

**Affin Bank Berhad**  
(Incorporated in Malaysia)

**21) COMMITMENTS AND CONTINGENCIES**

	Current financial quarter ended 30/9/2008			Previous financial year ended 31/12/2007		
	Principal Amount RM'000	* Credit Equivalent RM'000	Risk-weighted Amount RM'000	Principal Amount RM'000	* Credit Equivalent RM'000	Risk-weighted Amount RM'000
<b>The Group</b>						
Direct credit substitutes	661,839	661,839	661,839	749,119	749,119	749,119
Transaction-related contingent items	2,814,148	1,407,074	1,407,074	2,420,083	1,210,042	1,210,042
Short-term self-liquidating trade-related contingencies	3,159,946	631,989	180,479	3,511,291	702,258	108,604
Irrevocable commitments to extend credit:						
- maturity less than one year	7,684,442	-	-	5,068,275	-	-
- maturity more than one year	3,246,859	1,623,429	1,588,164	3,203,906	1,601,953	1,574,089
Foreign exchange related contracts						
- less than one year	2,003,026	54,700	18,054	3,263,570	68,391	17,244
- one year to less than five years	384,595	33,001	10,422	389,739	33,789	12,600
Interest rate related contracts						
- less than one year	270,000	861	430	114,728	86	43
- one year to less than five years	785,556	17,030	8,515	352,478	9,144	4,572
- more than five years	123,662	7,435	3,718	25,075	1,739	870
	<b>21,134,073</b>	<b>4,437,358</b>	<b>3,878,695</b>	19,098,264	4,376,521	3,677,183

\* The credit equivalent amount and risk-weighted amount is arrived at using the credit conversion factor as per Bank Negara Malaysia Guidelines.

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**21) COMMITMENTS AND CONTINGENCIES (CONTINUED)**

	Current financial quarter ended 30/9/2008			Previous financial year ended 31/12/2007		
	Principal Amount RM'000	* Credit Equivalent RM'000	Risk-weighted Amount RM'000	Principal Amount RM'000	* Credit Equivalent RM'000	Risk-weighted Amount RM'000
<b>The Bank</b>						
Direct credit substitutes	575,126	575,126	575,126	636,514	636,514	636,514
Transaction-related contingent items	2,685,303	1,342,652	1,342,652	2,308,784	1,154,392	1,154,392
Short-term self-liquidating trade-related contingencies	891,985	178,397	176,382	482,421	96,484	94,528
Irrevocable commitments to extend credit:						
- maturity less than one year	6,715,197	-	-	4,465,850	-	-
- maturity more than one year	2,998,971	1,499,486	1,477,975	3,014,354	1,507,177	1,491,182
Foreign exchange related contracts						
- less than one year	2,003,026	54,700	18,054	3,263,570	68,391	17,244
- one year to less than five years	384,595	33,001	10,422	389,739	33,789	12,600
Interest rate related contracts						
- less than one year	270,000	861	430	114,728	86	43
- one year to less than five years	785,556	17,030	8,515	352,478	9,144	4,572
- more than five years	123,662	7,435	3,718	25,075	1,739	870
	<b>17,433,421</b>	<b>3,708,688</b>	<b>3,613,274</b>	15,053,513	3,507,716	3,411,945

\* The credit equivalent amount and risk-weighted amount is arrived at using the credit conversion factor as per Bank Negara Malaysia Guidelines.