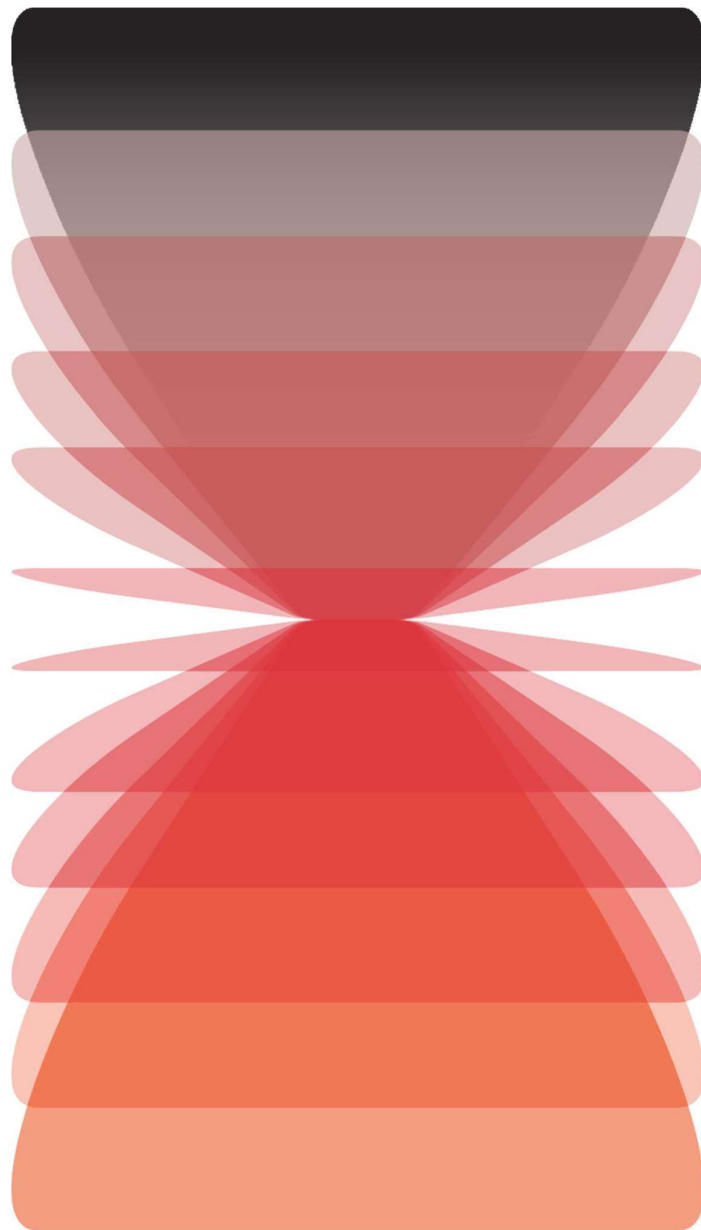


RESILIENCE REFINED STRENGTH REDEFINED



JANASHAKTHI FINANCE PLC
(Formerly Orient Finance PLC)

Unaudited Interim Financial Statements
For the Period Ended 30th September 2025

For the	03 Months Ended 30th September		06 Months Ended 30th September	
	2025	2024	2025	2024
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
	Unaudited	Unaudited	Unaudited	Unaudited
Income	1,536,914	1,188,163	2,938,226	2,303,957
Interest income	1,476,936	1,124,075	2,832,491	2,181,664
Interest expenses	(707,604)	(557,047)	(1,364,428)	(1,111,868)
Net interest income	769,332	567,028	1,468,063	1,069,796
Fee and commission income	41,455	43,086	78,401	85,786
Other operating income	25,085	21,002	39,381	36,507
Total operating income	835,872	631,116	1,585,846	1,192,089
Impairment charges for loans and receivables at amortised cost	(74,014)	(59,635)	(152,403)	(122,184)
Net operating income	761,858	571,481	1,433,443	1,069,905
Operating expenses				
Personnel expenses	(228,529)	(205,306)	(453,573)	(380,794)
Depreciation and amortisation	(53,787)	(42,180)	(102,764)	(77,838)
Other operating expenses	(276,033)	(180,578)	(511,275)	(339,081)
Operating profit/(loss) before Value Added Tax	203,509	143,417	365,831	272,192
Tax on financial services	(71,434)	(35,004)	(124,971)	(74,692)
Profit/(loss) before income tax	132,075	108,413	240,860	197,500
Income tax expense	(50,637)	(11,108)	(99,525)	(11,108)
Profit/(loss) for the period	81,438	97,305	141,335	186,392
Other comprehensive income/(expenses)				
Other comprehensive income to be re-classified to profit or loss in subsequent periods				
Fair value gain/(loss) on investment in treasury bonds /quoted shares	(3,216)	-	(5,559)	-
Other comprehensive income not to be re-classified to profit or loss in subsequent periods				
Actuarial gain/(loss) on retirement benefit plan	-	-	-	-
Deferred tax effect on above	-	-	-	-
Total comprehensive income/(expense) for the period net of tax	78,222	97,305	135,776	186,392
Basic earnings per share (Rs.)	0.39	0.46	0.67	0.88

Figures in brackets indicate deductions.

Colombo
30th October 2025

30th September 2025 Rs.'000	31st March 2025 Rs.'000
Unaudited	Audited
521,825	492,275
1,226,600	1,144,264
26,667,287	22,054,759
386,077	452,604
996,328	793,149
17,667	21,414
348,289	348,289
564,546	564,546
235,880	235,880
42,027	41,968
288,216	309,258
355,982	150,818
748,450	748,450
32,399,174	27,357,674
185,981	699,093
16,873,261	15,903,812
9,978,988	5,901,388
271,978	53,552
888,693	738,918
82,274	78,698
28,281,176	23,375,462
2,431,879	2,431,879
411,753	411,753
76,476	193,960
141,121	141,121
1,056,770	803,500
4,117,998	3,982,212
32,399,174	27,357,674
19.51	18.86

The Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.

Sgd
Sithambaram Sri Ganendran
Acting Chief Executive Officer

Prakash Schaffter
Director

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JANASHAKTHI FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

Page 3

For the period ended 30th September

	Stated capital Rs.'000	Statutory reserve fund Rs.'000	Revaluation reserve Rs.'000	Non - distributable regulatory loss allowance reserve Rs.'000	Retained earnings Rs.'000	Total Rs.'000
Balance as at 01st April, 2024 (Audited)	2,431,879	393,163	141,121	-	636,767	3,602,930
Profit/(Loss) for the period	-	-	-	-	186,392	186,392
Transfer to statutory reserve	-	-	-	-	-	-
Other comprehensive income/ (expense) net of taxes	-	-	-	-	-	-
Balance as at 30th September 2024	2,431,879	393,163	141,121	-	823,159	3,789,322
Balance as at 01st April, 2025 (Audited)	2,431,879	411,753	141,121	193,960	803,510	3,982,222
Profit/(Loss) for the period	-	-	-	-	141,335	141,335
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to regulatory loss allowance reserve	-	-	-	(117,484)	117,484	-
Other comprehensive income/ (expense) net of taxes	-	-	-	-	(5,559)	(5,559)
Balance as at 30th September 2025	2,431,879	411,753	141,121	76,476	1,056,770	4,117,998

Figures in brackets indicate deductions.

Colombo
30th October 2025

JANASHAKTHI FINANCE PLC
STATEMENT OF CASH FLOWS

Page 4

For the period ended 30th September

	2025 Rs.'000	2024 Rs.'000
	Unaudited	Unaudited
Cash flows from operating activities		
Profit/(loss) before income tax	240,860	197,500
Adjustment for:		
Depreciation and amortisation	102,764	77,838
Profit on disposal of property, plant and equipment	-	-
Impairment charges for loans and receivables at amortised cost	152,403	122,184
Finance expenses	1,435,013	1,111,868
Fair value gain /(Loss) on investment properties	-	-
Investment income	(70,326)	(75,525)
Provision for gratuity	12,377	9,422
Operating profit/(loss) before working capital changes	1,873,090	1,443,287
Increase in loans and receivables to customers	(4,764,931)	(2,391,332)
Decrease / (increase) in other assets	(261,245)	(68,471)
Increase in deposits from customers	917,159	805,783
Decrease / (increase) in other liabilities	82,591	(141,727)
	(2,153,336)	(352,460)
Rent paid	(45,444)	(51,761)
Interest paid	(911,180)	(970,229)
Gratuity paid	(8,801)	(2,644)
Income Taxes Paid	(11,055)	
Net cash (used in) / generated from operating activities	(3,129,816)	(1,377,094)
Cash flows from investing activities		
Acquisition of property, plant and equipment and intangible assets	(37,858)	(171,031)
Proceeds from sale of property, plant and equipment	-	-
Addition of Intangible assets	(6,199)	-
Proceeds from real estate	5,613	11,840
Expenses incurred for real estate stock	(1,866)	(1,226)
Net change in financial assets - FVTOCI	(87,895)	(188,506)
Net change in investments with bank and other financial institutions	66,527	88,238
Investment income received	107,116	78,400
Net cash (used in) / generated from investing activities	45,438	(182,284)
Cash flows from financing activities		
Interest bearing borrowings obtained	7,280,000	4,318,200
Repayment of interest bearing borrowings	(3,263,828)	(2,685,084)
Interest paid on borrowings	(389,130)	(141,639)
Net cash generated from / (used in) financing activities	3,627,042	1,491,478
Net change in cash and cash equivalents	542,662	(67,900)
Cash and cash equivalents at the beginning of the period	(206,818)	186,502
Cash and cash equivalents at the end of the period	335,844	118,602
Note A		
Analysis of cash and cash equivalents at the end of the period		
Cash in hand	402,396	245,113
Cash at bank	119,429	74,605
Bank overdrafts - secured	(185,981)	(201,117)
	335,844	118,602

Figures in brackets indicate deductions.

Colombo
30th October 2025

Business Segments

The Company has five reportable segments, as described below, which are the Company's strategic divisions. The strategic divisions offer different products and services, which are managed separately because they require different technology and marketing strategies. For each of the strategic divisions, the Company's management reviews internal management reports at least on a monthly basis. The following summary describes the operations in each of the Company's reportable segments.

- a) Finance leases and hire purchases - Provision of hire purchase and leasing facilities to customers
- b) Loans - Provision of loan facilities to customers
- c) Factoring - Debt factoring
- d) Gold Loan - Provision of loans against gold
- e) Others

For the period ended 30th September	Finance leases and hire purchases		Loans		Factoring		Gold Loan		Others		Total	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Interest income	1,770,385	1,392,147	117,942	122,347	40	1,828	871,263	589,816	72,861	75,525	2,832,491	2,181,663
Fee and commission income	50,723	72,532	3,074	802	1	-	22,705	12,444	1,899	7	78,401	85,785
Other income	15,083	12,756	1,844	1,799	8,038	6,679	-	-	14,417	15,273	39,381	36,507
Total segmental income	1,836,192	1,477,435	122,859	124,948	8,079	8,507	893,968	602,260	89,178	90,805	2,950,274	2,303,955
Less: Interest expense	(849,193)	(719,852)	(56,819)	(35,749)	(3,736)	(3,312)	(413,438)	(352,876)	(41,243)	(80)	(1,364,428)	(1,111,869)
Segmental results	986,998	757,583	66,040	89,199	4,343	5,195	480,530	249,384	47,936	90,725	1,585,846	1,192,086
Depreciation and amortisation	(63,958)	(49,914)	(4,279)	(4,221)	(281)	(287)	(31,139)	(20,347)	(3,106)	(3,068)	(102,764)	(77,837)
Impairment charge	(109,456)	(111,063)	(14,783)	(11,969)	(175)	-	(27,989)	(4,152)	0	5,000	(152,403)	(122,184)
Other expenses	(600,502)	(461,627)	(40,180)	(39,040)	(2,642)	(2,658)	(292,360)	(188,177)	(29,165)	(28,372)	(964,848)	(719,874)
Income Tax and tax on financial services	(139,722)	(55,549)	(9,349)	(2,759)	(615)	(256)	(68,025)	(27,231)	(6,786)	(6)	(224,496)	(85,801)
Profit after tax	73,359	79,430	(2,550)	31,210	629	1,994	61,017	9,477	8,878	64,279	141,335	186,390
Segmental assets	19,391,267	14,836,413	1,599,943	736,790	69,924	68,264	11,335,311	7,272,894	2,728	1,640	32,399,174	22,916,001
Segmental liabilities	16,926,599	12,383,107	1,396,587	614,957	61,037	56,976	9,894,571	6,070,269	2,381	1,369	28,281,176	19,126,678

NOTES TO THE FINANCIAL STATEMENTS

- 1 These Interim Financial Statements of the Company have been prepared based on the Sri Lanka Accounting Standards that came into effect from January 01, 2012 (SLFRS/LKAS). There were no changes to the Accounting Policies and methods of computation since the publication of the Audited Financial Statements for the Year Ended 31 March 2025. Further, these Interim Financial Statements have been prepared in compliance with the requirements of the Sri Lanka Accounting Standard 34 (LKAS 34) on Interim Financial Reporting.
- 2 There are no material events that took place after the reporting date that require adjustments to or disclosure in the Financial Statements.
- 3 All known expenses have been provided for in these Financial Statements.
- 4 There are no significant changes in the nature of the Contingent Assets or Contingent Liabilities which were disclosed in the Audited Financial Statements for the year ended 31st March 2025.
- 5 DETERMINATION OF FAIR VALUE AND FAIR VALUE HIERARCHY

For all financial instruments where fair values are determined by referring to externally quoted prices or observable pricing inputs to models, independent price determination or validation is obtained. In an inactive market, direct observation of a traded price may not be possible. In these circumstances, the Company uses alternative market information to validate the financial instrument's fair value, with greater weight given to information that is considered to be more relevant and reliable.

Fair values are determined according to the following hierarchy:-

- Level 1:** Quoted market price (unadjusted) in an active market for an identical instrument.
- Level 2:** Valuation techniques based on observable inputs, either directly (i.e. as prices) or indirectly (i.e. derived from prices). This category includes instruments valued using: quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques where all significant inputs are directly or indirectly observable from market data.
- Level 3:** Valuation techniques using significant unobservable inputs. This category includes all instruments where the valuation technique includes inputs not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation.

The following table shows an analysis of financial instruments recorded at fair value by the level of the fair value hierarchy.

	Level 1 Rs. '000	Level 2 Rs. '000	Level 3 Rs. '000	Total Rs. '000
Financial assets - fair value through other comprehensive income				
Government securities	1,226,600	-	-	1,226,600
Investments in unquoted shares	-	231	-	231
	1,226,600	231	-	1,226,831

Ordinary Share Information

The Company's Ordinary Shares are listed on the Second Board of the Colombo Stock Exchange (CSE).

Stated Capital

	30-Sep-25	30-Sep-24
Value of Ordinary Shares (Rs.)	2,431,879,039	2,431,879,039
No. of Ordinary Shares	211,101,155	211,101,155

Market Price per share

		For the period ended	
		30-Sep-25	30-Sep-24
Highest	(Rs)	64.00	10.00
Lowest	(Rs)	31.00	8.00
Closing	(Rs)	47.60	9.30

Shareholders as at 30th September 2025

Name	No. of Shares	%
1 Janasakthi Ltd	159,444,943	75.53
2 SANASA Development Bank PLC / Janashakthi Limited	24,199,495	11.46
3 Seylan Bank PLC / Janashakthi Capital Limited	11,810,999	5.59
4 People's Leasing and Finance PLC / Suhada Gas Distributors (Pvt) Ltd	4,482,608	2.12
5 Assetline Finance Ltd / Suhada Gas Distributors (Pvt) Ltd	2,706,778	1.28
6 First Capital Limited	2,138,299	1.01
7 Mrs. L. De Silva/Mrs. S.D. De Silva (Joint)	600,661	0.28
8 Commercial Bank of Ceylon PLC / Janashakthi Limited	555,057	0.26
9 Mr. S.M.P.B. Samarapperuma	417,447	0.20
10 Mrs. I.P.I.L. Gunathilaka	408,586	0.19
11 Mr. B.S. Weerakoon	224,211	0.11
12 Mrs. S. Umeshwary	167,915	0.08
13 Mrs. S. Vasudevan/ Mr. S. Vasudevan (Joint)	167,500	0.08
14 Assetline Finance Ltd / P.M.M. Karunadharma	154,685	0.07
15 Mrs. A.S. de Alwis	150,000	0.07
16 Mr. K.D.A. Weerasinghe	133,400	0.06
17 Miss N.R. Fonseka	112,601	0.05
18 Citizens Development Business Finance PLC / K.D.C. Somalatha And K. Nandasiri	100,118	0.04
19 Assetline Finance Ltd / W.C. Dewaraja	100,000	0.04
20 Mr. R.A.B.K. Kumara	100,000	0.04
21 Mr. G.P.P. Abeywickrama	97,950	0.04
22 Mr. W.M.U.N. Wanasundara / Ms. P.K.J.P.D. Wanasundara (Joint)	88,313	0.04
23 Mr. M.A. Ghouse	85,899	0.04
24 Mr. N.T.K. Pussewela	76,798	0.04
25 Mr. H.M.S. Herath	70,670	0.03
Others	2,506,222	1.25
Total	211,101,155	100.00

Directors' Shareholding as at 30th September 2025

Name of the Director	No. of Shares	%
1 Mr. Prakash Anand Schaffter	10	-
2 Mr. Rajendra Theagarajah	-	-
3 Mr. N.S.S. Cooray	-	-
4 Mr. K.M.M. Jabir	-	-
5 Mr. R.M.D.J. Ratnayake	-	-
6 Mr. Nalin Karunaratne	-	-
7 Ms. Manohari Abeyesekera	-	-
8 Ms. Sandamali Chandrasekara	-	-
9 Mr. D. Alphonsus	-	-
Total	10	-

CEO's Shareholding as at 30th September 2025

No. of Shares	%
Mr. K.M.M. Jabir	-

Public Holding as at 30th September 2025

Number of Public Shareholders	12,952,342
Public Shareholding Percentage	1,004
Float Adjusted market capitalization (Rs.)	6.14%
	616,972,680

The CSE granted an extension in terms of section 7.13.3 (iii) of the Listing Rules to comply with the minimum public holding requirement until 04th March 2021. Due to the above non-compliance, currently the securities of the Company have been transferred to the Second Board with effect from 12th March 2021 at the expiration of extensions granted. Entities that are not compliant only with the minimum public holding requirement are listed on the Second Board.

**JANASHAKTHI FINANCE PLC (FORMERLY KNOWN AS “ORIENT FINANCE PLC”)
CORPORATE INFORMATION**

NAME OF THE COMPANY

Janashakthi Finance PLC (Formerly known as “Orient Finance PLC”)

LEGAL FORM

A public limited liability company incorporated on 24th July 1981 under the Companies Ordinance No. 51 of 1938 and was re-registered in terms of the Companies Act No. 07 of 2007 on 27th July 2009.

The Company is registered under the Finance Business Act No. 42 of 2011 and Finance Leasing Act No. 56 of 2000.

COMPANY REGISTRATION NUMBER

PB 1079 PQ (Previous PVS/PBS 7651)

TAX PAYER IDENTIFICATION NUMBER

104076513

BOARD OF DIRECTORS

Mr. Rajendra Theagarajah

Mr. N.S.S. Cooray

Mr. Prakash Anand Schaffter

Mr. R.M.D.J. Ratnayake

Mr. Nalin Karunaratne

Ms. Manohari Abeysekera

Ms. Sandamali Chandrasekara

Mr. Daniel Alphonsus

Mr. K.M.M. Jabir (Submitted Resignation w.e.f. 31/10/2025)

STOCK EXCHANGE LISTING

The Company is listed on the Second Board of the Colombo Stock Exchange of Sri Lanka.

REGISTERED OFFICE

No. 338, T. B. Jayah Mawatha, Colombo 10

+94 117 577 577

+94 117 577 511

HEAD OFFICE

No. 338, T. B. Jayah Mawatha, Colombo 10

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COMPANY SECRETARY

Ms. Ayesha Jeewanti

No. 338, T. B. Jayah Mawatha, Colombo 10

+94 117 577 577

ayeshak@jfpplc.lk

EXTERNAL AUDITORS

KPMG, Chartered Accountants

No. 32A, Sir Mohamed Macan Markar Mawatha,

P. O. Box 186,

Colombo 00300, Sri Lanka.

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BANKERS

Bank of Ceylon

Cargills Bank PLC

Commercial Bank of Ceylon PLC

DFCC Bank PLC

Hatton National Bank PLC

Nations Trust Bank PLC

NDB Bank PLC

Pan Asia Bank PLC

People's Bank

Sampath Bank PLC

Sanasa Development Bank

Seylan Bank PLC

Union Bank of Colombo PLC

CREDIT RATING

BB+ Positive Outlook

By Lanka Rating Agency