

**Statement of financial position
at 31 December 2019**

	Notes	2019 US \$'000	2018 US \$'000	2019 RO'000	2018 RO'000
ASSETS					
Cash and bank balances	5	6,176	10,476	2,378	4,033
Net investment in finance debtors	6	351,896	418,516	135,480	161,129
Other receivables and prepayments		1,065	1,239	410	477
Derivative financial instruments	18	135	112	52	43
Deferred tax asset	7	28	23	11	9
Vehicles and equipment	8	429	65	165	25
Capital work in progress	8	275	125	106	48
Statutory deposit	9	649	649	250	250
Total assets		360,653	431,205	138,852	166,014
Equity					
Share capital	10	79,778	77,833	30,715	29,966
Legal reserve	11	18,078	17,964	6,960	6,916
Special reserve	12a	2,081	2,081	801	801
Impairment reserve	12b	12,449	2,096	4,792	806
Cumulative changes in fair value	18	135	112	52	43
(Accumulated losses) / retained earnings		(8,093)	8,065	(3,115)	3,106
Total equity		104,428	108,151	40,205	41,638
LIABILITIES					
Short-term bank borrowings	14	136,961	178,174	52,730	68,597
Other liabilities	15	19,217	29,625	7,399	11,406
Provision for taxation	16	613	1,138	236	438
Corporate deposits	17	43,213	57,410	16,637	22,103
Long-term loans	14	56,221	43,720	21,645	16,832
Non-convertible bonds	17	-	12,987	-	5,000
Total liabilities		256,225	323,054	98,647	124,376
Total equity and liabilities		360,653	431,205	138,852	166,014
Net assets per share	24	US \$ 0.34	US \$ 0.36	RO 0.131	RO 0.139

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.