

Basel III Pillar 3 Quarterly Disclosures 30 September 2025



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KM1: Key metrics (at consolidated group level) - September 2025

(Figures in SR 000's)

		а	b	С	d	е
		30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
	Available capital (amounts)	,				
1	Common Equity Tier 1 (CET1)	40,589,697	39,677,640	38,480,254	38,119,301	36,380,768
1a	Fully loaded ECL accounting model	40,589,697	39,677,640	38,480,254	38,119,301	36,380,768
2	Tier 1	47,152,197	43,027,640	41,830,254	38,119,301	36,380,768
2a	Fully loaded ECL accounting model Tier 1	47,152,197	43,027,640	41,830,254	38,119,301	36,380,768
3	Total Capital	51,381,376	47,241,482	45,771,172	42,024,643	40,224,339
3a	Fully loaded ECL accounting model total capital	51,381,376	47,241,482	45,771,172	42,024,643	40,224,339
	Risk-weighted assets (amount)					
4	Total risk-weighted assets (RWA)	249,957,187	240,687,422	231,471,243	221,933,221	209,023,644
4a	Total risk-weighted assets (pre-floor)	249,957,187	240,687,422	231,471,243	221,933,221	209,023,644
	Risk-based capital ratios as a percentage of RWA	, ,	, ,	, ,		
5	Common Equity Tier 1 (CET1) ratio (%)	16.24%	16.49%	16.62%	17.18%	17.41%
5a	Fully loaded ECL accounting model CET1 (%)	16.24%	16.49%	16.62%	17.18%	17.41%
5b	CET1 ratio (%) (pre-floor ratio)	16.24%	16.49%	16.62%	17.18%	17.41%
6	Tier 1 ratio (%)	18.86%	17.88%	18.07%	17.18%	17.41%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.86%	17.88%	18.07%	17.18%	17.41%
	Tier 1 ratio (%) (pre-floor ratio)	18.86%	17.88%	18.07%	17.18%	17.41%
7	Total capital ratio (%)	20.56%	19.63%	19.77%	18.94%	19.24%
	Fully loaded ECL accounting model total capital ratio (%)	20.56%	19.63%	19.77%	18.94%	19.24%
	Total capital ratio (%) (pre-floor ratio)	20.56%	19.63%	19.77%	18.94%	19.24%
	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 (%)	0.04%	0.06%	0.04%	0.03%	0.04%
	Bank G-SIB and/or D-SIB additional requirements (%)			0.0		0.0.17
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.54%	2.56%	2.54%	2.53%	2.54%
12	CET1 available after meeting the bank's minimum capital requirements (%)	9.20%	9.43%	9.58%	10.15%	10.37%
	Basel III Leverage ratio	3.20/3	3.10/0	5.5670	10.1370	10.0770
13	Total Basel III leverage ratio exposure measure	318,690,734	306,112,886	299,848,895	284,424,192	272,654,440
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.80%	14.06%	13.95%	13.40%	13.34%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	14.80%	14.06%	13.95%	13.40%	13.34%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.80%	14.06%	13.95%	13.40%	13.34%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.77%	14.04%	14.05%	13.42%	13.40%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.77%	14.04%	14.05%	13.42%	13.40%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	50,673,259	50,596,594	48,830,036	45,774,841	44,388,812
	Total net cash outflow	36,872,977	38,145,539	36,538,652	34,692,835	30,959,574
	LCR ratio (%)	137%	133%	134%	132%	143%
	Net Stable Funding Ratio	13770	155/0	134/0	132/0	173/0
	Total available stable funding	177,799,620	168,257,977	161,467,259	151,051,994	150,807,478
	Total required stable funding	148,211,389	143,717,418	136,242,639	128,887,665	126,761,181
						119%
20	NSFR ratio	120%	117%	119%	117%	119%



OV1: Overview of risk-weighted assets (RWA) - September 2025

(Figures in SR 000's)

		а	b	С
		RV	VA	Minimum capital requirements
		30-Sep-25	30-Jun-25	30-Sep-25
1	Credit risk (excluding counterparty credit risk)	217,584,230	208,729,848	17,406,738
2	Of which standardised approach (SA)	217,584,230	208,729,848	17,406,738
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)	1,463,681	1,498,930	117,094
7	Of which: standardised approach for counterparty credit risk	1,463,681	1,498,930	117,094
8	Of which: IMM	0	0	0
9	Of which: other CCR	0	0	0
10	Credit valuation adjustment (CVA)	4,246,394	4,569,494	339,712
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	5,239	3,842	419
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
10	Of which: securitisation external ratings-based approach	0	0	0
18	(SEC-ERBA), including internal assessment approach (IAA)	0	0	0
19	Of which: securitisation standardised approach (SEC-SA)	0	0	0
20	Market risk	14,400,992	13,628,657	1,152,079
21	Of which: standardised approach (SA)	14,400,992	13,628,657	1,152,079
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	12,256,651	12,256,651	980,532
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
	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)	249,957,187	240,687,422	19,996,575



LR1: Summary comparison of accounting assets vs leverage ratio exposure measure - September 2025

(Figures in SR 000's)

		a
1	Total consolidated assets as per published financial statements	280,485,767
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	3,566,950
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)	34,638,015
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	318,690,733



LR2: Leverage ratio common disclosure - September 2025 (Figures in SR 000's)

		а	b
		30-Sep-25	30-Jun-25
On-b	alance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	280,452,768	267,748,055
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)	О	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)	280,452,768	267,748,055
Deriv	rative 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)	1,891,240	2,058,687
9	Add-on amounts for potential future exposure associated with all derivatives transactions	656,582	644,434
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	О	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)	3,566,950	3,784,369
Secu	rities financing transaction exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	33,000	1,235,000
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)	33,000	1,235,000
Othe	r off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	85,260,572	87,539,495
20	(Adjustments for conversion to credit equivalent amounts)	-50,622,556	-54,194,033
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)	34,638,015	33,345,462
Capit	al and total exposures		
23	Tier 1 capital	47,152,197	43,027,640
24	Total exposures (sum of rows 7, 13, 18 and 22)	318,690,734	306,112,886
Leve	rage ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.80%	14.06%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.80%	14.06%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	11.80%	11.06%

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



	LR2: Leverage ratio common disclosure - September 2025	(Figures in SR 000's)	(Figures in SR 000's)
	Disclosure of mean values	30-Sep-25	30-Jun-25
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	608,989	1,599,779
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	33,000	1,235,000
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)	319,266,723	306,477,665
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)	319,266,723	306,477,665
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)	14.77%	14.04%
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)	14.77%	14.04%



	LIQ1 - Liquidity Coverage Ratio - September 2025			
		TOTAL UNWEIGHTEDa	TOTAL WEIGHTEDb	
	nt in SAR '000	VALUE (average)	VALUE (average)	
	Quality Liquid Assets Total HQLA		FO 672 3FO	
	DUTFLOWS		50,673,259	
	Retail deposits and deposits from small business customers, of which:			
	Stable deposits			
	Less stable deposits	58,223,543	5,822,354	
	Unsecured wholesale funding, of which:	36,223,343	5,622,534	
	Operational deposits (all counterparties) and deposits in networks of cooperative banks		_	
	Non-operational deposits (all counterparties)	93.128.859	45,219,254	
$\overline{}$	Unsecured debt	63.381	63,381	
	Secured wholesale funding	00,001	03,361	
	Additional requirements, of which:			
-	Outflows related to derivative exposures and other collateral requirements	1,435,299	1,435,299	
	Outflows related to loss of funding on debt products	-,, -	-	
	Credit and liquidity facilities	9,233,236	923,324	
	Other contractual funding obligations	-	-	
	Other contingent funding obligations	79,992,130.70	1,952,113.60	
16	TOTAL CASH OUTFLOWS		55,415,725	
CASH I	NFLOWS			
17	Secured lending (eg. reverse repos)	-	-	
18	Inflows from fully performing exposures	28,614,572.90	17,045,744.30	
19	Other cash inflows	1,497,003.60	1,497,003.60	
20	TOTAL CASH INFLOWS	30,111,576.50	18,542,747.90	
			TOTAL ADJUSTEDc VALUE	
21	TOTAL HQLA		50,673,259	
22	TOTAL NET CASH OUTFLOWS		36,872,977	
23	LIQUIDITY COVERAGE RATIO (%)		137%	

a Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

Data presented in the disclosure is based on simple average of daily obervation over the previous quarter.

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).



		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
3а	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	0.47.0.050.4#1.1041
	recent reporting date)	SAR 3,350 MILLION
	Par value of instrument	SAR 3,350 MILLION
	Accounting classification	Additional Tier 1 Capital (Equity)
	Original date of issuance	3-Feb-25
	Perpetual or dated	Perpetual
13	Original maturity date	NA
	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)
		Terms of contract of the instrument provide the legal basis for SAMA
31	If write-down, write-down trigger (s)	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
	Type of suboridation Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Jr Subordinated 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



Sale Sauer Arab National Bank Sale GluSPIN, ISN or Bloomberg identifier for private Sale GluSPIN, ISN or Bloomberg identifier Sale GluSPIN, ISN or Bloomberg id private Sale GluSPIN, ISN or Bloomberg identifier Sale GluSPIN, ISN or Bloomberg identif			Quantitative / qualitative Information
Selection Sele	1	Issuer	Arab National Bank
a Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/igroup/group/scolo 6 Eligible at solo/igroup/group/scolo 7 Instrument type (types to be specified by each jurisdiction) 8 Additional Tier 1 8 Additional Tier 1 Sukuk 8 Additional Tier 1 Sukuk 9 Par value of instrument 9 Par value of instrument 10 Accounting classification 10 Accounting classification 10 Additional Tier 1 Capital (Equity) 11 Original date of insuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable 17 Fixed or Floating dividend/coupon 18 Coupons / dividends 19 Existence of a dividend stopper 10 Existence of see by or other incentive to redeem 10 Non-cumulative or cumulative 10 Non-cumulative or cumulative 11 Existence of see by or other incentive to redeem 12 Non-cumulative or cumulative 13 Convertible, conversion rigger (s) 14 If convertible, conversion rigger (s) 15 If convertible, conversion rigger (s) 16 If convertible, conversion rigger (s) 17 If write-down, full or partial 18 If write-down, permanent or temporary 19 If write-down, permanent or temporary 10 If write-down, permanent or temporary 10 If write-down, permanent or temporary 11 If write-down, permanent or temporary 12 Permanent 13 Original dates or subjection of the write-up mechanism 14 If write-down, permanent or temporary 15 Postion in subordination hierarchy in liquidation (specify instrument type members) 15 If permanent or and permanent or temporary 16 Postion in subordination hierarchy in liquidation (specify instrument type members) 15 If permanent or temporary 16 Postion in subordination hierarchy in liquidation (specify instrument type members) 16 Subpervalment or with all other Para Passu Obligations, and 3-in priority only to all Junior Obligations.	2		SA16BVK0MPJ5
Sample Sachieved (for other TLAC-eligible instruments governed by foreign saw)	3	Governing law(s) of the instrument	Kingdom of Saudi Arabia
Eligible Eligible at solo/group/group/solo Solo & group Additional Tier 1 Sukuk	3a	Sheet is achieved (for other TLAC-eligible instruments governed by foreign	
Eligible at solo/igroup/group&solo Instrument type (types to be specified by each jurisdiction) Additional Tier 1 Sukuk	4	Transitional Basel III rules	Additional Tier 1
Instrument type (types to be specified by each jurisdiction) Additional Tier 1 Sukuk	5	Post-transitional Basel III rules	Eligible
8 Amount recognized in regulatory capital (Currency in millions, as of most cent reporting date) 9 Par value of instrument 10 Accounting class ilication 11 Original date of instrument 12 Original date of instrument 13 Original date of issuance 14 Perpetual or dated 15 Perpetual or dated 16 Perpetual or dated 17 Original maturity date 18 Original maturity date 19 Original maturity date 20 Original maturity date 20 Original maturity date 21 Original maturity date 22 Original maturity date 23 Occupens / dividends 24 Outerfry 25 Original dates if applicable 26 Ocupons / dividends 27 Existence of a dividend stopper 28 Existence of a dividend stopper 29 Fully discretionary, partially discretionary or mandatory 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Non-cumulative or cumulative 28 Non-cumulative or cumulative 29 If convertible, conversion trigger (s) 30 If convertible, conversion ratiger (s) 31 If convertible, conversion ratiger (s) 32 If convertible, specify instrument type convertible into 33 If write-down, feature 34 If convertible, specify instrument type convertible into 35 If write-down, feature 36 If write-down, full or partial 37 If write-down, full or partial 38 If write-down, full or partial 39 If write-down, full or partial 30 If write-down, full or partial 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, full or partial 35 Position in subordination hierarchy in liquidation (specify instrument type interval to instrument provide the legal basis for SAM to trigger write-down (a contractual approach) 36 Position in subordination hierarchy in liquidation (specify instrument type interval to instrument provide the legal basis for SAM to trigger write-down fully or partial 37 If write-down, purite-down fu	6	Eligible at solo/lgroup/group&solo	Solo & group
SRA 400 Million Par value of instrument SAR 400 Million Accounting class ification Additional Tier 1 Capital (Equity) Original date of issuance 6-Aug-25 Perpetual or dated Perpetual Original maturity date NA NA 14 Issuer call subject to prior supervisory approval Yes Option call date, contingent call dates and redemption amount First call date is 6 August 2030 and every fifth anniversary therafter. Yes (see above) Coupons / dividends Coupon rate and any related index 6.45 Coupon rate and any related index 6.45 Existence of a dividend stopper Yes Filly discretionary, partially discretionary or mandatory Mandatory Existence of set pup or other incentive to redeem No Non-cumulative Non-cumulative 17 If convertible, conversion trigger (s) If convertible, conversion rate NA If convertible, conversion rate NA NA If convertible, conversion rate NA Write-down, write-down periated in temporary If write-down, permanent or temporary If write-down, full or partial If write-down, permanent or temporary Permanent Permanent 1- subordinate and junior to all Senior Obligations but not further or otherwise; 2- par passu with all other Pari Passu Obligations. N/A	7		Additional Tier 1 Sukuk
Accounting classification	8		SAR 400 Million
11 Original date of issuance 6-Aug-25 12 Perpetual or dated Perpetual or dated N/A 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) 17 Coupons / dividends 18 Coupons / dividends 19 Existence of a dividend stopper Yes 19 Existence of a dividend stopper Yes 19 Filly discretionary, partially discretionary or mandatory Mandatory 20 Fully discretionary, partially discretionary or mandatory Non-cumulative Ownerfible or non-convertible NA 21 If convertible, conversion trigger (s) 22 If convertible, conversion trigger (s) 23 If convertible, conversion rate NA 24 If convertible, conversion rate NA 25 If convertible, specify instrument type convertible into NA 26 If convertible, specify instrument type convertible NA 28 If convertible, specify instrument type convertible NA 30 Write-down feature Yes (At the point of Non-viability) 31 If write-down, write-down trigger (s) 32 If write-down, write-down trigger (s) 33 If write-down, write-down, description of the write-up mechanism Determined by the Banking Regulator 34 If the operand via contractual approach) 35 Position in subordination hierarchy in liquidation (specify instrument type original contexts and an input of partial Subordinated 1- subordinated and junior to all Senior Obligations but not further or otherwise; partial subordination hierarchy in liquidation (specify instrument type original unior to poligations but not further or otherwise; particular pass undividend Subordination in priority only to all Junior Obligations.	9	Par value of instrument	SAR 400 Million
Perpetual or dated Perpetual or dated Noriginal maturity date NIA Subrect of prior supervisory approval Yes Original maturity date NIA Subrect to prior supervisory approval Yes Option call date, contingent call dates and redemption amount First call date is 6 August 2030 and every fifth anniversary therafter. Subsequent call dates if applicable Yes (see above) Coupons / dividends Quarterly Fixed Outpard of Floating dividend/coupon Fixed Coupon rate and any related index 6.45 Fully discretionary, partially discretionary or mandatory Yes Fully discretionary, partially discretionary or mandatory Mandatory Fully discretionary, partially discretionary or mandatory Non-cumulative Non-cumulative Original State of Step up or other incentive to redeem Non-cumulative Original State of Step up or other incentive to redeem Non-cumulative Original State of Step up or other incentive to redeem Non-cumulative Original State of Step up or other incentive to redeem Non-cumulative Original State of Step up or other incentive to redeem Non-cumulative Original State of Step up or other incentive to redeem Non-cumulative Original State of Step up or other incentive to redeem Non-cumulative Original State of Step up or other incentive to redeem Non-cumulative Original State of Step up or other incentive to redeem Non-cumulative Original State of State Original State of State Original State O	10	Accounting classification	Additional Tier 1 Capital (Equity)
13 Original maturity date NI/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) 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 23 Convertible or non-convertible NA 24 If convertible, conversion trigger (s) NA 25 If convertible, conversion rate NA 26 If convertible, conversion rate NA 27 If convertible, specify instrument type convertible into NA 28 If convertible, specify issuer of instrument it converts into NA 30 Write-down feature Yes (A) 31 If write-down, write-down trigger (s) Terms of contract of the instrument provide the legal basis for SAM to trigger write-down (a contractual approach) 34 If temporary writedown, description of the write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type otherwise; 20 Parl passu with all other Pari Passu Obligations; and 36 Non-compliant transitioned features N/A N/A	11	Original date of issuance	6-Aug-25
Issuer call subject to prior supervisory approval Yes	12	Perpetual or dated	·
15 Option call date, contingent call dates and redemption amount First call date is 6 August 2030 and every fifth anniversary therafter. Subsequent call dates if applicable Coupons / dividends Coupons / dividends Coupon rate and any related index 6.45 Subsequent call dates if applicable Existence of a dividend stopper Fixed Fixed or Floating dividend/coupon Fixed Rough related index 6.45 Fully discretionary, partially discretionary or mandatory Mandatory Fixed or Step up or other incentive to redeem No Non-cumulative or cumulative Non-cumulative or cumulative If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, pacify instrument type convertible into If convertible, specify instrument type convertible into Mrite-down feature Yes (At the point of Non-viability) Terms of contract of the instrument provide the legal basis for SAW to trigger write-down (a contractual approach) Write-down, write-down, description of the write-up mechanism All If temporary writedown, description of the write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) First call date is 6 August 2030 and every fifth anniverse above) Quarterly Fixed (see above) Quarterly Fixed 6.45 6.45 Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No No-cumulative No No-cumulative No No-cumulative No No-cumulative No No-cumulative No No No No No No No No No N	13	Original maturity date	N/A
The Subsequent call dates if applicable applicable and the subsequent call dates if applicable applicable and subsequent call dates if applicable applicable and subsequent call dates if applicable applicable and subsequent call dates if applicable appli	14	Issuer call subject to prior supervisory approval	Yes
Coupons / dividends Coupon rate and any related index 6.45 Existence of a dividend stopper Fixed Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Convertible or non-convertible NA Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion NA If convertible, specify instrument type convertis into If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument) Position in subordination hierarchy in liquidation (specify instrument type in priority only to all Junior Obligations. NA NA Quarterly Fixed 6.45 4.5 4.5 4.5 4.5 4.5 4.5 4.	15	Option call date, contingent call dates and redemption amount	First call date is 6 August 2030 and every fifth anniversary therafter.
Fixed or Floating dividend/coupon Fixed Coupon rate and any related index 6.45 Existence of a dividend stopper Fixed Fixed	16	Subsequent call dates if applicable	Yes (see above)
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 24 If convertible, fully or partially 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 instrument type convertible into NA 30 Write-down feature Yes (At the point of Non-viability) 31 If write-down, write-down trigger (s) 32 If write-down, unite-down trigger (s) 33 If write-down, full or partial Write-down fully or partial 34 Type of suboridation 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 Non-compliant transitioned features 48 Non-compliant transitioned features 49 Non-compliant transitioned features 50 Non-compliant transitioned features 64 Set		Coupons / dividends	Quarterly
Existence of a dividend stopper Pully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Non-cumulative Non-cumulat	17	Fixed or Floating dividend/coupon	Fixed
Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem No Non-cumulative Non-cumulative Non-cumulative Non-cumulative Tonvertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary writedown, description of the write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type otherwise; Position in subordination hierarchy in liquidation (specify instrument type and in priority only to all Junior Obligations; and 3-in priority only to all Junior Obligations. N/A Mandatory Non-cumulative NA NA NA NA NA NA NA Permanent Terms of contract of the instrument provide the legal basis for SAW to trigger write-down (a contractual approach) write-down fully or partial write-down fully or partial Write-down permanent or temporary Permanent Determined by the Banking Regulator 1- subordinated 1- subordinated 1- subordinate and junior to all Senior Obligations but not further or otherwise; Partial priority only to all Junior Obligations; and 3-in priority only to all Junior Obligations. N/A	18	Coupon rate and any related index	6.45
21 Existence of step up or other incentive to redeem No Non-cumulative Non-	19	Existence of a dividend stopper	Yes
Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If write-down feature If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary writedown, description of the write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-cumulative NA NA NA NA NA NA Permanent Permanent Determined by the Banking Regulator Jr Subordinated 1- subordinated 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. N/A	20	Fully discretionary, partially discretionary or mandatory	Mandatory
23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features NA NA NA NA NA Yes (At the point of Non-viability) Terms of contract of the instrument provide the legal basis for SAW to trigger write-down (a contractual approach) write-down fully or partial write-down fully or partial yrite-down fully or partial Determined by the Banking Regulator 1- subordinated 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. N/A	21	Existence of step up or other incentive to redeem	No
If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion NA If convertible, specify instrument type convertible into NA If convertible, specify instrument it converts into NA Write-down feature Yes (At the point of Non-viability) Terms of contract of the instrument provide the legal basis for SAW to trigger write-down (a contractual approach) If write-down, full or partial If write-down, permanent or temporary If temporary writedown, description of the write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA Position in subordination hierarchy in liquidation (specify instrument type in priority only to all Junior Obligations; and 3- in priority only to all Junior Obligations. N/A	22	Non cumulative or cumulative	Non-cumulative
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, write-down trigger (s) 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 NA NA NA NA NA NA NA Yes (At the point of Non-viability) Terms of contract of the instrument provide the legal basis for SAW to trigger write-down (a contractual approach) write-down fully or partial Write-down fully or partial Permanent Determined by the Banking Regulator Jr Subordinated 1- subordinated 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. N/A	23	Convertible or non-convertible	NA
Section Sect	24	If convertible, conversion trigger (s)	NA
If convertible, mandatory or optional conversion NA	25	If convertible, fully or partially	NA
If convertible, specify instrument type convertible into NA Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary writedown, description of the write-up mechanism Type of suboridation Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NA NA Yes (At the point of Non-viability) Terms of contract of the instrument provide the legal basis for SAW/to trigger write-down (a contractual approach) write-down fully or partial Permanent Determined by the Banking Regulator Jr Subordinated 1- subordinated 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. N/A	26	If convertible, conversion rate	NA
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If convertible, specify issuer of instrument it converts into 38 Yes (At the point of Non-viability) 39 Terms of contract of the instrument provide the legal basis for SAW to trigger write-down (a contractual approach) 39 Write-down, full or partial 30 Write-down, permanent or temporary 31 Permanent 32 Determined by the Banking Regulator 33 If subordinated 34 If subordinated 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 In priority only to all Junior Obligations. 31 N/A	27	If convertible, mandatory or optional conversion	NA
30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features Yes (At the point of Non-viability) Terms of contract of the instrument provide the legal basis for SAW to trigger write-down (a contractual approach) write-down fully or partial Permanent Determined by the Banking Regulator Jr Subordinated 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. N/A			
If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary writedown, description of the write-up mechanism If temporary writedown, description of the write-up mechanism If ype of suboridation Jr Subordinated Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Terms of contract of the instrument provide the legal basis for SAM/ to trigger write-down (a contractual approach) write-down fully or partial Permanent Determined by the Banking Regulator Jr Subordinated 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. N/A	29	If convertible, specify issuer of instrument it converts into	NA
to trigger write-down (a contractual approach) 1 If write-down, full or partial write-down fully or partial write-down fully or partial 1 If write-down, permanent or temporary Permanent 2 If temporary writedown, description of the write-up mechanism Determined by the Banking Regulator 3 If ye of suboridation Jr Subordinated 2 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 3 If write-down (a contractual approach) 4 If temporary writedown, description of the write-up mechanism 5 If temporary writedown, description of the write-up mechanism 6 If temporary writedown, description of the write-up mechanism 7 Subordinated 8 If subordinated 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. 8 N/A	30	Write-down feature	
33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechanism 35 Determined by the Banking Regulator 36 Non-compliant transitioned features Permanent Determined by the Banking Regulator Jr Subordinated 1- subordinated 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. N/A	31	If write-down, write-down trigger (s)	·
34 If temporary writedown, description of the write-up mechanism 34a Type of suboridation 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features Determined by the Banking Regulator Jr Subordinated 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. N/A	32	If write-down, full or partial	write-down fully or partial
34a Type of suboridation Jr Subordinated 1- subordinate and junior to all Senior Obligations but not further or otherwise; immediately senior to instrument) 25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 26 Non-compliant transitioned features 37 Subordinated 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. N/A	33	If write-down, permanent or temporary	Permanent
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. N/A	34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) otherwise; 2- pari passu with all other Pari Passu Obligations; and 3- in priority only to all Junior Obligations. N/A	34a	Type of suboridation	
36 Non-compliant transitioned features N/A	35		2- pari passu with all other Pari Passu Obligations; and
37 If yes, specify non-compliant features N/A	36	Non-compliant transitioned features	
	37	If yes, specify non-compliant features	N/A



		Quantitative / qualitative Information
1	Issuer	ANB TIER 1 SUKUK COMPANY LTD
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private	XS3170935608
	placement)	
3	Governing law(s) of the instrument	English
20	Means by which enforceability requirement of Section 13 of the TLAC Term	
sa	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,
18	Coupon rate and any related index	coupon refixes at 5Y UST + margin and every 5Y) 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
	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
_	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



		Quantitative / qualitative Information
1	Issuer	ANB Sukuk Ltd
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/lgroup/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
	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
	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
	Type of suboridation	Unsecured
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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
	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A



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.