

Unaudited Statement of financial position
at 30 June 2018

	Notes	2018 RO'000	2017 RO'000
ASSETS			
Cash and bank balances	5	1,596	2,019
Net investment in finance debtors	6	158,015	143,187
Other receivables and prepayments		514	500
Derivative financial Instruments		21	-
Deferred tax asset	7	308	507
Vehicles and equipment	8	27	40
Statutory deposit	9	250	250
Total assets		160,731	146,503
Equity			
Share capital	10	29,966	28,539
Legal reserve	11	6,510	6,105
Special reserve	12	801	801
Impairment Reserve		494	-
Cumulative changes in fair value	18	50	27
Retained earnings		1,988	2,454
Total equity		39,809	37,926
LIABILITIES			
Short-term bank borrowings	14	63,035	56,921
Other liabilities	15	19,616	9,907
Provision for taxation	16	633	377
Corporate deposits	17	16,881	17,573
Long-term loans	14	15,757	18,752
Derivative financial instruments	18		47
Non-convertible bonds	17	5,000	5,000
Total liabilities		120,922	108,577
Total equity and liabilities		160,731	146,503
Net assets per share	24	RO 0.133	RO 0.133

The financial statements were approved by the Board of Directors on 22 July 2018 and were signed on their behalf by:

Faisal M. Al Yousef
Chairman

Pramod Kumar Hiran
Deputy Chairman

Maneesh Srivastava
Chief Executive Officer

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