

# 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

## Market Opportunity

\$2.92B

Embedded Finance Market (2025)

11.1%

Annual Growth Rate

140+

SA Fintech Companies

90%+

Mobile Penetration

R100B

PayShap Processed

Millions

Underbanked

## 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

## Journey to Unicorn Status

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.