

**Statement of financial position
at 31 December 2016**

	Notes	2016 US \$'000	2015 US \$'000	2016 RO'000	2015 RO'000
ASSETS					
Cash and bank balances	5	6,709	6,738	2,583	2,594
Net investment in finance debtors	6	389,241	400,039	149,858	154,015
Other receivables and prepayments		1,221	1,805	470	695
Deferred tax asset	7	1,317	1,616	507	622
Vehicles and equipment	8	122	164	47	63
Statutory deposit	9	649	545	250	210
Total assets		399,259	410,907	153,715	158,199
Equity					
Share capital	10	69,278	65,356	26,672	25,162
Legal reserve	11	15,857	14,522	6,105	5,591
Special reserve	12	2,081	2,081	801	801
Cumulative changes in fair value	18	68	(49)	26	(19)
Retained earnings		12,434	10,880	4,787	4,189
Total equity		99,718	92,790	38,391	35,724
LIABILITIES					
Short-term bank borrowings	14	134,384	125,223	51,738	48,211
Other liabilities	15	20,198	29,346	7,776	11,298
Provision for taxation	16	2,184	3,255	841	1,253
Corporate deposits	17	62,901	47,436	24,217	18,263
Long-term loans	14	66,784	94,626	25,712	36,431
Derivative financial instruments	18	103	49	40	19
Non-convertible bonds	17	12,987	18,182	5,000	7,000
Total liabilities		299,541	318,117	115,324	122,475
Total equity and liabilities		399,259	410,907	153,715	158,199
Net assets per share	24	US \$ 0.37	US \$0.37	RO 0.144	RO 0.142

The financial statements were approved by the Board of Directors on 1 February 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.