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REVIEW REPORT

To the Shareholders of Arab National Bank
(A Saudi Joint Stock Company)

We have reviewed the accompanying interim consolidated statement of financial position of Arab National Bank (the "Bank") and its subsidiaries as at June 30, 2010, and the related interim consolidated income statement and statement of comprehensive income for the three-month and six-month periods then ended, and the related interim consolidated statements of changes in equity and cash flows for the six-month period then ended, and notes from (1) to (9). We have not reviewed note (10), nor the information related to "Basel II Pillar 3 disclosures" cross-referenced therein, which is not required to be within the scope of our review.

Management's Responsibility for the Interim Condensed Consolidated Financial Statements

These interim condensed consolidated financial statements are the responsibility of the Bank's management and have been prepared by them in accordance with applicable Accounting Standards for Financial Institutions and certain capital adequacy disclosure requirements issued by the Saudi Arabian Monetary Agency ("SAMA") and with International Accounting Standard No. 34 "Interim Financial Reporting" and submitted to us together with all the information and explanations which we required.

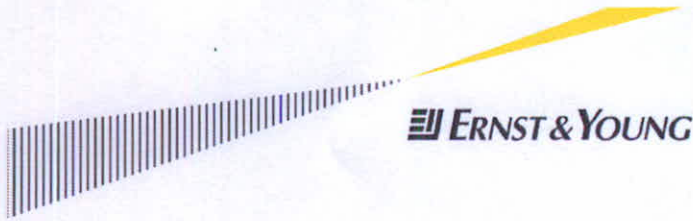
Scope of Review

Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

We conducted our review in accordance with generally accepted standards in Saudi Arabia applicable to review engagements and with International Standard on Review Engagements 2410. A review consists principally of applying analytical procedures to financial data and making inquiries of persons responsible for financial and accounting matters. It is substantially less in scope than an audit conducted in accordance with generally accepted auditing standards, the objective of which is the expression of an opinion regarding the financial statements taken as a whole. Accordingly, we do not express such an opinion.

Conclusion

Based on our review, we are not aware of any material modifications that should be made to the accompanying interim condensed consolidated financial statements for them to be in conformity with applicable Accounting Standards for Financial Institutions issued by SAMA and with International Accounting Standard No. 34.



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Other Regulatory Matters

As required by SAMA, certain capital adequacy information has been disclosed in note (9) of the accompanying interim condensed consolidated financial statements. As part of our review, we compared the information in note (9) to the relevant analysis prepared by the Bank for submission to SAMA and found no material inconsistencies.

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Rajab 30, 1431
July 12, 2010



ARAB NATIONAL BANK – Saudi Joint Stock Company
INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at	Note	June 30, 2010 (Unaudited) SAR'000	December 31, 2009 (Audited) SAR'000	June 30, 2009 (Unaudited) SAR'000
ASSETS				
Cash and balances with SAMA		11,088,326	10,457,455	7,772,566
Due from banks and other financial institutions		1,951,978	6,082,423	4,452,347
Investments, net	4	22,743,958	23,260,907	27,563,958
Loans and advances, net		64,787,165	66,811,033	71,170,277
Investment in an associate		319,809	314,649	271,794
Other real estate		100,992	100,992	103,808
Property and equipment, net		1,223,545	1,239,681	1,107,049
Other assets		3,992,859	2,030,180	2,640,865
Total assets		106,208,632	110,297,320	115,082,664
LIABILITIES AND EQUITY				
Liabilities				
Due to banks and other financial institutions		6,372,480	8,714,228	12,010,467
Customers' deposits		78,348,308	82,680,240	85,231,518
Other liabilities		4,535,093	2,737,085	2,949,381
Debt securities in issue		1,687,500	1,687,500	1,687,500
Total liabilities		90,943,381	95,819,053	101,878,866
Equity attributed to equity holders of the Bank				
Share capital		6,500,000	6,500,000	6,500,000
Statutory reserve		5,000,000	5,000,000	4,390,000
Other reserves		128,199	(46,871)	(343,983)
Retained earnings		3,528,761	2,265,638	2,657,781
Proposed dividend		-	650,000	-
Total equity attributed to equity holders of the Bank		15,156,960	14,368,767	13,203,798
Non-controlling interest		108,291	109,500	-
Total equity		15,265,251	14,478,267	13,203,798
Total liabilities and equity		106,208,632	110,297,320	115,082,664

The accompanying notes 1 to 10 form an integral part of these interim condensed consolidated financial statements.

ARAB NATIONAL BANK – Saudi Joint Stock Company
INTERIM CONSOLIDATED INCOME STATEMENT
(Unaudited)

	<u>For the three months ended</u>		<u>For the six months ended</u>	
	June 30, 2010 <i>SAR'000</i>	June 30, 2009 <i>SAR'000</i>	June 30, 2010 <i>SAR'000</i>	June 30, 2009 <i>SAR'000</i>
Special commission income	840,866	1,094,955	1,729,726	2,359,429
Special commission expense	65,541	201,067	151,358	553,242
Net special commission income	775,325	893,888	1,578,368	1,806,187
Fees from banking services, net	148,494	164,462	284,682	320,277
Exchange income, net	95,899	58,676	168,822	119,522
Income (losses) from FVIS financial instruments, net	162	(879)	3,396	(15,631)
Trading income, net	10,930	2,879	17,769	8,281
Gains (losses) and impairment of non trading investments, net	53,128	(73)	108,375	21,592
Dividend income	6,299	5,961	19,351	8,212
Other operating income	24,635	86,842	58,808	100,345
Total operating income	1,114,872	1,211,756	2,239,571	2,368,785
Salaries and employee related expenses	235,678	235,755	457,258	471,442
Rent and premises related expenses	30,908	29,854	61,243	59,351
Depreciation and amortization	51,428	46,977	102,838	91,375
Other general and administrative expenses	91,927	79,247	185,194	176,045
Provision for credit losses, net	79,428	73,897	176,284	128,617
Total operating expenses	489,369	465,730	982,817	926,830
Net operating income	625,503	746,026	1,256,754	1,441,955
Share in gains (losses) of an associate	3,419	(154)	5,160	(1,254)
Net income for the period	628,922	745,872	1,261,914	1,440,701
Loss attributed to non-controlling interest	517	-	1,209	-
Net income attributed to equity holders of the Bank	629,439	745,872	1,263,123	1,440,701
Basic and fully diluted earnings (in SAR per share)	0.97	1.15	1.94	2.22

The accompanying notes 1 to 10 form an integral part of these interim condensed consolidated financial statements.

ARAB NATIONAL BANK – Saudi Joint Stock Company
INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
(Unaudited)

	<u>For the three months ended</u>		<u>For the six months ended</u>	
	June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
	<u>SAR' 000</u>	<u>SAR' 000</u>	<u>SAR' 000</u>	<u>SAR' 000</u>
Net income for the period	<u>629,439</u>	<u>745,872</u>	<u>1,263,123</u>	<u>1,440,701</u>
Other comprehensive income:				
Net changes in fair value of available for sale investments	78,314	30,269	268,421	(101,502)
Net changes in fair value of cash flow hedges	(20,695)	(439)	21,575	(116,360)
Total comprehensive income for the period	<u>687,058</u>	<u>775,702</u>	<u>1,553,119</u>	<u>1,222,839</u>
Attributable to:				
Equity holders of the bank	687,575	775,702	1,554,328	1,222,839
Non-controlling interest	(517)	-	(1,209)	-
Total comprehensive income for the period	<u>687,058</u>	<u>775,702</u>	<u>1,553,119</u>	<u>1,222,839</u>

The accompanying notes 1 to 10 form an integral part of these interim condensed consolidated financial statements.

ARAB NATIONAL BANK – Saudi Joint Stock Company
INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
For the six months ended June 30, 2010 and 2009
(Unaudited)

	Share capital SAR' 000	Statutory reserve SAR' 000	Other reserves SAR' 000	Retained earnings SAR' 000	Proposed dividend SAR'000	Total SAR'000	Non- controlling interest SAR'000	Total equity SAR'000
2010								
Balance at beginning of the period	6,500,000	5,000,000	(46,871)	2,265,638	650,000	14,368,767	109,500	14,478,267
Net changes in fair value of cash flow hedges			21,575	-	-	21,575	-	21,575
Net changes in fair value of available for sale investments			268,421	-	-	268,421	-	268,421
Transfers to interim consolidated income statement			(114,926)	-	-	(114,926)	-	(114,926)
Net expenses recognized directly in equity			175,070	-	-	175,070	-	175,070
Net income for the period			-	1,263,123	-	1,263,123	(1,209)	1,261,914
Total recognized income (expenses) for the period			175,070	1,263,123	-	1,438,193	(1,209)	1,436,984
2009 final dividend			-	-	(650,000)	(650,000)	-	(650,000)
Balance at end of the period	6,500,000	5,000,000	128,199	3,528,761	-	15,156,960	108,291	15,265,251
2009								
Balance at beginning of the period	6,500,000	4,390,000	(85,782)	1,217,080	650,000	12,671,298	-	12,671,298
Net changes in fair value of cash flow hedges			(116,360)	-	-	(116,360)	-	(116,360)
Net changes in fair value of available for sale investments			(101,502)	-	-	(101,502)	-	(101,502)
Transfers to interim consolidated income statement			(40,339)	-	-	(40,339)	-	(40,339)
Net expenses recognized directly in equity			(258,201)	-	-	(258,201)	-	(258,201)
Net income for the period			-	1,440,701	-	1,440,701	-	1,440,701
Total recognized (expenses) income for the period			(258,201)	1,440,701	-	1,182,500	-	1,182,500
2008 final dividend			-	-	(650,000)	(650,000)	-	(650,000)
Balance at end of the period	6,500,000	4,390,000	(343,983)	2,657,781	-	13,203,798	-	13,203,798

The accompanying notes 1 to 10 form an integral part of these interim condensed consolidated financial statements.

ARAB NATIONAL BANK – Saudi Joint Stock Company
INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS
For the six months ended
(Unaudited)

	June 30, 2010	June 30, 2009
	SAR'000	SAR'000
<u>OPERATING ACTIVITIES</u>	Note	
Net income for the period	1,263,123	1,440,701
Adjustments to reconcile net income to net cash used in operating activities:		
Amortization of premium (accretion of discounts) on non-trading investments, net	32,625	(124,321)
Gains and impairment of non-trading investments, net	(108,375)	(21,592)
Depreciation and amortization	102,838	91,375
(Gains) losses on disposal of property and equipment, net	(2,476)	336
Gains from early retirement of debt securities	-	(55,988)
Share in (gains) losses of an associate	(5,160)	1,254
Provision for credit losses, net	176,284	128,617
	1,458,859	1,460,382
Net decrease (increase) in operating assets:		
Statutory deposit with SAMA	101,345	(167,277)
Due from banks and other financial institutions maturing after ninety days of the acquisition date	1,371,702	(116,250)
Loans and advances	1,871,776	3,287,758
Other real estate	-	(368)
Other assets	(2,679,182)	(751,625)
Net increase (decrease) in operating liabilities:		
Due to banks and other financial institutions	(2,341,748)	1,501,394
Customers' deposits	(4,331,932)	(7,511,935)
Other liabilities	2,474,147	(112,560)
Net cash used in operating activities	(2,075,033)	(2,410,481)
<u>INVESTING ACTIVITIES</u>		
Proceeds from sales of and matured non-trading investments	34,124,614	14,576,197
Purchase of non-trading investments	(33,348,191)	(13,905,394)
Investment in an associate	-	(80,000)
Purchase of property and equipment	(97,146)	(268,881)
Proceeds from sale of property and equipment	12,920	4,972
Net cash from investing activities	692,197	326,894
<u>FINANCING ACTIVITIES</u>		
Early retirement of debt securities	-	(131,512)
Dividends paid	(642,482)	(641,746)
Non-controlling interest	(1,209)	-
Net cash used in financing activities	(643,691)	(773,258)
Decrease in cash and cash equivalents	(2,026,527)	(2,856,845)
Cash and cash equivalents at the beginning of the period	10,819,049	10,711,944
Cash and cash equivalents at the end of the period	8,792,522	7,855,099
Special commission received during the period	1,839,121	2,514,383
Special commission paid during the period	(97,496)	(823,819)
<u>Supplemental non-cash information</u>		
Net changes in fair value and transfer to interim consolidated income statement	289,996	(217,862)

The accompanying notes 1 to 10 form an integral part of these interim condensed consolidated financial statements.

ARAB NATIONAL BANK – Saudi Joint Stock Company
Notes To The Interim Condensed Consolidated Financial Statements
For the six months ended June 30, 2010 and 2009
(SAR'000)

1. General

Arab National Bank (a Saudi Joint Stock Company, the Bank) was formed pursuant to Royal Decree No. M/38 dated Rajab 18,1399H (June 13, 1979). The Bank commenced business on February 2, 1980 by taking over the operations of Arab Bank Limited in the Kingdom of Saudi Arabia. The Bank operates under Commercial Registration No. 1010027912 dated Rabi Awal 1, 1400H (January 19, 1980) through 140 branches (2009: 139 branches) in the Kingdom of Saudi Arabia and one branch in the United Kingdom. The address of the Bank's head office is as follows:

Arab National Bank
P.O. Box 56921
Riyadh 11564
Kingdom of Saudi Arabia

The objective of the Bank is to provide a full range of banking services. The Bank also provides its customers non-interest based banking products which are approved and supervised by an independent Shariah Board established by the Bank.

The interim condensed consolidated financial statements comprise the financial statements of the Bank and the following subsidiaries:

Arab National Bank Investment Company (ANB Invest)

In accordance with the Capital Market Authority directives, the Bank has established a wholly owned subsidiary (directly and indirectly) "ANB Invest", a Saudi limited liability company, registered in the Kingdom of Saudi Arabia under commercial registration No. 1010239908 issued on 26 Shawal 1428H (corresponding to November 7, 2007), to takeover and manage the Bank's investment services and asset management activities related to dealing, managing, arranging, advising and custody of securities regulated by the Capital Market Authority. The subsidiary commenced its operations effective on Muharram 3, 1429H (corresponding to January 12, 2008). Accordingly, the Bank started consolidating the financial statements of the above mentioned subsidiary effective January 12, 2008.

Arabian Heavy Equipment Leasing Company (AHEL)

A 62.5% owned subsidiary incorporated in the Kingdom of Saudi Arabia, as a Saudi closed joint stock company, under commercial registration No. 1010267489 issued in Riyadh dated 15 Jumada 1, 1430H (corresponding to May 10, 2009). The company is engaged in leasing of heavy equipments and operating in compliance with Shariah principals. The Bank started consolidating the subsidiary financial statements effective May 10, 2009, the date the subsidiary started its operations.

2. Basis of preparation

These interim condensed consolidated financial statements are prepared in accordance with the accounting standards for financial institutions promulgated by the Saudi Arabian Monetary Agency (SAMA) and IAS 34 – Interim Financial Reporting. The Bank also prepares its interim condensed consolidated financial statements to comply with the Banking Control Law and the Regulations for Companies in the Kingdom of Saudi Arabia.

The interim condensed consolidated financial statements do not include all information and disclosures required in the annual consolidated financial statements and should be read in conjunction with the annual consolidated financial statements for the year ended December 31, 2009.

These interim condensed consolidated financial statements are expressed in Saudi Arabian Riyals (SAR) and are rounded off to the nearest thousands.

ARAB NATIONAL BANK – Saudi Joint Stock Company
Notes To The Interim Condensed Consolidated Financial Statements (Continued)
For the six months ended June 30, 2010 and 2009
(SAR'000)

2. Basis of preparation (continued)

Basis of consolidation

The interim condensed consolidated financial statements comprise the interim condensed financial statements of "Arab National Bank" and its subsidiaries, ANB Invest and AHEL collectively referred to as (the Group). The financial statements of the subsidiaries are prepared for the same reporting year as that of the Bank, using consistent accounting policies. Adjustments have been made to the financial statements of the subsidiaries to align them with the Bank's financial statements.

Subsidiaries are all entities over which the Bank has the power to govern the financial and operating policies, so as to obtain benefits from their activities, generally accompanying an ownership interest of more than one half of the voting rights.

Subsidiaries are consolidated from the date on which control is transferred to the Bank and cease to be consolidated from the date on which the control is transferred from the Bank. The results of subsidiaries acquired or disposed of during the period, if any, are included in the interim consolidated income statement from the effective date of acquisition or up to the effective date of disposal, as appropriate.

Non-controlling interests represent the portion of net income and net assets not owned, directly or indirectly, by the Bank in its subsidiary and are presented separately in the interim consolidated income statement and within equity in the consolidated statement of financial position, separately from parent shareholders' equity.

Balances and any unrealised gains and losses arising from transactions between the Bank and its subsidiaries are eliminated in preparing the interim condensed consolidated financial statements. Unrealised losses are eliminated in the same way as unrealised gains, but only to the extent that there is no evidence of impairment.

3. Accounting policies

The accounting policies used in the preparation of these interim condensed consolidated financial statements are consistent with those used for the year ended December 31, 2009, except for the adoption of amendments to the existing standards, as mentioned below:

- IAS 27 (revised), Consolidated and separate financial statements
- IAS 39 (amendment), Financial instruments - Recognition and measurement – Eligible hedged items
- IFRIC Interpretation 18, Transfers of Assets from Customers

The above amendments to existing standards and interpretations are effective for 2010 but adoption of these will not have a material impact to the Group's interim condensed consolidated financial statements.

4. Investments, net

Investment securities are classified as follows:

	June 30, 2010 (Unaudited)	December 31, 2009 (Audited)	June 30, 2009 (Unaudited)
Held at fair value through income statement (FVIS)	559,764	208,322	241,981
Available for sale	10,639,705	17,275,934	18,238,885
Held to maturity	419,867	422,114	424,089
Other investments held at amortized cost, net	11,124,622	5,354,537	8,659,003
Total	22,743,958	23,260,907	27,563,958

ARAB NATIONAL BANK – Saudi Joint Stock Company
Notes To The Interim Condensed Consolidated Financial Statements (Continued)
For the six months ended June 30, 2010 and 2009
(SAR'000)

5. Derivatives

The table below sets out the positive and negative fair values of derivative financial instruments, together with their notional amounts. The notional amounts, which provide an indication of the volumes of the transactions outstanding at the end of the period, do not necessarily reflect the amounts of future cash flows involved. These notional amounts, therefore, are neither indicative of the Bank's exposure to credit risk, which is generally limited to the positive fair value of the derivatives, nor to market risk.

	June 30, 2010 (Unaudited)			December 31, 2009 (Audited)			June 30, 2009 (Unaudited)		
	Positive fair value	Negative fair value	Notional amount	Positive fair value	Negative fair value	Notional amount	Positive fair value	Negative fair value	Notional Amount
Derivatives held for trading:									
Commission rate swaps	192,667	174,815	15,059,395	187,783	169,950	13,579,910	210,458	191,121	12,766,595
Forward foreign exchange contracts	1,828,674	1,809,935	18,081,826	195,719	169,473	12,807,732	512,970	488,367	24,956,744
Currency options	4,817	4,339	276,135	5,516	4,521	177,848	7,576	6,943	268,544
Derivatives held as fair value hedges:									
Commission rate swaps	5,531	218,616	4,637,752	794	140,768	3,017,129	-	168,370	4,809,889
Derivatives held as cash flow hedges:									
Commission rate swaps	27,824	-	1,325,000	4,023	171	625,000	10,180	-	440,000
Total	2,059,513	2,207,705	39,380,108	393,835	484,883	30,207,619	741,184	854,801	43,241,772

6. Credit related commitments and contingencies

The Group's consolidated credit related commitments and contingencies are as follows:

	June 30, 2010 (Unaudited)	December 31, 2009 (Audited)	June 30, 2009 (Unaudited)
Letters of credit	5,068,100	4,623,573	4,541,157
Letters of guarantee	15,707,162	15,024,473	14,357,874
Acceptances	1,609,671	1,231,898	1,665,798
Irrevocable commitments to extend credit	2,179,323	2,188,576	2,417,999
Other	275,083	282,585	292,047
Total	24,839,339	23,351,105	23,274,875

7. Cash and cash equivalents

Cash and cash equivalents included in the interim consolidated statement of cash flows comprise the following:

	June 30, 2010 (Unaudited)	December 31, 2009 (Audited)	June 30, 2009 (Unaudited)
Cash and balances with SAMA excluding statutory deposit	7,198,217	6,466,001	3,706,502
Due from banks and other financial institutions maturing within ninety days of the acquisition date	1,594,305	4,353,048	4,148,597
Total	8,792,522	10,819,049	7,855,099

ARAB NATIONAL BANK – Saudi Joint Stock Company
Notes To The Interim Condensed Consolidated Financial Statements (continued)
For the six months ended June 30, 2010 and 2009
(SAR'000)

8. Business segments

The Group's primary business is conducted in the Kingdom of Saudi Arabia with one international branch located in London, UK (the "branch"). However, the total assets, liabilities, commitments and results of operations of the branch are not material to the Group's overall interim condensed consolidated financial statements. All operating segments used by the Group meet the definition of reportable segments under IFRS 8.

Transactions between the business segments are reported as recorded in the Bank's transfer pricing system. Segment assets and liabilities comprise operating assets and liabilities, being the majority of the balances.

There have been no changes to the basis for the segment profit or loss since December 31, 2009.

For management purposes the Group is organized into the following major business segments:

Retail banking

Deposit, credit and investment products for individuals.

Corporate banking

Loans, deposits and other credit products for corporate and institutional customers, small to medium sized businesses, and the Bank's London Branch.

Treasury banking

Manages the Bank's trading and investment portfolios and the Bank's funding, liquidity, currency and commission risks.

Investment and brokerage services

Investment management services and asset management activities related to dealing, managing, arranging, advising and custody of securities.

Other

Includes income on capital and unallocated costs, assets and liabilities pertaining to the Head office and other supporting departments.

The Group's total consolidated assets and liabilities as at June 30, 2010 and 2009, its total interim consolidated operating income, expenses and net income and other related information for the six months period then ended, by business segments, as reported to senior management, are as follows:

ARAB NATIONAL BANK – Saudi Joint Stock Company
Notes To The Interim Condensed Consolidated Financial Statements (continued)
For the six months ended June 30, 2010 and 2009
(SAR'000)

8. Business segments (continued)

June 30, 2010 (Unaudited)						
	Retail banking	Corporate banking	Treasury banking	Investment and brokerage services	Other	Total
Total assets	24,861,163	43,599,856	35,125,961	285,297	2,336,355	106,208,632
Total liabilities	40,743,715	39,692,180	10,209,175	35,365	262,946	90,943,381
Total operating income	1,068,679	615,773	255,593	51,579	247,947	2,239,571
Total operating expenses	586,704	320,478	33,515	37,856	4,264	982,817
Share in gains of an associate	-	-	-	-	5,160	5,160
Loss attributed to non-controlling interest	-	-	-	-	1,209	1,209
Net income for the period	481,975	295,295	222,078	13,723	250,052	1,263,123
Provision for credit losses, net	(25,847)	202,131	-	-	-	176,284
Depreciation and amortization	55,863	1,181	627	3,456	41,711	102,838
June 30, 2009 (Unaudited)						
	Retail banking	Corporate banking	Treasury banking	Investment and brokerage services	Other	Total
Total assets	25,398,346	50,061,374	37,947,252	276,427	1,399,265	115,082,664
Total liabilities	39,447,191	48,341,714	13,948,175	25,665	116,121	101,878,866
Total operating income	1,112,006	630,287	334,304	82,231	209,957	2,368,785
Total operating expenses	589,078	255,237	39,653	42,016	846	926,830
Share in losses of an associate	-	-	-	-	(1,254)	(1,254)
Net income for the period	522,928	375,050	294,651	40,215	207,857	1,440,701
Provision for credit losses, net	(24,705)	148,548	-	-	4,774	128,617
Impairment of other financial assets	-	-	18,750	-	-	18,750
Depreciation and amortization	48,522	914	517	4,224	37,198	91,375

ARAB NATIONAL BANK – Saudi Joint Stock Company
Notes To The Interim Condensed Consolidated Financial Statements (continued)
For the six months ended June 30, 2010 and 2009
(SAR'000)

9. Capital Adequacy

The Group maintains an actively managed capital base to cover risks inherent in the business. The adequacy of the Group's capital is monitored using, among other measures, the rules and ratios established by the Basel Committee on Banking Supervision and adopted by the Saudi Arabian Monetary Agency in supervising the Bank.

Capital Adequacy Ratios				
Particulars	Total capital ratio	Tier 1 capital ratio	Total capital ratio	Tier 1 capital ratio
	%	%	%	%
	June 30, 2010 (Unaudited)		June 30, 2009 (Unaudited)	
Top consolidated level	17.68	14.43	15.04	11.67

10. BASEL II PILLAR 3 DISCLOSURES

Under Basel II pillar 3, certain quantitative disclosures are required, and these disclosures will be made available on the Bank's website www.anb.com.sa as required by the Saudi Arabian Monetary Agency. Such disclosures are not subject to review or audit by the external auditors.