

AFFIN Islamic 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
The Bank/Economic Entity						
Direct credit substitutes	61,424	61,424	39,425	108,235	108,235	67,228
Transaction-related contingent items	155,457	77,728	77,422	157,441	78,721	66,242
Short-term self-liquidating trade-related contingencies	1,205,514	241,103	66,990	1,738,930	347,786	74,828
Irrevocable commitments to extend credit:						
- Maturity less than one year	598,525	-	-	4,659,791	931,958	106,250
- Maturity more than one year	265,466	-	-	330,065	165,033	146,007
	2,286,386	380,255	183,837	6,994,462	1,631,733	460,555

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