Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2026

Balance sheet - Step 1 (Table 2(b))

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*) (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	13,610,233		13,610,233
Due from banks and other financial institutions	1,914,877		1,914,877
Investments, net	64,696,693		64,696,693
Loans and advances, net	205,781,526		205,781,526
Debt securities	0		0
Trading assets	0		0
Investment in associates	912,120		912,120
Derivatives	1,940,826		1,940,826
Investment property	0		0
Other real estate	228,220		228,220
Property and equipment, net	3,377,541		3,377,541
Assets held for sale	236,241		236,241
Other assets	2,817,733		2,817,733
Total assets	295,516,010	0	295,516,010
Liabilities			
Due to Banks and other financial institutions	14,406,420		14,406,420
Items in the course of collection due to other banks	0		0
Customer deposits	217,751,409		217,751,409
Trading liabilities	0		0
Local sukuk issued	0		0
Certificates of Deposits	461,499		461,499
Derivatives	1,343,001		1,343,001
Retirement benefit liabilities	600,697		600,697
Taxation liabilities	365,230		365,230
Liabilities held for sale	10,264		10,264
Other liabilities and accruals	8,111,936		8,111,936
Subtotal	243,050,456	0	243,050,456
Paid up share capital	20,000,000		20,000,000
Statutory reserves	13,175,000		13,175,000
Other reserves	1,430,682		1,430,682
Retained earnings	8,853,045		8,853,045
Minority Interest	29,899		29,899
Proposed dividends	0		0
Treasury Shares	-290,572		-290,572
Tier I Sukuk	9,267,500		9,267,500
Total liabilities and equity	295,516,010	0	295,516,010

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2026

Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
Assets				
Cash and balances at central banks	13,610,233		13,610,233	
Due from banks and other financial institutions	1,914,877		1,914,877	
Investments, net	64,696,693		64,696,693	
Loans and advances, net	205,781,526		205,781,526	
of which Collective provisions	1,095,980		1,095,980	A
Debt securities	0		0	
Trading assets	0		0	
Investment in associates	912,120		912,120	
Derivatives	1,940,826		1,940,826	
Investment property	0		0	
Other real estate	228,220		228,220	
Property and equipment, net	3,377,541		3,377,541	
Assets held for sale	236,241		236,241	
Other assets	2,817,733		2,817,733	
Total assets	295,516,010	0	295,516,010	
Liabilities				
Due to Banks and other financial institutions	14,406,420		14,406,420	
Items in the course of collection due to other banks	0		0	
Customer deposits	217,751,409		217,751,409	
Trading liabilities	0		0	
Local sukuk issued	0		0	
of which Tier 2 capital instruments	0		0	B
Certificates of Deposits	461,499		461,499	
Derivatives	1,343,001		1,343,001	
Retirement benefit liabilities	600,697		600,697	
Taxation liabilities	365,230		365,230	
Liabilities held for sale	10,264		10,264	
Other liabilities and accruals	8,111,936		8,111,936	
Subtotal	243,050,456	0	243,050,456	
Paid up share capital	20,000,000		20,000,000	
of which amount eligible for CET1	20,000,000		20,000,000	H
of which amount eligible for AT1	0		0	
Statutory reserves	13,175,000		13,175,000	G
Other reserves	1,430,682		1,430,682	C
Retained earnings	8,853,045	0	8,853,045	J
SAMA supervisory provision adjustment	0		0	
Minority Interest	29,899		29,899	
Proposed dividends	0		0	
Treasury Shares	-290,572		-290,572	K
Tier I Sukuk	9,267,500		9,267,500	L
Total liabilities and equity	295,516,010	0	295,516,010	

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2026

Common template (transition) - Step 3 (Table 2(d)) i

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

All figures are in SAR'000

(2)		Components[1] of regulatory capital reported by the bank	Amounts[1] subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Common Equity Tier 1 capital: Instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	20,000,000		H
2	Retained earnings	8,853,045		J
3	Accumulated other comprehensive income (and other reserves)	14,605,682		G+C
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)			
5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)			
6	**Common Equity Tier 1 capital before regulatory adjustments**	**43,458,727**		
	Common Equity Tier 1 capital: Regulatory adjustments			
7	Prudential valuation adjustments			
8	Goodwill (net of related tax liability)			
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)			
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)			
11	Cash-flow hedge reserve			
12	Shortfall of provisions to expected losses			
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)			
14	Gains and losses due to changes in own credit risk on fair valued liabilities			
15	Defined-benefit pension fund net assets			
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-290,572		K
17	Reciprocal cross-holdings in common equity			
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)			
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)			
20	Mortgage servicing rights (amount above 10% threshold)			
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)			
22	Amount exceeding the 15% threshold			
23	of which: significant investments in the common stock of financials			
24	of which: mortgage servicing rights			
25	of which: deferred tax assets arising from temporary differences			
26	National specific regulatory adjustments			
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH:…			
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions			
28	**Total regulatory adjustments to Common equity Tier 1**	-290,572		
29	**Common Equity Tier 1 capital (CET1)**	**43,168,155**		
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	9,267,500		
31	of which: classified as equity under applicable accounting standards	9,267,500		L
32	of which: classified as liabilities under applicable accounting standards			
33	Directly issued capital instruments subject to phase out from Additional Tier 1			
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)			
35	of which: instruments issued by subsidiaries subject to phase out			
36	**Additional Tier 1 capital before regulatory adjustments**	**9,267,500**		
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments			
38	Reciprocal cross-holdings in Additional Tier 1 instruments			
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)			
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			
41	National specific regulatory adjustments			
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: …			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			
43	Total regulatory adjustments to Additional Tier 1 capital			
44	Additional Tier 1 capital (AT1)	**9,267,500**		
45	Tier 1 capital (T1 = CET1 + AT1)	**52,435,655**		

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2026

Common template (transition) - Step 3 (Table 2(d)) ii

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

All figures are in SAR'000

		Components[1] of regulatory capital reported by the bank	Amounts[1] subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0		B
47	*Directly issued capital instruments subject to phase out from Tier 2*			
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)			
49	*of which: instruments issued by subsidiaries subject to phase out*			
50	Provisions	1,095,980		A
51	**Tier 2 capital before regulatory adjustments**	**1,095,980**		
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments			
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)			
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0		
56	National specific regulatory adjustments			
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: …			
57	Total regulatory adjustments to Tier 2 capital			
58	Tier 2 capital (T2)	1,095,980		
59	Total capital (TC = T1 + T2)	**53,531,635**		
	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: …			
60	Total risk weighted assets	**257,281,892**		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.78%		
62	Tier 1 (as a percentage of risk weighted assets)	20.38%		
63	Total capital (as a percentage of risk weighted assets)	20.81%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	8.04%		
65	of which: capital conservation buffer requirement	2.50%		
66	of which: bank specific countercyclical buffer requirement	1.04%		
67	of which: G-SIB buffer requirement			
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	8.74%		
	National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)			
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)			
71	National total capital minimum ratio (if different from Basel 3 minimum)			
	Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials			
73	Significant investments in the common stock of financials			
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,095,980		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,918,613		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)			
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach			
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements			
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase out arrangements			
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
84	Current cap on T2 instruments subject to phase out arrangements			
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)			

Frequency: Quarterly
Location : W

TABLE 2: CAPITAL STRUCTURE - JUNE 2026

Main features template of regulatory capital instruments - (Table 2(e))

		Quantitative / qualitative Information
1	Issuer	ARAB NATIONAL BANK
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA168VK0M936
3	Governing law(s) of the instrument	Kingdom of Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/lgroup/group&solo	Solo & Group
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Sukuk
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 3,350 MILLION
9	Par value of instrument	SAR 3,350 MILLION
10	Accounting classification	Additional Tier 1 Capital (Equity)
11	Original date of issuance	3-Feb-25
12	Perpetual or dated	Perpetual
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	First Call date 3 Feb 2030. The issuer may call the Sukuk starting from its fifth anniversary. The Sukuk may be redeemed in whole but not in part by the Issuer only in the circumstances described in the Conditions.
16	Subsequent call dates if applicable	Yes (see above)
	Coupons / dividends	Quarterly
17	Fixed or Floating dividend/coupon	Fixed Rate
18	Coupon rate and any related index	6.20
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes (At the point of Non-viability)
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	write-down fully or partial
33	If write-down, permanent or temporary	Permenant
34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a	Type of suboridation	Jr Subordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	1- subordinate and junior to all Senior Obligations but not further or otherwise; 2- pari passu with all other Pari Passu Obligations; and 3- in priority only to all Junior Obligations.
36	Non-compliant transitioned features	N/A

TABLE 2: CAPITAL STRUCTURE - JUNE 2026

Main features template of regulatory capital instruments - (Table 2(e))

		Quantitative / qualitative Information
1	Issuer	Arab National Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA16BVK0MPJ5
3	Governing law(s) of the instrument	Kingdom of Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/lgroup/group&solo	Solo & group
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Sukuk
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 400 Million
9	Par value of instrument	SAR 400 Million
10	Accounting classification	Additional Tier 1 Capital (Equity)
11	Original date of issuance	6-Aug-25
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	First call date is 6 August 2030 and every fifth anniversary therafter.
16	Subsequent call dates if applicable	Yes (see above)
	Coupons / dividends	Quarterly
17	Fixed or Floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.45
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes (At the point of Non-viability)
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	write-down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a	Type of suboridation	Jr Subordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	1- subordinate and junior to all Senior Obligations but not further or otherwise; 2- pari passu with all other Pari Passu Obligations; and 3- in priority only to all Junior Obligations.
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

Frequency: Quarterly
Location : W

TABLE 2: CAPITAL STRUCTURE - JUNE 2026

Main features template of regulatory capital instruments - (Table 2(e))

		Quantitative / qualitative Information
1	Issuer	ANB TIER 1 SUKUK COMPANY LTD
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	XS3170935608
3	Governing law(s) of the instrument	English
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/lgroup/group&solo	
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Sukuk (JR subordinated note, AT1; Sukuk Structure Mudaraba, sustainability bond)
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	USD 750 MILLION
9	Par value of instrument	USD 750 MILLION
10	Accounting classification	Additional Tier 1 Capital
11	Original date of issuance	9-Sep-25
12	Perpetual or dated	Perpetual
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	First call date is 9 September 2030. The issuer may call the sukuk starting from its fifth anniversary. Notes may be redeemed prior to maturity under certain conditions, as detailed in the base prospectus.
16	Subsequent call dates if applicable	Yes (see above)
	Coupons / dividends	Semi-annually
17	Fixed or Floating dividend/coupon	Variable (Semi-annual, fixed until 9 March 2031. If not redeemed, coupon refixes at 5Y UST + margin and every 5Y)
18	Coupon rate and any related index	6.4
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes (At the point of Non-viability)
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach). The Financial Regulator shall, in its sole discretion, determine the occurrence and scope of a Non-Viability Event and therefore the requirement for a Write-down.
32	If write-down, full or partial	write-down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a	Type of suboridation	Junior Subordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	(i) subordinate and junior to all Senior Obligations but not further or otherwise; (ii) pari passu with all other Pari Passu Obligations; and (iii) in priority to all Junior Obligations
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

TABLE 2: CAPITAL STRUCTURE - JUNE 2026

Main features template of regulatory capital instruments - (Table 2(e))

		Quantitative / qualitative Information
1	Issuer	ARAB NATIONAL BANK
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA16EFK0N8J9
3	Governing law(s) of the instrument	SAUDI ARABIA
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	ADDITIONAL TIER 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/lgroup/group&solo	Solo & group
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Sukuk
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 1,205,000
9	Par value of instrument	SAR 1,205,000
10	Accounting classification	Additional Tier 1 Capital (Equity)
11	Original date of issuance	29-Dec-25
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	First call date is December 29, 2030. (Callable on and anytime after Dec 29, 2030)
16	Subsequent call dates if applicable	See above - Callable on and anytime after December 29 2030
	Coupons / dividends	Quarterly
17	Fixed or Floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.35
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes (At the point of Non-viability)
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written-down in part on a pro rata basis.
33	If write-down, permanent or temporary	Permenant
34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a	Type of suboridation	Jr Subordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	1- subordinate and junior to all Senior Obligations but not further or otherwise; 2- pari passu with all other Pari Passu Obligations; and 3- in priority only to all Junior Obligations.
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

Frequency: Quarterly
Location : W

TABLE 2: CAPITAL STRUCTURE - JUNE 2026

Main features template of regulatory capital instruments - (Table 2(e))

		Quantitative / qualitative Information
1	Issuer	ARAB NATIONAL BANK
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA16IVK004J5
3	Governing law(s) of the instrument	SAUDI ARABIA
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	ADDITIONAL TIER 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/lgroup/group&solo	Solo & group
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Sukuk
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 1,000,000
9	Par value of instrument	SAR 1,000,000
10	Accounting classification	Additional Tier 1 Capital (Equity)
11	Original date of issuance	20-May-26
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	First call date is May 20, 2031. (Callable on and anytime after May 20, 2031)
16	Subsequent call dates if applicable	Callable on and anytime after May 20, 2031
	Coupons / dividends	Quarterly
17	Fixed or Floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.6
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes (At the point of Non-viability)
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written-down in part on a pro rata basis.
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a	Type of suboridation	Junior Subordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	1- subordinate and junior to all Senior Obligations but not further or otherwise; 2- pari passu with all other Pari Passu Obligations; and 3- in priority only to all Junior Obligations.
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

TABLE 2: CAPITAL STRUCTURE - JUNE 2026

Main features template of regulatory capital instruments - (Table 2(e))

		Quantitative / qualitative Information
1	Issuer	ARAB NATIONAL BANK
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA16IVK0O3J7
3	Governing law(s) of the instrument	SAUDI ARABIA
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	ADDITIONAL TIER 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/lgroup/group&solo	Solo & group
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Sukuk
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 500,000,000
9	Par value of instrument	SAR 1,000,000
10	Accounting classification	Additional Tier 1 Capital (Equity)
11	Original date of issuance	20-May-26
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	First call date is May 20, 2031. (Callable on and anytime after May 20, 2031)
16	Subsequent call dates if applicable	Callable on and anytime after May 20, 2031
	Coupons / dividends	Quarterly
17	Fixed or Floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.55
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes (At the point of Non-viability)
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written-down in part on a pro rata basis.
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a	Type of suboridation	Junior Subordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	1- subordinate and junior to all Senior Obligations but not further or otherwise; 2- pari passu with all other Pari Passu Obligations; and 3- in priority only to all Junior Obligations.
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A