Janashakthi PLC
Interim Condensed Financial Statements
Three Months Ended 30 June 2026

JANASHAKTHI PLC
STATEMENT OF FINANCIAL POSITION
LKR '000

	Notes	Group		Company	
As at		30.06.2026	31.03.2026	30.06.2026	31.03.2026
		Unaudited	Unaudited	Unaudited	Unaudited
Assets					
Property, plant & equipment		1,604,260	1,678,569	98,305	95,759
Investment property		5,730,176	5,730,177	3,021,140	3,021,141
Right of use of assets		1,047,519	1,075,215	196,899	203,390
Deferred tax assets		1,003,603	661,833	-	-
Intangible assets		4,529,607	4,457,323	-	-
Investment in subsidiaries	4	-	-	22,069,319	22,336,661
Investment in financial assets	5	116,526,045	104,995,837	5,029,674	3,217,041
Loans and receivables from customers		34,511,634	32,961,484	-	-
Loans to life policyholders and others		345,180	283,577	-	-
Inventories		17,667	17,667	-	-
Reinsurance receivables		69,584	34,613	-	-
Premium receivables		478,803	652,715	-	-
Amounts due from related parties		264,831	55,862	260,654	173,401
Trade, other receivables and advances		3,552,873	3,468,675	248,260	239,999
Derivative financial instruments		112,828	10,440	-	-
Assets classified as held for sale		63,916	63,916	21,500	21,500
Cash and cash equivalents		1,552,618	2,366,947	348,301	779,351
Total assets		**171,411,144**	**158,514,850**	**31,294,052**	**30,088,243**
Liabilities and equity					
Liabilities					
Debentures	6	7,316,156	8,209,237	1,292,657	2,027,300
Insurance Liability - Life		19,281,059	18,482,314	-	-
Retirement benefit obligations		428,776	409,923	70,540	67,465
Interest bearing loans & borrowings	7	41,609,996	40,192,553	13,349,546	15,347,175
Deposits from customers		17,771,774	17,694,649	-	-
Reinsurance creditors		156,140	101,487	-	-
Liabilities related to equity accounted subsidiaries		-	-	24,084	20,507
Amount due to related parties		63,146	24,673	24,672	24,673
Trade and other payables		7,579,701	9,964,655	469,657	1,153,602
Derivative financial instruments		108,861	1,818	-	-
Securities sold under repurchase agreements		52,768,305	44,069,015	-	-
Bank overdrafts		2,993,737	2,218,037	767,986	506,109
Total liabilities		**150,077,651**	**141,368,361**	**15,999,142**	**19,146,831**
Equity					
Stated capital		9,300,000	4,300,000	9,300,000	4,300,000
Risk reserves		1,384,599	1,384,599	1,384,599	1,384,599
Reserve fund		220,261	220,261	220,261	220,261
Restricted regulatory reserve		1,336,414	1,336,414	1,336,414	1,336,414
Fair valuation reserve		(249,938)	(220,528)	(249,938)	(220,528)
Revaluation reserve		47,444	47,444	47,444	47,444
Retained Earnings		3,234,217	3,851,309	3,256,130	3,873,222
Total equity attributable to shareholders of the company		**15,272,997**	**10,919,499**	**15,294,910**	**10,941,412**
Non - controlling interests		6,060,496	6,226,990	-	-
Total equity		**21,333,493**	**17,146,489**	**15,294,910**	**10,941,412**
Total liabilities and equity		**171,411,144**	**158,514,850**	**31,294,052**	**30,088,243**
Net assets per share (LKR.)		**6.64**	**6.07**	**6.65**	**6.08**

Figures in brackets indicate deductions.

I certify that the Financial Statements have been prepared in compliance with the requirements of the Companies Act No. 07 of 2007.

Signed
……………………………
Thanushka Jayasundera
Group Chief Financial 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 by,

Signed
……………………………
Chandana L. de Silva
Chairman

Signed
……………………………
Ramesh Schaffter
Managing Director/ Group Chief Executive Officer

14th August 2026
Colombo.

JANASHAKTHI PLC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
LKR '000

For the Quarter ended 30th June	Group		Company	
	2026	2025	2026	2025
	Unaudited	Unaudited	Unaudited	Unaudited
Revenue	6,400,178	7,239,289	76,621	-
Cost of sales and direct expenses	(2,532,019)	(2,716,273)	-	-
Gross profit	**3,868,159**	**4,523,016**	**76,621**	**-**
Benefits and losses				
Insurance claims and benefits (Net)	(983,012)	(781,726)	-	-
Underwriting and net acquisition cost	(713,504)	(531,553)	-	-
Change in contract liabilities -Life	(809,891)	(692,303)	-	-
	(2,506,407)	(2,005,582)	-	-
Other operating income	114,356	1,363,107	13,025	11,103
Change in fair value of financial assets- Fair value through profit or loss	(972,870)	1,256,464	112,769	7,484
	503,238	5,137,005	202,415	18,587
Operating expenses				
Selling & distribution expenses	(58,297)	(134,965)	(12,663)	(11,535)
Administrative & other operating expenses	(1,598,161)	(1,462,360)	(151,355)	(118,379)
Impairment charges	(95,455)	(80,505)	-	-
Profit / (Loss) from operations	**(1,248,675)**	**3,459,175**	**38,397**	**(111,327)**
Finance income	764,097	12,042	60,526	12,340
Finance cost	(459,531)	(420,823)	(474,505)	(489,172)
Net finance income / (cost)	**304,566**	**(408,781)**	**(413,979)**	**(476,832)**
Share of profit/(loss) from equity accounted investee (net of tax)	-	-	(241,510)	2,097,835
Profit /(Loss) before Tax	**(944,109)**	**3,050,394**	**(617,092)**	**1,509,676**
Income tax (expense) /reversal	163,343	(869,782)	-	-
Net Profit /(Loss) for the year	**(780,766)**	**2,180,612**	**(617,092)**	**1,509,676**
Other comprehensive income				
Items that will never be reclassified to profit or loss				
Gain/(loss) on financial assets measured at fair value through other comprehensive income	(32,230)	(45,314)	-	-
Share of other comprehensive income from equity accounted investee (net of tax)	-	-	(29,410)	(38,366)
Other comprehensive (loss) / income for the year net of tax	(32,230)	(45,314)	(29,410)	(38,366)
Total comprehensive (loss) / income for the year	**(812,996)**	**2,135,298**	**(646,502)**	**1,471,310**
Profit / (Loss) attributable to:				
Equity holders of the Company	(617,092)	1,509,677	(617,092)	1,509,677
Non - Controlling Interests	(163,674)	670,934	-	-
	(780,766)	**2,180,611**	**(617,092)**	**1,509,677**
Total comprehensive (expense)/income attributable to :				
Equity holders of the Company	(646,502)	1,471,310	(646,502)	1,471,310
Non - Controlling Interests	(166,494)	663,988	-	-
	(812,996)	**2,135,298**	**(646,502)**	**1,471,310**
Earning per share				
Basic Profit / (loss) per share	**(0.30)**	2.38	**(0.30)**	2.38

*Janashakthi Insurance PLC's 31 March 2026 financial information was used for Group consolidation as at 30 June 2026 due to its differing financial year-end (31 December).

Figures in brackets indicate deductions.

JANASHAKTHI PLC
STATEMENT OF CHANGES IN EQUITY
AS AT 30TH JUNE 2026
LKR '000

Group	Attributable to equity Holder of the parent										
	Stated capital	**Reserve Fund**	**Risk Reserve**	**Restricted Regulatory Reserve**	**Revaluation Reserve**	**Fair Valuation Reserve**	**Regulatory Loss Allowance reserve**	**Retained Earnings**	**Total**	**Non - Controlling Interests**	**Total equity**
	LKR. '000	**LKR. '000**	**LKR. '000**	**LKR. '000**	**LKR. '000**	**LKR. '000**	**LKR. '000**	**LKR. '000**	**LKR. '000**	**LKR. '000**	**LKR. '000**
Balance as of 01 April 2025 - Audited	**4,300,000**	**220,261**	**1,274,685**	**1,336,414**	**52,804**	**43,157**	**181,236**	**2,264,529**	**9,673,086**	**7,612,522**	**17,285,608**
Profit/(Loss)	-	-	-	-		-	-	1,509,677	1,509,677	670,934	**2,180,611**
Other comprehensive income											
Share of equity investees other comprehensive Income/(Loss)	-	-	-	-	-	(38,367)	-	-	(38,367)	(6,946)	**(45,313)**
Total comprehensive income	**-**	**-**	**-**	**-**	**-**	**(38,367)**	**-**	**1,509,677**	**1,471,310**	**663,988**	**2,135,298**
Transfer to Risk Reserve	-	-	106,286	-	-	-	-	(106,286)	-	-	-
Total Transfers	**-**	**-**	**106,286**	**-**	**-**	**-**	**-**	**(106,286)**	**-**	**-**	**-**
Balance as at 30 June 2025 - Unaudited	**4,300,000**	**220,261**	**1,380,971**	**1,336,414**	**52,804**	**4,790**	**181,236**	**3,667,920**	**11,144,396**	**8,276,510**	**19,420,906**
Balance as of 01 April 2026 - Unaudited	**4,300,000**	**220,261**	**1,384,599**	**1,336,414**	**47,444**	**(220,528)**	**-**	**3,851,309**	**10,919,499**	**6,226,990**	**17,146,489**
Initial Public Offering Proceeds	5,000,000	-	-	-	-	-	-	-	5,000,000	-	**5,000,000**
Profit/(Loss)	-	-	-	-	-	-	-	(617,092)	(617,092)	(163,674)	**(780,766)**
Other comprehensive income											
Share of equity investees other comprehensive Income/(Loss)	-	-	-	-	-	(29,410)	-	-	(29,410)	(2,820)	**(32,230)**
Total comprehensive income	**-**	**-**	**-**	**-**	**-**	**(29,410)**	**-**	**(617,092)**	**(646,502)**	**(166,494)**	**(812,996)**
Balance as at 30 June 2026 - Unaudited	**9,300,000**	**220,261**	**1,384,599**	**1,336,414**	**47,444**	**(249,938)**	**-**	**3,234,217**	**15,272,997**	**6,060,496**	**21,333,493**

*Janashakthi Insurance PLC's 31 March 2026 financial information was used for Group consolidation as at 30 June 2026 due to its differing financial year-end (31 December).

Company

	Stated capital	Reserve Fund	Risk Reserve	Restricted Regulatory Reserve	Revaluation Reserve	Fair Valuation Reserve	Regulatory Loss Allowance reserve	Retained Earnings	Total
	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000
Balance as of 01 April 2025 - Audited	**4,300,000**	**220,261**	**1,274,685**	**1,336,414**	**52,804**	**43,157**	**181,236**	**2,216,997**	**9,625,554**
Profit /Loss	-	-	-	-	-	-	-	1,509,677	**1,509,677**
Other comprehensive income									
Share of equity investees other comprehensive Income/(Loss)	-	-	-	-	-	(38,367)	-	-	(38,367)
Total comprehensive income	**-**	**-**	**-**	**-**	**-**	**(38,367)**	**-**	**1,509,677**	**1,471,310**
Transfer from Risk Reserves	-	-	106,286	-	-	-	-	(106,286)	-
Total transfers	**-**	**-**	**106,286**	**-**	**-**	**-**	**-**	**(106,286)**	**-**
Balance as at 30 June 2025 - Unaudited	**4,300,000**	**220,261**	**1,380,971**	**1,336,414**	**52,804**	**4,790**	**181,236**	**3,620,388**	**11,096,864**
Balance as at 01 April 2026 - Unaudited	4,300,000	220,261	1,384,599	1,336,414	47,444	(220,528)	-	3,873,222	10,941,412
Initial Public Offering Proceeds	5,000,000	-	-	-	-	-	-	-	**5,000,000**
Profit /Loss	-	-	-	-	-	-	-	(617,092)	**(617,092)**
Other comprehensive income									
Share of equity investees other comprehensive Income/(Loss)	-	-	-	-	-	(29,410)	-	-	(29,410)
Total comprehensive income	**-**	**-**	**-**	**-**	**-**	**(29,410)**	**-**	**(617,092)**	**(646,502)**
Balance as at 30 June 2026 - Unaudited	**9,300,000**	**220,261**	**1,384,599**	**1,336,414**	**47,444**	**(249,938)**	**-**	**3,256,130**	**15,294,910**

*Janashakthi Insurance PLC's 31 March 2026 financial information was used for Group consolidation as at 30 June 2026 due to its differing financial year-end (31 December).

Figures in brackets indicate deductions. The above unaudited figures are provisional and subject to audit

JANASHAKTHI PLC
STATEMENT OF CASH FLOWS
LKR '000

For the Quarter ended 30th June	Group		Company	
	2026	2025	2026	2025
	Unaudited	Unaudited	Unaudited	Unaudited
Cash flows from operating activities				
Profit/(Loss) before tax expenses	(944,109)	3,050,394	(617,092)	1,509,676
Adjustments for	-	-	-	-
Finance income	(764,097)	(12,042)	(60,526)	(12,340)
Finance cost	459,531	420,823	474,505	489,172
Depreciation and amortization	182,564	118,320	7,833	16,382
Fair value (gain) /loss on financial assets	972,870	(1,256,464)	(112,769)	7,484
Exchange(Gain) / Loss	-	(2,795)	-	(1,970)
Impairment charges	-	80,505	-	-
Gratuity provision	23,987	19,402	3,075	1,764
Share of profit from equity accounted investee (net of tax)	-	-	241,510	(2,097,835)
Operating profit/(loss) before working capital changes	**(69,254)**	**2,418,143**	**(63,464)**	**(87,667)**
Change in loans and advances to customers	(1,550,150)	(1,837,592)	-	-
Change in amount due from related parties	(208,969)	-	(87,253)	(288)
Change in premium and other receivables	138,941	(16,283)	-	-
Change in trade, other receivables and advances	(145,803)	(616,659)	(8,261)	8,251
Change in deposits from customers	77,125	992,924	-	-
Change in trade and other payables	(2,095,400)	(923,206)	(675,067)	562
Change in amount due to related parties	38,473	(388,236)	-	(388,282)
Change in life insurance fund	798,745	758,086	-	-
Change in Securities sold under re-purchase agreements	8,699,290	6,099,124	-	-
Cash generated from / (used in) operations	**5,682,998**	**6,486,301**	**(834,045)**	**(467,424)**
Gratuity paid	(5,134)	(2,501)	-	-
Income taxes paid	(396,968)	(731,828)	-	-
Finance costs paid	(459,531)	(420,823)	(474,505)	(484,971)
Net cash flows from / (used in) operating activities	**4,821,365**	**5,331,149**	**(1,308,550)**	**(952,395)**
Cash flows from investing activities				
Acquisition of property, plant and equipment	(44,965)	(125,878)	(3,887)	(2,126)
Investment in subsidiary	-	(45,314)	-	-
Net investment in financial assets	(12,498,423)	(9,969,268)	(1,699,864)	139,505
Addition to right to use assets	-	(232,896)	-	-
Acquisition of intangible assets	(85,033)	-	-	-
Proceeds from disposal of property, plant and equipment	-	40	-	-
Finance income	764,097	12,042	60,526	12,340
Net cash flows generated from / (used in) investing activities	**(11,864,324)**	**(10,361,274)**	**(1,643,225)**	**149,719**
Cash flows from financing activities				
Stated capital / share issue proceeds	5,000,000	-	5,000,000	-
Net change in interest bearing loans and borrowings	1,417,443	(354,695)	(1,997,629)	863,568
Net change in overdraft	775,698	1,829,712	261,877	-
Payment of lease liability	(71,430)	(58,172)	(8,880)	(8,160)
Net change in debentures	(893,081)	3,307,285	(734,643)	(57,915)
Net cash flows generated from financing activities	**6,228,630**	**4,724,130**	**2,520,725**	**797,493**
Net increase / (decrease) in cash and cash equivalents	(814,329)	(305,995)	(431,050)	(5,183)
Cash and cash equivalents at the beginning of the year	2,366,947	2,837,613	779,351	822,140
Cash and cash equivalents at the end of the period	**1,552,618**	**2,531,618**	**348,301**	**816,957**
Analysis of Cash and Cash Equivalents				
Favorable Balances	1,552,618	2,531,618	348,301	816,958
Cash & Bank Balances	**1,552,618**	**2,531,618**	**348,301**	**816,958**

*Janashakthi Insurance PLC's 31 March 2026 financial information was used for Group consolidation as at 30 June 2026 due to its differing financial year-end (31 December).

JANASHAKTHI PLC
NOTES TO THE FINANCIAL STATEMENTS
AS AT 30TH JUNE 2026

1. **Corporate Information**

Domicile and Legal Form

Janashakthi PLC is a Public liability company incorporated and domiciled in Sri Lanka. The registered office of the Company is located at 02, Deal Place, Colombo 03, and the principal place of business is located at Level 39, Mireka Tower, 324, Havelock Road, Colombo 06.

2. **Basis of Preparation**

The interim condensed consolidated financial statements have been prepared in accordance with Sri Lanka Accounting Standard LKAS 34 "Interim Financial Reporting" and do not include all the information and disclosures required in annual financial statements. As the Group has not yet published an Annual Report following its recent listing on the Colombo Stock Exchange, these should be read in conjunction with the audited financial statements for the year ended 31st March 2025, which are available on the Colombo Stock Exchange website.

The audit of the Group's financial statements for the year ended 31 March 2026 is currently in progress. Accordingly, the figures as at 31 March 2026 and for the quarter ended 30 June 2026 are provisional and subject to audit. The accounting policies and methods of computation applied are consistent with those adopted in the audited financial statements for the year ended 31st March 2025.

Janashakthi Insurance PLC has a financial year-end of 31 December, whereas the other Group companies have a financial year-end of 31 March. Accordingly, in preparing the Group's interim financial statements for the six months ended 30 June 2026, the financial information of Janashakthi Insurance PLC as at 31 March 2026 has been used for consolidation purposes. In accordance with SLFRS 10 – Consolidated Financial Statements, adjustments have been made, where necessary, for the effects of significant transactions or events occurring between 31 March 2026 and 30 June 2026.

3. **Restricted Regulatory Reserve - Janashakthi Insurance PLC (JIPLC)**

Following the implementation of the Risk Based Capital (RBC) regime by the Insurance Regulatory Commission of Sri Lanka (IRCSL) in 2016, a one-off surplus arose due to the change in the method used to value policy liabilities. With the approval of the IRCSL, this surplus was transferred from the Life Fund to the Shareholders' Fund in 2017 and is held as a Restricted Regulatory Reserve. The reserve balance being carried forward is LKR 1,796 million as at 30 June 2026. As Janashakthi PLC accounts for its subsidiaries using the equity method, the Company's share of this balance (LKR 1,336 million) is reflected in the carrying amount of its investment in the subsidiary.

4. **Investments in subsidiaries**

Investment in subsidiaries	**Effective Holdings (%)**	**Number of Shares**	**Equity method June-26**	**Equity method Mar-26**	**Cost June-26**	**Cost Mar-26**
Direct Subsidiaries						
Janashakthi Insurance PLC	77.58%	168,144,497	13,161,583	12,989,892	2,002,642	2,002,642
Janashakthi Finance PLC	93.44%	184,199,495	3,544,052	3,487,456	2,752,714	2,752,714
First Capital Holdings PLC	76.57%	234,992,601	5,363,684	5,859,313	1,397,626	1,397,626
Sub Total		**587,336,593**	**22,069,319**	**22,336,661**	**6,152,982**	**6,152,982**
4.1. Liabilities related to Equity Accounted Subsidiaries						
Janashakthi Corporate Services Limited	100%	3,763,107	(24,084)	(20,507)	10,000	10,000
Sub Total		**3,763,107**	**(24,084)**	**(20,507)**	**10,000**	**10,000**
Total Equity Accounted Subsidiaries		**591,099,700**	**22,045,235**	**22,316,154**	**6,162,982**	**6,162,982**

5. Financial assets

		Group		Company	
		30.06.2026	31.03.2026	30.06.2026	31.03.2026
		LKR. '000	LKR. '000	LKR. '000	LKR. '000
Financial assets measured at fair value through profit or loss	Note 6.1	**87,951,342**	82,841,634	**4,058,644**	2,216,768
Financial assets measured at amortized cost	Note 6.2	**24,468,157**	18,744,726	**971,030**	1,000,273
Financial assets measured fair value through other comprehensive income	Note 6.3	**4,106,546**	3,409,476	**-**	-
		116,526,045	104,995,837	**5,029,674**	3,217,041

5.1 Financial assets at fair value through profit or loss

	Group		Company	
	30.06.2026	31.03.2026	30.06.2026	31.03.2026
	LKR. '000	LKR. '000	LKR. '000	LKR. '000
Investment in quoted equity securities	**18,592,426**	14,478,014	**1,778,792**	1,424,611
Investment in unit trust	**8,100,753**	3,578,859	**1,627,057**	792,157
Investment in government securities	**57,169,338**	60,938,700	**652,795**	-
Investment in debentures	**4,088,825**	3,846,061	**-**	-
	87,951,342	82,841,634	**4,058,644**	2,216,768

5.2 Financial assets measured at amortized cost

	Group		Company	
	30.06.2026	31.03.2026	30.06.2026	31.03.2026
	LKR. '000	LKR. '000	LKR. '000	LKR. '000
Reverse repurchase agreements	**9,141,859**	8,161,981	**67**	66
Short term lending	**1,533,248**	925,302	**-**	-
Corporate debts	**6,490,756**	7,021,199	**-**	-
Fixed deposits	**6,078,953**	281,555	**695,875**	189,547
Commercial Papers	**1,293,735**	2,425,136	**271,675**	807,247
Placement with banks and financial institutions	**3,413**	3,413	**3,413**	3,413
Less: Provision for impairment	**(73,807)**	(73,860)	**-**	-
	24,468,157	18,744,726	**971,030**	1,000,273

5.3 Financial assets measured fair value through other comprehensive income

	Group		Company	
	30.06.2026	31.03.2026	30.06.2026	31.03.2026
	LKR. '000	LKR. '000	LKR. '000	LKR. '000
Equity securities	**7,500**	7,500	-	-
Investment in government securities	**1,790,247**	3,401,745	-	-
Unquoted Shares	**-**	231	-	-
Corporate debt	**2,308,799**	-	-	-
	4,106,546	3,409,476	-	-

5.4. Determination of fair value and fair value hierarchy

The Group measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements in accordance with SLFRS 13.

Level - 1

Financial instruments that are measured in whole or in part by reference to published quotes in an active market. A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange and those prices represent actual and regularly occurring market transactions on an arm's length basis.

Level - 2

Financial instruments that are measured at fair value on a recurring basis. As market quotes generally are not readily available or accessible for these securities, their fair value measures are determined using relevant information generated by market transactions involving comparable securities.

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. This category includes instruments that are valued based on quoted prices for similar instruments where significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

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

Group	30.06.2026				31.03.2026			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000
Financial assets at fair value through profit or loss								
Investment in government securities	57,169,338	-	-	57,169,338	60,938,700	-	-	60,938,700
Investment in debentures	-	4,088,825	-	4,088,825	-	3,846,061	-	3,846,061
Investment in unit trust	-	8,100,753	-	8,100,753	-	3,578,859	-	3,578,859
Investment in listed shares	18,592,426	-	-	18,592,426	14,478,014	-	-	14,478,014
	75,761,764	**12,189,578**	**-**	**87,951,342**	**75,416,714**	**7,424,920**	**-**	**82,841,634**
Financial Assets measured at amortized cost								
Reverse repurchase agreements	-	-	9,141,858	9,141,859	-	-	8,161,982	8,161,982
Short term lending	-	-	1,533,248	1,533,248	-	-	763,627	763,627
Long term lending	-	-	-	-	-	-	-	-
Corporate debts	-	-	6,259,088	6,259,088	-	-	5,271,771	5,271,771
Unlisted debentures	-	-	-	-	-	-	285,361	285,361
Securitised papers	-	-	-	-	-	-	755,983	755,983
Fixed deposits	-	-	6,078,955	6,078,955	-	-	440,476	440,476
Mortgage loans	-	-	-	-	-	-		-
Commercial Papers	-	-	1,525,401	1,525,401	-	-	2,969,296	2,969,296
Staff receivables	-	-	-	-	-	-	94,489	94,489
Placement with banks and financial institutions	-	-	3,413	3,413	-	-	3,413	3,413
Less: Provision for impairment	-	-	(73,807)	(73,807)	-	-	(1,673)	(1,673)
	-	**-**	**24,468,156**	**24,468,157**	**-**	**-**	**18,744,726**	**18,744,726**
Financial assets - fair value through other comprehensive income								
Government securities	1,790,247	-	-	1,790,247	1,560,653	-	-	1,560,653
Corporate debt	-	-	2,308,568	2,308,568	-	-	1,841,094	1,841,094
Equity securities	-	231	7,500	7,731	-	-	7,731	7,731
	1,790,247	**231**	**2,316,068**	**4,106,546**	**1,560,653**	**-**	**1,848,825**	**3,409,478**
	77,552,011	**12,189,809**	**26,784,224**	**116,526,045**	**76,977,367**	**7,424,920**	**20,593,550**	**104,995,837**

Company	30.06.2026				31.03.2026			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000	LKR. '000
Financial assets at fair value through profit or loss								
Investment in government securities	652,795	-	-	652,795	-	-	-	-
Investment in unit trust	-	1,627,057	-	1,627,057	-	792,157	-	792,157
Investment in listed shares	1,778,792	-	-	1,778,792	1,424,611	-	-	1,424,611
	2,431,587	**1,627,057**	**-**	**4,058,644**	**1,424,611**	**792,157**	**-**	**2,216,768**
Financial Assets measured at amortized cost								
Reverse repurchase agreements	-	-	67	67	-	-	66	66
Fixed deposits	-	-	695,875	695,875	-	-	189,547	189,547
Commercial Papers	-	-	271,675	271,675	-	-	807,247	807,247
Placement with banks and financial institutions	-	-	3,413	3,413	-	-	3,413	3,413
	-	**-**	**971,030**	**971,030**	**-**	**-**	**1,000,273**	**1,000,273**
	2,431,587	**1,627,057**	**971,030**	**5,029,674**	**1,424,611**	**792,157**	**1,000,273**	**3,217,041**

JANASHAKTHI PLC
NOTES TO THE FINANCIAL STATEMENTS

6. Debentures

Tenure	No. of Debentures		Face Value		Carrying value		Maturity Date
	30.06.2026	31.03.2026	30.06.2026	31.03.2026	30.06.2026	31.03.2026	
			LKR. '000	LKR. '000	LKR. '000	LKR. '000	
5 years	30,000,000	30,000,000	3,000,000	3,000,000	3,070,839	3,310,159	24-Apr-30
5 years	30,000,000	30,000,000	3,000,000	3,000,000	3,212,661	3,131,778	24-Sep-30
2 years	-	1,030,000	-	103,000	-	1,440	28-Mar-26
3 years	9,540,000	9,540,000	954,000	954,000	953,274	953,067	28-Mar-27
2 years	-	6,460,000	-	646,000	-	734,163	30-Apr-26
3 years	2,970,000	2,970,000	297,000	297,000	339,383	338,629	30-Apr-27
	72,510,000	80,000,000	7,251,000	8,000,000	7,576,156	8,469,237	
Related party debenture elimination	(26,000)	(26,000)	(260,000)	(260,000)	(260,000)	(260,000)	
Total	**72,484,000**	**79,974,000**	**6,991,000**	**7,740,000**	**7,316,156**	**8,209,237**	

Company

Tenure	No. of Debentures		Face Value		Carrying value	Carrying value	Maturity Date
	30.06.2026	31.03.2026	30.06.2026	31.03.2026	30.06.2026	31.03.2026	
			LKR. '000	LKR. '000	LKR. '000	LKR. '000	
2 years	-	1,030,000	-	103,000	-	-	28-Mar-26
3 years	9,540,000	12,510,000	954,000	954,000	953,274	953,067	28-Mar-27
2 years	-	6,460,000	-	646,000	-	735,604	30-Apr-26
3 years	2,970,000	2,970,000	297,000	297,000	339,383	338,629	30-Apr-27
	12,510,000	**22,970,000**	**1,251,000**	**2,000,000**	**1,292,657**	**2,027,300**	

7. Interest bearing borrowings

	Group		Company	
	30.06.2026	31.03.2026	30.06.2026	31.03.2026
	LKR. '000	LKR. '000	LKR. '000	LKR. '000
Current Borrowings	**24,253,112**	24,079,631	**5,645,574**	11,798,249
Non-Currrent Borrowings	**17,356,884**	16,112,922	**7,703,972**	3,548,926
	41,609,996	40,192,553	**13,349,546**	15,347,175

8. Segmental Reporting

	Life Insurance	NBFI	Investment Banking	Other	Eliminations	Total
Revenue	2,475,340	1,832,133	2,102,945	78,217	(88,457)	6,400,178
Cost of Sales	-	(951,760)	(1,607,762)	-	27,503	(2,532,020)
Other Operating and Investment Income	819,627	52,886	(502,580)	186,320	(650,670)	(94,417)
Total segmental income	**3,294,967**	**933,259**	**(7,397)**	**264,537**	**(711,624)**	**3,773,741**
Net Benefits and Claims	(2,509,169)	-	-	-	2,762	(2,506,407)
Other operating, investment related and administrative expenses	(483,716)	(795,046)	(961,076)	(631,033)	659,427	(2,211,443)
Income tax	(68,018)	(47,799)	279,183	-	(23)	163,343
Profit after tax	**234,064**	**90,414**	**(689,291)**	**(366,496)**	**(49,458)**	**(780,766)**
Segmental assets	41,033,790	39,939,202	90,960,668	31,317,850	(31,840,366)	171,411,144
Segmental liabilities	24,278,937	35,841,911	76,067,715	16,047,008	(2,157,920)	150,077,651

9. Contingent Liabilities

There were no material changes to contingent liabilities as at the reporting date which require disclosure in the financial statements, other than as disclosed below.

9.1. Company

a. The Company has provided corporate guarantees totaling LKR 3 Bn in respect of banking facilities obtained by its subsidiaries.

b. The Department of Inland Revenue has issued an assessment on income tax for year of assessment 2015/16, 2016/17 and 2017/18 totaling LKR 105.7 Mn (inclusive of penalties). The Company has appealed against the assessments.

c. The Department of Inland Revenue has issued an assessment on NBT/VAT on financial services for years of assessment 2017/18 totaling LKR59.6Mn (inclusive of penalties). The Company has appealed against the assessment.

Based on the tax consultant's opinion, the Board of Directors of the Company is of the view that no liability would arise on the above stated tax matters as they are outside the scope of chargeability of taxes.

9.2. Group Subsidiaries

All subsidiaries of the Group are listed on the Colombo Stock Exchange, and their respective contingent liabilities have been disclosed in their individual financial statements.

10. Commitments

10.1. Company

There were no material commitments as at the reporting date which require disclosures in the financial statements

10.2. Group Subsidiaries

All subsidiaries of the Group are listed on the Colombo Stock Exchange, and their respective comittments have been disclosed in their individual financial statements.

11. Events After the Reporting Period

On 13th August 2026,Janashakthi PLC (JXG) has entered into a Share Purchase Agreement with Melstacorp PLC (MELS), the sole shareholder of Continental Insurance Lanka Limited (CILL), to acquire a 100% stake in CILL for LKR5.2Bn, subject to the approval of the Insurance Regulatory Commission of Sri Lanka (IRCSL). The transaction will see JXG acquire an initial 81% controlling stake, followed by the acquisition of the balance stake on a staggered basis, with 9% to be acquired in the first year and 10% in the

Shareholder Information

Net asset value per share (LKR)	**30.06.2026**	**31.03.2026**
Group	6.64	6.07
Company	6.65	6.08

Market Price Per Share

For the quarter ended	**30.06.2026**	**Date**
Highest Price	15.5	2026.04.29
Lowest Price	11.8	2026.06.08
Last traded Price	12.1	2026.06.30
Market capitalisation (LKR)	27,830,000,000	

Public Shareholding

Percentage of shares held by the public and the number of public shareholders are given below:

As at	**30.06.2026**
Public shareholding (%)	21.14%
Number of Public Shareholders	17,130
Compliance under option 1-Float adjusted Market Capitalisation (LKR)	5,883,262,000

Directors Shareholding

Name	No. of Shares	Shareholding
Mr. Chandana de Silva	2,000,000	0.09%
Mr. Prakash Schaffter	30,000,000	1.30%
Mr. Ramesh Schaffter	25,000,000	1.09%
Ms. Manjula Mathews	40,000,000	1.74%
Ms. Minette Perera	-	0.00%
Mr. Piranavan Sivagananathan	-	0.00%
Mr. Rohan Saliya Wickramasuriya	18,069	0.00%
Mr. Vishnu Balachandran	-	0.00%

Shareholders as at 30th June 2026

As at 31 December 2025, the Company effected a subdivision of its ordinary shares in the ratio of 2.84 shares for each existing ordinary share. Accordingly, the number of issued ordinary shares increased from 633,551,428 to 1,800,000,000 shares following the subdivision. Subsequently, pursuant to the Initial Public Offering (IPO) of 500,000,000 ordinary shares on 29th April 2026, the total number of issued ordinary shares increased to 2,300,000,000 shares.

List of Largest Shareholders

	Name of the Shareholder	No. of Shares	%
1	Schaffters (Private) Limited	1,430,000,000	62.17%
2	Mrs. Tarni Shameen Schaffter	50,000,000	2.17%
3	Ms. Manjula Mathews	40,000,000	1.74%
4	Mrs. Emily Sumithra Schaffter	30,000,000	1.30%
4	Mr. Prakash Anand Schaffter	30,000,000	1.30%
6	First Capital Asset Management / Merrill J Fernando & Sons (Pvt) Limited	25,000,000	1.09%
6	Mr. Ramesh Schaffter	25,000,000	1.09%
6	Mrs. Eunice Abigail Maryanne Suwenitha Schaffter	25,000,000	1.09%
9	Ranavav Holdings (Pvt) Ltd	21,470,870	0.93%
10	Mr. James Panamparampil Mathews	20,000,000	0.87%
10	Ms. Ahalya Jaasiel Schaffter	20,000,000	0.87%
12	Senkadagala Finance PLC / R.S.H. Nanayakkara & R.M. Nanayakkara	18,000,000	0.78%
13	Mr. Dilshan Gunamini Wirasekara	13,709,852	0.60%
14	Bank of Ceylon A/C Ceybank Unit Trust	13,187,420	0.57%
15	First Capital Asset Management / M.J.F. Exports (Pvt) Limited	12,500,000	0.54%
16	First Capital Asset Management / Wegapitiya Kattadiyalage Hemachandra Wegapitiya	10,275,000	0.45%
17	Ms. Tripti Shirlene Mathews	10,000,000	0.43%
17	Ms. Anika Jerusha Schaffter	10,000,000	0.43%
17	Mr. Ashwin Jeshuran Chandra Schaffter	10,000,000	0.43%
17	Mr. Aakash Luke Schaffter	10,000,000	0.43%
17	Mr. Cuthbert Tehan Anand Schaffter	10,000,000	0.43%
17	Ms. Sashi Adele Schaffter	10,000,000	0.43%
17	Ms. Sarita Davina Schaffter	10,000,000	0.43%
17	MR. Y.S.H.R.S. Silva	10,000,000	0.43%
17	Sunrich Confectionery (Pvt) Ltd	10,000,000	0.43%
	Sub Total	**1,874,143,142**	**81.48%**
	Others	425,856,858	18.52%
	Total	**2,300,000,000**	**100.00%**

Corporate Information

NAME OF THE COMPANY
Janashakthi PLC

NAME OF THE SUBSIDIARIES
Janashakthi Insurance PLC
First Capital Holdings PLC
Janashakthi Finance PLC
Janashakthi Corporate Services Ltd

LEGAL FORM
Quoted Public Listed Company

PRINCIPAL ACTIVITIES
Investment and Management of Subsidiaries

COMPANY REGISTRATION NUMBER
PQ00365525

FINANCIAL YEAR END
31st March

WEBSITE
https://www.jxg.lk/

REGISTERED OFFICE
No. 02, Deal Place, Colombo 03, Sri Lanka

OFFICE ADDRESS
No. 324, 39th Floor, Mireka Tower,
Havelock Road, Colombo 05

EXTERNAL AUDITORS
Messrs KPMG Chartered Accountants
32 A, Sir Mohamad Macan
Marker Mawatha, P.O. Box
186, Colombo 03

PRINCIPAL BANKERS
Commercial Bank of Ceylon PLC
Seylan Bank PLC
Hatton National Bank PLC
Nations Trust Bank PLC
People's Bank
Bank of Ceylon
National Development Bank
Cargills Bank
DFCC Bank

BOARD OF DIRECTORS
Chandana De Silva Chairman
Prakash Schaffter Deputy Chairman
Ramesh Schaffter
Managing Director/Group Chief Executive Officer
Saliya Wickramasuriya Independent Non-Executive Director
Piranavan Sivagananathan Independent Non-Executive Director
Manjula Mathews
Non-Independent Non-Executive Director
Minette Perera
Independent Non-Executive Director
Vishnu Balachandran Independent Non-Executive Director

SECRETARY TO THE COMPANY
Janashakthi Corporate Services Limited
Level 39, Mireka Tower, 324, Havelock Road,
Colombo 06.