

TABLE 2: CAPITAL STRUCTURE - MARCH 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	14,900,956		14,900,956
Due from banks and other financial institutions	7,062,347		7,062,347
Investments, net	52,311,477		52,311,477
Loans and advances, net	179,056,714		179,056,714
Debt securities	0		0
Trading assets	0		0
Investment in associates	891,876		891,876
Derivatives	1,755,608		1,755,608
Investment property	0		0
Other real estate	909,064		909,064
Property and equipment, net	3,140,957		3,140,957
Other assets	4,621,739		4,621,739
Total assets	264,650,738	0	264,650,738
Liabilities			
Due to Banks and other financial institutions	12,682,163		12,682,163
Items in the course of collection due to other banks	0		0
Customer deposits	195,618,976		195,618,976
Trading liabilities	0		0
Local sukuk issued	2,852,256		2,852,256
Derivatives	1,402,209		1,402,209
Retirement benefit liabilities	609,958		609,958
Taxation liabilities	777,392		777,392
Accruals and deferred income	0		0
Other liabilities and accruals	8,847,225		8,847,225
Subtotal	222,790,179	0	222,790,179
Paid up share capital	20,000,000		20,000,000
Statutory reserves	11,890,000		11,890,000
Other reserves	334,339		334,339
Retained earnings	6,354,244		6,354,244
Minority Interest	30,305		30,305
Proposed dividends	0		0
Treasury Shares	(98,329)		(98,329)
Tier I Sukuk	3,350,000		3,350,000
Total liabilities and equity	264,650,738	0	264,650,738

TABLE 2: CAPITAL STRUCTURE - MARCH 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)
Assets			
Cash and balances at central banks	14,900,956		14,900,956
Due from banks and other financial institutions	7,062,347		7,062,347
Investments, net	52,311,477		52,311,477
Loans and advances, net	179,056,714		179,056,714
of which Collective provisions	1,128,418		1,128,418
Debt securities	0		0
Trading assets	0		0
Investment in associates	891,876		891,876
Derivatives	1,755,608		1,755,608
Investment property	0		0
Other real estate	909,064		909,064
Property and equipment, net	3,140,957		3,140,957
Other assets	4,621,739		4,621,739
Total assets	264,650,738	0	264,650,738
Liabilities			
Due to Banks and other financial institutions	12,682,163		12,682,163
Items in the course of collection due to other banks	0		0
Customer deposits	195,618,976		195,618,976
Trading liabilities	0		0
Local sukuk issued	2,852,256		2,852,256
of which Tier 2 capital instruments	2,812,500		2,812,500
Derivatives	1,402,209		1,402,209
Retirement benefit liabilities	609,958		609,958
Taxation liabilities	777,392		777,392
Accruals and deferred income	0		0
Other liabilities and accruals	8,847,225		8,847,225
Subtotal	222,790,179	0	222,790,179
Paid up share capital	20,000,000		20,000,000
of which amount eligible for CET1	20,000,000		20,000,000
of which amount eligible for AT1	0		0
Statutory reserves	11,890,000		11,890,000
Other reserves	334,339		334,339
Retained earnings	6,354,244	0	6,354,244
SAMA supervisory provision adjustment	0		0
Minority Interest	30,305		30,305
Proposed dividends	0		0
Treasury Shares	-98,329		-98,329
Tier I Sukuk	3,350,000		3,350,000
Total liabilities and equity	264,650,738	0	264,650,738

TABLE 2: CAPITAL STRUCTURE - MARCH 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
regulatory scope of

consolidation from
step 2

Components¹
of regulatory
capital reported
by the bank

Amounts¹
subject to
Pre - Basel
III
treatment

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	6,354,244
3 Accumulated other comprehensive income (and other reserves)	12,224,339
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	38,578,583
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)	-98,329
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	-98,329
29 Common Equity Tier 1 capital (CET1)	38,480,254
Additional Tier 1 capital: instruments	
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	3,350,000
31 of which: classified as equity under applicable accounting standards	3,350,000
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	3,350,000
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)	3,350,000
45 Tier 1 capital (T1 = CET1 + AT1)	41,830,254

H
J
G+C

K

TABLE 2: CAPITAL STRUCTURE - MARCH 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	2,812,500
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	1,128,418
51	Tier 2 capital before regulatory adjustments	3,940,918
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)	3,940,918
59	Total capital (TC = T1 + T2)	45,771,172
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	231,471,243
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.62%
62	Tier 1 (as a percentage of risk weighted assets)	18.07%
63	Total capital (as a percentage of risk weighted assets)	19.77%
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)	7.04%
65	of which: capital conservation buffer requirement	2.50%
66	of which: bank specific countercyclical buffer requirement	0.04%
67	of which: G-SIB buffer requirement	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	9.59%
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)	1,128,418
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,576,834
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)	

B

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TABLE 2: CAPITAL STRUCTURE - MARCH 2025**Main features template of regulatory capital instruments - (Table 2(e))**

1	Issuer	ANB Sukuk Ltd / Fully owned subs of Arab National Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	XS2250029167
3	Governing law(s) of the instrument	English law (except for certain provisions relating to the status and subordination of the Certificates, the Purchase Agreement and any Sale/Transfer Agreement, which shall be governed by the laws of the 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	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group&solo	Solo & Group
7	Instrument type (types to be specified by each jurisdiction)	Unsecured Subordinated Sukuk
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	Liability- Held at Amortised Cost
11	Original date of issuance	28-Oct-20
12	Perpetual or dated	Dated
13	Original maturity date	28-Oct-30
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	First Call date 28th Oct 2025,
16	Subsequent call dates if applicable	NA
	Coupons / dividends	Semi Annually
17	Fixed or Floating dividend/coupon	Fixed Rate Re-settable
18	Coupon rate and any related index	3.326
19	Existence of a dividend stopper	No
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	Non-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	At the point of Non-viability
31	If write-down, write-down trigger (s)	Determined by the Banking Regulator
32	If write-down, full or partial	Determined by the Banking Regulator
33	If write-down, permanent or temporary	Determined by the Banking Regulator
34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a	Type of subordination	Unsecured
35	Position in subordination hierarchy in liquidation (specify instrument type immo	Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilities and all other unsubordinated liabilities of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in right and priority of payment with the Instrument
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

TABLE 2: CAPITAL STRUCTURE - MARCH 2025**Main features template of regulatory capital instruments - (Table 2(e))**

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
37	If yes, specify non-compliant features	N/A