

Frequency : Quarterly

Location : Quarterly Financial Statement



TABLE 2: CAPITAL STRUCTURE - DECEMBER 2025

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	13,167,397		13,167,397
Due from banks and other financial institutions	2,334,847		2,334,847
Investments, net	60,011,931		60,011,931
Loans and advances, net	195,299,305		195,299,305
Debt securities	0		0
Trading assets	0		0
Investment in associates	908,126		908,126
Derivatives	2,070,228		2,070,228
Investment property	0		0
Other real estate	228,220		228,220
Property and equipment, net	3,299,379		3,299,379
Assets held for sale	250,085		250,085
Other assets	3,813,756		3,813,756
Total assets	281,383,274	0	281,383,274
Liabilities			
Due to Banks and other financial institutions	11,948,622		11,948,622
Items in the course of collection due to other banks	0		0
Customer deposits	209,286,780		209,286,780
Trading liabilities	0		0
Local sukuk issued	0		0
Certificates of Deposits	451,962		451,962
Derivatives	1,326,794		1,326,794
Retirement benefit liabilities	602,424		602,424
Taxation liabilities	541,061		541,061
Liabilities held for sale	11,358		11,358
Other liabilities and accruals	7,701,270		7,701,270
Subtotal	231,870,271	0	231,870,271
Paid up share capital	20,000,000		20,000,000
Statutory reserves	13,175,000		13,175,000
Other reserves	1,411,642		1,411,642
Retained earnings	7,444,734		7,444,734
Minority Interest	30,493		30,493
Proposed dividends	0		0
Treasury Shares	(316,366)		(316,366)
Tier I Sukuk	7,767,500		7,767,500
Total liabilities and equity	281,383,274	0	281,383,274

TABLE 2: CAPITAL STRUCTURE - DECEMBER 2025

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	13,167,397		13,167,397	
Due from banks and other financial institutions	2,334,847		2,334,847	
Investments, net	60,011,931		60,011,931	
Loans and advances, net	195,299,305		195,299,305	
of which Collective provisions	1,305,945		1,305,945	A
Debt securities	0		0	
Trading assets	0		0	
Investment in associates	908,126		908,126	
Derivatives	2,070,228		2,070,228	
Investment property	0		0	
Other real estate	228,220		228,220	
Property and equipment, net	3,299,379		3,299,379	
Assets held for sale	250,085		250,085	
Other assets	3,813,756		3,813,756	
Total assets	281,383,274	0	281,383,274	
Liabilities				
Due to Banks and other financial institutions	11,948,622		11,948,622	
Items in the course of collection due to other banks	0		0	
Customer deposits	209,286,780		209,286,780	
Trading liabilities	0		0	
Local sukuk issued	0		0	
of which Tier 2 capital instruments	0		0	B
Certificates of Deposits	451,962		451,962	
Derivatives	1,326,794		1,326,794	
Retirement benefit liabilities	602,424		602,424	
Taxation liabilities	541,061		541,061	
Liabilities held for sale	11,358		11,358	
Other liabilities and accruals	7,701,270		7,701,270	
Subtotal	231,870,271	0	231,870,271	
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	1,411,642		1,411,642	C
Retained earnings	7,444,734	0	7,444,734	J
SAMA supervisory provision adjustment	0		0	
Minority Interest	30,493		30,493	
Proposed dividends	0		0	
Treasury Shares	-316,366		-316,366	K
Tier I Sukuk	7,767,500		7,767,500	L
Total liabilities and equity	281,383,274	0	281,383,274	

TABLE 2: CAPITAL STRUCTURE - DECEMBER 2025

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

Source based on reference numbers / letters of the balance sheet under the Pre - regulatory scope of consolidation from step 2

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment
(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
2	Retained earnings	7,444,734
3	Accumulated other comprehensive income (and other reserves)	14,586,642
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	Common Equity Tier 1 capital before regulatory adjustments	42,031,376
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)	-316,366
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	-316,366
29	Common Equity Tier 1 capital (CET1)	41,715,010
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	7,767,500
31	of which: classified as equity under applicable accounting standards	7,767,500
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	7,767,500
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)	7,767,500
45	Tier 1 capital (T1 = CET1 + AT1)	49,482,510

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TABLE 2: CAPITAL STRUCTURE - DECEMBER 2025

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

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment
Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0
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	1,305,945
51	Tier 2 capital before regulatory adjustments	1,305,945
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)	1,305,945
59	Total capital (TC = T1 + T2)	50,788,455
	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	253,671,240
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.44%
62	Tier 1 (as a percentage of risk weighted assets)	19.51%
63	Total capital (as a percentage of risk weighted assets)	20.02%
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)	7.09%
65	of which: capital conservation buffer requirement	2.50%
66	of which: bank specific countercyclical buffer requirement	0.09%
67	of which: G-SIB buffer requirement	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	9.36%
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)	1,305,945
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,846,843
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)	

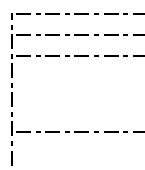


TABLE 2: CAPITAL STRUCTURE - DECEMBER 2025

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/group/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	Permanent
34 If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a Type of subordination	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 - DECEMBER 2025

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/group/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 thereafter.
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 subordination	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

TABLE 2: CAPITAL STRUCTURE - DECEMBER 2025

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/group/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 subordination	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 - DECEMBER 2025

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/group/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