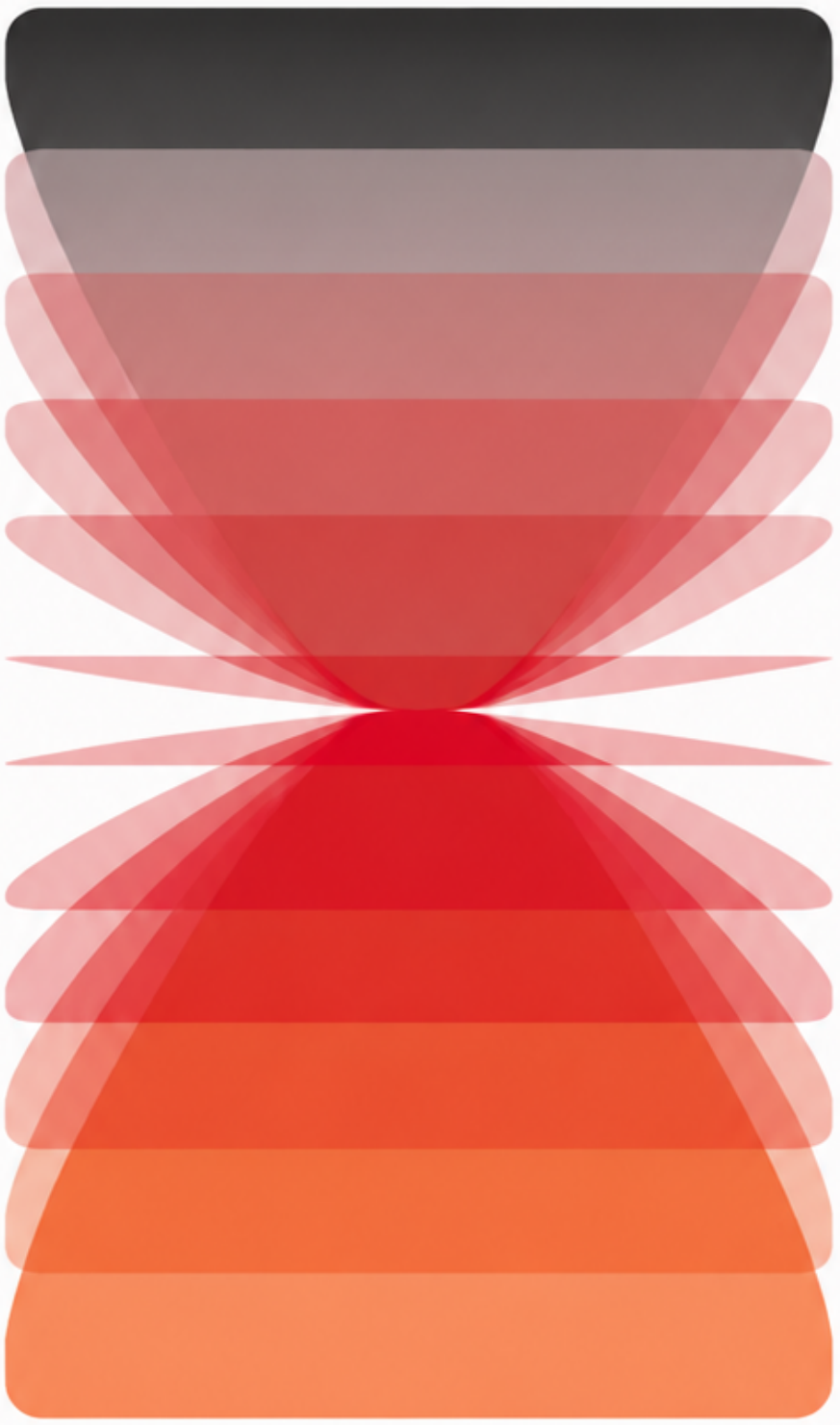
RESILIENCE REFINED
STRENGTH REDEFINED



JANASHAKTHI FINANCE PLC

(Formerly Orient Finance PLC)

Unaudited Interim Financial Statements

For the Period Ended 30th June 2026

JANASHAKTHI FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME

For the	**03 Months Ended 30th June**	
	2026	**2025**
	Rs.'000	**Rs.'000**
	Unaudited	**Unaudited**
Income	1,885,018	1,401,312
Interest income	1,832,133	1,355,555
Interest expenses	(951,760)	(656,824)
Net interest income	**880,373**	**698,731**
Fee and commission income	50,045	36,946
Other operating income	2,840	14,296
Total operating income	**933,258**	**749,974**
Impairment charges for loans and receivables at amortised cost	(95,508)	(78,388)
Net operating income	**837,750**	**671,585**
Operating expenses		
Personnel expenses	(274,297)	(225,044)
Depreciation and amortisation	(80,743)	(48,977)
Other operating expenses	(270,014)	(235,242)
Operating profit/(loss) before Value Added Tax	**212,696**	**162,322**
Tax on financial services	(74,485)	(53,536)
Profit /(loss) before income tax	**138,211**	**108,786**
Income tax expense	(47,798)	(48,888)
Profit/(loss) for the period	**90,413**	**59,898**
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	(29,461)	(2,342)
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	**60,952**	**57,555**
Basic earnings per share (Rs.)	**0.43**	**0.28**

Figures in brackets indicate deductions.

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JANASHAKTHI FINANCE PLC
STATEMENT OF FINANCIAL POSITION

As At	**30th June 2026 Rs.'000**	**31st March 2026 Rs.'000**
	Unaudited	**Unaudited**
ASSETS		
Cash and cash equivalents	440,719	692,727
Financial assets - fair value through other comprehensive income	1,790,478	1,560,882
Loans and receivables at amortised cost	34,450,592	32,961,484
Placements with banks and other financial institutions at amortised cost	61,042	163,923
Other assets	366,428	273,943
Real estate stock	17,667	17,667
Deferred tax asset (net)	348,289	348,289
Goodwill	564,546	564,546
Brand value	235,880	235,880
Other intangible assets	47,977	53,506
Property, plant and equipment	476,731	517,484
Right-of-use assets	399,617	417,739
Investment properties	742,600	742,600
Total assets	**39,942,566**	**38,550,669**
LIABILITIES		
Due to banks - bank overdrafts	1,417,451	844,032
Deposits from customers	18,271,774	18,194,650
Interest bearing borrowings	14,805,485	13,535,411
Lease liability - right of use assets	445,319	462,311
Other liabilities	799,587	1,377,739
Retirement benefits obligation	105,313	99,843
Total liabilities	**35,844,930**	**34,513,986**
EQUITY		
Stated capital	2,431,879	2,431,879
Statutory reserve fund	411,753	411,753
Regulatory loss allowance reserve	7,130	
Revaluation reserve	141,121	141,121
Retained earnings	1,105,753	1,051,931
Total equity	4,097,636	**4,036,684**
Total equity and liabilities	**39,942,566**	**38,550,669**
Net assets per share	**19.41**	**19.12**

Figures in brackets indicate deductions.

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

…….
Ivon Brohier
Assistant General Manager - Finance

…….
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.

…….
Rajendra Theagarajah
Chairman

…….
Prakash Schaffter
Director

Colombo
11-Aug-26

JANASHAKTHI FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

For the period ended 30th June

	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, 2025 (Restated)	**2,431,879**	**411,753**	**141,121**	**193,960**	**259,155**	**3,437,868**
Profit/(Loss) for the period	-	-	-	-	59,898	**59,898**
Transfer to statutory reserve	-	-	-	-	-	**-**
Transfer to regulatory loss allowance reserve				(96,970)	96,970	**-**
Other comprehensive income/ (expense) net of taxes					(2,343)	**(2,343)**
Balance as at 30th June 2025 (Unaudited)	**2,431,879**	**411,753**	**141,121**	**96,990**	**413,680**	**3,495,423**
Balance as at 01st April, 2026 (Unaudited)	**2,431,879**	**411,753**	**141,121**	**-**	**1,051,931**	**4,036,684**
Profit/(Loss) for the period	-	-	-	-	90,413	90,413
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to regulatory loss allowance reserve	-	-	-	7,130	(7,130)	-
Other comprehensive income/ (expense) net of taxes	-	-	-	-	(29,461)	(29,461)
Balance as at 30th June 2026	**2,431,879**	**411,753**	**141,121**	**7,130**	**1,105,753**	**4,097,636**

Figures in brackets indicate deductions.

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JANASHAKTHI FINANCE PLC
STATEMENT OF CASH FLOWS

For the period ended 30th June	2026 Rs.'000 **Unaudited**	**2025** Rs.'000 **Unaudited**
Cash flows from operating activities		
Profit/(loss) before income tax	138,211	108,786
Adjustment for:		
Depreciation and amortisation	80,743	48,977
Profit on disposal of property, plant and equipment	-	-
Impairment charges for loans and receivables at amortised cost	95,508	78,388
Finance expenses	939,836	656,824
Fair value gain /(Loss) on investment properties	-	-
Investment income	(38,793)	(34,611)
Provision for gratuity	6,708	6,350
Operating profit/(loss) before working capital changes	**1,222,213**	**864,715**
Decrease / (Increase) in loans and receivables to customers	(1,584,616)	(1,835,475)
Decrease / (Increase) in other assets	(99,736)	(331,340)
(Decrease) / Increase in deposits from customers	114,981	992,924
(Decrease) / Increase in other liabilities	(616,941)	53,178
	(964,099)	**(255,998)**
Rent paid	(30,052)	(26,794)
Interest paid	(540,618)	(503,635)
Gratuity paid	(1,239)	(2,501)
Income taxes paid	(9,021)	-
Net cash (used in) / generated from operating activities	**(1,545,029)**	**(788,928)**
Cash flows from investing activities		
Acquisition of property, plant and equipment and intangible assets	(13,032)	(17,195)
Proceeds from sale of property, plant and equipment	-	-
Addition of Intangible assets	-	-
Proceeds from real estate	-	3,747
Expenses incurred for real estate stock	-	-
Net change in financial assets - FVTOCI	(259,057)	(489,067)
Net change in investments with bank and other financial institutions	102,881	551
Investment income received	46,044	1,963
Net cash (used in) / generated from investing activities	**(123,164)**	**(500,001)**
Cash flows from financing activities		
Interest bearing borrowings obtained	6,800,120	2,900,000
Repayment of interest bearing borrowings	(5,621,009)	(975,776)
Interest paid on borrowings	(336,352)	(143,510)
Net cash generated from / (used in) financing activities	**842,759**	**1,780,714**
Net change in cash and cash equivalents	(825,434)	491,784
Cash and cash equivalents at the beginning of the period	(151,299)	(206,818)
Cash and cash equivalents at the end of the period	**(976,733)**	**284,966**
Note A		
Analysis of cash and cash equivalents at the end of the period		
Cash in hand	388,757	304,261
Cash at bank	51,961	238,181
Bank overdrafts - secured	(1,417,451)	(257,475)
	(976,733)	**284,966**

Figures in brackets indicate deductions.

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JANASHAKTHI FINANCE PLC
FINANCIAL REPORTING BY SEGMENTS

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

	Finance leases and hire purchases		Loans		Factoring		Gold Loan		Others		Total	
For the period ended 30th June	**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	889,463	875,749	195,180	39,926	-	19	708,696	405,230	38,794	34,630	1,832,133	1,355,555
Fee and commission income	25,514	32,653	5,079	357	-	-	18,443	3,935	1,010	1	50,045	36,946
Other income	(5,730)	6,250	2,707	875	1,286	1,328	-	-	4,576	5,843	2,840	14,296
Total segmental income	**909,248**	**914,652**	**202,966**	**41,158**	**1,286**	1,348	**727,138**	409,165	**44,380**	40,475	**1,885,018**	1,406,798
Less: Interest expense	(459,086)	(427,045)	(102,479)	(19,217)	(649)	(629)	(367,138)	(191,036)	(22,408)	(18,897)	(951,760)	(656,824)
Segmental results	**450,161**	**487,607**	**100,487**	**21,942**	**637**	718	**360,001**	218,129	**21,972**	21,577	**933,258**	749,974
Depreciation and amortisation	(38,947)	(31,843)	(8,694)	(1,433)	(55)	(47)	(31,146)	(14,245)	(1,901)	(1,409)	(80,743)	(48,977)
Impairment charge	(65,240)	(47,531)	(9,183)	(3,577)	(27)	(175)	(989)	(27,105)	(20,068)	-	(95,508)	(78,388)
Other expenses	(262,551)	(299,262)	(58,608)	(13,466)	(371)	(441)	(209,966)	(133,873)	(12,815)	(13,243)	(544,311)	(460,286)
Income tax and tax on financial services	(58,984)	(66,593)	(13,167)	(2,997)	(83)	(98)	(47,170)	(29,790)	(2,879)	(2,947)	(122,283)	(102,425)
Profit after tax	**24,439**	**42,378**	**10,836**	**469**	**100**	**(43)**	**70,730**	**13,115**	**(15,691)**	**3,979**	**90,413**	**59,898**
Segmental assets	**23,906,072**	**18,083,894**	**1,972,452**	**1,492,073**	**86,204**	**65,210**	**13,974,474**	10,571,076	**3,363**	2,544	**39,942,566**	30,214,797
Segmental liabilities	**21,453,591**	**15,666,048**	**1,770,102**	**1,292,580**	**77,360**	**56,491**	**12,540,858**	9,157,706	**3,018**	2,204	**35,844,930**	26,175,029

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 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 The comparative financial information as at 31 March 2026 included in these Interim Financial Statements is unaudited and may be subject to adjustments upon completion of the ongoing review process and subsequent audit.

Any material adjustments arising from this process will be appropriately reflected and disclosed in the audited financial statements and incorporated in subsequent interim financial statements, as applicable.

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	1,790,247	-	-	1,790,247
Investments in unquoted shares	-	231	-	231
	1,790,247	**231**	**-**	**1,790,478**

Ordinary Share Information

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

Stated Capital	**30-Jun-26**	**30-Jun-25**
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-Jun-26	**30-Jun-25**
Highest	(Rs)	44.50	34.30
Lowest	(Rs)	34.00	18.20
Closing	(Rs)	36.10	31.60

Shareholders as at 30th June 2026

	Name	No. of Shares	%
1	JANASHAKTHI LTD	63,144,943	29.9%
2	PEOPLE'S BANK/ JANASHAKTHI LTD	53,000,000	25.1%
3	BANK OF CEYLON/ JANASHAKTHI PLC	30,000,000	14.2%
4	SANASA DEVELOPMENT BANK PLC/ JANASHAKTHI LIMITED	24,199,495	11.5%
5	SEYLAN BANK PLC/JANASHAKTHI LIMITED	11,810,999	5.6%
6	NATIONS TRUST BANK PLC/JANASHAKTHI LIMITED	7,000,000	3.3%
7	UNION BANK OF COLOMBO LIMITED/JANASHAKTHI LIMITED	6,300,000	3.0%
8	PEOPLE'S LEASING AND FINANCE PLC/SUHADA GAS DISTRIBUTORS (PVT) LTD	4,354,305	2.1%
9	ASSETLINE FINANCE PLC/SUHADA GAS DISTRIBUTORS (PVT) LTD	2,706,080	1.3%
10	FIRST CAPITAL LIMITED	2,138,299	1.0%
11	MR. L. DE SILVA	572,278	0.3%
12	COMMERCIAL BANK OF CEYLON PLC/JANASHAKTHI LIMITED	555,057	0.3%
13	MR. S.M.P.B. SAMARAPPERUMA	417,447	0.2%
14	MRS. I.P.I.L. GUNATHILAKA	306,965	0.2%
15	MR. I.D.S.P. RUPASINGHA	190,139	0.1%
16	MRS. S. UMESHWARY	167,915	0.1%
17	ASSETLINE FINANCE PLC/P.M.M.KARUNADHARMA	158,881	0.1%
18	MRS. S. VASUDEVAN	158,500	0.1%
19	MR. K.D.A. WEERASINGHE	133,400	0.1%
20	MRS. A.S. DE ALWIS	122,900	0.1%
21	MR. M.V.K. JAYASINGHE	120,000	0.1%
22	MISS N.R. FONSEKA	112,601	0.1%
23	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC/K.D.C. SOMALATHA AND K. NANDASIF	100,118	0.1%
24	ASSETLINE FINANCE PLC/W.C.DEWARAJA	100,000	0.1%
25	MR. R.A.B.K. KUMARA	100,000	0.1%
	Others	3,130,833	1.5%
	Total	**211,101,155**	100%

Directors' Shareholding as at 30th June 2026

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

CEO's Shareholding as at 30th June 2026	**No. of Shares**
Mr. S. Sri Ganendran	-

Public Holding as at 30th June 2026	12,952,342
Number of Public Shareholders	1,127
Public Shareholding Percentage	6.14%
Float Adjusted Market Capitalization (Rs.)	467,914,154

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
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+94 117 577 511

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COMPANY SECRETARY
Ms. Ayesha Jeewanti
No. 338, T. B. Jayah Mawatha, Colombo 10
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EXTERNAL AUDITORS
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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