

## Regulatory Capital Instruments

November 2018

Disclosure template for main features of regulatory capital instruments		Tyme Banking Group	Tyme Bank
1	Issuer	African Rainbow Capital (ARC)	Tyme Bank Holdings (Holding Company)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	A1	A2
3	Governing law(s) of the instrument	South Africa	South Africa
	Regulatory treatment		
4	Transitional Basel III rules	Common Equity Tier 1	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Common Equity Tier 1
6	Eligible at solo/group/group & solo	CBSA Group	CBSA Bank Solo
7	Instrument type (types to be specified by each jurisdiction)	CET1	CET1
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	2 703	2 498
9	Par value of instrument	2 703	2 498
10	Accounting classification	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	31/10/2018	31/10/2018
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	Not Applicable	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable
Coupons / dividends			
17	Fixed or floating dividend/coupon	Floating	Floating

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18	Coupon rate and any related index	Not Applicable	Not Applicable
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary
21	Existence of step up or other incentive to redeem	Not Applicable	Not Applicable
22	Noncumulative or cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger (s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
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	Write-down feature	Not Applicable	Not Applicable
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not Applicable	Not Applicable
36	Non-compliant transitioned features	Not Applicable	Not Applicable
37	If yes, specify non-compliant features	Not Applicable	Not Applicable