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JANASHAKTHI FINANCE PLC

Unaudited Interim Financial Statements
For the Period Ended 30th September 2026

JANASHAKTHI FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME

For the	**03 Months Ended 30th September**		**06 Months Ended 30th September**	
	2026 Rs.'000	**2025 Rs.'000**	**2026 Rs.'000**	**2025 Rs.'000**
	Unaudited	**Unaudited**	**Unaudited**	**Unaudited**
Income	1,905,104	1,536,914	3,790,122	2,950,274
Interest income	1,846,618	1,476,936	3,678,751	2,832,491
Interest expenses	(1,038,276)	(707,604)	(1,990,035)	(1,364,428)
Net interest income	**808,342**	**769,332**	**1,688,716**	**1,468,063**
Fee and commission income	45,498	41,455	95,544	78,401
Other operating income	12,988	25,085	15,828	39,381
Total operating income	**866,828**	**835,872**	**1,800,088**	**1,585,846**
Impairment charges for loans and receivables at amortised cost	(112,863)	(74,014)	(208,370)	(152,403)
Net operating income	**753,965**	**761,858**	**1,591,718**	**1,433,443**
Operating expenses				
Personnel expenses	(286,370)	(228,529)	(560,667)	(453,573)
Depreciation and amortisation	(87,381)	(53,787)	(168,123)	(102,764)
Other operating expenses	(246,139)	(276,033)	(516,153)	(511,275)
Operating profit/(loss) before Value Added Tax	**134,075**	**203,509**	**346,775**	**365,831**
Tax on financial services	(26,736)	(71,434)	(101,221)	(124,971)
Profit /(loss) before income tax	**107,339**	**132,075**	**245,554**	**240,860**
Income tax expense	884	(50,637)	(46,913)	(99,525)
Profit/(loss) for the period	**108,223**	**81,438**	**198,641**	**141,335**
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 /unquoted shares	(6,985)	(3,216)	(36,446)	(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	**101,238**	**78,222**	**162,195**	**135,776**
Basic earnings per share (Rs.)	**0.51**	**0.39**	**0.94**	**0.67**

Figures in brackets indicate deductions.

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JANASHAKTHI FINANCE PLC
STATEMENT OF FINANCIAL POSITION

As At 30th September	**30th September 2026 Rs.'000**	**31st March 2026 Rs.'000**
	Unaudited	**Audited**
ASSETS		
Cash and cash equivalents	810,259	692,251
Financial assets - fair value through other comprehensive income	2,016,692	1,560,882
Loans and receivables at amortised cost	32,938,033	32,805,598
Placements with banks and other financial institutions at amortised cost	62,225	163,923
Other assets	307,220	305,980
Real estate stock	17,667	17,667
Deferred tax asset (net)	281,417	281,417
Goodwill	564,546	564,546
Brand value	235,880	235,880
Other intangible assets	42,388	53,506
Property, plant and equipment	434,458	517,484
Right-of-use of assets	368,930	417,739
Investment properties	729,000	729,000
Total assets	**38,808,715**	**38,345,873**
LIABILITIES		
Due to banks - bank overdrafts	835,802	843,884
Deposits from customers	19,356,998	18,194,650
Interest bearing borrowings	13,823,727	13,513,765
Lease liability - right of use assets	416,561	462,311
Other liabilities	498,249	1,624,199
Retirement benefits obligation	107,951	99,843
Total liabilities	**35,039,288**	**34,738,652**
EQUITY		
Stated capital	2,431,879	2,431,879
Statutory reserve fund	408,005	408,005
Regulatory Loss Allowance reserve	41,541	-
Revaluation reserve	141,121	141,121
Retained earnings	746,881	626,217
Total equity	**3,769,427**	**3,607,222**
Total equity and liabilities	**38,808,715**	**38,345,873**
Net assets per share	**17.86**	**17.09**

Figures in brackets indicate deductions.

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

Sgd
Ivon Brohier
Chief Financial 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

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JANASHAKTHI FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

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, 2025 (Audited)	**2,431,879**	**411,753**	**141,121**	**193,960**	**803,510**	**3,982,223**
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**	**4,117,999**
Balance as at 01st April, 2026 (Audited)	**2,431,879**	**408,005**	**141,121**	**-**	**626,227**	**3,607,232**
Profit/(Loss) for the period	-	-	-	-	198,641	198,641
Transfer to statutory reserve	-	-	-	-	-	-
Transfer to regulatory loss allowance reserve	-	-	-	41,541	(41,541)	-
Other comprehensive income/ (expense) net of taxes	-	-	-	-	(36,446)	(36,446)
Balance as at 30th September 2026	**2,431,879**	**408,005**	**141,121**	**41,541**	**746,881**	**3,769,427**

Figures in brackets indicate deductions.

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JANASHAKTHI FINANCE PLC
STATEMENT OF CASH FLOWS

For the period ended 30th September	**2026** Rs.'000 **Unaudited**	**2025** Rs.'000 **Unaudited**
Cash flows from operating activities		
Profit/(loss) before income tax	245,553	240,860
Adjustment for:		
Depreciation and amortisation	168,122	102,764
Profit on disposal of property, plant and equipment	-	-
Impairment charges for loans and receivables at amortised cost	208,370	152,403
Finance expenses	1,990,033	1,435,013
Fair value gain /(Loss) on investment properties	-	-
Investment income	(84,456)	(70,326)
Provision for gratuity	14,307	12,377
Operating profit/(loss) before working capital changes	**2,541,929**	**1,873,090**
Increase in loans and receivables to customers	(340,805)	(4,764,931)
Decrease / (increase) in other assets	37,449	(261,245)
Increase in deposits from customers	1,145,837	917,159
Decrease / (increase) in other liabilities	(1,035,678)	82,591
	2,348,732	**(2,153,336)**
Rent paid	(68,796)	(45,444)
Interest paid	(1,032,185)	(911,180)
Gratuity paid	(6,198)	(8,801)
Income Taxes Paid	(168,075)	(11,055)
Net cash (used in) / generated from operating activities	**1,073,478**	**(3,129,816)**
Cash flows from investing activities		
Acquisition of property, plant and equipment and intangible assets	(25,171)	(37,858)
Proceeds from sale of property, plant and equipment	-	-
Addition of Intangible assets	-	(6,199)
Proceeds from real estate	-	5,613
Expenses incurred for real estate stock	-	(1,866)
Net change in financial assets - FVTOCI	(492,256)	(87,895)
Net change in investments with bank and other financial institutions	101,699	66,527
Investment income received	45,967	107,116
Net cash (used in) / generated from investing activities	**(369,761)**	**45,438**
Cash flows from financing activities		
Interest bearing borrowings obtained	8,793,702	7,280,000
Repayment of interest bearing borrowings	(8,599,571)	(3,263,828)
Interest paid on borrowings	(771,757)	(389,130)
Net cash generated from / (used in) financing activities	**(577,626)**	**3,627,042**
Net change in cash and cash equivalents	126,091	542,662
Cash and cash equivalents at the beginning of the period	(151,633)	(206,818)
Cash and cash equivalents at the end of the period	**(25,542)**	**335,844**
Note A		
Analysis of cash and cash equivalents at the end of the period		
Cash in hand	491,714	402,396
Cash at bank	318,546	119,429
Bank overdrafts - secured	(835,802)	(185,981)
	(25,542)	**335,844**

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

	inance leases and hire purchase		Loans		Factoring		Gold Loan		Others		Total	
For the period ended 30th September	**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	1,756,920	1,770,385	403,307	117,942	40	40	1,443,540	871,263	74,944	72,861	3,678,751	2,832,491
Fee and commission income	47,967	50,723	9,984	3,074	1	1	35,736	22,705	1,855	1,899	95,544	78,401
Other income	(367)	15,083	5,154	1,844	2,207	8,038	-	-	8,834	14,417	15,828	39,381
Total segmental income	**1,804,520**	**1,836,192**	**418,445**	**122,859**	**2,248**	8,079	**1,479,276**	893,968	**85,633**	89,178	**3,790,123**	2,950,274
Less: Interest expense	(947,478)	(849,193)	(219,708)	(56,819)	(1,180)	(3,736)	(776,706)	(413,438)	(44,962)	(41,243)	(1,990,035)	(1,364,428)
Segmental results	**857,042**	**986,998**	**198,737**	**66,040**	**1,067**	4,343	**702,570**	480,530	**40,670**	47,936	**1,800,087**	1,585,846
Depreciation and amortisation	(80,045)	(63,958)	(18,561)	(4,279)	(100)	(281)	(65,618)	(31,139)	(3,799)	(3,106)	(168,123)	(102,764)
Impairment charge	(189,032)	(109,456)	(16,804)	(14,783)	107	(175)	(2,641)	(27,989)	-	-	(208,370)	(152,403)
Other expenses	(512,686)	(600,502)	(118,885)	(40,180)	(639)	(2,642)	(420,280)	(292,360)	(24,329)	(29,165)	(1,076,820)	(964,848)
Income Tax and tax on financial services	(70,528)	(139,722)	(16,355)	(9,349)	(88)	(615)	(57,816)	(68,025)	(3,347)	(6,786)	(148,134)	(224,496)
Profit after tax	**4,752**	**73,359**	**28,132**	**(2,550)**	**348**	**629**	**156,213**	**61,017**	**9,196**	**8,878**	**198,641**	**141,335**
Segmental assets	**23,227,450**	**19,391,267**	**1,916,460**	**1,599,943**	**83,757**	69,924	**13,577,781**	11,335,311	**3,267**	2,728	**38,808,715**	32,399,174
Segmental liabilities	**20,971,406**	**16,926,599**	**1,730,317**	**1,396,587**	**75,622**	61,037	**12,258,993**	9,894,571	**2,950**	2,381	**35,039,288**	28,281,176

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 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 2026.

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	2,016,461	-	-	2,016,461
Investments in unquoted shares	-	231	-	231
	2,016,461	**231**	**-**	**2,016,692**

6 REGULATORY CAPITAL ADEQUACY

During the finalisation of the financial statements for the year ended 31 March 2026, reconciliation adjustments between certain General Ledger and front-end transaction module balances resulted in a reduction in the Company's regulatory capital base.

As at 30 September 2026, the Company's Tier I and Tier II capital adequacy ratios stood at 7.99% and 10.72%, respectively, below the minimum regulatory requirements of 8.5% and 12.5%.

The Board and Management are implementing measures to restore compliance, including the proposed inclusion of eligible subordinated debt amounting to Rs. 350Mn in Tier II capital and the certification of profits amounting to Rs. 198 Mn to strengthen Tier I capital, subject to applicable regulatory requirements and approvals. Management continues to closely monitor the capital position and remains committed to restoring and maintaining compliance with the regulatory capital adequacy requirements.

Ordinary Share Information

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

Stated Capital	**30-Sep-26**	**30-Sep-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-Sep-26	**30-Sep-25**
Highest	(Rs)	36.10	64.00
Lowest	(Rs)	27.70	31.00
Closing	(Rs)	27.80	47.60

	Shareholders as at 30th September 2026 **Name**	**No. of Shares**	**%**
1	Janashakthi LTD	63,144,943	29.91%
2	Peoples Bank / Janashakthi LTD	53,000,000	25.11%
3	Bank of Ceylon / Janashakthi PLC	30,000,000	14.21%
4	Sanasa Development Bank PLC / Janashakthi Limited	24,199,495	11.46%
5	Seylan Bank PLC / Janashakthi Limited	11,810,999	5.59%
6	Nations Trust Bank PLC / Janashakthi Limited	7,000,000	3.32%
7	Union Bank of Colombo Limited / Janashakthi Limited	6,300,000	2.98%
8	People's Leasing and Finance PLC / Suhada Gas Distributors (Pvt) LTD	4,354,305	2.06%
9	Assetline Finance PLC / Suhada Gas Distributors (Pvt) LTD	2,706,080	1.28%
10	First Capital Limited	2,138,299	1.01%
11	Mr. L. de Silva	572,278	0.27%
12	Commercial Bank of Ceylon PLC / Janashakthi Limited	555,057	0.26%
13	Mr. S.M.P.B. Samarapperuma	417,447	0.20%
14	Mrs. I.P.I.L. Gunathilaka	304,140	0.14%
15	Mr. I.D.S.P. Rupasingha	190,153	0.09%
16	Mrs. S. Umeshwary	167,915	0.08%
17	Assetline Finance PLC / P.M.M.Karunadharma	158,881	0.08%
18	Mrs. S. Vasudevan	158,500	0.08%
19	Mr. K.D.A. Weerasinghe	133,400	0.06%
20	Mr. M.V.K. Jayasinghe	120,000	0.06%
21	Mrs. A.S. de Alwis	116,016	0.05%
22	Miss N.R. Fonseka	112,601	0.05%
23	Citizens Development Business Finance PLC / K.D.C. Somalatha and K. Nandasiri	100,118	0.05%
24	Assetline Finance PLC / W.C.Dewaraja	100,000	0.05%
25	Mr. G.P.P. Abeywickrama	97,950	0.05%
	Others	3,142,578	1.50%
	Total	**211,101,155**	100%

	Directors' Shareholding as at 30th September 2026 **Name of the Director**	**No. of Shares**	**%**
1	Mr. Prakash Schaffter	10	-
2	Mr. Rajendra Theagarajah	-	-
3	Mr. Sriyan Cooray	-	-
4	Mr. Darshana Ratnayake	-	-
5	Mr. Nalin Karunaratne	-	-
6	Ms. Manohari Abeysekera	-	-
7	Ms. Sandamali Chandrasekara	-	-
8	Mr. Daniel Alphonsus	-	-
	Total	**10**	-

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

Public Holding as at 30th September 2026	12,952,342
Number of Public Shareholders	1,004
Public Shareholding Percentage	6.14%
Float Adjusted market capitalization (Rs.)	360,332,783

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. Sriyan Cooray
Mr. Prakash Schaffter
Mr. Darshana 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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ayeshak@jfplc.lk

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