Composition of Capital

Main Features of Regulatory Capital Instruments and Other TLAC Eligible Instruments

Al Rajhi Bank

Composition of Capital:

CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (1/2)

1	Issuer	Al Rajhi Banking and Investment Corporation	Al Rajhi Banking and Investment Corporation	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Tier 1 Sukuk Limited
2	Unique identifier	SA15GVK0JI30	SA15L00GHCJ9	XS2819196879	XS2975300208
3	Governing law(s) of the instrument	Laws of Kingdom of Saudi Arabia	Laws of Kingdom of Saudi Arabia	English Law	English Law
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo	Group and solo	Group and solo
7	Instrument type	Subordinated	Subordinated	Subordinated	Subordinated
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 6,500 Million	SAR 10,000 Million	USD 1,000 Million	USD 1,500 Million
9	Par value of instrument	SAR 1,000,000	SAR 1,000	USD 1,000	USD 1,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	23 January 2022	16 November 2022	16 May 2024	21 January 2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Option call date, contingent call dates and redemption amount	23 January 2027	16 November 2027	16 May 2029	21 July 2030
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	3.500% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	5.500% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.375% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.250% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes	Yes
31	If write down, write-down trigger(s)	Non-Viability Event	Non-Viability Event	Non-viability event	Non-viability event
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

alrajhi bank مصرف الراجحي

CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (2/2)

1	Issuer	Al Rajhi Sukuk Limited	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Sukuk Limited
2	Unique identifier	XS3124428254	XS3265586217	XS3295141702	XS3351090405
3	Governing law(s) of the instrument	English Law	English Law	English Law	English Law
4	Transitional Basel III rules	Tier 2 Certificates	Additional Tier 1	Additional Tier 1	Tier 2 Certificates
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group and solo	Group and solo	Group and solo	Group and solo
7	Instrument type	Subordinated unsecured	Subordinated	Subordinated	Subordinated unsecured
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	USD 1,000 Million	USD 1,000 Million	USD 50 Million	USD 750 million
9	Par value of instrument	USD 1,000	USD 1,000	USD 1,000	USD 1,000
10	Accounting classification	Subordinated debt	Shareholders' Equity	Shareholders' Equity	Subordinated debt
11	Original date of issuance	16 September 2025	14 January 2026	12 February 2026	21 April 2026
12	Perpetual or dated	Dated	Perpetual	Perpetual	Dated
13	Original maturity date	16 March 2036	No Maturity	No Maturity	21 April 2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Option call date, contingent call dates and redemption amount	16 September 2030	14 July 2031	12 August 2031	21 April 2031
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	5.651% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.150% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.150% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.150% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	No	Yes	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Fully Discretionary	Fully Discretionary	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes	Yes
31	If write down, write-down trigger(s)	Non-viability event	Non-viability event	Non-viability event	Non-viability event
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors, and senior to Tier 1 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors, and senior to Tier 1 capital instruments
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A