

Unaudited Statement of financial position
at 31 March 2018

	Notes	2018 RO'000	2017 RO'000
ASSETS			
Cash and bank balances	5	2,135	847
Net investment in finance debtors	6	147,639	144,918
Other receivables and prepayments		486	532
Derivative financial Instruments		6	-
Deferred tax asset	7	308	507
Vehicles and equipment	8	29	41
Statutory deposit	9	250	250
Total assets		150,853	147,095
Equity			
Share capital	10	29,966	28,539
Legal reserve	11	6,510	6,105
Special reserve	12	801	801
Impairment Reserve		507	-
Cumulative changes in fair value	18	60	30
Retained earnings		1,100	1,236
Total equity		38,944	36,711
LIABILITIES			
Short-term bank borrowings	14	64,671	50,798
Other liabilities	15	11,280	12,104
Provision for taxation	16	366	228
Corporate deposits	17	17,344	21,717
Long-term loans	14	13,248	20,442
Derivative financial instruments	18		95
Non-convertible bonds	17	5,000	5,000
Total liabilities		111,909	110,384
Total equity and liabilities		150,853	147,095
Net assets per share	24	RO 0.130	RO 0.129

The financial statements were approved by the Board of Directors on 24 April 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