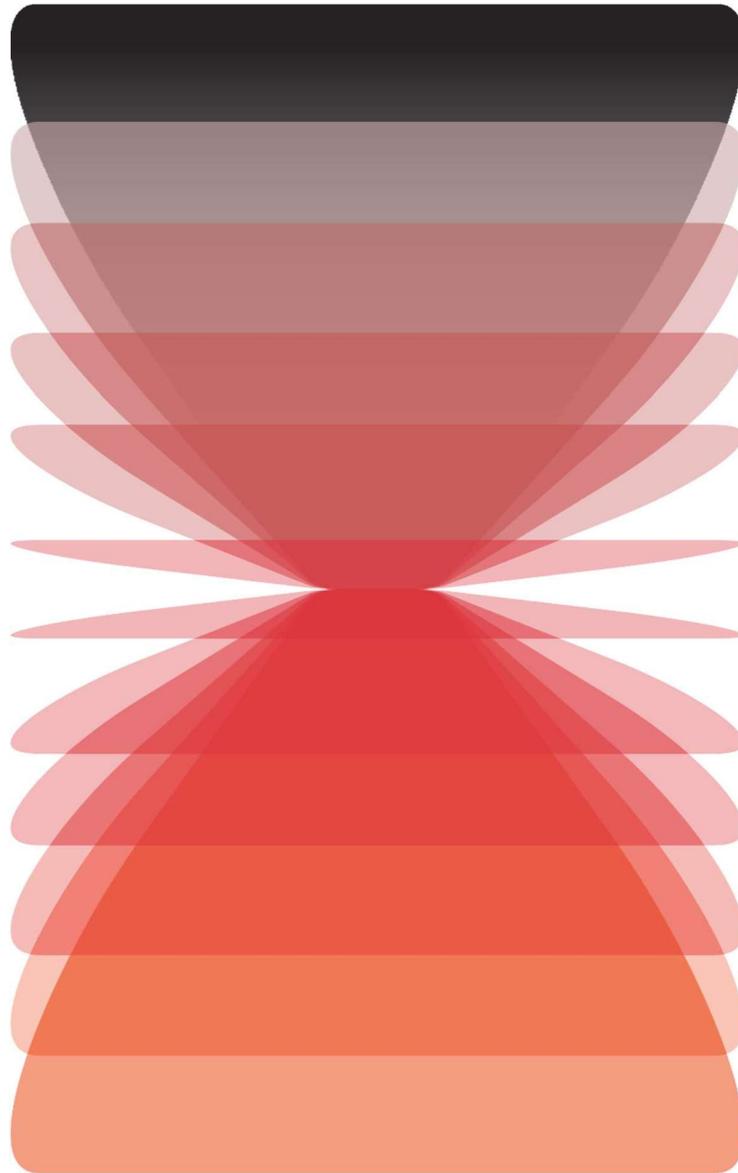


# RESILIENCE REFINED STRENGTH REDEFINED



**JANASHAKTHI FINANCE PLC**  
(Formerly Orient Finance PLC)

Unaudited Interim Financial Statements  
For the Period Ended 31st December 2025

For the	03 Months Ended 31st December		09 Months Ended 31st December	
	2025	2024	2025	2024
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
	Unaudited	Unaudited	Unaudited	Unaudited
Income	1,647,963	1,217,435	4,598,238	3,521,392
Interest income	1,586,678	1,166,431	4,419,170	3,348,095
Interest expenses	(770,866)	(580,652)	(2,135,295)	(1,692,520)
Net interest income	<b>815,812</b>	<b>585,779</b>	<b>2,283,875</b>	<b>1,655,575</b>
Fee and commission income	38,858	35,098	117,260	120,884
Other operating income	22,426	15,906	61,808	52,413
<b>Total operating income</b>	<b>877,096</b>	<b>636,783</b>	<b>2,462,943</b>	<b>1,828,872</b>
Impairment charges for loans and receivables at amortised cost	(86,038)	(60,214)	(238,440)	(182,398)
<b>Net operating income</b>	<b>791,058</b>	<b>576,569</b>	<b>2,224,503</b>	<b>1,646,474</b>
<b>Operating expenses</b>				
Personnel expenses	(230,001)	(208,456)	(683,574)	(589,250)
Depreciation and amortisation	(56,794)	(44,764)	(159,558)	(122,602)
Other operating expenses	(296,505)	(194,690)	(807,780)	(533,771)
<b>Operating profit/(loss) before Value Added Tax</b>	<b>207,758</b>	<b>128,659</b>	<b>573,591</b>	<b>400,851</b>
Tax on financial services	(59,996)	(47,454)	(184,967)	(122,146)
<b>Profit/(loss) before income tax</b>	<b>147,762</b>	<b>81,205</b>	<b>388,625</b>	<b>278,705</b>
Income tax expense	(49,523)	(12,948)	(149,049)	(24,056)
<b>Profit/(loss) for the period</b>	<b>98,239</b>	<b>68,257</b>	<b>239,576</b>	<b>254,649</b>
<b>Other comprehensive income/(expenses)</b>				
<b>Other comprehensive income to be re-classified to profit or loss in subsequent periods</b>				
Fair value gain/(loss) on investment in treasury bonds /quoted shares	(14,720)	(342)	(20,279)	(342)
<b>Other comprehensive income not to be re-classified to profit or loss in subsequent periods</b>				
Actuarial gain/(loss) on retirement benefit plan	-	-	-	-
Deferred tax effect on above	-	-	-	-
<b>Total comprehensive income/(expense) for the period net of tax</b>	<b>83,519</b>	<b>67,915</b>	<b>219,297</b>	<b>254,307</b>
Basic earnings per share (Rs.)	<b>0.47</b>	<b>0.32</b>	<b>1.13</b>	<b>1.21</b>

Figures in brackets indicate deductions.

Colombo  
27th January 2026

As At

	<b>31st December 2025 Rs.'000</b>	<b>31st March 2025 Rs.'000</b>
	<b>Unaudited</b>	<b>Audited</b>
<b>ASSETS</b>		
Cash and cash equivalents	467,535	492,275
Financial assets - fair value through other comprehensive income	1,376,781	1,144,264
Loans and receivables at amortised cost	29,775,528	22,054,759
Placements with banks and other financial institutions at amortised cost	160,989	452,604
Other assets	479,493	793,149
Real estate stock	17,667	21,414
Deferred tax asset (net)	348,289	348,289
Goodwill	564,546	564,546
Brand value	235,880	235,880
Other intangible assets	39,455	41,968
Property, plant and equipment	513,947	309,258
Right-of-use assets	337,416	150,818
Investment properties	748,450	748,450
<b>Total assets</b>	<b>35,065,976</b>	<b>27,357,674</b>
<b>LIABILITIES</b>		
Due to banks - bank overdrafts	1,422,740	699,093
Deposits from customers	17,295,706	15,903,812
Interest bearing borrowings	10,966,899	5,901,388
Lease liability - right of use assets	252,938	53,552
Other liabilities	846,440	738,918
Retirement benefits obligation	79,733	78,698
<b>Total liabilities</b>	<b>30,864,456</b>	<b>23,375,462</b>
<b>EQUITY</b>		
Stated capital	2,431,879	2,431,879
Statutory reserve fund	411,753	411,753
Regulatory loss allowance reserve	26,945	193,960
Revaluation reserve	141,121	141,121
Retained earnings	1,189,822	803,500
<b>Total equity</b>	<b>4,201,520</b>	<b>3,982,212</b>
<b>Total equity and liabilities</b>	<b>35,065,976</b>	<b>27,357,674</b>
<b>Net assets per share</b>	<b>19.90</b>	<b>18.86</b>

Figures in brackets indicate deductions.

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

(Sgd.)  
**Indika Pushpakumara**  
 Manager Finance

(Sgd.)  
**Sithambaram Sri Ganendran**  
 Chief Executive Officer

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.

Approved and signed for and on behalf of the Board.

(Sgd.)  
**Rajendra Theagarajah**  
 Chairman

(Sgd.)  
**Prakash Schaffter**  
 Director

**Colombo**  
**27th January 2026**

For the period ended 31st December

	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
<b>Balance as at 01st April, 2024 (Audited)</b>	<b>2,431,879</b>	<b>393,163</b>	<b>141,121</b>	-	<b>636,767</b>	<b>3,602,930</b>
Profit/(Loss) for the period	-	-	-	-	254,649	<b>254,649</b>
Transfer to statutory reserve	-	-	-	-	-	-
Other comprehensive income/ (expense) net of taxes	-	-	-	-	(342)	<b>(342)</b>
<b>Balance as at 31st December 2024</b>	<b>2,431,879</b>	<b>393,163</b>	<b>141,121</b>	-	<b>891,074</b>	<b>3,857,237</b>
<b>Balance as at 01st April, 2025 (Audited)</b>	<b>2,431,879</b>	<b>411,753</b>	<b>141,121</b>	<b>193,960</b>	<b>803,510</b>	<b>3,982,222</b>
Profit/(Loss) for the period	-	-	-	-	239,576	239,576
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to regulatory loss allowance reserve	-	-	-	(167,015)	167,015	-
Other comprehensive income/ (expense) net of taxes	-	-	-	-	(20,279)	(20,279)
<b>Balance as at 31st December 2025</b>	<b>2,431,879</b>	<b>411,753</b>	<b>141,121</b>	<b>26,945</b>	<b>1,189,822</b>	<b>4,201,520</b>

Figures in brackets indicate deductions.

Colombo  
27th January 2026

For the period ended 31st December

	2025 Rs.'000	2024 Rs.'000
	<b>Unaudited</b>	<b>Unaudited</b>
<b>Cash flows from operating activities</b>		
Profit/(loss) before income tax	388,625	278,705
<b>Adjustment for:</b>		-
Depreciation and amortisation	159,558	122,602
Profit on disposal of property, plant and equipment	-	-
Impairment charges for loans and receivables at amortised cost	238,440	182,398
Finance expenses	2,135,295	1,692,520
Fair value gain /(Loss) on investment properties	-	-
Investment income	(104,949)	(111,682)
Provision for gratuity	19,160	14,598
<b>Operating profit/(loss) before working capital changes</b>	<b>2,836,129</b>	<b>2,179,141</b>
Decrease / (Increase) in loans and receivables to customers	(7,959,209)	(4,287,595)
Decrease / (Increase) in other assets	264,043	(84,723)
(Decrease) / Increase in deposits from customers	1,356,695	1,567,058
(Decrease) / Increase in other liabilities	11,951	(110,950)
	<b>(3,490,391)</b>	<b>(737,069)</b>
Rent paid	(77,908)	(71,786)
Interest paid	(1,346,081)	(1,462,726)
Gratuity paid	(18,125)	(3,415)
Income taxes paid	(21,559)	-
<b>Net cash (used in) / generated from operating activities</b>	<b>(4,954,064)</b>	<b>(2,274,996)</b>
<b>Cash flows from investing activities</b>		
Acquisition of property, plant and equipment and intangible assets	(295,740)	(256,976)
Proceeds from sale of property, plant and equipment	-	-
Addition of Intangible assets	(7,082)	-
Proceeds from real estate	5,613	-
Expenses incurred for real estate stock	(1,866)	(163)
Net change in financial assets - FVTOCI	(252,796)	(311,246)
Net change in investments with bank and other financial institutions	291,616	(17,458)
Investment income received	122,650	(108,796)
<b>Net cash (used in) / generated from investing activities</b>	<b>(137,606)</b>	<b>(694,639)</b>
<b>Cash flows from financing activities</b>		
Interest bearing borrowings obtained	11,037,943	6,943,200
Repayment of interest bearing borrowings	(6,116,832)	(4,088,847)
Interest paid on borrowings	(577,828)	(229,794)
<b>Net cash generated from / (used in) financing activities</b>	<b>4,343,283</b>	<b>2,624,559</b>
<b>Net change in cash and cash equivalents</b>	<b>(748,387)</b>	<b>(345,076)</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>(206,818)</b>	<b>186,502</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>(955,205)</b>	<b>(158,574)</b>
<b>Note A</b>		
<b>Analysis of cash and cash equivalents at the end of the period</b>		
Cash in hand	377,286	291,006
Cash at bank	90,248	32,869
Bank overdrafts - secured	(1,422,739)	(482,449)
	<b>(955,205)</b>	<b>(158,574)</b>

Figures in brackets indicate deductions.

**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 31st December	Finance leases and hire purchases		Loans		Factoring		Gold Loan		Others		Total	
	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000
Interest income	2,663,519	2,128,903	232,410	178,122	40	1,828	1,411,817	927,560	111,383	111,682	4,419,170	3,348,095
Fee and commission income	73,276	103,017	5,823	1,352	1	-	35,370	16,508	2,790	7	117,260	120,884
Other income	26,840	19,539	3,828	3,139	9,536	9,076	-	-	21,604	20,659	61,808	52,413
<b>Total segmental income</b>	<b>2,763,636</b>	<b>2,251,459</b>	<b>242,061</b>	<b>182,613</b>	<b>9,577</b>	<b>10,904</b>	<b>1,447,187</b>	<b>944,068</b>	<b>135,777</b>	<b>132,348</b>	<b>4,598,238</b>	<b>3,521,392</b>
Less: Interest expense	(1,283,356)	(1,064,124)	(112,406)	(51,018)	(4,447)	(4,511)	(672,034)	(572,721)	(63,051)	(146)	(2,135,295)	(1,692,520)
<b>Segmental results</b>	<b>1,480,279</b>	<b>1,187,335</b>	<b>129,655</b>	<b>131,595</b>	<b>5,130</b>	<b>6,393</b>	<b>775,153</b>	<b>371,347</b>	<b>72,726</b>	<b>132,202</b>	<b>2,462,943</b>	<b>1,828,872</b>
Depreciation and amortisation	(95,898)	(78,388)	(8,399)	(6,358)	(332)	(380)	(50,217)	(32,869)	(4,711)	(4,607)	(159,558)	(122,602)
Impairment charge	(210,530)	(180,917)	(17,467)	(9,897)	(139)	-	(1,883)	(8,369)	(8,421)	16,785	(238,440)	(182,398)
Other expenses	(896,335)	(718,022)	(78,508)	(58,238)	(3,106)	(3,477)	(469,369)	(301,076)	(44,037)	(42,208)	(1,491,354)	(1,123,021)
Income tax and tax on financial services	(200,750)	(91,920)	(17,583)	(4,407)	(696)	(390)	(105,124)	(49,472)	(9,863)	(13)	(334,016)	(146,202)
<b>Profit after tax</b>	<b>76,766</b>	<b>118,088</b>	<b>7,698</b>	<b>52,695</b>	<b>856</b>	<b>2,146</b>	<b>148,562</b>	<b>(20,439)</b>	<b>5,694</b>	<b>102,159</b>	<b>239,576</b>	<b>254,649</b>
<b>Segmental assets</b>	<b>20,987,378</b>	<b>15,909,074</b>	<b>1,731,635</b>	<b>762,737</b>	<b>75,680</b>	<b>67,443</b>	<b>12,268,330</b>	<b>8,562,401</b>	<b>2,952</b>	<b>2,189</b>	<b>35,065,976</b>	<b>25,303,844</b>
<b>Segmental liabilities</b>	<b>18,472,722</b>	<b>13,483,945</b>	<b>1,524,155</b>	<b>646,468</b>	<b>66,612</b>	<b>57,162</b>	<b>10,798,369</b>	<b>7,257,176</b>	<b>2,598</b>	<b>1,856</b>	<b>30,864,456</b>	<b>21,446,607</b>

## 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
<b>Financial assets - fair value through other comprehensive income</b>				
Government securities	1,376,781	-	-	1,376,781
Investments in unquoted shares	-	231	-	231
	<b>1,376,781</b>	<b>231</b>	<b>-</b>	<b>1,377,011</b>

#### Ordinary Share Information

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

<b>Stated Capital</b>		<b>31-Dec-25</b>	<b>31-Dec-24</b>
Value of Ordinary Shares (Rs.)		2,431,879,039	2,431,879,039
No. of Ordinary Shares		211,101,155	211,101,155
<b>Market Price per share</b>		<b>For the period ended</b>	
		<b>31-Dec-25</b>	<b>31-Dec-24</b>
Highest (Rs)		49.50	20.10
Lowest (Rs)		37.10	9.00
Closing (Rs)		39.10	19.00

**Shareholders as at 31st December 2025**

<b>Name</b>	<b>No. of Shares</b>	<b>%</b>
1 Janasakthi Ltd	146,144,943	69.23
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 Nations Trust Bank PLC / Janashakthi Limited	7,000,000	3.32
5 Union Bank of Colombo Limited / Janashakthi Limited	6,300,000	2.98
6 People's Leasing and Finance PLC / Suhada Gas Distributors (Pvt) Ltd	4,482,608	2.12
7 Assetline Finance Ltd / Suhada Gas Distributors (Pvt) Ltd	2,706,081	1.28
8 First Capital Limited	2,138,299	1.01
9 Mrs. L. De Silva/Mrs. S.D. De Silva (Joint)	572,278	0.27
10 Commercial Bank of Ceylon PLC / Janashakthi Limited	555,057	0.26
11 Mr. S.M.P.B. Samarapperuma	417,447	0.20
12 Mrs. I.P.I.L. Gunathilaka	396,765	0.19
13 Mr. B.S. Weerakoon	170,193	0.08
14 Mrs. S. Umeshwary	167,915	0.08
15 Mrs. S. Vasudevan/ Mr. S. Vasudevan (Joint)	167,500	0.08
16 Assetline Finance Ltd / P.M.M. Karunadharma	154,685	0.07
17 Mrs. A.S. de Alwis	150,000	0.07
18 Mr. K.D.A. Weerasinghe	133,400	0.06
19 Miss N.R. Fonseka	112,601	0.05
20 Citizens Development Business Finance PLC / K.D.C. Somalatha and K. Nandasiri	100,118	0.05
21 Assetline Finance Ltd / W.C. Dewaraja	100,000	0.05
22 Mr. R.A.B.K. Kumara	100,000	0.05
23 MR. I.D.S.P. Rupasingha	96,878	0.05
24 Mr. M.A. Ghouse	85,899	0.04
25 Mr. N.T.K. Pussewela	78,267	0.04
Others	2,759,727	1.32
<b>Total</b>	<b>211,101,155</b>	<b>100.00</b>

**Directors' Shareholding as at 31st December 2025**

<b>Name of the Director</b>	<b>No. of Shares</b>	<b>%</b>
1 Mr. Prakash Anand Schaffter	10	-
2 Mr. Rajendra Theagarajah	-	-
3 Mr. N.S.S. Cooray	-	-
4 Mr. K.M.M. Jabir (Resinged w.e.f. 31/10/2025)	-	-
5 Mr. R.M.D.J. Ratnayake	-	-
6 Mr. Nalin Karunaratne	-	-
7 Ms. Manohari Abeyesekera	-	-
8 Ms. Sandamali Chandrasekara	-	-
9 Mr. D. Alphonsus	-	-
<b>Total</b>	<b>10</b>	<b>-</b>

**CEO's Shareholding as at 31st December 2025**

Mr. S. Sri Ganendran (Appointed w.e.f. 15/12/2025)	<b>No. of Shares</b>
	-

**Public Holding as at 31st December 2025**

Number of Public Shareholders	12,952,342
Public Shareholding Percentage	1,045
Float Adjusted Market Capitalization (Rs.)	6.14%
	506,798,987

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 2000

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 (Resigned 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**

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☎ +94 117 577 577

☎ +94 117 577 511

🌐 www.janashakthifinance.lk

✉ info@jfplc.lk

**COMPANY SECRETARY**

Ms. Ayesha Jeewanti

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

☎ +94 117 577 577

✉ ayeshak@jfplc.lk

**EXTERNAL AUDITORS**

KPMG, Chartered Accountants

No. 32A, Sir Mohamed Macan Markar Mawatha,

P. O. Box 186,

Colombo 03, Sri Lanka.

☎ +94 - 11 542 6426

☎ +94 - 11 244 5872

**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