



# **MariBank Singapore Private Limited**

## **Pillar 3 Disclosures**

**Incorporated in Singapore**  
**Company Registration Number: 202106516C**

**As at 30 September 2023**

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### Notes:

- Due to rounding, numbers presented throughout this document may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figure.

## 1. Introduction

MariBank Singapore Private Limited (the “Bank”) is incorporated in the Republic of Singapore and has its registered office at 1 Fusionopolis Walk, #15-01, Solaris, Singapore 138628. The Bank operates in Singapore under a digital full bank licence granted by the Monetary Authority of Singapore.

The Bank’s immediate holding company is SeaMoney Holding Limited, incorporated in the Cayman Islands. The ultimate holding company is Sea Limited, incorporated in the Cayman Islands, and is listed on the New York Stock Exchange.

The Bank does not have any subsidiaries to consolidate in this regulatory disclosure.

The purpose of this disclosure is to provide the information in accordance with public disclosure requirements under MAS Notice 637.

## 2. Overview of Key Prudential Metrics

The following section provides an overview of the key prudential regulatory metrics of the Bank, except for the Liquidity Coverage Ratio (“LCR”) and Net Stable Funding Ratio (“NSFR”) which are not applicable to the Bank.

For the purpose of calculating the risk-weighted assets (“RWA”), the Bank applies the Standardized Approach (“SA”) for Credit Risk and Market Risk, and Basic Indicator Approach (“BIA”) for Operational Risk.

### 2.1 Key Metrics

The following disclosures are prepared in accordance with Table 11-1A of MAS Notice 637.

Reported in S\$ millions		(a)	(b)	(c)	(d)	(e)
		30 Sep 2023 <sup>#</sup>	30 Jun 2023 <sup>#</sup>	31 Mar 2023 <sup>#</sup>	31 Dec 2022	30 Sep 2022 <sup>#</sup>
<b>Available capital (amounts)</b>						
1	CET1 capital	331	111	124	133	41
2	Tier 1 capital	331	111	124	133	41
3	Total capital	331	111	124	133	41
<b>Risk weighted assets (amounts)</b>						
4	Total RWA	50	21	15	20	48
<b>Risk-based capital ratios as a percentage of RWA <sup>(1)</sup></b>						
5	CET1 ratio (%)	667.1%	517.2%	826.7%	657.2%	86.5%
6	Tier 1 ratio (%)	667.1%	517.2%	826.7%	657.2%	86.5%
7	Total capital ratio (%)	667.2%	517.3%	826.7%	657.2%	86.5%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10	G-SIB and/or D-SIB additional requirements (%)	0.0%	0.0%	0.0%	0.0%	0.0%
11	Total of CET1 specific buffer requirements (%) (Row 8 + Row 9 + Row 10)	2.5%	2.5%	2.5%	2.5%	2.5%
12	CET1 available after meeting the Reporting Bank's minimum capital requirements (%)	657.2%	507.3%	816.7%	647.2%	76.5%
<b>Leverage Ratio</b>						
13	Total Leverage Ratio exposure measure	599	365	271	237	101
14	Leverage Ratio (%) (row 2 / row 13)	55.3%	30.4%	45.7%	56.2%	41.0%

<sup>#</sup> Unaudited

(1) Movement between 30 September 2023 and 30 June 2023 was largely due to capital injection during the quarter.