

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

**21) COMMITMENTS AND CONTINGENCIES**

	Current financial quarter ended 30/9/2009			Previous financial year ended 31/12/2008		
	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	488,786	488,786	460,752	658,062	658,062	609,474
Transaction-related contingent items	2,585,399	1,292,700	1,078,531	2,785,699	1,392,849	1,115,835
Short-term self-liquidating trade-related contingencies	1,858,272	371,654	195,582	2,379,763	475,952	202,368
Irrevocable commitments to extend credit:						
- maturity less than one year	5,094,625	-	-	8,647,385	1,711,064	817,086
- maturity more than one year	3,618,183	-	-	3,806,339	1,903,170	1,702,237
Foreign exchange related contracts:						
- less than one year	1,894,894	38,237	16,503	1,925,805	60,174	23,038
- one year to less than five years	161,257	16,958	6,120	374,390	31,386	17,008
Interest rate related contracts:						
- less than one year	402,000	927	192	277,000	790	280
- one year to less than five years	519,237	16,524	6,551	799,409	19,671	6,723
- more than five years	440,590	45,079	9,219	523,350	65,780	14,578
Unutilised credit card lines	540,201	108,040	80,958	506,509	101,302	75,946
	<b>17,603,444</b>	<b>2,378,905</b>	<b>1,854,408</b>	22,683,711	6,420,200	4,584,573

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

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

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

	Current financial quarter ended 30/9/2009			Previous financial year ended 31/12/2008		
	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	427,362	427,362	421,327	549,827	549,827	542,246
Transaction-related contingent items	2,429,942	1,214,971	1,001,109	2,628,258	1,314,129	1,049,593
Short-term self-liquidating trade-related contingencies	652,758	130,552	128,592	640,834	128,167	127,540
Irrevocable commitments to extend credit:						
- maturity less than one year	4,496,100	-	-	3,895,530	779,106	710,836
- maturity more than one year	3,352,717	-	-	3,476,274	1,738,137	1,556,230
Foreign exchange related contracts:						
- less than one year	1,894,894	38,237	16,503	1,925,805	60,174	23,038
- one year to less than five years	161,257	16,958	6,120	374,390	31,386	17,008
Interest rate related contracts:						
- less than one year	402,000	927	192	277,000	790	280
- one year to less than five years	519,237	16,524	6,551	799,409	19,671	6,723
- more than five years	440,590	45,079	9,219	523,350	65,780	14,578
Unutilised credit card lines	540,201	108,040	80,958	506,509	101,302	75,946
	<b>15,317,058</b>	<b>1,998,650</b>	<b>1,670,571</b>	15,597,186	4,788,469	4,124,018

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