

Statement of financial position
at 31 March 2017

	Notes	2017 RO'000	2016 RO'000
ASSETS			
Cash and bank balances	5	847	2,605
Net investment in finance debtors	6	144,918	157,273
Other receivables and prepayments		532	757
Deferred tax asset	7	507	622
Vehicles and equipment	8	41	75
Statutory deposit	9	250	210
Total assets		147,095	161,542
Equity			
Share capital	10	28,539	26,672
Legal reserve	11	6,105	5,591
Special reserve	12	801	801
Cumulative changes in fair value	18	30	-
Retained earnings		1,236	1,374
Total equity		36,711	34,438
LIABILITIES			
Short-term bank borrowings	14	50,798	51,709
Other liabilities	15	12,104	9,900
Provision for taxation	16	228	810
Corporate deposits	17	21,717	20,263
Long-term loans	14	20,442	37,422
Derivative financial instruments	18	95	-
Non-convertible bonds	17	5000	7,000
Total liabilities		110,384	127,104
Total equity and liabilities		147,095	161,542
Net assets per share	24	RO 0.129	RO 0.129

The financial statements were approved by the Board of Directors on 25 April 2017 and were signed on their behalf by:

Faisal M. Al Yousef
Chairman

Pramod Kumar Hiran
Deputy Chairman

Bikramjit Singh Rishi
Chief Executive Officer

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