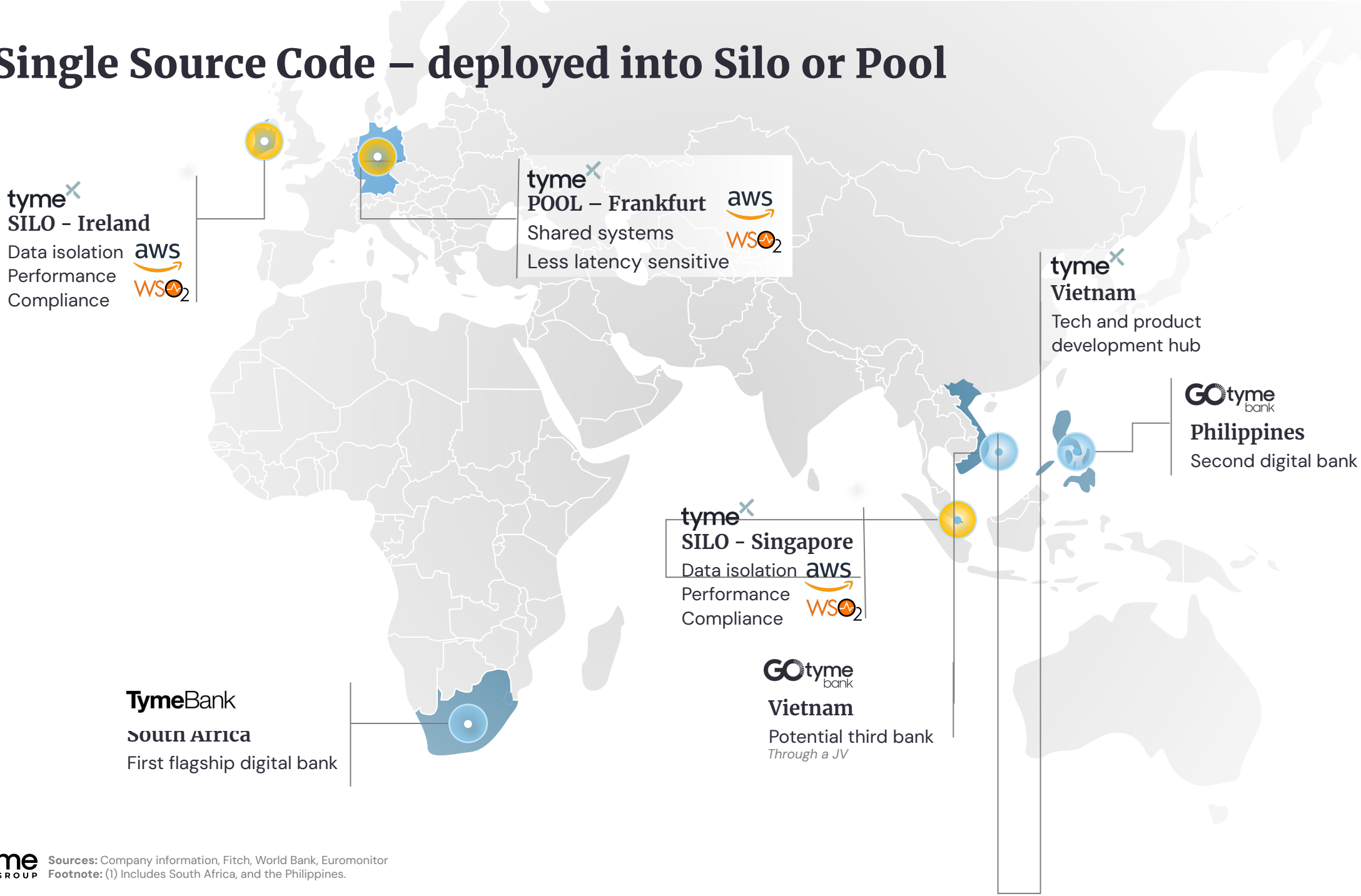
78% underbanked

65% smartphone adoption

~26 median age (years)

tyme GROUP **Sources:** Company information, Fitch, World Bank, Euromonitor
Footnote: (1) Includes South Africa, and the Philippines.

Single Source Code – deployed into Silo or Pool



tyme
SILO - Ireland
Data isolation
Performance
Compliance

tyme
POOL – Frankfurt
Shared systems
Less latency sensitive

tyme
Vietnam
Tech and product development hub

GOtyme bank
Philippines
Second digital bank

tyme
SILO - Singapore
Data isolation
Performance
Compliance

GOtyme bank
Vietnam
Potential third bank
Through a JV

TymeBank
South Africa
First flagship digital bank

tyme GROUP **Sources:** Company information, Fitch, World Bank, Euromonitor
Footnote: (1) Includes South Africa, and the Philippines.

An account and free VISA debit card in under 5 minutes

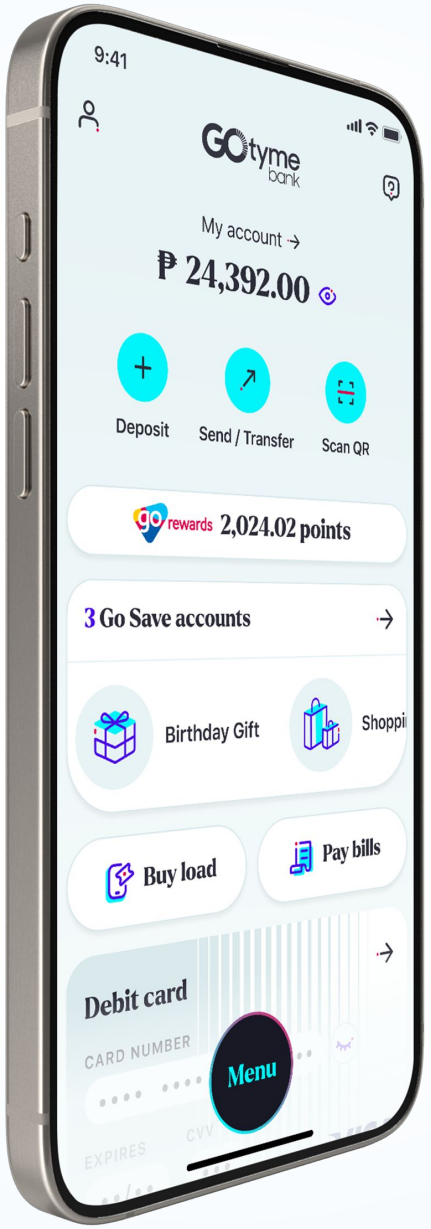




Trust

The front door ...







🇿🇦

~1.7bn

Requests per month

🇿🇦

~630

Requests per second

🇿🇦

Channels 22m

Requests per day

GW 3 x EC2 R5.xlarge
IS 3 x EC2 R5.2xlarge



App Login
P90: **351** ms
P95: **385** ms
P99: **477** ms



🇵🇭

~408m

Requests per month

🇵🇭

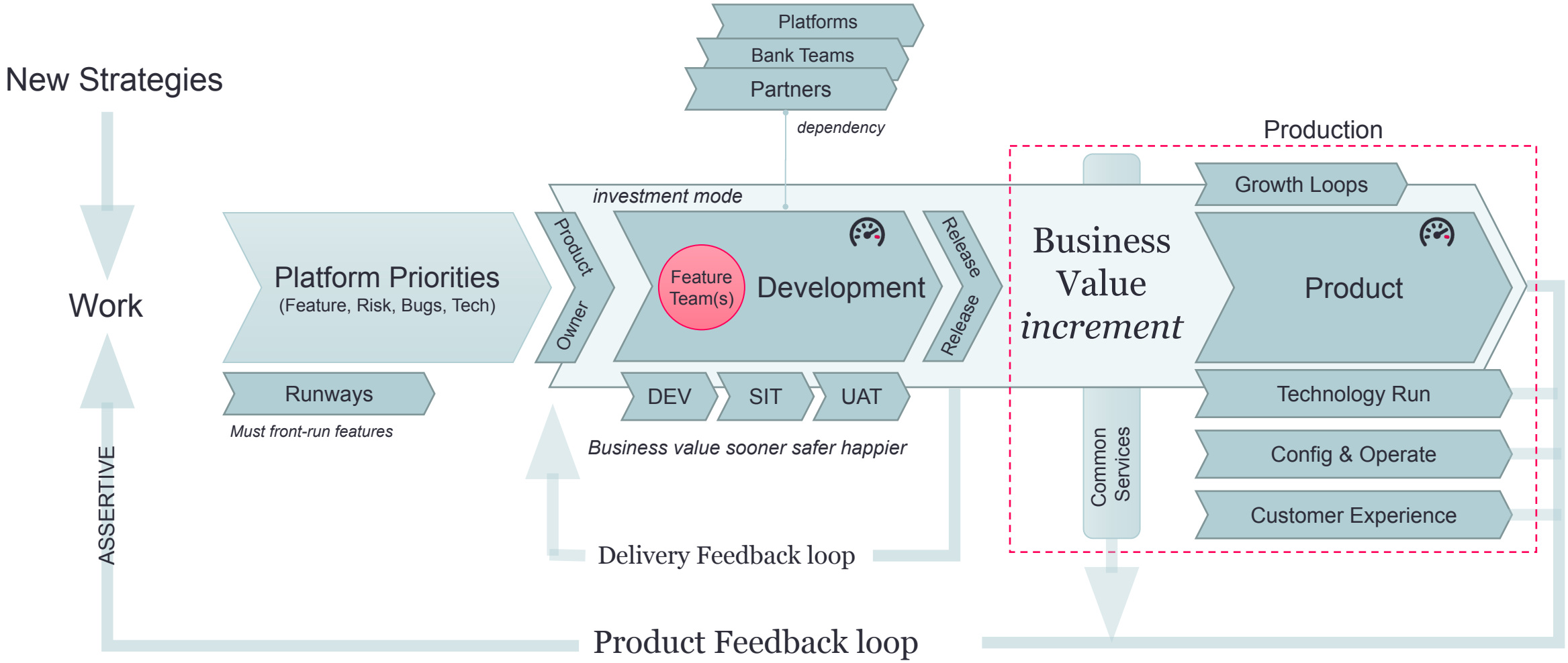
~165

Requests per second

🇵🇭

Managed Service

Flow and Feature Teams



Strictly confidential. All Rights Reserved.

Where to from here with WSO2?

- Open Banking API
- Reduce Customer Friction
- Business Banking
- Continue Next Country Aspirations




tyme
GROUP