

**Statement of financial position
at 31 March 2020**

	Notes	2020 RO'000	2019 RO'000
ASSETS			
Cash and bank balances	5	1,807	1,689
Net investment in finance debtors	6	138,388	151,913
Other receivables and prepayments		462	495
Derivative financial instruments	18	143	35
Deferred tax asset	7	11	9
Vehicles and equipment	8	156	210
Capital work in progress	8	106	48
Statutory deposit	9	250	250
Total assets		141,323	154,649
Equity			
Share capital	10	30,715	30,715
Legal reserve	11	6,960	6,916
Special reserve	12a	801	801
Impairment reserve	12b	6,145	977
Cumulative changes in fair value (Accumulated losses) / retained earnings	18	143 (5,848)	35 683
Total equity		38,916	40,127
LIABILITIES			
Short-term bank borrowings	14	53,197	60,606
Other liabilities	15	9,832	11,195
Provision for taxation	16	27	217
Corporate deposits	17	17,577	20,247
Long-term loans	14	21,774	17,257
Non-convertible bonds	17	-	5,000
Total liabilities		102,407	114,522
Total equity and liabilities		141,323	154,649
Net assets per share	24	RO 0.127	RO 0.131

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.