

TymeBank

Africa's First Profitable Digital Bank

\$1.5B

UNICORN VALUATION

December 2024 | 10.7M Customers | First Profitable Digital Bank in Africa

The Problem & Solution

The Challenge

- ✗ Millions underbanked
- ✗ High fees (R60-300/month)
- ✗ Inaccessible branches
- ✗ SME financing gap
- ✗ Digital trust barrier

TymeBank's Answer

- ✓ Zero monthly fees
- ✓ 5-minute account opening
- ✓ 1,000+ kiosks nationwide
- ✓ Instant debit cards
- ✓ Hybrid digital + physical

By The Numbers



10.7M

Customers
in under 6 years



\$1.5B

Valuation
December 2024



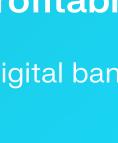
534%

Revenue Growth
2020-2023



\$385M

Deposits
R7 billion



First

Profitability
Digital bank in Africa



1,000+

Kiosks
Retail touchpoints

The Competitive Edge

Only Black-Owned Commercial Bank

Aligned with government priorities

Superior Distribution

1,000+ kiosks vs expensive branches

Cost Leadership

60-80% lower overhead than banks

Product Innovation

5-min onboarding, instant cards

Proven Profitability

First profitable digital bank in Africa

Why It Matters

Massive TAM

Millions underbanked + 90% mobile penetration creates unprecedented market opportunity in South Africa and beyond

Proven Model

10.7M customers in 6 years validates product-market fit and demonstrates scalable customer acquisition

Sustainable

First profitable digital bank in Africa - superior unit economics with 60-80% lower overhead than traditional banks

Global Ambition

Expanding to SE Asia, NYSE IPO planned for 2028 - positioned for international growth

2019

Founded

2020

Revenue \$10.67M

2023

First Profit + \$67.70M Revenue (534% growth)

2024

10.7M Customers + \$1.5B Unicorn

2024

\$250M Series D (Nubank led)

2025

SE Asia Expansion

2028

NYSE IPO Planned

Future

Global Fintech Leader

Ready to be part of Africa's fintech revolution?

TymeBank is redefining digital banking across emerging markets - combining innovation, profitability, and massive market potential.