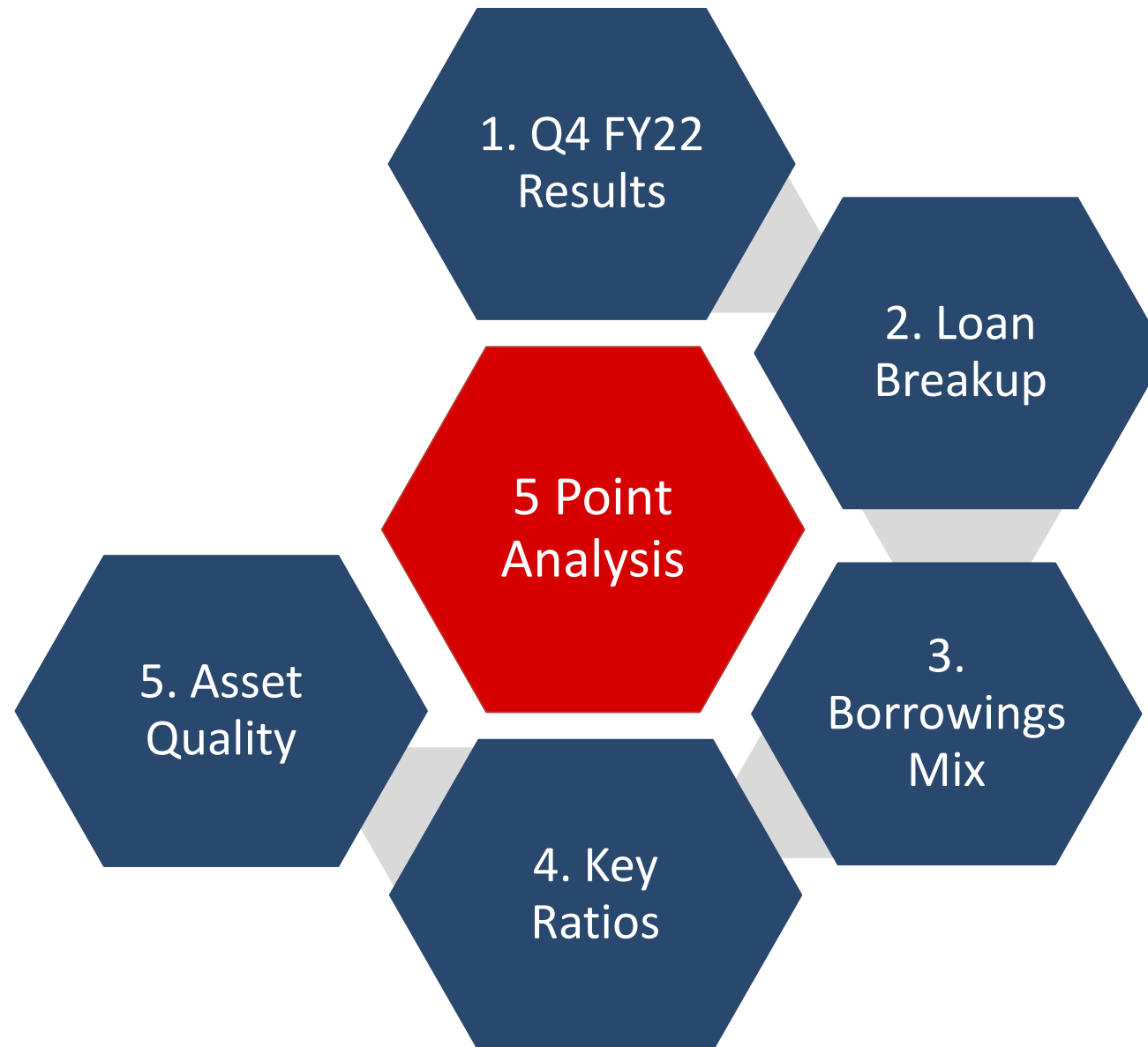


Home First Finance

Q4 FY22 Results - 5 Point Analysis

Home First Finance : 5 Point Analysis



1. Home First Finance Q4 FY22 Results

Rs. Crore	Q4 FY22	Q4 FY21	YoY %	Q3 FY22	QoQ %
AUM (in Rs. Lakh Cr)	5,380	4,141	29%	4,994	8%
Interest Income	131	103	25%	120	8%
Interest Expenses	54	53	1%	54	-
Net Interest Income	77	51	52%	67	16%
Fees & Other Income	25	32	-21%	31	-20%
Total Income	102	82	25%	97	5%
Operating Expenses	36	32	13%	32	13%
Operating Profit (PPOP)	66	50	30%	65	1%
Credit Cost	3	8	-62%	6	-50%
PBT	60	42	49%	59	7%
Net Profit	48	31	54%	46	5%

The Company has made an one-time tax adjustment of 12 Crores in Q4 FY22.

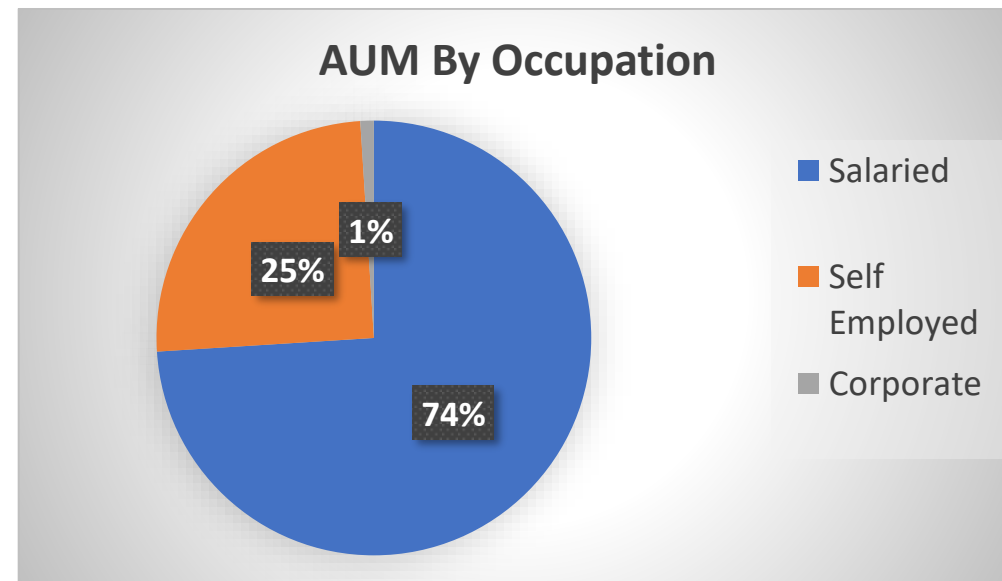
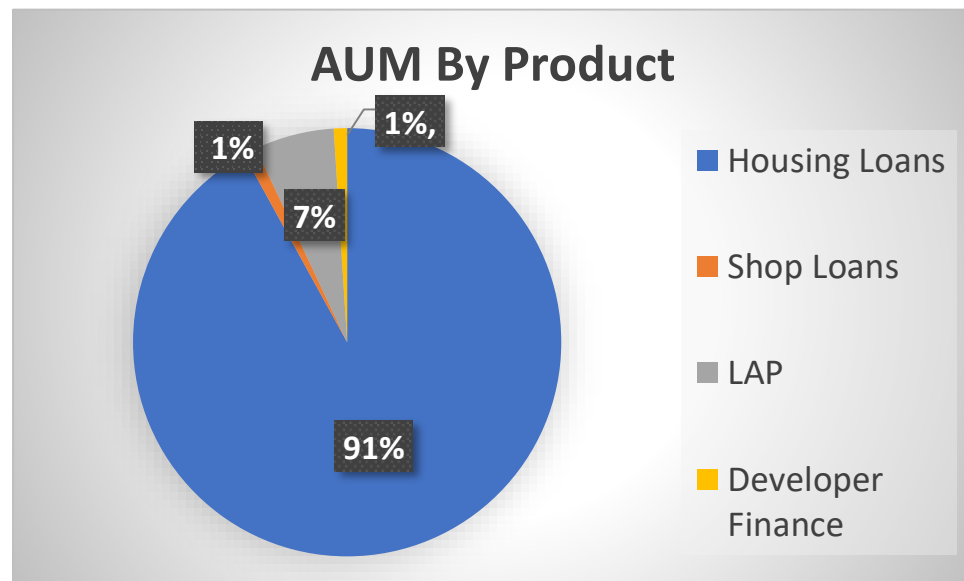
1. Home First Finance FY22 vs FY21

Rs. Crore	FY22	FY21	YoY %
AUM (in Rs. Lakh Cr)	5,380	4,141	29%
Interest Income	477	406	18%
Interest Expenses	215	216	-1%
Net Interest Income	262	190	38%
Fees & Other Income	138	82	69%
Total Income	381	272	40%
Operating Expenses	130	107	21%
Operating Profit (PPOP)	251	166	51%
Credit Cost	25	32	-21%
PBT	226	134	69%
Net Profit	174	100	74%

The Company has made an one-time tax adjustment of 12 Crores in Q4 FY22.

2. Home First Finance Loan Breakup

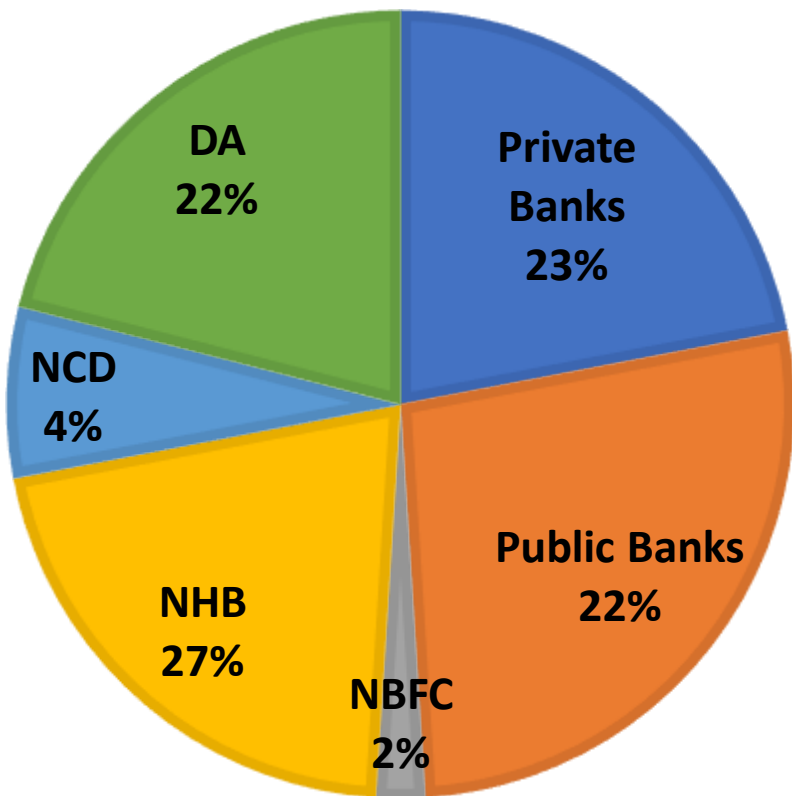
Rs. Lakh Crore	Q4 FY22	Q3 FY22	QoQ %
Housing Loan	4,895	4,545	8%
Shop Loans	54	50	8%
Loan Against Property	377	350	7%
Developer Finance	54	50	8%



3. Borrowings Mix

BORROWINGS MIX AS ON 31 MARCH 2022

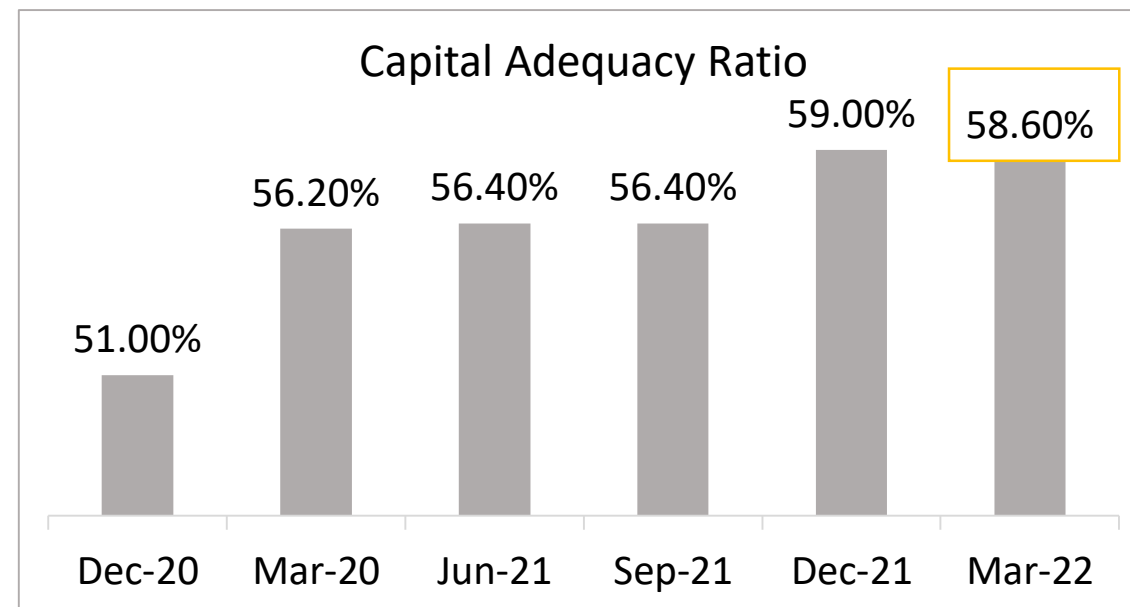
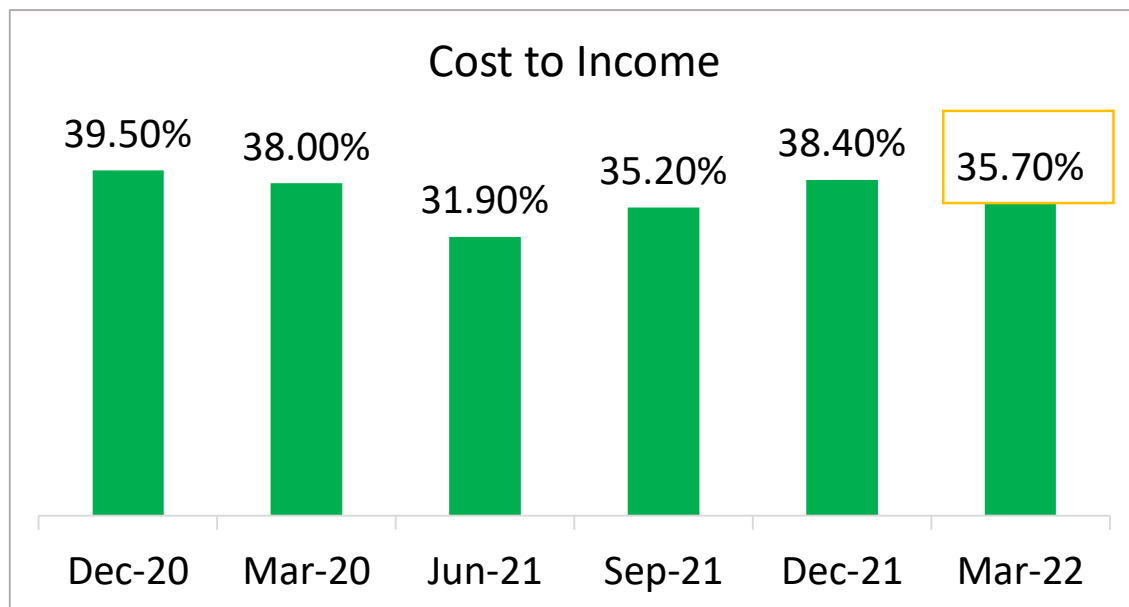
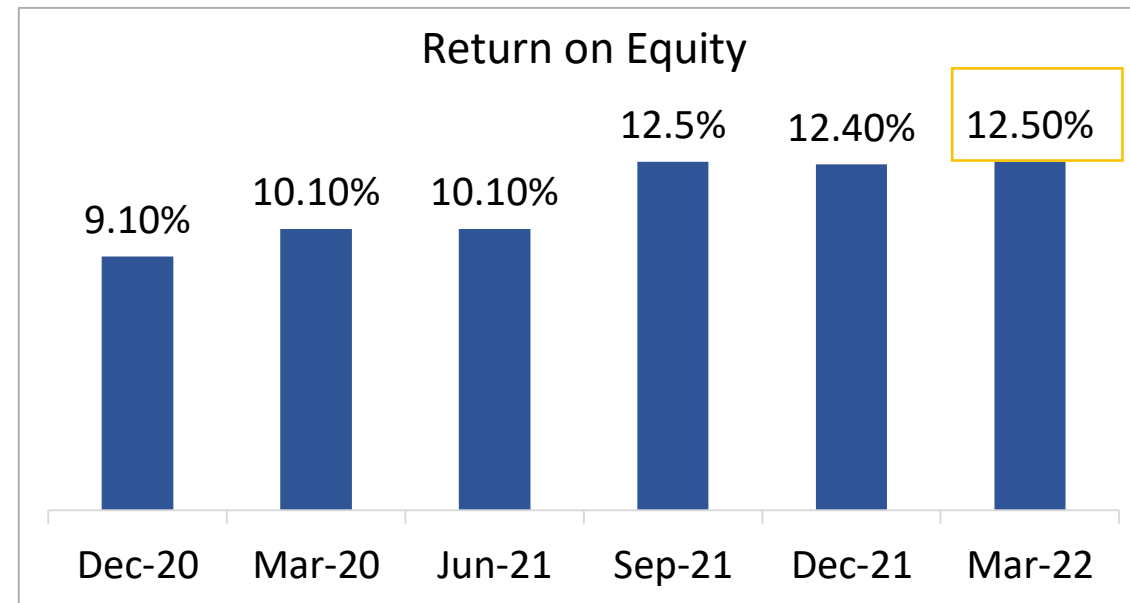
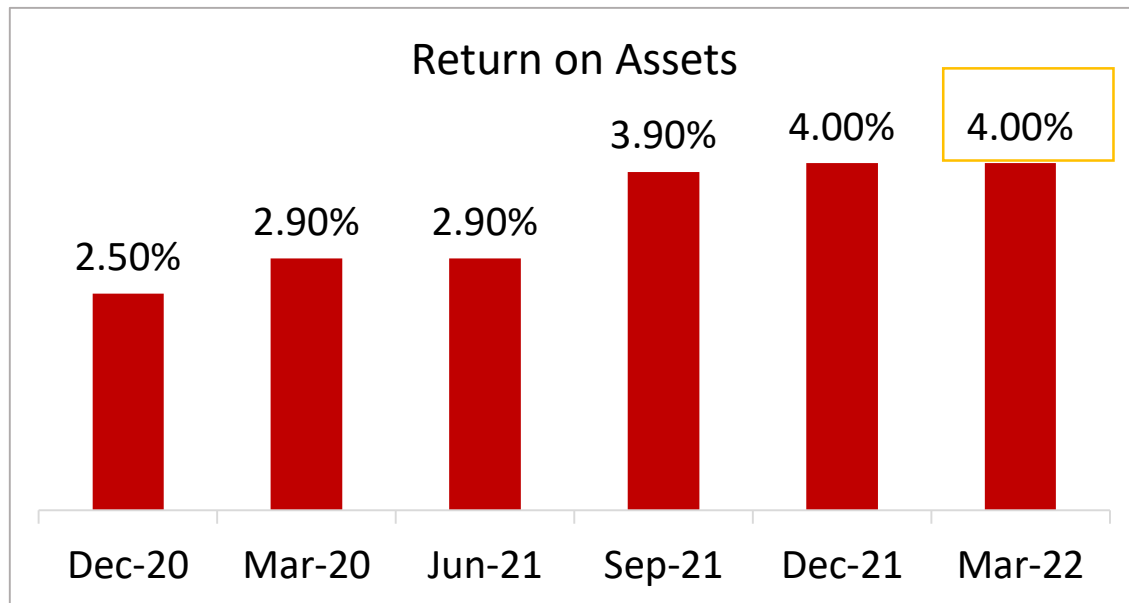
■ Private Banks ■ Public Banks ■ NBFC ■ NHB ■ NCD ■ DA



Rs. Crore	FY22	FY21	YoY %
Private Banks	758	534	41%
Public Banks	725	703	3%
NBFC	65	28	134%
NHB	890	816	9%
NCD	131	168	-21%
DA	725	562	28%
Total Borrowings	3,297	2,814	17%

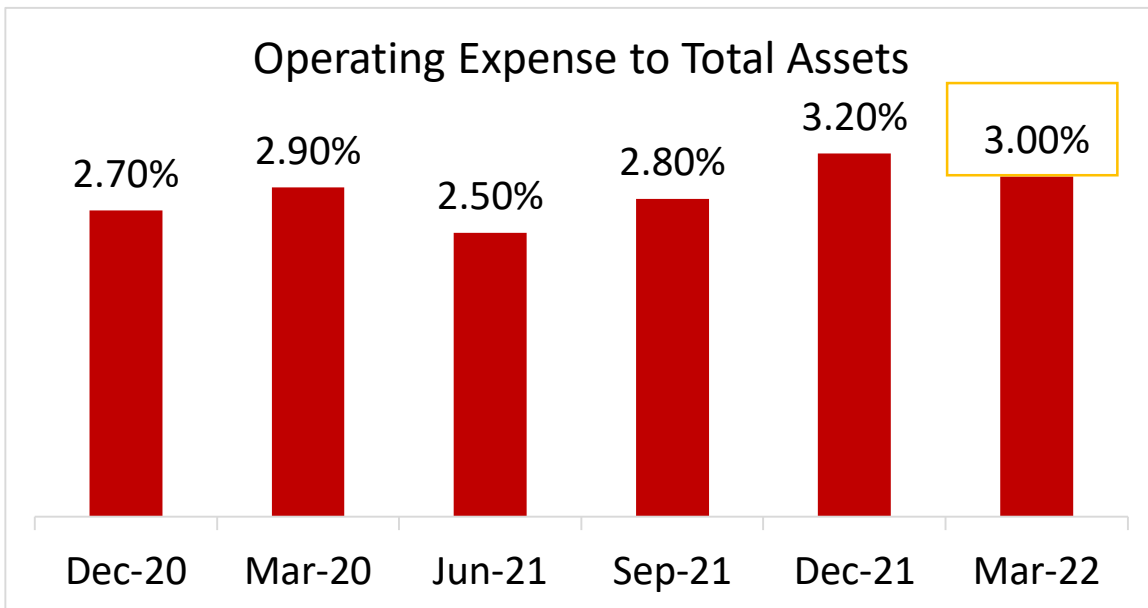
- Diversified Borrowings Mix helps the company to have control over its overall Cost of Borrowing.
- Controlled Cost of Borrowings helps to improve the profitability of the company and also increases its return ratios.

4. Key Ratios

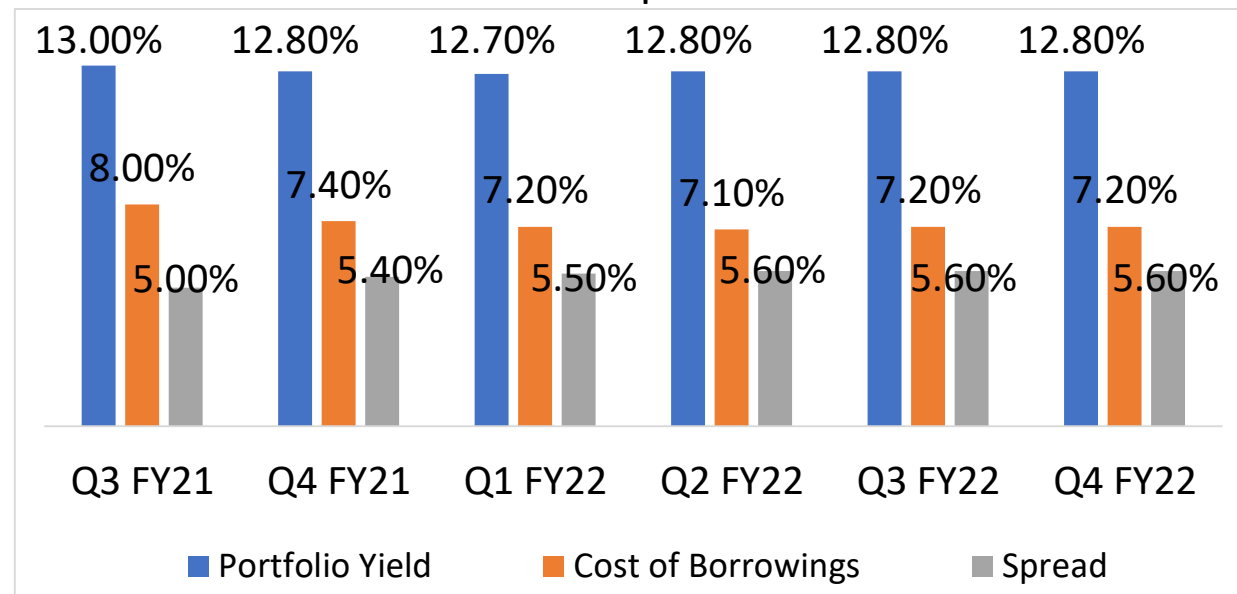


4. Key Ratios

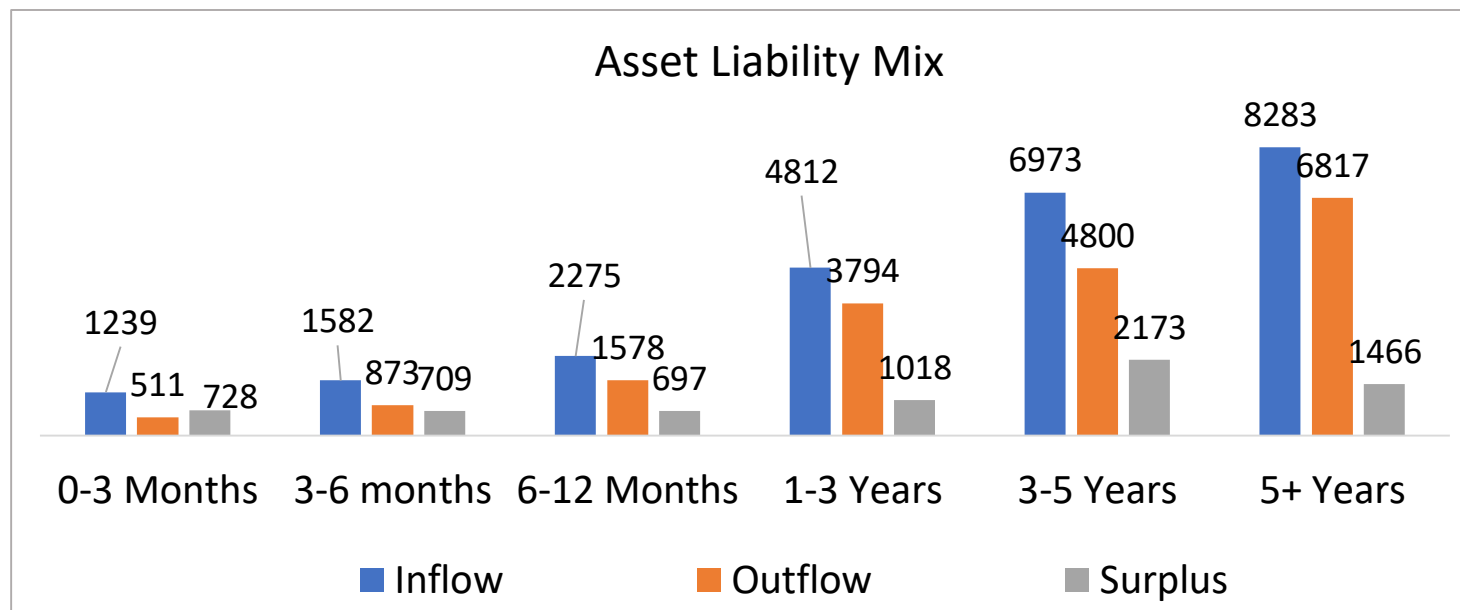
Operating Expense to Total Assets



Yield-Cost-Spread

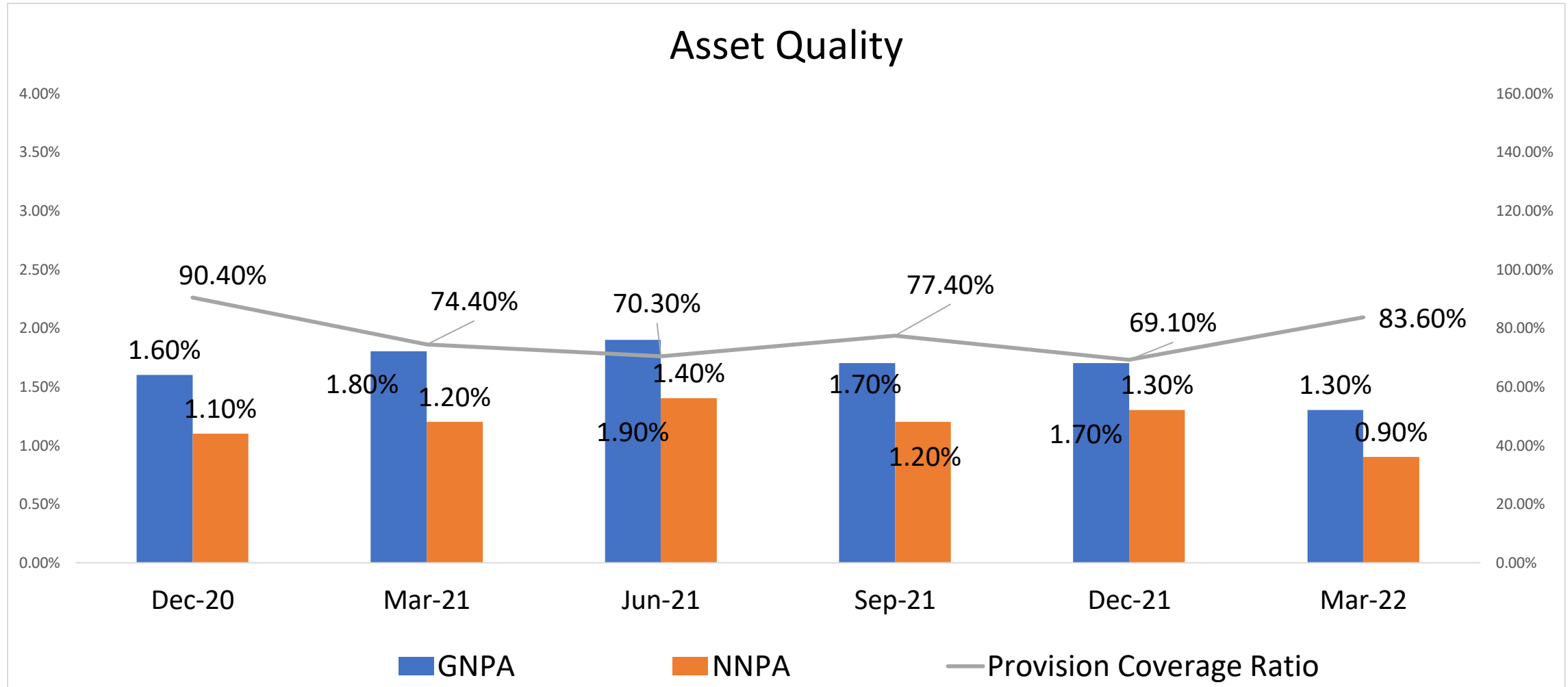


Asset Liability Mix



The company has raised liquidity of 2,015 Crores during the FY2022.

5. ASSET QUALITY



- The company holds stage 3 ECL Provision of 25 Crores as of March 2022.
- Total Provisions stand at 47.7 Crores as of 31 March 2022.

Valuation

Home First Finance	PE Ratio
Current PE (As on May 4, 2022)	40.82
1 year Median PE	47.48
3 years Median PE	48.37