

**Affin Islamic 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 Bank</b>						
Direct credit substitutes	86,713	86,713	86,713	112,605	112,605	112,605
Transaction-related contingent items	128,845	64,423	64,423	111,299	55,650	55,650
Short-term self-liquidating trade-related contingencies	2,267,961	453,592	4,097	3,028,870	605,774	14,076
Irrevocable commitments to extend credit:						
- Maturity less than one year	856,337	-	-	474,728	-	-
- Maturity more than one year	247,888	123,944	110,189	189,552	94,776	82,907
	<b>3,587,744</b>	<b>728,672</b>	<b>265,422</b>	<b>3,917,054</b>	<b>868,805</b>	<b>265,238</b>

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