MariBank Singapore Private Limited
and its subsidiary
Pillar 3 Disclosures

Incorporated in the Republic of Singapore
Company Registration Number: 202106516C

As at 30 Sep 2025

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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.
- Amounts less than S$0.5 million in absolute terms are shown as "@".
- The disclosures contained within this report for periods prior to 30 June 2025 pertain to the Bank on a Solo basis only.

Introduction

MariBank Singapore Private Limited (the “Bank”) is incorporated in the Republic of Singapore and has its registered office at 1 Rochester Park, #16-01, Rochester Common, Singapore 139212. 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, which is incorporated in the Cayman Islands and listed on the New York Stock Exchange.

The purpose of this disclosure of the Bank and its subsidiary (the “Group”) is to provide the information in accordance with public disclosure requirements under MAS Notice 637.

For the period 1 July to 31 December 2024, the Group applies the SA for Credit Risk and Operational Risk. For Market Risk, the transitional arrangements are in effect and the Group applies the SA in accordance with MAS Notice 637 in force immediately before 1 July 2024.

From 1 January 2025, the Group applies the SA for Credit Risk and Operational Risk, Simplified Standardized Approach (“SSA”) for Market Risk and reduced Basic Approach (“BA”) for Credit Valuation Adjustment.

1. Overview of Key Prudential Metrics

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

1.1 Key Metrics

The following disclosures are prepared in accordance with Table 11-2 of MAS Notice 637.

Reported in S$ millions		(a) 30 Sep 2025#	(b) 30 Jun 2025#	(c) 31 Mar 2025#	(d) 31 Dec 2024	(e) 30 Sep 2024#
Available capital (amounts)						
1	CET1 capital	574	598	519	427	364
2	Tier 1 capital	574	598	519	427	364
3	Total capital	586	608	521	430	365
Risk weighted assets (amounts)						
4	Total RWA	1,067	921	465	252	205
4a	Total RWA (pre-floor)	1,067	921	465	252	205
Risk-based capital ratios as a percentage of RWA(1)						
5	CET1 ratio (%)	53.8%	64.9%	111.5%	169.8%	177.3%
5a	CET1 ratio (%) (pre-floor ratio)	53.8%	64.9%	111.5%	169.8%	177.3%
6	Tier 1 ratio (%)	53.8%	64.9%	111.5%	169.8%	177.3%
6a	Tier 1 ratio (%) (pre-floor ratio)	53.8%	64.9%	111.5%	169.8%	177.3%
7	Total capital ratio (%)	54.9%	66.0%	112.1%	170.8%	177.9%
7a	Total capital ratio (%) (pre-floor ratio)	54.9%	66.0%	112.1%	170.8%	177.9%
Additional CET1 buffer requirements as a percentage of RWA						
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 (%)	44.9%	56.0%	102.1%	160.8%	167.9%
Leverage Ratio						
13	Total Leverage Ratio exposure measure	4,029	3,968	2,879	2,399	1,685
14	Leverage Ratio (%) (row 2 / row 13)	14.2%	15.1%	18.0%	17.8%	21.6%
14a	Leverage Ratio (%) incorporating mean values for SFT assets	14.2%	15.1%	18.0%	17.8%	21.6%

 # Unaudited

(1) Movement between 30 June 2025 and 30 September 2025 was largely due to an increase in total RWA, driven by higher Credit RWA.