

Eskan Bank B.S.C. (c)

Basel II, Pillar III Disclosures for the period ended 30 June 2010 (Unaudited)

All Amounts in BD '000

Table 2: ASSETS - FUNDED, UNFUNDED AND AVERAGE EXPOSURES

The following table summarises the amount of gross funded and unfunded credit exposure and average gross funded and unfunded exposures as of 30 June 2010:

	Gross Exposures	* Average Exposures
Funded Exposure		
Cash and cash equivalents	94,427	115,774
Investments	4,112	4,139
Loans	274,243	266,810
Investment in associates	2,125	1,978
Investment property	57,802	58,527
Development property	5,019	4,097
Other assets	2,313	2,462
	440,041	453,787
Unfunded Exposure		
Loan related	82,812	97,680
Lease commitments	183	229
	82,995	97,909

* Average balances are computed based on month end balances.

The Group holds collateral against loans in the form of mortgage on residential property.

Table 3: CAPITAL REQUIRMENTS - STANDARD PORTFOLIO

The following table summarises the capital requirements by type of standard portfolio as of 30 June 2010:

Standard Portfolio	* Gross Exposures	Risk Weighted Value	** Capital Charge
Sovereign Portfolio	312,231	-	-
Banks Portfolio	74,982	14,996	1,800
Residential Retail Portfolio	22,343	16,757	2,011
Equity Portfolio	2,557	3,836	460
Other Exposures	68,808	72,323	8,679
	480,921	107,912	12,949

*Gross Exposures are in agreement with the Form PIRC submitted to the Central Bank of Bahrain ["CBB"] which takes in to account several deduction made in in order to arrive at the eligible capital.

** Capital charge is calculated at 12%.