



BNP PARIBAS

BNP PARIBAS MALAYSIA BERHAD

(Company No. 918091 - T)

Incorporated in Malaysia

**UNAUDITED STATEMENT OF FINANCIAL POSITION
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018**

BNP PARIBAS MALAYSIA BERHAD
(Incorporated in Malaysia)

1. PERFORMANCE REVIEW

For the third quarter ended 30 September 2018, the Bank recorded a net profit after taxation of RM50.10 million. This was contributed by net interest income of RM82.39 million and non-interest income of RM30.88 million. Operating expenses was RM50.03 million whilst allowances for losses on loans and advances of RM0.53 million, resulting in pre-tax profit of RM63.08 million.

2. CURRENT YEAR PROSPECT

Economic growth in Malaysia is expected at a slower pace in 2018 with an increase of GDP between 4.5% and 5.0%. This slower pace of growth is expected to persist into next year, in a similar range. Domestic demand continues to drive growth and it is expected to grow at 5.5%, slower than last year's growth, underpinned by a robust growth in private consumption, though moderating, compensating a moderation in public consumption. Inflation slowed to 1.3% in the second quarter and is expected to moderate further throughout the year.

Najmah will further improve and diversify tailor made products and solutions in Islamic Banking as it gains popularity with a wider range of investors, both Muslim and non-Muslim. Najmah will continue to tap into this increased interest in Islamic Banking.

The Bank will continue to maintain stringent selectivity and risk profile, remaining focused on Malaysian champions both from the Corporate and Financial sectors. Global Market will continue to improve its services to customers with suitable products and services with flow banking remaining a strategic component to finance the real economy. Investment Banking will continue improving the Bank's anchor and franchise.

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BNP PARIBAS MALAYSIA BERHAD

(Incorporated in Malaysia)

**UNAUDITED STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2018**

	Note	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
ASSETS			
Cash and short-term funds	2	2,563,060	1,299,423
Reverse repurchase agreements	3	-	9,240
Financial assets at fair value through Profit or Loss ("FVTPL")	4	2,038,193	-
Financial assets held-for-trading	5	-	510,763
Financial investments at fair value through other comprehensive income ("FVOCI")	6	249,864	-
Financial assets available-for-sale	7	-	10,059
Loans, advances and financing	8	1,254,489	1,137,107
Derivative financial assets		267,008	571,049
Statutory deposits with Bank Negara Malaysia		-	-
Other assets	9	381,802	320,143
Property, plant and equipment	10	1,119	1,254
Intangible assets	11	1,978	2,674
Tax recoverable		-	1,644
Deferred tax assets		3,398	548
TOTAL ASSETS		6,760,911	3,863,904
LIABILITIES AND SHAREHOLDERS' EQUITY			
Deposits from customers	12	2,347,001	1,221,912
Deposits and placements from banks and other financial institutions	13	2,884,116	785,929
Derivative financial liabilities		193,618	763,233
Other liabilities	14	556,878	368,224
Tax liabilities		4,767	-
TOTAL LIABILITIES		5,986,380	3,139,298

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2017.

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BNP PARIBAS MALAYSIA BERHAD
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UNAUDITED STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2018 (CONTD.)

	Note	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Share capital	15	650,000	650,000
Retained profit		110,106	61,889
Reserves	16	14,425	12,717
SHAREHOLDER'S EQUITY		774,531	724,606
 TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY		 6,760,911	 3,863,904
 COMMITMENTS AND CONTINGENCIES	 24	 42,204,574	 47,200,072

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2017.

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**UNAUDITED STATEMENT OF PROFIT OR LOSS
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018**

	Note	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Interest income	17	118,587	87,049
Interest expenses	18	(36,197)	(29,183)
Net interest income		82,390	57,866
Net income from Islamic banking business	25	368	474
Other operating income	19	82,758	58,340
Operating expenses	20	(50,031)	(51,898)
Write back/(Allowance made) for impairment on loans, advances and financing	21	(527)	632
Allowance for doubtful debts on other receivables		-	(500)
Profit before tax		63,079	54,960
Taxation		(12,974)	(14,377)
Profit for the period		50,105	40,583

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2017.

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BNP PARIBAS MALAYSIA BERHAD

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**UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018**

	Note	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Profit for the period		<u>50,105</u>	<u>40,583</u>
Other comprehensive (loss)/income, net of income tax:			
Items that may be reclassified subsequently to profit or loss :			
Fair value reserve (from Investment AFS) :			
Net changes in fair value		<u>209</u>	<u>378</u>
Other comprehensive income		<u>209</u>	<u>378</u>
Total comprehensive income for the quarter ended		<u>50,314</u>	<u>40,961</u>

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2017.

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STATEMENT OF CHANGES IN EQUITY

BNP PARIBAS MALAYSIA BERHAD

(Incorporated in Malaysia)

UNAUDITED STATEMENTS OF CASH FLOW

FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018

	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Cash Flows from/(Used In) Operating Activities		
Profit before tax	63,079	54,960
Adjustments for:		
Depreciation of property, plant and equipment	408	499
Amortisation of intangible assets	696	46
Allowance for impairment on loans, advances and financing	527	370
Allowance (written back) for impairment on other receivables	-	(1,002)
Amortisation of premium less accretion of discount	508	252
Loss/(Gain) from sale on financial assets held-for-trading	(7,226)	(8,928)
Unrealised (gain)/loss on derivative financial instrument	(94,192)	29,515
Unrealised (gain)/loss on foreign exchange	(155,750)	465,979
Unrealised (gain)/loss on financial assets held for trading	(1,610)	(709)
Operating profit before working capital changes	<hr style="width: 100%; border: 0.5px solid black; margin-bottom: 5px;"/> (193,560)	<hr style="width: 100%; border: 0.5px solid black; margin-bottom: 5px;"/> 540,982

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UNAUDITED STATEMENTS OF CASH FLOW
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
(Increase)/Decrease in:		
Financial assets at FVTPL	(1,518,594)	-
Financial assets held-for-trading	-	(580,384)
Financial investments at FVOCI	(240,313)	
Financial assets available-for-sale	-	(233,701)
Loans, advances and financing	(117,871)	(70,288)
Reverse repurchase agreements	9,240	(9,998)
Other assets	(62,086)	(428,563)
Increase/(Decrease) in:		
Deposits from customers	1,125,089	294,773
Deposits and placements from banks and other financial institutions	2,098,187	240,904
Derivative financial assets/liabilities	(15,632)	125,751
Other liabilities	188,904	(46,012)
Net cash (used in)/generated from operations	1,273,364	(166,536)
Income taxes paid	(9,454)	(4,137)
Net cash (used in)/from operating activities	1,263,910	(170,673)
Cash Flows from Investing Activities		
Purchase of property, plant and equipment	(273)	(104)
Proceeds from disposal of property, plant and equipment	-	2
Reclassification of property, plant and equipment	-	(63)
Net cash (used in)/generated from investing activities	(273)	(165)

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UNAUDITED STATEMENTS OF CASH FLOW
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

	Bank	Bank
	30-Sep	30-Sep
	2018	2017
	RM'000	RM'000
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	1,263,637	(170,838)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	<u>1,299,423</u>	<u>2,077,547</u>
CASH AND CASH EQUIVALENTS AT END OF YEAR	<u>2,563,060</u>	<u>1,906,709</u>
Cash and cash equivalents comprise the following:		
Cash and short-term funds	2,563,060	1,506,521
Deposits and placements with banks and other financial institutions	-	400,188
	<u>2,563,060</u>	<u>1,906,709</u>

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2017.

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UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018

	← Non-distributable →			Revaluation reserve-	Retained profits/ (Accumulated losses)	Total
	Share capital RM'000	Statutory reserves RM'000	Regulatory reserves RM'000	financial assets available--for-sale RM'000	RM'000	RM'000
At 1 January 2018	650,000	-	12,705	12	61,889	724,606
IFRS9 Day 1 Adjustment	-	-	-	-	(389)	(389)
At 1 January 2018, as restated	650,000	-	12,705	12	61,500	724,217
Profit for the quarter ended	-	-	-	-	50,105	50,105
Transfer from regulatory reserve	-	-	1,499	-	(1,499)	-
Other comprehensive income	-	-	-	209	-	209
At 30 September 2018	650,000	-	14,204	221	110,106	774,531

	← Non-distributable →			Revaluation reserve-	Retained profits/ (Accumulated losses)	Total
	Share capital RM'000	Statutory reserves RM'000	Regulatory reserves RM'000	financial assets available--for-sale RM'000	RM'000	RM'000
At 1 January 2017	650,000	32,155	9,636	(323)	(11,989)	679,479
Profit for the year	-	-	-	-	44,792	44,792
Transfer from statutory reserve	-	(32,155)	-	-	32,155	-
Transfer to regulatory reserve	-	-	3,069	-	(3,069)	-
Other comprehensive income	-	-	-	335	-	335
At 31 December 2017	650,000	-	12,705	12	61,889	724,606

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2017.

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018

1. BASIS OF PREPARATION AND SIGNIFICANT ACCOUNTING POLICIES

Basis of Preparation of the Financial Statements

The financial statement of the Bank have been prepared in accordance with Malaysian Financial Reporting Standards ("MFRSs"), International Financial Reporting Standards and the requirements of the Companies Act, 2016 in Malaysia.

2. CASH AND SHORT-TERM FUNDS

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At Amortised Cost:		
Cash and balances with banks and other financial institutions	72,448	48,917
Money at call and deposit placements maturing within one month	2,490,612	1,250,506
	<u>2,563,060</u>	<u>1,299,423</u>

3. REVERSE REPURCHASE AGREEMENTS

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At Amortised Cost:		
Government Securities:		
Malaysian Government Securities	-	9,240
	<u>-</u>	<u>9,240</u>

4. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS ("FVTPL")

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At Fair Value:		
Government Securities:		
Malaysian Government Securities	1,388,500	-
Malaysian Government Investment Issues	600,298	-
Treasury Bills	49,395	-
	<u>2,038,193</u>	<u>-</u>

5. FINANCIAL ASSETS HELD-FOR-TRADING

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At Fair Value:		
Government Securities:		
Malaysian Government Securities	-	334,045
Malaysian Government Investment Issues	-	69,872
Treasury Bills	-	106,846
	<u>-</u>	<u>510,763</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

6. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At Fair Value:		
Government securities:		
Malaysian Government Securities	122,027	-
Bank Negara Malaysia Debt Securities	127,837	-
	<u>249,864</u>	<u>-</u>

7. FINANCIAL ASSETS AVAILABLE-FOR-SALE

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At Fair Value:		
Government securities:		
Malaysian Government Investment Issues	-	10,059
	<u>-</u>	<u>10,059</u>

8. LOANS, ADVANCES AND FINANCING

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At amortised cost:		
(i) By type		
Revolving credit	702,663	654,529
Term loans	401,002	302,257
Trust receipts	108,433	56,927
Other trade bills discounted	34,209	117,964
Overdrafts	9,670	6,381
	<u>1,255,977</u>	<u>1,138,058</u>
Less: Allowance for impaired loans and financing :		
- Expected Credit Losses ("ECL")	(1,488)	-
- Collective assessment allowance	-	(951)
Net loans, advances and financing	<u>1,254,489</u>	<u>1,137,107</u>
(ii) By type of customer		
Domestic business enterprises	1,217,520	1,094,440
Financial institutions	38,457	43,618
	<u>1,255,977</u>	<u>1,138,058</u>
(iii) By interest rate sensitivity		
Variable rate:		
BLR-minus	-	-
BLR-plus	-	-
Cost plus	1,255,977	1,138,058
	<u>1,255,977</u>	<u>1,138,058</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

8. LOANS, ADVANCES AND FINANCING (CONTD.)

	Bank 30-Sep 2018	Bank 31-Dec 2017
(iv) By residual contractual maturity		
Maturing within one year	851,125	804,112
More than one year to five years	393,175	321,646
More than five years	11,677	12,300
	<u>1,255,977</u>	<u>1,138,058</u>
(v) By geographical distribution		
In Malaysia	1,255,977	1,138,058
	<u>1,255,977</u>	<u>1,138,058</u>
(vi) By Sector	RM'000	RM'000
Manufacturing	916,032	785,994
Mining & Quarrying	1,534	-
Wholesale and retail	117,194	97,467
Construction	6,001	8,002
Financial services	38,457	43,618
Other business services	165,082	190,599
Real estate activities	11,677	12,378
	<u>1,255,977</u>	<u>1,138,058</u>

(viii) Movements in Expected Credit Losses ("ECL") on loans, advances and financing are as follows:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
12 Months ECL (Stage 1)		
Effects of adopting MFRS 9	719	-
Restated	719	-
Add: Allowances made during the financial period	695	-
At end of financial period	<u>1,414</u>	<u>-</u>
Lifetime ECL Not Credit Impaired (Stage 2)		
Effects of adopting MFRS 9	278	-
Restated	278	-
Add: Allowances made during the financial period	(204)	-
At end of financial period	<u>74</u>	<u>-</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

8. LOANS, ADVANCES AND FINANCING (CONTD.)

(viii) Movements in allowance for impaired on loans, advances and financing are as follows:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Collective impairment allowances		
At 1 January	-	570
Add: Allowances made during the financial period	-	381
At end of financial period	<u>-</u>	<u>381</u>
Loss allowance for non-credit-impaired exposures and regulatory reserves as % of total credit exposures net of loss allowance for credit-impaired exposures	<u>1.00%</u>	<u>1.20%</u>

9. OTHER ASSETS

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Other receivables	378,974	48,254
Less: Allowance for impairment on other receivables	(1)	(1)
	<u>378,973</u>	<u>48,253</u>
Less: Allowance for impairment losses on loan commitment and financial guarantee	(428)	-
	<u>378,545</u>	<u>48,253</u>
Collateral assets	1,680	269,686
Deposit	750	958
Prepayments	827	1,246
	<u>381,802</u>	<u>320,143</u>

(i) Allowance for impairment losses on loan commitment and financial guarantee are as follows:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Effects of adopting MFRS 9	371	-
Restated	371	-
Add: Allowances made during the financial period	57	-
At end of financial period	<u>428</u>	<u>-</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

10. PROPERTY, PLANT AND EQUIPMENT

Bank	Office Equipment and Machinery RM'000	Renovation and Installation RM'000	Furniture, Fixtures and Fittings RM'000	Computer equipment and hardware RM'000	Motor Vehicles RM'000	Work-in progress RM'000	Total RM'000
At 30 September 2018							
Cost							
At 1 January 2018	213	4,256	1,825	4,443	15	-	10,752
Additions	40	-	6	133	-	94	273
Disposals	-	-	-	-	-	-	-
Write-off	-	-	-	-	-	-	-
Reclassification	-	-	-	-	-	-	-
At 30 September 2018	253	4,256	1,831	4,576	15	94	11,025
Accumulated Depreciation							
At 1 January 2018	168	3,842	1,423	4,054	11	-	9,498
Charge for the year	21	110	83	192	2	-	408
Disposals	-	-	-	-	-	-	-
Write-off	-	-	-	-	-	-	-
At 30 September 2018	189	3,952	1,506	4,246	13	-	9,906
Net Book Value 30 September 2018	64	304	325	330	2	94	1,119

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

10. PROPERTY, PLANT AND EQUIPMENT (CONTD.)

	Office equipment and machinery RM'000	Renovation and installation RM'000	Furniture, fixtures and fittings RM'000	Computer Equipment RM'000	Motor vehicle RM'000	Renovation work-in progress RM'000	Total RM'000
At 31 December 2017							
Cost							
At 1 January 2017	212	4,126	1,456	4,306	15	269	10,384
Additions	1	-	-	100	-	270	371
Write-off	-	-	-	-	-	(3)	(3)
Reclassification	-	130	369	37	-	(536)	-
At 31 December 2017	213	4,256	1,825	4,443	15	-	10,752
Accumulated Depreciation							
At 1 January 2017	145	3,588	1,344	3,781	8	-	8,866
Charge for the year	23	254	79	273	3	-	632
At 31 December 2017	168	3,842	1,423	4,054	11	-	9,498
Net Book Value 31 December 2017	45	414	402	389	4	-	1,254

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

11. INTANGIBLE ASSETS

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
<u>Computer Software:</u>		
Cost		
At 1 January	432	432
Additions	-	-
Write Off	-	-
At 30 Sep/31 Dec	432	432
Accumulated Amortisation		
At 1 January	358	297
Amortisation for the year	46	61
Write-off	-	-
At 30 Sep/31 Dec	404	358
Net Book Value	28	74
<u>Interbank Giro license fees</u>		
Cost		
At 1 January	2,600	2,600
Additions	-	-
Write Off	-	-
At 30 Sep/31 Dec	2,600	2,600
Accumulated Depreciation		
At 1 January	-	-
Amortisation for the year	650	-
At 30 Sep/31 Dec	650	-
Net Book Value	1,950	2,600
Total Net Book Value	1,978	2,674

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

12. DEPOSITS FROM CUSTOMERS

Type	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At amortised cost:		
Demand deposits	599,663	474,412
Fixed deposits	1,735,594	736,890
Commodity Murabahah	11,744	10,610
	<u>2,347,001</u>	<u>1,221,912</u>
(i) Maturity structure of fixed deposits and Commodity Murabahah are as follows:		
Due within six months	1,747,292	742,301
Six months to one year	46	5,199
	<u>1,747,338</u>	<u>747,500</u>
(ii) The deposits are sourced from the following types of customers:		
Business enterprises	2,329,160	1,209,606
Non-bank financial institutions	17,841	12,306
	<u>2,347,001</u>	<u>1,221,912</u>

13. DEPOSITS AND PLACEMENTS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At amortised cost:		
Other financial institutions	2,884,116	785,929
	<u>2,884,116</u>	<u>785,929</u>

14. OTHER LIABILITIES

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Other payables	429,957	110,606
Accruals and charges	10,538	14,434
Collateral deposits	116,383	243,184
	<u>556,878</u>	<u>368,224</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

15. SHARE CAPITAL

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Issued and fully paid:		
Balance as at 30 Sept/December	650,000	650,000

16. RESERVES

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Non-distributable:		
Revaluation reserve-available-for-sale securities	221	12
Regulatory reserve	14,204	12,705
	<u>14,425</u>	<u>12,717</u>

17. INTEREST INCOME

	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Loans, advances and financing	37,705	27,438
Money at call and deposit placements with financial institutions	24,195	24,814
Financial investment at FVOCI	8,202	-
Financial assets - Available-for-sale	-	8,154
Financial assets at FVTPL	32,896	-
Financial assets - Held-for-trading	-	14,327
Other interest income	16,097	12,568
	<u>119,095</u>	<u>87,301</u>
Amortisation of premium less accretion of discount	(508)	(252)
Total Interest Income	<u>118,587</u>	<u>87,049</u>
Of which:		
Interest income earned on impaired loans, advances and financing	<u>-</u>	<u>-</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

18. INTEREST EXPENSE

	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Deposits and placements from banks and other financial institutions	13,218	15,206
Deposits from customers	22,938	13,918
Other interest expense	41	59
	<u>36,197</u>	<u>29,183</u>

19. OTHER OPERATING INCOME

	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Fee income:		
Commissions	798	1,592
Guarantee fees	1,554	1,300
Other fee income :	4,218	5,953
	<u>6,570</u>	<u>8,845</u>
Net gain/(loss) arising from sale of securities:		
Financial assets held-for-trading	7,226	8,928
Financial assets available-for-sale	-	-
	<u>7,226</u>	<u>8,928</u>
Unrealised gain/(loss) on revaluation of securities:		
Financial assets held-for-trading	1,610	709
	<u>1,610</u>	<u>709</u>
Other income:		
Foreign exchange:		
- Realised gain/(loss)	(183,492)	484,358
- Unrealised gain/(loss)	155,750	(465,979)
Gain/(Loss) on derivatives trading		
- Realised gain/(loss)	(58,657)	37,049
- Unrealised gain/(loss)	94,192	(29,515)
Others	7,680	3,991
	<u>15,473</u>	<u>29,904</u>
Total	<u>30,879</u>	<u>48,386</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

20. OTHER OPERATING EXPENSES

	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Personnel costs (Note a)	29,748	28,340
Establishment costs (Note b)	14,118	10,074
Marketing expenses (Note c)	514	598
Administration and general expenses (Note d)	5,651	12,886
	<u>50,031</u>	<u>51,898</u>
(a) Personnel costs		
Salaries, bonuses and allowances	21,050	21,001
EPF - defined contribution plan	3,018	3,265
Other staff related expenses	5,680	4,074
	<u>29,748</u>	<u>28,340</u>
(b) Establishment costs		
Share of information technology costs	7,768	5,380
Depreciation of property, plant and equipment	408	499
Amortization of intangible asset	696	46
Rental of premises	1,621	1,548
Others	3,625	2,601
	<u>14,118</u>	<u>10,074</u>
(c) Marketing Expenses		
Advertising	36	-
Others	478	598
	<u>514</u>	<u>598</u>
(d) Administration and general expenses		
Legal and professional fees	1,050	852
Communication & transportation	171	188
Others general expenses	4,430	11,846
	<u>5,651</u>	<u>12,886</u>

21. ALLOWANCE FOR IMPAIRMENT ON LOANS, ADVANCES AND FINANCING

	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Allowance for impaired loans, advances and financing:		
Collective Assessment allowance:		
- Made in the financial year	527	370
- Written back in the financial year	-	(1,002)
	<u>527</u>	<u>(632)</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

22. CAPITAL ADEQUACY

The components of Tier I and Tier II capital are as follows:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Tier-I capital		
Paid-up share capital	650,000	650,000
Retained profits	61,889	61,889
IFRS9 Day 1 Adjustment	(389)	-
Other disclosed reserves	221	12
	<hr/> 711,721	<hr/> 711,901
<u>Less : Regulatory adjustments</u>		
Intangible assets	(1,978)	(2,674)
Deferred tax assets	(3,398)	(548)
55% of cumulative gains of AFS financial instruments	(122)	(7)
Total Tier-I capital	<hr/> 706,223	<hr/> 708,672
	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Tier-II Capital		
Expected Credit Losses ("ECL")	1,915	-
Collective assessment allowance	-	951
Regulatory reserve	14,204	12,705
Total Tier-II capital	<hr/> 16,119	<hr/> 13,656
Total capital funds	722,342	722,328
Less: Investment in subsidiary companies	-	-
Capital base	<hr/> 722,342	<hr/> 722,328
Capital Ratios		
Common Equity Tier 1 Ratio	19.771%	21.306%
Tier 1 Capital Ratio	19.771%	21.306%
Total Capital Ratio	<hr/> 20.223%	<hr/> 21.716%

The breakdown of risk-weighted assets by each major risk category is as follows:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Credit Risk	1,980,868	1,983,647
Market Risk	1,218,128	1,008,574
Operational Risk	372,931	334,017
Total risk-weighted assets	<hr/> 3,571,927	<hr/> 3,326,238

Company No. 918091-T

BNP PARIBAS MALAYSIA BERHAD
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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

23. INTEREST RATE RISK

The following table represents the Bank's assets and liabilities at carrying amounts as at 30 September 2018

	Up to 1 month RM'000	Non-Trading Book			Over 5 years RM'000	Trading book RM'000	Non-interest sensitive RM'000	Total RM'000
		1 - 3 months RM'000	3 - 12 months RM'000	1 - 5 years RM'000				
Assets								
Cash and short-term funds	2,560,448	-	-	-	-	-	2,612	2,563,060
Reverse repurchase agreements	-	-	-	-	-	-	-	-
Financial assets at fair value through profit or loss	-	-	-	-	-	2,038,193	-	2,038,193
Financial investments at fair value through other comprehensive income	178	127,826	100,939	20,298	-	-	623	249,864
Loans, advances and financing	704,087	452,262	32,152	63,535	-	-	2,453	1,254,489
Derivatives Financial assets	-	-	-	-	-	267,008	-	267,008
Other assets	-	-	-	-	-	-	381,802	381,802
Total Assets	3,264,713	580,088	133,091	83,833	-	2,305,201	387,490	6,754,416
Liabilities								
Deposits from customers	2,087,233	243,878	13,553	-	-	-	2,337	2,347,001
Deposits and placements from banks and other financial institutions	2,467,906	413,800	-	-	-	-	2,410	2,884,116
Derivatives Financial Liabilities	-	-	-	-	-	193,618	-	193,618
Other liabilities	-	-	-	-	-	-	556,878	556,878
Total Liabilities	4,555,139	657,678	13,553	-	-	193,618	561,625	5,981,613
Net interest rate gap	(1,290,426)	(77,590)	119,538	83,833	-	2,111,583	(174,135)	772,803

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

23. INTEREST RATE RISK (CONTD)

The following table represents the Bank's assets and liabilities at carrying amounts as of 31 December 2017

	Non-Trading Book					Trading book RM'000	Non-interest sensitive RM'000	Total RM'000
	Up to 1 month RM'000	1 - 3 months RM'000	3 - 12 months RM'000	1 - 5 years RM'000	Over 5 years RM'000			
Assets								
Cash and short-term funds	1,298,917	-	-	-	-	-	506	1,299,423
Reverse repurchase agreements	9,232	-	-	-	-	-	8	9,240
Financial assets held-for-trading	-	-	-	-	-	510,763	-	510,763
Financial assets available-for-sale	-	-	10,014	-	-	-	45	10,059
Loans, advances and financing	506,327	211,017	84,432	321,647	12,300	-	1,384	1,137,107
Derivative financial assets	-	-	-	-	-	571,049	-	571,049
Other assets	-	-	-	-	-	-	317,939	317,939
Total Assets	1,814,476	211,017	94,446	321,647	12,300	1,081,812	319,882	3,855,580
Liabilities								
Deposits from customers	1,036,340	153,959	30,679	-	-	-	934	1,221,912
Deposits and placements from banks and other financial institutions	689,019	95,281	-	-	-	-	1,629	785,929
Derivatives financial liabilities	-	-	-	-	-	763,233	-	763,233
Other liabilities	-	-	-	-	-	-	368,224	368,224
Total Liabilities	1,725,359	249,240	30,679	-	-	763,233	370,787	3,139,298
Net interest rate gap	89,117	(38,223)	63,767	321,647	12,300	318,579	(50,905)	716,282

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

24. COMMITMENTS AND CONTINGENCIES

In the normal course of business, the Bank makes various commitments and incurs certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions. The commitments and contingencies are not secured against the Bank's assets.

The commitments and contingencies and their related counterparty credit risk of the Bank are as follows:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
<u>Commitments and Contingent Liabilities</u>		
Direct credit substitutes	323,790	324,257
Transaction-related contingent items		
Short-term self-liquidating trade-related contingencies	59,860	8,290
Other assets sold with recourse and commitments with certain drawdown		
Irrevocable commitments to extend credit:		
- maturity less than one year	-	-
- maturity more than one year	40,346	39,531
Foreign exchange derivatives:		
- one year or less	30,552,131	27,670,712
- over one year to five years	959,794	1,888,059
Interest rate derivatives:		
- one year or less	2,135,530	11,017,129
- over one year to five years	6,885,621	5,687,434
- over five years	218,000	15,000
Credit Derivatives:		
- one year or less	-	485
- over one year to five years	1,029,502	549,175
	<u>42,204,574</u>	<u>47,200,072</u>

BNP PARIBAS MALAYSIA BERHAD
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25. Islamic Banking Window

UNAUDITED STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2018

	Note	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
ASSETS			
Cash and short-term funds	(a)	24,036	22,591
Financial assets available-for-sale	(b)	-	-
Loans, advances and financing	(c)	4,043	4,017
Other assets	(d)	9,387	8,829
Property, plant and equipment	(e)	3	3
Intangible assets	(f)	4	4
TOTAL ASSETS		<u>37,473</u>	<u>35,444</u>
LIABILITIES AND ISLAMIC BANKING FUNDS			
Deposits from customers	(g)	15,063	13,605
Deposits and placements from banks and other financial institutions		-	-
Other liabilities		364	447
Tax Liabilities		131	131
Total liabilities		<u>15,558</u>	<u>14,183</u>
Capital fund		25,750	24,350
Accumulated losses		(3,883)	(3,137)
Reserves		48	48
Islamic Banking Funds		<u>21,915</u>	<u>21,261</u>
TOTAL LIABILITIES AND ISLAMIC BANKING FUNDS		<u>37,473</u>	<u>35,444</u>

The accompanying notes form an integral part of the financial statements.

BNP PARIBAS MALAYSIA BERHAD
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25. Islamic Banking Window

UNAUDITED STATEMENT OF PROFIT OR LOSS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018		Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Income derived from investment of Islamic banking funds and depositors' funds	(h)	603	698
Profit expense to depositors		(235)	(224)
Net income derived from investment of Islamic Banking funds and depositors' funds		368	474
Other operating income	(i)	284	903
Other operating expenses	(j)	(1,405)	(1,393)
Write back for impairment on loans, advances and financing		7	-
Allowance for doubtful debt on other receivables		-	(500)
Profit/(Loss) for the financial quarter before zakat and taxation		(746)	(516)
Zakat		-	-
Income tax expense		-	-
Profit/(Loss) for the financial quarter after zakat and taxation		(746)	(516)
Other comprehensive income:			
Items that may be reclassified subsequently to profit or loss :			
Fair value reserve (from Investment AFS) :			
Net changes in fair value		-	4
		-	4
Total comprehensive profit/(loss) for the quarter		(746)	(512)

BNP PARIBAS MALAYSIA BERHAD**(Incorporated in Malaysia)****Islamic Banking Operations****UNAUDITED STATEMENT OF CHANGES IN EQUITY IN ISLAMIC BANKING FUNDS****FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018**

	Capital fund RM'000	Regulatory reserve RM'000	Revaluation reserve- financial assets available--for-sale RM'000	Accumulated losses RM'000	Total RM'000
At 1 January 2018	24,350	48	-	(3,137)	21,261
Additional capital fund	1,400	-	-	-	1,400
Loss for the quarter	-	-	-	(746)	(746)
Transfer from regulatory reserve	-	-	-	-	-
Other comprehensive income	-	-	-	-	-
At 30 September 2018	25,750	48	-	(3,883)	21,915

	Capital fund RM'000	Regulatory reserve RM'000	Revaluation reserve- financial assets available--for-sale RM'000	Accumulated losses RM'000	Total RM'000
At 1 January 2017	24,350	-	-	(2,532)	21,818
Loss for the year	-	-	-	(557)	(557)
Transfer to regulatory reserve	-	48	-	(48)	-
Other comprehensive income	-	-	-	-	-
At 31 December 2017	24,350	48	-	(3,137)	21,261

BNP PARIBAS MALAYSIA BERHAD
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25. Islamic Banking Window

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018

(a) CASH AND SHORT-TERM FUNDS

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At Amortised Cost		
Cash and balances with banks and other financial institutions	4,031	1,586
Money at call and deposit placements maturing within one month	20,005	21,005
	<u>24,036</u>	<u>22,591</u>

(b) FINANCIAL ASSETS AVAILABLE-FOR-SALE

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At Fair Value		
Government Securities:		
Bank Negara Malaysia Debt Securities	-	-
	<u>-</u>	<u>-</u>

(c) LOANS, ADVANCES AND FINANCING

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At amortised cost:		
By type		
Revolving credit	4,044	4,018
Less: Collective impairment allowances	(1)	(1)
Net loans, advances and financing	<u>4,043</u>	<u>4,017</u>

BNP PARIBAS MALAYSIA BERHAD
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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD)

25. Islamic Banking Window

(d) OTHER ASSETS

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Other receivables, deposit and prepayments	9,387	8,829
Less: Allowance for doubtful debt on other receivables	-	-
	<u>9,387</u>	<u>8,829</u>

Movements of allowance for impairment on other receivables are as follows:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Individual impairment allowance		
Balance as at 1 January	-	500
Add: Allowance made during the year	-	-
Less: Write back made during the year	-	(500)
Balance as at 30 Sep/31 Dec	<u>-</u>	<u>-</u>

BNP PARIBAS MALAYSIA BERHAD
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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD)

25. Islamic Banking Window

(f) INTANGIBLE ASSETS

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
<u>Computer Software:</u>		
Cost		
At 1 January	41	41
Additions	-	-
Write Off	-	-
At 30 Sep/ 31 Dec	<u>41</u>	<u>41</u>
Accumulated Amortisation		
At 1 January	37	36
Amortisation for the year	-	1
At 30 Sep/ 31 Dec	<u>37</u>	<u>37</u>
Net Book Value	<u>4</u>	<u>4</u>

(g) DEPOSITS FROM CUSTOMERS

Type	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
At Amortised Cost:		
Non-Mudharabah Fund		
Demand deposits	3,319	2,996
Commodity Murabahah	11,744	10,609
	<u>15,063</u>	<u>13,605</u>

(i) Maturity structure of Commodity Murabahah is as follows:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Due within six months	<u>11,744</u>	<u>10,609</u>

(ii) The deposits are sourced from the following types of customers:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Business enterprise	7,582	7,151
Domestic non-bank financial institution	7,481	6,454
	<u>15,063</u>	<u>13,605</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD)

25. Islamic Banking Window

(h) INCOME DERIVED FROM INVESTMENT OF ISLAMIC BANKING FUNDS AND DEPOSITORS' FUNDS

	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Loans, advances and financing	92	-
Money at call and deposit placement with financial institutions	481	519
Financial assets available-for-sale	30	195
	<hr/> 603	<hr/> 714
Amortisation of premium less accretion of discount	-	(16)
	<hr/> 603	<hr/> 698

(i) OTHER OPERATING INCOME

Fee income:		
Commissions	-	-
Other fee income	81	782
Foreign exchange:		
- Unrealised gain/(loss)	71	(15)
Others	132	136
Total	<hr/> 284	<hr/> 903

BNP PARIBAS MALAYSIA BERHAD
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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD)

25. Islamic Banking Window

(j) OTHER OPERATING EXPENSES

	Bank 30-Sep 2018 RM'000	Bank 30-Sep 2017 RM'000
Personnel costs (Note i)	1,016	1,160
Establishment costs (Note ii)	79	73
Marketing expenses (Note iii)	43	2
Administration and general expenses (Note iv)	267	158
	<u>1,405</u>	<u>1,393</u>
(i) Personnel Costs		
Salaries, bonuses and allowances	767	883
EPF - defined contribution plan	138	161
Other staff related expenses	111	116
	<u>1,016</u>	<u>1,160</u>
(ii) Establishment costs		
Rental of premises	63	60
Amortisation of intangible assets	-	-
Depreciation of property, plant and equipment	1	-
Others	15	13
	<u>79</u>	<u>73</u>
(iii) Marketing Expenses		
Others	43	2
	<u>43</u>	<u>2</u>
(iv) Administration and general expenses		
Legal and professional fees	234	77
Others	33	81
	<u>267</u>	<u>158</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD)

25. Islamic Banking Window

(k) CAPITAL ADEQUACY

The components of Tier I and Tier II capital are as follows:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Tier-I capital		
Capital fund	25,750	24,350
Accumulated losses	(3,883)	(3,137)
	<u>21,867</u>	<u>21,213</u>
Less :		
- Intangible assets	(4)	(4)
- 55% of cumulative gains of AFS financial instruments	-	-
- Other disclosed reserves	-	-
Total Tier-I capital	<u>21,863</u>	<u>21,209</u>
	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Tier-II Capital		
Collective assessment allowance	1	1
Regulatory reserve	48	48
Total Tier-II capital	<u>49</u>	<u>49</u>
Capital base	<u>21,912</u>	<u>21,258</u>
Capital Ratios		
Tier 1 Capital Ratio	121.017%	131.374%
Tier 1 Capital Ratio	121.017%	131.374%
Total Capital Ratio	<u>121.289%</u>	<u>131.677%</u>

The breakdown of risk-weighted assets by each major risk category is as follows:

	Bank 30-Sep 2018 RM'000	Bank 31-Dec 2017 RM'000
Credit Risk	12,794	12,851
Market Risk	1,947	246
Operational Risk	3,325	3,047
Total risk-weighted assets	<u>18,066</u>	<u>16,144</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

25. Islamic Banking Window

(e) PROPERTY, PLANT AND EQUIPMENT

Bank	Office Equipment and Machinery RM'000	Renovation and Installation RM'000	Furniture, Fixtures and Fittings RM'000	Computer Equipment RM'000	Total RM'000
At 30 September 2018					
Cost					
At 1 January 2018	6	-	-	23	29
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 30 Sept 2018	6	-	-	23	29
Accumulated Depreciation					
At 1 January 2018	3	-	-	23	26
Charge for the year	-	-	-	-	-
At 30 Sept 2018	3	-	-	23	26
Net Book Value 30 Sept 2018	3	-	-	-	3

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NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2018 (CONTD.)

25. Islamic Banking Window

(e) PROPERTY, PLANT AND EQUIPMENT (CONTD.)

Bank	Office Equipment and Machinery RM'000	Renovation and Installation RM'000	Furniture, Fixtures and Fittings RM'000	Computer Equipment RM'000	Total RM'000
At 31 December 2017					
Cost					
At 1 January 2017	6	-	-	23	29
Additions					
Disposals					
Write-off					
At 31 December 2017	6	-	-	23	29
Accumulated Depreciation					
At 1 January 2017	2	-	-	23	25
Charge for the year	1	-	-	-	1
At 31 December 2017	3	-	-	23	26
Net Book Value 31 Dec 2017	3	-	-	-	3