

**Statement of financial position
at 31 December 2017**

	Notes	2017 US \$'000	2016 US \$'000	2017 RO'000	2016 RO'000
ASSETS					
Cash and bank balances	5	4,977	6,709	1,916	2,583
Net investment in finance debtors	6	368,600	389,241	141,911	149,858
Other receivables and prepayments		1,283	1,221	494	470
Deferred tax asset	7	800	1,317	308	507
Vehicles and equipment	8	68	122	26	47
Statutory deposit	9	649	649	250	250
Total assets		376,377	399,259	144,905	153,715
Equity					
Share capital	10	74,127	69,278	28,539	26,672
Legal reserve	11	16,909	15,857	6,510	6,105
Special reserve	12	2,081	2,081	801	801
Cumulative changes in fair value	18	112	68	43	26
Retained earnings		10,120	12,434	3,896	4,787
Total equity		103,349	99,718	39,789	38,391
LIABILITIES					
Short-term bank borrowings	14	150,865	134,384	58,083	51,738
Other liabilities	15	22,621	20,198	8,709	7,776
Provision for taxation	16	1,044	2,184	402	841
Corporate deposits	17	46,866	62,901	18,044	24,217
Long-term loans	14	38,577	66,784	14,852	25,712
Derivative financial instruments	18	68	103	26	40
Non-convertible bonds	17	12,987	12,987	5,000	5,000
Total liabilities		273,028	299,541	105,116	115,324
Total equity and liabilities		376,377	399,259	144,905	153,715
Net assets per share	24	US \$ 0.36	US \$ 0.37	RO 0.139	RO 0.144

The financial statements were approved by the Board of Directors on 08 February 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.