



Janashakthi Insurance PLC
Interim Condensed Financial Statements
For the 3rd Quarter Ended 30 September 2025



STATEMENT OF FINANCIAL POSITION

As at	Note	Un Audited 30.09.2025 LKR '000	Audited 31.12.2024 LKR '000
Assets			
Property, Plant and Equipment	6.	482,411	296,551
Right of Use Assets	7.	309,232	251,291
Investment Property		1,966,062	1,958,607
Intangible Assets		65,864	56,856
Investment In Associate	8.	4,906,353	4,572,006
Financial Investments	13.	31,904,802	29,022,052
Loans to Life Policyholders & Others		328,141	279,404
Reinsurance Receivable		58,892	19,620
Premium Receivables		518,366	320,075
Other Assets		623,975	663,466
Cash and cash equivalents		344,706	456,903
Total Assets		41,508,804	37,896,831
Equity and Liabilities			
Equity			
Stated Capital		4,853,752	4,853,752
Restricted Regulatory Reserve		1,795,829	1,795,829
Available For Sale Reserve - Shareholder funds		201,238	317,481
Revenue Reserves		11,619,154	9,935,503
Total Equity		18,469,973	16,902,565
Liabilities			
Insurance Liability - Life	12.1	18,502,374	16,031,420
Retirement Benefit Obligation		91,246	72,484
Long Term Borrowings		1,756,638	2,163,566
Reinsurance Creditors		132,434	70,983
Lease Creditors	14.	348,588	298,692
Other Liabilities		2,119,900	2,313,814
Bank Overdraft		87,651	43,307
Total Liabilities		23,038,831	20,994,266
Total Equity and Liabilities		41,508,804	37,896,831

I certify that these Interim Financial Statements have been prepared in compliance with the requirements of the Companies Act No. 7 of 2007.

Signed

Jude Shanmugam

Chief Financial Officer

The Board of Directors are responsible for these Interim Financial Statements.

Signed for and on behalf of the Board by.

Signed

Annika Senanayake

Chairperson

Colombo

Nov 10 2025

Signed

R.N.Liyanage

Director/ Chief Executive Officer



STATEMENT OF PROFIT OR LOSS

For the Period Ended 30 September	Note	Un Audited 2025 LKR '000	Un Audited 2024 LKR '000
Gross Written Premium	15.	6,141,963	4,892,398
Premium Ceded to Reinsurers		(219,054)	(174,702)
		<u>5,922,909</u>	<u>4,717,696</u>
Other Revenue			
Fee and Commission Income		13,877	5,751
Investment Income		2,625,129	2,959,428
Realised Gains/ (Loss)		38,882	366,709
Fair Value Gains/ (Losses)		1,545,788	(25,137)
Other Operating Revenue		138,036	184,080
Total Other Revenue		<u>4,361,712</u>	<u>3,490,831</u>
Net Income		<u>10,284,621</u>	<u>8,208,527</u>
Benefits and Claims			
Net Benefits and Claims		(2,603,170)	(3,126,548)
(Increase)/Decrease in Life Insurance Fund		(2,441,110)	(1,713,485)
Underwriting & Net Acquisition Cost		(1,752,082)	(1,098,422)
Total Benefits, Claims and Net Acquisition Cost		<u>(6,796,362)</u>	<u>(5,938,455)</u>
Other Expenses			
Operating and Administrative Expenses		(1,215,847)	(1,020,907)
Finance Cost		(200,076)	(378,870)
Total Other Expenses		<u>(1,415,923)</u>	<u>(1,399,777)</u>
Share of Profit of Equity Accounted Investee		1,014,430	429,537
Profit/(Loss) before Taxation		<u>3,086,766</u>	<u>1,299,832</u>
Income Tax Expense		(292,928)	(499,001)
Profit/(Loss) for the Period		<u>2,793,838</u>	<u>800,831</u>
Profit/(Loss) attributable to:			
Equity holders of the Company		<u>2,793,838</u>	<u>800,831</u>
Basic Earning per Share (LKR)		<u>12.33</u>	<u>3.54</u>



STATEMENT OF COMPREHENSIVE INCOME

For the Period Ended 30 September	Note	Un Audited 2025 LKR '000	Un Audited 2024 LKR '000
Profit/(Loss) for the Period		2,793,838	800,831
Other Comprehensive Income/(Loss)			
Net Changes in Fair Value of Investments classified as Available for Sale Financial Assets - Shareholders		(90,757)	(11,202)
Net Changes in Fair Value of Investments classified as Available for Sale Financial Assets - Life fund		29,847	111,537
Share of OCI from equity accounted Investee (Net of Tax)		(3,044)	(8,341)
Available for Sale Financial Assets transferred to Statement of Profit or Loss		-	-
Total Other Comprehensive Income/(Loss)		(63,954)	91,994
Total comprehensive Income/(Loss) for the Period, Net of Tax		2,729,884	892,825
Total Comprehensive Income/(Loss) attributable to: Equity holders of the Company		2,729,884	892,825



STATEMENT OF CHANGES IN EQUITY

	Stated Capital LKR '000	Restricted Regulatory Reserve LKR '000	Revenue Reserves			Total LKR '000
			Retained Earnings LKR '000	Available-for- sale Financial Assets - SH LKR '000	Total LKR '000	
Audited Balance as at 31 December 2023	4,853,752	1,795,829	8,426,870	515,467	8,942,336	15,591,917
Profit/ (Loss) for the Period	-	-	800,831	-	800,831	800,831
Other Comprehensive Income / (Loss)						-
Net Change in Fair Value of Available For Sale Financial Assets	-	-	-	(11,202)	(11,202)	(11,202)
Share Of Other Comprehensive Income From Equity Accounted Investee			(3,528)	(4,813)	(8,341)	(8,341)
Total Comprehensive Income for the Period, Net of Tax	-	-	(3,528)	(16,015)	(19,543)	(19,543)
Transactions with owners recorded directly in equity						
Dividend Paid to equity holders for 2023	-	-	(3,000,000)	-	(3,000,000)	(3,000,000)
Unaudited Balance as at 30 September 2024	4,853,752	1,795,829	6,224,173	499,452	6,723,624	13,373,205
Profit for the Period	-	-	3,711,332	-	3,711,332	3,711,332
Other Comprehensive Income / (Loss)						
Net Change in Fair Value of Available For Sale Financial Assets	-	-	-	443,177	443,177	443,177
Net Change in Available for Sale Financial Assets transferred to Statement of Profit or Loss	-	-	-	(625,382)	(625,382)	(625,382)
Actuarial loss on Defined Benefit Plans	-	-	(418)	-	(418)	(418)
Share Of Other Comprehensive Income From Equity Accounted Investee	-	-	-	235	235	235
Total Comprehensive Income/(Loss) for the Period, Net of Tax	-	-	(418)	(181,970)	(182,388)	(182,388)
Transactions with Owners Recorded Directly in Equity						
Transfers to Life Insurance Fund	-	-	418	-	418	418
Audited Balance as at 31 December 2024	4,853,752	1,795,829	9,935,505	317,482	10,252,986	16,902,567
Profit for the Period	-	-	2,793,838	-	2,793,838	2,793,838
Other Comprehensive Income / (Loss)						
Net Change in Fair Value of Available For Sale Financial Assets	-	-	-	(90,757)	(90,757)	(90,757)
Share Of Other Comprehensive Income From Equity Accounted Investee	-	-	22,443	(25,487)	(3,044)	(3,044)
Total Comprehensive Income/(Loss) for the Period, Net of Tax	-	-	22,443	(116,244)	(93,801)	(93,801)
Transactions with owners recorded directly in equity						
Dividend Paid to equity holders for 2025	-	-	(1,132,631)	-	(1,132,631)	(1,132,631)
Unaudited Balance as at 30 September 2025	4,853,752	1,795,829	11,619,154	201,238	11,820,392	18,469,973



STATEMENT OF PROFIT OR LOSS

For Three Months Ended 30 September	Note	Un Audited 2025 LKR '000	Un Audited 2024 LKR '000
Gross Written Premium		2,372,826	1,931,964
Premium Ceded to Reinsurers		(69,429)	(23,490)
		<u>2,303,397</u>	<u>1,908,474</u>
Other Revenue			
Fee and Commission Income		5,100	4,474
Investment Income		793,528	987,009
Realised Gains		148,352	-
Fair Value Gains/ (Losses)		987,125	(382,060)
Other Operating Revenue		66,257	149,397
Total Other Revenue		<u>2,000,362</u>	<u>758,820</u>
Net Income		<u>4,303,759</u>	<u>2,667,294</u>
Benefits and Claims			
Net Benefits and Claims		(1,014,616)	(920,606)
(Increase)/Decrease in Life Insurance Fund		(853,822)	(651,507)
Underwriting & Net Acquisition Cost		(660,443)	(411,413)
Total Benefits, Claims and Net Acquisition Cost		<u>(2,528,881)</u>	<u>(1,983,526)</u>
Other Expenses			
Operating and Administrative Expenses		(486,556)	(389,377)
Finance Cost		(64,867)	(141,056)
Total Other Expenses		<u>(551,423)</u>	<u>(530,433)</u>
Share of Profit of Equity Accounted Investee		354,436	78,882
Profit/(Loss) before Taxation		<u>1,577,891</u>	<u>232,217</u>
Income Tax Expense		(102,275)	(209,090)
Profit/(Loss) for the Period		<u>1,475,614</u>	<u>23,127</u>
Profit/(Loss) attributable to:			
Equity holders of the Company		<u>1,475,614</u>	<u>23,127</u>
Basic Earning per Share (LKR)		<u>6.51</u>	<u>0.10</u>



STATEMENT OF COMPREHENSIVE INCOME

For Three Months Ended 30 September	Note	Un Audited 2025 LKR '000	Un Audited 2024 LKR '000
Profit/(Loss) for the Period		<u>1,475,614</u>	<u>23,127</u>
Other Comprehensive Income/(Loss)			
Net Changes in Fair Value of Investments classified as Available for Sale Financial Assets - Shareholders		(529,587)	(148,226)
Net Changes in Fair Value of Investments classified as Available for Sale Financial Assets - Life fund		(22,837)	51,279
Share of OCI from equity accounted Investee (Net of Tax)		(2,496)	69
Available for Sale Financial Assets transferred to Statement of Profit or Loss		-	-
Total Other Comprehensive Income/(Loss)		<u>(554,921)</u>	<u>(96,878)</u>
Total comprehensive Income/(Loss) for the Period, Net of Tax		<u>920,693</u>	<u>(73,751)</u>
Total Comprehensive Income/(Loss) attributable to:			
Equity holders of the Company		<u>920,693</u>	<u>(73,751)</u>



STATEMENT OF CASH FLOWS

For the Period Ended 30 September	Note	Un Audited 2025 LKR '000	Un Audited 2024 LKR '000
<i>Direct Method</i>			
Cash Flows From Operating Activities			
Premium Received from Customers		5,943,672	4,761,593
Reinsurance Premium Paid		(16,080)	(25,823)
Claims Paid		(2,513,233)	(3,035,526)
Reinsurance Receipt in Respect of Claims		8,256	10,247
Interest Received		1,208,579	1,702,432
Dividends Received		241,925	88,320
Other Operating Cash Receipts / (Payments)		(1,574,159)	40,592
Cash Flows from Operating Activities	A	3,298,960	3,541,835
Gratuity Paid		(1,664)	(3,110)
Taxes Paid		(748,748)	(1,058,491)
Net Cash Generated From Operating Activities		2,548,549	2,480,234
Cash Flows Used in Investing Activities			
Net Change in Investments		(1,397,872)	(476,862)
Dividend Received from Associate company		677,040	506,009
Proceeds from Disposal of Investment property		-	132,000
Proceeds from disposal of PPE		-	1,200
Purchase of PPE, Intangible Assets and IP		(283,807)	(201,417)
Net Cash Used in Investing Activities		(1,004,639)	(39,070)
Net Cash Flows Before Financing Activities		1,543,909	2,441,164
Cash Flows Used in Financing Activities			
Proceeds from Borrowings		750,000	2,811,823
Borrowing Repayments		(1,156,928)	(1,605,468)
Rent Advance paid for Right of Use Assets		(483)	(10,260)
Interest Paid on Borrowings		(160,409)	(346,491)
Dividend Paid		(1,132,631)	(3,000,000)
Net Cash Used in Financing Activities		(1,700,451)	(2,150,396)
Net Increase / (Decrease) in Cash and Cash Equivalents	B	(156,541)	290,768

The Notes form an integral part of these Condensed Consolidated Interim Financial Statements.



STATEMENT OF CASH FLOWS

For the Period Ended 30 September	Note	Un Audited 2025 LKR '000	Un Audited 2024 LKR '000
Cash Flows from Operating Activities			
Profit Before Tax		3,086,766	1,299,832
Finance Cost		160,409	346,491
(Profit)/Loss on Disposal of Property, Plant & Equipment		-	(1,200)
(Gain)/ Loss on Financial Investments		(1,545,788)	25,137
Share of Profit of Equity Accounted Investee		(1,014,430)	-
Provision for Retirement Benefit		20,426	17,278
Gain from Pre-mature derecognition of ROUA		(25,523)	
Depreciation and Amortisation Expenses		148,119	123,633
Interest Expense on Operating Leases		39,667	32,379
Changes in Working Capital			
(Increase)/Decrease in Premium and Other Receivables		(246,809)	(74,981)
Increase/(Decrease) in Life Insurance Fund		2,470,956	1,713,485
Increase/(Decrease) in Creditors		205,167	59,780
Net Cash Flows from Operating Activities	A	<u>3,298,960</u>	<u>3,541,835</u>
Increase/(Decrease) in Cash and Cash Equivalents			
Cash in Hand and Balance at Bank		344,706	477,140
Bank Overdrafts		(87,651)	(35,859)
Net Cash and Cash Equivalents at the end of the Period		<u>257,055</u>	<u>441,281</u>
Net Cash and Cash Equivalents as at beginning of the Period		413,596	150,513
Increase/(Decrease) in Cash and Cash Equivalents During the Period	B	<u>(156,541)</u>	<u>290,768</u>



Notes to the Financial Statements

1. Reporting Entity

Janashakthi Insurance PLC (“the Company”) is a limited liability company incorporated and domiciled in Sri Lanka and is listed on the Diri Savi Board of the Colombo Stock Exchange (CSE). The registered office of the Company is at 1st Floor, Bishop's Gate Building, No. 338, T.B.Jayah Mawatha, Colombo 10. The Company is regulated by the Insurance Industry Act, No. 43 of 2000 and amendments thereto.

2. Approval of Financial Statements

The Unaudited Condensed Consolidated Interim Financial Statements for the quarter ended 30 September 2025 were authorised for issue by the Board of Directors on 10 November 2025.

3. Basis of Preparation

The Condensed Consolidated Interim Financial Statements have been prepared in compliance with Sri Lanka Accounting Standard "LKAS 34 – Interim Financial Reporting". These Interim Financial Statements should be read in conjunction with the Annual Financial Statements for the year ended 31 December 2024. Furthermore, provisions of the Companies Act No. 07 of 2007 have been considered in preparing the Condensed Consolidated Interim Financial Statements of the Company. The same accounting policies have been followed in preparation of these Interim Financial Statements as stated in the Audited Financial Statements for the year ended 31 December 2024.

The Condensed Consolidated Interim Financial Statements are presented in Sri Lankan Rupees (LKR) and all values are rounded to the nearest thousand except when otherwise indicated.

4. Basis of Measurement

The Financial Statements of the Company have been prepared on an accrual basis under the historical cost convention and applied consistently with no adjustment being made for inflationary factors affecting the Financial Statements except for the financial assets available for sale and financial assets designated at fair value through profit or loss which are measured at fair value and investment properties valued at fair value.

5. SLFRS 09 - Financial Instruments and SLFRS 17 - Insurance Contracts

"SLFRS 09 - Financial Instruments" is effective for annual periods beginning on or after 1 January 2018. It replaces "LKAS 39 - Financial Instruments : Recognition and Measurement".

Based on the proposed amendments to "SLFRS 04 - Insurance contracts" (to be replaced by "SLFRS 17 - Insurance Contracts"), the entities whose predominant activity is issuing insurance contracts are permitted to defer the full application of SLFRS 09 until the adoption of SLFRS 17, which is in 2026. The Company has used the above temporary exemption.



Notes to the Financial Statements

6. Property, Plant and Equipment

Carrying amounts of Property Plant and equipment as at the reporting date are as follows;

As at	Un Audited 30.09.2025 LKR '000	Audited 31.12.2024 LKR '000
Land & Building	78,350	78,725
Improvements to Buildings under Lease	138,341	41,301
Equipment	118,971	146,257
Furniture & Fittings	69,152	6,968
Motor Vehicles	28,429	23,300
Work-in-Progress	49,168	-
Carrying Amount	482,411	296,551

7. Right of Use Assets

As at	Un Audited 30.09.2025 LKR '000	Audited 31.12.2024 LKR '000
Cost of Right of Use Assets		
Right of Use Assets (PV of Future Lease Payment) as at 1st January	229,804	207,736
Opening Balance of Advance Payments for the Right of Use Assets as at 1st January	21,487	24,464
Additions of Right of Use Assets during the period	171,568	93,260
Pre-mature Derecognition Lease Asset	(47,475)	-
Advances Paid for Right of Use Assets during the period	483	10,920
Total Cost of Right of Use Asset	375,867	336,380
Accumulated Depreciation and Amortisation		
Depreciation of Right of Use Assets	56,968	71,192
Amortisation of Rent Advance for Right of Use Assets	9,667	13,897
Total Accumulated Depreciation and Amortisation	66,635	85,089
Net Right of Use Assets	309,232	251,291

A gain of LKR 25.5 million, arising from the derecognition of the right-of-use asset and the corresponding lease liability, has been recognized in the Statement of Profit or Loss.

8. Investment In Associate

The company's investment in its associate is accounted for using the Equity method. Under the Equity method, the investment in an associate is initially recognised at cost. The company's share of the results of operations of the associate is reflected in the Income statement. Any Change in OCI of the investee is presented as a part of the Company's OCI.

The company has acquired 25% equity stake in First Capital Holdings PLC on 29th December 2023.

	Un Audited LKR '000
Balance as of 01 January 2025	4,572,006
Share of profit of equity accounted investee	1,014,430
Share of other comprehensive income / (loss) of equity accounted investee	(3,044)
Dividend Received	(677,040)
Balance as of 30 September 2025	4,906,352



Notes to the Financial Statements

9. Income Tax Expense

The Income Tax for the period was computed in accordance with the provisions of the Inland Revenue Act, No. 24 of 2017 and the Company has calculated the Income Tax Expense in accordance with this Act.

10. Restricted Regulatory Reserve

The Insurance Regulatory Commission of Sri Lanka (IRCSL) implemented the Risk Based Capital (RBC) regime for insurers of Sri Lanka with effect from 1 January 2016. Accordingly, the policy liability valuation methodology transitioned from Net Premium Valuation (NPV) methodology to Gross Premium Valuation (GPV) methodology. This regime change resulted in reduction in policy liabilities leading to a significant increase in surplus, which was termed "One-off unallocated surplus". As per the IRCSL recommendations this surplus was quantified and held within the life fund up to 31 December 2016. In 2017 with the approval of the IRCSL the one-off surplus was transferred to the shareholders fund.

The distribution of the one-off surplus to shareholders, held as part of the Restricted Regulatory Reserve, is subject to meeting governance requirements stipulated by the Insurance Regulatory Commission of Sri Lanka (IRCSL) and can only be released upon receiving approval from the IRCSL. The one-off surplus in the Shareholder Fund (SHF) will remain invested in financial assets as per the direction of IRCSL. As of 30 September 2025 the company has met governance requirements as per IRCSL.

Restricted Regulatory Reserve	LKR '000
Balance as at 31 December 2024	1,795,829
Transfers/Distributions During the Period	-
Balance as at 30 September 2025	<u>1,795,829</u>

11. Profits From Life Insurance

No transfer has been made from the life insurance fund to the Income Statement during the period under review.

12. Insurance Contract Liability - Life

As at		Un Audited	Audited
		30.09.2025	31.12.2024
		LKR '000	LKR '000
Insurance Fund - Life	12.1	18,502,374	16,031,420
Claims Outstanding		778,801	589,640
		<u>19,281,175</u>	<u>16,621,060</u>

12.1 Movement of the Insurance Liability - Life

As at		Un Audited	Audited
		30.09.2025	31.12.2024
		LKR '000	LKR '000
Insurance Fund - Life			
Balance as at 1 January		16,072,757	14,696,263
Increase/(Decrease) in Insurance Liability - Life before Surplus distribution to Shareholders		2,441,110	3,170,639
Actuarial Losses on Defined Benefit Plans		-	(418)
Surplus distributed from/(to) Shareholders		-	(1,793,727)
Balance as at end of the period		<u>18,513,867</u>	<u>16,072,757</u>
AFS Reserves - Life Policyholders			
Balance as at 1 January		(41,338)	(151,459)
Changes in Fair Value of Available For Sale Assets		29,847	110,121
Balance as at end of the period		<u>(11,491)</u>	<u>(41,338)</u>
Insurance Fund balance as at period end including AFS Reserve		<u>18,502,376</u>	<u>16,031,420</u>



Notes to the Financial Statements

13. Financial Investments

As at	Un Audited 30.09.2025 LKR '000	Audited 31.12.2024 LKR '000
Loans and Receivables (L&R)	8,251,404	5,775,626
Available For Sale Financial Assets (AFS)	1,806,448	2,304,407
Financial Assets at Fair Value Through Profit or Loss (FVTPL)	21,846,950	20,942,019
	<u>31,904,802</u>	<u>29,022,052</u>

14. Lease Creditors

As at	Un Audited 30.09.2025 LKR '000	Audited 31.12.2024 LKR '000
Lease creditor as at 1 January	298,692	262,115
Addition to the lease creditor during the period	171,568	93,261
Interest Expense of lease creditor during the period	39,667	41,809
Pre-mature Derecognition Lease Creditor	(72,998)	-
Rental paid for lease creditor during the period	(88,340)	(98,493)
	<u>348,588</u>	<u>298,692</u>

15. Gross Written Premium

For the Period Ended 30 September	Un Audited 2025 LKR '000	Un Audited 2024 LKR '000
Life Insurance		
First Year Premium	4,161,488	3,191,206
Renewal Premium	1,980,475	1,701,192
Total Life Premium	<u>6,141,963</u>	<u>4,892,398</u>

16. Related Party Transactions

The nature of related party transactions in the current period is similar in nature to those reported in the Audited Financial Statements for the year ended 31 December 2024.

17. Contingent Liabilities

The nature of the Contingent Liabilities that was disclosed in the Audited Financial Statements for the year ended 31 December 2024, did not change significantly during the year.

18. Events Occurring After the Reporting Date

No circumstances have occurred since the reporting date which would require adjustments or disclosure in the Interim Financial Statements.



Notes to the Financial Statements

19. Stated Capital

	Un Audited 2025 LKR '000	Audited 2024 LKR '000
As at 30 September		
Stated Capital of the Company	4,853,752	4,853,752
Number of Fully paid Ordinary shares as at year end ('000)	226,526	226,526

20. Share Information

20.1 Net Assets Per Share

	Un Audited 2025 LKR	Audited 2024 LKR
As at 30 September		
Net Assets Per Share	81.54	74.62

20.2 Market Price Per Share

For the year ended 30 September	2025		2024	
	LKR	Date	LKR	Date
Highest Price	124.50	02.09.2025	40.90	26.09.2024
Lowest Price	69.50	07.07.2025	34.60	03.09.2024
Closing Price	122.00	30.09.2025	39.00	30.09.2024
Market Capitalization	27,636,190,666		8,834,519,967	
Float Adjusted Market capitalization	5,519,447,750		1,764,413,625	



Notes to the Financial Statements

21. Twenty Largest Shareholders as at 30 September 2025

Name of Shareholder	No of Shares	%
1 Janashakthi Ltd	168,144,497	74.23%
2 First Capital Limited	13,099,471	5.78%
3 Mr. Y.S.H.I. Silva	7,281,572	3.21%
4 Seylan Bank Plc/S.R. Fernando	2,675,000	1.18%
5 Perera And Sons Bakers Pvt Limited	2,000,000	0.88%
6 Assetline Finance Ltd / Suhada Gas Distributors (Private) Limited	1,536,609	0.68%
7 J.B. Cocoshell (Pvt) Ltd	1,464,061	0.66%
8 Mr. B.C.H. Mendis	740,000	0.33%
9 Mr. M.A. Jafferjee	627,857	0.28%
10 People's Leaseing & Finance Plc / Suhada Gas Distributors (Private) Limited	608,352	0.27%
11 Dialog Finance Plc/Fors Investment (Private) Limited	550,000	0.24%
12 Mrs. M. Mathews	510,000	0.23%
13 Hatton National Bank Plc/Sri Dhaman Rajendram Arudpragasam	500,000	0.22%
14 Mr. N. Balasingam	492,600	0.22%
15 BNYM Re Acadian Frontier Markets Equity Funds	491,293	0.22%
16 Miss. R.S.M. Mohideen	486,877	0.21%
17 Mr. M.B. Herath	450,000	0.20%
18 Mr. T. Amirthalingam	400,000	0.18%
19 Devi Holding (Pvt) Ltd	400,000	0.18%
Mr. W.K.G.N. Perera	400,000	0.18%
20 Mr. P. Vijendran	350,000	0.15%
	<u>203,208,189</u>	<u>89.73%</u>
	<u>23,317,964</u>	<u>10.29%</u>
	<u>226,526,153</u>	<u>100%</u>

22. Public Shareholding

For the Quarter ended 30 September	2025		2024	
	No of Shares	%	No of Shares	%
Public Shareholding	45,241,375	19.97%	45,241,375	19.97%
Number of shareholders representing the public holding	5,897		5,472	

23. Directors' Shareholding

For the Quarter ended 30 September	2025	2024
	No of Shares	No of Shares
Ms. A.H.W. Senanayake (Chairperson)	-	-
Mr. P.A. Schaffter (Deputy Chairman)	-	-
Ms. W.D. De Costa	-	-
Mr. R.N. Liyanage	-	-
Mr. N.C. De Mel	-	-
Mr. S.Renganathan	-	-
Mr. R.Schaffter	-	-
Mr. D.K.De Silva Wijeyeratne	-	-
Mr. G.D.Gunatilleke	-	-

JANASHAKTHI INSURANCE PLC

Corporate Information

Name of Company

Janashakthi Insurance PLC

Legal Form

Incorporated as a Public Company on 28th August 1992 under the provisions of the Companies Act No.17 of 1982. Subsequently re-registered under the Companies Act No.7 of 2007 on 6th May 2008.

Insurance Company licensed by the Insurance Board of Sri Lanka in terms of Section 113 (2) (a) of the Regulation of Insurance Industry Act No.43 of 2000 on 1st January 2002.

Company Registration No.

PB 307 / PQ

Registered Office of the Company

1st Floor, Bishop's Gate Building,
#338, T.B.Jayah Mawatha,
Colombo 10,
Sri Lanka.
P.O. Box 1672

Contact Details

Telephone Number: +94 11 2636636

Fax Number: +94 11 2094019

E-mail: insurance@janashakthi.com

Corporate Website: <http://www.janashakthi.com>

Board of Directors

Ms. Annika Senanayake

(Independent Non-Executive Director/

Mr. Prakash Schaffter

(Non- Independent Executive Director/ Deputy Chairman)

Mr. S. Renganathan

(Independent Non-executive Director /

Mr. R. N. Liyanage

(Non-Independent Executive Director/ Chief Executive Officer)

Ms. Warini De Costa

(Independent Non-Executive Director)

Dr. N.C. De Mel

(Independent Non-Executive Director)

Mr. Ramesh Schaffter

(Non Independent Non-Executive Director)

Dr. Gehan Gunatilleke

(Independent Non-Executive Director)

Mr. Dilip De S. Wijeyeratne

(Independent Non-Executive Director)



Chief Executive Officer

Mr. R. N. Liyanage

Corporate Management Team

Mr. K. V. Kuganathan

Mr. Nilanga Wickramasinghe

Mr. Rehen Gunawardena

Mr. H. E. T. Sampath

Mr. Jude Shanmugam

Mr. Jude Silva

Mr. Danushka Samarasinghe

Mr. Shankar Dharmaratne (w.e.f. 3rd November)

Stock Exchange Listing

The Shares of the Company are listed on the Colombo Stock Exchange (CSE), Diri Savi Board.

Company Registrar

SSP Corporate Services (Private) Limited

No.101, Inner Flower Road,

Colombo 03,

Sri Lanka.

Tel: +94 11 2573894

Company Secretaries

Janashakthi Corporate Services Limited

Level 39

No. 324, Havelock Road

Tel: +94 11 2145030



JANASHAKTHI
Life