

**Arab Bank Australia Limited**  
**Disclosure of Prudential Information under APS 330**  
**Standardised Approach**  
**As at quarter end September 30, 2011**

Table 15			\$m
a.	Amount of Tier 1 capital:		108.0
		paid-up ordinary shares;	62.5
		reserves;	0.0
		retained earnings, including current year earnings	51.5
		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	(6.0)
b.	the total amount of Tier 2 capital		60.1
c.	Total capital base		168.1

Table 16			\$m
a.	Capital Requirement (in terms of risk weighted assets) for		
	Credit risk (excluding securitisation) by portfolio		
		residential mortgages	178.1
		other retail and corporates	471.1
		ADIs	100.7
		commitment & other off balance sheet exposure	143.5
		securitisation	0.0
b.	Capital Requirement for market risk		5.0
c.	Capital requirement for operational risk		91.9
d.	Capital requirement for IRRBB (IRB/AMA - approved Australian owned ADIs only)		N/A
e1	Total capital ratio for the bank		16.80%
e2	Tier 1 capital ratio for the bank		10.80%

Table 17			\$m	\$m
a.	Total Gross credit risk exposure			Average Gross Exposure
	Loans			
		residential mortgages	423.1	415.3
		other retail and corporates	487.0	507.1
		ADIs	413.6	390.0
		Commitments & other non-market off balance sheet exposure	229.8	235.5
		Direct credit substitutes	12.6	12.8
		Trade related contingencies	0.3	0.3
		Performance related contingencies	63.9	59.3
		Other commitments (including loans)	153.0	163.1
		over-the-counter derivatives (banking book)	0.8	0.3
b1.	Impaired facilities		30.2	
b2.	Past due facilities		26.2	
		residential mortgages	7.4	
		other retail and corporates	18.8	
b3.	Specific provision		15.9	
b4.	Charge for the period		3.2	
		Specific provision	3.2	
		Write offs	0.0	
c.	The general reserve for credit losses		10.1	