

Arab Bank Australia Limited
Disclosure of Prudential Information under APS 330
Standardised Approach
as at quarter end March 31,2009

Table 15		\$m
a.	Amount of Tier 1 capital:	95.8
	paid-up ordinary shares;	55.0
	reserves;	0.0
	retained earning, including current year earnings	43.9
	minority interest arising from consolidation of Tier 1 capital of subsidiaries	0.0
	innovative instruments	0.0
	non-innovative instruments	0.0
	deduction from Tier 1 capital, including goodwill and investments	(3.0)
b.	the total amount of Tier 2 capital	40.0
c.	Total capital base	135.8

Table 16		\$m
a.	Capital Requirement (in terms of risk weighted assets) for	
	Credit risk (excluding securitisation) by portfolio	
	residential mortgage	163.6
	other retail and corporates	505.1
	ADI	90.1
	commitment & other off balance sheet exposure	106.2
	securitisation	0.0
b.	Capital Requirement for market risk	2.4
c.	Capital requirement for operational risk	68.8
d.	Capital requirement for IRRBB (IRB/AMA - approved Australian owned ADIs only)	N/A
e1	Total capital ratio for the bank	14.37%
e2	Tier 1 capital ratio for the bank	10.14%

Table 17		\$m	\$m
a.	Total Gross credit risk exposure		Average Gross Exposure
	Loans		
	residential mortgages	350.7	346.4
	other retail and corporates	505.6	507.5
	ADIs	397.2	396.9
	Commitments & other non-market off balance sheet exposure	165.6	171.5
	Direct credit substitutes	15.5	16.0
	Trade related contingencies	6.0	6.2
	Other commitments (including loans)	144.1	149.3
	over-the-counter derivatives (banking book)	4.3	1.3
b1.	Impaired facilities	1.3	
b2.	Past due facilities	24.2	
	residential mortgages	5.5	
	other retail	18.7	
b3.	Specific provision	1.0	
b4.	Charge for the period	0.2	
	Specific provision	0.2	
	Write offs	0.0	
c.	The general reserve for credit losses	8.7	