Basel III Pillar 3 Disclosures
30 June 2026

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KM1: Key metrics (at consolidated group level) - June 2026

(Figures in SR 000's)

		a	b	c	d	e
		30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	43,168,155	41,487,586	41,715,010	40,589,697	40,240,669
1a	Fully loaded ECL accounting model	43,168,155	41,487,586	41,715,010	40,589,697	40,240,669
2	Tier 1	52,435,655	49,255,086	49,482,510	47,152,197	43,590,669
2a	Fully loaded ECL accounting model Tier 1	52,435,655	49,255,086	49,482,510	47,152,197	43,590,669
3	Total Capital	53,531,635	50,372,685	50,788,455	51,381,377	47,804,511
3a	Fully loaded ECL accounting model total capital	53,531,635	50,372,685	50,788,455	51,381,377	47,804,511
	Risk-weighted assets (amount)					
4	Total risk-weighted assets (RWA)	257,281,892	251,299,679	249,188,765	245,403,184	237,720,257
4a	Total risk-weighted assets (pre-floor)	257,281,892	251,299,679	249,188,765	245,403,184	237,720,257
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 (CET1) ratio (%)	16.78%	16.51%	16.74%	16.54%	16.93%
5a	Fully loaded ECL accounting model CET1 (%)	16.78%	16.51%	16.74%	16.54%	16.93%
5b	CET1 ratio (%) (pre-floor ratio)	16.78%	16.51%	16.74%	16.54%	16.93%
6	Tier 1 ratio (%)	20.38%	19.60%	19.86%	19.21%	18.34%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.38%	19.60%	19.86%	19.21%	18.34%
6b	Tier 1 ratio (%) (pre-floor ratio)	20.38%	19.60%	19.86%	19.21%	18.34%
7	Total capital ratio (%)	20.81%	20.04%	20.38%	20.94%	20.11%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.81%	20.04%	20.38%	20.94%	20.11%
7b	Total capital ratio (%) (pre-floor ratio)	20.81%	20.04%	20.38%	20.94%	20.11%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	1.04%	0.08%	0.09%	0.04%	0.06%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.54%	2.58%	2.59%	2.54%	2.56%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.74%	9.43%	9.65%	9.50%	9.87%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	336,118,123	325,900,711	322,123,612	318,619,206	306,675,915
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	15.60%	15.11%	15.36%	14.80%	14.21%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	15.60%	15.11%	15.36%	14.80%	14.21%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	15.60%	15.11%	15.36%	14.80%	14.21%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	15.55%	15.01%	15.34%	14.77%	13.90%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	15.55%	15.01%	15.34%	14.77%	13.90%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	54,860,496	55,704,106	53,601,398	50,673,259	50,596,594
16	Total net cash outflow	40,376,309	39,331,932	37,434,110	36,872,977	38,145,539
17	LCR ratio (%)	136%	142%	143%	137%	133%
	Net Stable Funding Ratio					
18	Total available stable funding	185,806,528	177,049,269	177,841,685	177,799,620	168,257,977
19	Total required stable funding	165,720,930	159,860,238	151,225,905	148,211,389	143,717,418
20	NSFR ratio	112%	111%	118%	120%	117%

OV1: Overview of risk-weighted assets (RWA) - June 2026

(Figures in SR 000's)

		a	b	c
		RWA		Minimum capital requirements
		30-Jun-26	31-Mar-26	30-Jun-26
1	Credit risk (excluding counterparty credit risk)	231,715,383	225,546,078	18,537,231
2	Of which standardised approach (SA)	231,715,383	225,546,078	18,537,231
3	Of which: foundation internal ratings-based (F-IRB) approach	0	0	0
4	Of which: supervisory slotting approach	0	0	0
5	Of which: advanced internal ratings-based (A-IRB) approach	0	0	0
6	Counterparty credit risk (CCR)	1,661,284	1,693,543	132,903
7	Of which: standardised approach for counterparty credit risk	1,661,284	1,693,543	132,903
8	Of which: IMM	0	0	0
9	Of which: other CCR	0	0	0
10	Credit valuation adjustment (CVA)	4,113,918	4,790,036	329,113
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	0	0	0
12	Equity investments in funds – look-through approach	0	0	0
13	Equity investments in funds – mandate-based approach	0	0	0
14	Equity investments in funds – fall-back approach	112,383	49,221	8,991
15	Settlement risk	0	0	0
16	Securitisation exposures in banking book	0	0	0
17	Of which: securitisation IRB approach (SEC-IRBA)	0	0	0
18	Of which: securitisation external ratings-based approach	0	0	0
	(SEC-ERBA), including internal assessment approach (IAA)	0	0	0
19	Of which: securitisation standardised approach (SEC-SA)	0	0	0
20	Market risk	10,795,016	10,336,893	863,601
21	Of which: standardised approach (SA)	10,795,016	10,336,893	863,601
22	Of which: internal model approach (IMA)	0	0	0
23	Capital charge for switch between trading book and banking book	0	0	0
24	Operational risk	8,883,908	8,883,908	710,713
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
26	Output floor applied	0	0	0
27	Floor adjustment (before application of transitional cap)	0	0	0
28	Floor adjustment (after application of transitional cap)	0	0	0
29	**Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)**	**257,281,892**	**251,299,679**	**20,582,551**

CC1 - Composition of Regulatory Capital - June 2026

(Figures in SR 000's)

		Amounts	Source based on reference numbers / letters of the balance sheet under regulatory scope of consolidatiion
	Common Equity Tier 1 capital: Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) capital plus related stock surplus	20,000,000	H
2	Retained earnings	8,853,045	G + J
3	Accumulated other comprehensive income (and other reserves)	14,605,682	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 36 of Basel III securitisation 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	
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		
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	
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		
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**	

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)		
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the condition (for G-SIBs only)		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments		
57	**Total regulatory adjustments to Tier 2 capital**		
58	**Tier 2 capital (T2)**	**1,095,980**	
59	**Total regulatory capital (TC = T1 + T2)**	**53,531,635**	
60	**Total risk weighted assets**	**257,281,892**	
	Capital ratios and buffers		
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) available after meeting the bank's minimum capital requirements**	**8.74%**	
	National minima (if different from Basel 3)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	0	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	0	
71	National total capital minimum ratio (if different from Basel 3 minimum)	0	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financials	0	
73	Significant investments in the common stock of financials	0	
74	Mortgage servicing rights (net of related tax liability)	0	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0	
	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	0	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	
82	Current cap on AT1 instruments subject to phase out arrangements	0	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	
84	Current cap on Tier 2 instruments subject to phase-out arrangements	0	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	0	

CC2 - Reconciliation of regulatory capital to balance sheet - June 2026

(Figures in SR 000's)

	a	b	c
	Balance Sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30 June 2026	As at 30 June 2026	
Assets			
Cash and balances at central banks	13,610,233	13,610,233	
Items in the course of collection from other banks	0	0	
Trading portfolio assets	0	0	
Financial assets designated at fair value	0	0	
Derivative financial instruments	1,940,826	1,940,826	
Deposits with banks and other financial institutions	1,914,877	1,914,877	
Loans and advances to customers	205,781,526	205,781,526	
Reverse repurchase agreements and other similar secured trading	0	0	
Investments, net	64,696,693	64,696,693	
Current and deferred tax assets	61,138	61,138	
Prepayments, accrued income and other assets	2,984,815	2,984,815	
Investments in associates and joint ventures	912,120	912,120	
Goodwill and intangible assets	0	0	
Of which: goodwill	0	0	(a)
Of which: other intangible (excluding MSRs)	0	0	(b)
Of which: MSRS	0	0	(c)
Property, plant and equipment	3,377,541	3,377,541	
Assets held for sale	236,241	236,241	
Total assets	**295,516,010**	**295,516,010**	
Liabiliaties			
Deposits from banks and other financial institutions	14,406,420	14,406,420	
Items in the course of collection due to other banks	0	0	
Customer accounts	217,751,409	217,751,409	
Repurchase agreements and other similar secured borrowing	0	0	
Trading portfolio liabilities	0	0	
Financial liabilities designated at fair value	0	0	
Derivative financial instruments	1,343,001	1,343,001	
Debt securities in issue	461,499	461,499	
Accruals, deferred income and other liabilities	7,634,420	7,634,420	
Current and deferred tax liabilities	365,230	365,230	
Of which: DTLS related to goodwill	0		(d)
Of which: DTLS related to intangible (excluding MSRs)	0		(e)
Of which: DTLS related to MSRS	0		(f)
Subordinated liabilities / Sukuk	0	0	
Provisions for credit related commitments and contingencies	477,516	477,516	
End of service benefits	600,697	600,697	
Liabilities associated with assets held for sale	10,264	10,264	
Total liabilities	**243,050,456**	**243,050,456**	
Shareholders' equity			
Paid-in 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		(i)
Treasury reserves	-290,572	-290,572	
Statutory reserves	13,175,000	13,175,000	
Accumulated other comprehensive income	1,430,682	1,430,682	
Retained earnings	8,853,045	8,853,045	
Proposed dividends	0	0	
Non-controlling Interest	29,899	29,899	
Tier 1 Sukuk	9,267,500	9,267,500	
Total Shareholders' equity	**52,465,554**	**52,465,554**	
Total Liabilities and equity	**295,516,010**	**295,516,010**	

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2025

		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	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

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2026

		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

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2026

		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

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2026

		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

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2026

		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

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2026

		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

ENC: Asset encumbrance - June 2026

(Figures in SR 000's)

	a	b	c
	Encumbered assets	**Unencumbered assets**	**Total**
The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	11,359,894	51,524,303	62,884,197

		CR1: Credit quality of assets - June 2026							(Figures in SR 000's)
		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	2,012,213	207,157,270	3,387,957	1,329,038	2,058,919	0	205,781,526
2	Debt Securities	0	57,326,177	36,707	0	36,707	0	57,289,470
3	Off-balance sheet exposures	494,913	58,533,075	597,423	354,528	242,895	0	58,430,565
4	**Total**	**2,507,126**	**323,016,522**	**4,022,087**	**1,683,566**	**2,338,521**	**0**	**321,501,561**

CR2: Changes in stock of defaulted loans and debt securities - June 2026

(Figures in SR 000's)

		a
1	**Defaulted loans and debt securities at end of the previous reporting period**	**1,937,886**
2	Loans and debt securities that have defaulted since the last reporting period	**363,049**
3	Returned to non-defaulted status	**57,676**
4	Amounts written off	**231,046**
5	Other changes	-
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)**	**2,012,213**

CR3: Credit risk mitigation techniques – overview - June 2026

(Figures in SR 000's)

		a	b	c	d	e
		Exposures unsecured: carrying amount	**Exposures to be secured**	**Exposures secured by collateral**	**Exposures secured by financial guarantees**	**Exposures secured by credit derivatives**
1	Loans	176,268,507	29,513,019	21,632,556	7,880,463	.
2	Debt securities	57,083,027	206,443	206,443	-	.
3	**Total**	**233,351,534**	**29,719,462**	**21,838,999**	**7,880,463**	0
4	Of which defaulted	396,145	215,175	84,351	130,824	.

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects - June 2026

(Figures in SR 000's)

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Asset classes	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA density**
1	Sovereigns and their central banks	58,232,110	0	57,864,441	0	1,046,511	1.81%
2	Non-central government public sector entities	3,042,452	0	3,042,452	0	608,490	20.00%
3	Multilateral development banks	0	0	0	0	0	0.00%
4	Banks	3,218,059	6,689,961	3,218,059	3,928,080	4,663,137	65.25%
	Of which: securities firms and other financial institutions	0	0	0	0	0	0.00%
5	Covered bonds	0	0	0	0	0	0.00%
6	Corporates	106,901,118	78,632,125	94,977,692	31,333,696	118,796,935	94.05%
	Of which: securities firms and other financial institutions	5,220,102	2,345,311	5,141,739	710,609	5,514,329	94.22%
	Of which: specialised lending	17,857,236	0	17,727,278	0	14,982,345	84.52%
7	Subordinated debt, equity and other capital	7,054,710	0	7,054,710	0	18,109,310	256.70%
8	Retail	25,402,851	0	25,376,173	0	19,046,565	75.06%
	MSMEs	3,128	0	2,836	0	2,127	75.00%
9	Real estate	80,626,088	0	76,780,742	0	60,135,858	78.32%
	Of which: general RRE	34,652,254	0	34,060,930	0	13,742,543	40.35%
	Of which: IPRRE	4,339,275	0	4,139,818	0	2,767,109	66.84%
	Of which: general CRE	7,406,555	0	6,956,716	0	6,417,838	92.25%
	Of which: IPCRE	16,145,229	0	15,721,315	0	13,804,164	87.81%
	Of which: land acquisition, development and construction	18,082,775	0	15,901,963	0	23,404,204	147.18%
10	Defaulted exposures	2,042,496	492,580	629,973	62,283	708,014	102.28%
11	Other assets	10,671,859	0	10,671,859	0	8,712,945	81.64%
12	**Total**	**297,191,741**	**85,814,666**	**279,616,099**	**35,324,058**	**231,827,766**	

CR5: Standardised approach – exposures by asset classes and risk weights - June 2026 | **(Figures in SR 000's)**

		0%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	**Sovereigns and their central banks**	55,163,008	1,903,274	0	0	0	0	0	264,603	0	0	0	0	0	0	533,555	0	0	0	0	0	0	0	0	57,864,441
2	**Non-central government public sector entities**	0	3,042,452	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,042,452
3	**Multilateral development banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	**Banks**	0	563,874	0	3,034,025	0	0	0	63,730	0	0	0	0	0	0	3,236,951	0	0	0	247,560	0	0	0	0	7,146,138
	Of which: securities firms and other financial institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	**Corporates**	0	222,644	0	0	0	0	0	8,738,061	0	0	267,917	4,736,876	19,960,048	0	88,958,429	0	0	3,363,252	64,160	0	0	0	0	126,311,388
	Of which: securities firms and other financial institutions	0	222,644	0	0	0	0	0	319,329	0	0	13,652	0	0	0	5,290,376	0	0	0	58,614	0	0	0	0	5,904,615
	Of which: specialised lending	0	0	0	0	0	0	0	5,613,067	0	0	0	4,736,876	0	0	4,014,084	0	0	3,363,252	0	0	0	0	0	17,727,278
7	**Subordinated debt, equity and other capital**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,412,772	2,718,399	1,923,539	0	0	7,054,710
8	**Retail**	0	0	0	0	0	0	0	0	0	0	25,319,811	0	0	0	53,603	0	0	0	0	0	0	0	2,759	25,376,173
	MSMEs	0	0	0	0	0	0	0	0	0	0	2,836	0	0	0	0	0	0	0	0	0	0	0	0	2,836
9	**Real estate**	0	5,420,289	2,698,858	11,204,147	208,449	11,633,758	534,246	1,260,770	2,156,274	7,010,108	2,639,478	0	0	5,402,762	5,609,522	1,327,401	4,296,726	0	15,303,642	0	0	0	74,312	76,780,742
	Of which: general RRE	0	5,420,289	2,698,858	10,690,405	69,847	11,633,758	157,334	1,260,770	0	988,282	4,716	0	0	0	4,783,592	0	0	0	0	0	0	0	74,312	37,782,162
	Of which: no loan splitting applied	0	5,420,289	2,698,858	10,690,405	69,847	11,633,758	157,334	1,260,770	0	988,282	4,716	0	0	0	4,783,592		0	0	0	0	0	0	74,312	37,782,162
	Of which: loan splitting applied (Secured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: loan splitting applied (Unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: IPRRE	0	0	0	513,743	138,602	0	376,911	0	578,426	0	2,036,441	0	0	0	0	506,863	0	0	0	0	0	0	0	4,150,986
	Of which: general CRE	0	0	0	0	0	0	0	0	1,437,367	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,437,367
	Of which: no loan splitting applied	0	0	0	0	0	0	0	0	1,437,367	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,437,367
	Of which: loan splitting applied (Secured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: loan splitting applied (Unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Of which: IPCRE	0	0	0	0	0	0	0	0	0	6,021,826	0	0	0	5,402,762	0	0	4,296,726	0	0	0	0	0	0	15,721,315
	Of which: land acquisition, development and construction	0	0	0	0	0	0	0	0	0	0	598,322	0	0	0	0	0	0	0	15,303,642	0	0	0	0	15,901,963
10	**Defaulted exposures**	0	0	0	0	0	0	0	33,630	0	0	0	0	0	0	593,480	0	0	0	65,146	0	0	0	0	692,255
11	**Other assets**	2,062,306	0	0	0	0	0	0	0	0	0	0	0	0	0	8,600,562	0	0	0	0	0	0	8,991	0	10,671,859
12	**Total**	**57,225,315**	**11,152,533**	**2,698,858**	**14,238,172**	**208,449**	**11,633,758**	**534,246**	**10,360,794**	**2,156,274**	**7,010,108**	**28,227,207**	**4,736,876**	**19,960,048**	**5,402,762**	**107,586,102**	**1,327,401**	**4,296,726**	**3,363,252**	**18,093,279**	**2,718,399**	**1,923,539**	**8,991**	**77,071**	**314,940,158**

		a	b	c	d
	Risk Weight	**On-balance sheet exposure**	**Off-balance sheet exposure (pre-CCF)**	**Weighted average CCF**	**Exposure (post-CCF and post CRM)**
1	Less than 40%	94,958,137	1,077,795	59.41%	95,106,245
2	40-70%	20,176,164	396,275	49.58%	19,806,032
3	75%	29,721,877	0	0.00%	28,227,207
4	**80- 85%**	22,888,303	15,898,345	41.43%	24,696,925
5	90-100%	96,727,391	68,048,876	42.04%	115,394,297
6	105-130%	9,494,581	0	0.00%	8,965,246
7	150%	18,574,359	393,374	72.30%	18,093,279
8	250%	2,718,399	0	0.00%	2,718,399
9	400%	1,923,539	0	0.00%	1,923,539
10	1250%	8,991	0	0.00%	8,991
11	**Total exposures**	**297,191,741**	**85,814,666**	**264.76%**	**314,940,158**

CCR1: Analysis of CCR exposures by approach - June 2026							(Figures in SR 000's)
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	1,280,316	537,681		1.4	2,545,196	1,626,403
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	Total						**1,626,403**

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights - June 2026 (Figures in SR 000's)

	a	b	c	d	e	f	h	i	j	k
Risk weight*→ / Regulatory portfolio*↓	0%	10%	20%	30%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns	0	0	4,863	0	0	0	0	0	0	**4,863**
Non-central government public sector entities	0	0	0	0	0	0	0	0	0	**0**
Multilateral development banks	0	0	0	0	0	0	0	0	0	**0**
Banks	0	0	757,419	386,701	0	69	10	0	0	**1,144,199**
Securities firms	0	0	0	0	0	0	0	0	0	**0**
Corporates	0	0	4,129	0	70,016	0	1,321,988	0	0	**1,396,134**
Regulatory retail portfolios	0	0	0	0	0	0	0	0	0	**0**
Other assets	0	0	0	0	0	0	0	0	0	**0**
Total	**0**	**0**	**766,411**	**386,701**	**70,016**	**69**	**1,321,999**	**0**	**0**	**2,545,196**

CCR5: Composition of collateral for CCR exposure - June 2026

(Figures in SR 000's)

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	0	0	0	0	0	0
Cash – other currencies	932,327	0	385,839	0	0	0
Domestic sovereign debt	0	0	0	0	0	0
Other sovereign debt	0	0	0	0	0	0
Government agency debt	0	0	0	0	0	0
Corporate bonds	0	0	0	0	0	0
Equity securities	0	0	0	0	0	0
Other collateral	0	0	0	0	0	0
Total	**932,327**	**0**	**385,839**	**0**	**0**	**0**

CCR8: Exposures to central counterparties - June 2026 (Figures in SR 000's)

		a	b
		EAD (post-CRM)	**RWA**
1	**Exposures to QCCPs (total)**	**1,744,067**	**34,881**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	0	0
3	(i) OTC derivatives	1,742,690	34,854
4	(ii) Exchange-traded derivatives	1,377	28
5	(iii) Securities financing transactions	0	0
6	(iv) Netting sets where cross-product netting has been approved	0	0
7	Segregated initial margin	0	
8	Non-segregated initial margin	0	0
9	Pre-funded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
11	**Exposures to non-QCCPs (total)**		0
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
13	(i) OTC derivatives	0	0
14	(ii) Exchange-traded derivatives	0	0
15	(iii) Securities financing transactions	0	0
16	(iv) Netting sets where cross-product netting has been approved	0	0
17	Segregated initial margin	0	
18	Non-segregated initial margin	0	0
19	Pre-funded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

CVA1: The reduced basic approach for CVA (BA-CVA) - June 2026			(Figures in SR 000's)
		a	b
		Components	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	386,321	
2	Aggregation of idiosyncratic components of CVA risk	120,007	
3	**Total**		**4,113,918**

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure - June 2026

(Figures in SR 000's)

		a
1	Total consolidated assets as per published financial statements	295,516,010
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
4	Adjustments for temporary exemption of central bank reserves (if applicable)	0
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustments for eligible cash pooling transactions	0
8	Adjustments for derivative financial instruments	4,289,263
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	0
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	36,312,851
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	0
12	Other adjustments	0
13	**Leverage ratio exposure measure**	**336,118,123**

LR2: Leverage ratio common disclosure - June 2026			(Figures in SR 000's)
		a	b
		30-Jun-26	31-Mar-26
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	295,516,010	284,891,490
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	0	0
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	0	0
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	0	0
7	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of rows 1 to 6)	**295,516,010**	**284,891,490**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	2,395,565	2,212,425
9	Add-on amounts for potential future exposure associated with all derivatives transactions	668,194	706,977
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	**Total derivative exposures (sum of rows 8 to 12)**	**4,289,263**	**4,087,162**
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	Counterparty credit risk exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**0**	**0**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	85,814,666	89,491,246
20	(Adjustments for conversion to credit equivalent amounts)	-49,501,815	-52,569,187
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	**Off-balance sheet items (sum of rows 19 to 21)**	**36,312,851**	**36,922,059**
Capital and total exposures			
23	**Tier 1 capital**	**52,435,655**	**49,255,086**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**336,118,123**	**325,900,711**
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**15.60%**	**15.11%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.60%	15.11%
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	**12.60%**	**12.11%**

* As per SA-CCR Exposure at Default is 1.4 * (Replacement Cost + PFE)

LR2: Leverage ratio common disclosure - June 2026		(Figures in SR 000's)	(Figures in SR 000's)
Disclosure of mean values		30-Jun-26	31-Mar-26
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	1,123,413	2,288,502
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	0	0
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	337,241,536	328,189,214
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	337,241,536	328,189,214
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	15.55%	15.01%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	15.55%	15.01%

anb

CCyB1 – Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement - June 2026

(Figures in SR 000's)

	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
Saudi Arabia	1.0%	226,812,838	206,327,315		2,063,273
Afghanistan	2.5%	0	0		0
Albania	2.5%	0	0		0
Algeria	2.5%	0	0		0
Argentina	0.0%	0	0		0
Armenia	1.5%	0	0		0
Australia	1.0%	9,785	9,785		98
Austria	2.5%	3,800	3,800		95
Bahamas	2.5%	0	0		0
Bahrain	2.5%	372,691	401,889		10,047
Bangladesh	2.5%	0	0		0
Barbados	2.5%	0	0		0
Belgium	1.3%	585	1,462		18
Bermuda	2.5%	3,793	3,793		95
Bosnia and Herzegovina	2.5%	0	0		0
Brazil	0.0%	0	0		0
Brunei	2.5%	0	0		0
Bulgaria	2.5%	0	0		0
Canada	0.0%	87,471	87,471		0
Cayman Island	2.5%	1,367,523	2,386,935		59,673
Chile	0.5%	0	0		0
China	0.0%	0	0		0
Comoros Islands	2.5%	0	0		0
Croatia	2.5%	0	0		0
Cyprus	2.5%	0	0		0
Czech Republic	1.3%	0	0		0
Denmark	2.5%	0	0		0
Djibouti	2.5%	0	0		0
Ecuador	2.5%	0	0		0
Egypt	2.5%	0	0		0
Finland	2.5%	0	0		0
France	1.0%	0	0		0
Germany	0.8%	0	0		0
Ghana	2.5%	0	0		0
Greece	2.5%	0	0		0
Hong Kong	0.5%	2,657	2,657		13
India	0.0%	14,257	13,326		0
Indonesia	0.0%	36,953	36,953		0
International Inst.	2.5%	0	0		0
Iran	2.5%	0	0		0
Iraq	2.5%	0	0		0
Ireland	1.5%	13,971	16,150		242
Italy	0.0%	0	0		0
Jamaica	2.5%	0	0		0
Japan	0.0%	80,316	68,507		0
Jordan	2.5%	450,677	166,188		4,155
Kenya	2.5%	0	0		0
Korea S.	1.0%	36,600	27,965		280
Kosovo	2.5%	0	0		0
Kuwait	2.5%	37,500	37,500		938
Lebanon	2.5%	0	0		0
Libya	2.5%	0	0		0
Luxembourg	0.5%	0	0		0
Macedonia	2.5%	0	0		0
Malaysia	2.5%	18,274	18,274		457
Malta	0.0%	0	0		0
Mauritania	2.5%	0	0		0
Mexico	0.0%	78,145	77,231		0
Montenegro	2.5%	0	0		0
Morocco	2.5%	10,856	10,856		271
Myanmar	2.5%	0	0		0
Nepal	2.5%	0	0		0
Neth. Antilles	2.5%	0	0		0
Netherlands	2.0%	16,288	16,288		326
New Zealand	2.5%	0	0		0
Nigeria	2.5%	0	0		0
Norway	2.5%	32,354	32,354		809
Oman	2.5%	126,349	126,349		3,159
Pakistan	2.5%	0	0		0
Palestine	2.5%	0	0		0
Peru	2.5%	22,638	21,461		537
Philippines	0.0%	1,184	1,184		0
Qatar	2.5%	39,207	14,140		353
Romania	2.5%	0	0		0
Russia	2.5%	0	0		0
Senegal	2.5%	0	0		0
Serbia	2.5%	0	0		0
Seychelles	2.5%	0	0		0
Sierra Leone	2.5%	0	0		0
Singapore	0.0%	6,734	6,734		0
Slovenia	2.5%	0	0		0
Somalia	2.5%	0	0		0
South Africa	1.0%	0	0		0
Spain	0.5%	3,535	3,535		18
Sri Lanka	2.5%	0	0		0
Sudan	2.5%	0	0		0
Sweden	2.0%	0	0		0
Switzerland	0.0%	0	0		0
Syria	2.5%	0	0		0
Taiwan	2.5%	0	0		0
Thailand	2.5%	2,807	2,807		70
Tunisia	2.5%	0	0		0
Turkey	0.0%	10,385	10,385		0
Unallocated	2.5%	0	0		0
United Arab Emirates	2.5%	221,509	138,021		3,451
United Kingdom	2.0%	742,425	2,445,351		48,907
United States	0.0%	2,894,489	2,640,496		0
Uruguay	2.5%	0	0		0
Venezuela	2.5%	0	0		0
Yemen	2.5%	0	0		0
Residual Other European Countries	2.5%	202,449	183,420		4,585
Residual Other African Countries	2.5%	10,890	9,332		233
Residual Other Asian Countries	2.5%	6,669	6,669		167
Residual Other European Union Countries	2.5%	3,873,366	2,003,142		50,079
Residual Other Middle Eastern Countries	2.5%	0	0		0
Residual Other North & Central American Countries	2.5%	117,363	100,673		2,517
Residual other Oceania Countries	2.5%	0	0		0
Residual Other South American Countries	2.5%	106,480	105,078		2,627
Sum		**234,665,879**	**214,623,190**		
Total		**237,875,814**	**217,565,477**	**1.04%**	**2,257,492**

MR1: Market risk under the standardised approach - June 2026

(Figures in SR 000's)

		a
		Capital requirement in standardised approach
1	General interest rate risk	24,066
2	Equity risk	692,622
3	Commodity risk	567
4	Foreign exchange risk	84,212
5	Credit spread risk – non-securitisations	
6	Credit spread risk – securitisations (non-correlation trading portfolio)	
7	Credit spread risk – securitisation (correlation trading portfolio)	
8	Default risk – non-securitisations	50,232
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	11,903
12	**Total**	**863,601**

LIQ1 - Liquidity Coverage Ratio - June 2026			(Figures in SR 000's)
Amount in SAR '000		TOTAL UNWEIGHTEDa VALUE (average)	TOTAL WEIGHTEDb VALUE (average)
High Quality Liquid Assets			
1	Total HQLA		54,860,496
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	54,103,548	5,410,355
3	Stable deposits	0	0
4	Less stable deposits	54,103,548	5,410,355
5	Unsecured wholesale funding, of which:	92,940,543	47,183,156
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0
7	Non-operational deposits (all counterparties)	92,940,543	47,183,156
8	Unsecured debt	0	0
9	Secured wholesale funding		
10	Additional requirements, of which:	14,696,618	2,386,203
11	Outflows related to derivative exposures and other collateral requirements	1,018,379	1,018,379
12	Outflows related to loss of funding on debt products	0	0
13	Credit and liquidity facilities	13,678,238	1,367,824
14	Other contractual funding obligations	0	0
15	Other contingent funding obligations	74,664,163	1,779,909
16	**TOTAL CASH OUTFLOWS**		**56,759,623**
CASH INFLOWS			
17	Secured lending (eg. reverse repos)	0	0
18	Inflows from fully performing exposures	24,844,084	15,124,730
19	Other cash inflows	1,258,584	1,258,584
20	**TOTAL CASH INFLOWS**		16,383,314
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		54,860,496
22	TOTAL NET CASH OUTFLOWS		40,376,309
23	**LIQUIDITY COVERAGE RATIO (%)**		**136%**

a Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).
b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).
c Adjusted values must be calculated after the application of both
(i) haircuts and inflow and outflow rates
(ii) any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).
Data presented in the disclosure is based on simple average of daily obervation over the previous quarter.

LIQ2: Net Stable Funding Ratio (NSFR) - June 2026

(Figures in SR 000's)

		a	b	c	d	e
	(In currency amount)	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	**Capital:**	**52,465,555**	**0**	**0**	**0**	**52,465,555**
2	*Regulatory capital*	52,465,555	0	0	0	52,465,555
3	*Other capital instruments*	0	0	0	0	0
4	**Retail deposits and deposits from small business customers:**	**50,433,845**	**28,058,679**	**1,298,233**	**622,567**	**72,434,247**
5	*Stable deposits*	0	0	0	0	0
6	*Less stable deposits*	50,433,845	28,058,679	1,298,233	622,567	72,434,247
7	**Wholesale funding:**	**31,863,679**	**105,164,867**	**9,674,977**	**5,040,982**	**60,906,726**
8	*Operational deposits*	0	0	0	0	0
9	*Other wholesale funding*	31,863,679	105,164,867	9,674,977	5,040,982	60,906,726
10	**Liabilities with matching interdependent assets**					
11	**Other liabilities:**	**7,784,111**	**461,499**	**0**	**1,343,002**	**0**
12	*NSFR derivative liabilities*		0	0	1,343,002	
13	*All other liabilities and equity not included in the above categories*	7,784,111	461,499	0	0	0
14	**Total ASF**					**185,806,528**
Required stable funding (RSF) item						
15	*Total NSFR high-quality liquid assets (HQLA)*					2,188,386
16	*Deposits held at other financial institutions for operational purposes*	0	0	0	0	0
17	*Performing loans and securities:*	**7,407,148**	**68,326,351**	**20,822,516**	**131,987,790**	**155,662,936**
18	*Performing loans to financial institutions secured by Level 1 HQLA*	0	1,094,896	1,034,862	0	572,176
19	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	204,699	7,380,400	590,214	10,138,549	11,571,420
20	*Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:*	3,533,748	58,933,034	18,201,175	95,427,582	121,252,259
21	*With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk*	0	0	0	0	0
22	*Performing residential mortgages, of which:*	4,107	398,503	445,314	14,914,118	10,118,138
23	*With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk*	0	0	0	0	0
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	3,664,595	519,519	550,951	11,507,541	12,148,942
25	*Assets with matching interdependent liabilities*	0	0	0	0	0
26	**Other assets:**	**2,692,618**	**2,181,402**	**217,550**	**2,237,278**	**7,248,738**
27	*Physical traded commodities, including gold*	0				0
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties*		0	0	534,062	453,953
29	*NSFR derivative assets*		0	0	46,849	46,849
30	*NSFR derivative liabilities before deduction of variation margin posted*		0	0	268,600	268,600
31	*All other assets not included in the above categories*	2,692,618	2,181,402	217,550	1,387,767	6,479,337
32	Off-balance sheet items		0	0	12,417,415	620,871
33	**Total RSF**					**165,720,930**
34	**Net Stable Funding Ratio (%)**					**112.12%**

Liquidity Coverage Ratio – Qualitative Disclosure

Liquidity Risk Management

ANB's liquidity risk management philosophy is predicated upon a conservative business model. The primary objective of the Bank's Liquidity Risk management framework is to ensure that it has sufficient liquidity to meet its obligations in both normal and stressed conditions. The Bank should be able to satisfy its funding needs through normal sources without having to make unplanned sales of assets or borrow expensive funds under emergency conditions.

The Board of Directors (the Board) defines the Bank's liquidity risk strategy, and in particular its appetite for liquidity risk, based on recommendations made by the Asset and Liability Committee (ALCO). The Board reviews and approves the liquidity management policies and ensures that senior management manages liquidity risk effectively in the context of the Bank's business plan and long term funding strategy, as well as the prevailing economic and financial conditions. The Bank uses liquidity ratios and stressed liquidity gaps as key metrics to establish its liquidity risk tolerance levels. These metrics measures the Bank's ability to fulfill all its payment obligations stemming from ongoing business operations under various stress scenarios. The tolerance levels are defined either in the form of limits or management action triggers (MAT) and are part of the Bank's overall liquidity management framework which is approved and reviewed by the Board on an annual basis.

At least once a year the Board reviews and approves the limits that are applied to measure and control liquidity risk on a bank-wide basis. ALCO/Market Risk Policy Committee (MRPC) sets the direction for the Bank's liquidity management subject to the liquidity risk limits and tolerance levels established by the Board. The Board delegates these limits to the Treasury Group through ALCO.

Treasury Group is responsible for managing day-to-day funding activities within the established liquidity risk management policies and limits. It is responsible for establishing appropriate procedures and effective communication channels with operational and business areas to alert the funding desks of imminent funding requirements including loan drawdowns, deposit withdrawals and off-balance sheet commitments. It monitors market developments, understands their implications for the Bank's liquidity risk exposure and recommends appropriate risk management measures to ALCO.

Market Risk Department (MRD), part of the independent Risk Management Group (RMG), periodically reviews liquidity risk policies and procedures, the adequacy of the risk measurement system, including key assumptions and scenarios used and reports their findings and recommendations to ALCO. It is also responsible for monitoring adherence to the various liquidity ratios and limits, both internal and regulatory.

Funding strategy

The Bank's funding strategy is to develop a diversified funding base, while providing protection against unexpected fluctuations. It aims to align sources of funding with their use. As such, earning assets (Loans and Investments) are largely funded with customer deposits. The funding gap for these assets is met using secured funding and long-term debt issuance.

The Bank maintains access to a variety of sources of wholesale funds in multiple currencies across a variety of distribution channels and geographies, including those available from money markets, repo markets and term depositors. It is an active participant in the money market and has direct access to local and international liquidity providers. As a result, wholesale funding is well diversified by product, investor, maturity, and currency.

Liquidity risk mitigation techniques

The Bank maintains excess liquidity in the form of cash and high-quality liquid unencumbered securities that together serve as the Bank's primary means of liquidity risk mitigation. It further limits the composition of high-quality, liquid, unencumbered securities to high quality sovereign bonds.

Diversification of funding is another important area to mitigate liquidity risk. The Bank remains focused on diversifying funding sources. Its most stable funding source is retail clients. Other customer deposits and borrowing from wholesale clients are additional sources of funding.

The Bank is an active participant in money markets and has direct access to local and international liquidity providers. It maintains strong relationships with a number of local and international banks through extensive trading and funding transactions over a number of years. Accesses to both local and international money markets allow the Bank to maintain liquidity in both local and foreign currencies.

Stress Testing

The Bank uses stress testing and scenario analysis to evaluate the impact of sudden and severe stress events on its liquidity position. It uses multiple scenario types to cover the Bank specific and market related events. The purpose of liquidity stress testing is to ascertain the incremental funding that may be required under the defined scenarios and whether the Bank will be able to withstand the stress.

Stress testing is fully integrated in the Bank's liquidity risk management framework. It assesses the Bank's ability to generate sufficient liquidity under extreme conditions and is a key input when defining its target liquidity risk position.

Contingency Funding Plan

The Bank's contingency funding plan sets out the action the Bank will take to fund business activity in crisis situations and periods of market stress. It outlines a list of potential risk factors, key reports and metrics that are reviewed on an ongoing basis to assist in assessing the severity of a liquidity crisis and/or market dislocation. It also describes in detail the Bank's potential responses if the assessments indicate it has entered a liquidity crisis, which include funding its potential cash and collateral needs as well as utilizing secondary sources of liquidity. Mitigates and action items to address specific risks are also described and assigned to individuals responsible for execution.

The contingency funding plan identifies key groups of individuals to ensure effective coordination, control and distribution of information that are critical in the management of a crisis or period of funding stress. It also details the responsibilities of these groups and/or individuals, which include making and disseminating key decisions, coordinating all contingency activities throughout the duration of the crisis or period of market stress, implementing liquidity maintenance activities and managing internal and external communication.

Other Qualitative Information

The Liquidity Coverage Ratio (LCR) is a Basel III metric that measures the sufficiency of High-Quality Liquid Assets (HQLA) available to meet net short-term financial obligations over a thirty-day period in an acute stress scenario.

LCR is disclosed using the standard SAMA template and is calculated using the average of daily observations. It is reported to SAMA on monthly basis (using 30 daily averages) and quarterly basis (using 90 daily averages).
LCR is disclosed using the standard Basel disclosure template and is calculated using the average of daily observations during the quarter.