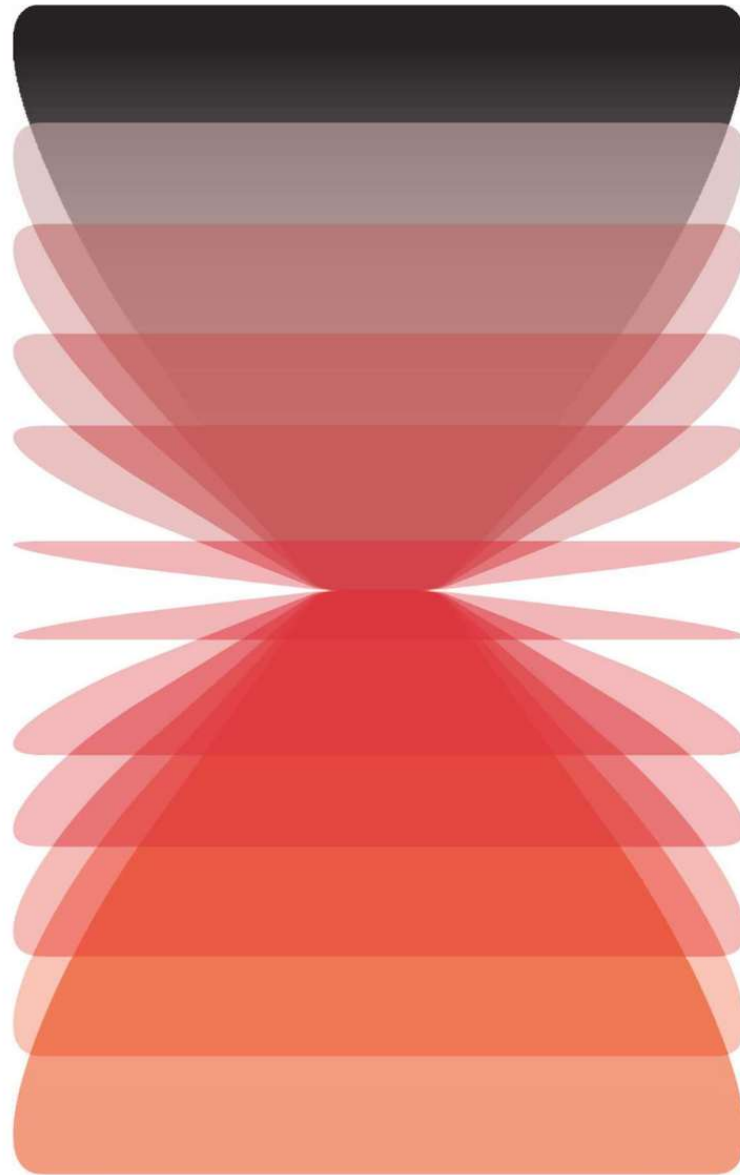


# RESILIENCE REFINED STRENGTH REDEFINED



**JANASHAKTHI FINANCE PLC**

(Formerly Orient Finance PLC)

Unaudited Interim Financial Statements

For the Period Ended 31st March 2026

**JANASHAKTHI FINANCE PLC**  
STATEMENT OF COMPREHENSIVE INCOME

Page 1

For the	03 Months Ended 31st March		12 Months Ended 31st March	
	2026	2025	2026	2025
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
	Unaudited	Restated	Unaudited	Restated
Income	1,811,350	1,206,194	6,409,588	4,725,586
Interest income	1,713,140	1,115,754	6,132,310	4,463,849
Interest expenses	(873,619)	(624,934)	(3,008,914)	(2,327,349)
Net interest income	839,521	490,820	3,123,396	2,136,500
Fee and commission income	49,239	40,340	166,499	161,224
Other operating income	48,971	50,100	110,779	100,513
<b>Total operating income</b>	<b>937,731</b>	<b>581,260</b>	<b>3,400,674</b>	<b>2,398,237</b>
Impairment charges for loans and receivables at amortised cost	(55,151)	91,656	(293,591)	(90,742)
<b>Net operating income</b>	<b>882,580</b>	<b>672,916</b>	<b>3,107,083</b>	<b>2,307,495</b>
<b>Operating expenses</b>				
Personnel expenses	(281,313)	(219,451)	(964,887)	(808,110)
Depreciation and amortisation	(108,351)	(35,950)	(267,909)	(210,829)
Other operating expenses	(239,969)	(214,249)	(1,047,749)	(764,751)
<b>Operating profit/(loss) before Value Added Tax</b>	<b>252,948</b>	<b>203,266</b>	<b>826,539</b>	<b>523,805</b>
Tax on financial services	(77,913)	(53,958)	(262,880)	(176,104)
<b>Profit / (loss) before income tax</b>	<b>175,035</b>	<b>149,308</b>	<b>563,659</b>	<b>347,701</b>
Income tax expense	(11,910)	(32,161)	(160,959)	(56,217)
<b>Profit/(loss) for the period</b>	<b>163,125</b>	<b>117,147</b>	<b>402,700</b>	<b>299,622</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	401	6,718	(19,878)	6,718
<b>Other comprehensive income not to be re-classified to profit or loss in subsequent periods</b>				
<b>Total comprehensive income/(expense) for the period net of tax</b>	<b>163,526</b>	<b>123,865</b>	<b>382,822</b>	<b>298,203</b>
Basic earnings per share (Rs.)	0.77	0.55	1.91	1.21

Figures in brackets indicate deductions.

Colombo  
1-Jun-26

**JANASHAKTHI FINANCE PLC**  
STATEMENT OF FINANCIAL POSITION

Page 2

As At	31st March 2026 Rs.'000 Unaudited	31st March 2025 Rs.'000 Restated	31st March 2024 Rs.'000 Restated
<b>ASSETS</b>			
Cash and cash equivalents	692,727	492,275	420,293
Financial assets - fair value through other comprehensive income	1,560,882	1,144,264	932,992
Loans and receivables at amortised cost	32,961,484	22,287,511	15,933,422
Placements with banks and other financial institutions at amortised cost	163,923	452,604	342,773
Other assets	273,943	329,603	508,550
Real estate stock	17,667	21,414	10,968
Deferred tax asset (net)	348,289	348,289	366,569
Goodwill	564,546	564,546	564,546
Brand value	235,880	235,880	235,880
Other intangible assets	53,506	66,154	12,686
Property, plant and equipment	517,484	315,393	143,654
Right-of-use assets	417,739	420,441	219,424
Investment properties	742,600	717,450	692,400
<b>Total assets</b>	<b>38,550,669</b>	<b>27,395,824</b>	<b>20,384,155</b>
<b>LIABILITIES</b>			
Due to banks - bank overdrafts	844,032	699,093	233,791
Deposits from customers	18,194,650	15,903,812	13,556,431
Interest bearing borrowings	13,535,411	5,901,388	2,115,125
Lease liability - right of use assets	462,311	450,874	237,016
Other liabilities	1,377,739	708,097	829,010
Retirement benefits obligation	99,843	78,698	65,271
<b>Total liabilities</b>	<b>34,513,986</b>	<b>23,741,963</b>	<b>17,036,644</b>
<b>EQUITY</b>			
Stated capital	2,431,879	2,431,879	2,431,879
Statutory reserve fund	411,753	411,753	393,163
Regulatory loss allowance reserve	-	193,960	-
Revaluation reserve	141,121	141,121	141,121
Retained earnings	1,051,931	475,149	381,348
<b>Total equity</b>	<b>4,036,684</b>	<b>3,653,861</b>	<b>3,347,511</b>
<b>Total equity and liabilities</b>	<b>38,550,669</b>	<b>27,395,824</b>	<b>20,384,155</b>
<b>Net assets per share</b>	<b>19.12</b>	<b>17.31</b>	<b>15.86</b>

Figures in brackets indicate deductions.

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

Sgd  
.....  
**Indresh Puvimanasinghe Fernando**  
Chief Finance Officer

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**  
**1-Jun-26**

**JANASHAKTHI FINANCE PLC**  
STATEMENT OF CHANGES IN EQUITY

Page 3

For the period ended 31st March

	Stated capital Rs.'000	Statutory reserve fund Rs.'000	Revaluation reserve Rs.'000	Regulatory loss allowance reserve Rs.'000	Retained earnings Rs.'000	Total Rs.'000
			4725586			
<b>Balance as at 01st April, 2024 (Audited)</b>	<b>2,431,879</b>	<b>393,163</b>	<b>141,121</b>	<b>-</b>	<b>636,767</b>	<b>3,602,930</b>
Impact of restatement					(255,419)	(255,419)
<b>Adjusted Balance as at 01st April, 2024 (Restated)</b>	<b>2,431,879</b>	<b>393,163</b>	<b>141,121</b>	<b>-</b>	<b>381,348</b>	<b>3,347,511</b>
Profit/(Loss) for the period (Restated)	-	-	-	-	299,622	299,622
Transfer to statutory reserve	-	18,590	-	-	(18,590)	-
Transfer to regulatory loss allowance reserve	-	-	-	193,960	(193,960)	-
Other comprehensive income/ (expense) net of taxes	-	-	-	-	6,718	6,718
<b>Balance as at 31st March 2025 (Restated)</b>	<b>2,431,879</b>	<b>411,753</b>	<b>141,121</b>	<b>193,960</b>	<b>475,149</b>	<b>3,653,851</b>
<b>Balance as at 01st April, 2025 (Restated)</b>	<b>2,431,879</b>	<b>411,753</b>	<b>141,121</b>	<b>193,960</b>	<b>475,149</b>	<b>3,653,861</b>
Profit/(Loss) for the period	-	-	-	-	402,700	402,700
Transfer to regulatory loss allowance reserve	-	-	-	(193,960)	193,960	-
Other comprehensive income/ (expense) net of taxes	-	-	-	-	(19,878)	(19,878)
<b>Balance as at 31st March 2026 (Unaudited)</b>	<b>2,431,879</b>	<b>411,753</b>	<b>141,121</b>	<b>-</b>	<b>1,051,931</b>	<b>4,036,684</b>

Figures in brackets indicate deductions.

Colombo  
1-Jun-26

**STATEMENT OF CASH FLOWS**

For the period ended 31st March

	2026 Rs.'000	2025 Rs.'000
	<b>Unaudited</b>	<b>Audited</b>
<b>Cash flows from operating activities</b>		
Profit/(loss) before income tax	563,659	428,012
<b>Adjustment for:</b>		
Depreciation and amortisation	267,909	158,552
Profit on disposal of property, plant and equipment	-	(367)
Impairment charges for loans and receivables at amortised cost	293,591	90,742
Finance expenses	3,008,914	2,317,454
Fair value gain /(Loss) on investment properties	(25,150)	(27,050)
Investment income	(151,487)	(169,005)
Provision for gratuity	32,736	20,438
<b>Operating profit/(loss) before working capital changes</b>	<b>3,990,171</b>	<b>2,818,776</b>
Decrease / (Increase) in loans and receivables to customers	(10,967,845)	(6,486,762)
Decrease / (Increase) in other assets	49,078	182,923
(Decrease) / Increase in deposits from customers	2,281,402	2,347,381
(Decrease) / Increase in other liabilities	540,015	(67,983)
	<b>(4,107,179)</b>	<b>(1,205,665)</b>
Rent paid	(135,488)	(104,849)
Interest paid	(1,804,599)	(1,967,449)
Gratuity paid	(11,592)	(5,830)
Income taxes paid	(31,034)	-
<b>Net cash (used in) / generated from operating activities</b>	<b>(6,089,892)</b>	<b>(3,283,793)</b>
<b>Cash flows from investing activities</b>		
Acquisition of property, plant and equipment and intangible assets	(338,929)	(307,776)
Proceeds from sale of property, plant and equipment	-	367
Addition of Intangible assets	(8,408)	-
Proceeds from real estate	3,747	-
Expenses incurred for real estate stock	-	(163)
Net change in financial assets - FVTOCI	(416,618)	(211,250)
Net change in investments with bank and other financial institutions	288,681	(82,420)
Investment income received	158,105	150,717
<b>Net cash (used in) / generated from investing activities</b>	<b>(313,422)</b>	<b>(450,525)</b>
<b>Cash flows from financing activities</b>		
Interest bearing borrowings obtained	16,952,715	9,588,200
Repayment of interest bearing borrowings	(9,459,200)	(5,897,197)
Interest paid on borrowings	(1,034,682)	(350,005)
<b>Net cash generated from / (used in) financing activities</b>	<b>6,458,833</b>	<b>3,340,998</b>
<b>Net change in cash and cash equivalents</b>	<b>55,519</b>	<b>(393,320)</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>(151,299)</b>	<b>(206,818)</b>
<b>Note A</b>		
<b>Analysis of cash and cash equivalents at the end of the period</b>		
Cash in hand	493,701	406,818
Cash at bank	199,033	85,457
Bank overdrafts - secured	(844,032)	(699,093)
	<b>(151,299)</b>	<b>(206,818)</b>

Figures in brackets indicate deductions.

**Colombo**  
**1-Jun-26**

**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 March	Finance leases and hire purchases		Loans		Factoring		Gold Loan		Others		Total	
	2026 Rs.'000	2025 Rs.'000	2026 Rs.'000	2025 Rs.'000	2026 Rs.'000	2025 Rs.'000	2026 Rs.'000	2025 Rs.'000	2026 Rs.'000	2025 Rs.'000	2026 Rs.'000	2025 Rs.'000
Interest income	3,560,314	2,910,086	389,082	79,264	-	1,828	2,031,426	1,303,665	151,487	169,005	6,132,310	4,463,849
Fee and commission income	100,539	138,862	9,978	1,835	-	-	52,097	20,534	3,885	(6,984)	166,499	161,224
Other income	43,068	26,752	5,802	4,981	10,897	11,492	-	-	51,013	59,288	110,779	100,513
<b>Total segmental income</b>	<b>3,703,922</b>	<b>3,075,700</b>	<b>404,862</b>	<b>86,081</b>	<b>10,897</b>	<b>13,320</b>	<b>2,083,524</b>	<b>1,324,198</b>	<b>206,385</b>	<b>228,286</b>	<b>6,409,589</b>	<b>4,725,585</b>
Less: Interest expense	(1,738,767)	(1,507,703)	(190,058)	(42,197)	(5,115)	(6,529)	(978,088)	(649,119)	(96,885)	(111,906)	(3,008,914)	(2,327,349)
<b>Segmental results</b>	<b>1,965,154</b>	<b>1,567,998</b>	<b>214,805</b>	<b>43,884</b>	<b>5,781</b>	<b>6,791</b>	<b>1,105,436</b>	<b>675,079</b>	<b>109,500</b>	<b>116,381</b>	<b>3,400,675</b>	<b>2,398,237</b>
Depreciation and amortisation	(154,817)	(103,152)	(16,922)	(2,887)	(455)	(447)	(87,087)	(44,410)	(8,626)	(7,656)	(267,909)	(210,829)
Impairment charge	(230,453)	79,555	(52,362)	(2,435)	(139)	-	(2,215)	(2,600)	(8,421)	9,613	(293,591)	(90,742)
Other expenses	(1,163,046)	(1,012,780)	(127,128)	(28,345)	(3,422)	(4,386)	(654,235)	(436,038)	(64,806)	(75,171)	(2,012,636)	(1,572,861)
Income tax and tax on financial services	(244,924)	(151,145)	(26,772)	(4,230)	(721)	(655)	(137,774)	(65,073)	(13,647)	(11,218)	(423,838)	(232,321)
<b>Profit after tax</b>	<b>171,915</b>	<b>380,475</b>	<b>(8,380)</b>	<b>(5,987)</b>	<b>1,044</b>	<b>1,303</b>	<b>224,125</b>	<b>126,957</b>	<b>13,999</b>	<b>31,948</b>	<b>402,703</b>	<b>291,484</b>
<b>Segmental assets</b>	<b>23,073,006</b>	<b>16,054,941</b>	<b>1,903,717</b>	<b>981,094</b>	<b>83,200</b>	<b>61,050</b>	<b>13,487,499</b>	<b>8,534,204</b>	<b>3,245</b>	<b>1,764,535</b>	<b>38,550,669</b>	<b>27,395,824</b>
<b>Segmental liabilities</b>	<b>20,657,006</b>	<b>14,051,730</b>	<b>1,704,377</b>	<b>838,285</b>	<b>74,488</b>	<b>52,164</b>	<b>12,075,208</b>	<b>7,291,956</b>	<b>2,905</b>	<b>1,507,687</b>	<b>34,513,986</b>	<b>23,741,822</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 2026. 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 During the review undertaken in connection with the audit process, certain expenses relating to prior financial periods were identified as requiring adjustment. Accordingly, the comparative figures have been restated, where applicable, and the corresponding cumulative impact has been adjusted against retained earnings in accordance with the applicable accounting standards.
- 4 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	1,560,882	-	-	1,560,882
Investments in unquoted shares	-	231	-	231
	<b>1,560,882</b>	<b>231</b>	<b>-</b>	<b>1,561,113</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-Mar-26</b>	<b>31-Mar-25</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-Mar-26</b>	<b>31-Mar-25</b>
Highest (Rs)		42.80	20.00
Lowest (Rs)		30.00	17.00
Closing (Rs)		39.80	19.20

**Shareholders as at 31st March 2026**

<b>Name</b>	<b>No. of Shares</b>	<b>%</b>
1 Janashakthi Ltd	93,144,943	44.12
2 Peoples Bank/ Janashakthi Ltd	53,000,000	25.11
3 Sanasa Development Bank Plc/ Janashakthi Limited	24,199,495	11.46
4 Seylan Bank PLC/Janashakthi Limited	11,810,999	5.59
5 Nations Trust Bank Plc/Janashakthi Limited	7,000,000	3.32
6 Union Bank Of Colombo Limited/Janashakthi Limited	6,300,000	2.98
7 People S Leasing And Finance Plc/Suhada Gas Distributors (Pvt) Ltd	4,354,305	2.06
8 Assetline Finance PLC/Suhada Gas Distributors (Pvt) Ltd	2,706,080	1.28
9 First Capital Limited	2,138,299	1.01
10 Mr. L. De Silva	572,278	0.27
11 Commercial Bank Of Ceylon PLC/Janashakthi Limited	555,057	0.26
12 Mr. S.M.P.B. Samarapperuma	417,447	0.20
13 Mrs. I.P.I.L. Gunathilaka	384,115	0.18
14 Mr. I.D.S.P. Rupasingha	196,939	0.09
15 Mrs. S. Umeshwary	167,915	0.08
16 Mrs. S. Vasudevan	167,500	0.08
17 Assetline Finance PLC/P.M.M.Karunadharm	158,881	0.08
18 Mrs. A.S. De Alwis	145,000	0.07
19 Mr. K.D.A. Weerasinghe	133,400	0.06
20 Miss N.R. Fonseka	112,601	0.05
21 Citizens Development Business Finance PLC/K.D.C. Somalatha And K. Nandasiri	100,118	0.05
22 Assetline Finance PLC/W.C.Dewaraja	100,000	0.05
23 Mr. R.A.B.K. Kumara	100,000	0.05
24 Mr. G.P.P. Abeywickrama	97,950	0.05
25 Mr. C.P.C.C.S. Peiris	97,396	0.05
Others	2,940,437	1.40
<b>Total</b>	<b>211,101,155</b>	<b>100.00</b>

**Directors' Shareholding as at 31st March 2026**

<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. R.M.D.J. Ratnayake	-	-
5 Mr. Nalin Karunaratne	-	-
6 Ms. Manohari Abeyesekera	-	-
7 Ms. Sandamali Chandrasekara	-	-
8 Mr. D. Alphonsus	-	-
Total	<b>10</b>	<b>-</b>

**CEO's Shareholding as at 31st March 2026**

	<b>No. of Shares</b>
Mr. S. Sri Ganendran	-

**Public Holding as at 31st March 2026**

Number of Public Shareholders	1,111
Public Shareholding Percentage	6.14%
Float Adjusted Market Capitalization (Rs.)	515,452,023

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 CORPORATE INFORMATION**

### **NAME OF THE COMPANY**

Janashakthi 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

### **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

+94 117 577 577

+94 117 577 511

www.janashakthifinance.lk

info@jfpplc.lk

### **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 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