

Date: November 28, 2022

The National Stock Exchange of India Limited,
Exchange Plaza,
Bandra-Kurla Complex,
Bandra (E), Mumbai 400 051
Symbol: FIVESTAR

BSE Limited
Listing department,
First floor, PJ Towers,
Dalal Street, Fort Mumbai 400 001
Scrip code: 543663

Sub: Investor Release on the Financial and Operational Performance of the Company for the second quarter and half year ended September 30, 2022

Dear Sir/ Madam

In terms of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Press Release on the Financial and Operational Performance of the Company for the second quarter and half year ended September 30, 2022.

This Investor Press Release is also available on the website of the Company at <https://fivestargroup.in/investors/>

Kindly take the above on record.

For Five-Star Business Finance Limited

Shalini Baskaran
Company Secretary & Compliance Officer

Five-Star Business Finance Limited

Registered Office : New No. 27, Old No. 4, Taylor's Road, Kilpauk, Chennai - 600 010.
Phone : 044 - 4610 6200, e-mail : info@fivestargroup.in, Website : www.fivestargroup.in
CIN : U65991TN1984PLC010844

FIVE-STAR BUSINESS FINANCE LIMITED

New No 27, Old No 4, Taylor's Road, Kilpauk, Chennai 600010

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H1FY23 Results

- AUM at Rs 5,732 crores (up 24% Y-o-Y)
- Disbursements for the quarter stood at Rs 803 crores (up 127% Q-o-Q) and for the half-year at 1,371 crores (up by 100% Y-o-Y)
- PAT for the quarter at Rs. 144 crores (up 22% Q-o-Q) and for the half-year at 284 crores (up by 30% Y-o-Y)
- Gross Stage 3 at 1.15 %/Net Stage 3 at 0.64%

Chennai, November 28, 2022: The Board of Directors of Five-Star Business Finance Limited, has declared its unaudited financial results for the quarter and half year ended September 30, 2022.

Key Performance Metrics for H1 FY 23

Particulars (Rs. Cr)	H1FY23	H1FY22	Y-o-Y
Disbursements	1,371	686	100%
AUM	5,732	4,639	24%
PAT	284	218	30%
Gross Stage 3 (%)	1.15%	1.44%	Decrease by 29 bps
ROA (%)	8.68%	6.91%	Increase by 177 bps

Performance Highlights

- NIM at 17.61%
- Return on Assets (ROA) is at 8.68%
- Return on Equity (ROE) is at 14.66%
- Networth of Rs 4,008 crores
- Borrowings from a large base of lenders – about 50+ lenders
- Network of 352 branches as on 30 Sep 2022

Commenting on the results, **Mr Lakshmipathy Deenadayalan, Chairman & Managing Director, Five-Star Business Finance Limited,** said,

During H1FY23, we disbursed Rs 1371 crores registering a growth of 100% year on year. We added 52 branches during H1FY23 resulting in a strong branch network of 352 branches to deliver quality service to our customers.

We had a collection efficiency of 100.1% for the quarter and the strong growth in disbursements and collection efficiencies clearly indicates that we are back to pre-covid levels in terms of growth, profitability and quality and are poised to build further on this strong growth trajectory.

We continued to grow consistently and delivered an AUM growth of 24% Year on Year. PAT has grown at 30% and our ROA and ROE is one of the best in the Industry.

We enjoy a rating of A+ both from ICRA and CARE.

About Five-Star Business Finance Limited: (www.fivestargroup.in; BSE: 543663; NSE: FIVESTAR)

Five-Star Business Finance Limited is a Non-Banking Finance Company (NBFC-ND-SI) registered with Reserve Bank of India with a network of 352 branches catering to around 250,000 active live accounts in Tamil Nadu (including the Union Territory of Puducherry), Andhra Pradesh, Telangana, Karnataka, Madhya Pradesh, Maharashtra, Uttar Pradesh and Chattisgarh. The Company primarily offers small loans for business purposes, asset creation and other economic purposes to micro-entrepreneurs and self-employed individuals after due underwriting of their cashflows and backed by the collateral of their house property.

For more information contact:

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Disclaimer:

Certain statements that are made in the Investor Release may be forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like significant changes in economic environment in India and overseas, tax laws, inflation, litigation, etc. Actual results might differ substantially from those expressed or implied. Five-Star Business Finance Limited will not be in any way responsible for any action taken based on such statements and discussions; and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.