



November 13, 2025

To,
The Manager,
National Stock Exchange of India Limited (NSE),
Exchange Plaza, Plot no. C/1, G Block,
Bandra-Kurla Complex, Bandra(E),
Mumbai-400051.

Dear Madam/Sir,

Sub: Submission of Limited Review Report.

Pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR Regulations), please find enclosed the Limited Review Report issued by M/s. Brahmayya & Co (ICAI Firm Registration No. 000515S) and M/s. B. K. Khare & Co (ICAI Firm Registration No. 105102W), Joint Statutory Auditors of the Company along with the Unaudited Financial Results for the quarter and half year ended September 30, 2025, and the disclosures in compliance with Regulations 52(4) of SEBI LODR Regulations.

Further, pursuant to Regulation 52(8) of SEBI LODR Regulations, the Company would be publishing the Unaudited Financial Results for the quarter and half year ended September 30, 2025, in the newspaper.

You are requested to kindly take the same on record.

Thank you,

Yours Sincerely,

For Toyota Financial Services India Limited

Rajat Ilkal
Company Secretary & Compliance Officer
ICSI Membership No.: A69311

Enclosure(s): As above

TOYOTA FINANCIAL SERVICES INDIA LIMITED

Registered Office: 7th Floor, Tower-C, Sattva Global City, Mysuru Road, Kengeri, Bengaluru-560059
P: +91 80 4344 2800 | cs@tfsin.co.in | www.toyotafinance.co.in | CIN: U74900KA2011FLC058752

Brahmayya & Co.

Chartered Accountants

Khivraj Mansion

10/2 Katurba road,

Bengaluru, 560001

PHONE: +91-80-22274551,22274552

B.K. Khare & Co.

Chartered Accountants

706-708, Sharda Chambers,

New Marine Lines

Mumbai 400020

Independent Auditor's Review Report on Unaudited Quarterly and half year ended Financial Results of Toyota Financial Services India Limited pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

**To
The Board of Directors
Toyota Financial Services India Limited**

Introduction

1. We have reviewed the accompanying statement of unaudited financial results of Toyota Financial Services India Limited ("the Company") for the quarter and half year ended September 30, 2025 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard ("Ind AS") 34 "Interim Financial Reporting" specified in section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India ("RBI") from time to time ("RBI guidelines") and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements ("SRE") 2410, "Review of interim Financial information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to making inquiries of the Company personnel and analytical procedures applied to the financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the

applicable Ind AS and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Other Matters

5. The Statement includes financial figures of the Company for the quarter ended June 30, 2025, and for the quarter and six months ended September 30, 2024, which have been reviewed by the predecessor firm of statutory auditors vide its reports dated August 7, 2025 and November 8, 2024, respectively, in which the predecessor firm of statutory auditors has expressed unmodified conclusion.
6. The Statement also includes figures of the Company for the year ended March 31, 2025, audited by the predecessor firm of statutory auditors vide its report dated May 22, 2025, in which the predecessor firm of statutory auditors has expressed an unmodified opinion.

Accordingly, we do not express any conclusion on the comparative financial figures and have relied upon the said reports for the purpose of our report on this statement.

Our conclusion is not modified in respect of the above matters.

For **Brahmayya & Co.,**
Chartered Accountants
ICAI Firm Registration No. 000515S

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Date: 2025.11.13
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G. Srinivas
Partner
Membership No. 086761
UDIN: 25086761BMJDUB2582

Place: Bengaluru
Date: November 13, 2025

For **B.K. Khare & Co.,**
Chartered Accountants
ICAI Firm Registration No. 105102W

SHIRISH
SURESH
RAHALKAR
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SURESH RAHALKAR
Date: 2025.11.13 14:54:00
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Shirish Rahalkar
Partner
Membership No. 111212
UDIN: 25111212BMKYNQ9037

Place: Mumbai
Date: November 13, 2025

Toyota Financial Services India Limited

Regd. Office: 7th Floor, Tower C, Sattva Global City, Mysuru Road, Kengeri, Bengaluru- 560059, Karnataka

CIN: U74900KA2011FLC058752 | www.toyotafinance.co.in

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Statement of Unaudited Financial Results for the Quarter and Half Year ended 30 September 2025

(Amounts are in Rs. Million, except per share data)

S.No.	Particulars	Quarter ended			Half Year ended		Year ended
		30 Sep 2025	30 Jun 2025	30 Sep 2024	30 Sep 2025	30 Sep 2024	31 March 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Revenue from operations						
	(a) Interest income	4,615.86	4,356.83	3,515.04	8,972.69	6,640.95	14,498.14
	(b) Rental income	64.54	53.82	44.66	118.36	84.05	183.76
	(c) Fees and commission income	10.26	7.97	6.46	18.23	11.86	27.27
	(d) Net gain on fair value changes	83.74	97.97	-	181.71	-	-
	(e) Others	157.13	172.07	132.14	329.20	257.77	524.33
	Total revenue from operations (a+b+c+d+e)	4,931.53	4,688.66	3,698.30	9,620.19	6,994.63	15,233.50
	(f) Other income	2.76	2.58	8.49	5.34	14.79	19.22
	Total income (a+b+c+d+e+f)	4,934.29	4,691.24	3,706.79	9,625.53	7,009.42	15,252.72
2	Expenses						
	(a) Finance costs	3,098.74	3,091.25	2,537.84	6,189.99	4,730.66	10,268.37
	(b) Net loss on fair value changes	-	-	162.94	-	77.19	272.45
	(c) Impairment on financial instruments	687.12	721.14	487.17	1,408.26	891.35	2,157.98
	(d) Employee benefit expenses	307.35	285.71	243.48	593.06	487.22	935.14
	(e) Depreciation and amortisation	82.93	73.43	62.41	156.36	119.55	265.76
	(f) Other expenses	462.73	342.24	289.05	804.97	548.19	1,205.88
	Total expenses (a+b+c+d+e+f)	4,638.87	4,513.77	3,782.89	9,152.64	6,854.16	15,105.58
3	Profit/(loss) before tax for the period / year (1-2)	295.42	177.47	(76.10)	472.89	155.26	147.14
4	Tax expense:						
	(a) Current tax	102.00	145.21	67.37	247.21	166.06	314.48
	(b) Earlier year tax adjustment	-	-	-	-	-	14.77
	(c) Deferred tax charge / (credit)	(25.96)	(93.84)	(79.49)	(119.80)	(117.24)	(257.92)
	Total tax expense/(benefit) (a+b+c)	76.04	51.37	(12.12)	127.41	48.82	71.33
5	Profit/(loss) after tax for the period / year (3-4)	219.38	126.10	(63.98)	345.48	106.44	75.81
6	Other comprehensive income/(loss)						
	a. Items that will not be reclassified to profit or loss						
	(i) Remeasurements of the defined benefit plans	2.19	(8.50)	(1.75)	(6.31)	(2.99)	(5.91)
	(ii) Income tax impact of above	(0.55)	2.14	0.44	1.59	0.75	1.45
	b. Items that will be reclassified to profit or loss						
	(i) Fair value changes on Investments	(8.09)	8.76	1.42	0.67	2.17	(1.65)
	(ii) The effective portion of gains and loss on hedging instruments in a cash flow hedge	(45.38)	-	-	(45.38)	-	-
	(iii) Income tax impact of above	13.46	(2.21)	(0.36)	11.25	(0.55)	0.42
	Total other comprehensive (loss) / income for the period / year (net of taxes)	(38.37)	0.19	(0.25)	(38.18)	(0.62)	(5.69)
7	Total comprehensive (loss) / income for the period / year (5+6)	181.01	126.29	(64.23)	307.30	105.82	70.12
8	Paid up equity share capital	21,323.45	21,323.45	15,103.21	21,323.45	15,103.21	16,561.54
9	Other Equity	22,293.91	22,112.90	14,756.04	22,293.91	14,756.04	16,758.51
10	Earnings per share (Refer Note 12)						
	(a) Basic EPS (in Rupees)	0.10	0.07	(0.05)	0.18	0.08	0.05
	(b) Diluted EPS (in Rupees)	0.10	0.07	(0.05)	0.18	0.08	0.05
	Face value per share (in Rupees)	10.00	10.00	10.00	10.00	10.00	10.00

Amounts and per share data are rounded off to nearest two decimal points



Notes to Statement of Unaudited Financial Results for the Quarter and Half Year ended 30 September 2025

1 Statement of Assets and Liabilities as at 30 September 2025

(Amounts are in Rs. Million)

S.No.	Particulars	As at	As at
		30 September 2025	31 March 2025
		Unaudited	Audited
A	Assets		
1	Financial assets		
	(a) Cash and cash equivalents	4,100.72	4,196.56
	(b) Derivative financial instruments	231.74	171.77
	(c) Trade receivables	27.02	13.32
	(d) Loans	2,04,227.43	1,82,829.99
	(e) Investments	4,469.86	4,671.33
	(f) Other financial assets	55.13	49.96
	Total financial assets	2,13,111.90	1,91,932.93
2	Non-financial assets		
	(a) Current tax assets (net)	97.70	134.06
	(b) Deferred tax assets (net)	978.12	845.47
	(c) Property, plant and equipment	1,036.83	807.25
	(d) Right-of-use assets	174.71	228.12
	(e) Intangible assets under development	4.48	-
	(f) Other intangible assets	139.28	170.95
	(g) Other non-financial assets	1,511.73	1,363.57
	Total non-financial assets	3,942.85	3,549.42
	Total Assets	2,17,054.75	1,95,482.35
B	Liabilities and Equity		
1	Financial liabilities		
	(a) Derivative financial instruments	926.48	1,507.07
	(b) Trade payables		
	(i) Total outstanding dues of micro enterprises and small enterprises	64.49	60.25
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	833.47	670.48
	(c) Debt securities	69,565.85	64,765.58
	(d) Borrowings (other than debt securities)	99,999.60	93,279.26
	(e) Lease liabilities	195.23	229.88
	(f) Other financial liabilities	1,528.19	1,371.95
	Total financial liabilities	1,73,113.31	1,61,884.47
2	Non-financial liabilities		
	(a) Current tax liabilities (net)	-	-
	(a) Provisions	219.96	176.07
	(b) Other non-financial liabilities	104.12	101.76
	Total non-financial liabilities	324.08	277.83
3	Equity		
	(a) Equity share capital	21,323.45	16,561.54
	(b) Other equity	22,293.91	16,758.51
	Total equity	43,617.36	33,320.05
	Total Liabilities and Equity	2,17,054.75	1,95,482.35



Notes to Statement of Unaudited Financial Results for the Quarter and Half Year ended 30 September 2025

2 Statement of Cash Flows for the half year ended 30 September 2025

(Amounts are in Rs. Million)

S.No.	Particulars	Half Year ended	
		30 September 2025	30 September 2024
		Unaudited	Unaudited
A	Cash flow from operating activities		
	Profit/(loss) before tax	472.89	155.26
	Adjustments for :		
	Depreciation, amortisation and impairment	156.36	119.55
	Net (gain) on derecognition of property, plant and equipment	37.19	(13.34)
	Net loss/(gain) on fair value changes	(97.84)	126.07
	Interest income	(8,972.69)	(6,640.95)
	Interest on lease liability	5.48	3.36
	Interest on debt securities	2,680.05	1,773.52
	Interest on borrowings (other than debt securities)	3,503.60	2,953.78
	Impairment on financial instruments	1,408.26	891.35
	Others (includes Interest on Security deposits)	(1.87)	(1.43)
	Operating profit (loss) before working capital changes	(808.57)	(632.83)
	Changes in working capital :		
	Increase/(Decrease) in trade payables	167.24	2.45
	Increase/(Decrease) in other financial liabilities	156.24	(809.04)
	Increase/(Decrease) in other non-financial liabilities	2.36	(46.55)
	Increase/(Decrease) in provisions	37.57	6.77
	Net flow from Investments fair valued through P&L	(150.74)	(418.77)
	Decrease/(Increase) in loans	(22,685.80)	(26,180.11)
	Decrease/(Increase) in trade receivables	(13.70)	2.72
	Decrease/(Increase) in other financial assets	(5.18)	(0.84)
	Decrease/(Increase) in other non-financial assets	(148.17)	(125.27)
	Interest received	8,896.53	6,617.47
	Interest paid on debt securities	(1,891.68)	(1,426.65)
	Interest paid on borrowings (other than debt securities)	(2,838.92)	(2,562.14)
	Cash used in operations	(19,282.82)	(25,572.79)
	Taxes paid (including tax deducted at source)	(210.85)	(188.46)
	Net cash (used) in operating activities	(19,493.67)	(25,761.25)
B	Cash flow from investing activities		
	Purchase of property, plant and equipment	(366.43)	(297.05)
	Purchase of other intangible assets	(4.48)	(105.78)
	Sale of property, plant and equipment	18.04	65.54
	Proceeds from sale of investments fair valued through OCI	2,941.03	3,115.83
	Purchase of investments fair valued through OCI	(2,628.19)	(3,637.67)
	Net cash (used) in investing activities	(40.03)	(859.13)
C	Cash flow from financing activities		
	Proceeds from issue of equity share capital (inclusive of securities premium)	9,990.00	3,496.50
	Debt securities issued	12,511.90	21,110.29
	Debt securities repaid	(8,500.00)	(8,000.00)
	Borrowings other than debt securities received	42,181.79	42,255.45
	Borrowings other than debt securities repaid	(36,712.91)	(33,853.17)
	Payment of lease Liability	(32.04)	(25.81)
	Net cash generated from financing activities	19,438.74	24,983.26
	Net increase / (decrease) in cash and cash equivalents (A)+(B)+(C)	(94.96)	(1,637.12)
	Cash and cash equivalents, beginning of the year	4,195.68	1,748.02
	Cash and cash equivalents, end of the year (refer below)	4,100.72	110.90
	Cash and cash equivalents comprise of:		
	(a) Cash on hand	-	-
	(b) Balances with banks		
	In current accounts	3,176.41	270.69
	Demand deposits (less than 3 months maturity)	900.18	-
	Other Bank balance (CSR related)	24.13	-
		4,100.72	270.69
	(c) Borrowings (other than debt securities)		
	Bank overdraft	-	(159.79)
	Total (a)+(b)+(c)	4,100.72	110.90



Notes to Statement of Unaudited Financial Results for the Quarter and Half year ended 30 September 2025

- 3 The material accounting policy information applied in preparation of these financial results are consistent with those followed in the annual financial statements for the year ended 31 March 2025. These financial results are available on the website of the Company (<https://www.toyotafinance.co.in>)
- 4 Toyota Financial Services India Limited ('the Company') is Non-Banking Finance Company registered with the Reserve Bank of India as Non-Deposit taking Non-Banking Finance Company - Investment and Credit Company i.e. NBFC-ICC and classified as NBFC- Middle Layer under Scale Based Regulations (SBR).
- 5 The above financial results for the quarter and half year ended 30 September 2025 have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016 as prescribed under Section 133 of the Companies Act, 2013 ('the Act'), read with relevant rules issued thereunder and generally accepted accounting practices in India, in compliance with Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements), Regulations, 2015, as amended ('the Listing Regulations') along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time.
- 6 The unaudited financial results have been reviewed by the Audit Committee on 13 November 2025 and recommended for adoption to the Board of Directors. The Board of Directors of the Company have considered and approved the same at its meeting held on 13 November 2025. The unaudited financial results have been subjected to limited review by the Joint Statutory auditors.
- 7 The figures for the quarter ended 30 September 2025 and 30 September 2024 are the balancing figure for the six months ended 30 September 2025 and 30 September 2024 and year to date figures for Quarter ended 30 June 2025 and 30 June 2024 respectively.
- 8 The Company is engaged primarily in the business of vehicle financing and there are no separate reportable segments as per Ind AS 108 "Operating Segments". The Company operates in a single geographical segment i.e domestic.
- 9 Information as required by Regulation 52 (4) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 has been made to the stock exchange in this regard (refer Annexure 1).
- 10 Information as required by the Regulation 54 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015: Security coverage available as on 30 September 2025 in case of Secured non-convertible debenture issued by the Company is 1.1 times. The Secured non-convertible debentures issued by the Company are fully secured by creation and maintenance of exclusive charge on loan receivables of the Company, to the extent as stated in the respective Information Memorandum. The details for security cover as per the format prescribed by the SEBI vide circular dated 19 May 2022 is enclosed (refer Annexure 2)
- 11 The Company has started to follow hedge accounting principles of IND AS 109, Financial Instruments, for hedging transactions entered into after April 1, 2025. Accordingly, the hedging gain or loss has been accounted for under Other Comprehensive income.
- 12 Earnings per equity share for the quarter ended 30 September 2025, 30 June 2025, 30 September 2024 and for half year ended 30 September 2025, 30 September 2024 have not been annualised.
- 13 The Company has not transferred and acquired loans (not in default or stressed) to/from other entities during the period as prescribed under Master Direction – Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 vide ref. no. RBI/DOR/2021-22/86 DOR.STR.REC 51/21.04.048/2021-22 dated 24 September 2021, as amended.
- 14 During the half year ended, 4,76,190,476 equity shares of Rs 10 each have been allotted on 25 June 2025 for cash, at a premium of Rs.11 each (Total of Rs 10,000 Mn) pursuant to a resolution of shareholders passed at Extraordinary General Meeting held on 19 June 2025.
- 15 Disclosure on Resolution Framework 1 and resolution Framework 2 for COVID-19 related stress in terms of RBI circulars, RBI/2020-21/16 Format B:

(Amounts are in Rs. Million)

Type of borrower*	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at 31 March	Of (A), aggregate debt that slipped into NPA during the half year ended 30 September 25	Of (A) amount written off during the half year ended 30 September 25	Of (A) amount paid by the borrowers during the half year ended 30 September 25	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at 30 September 25
Personal Loans	16.80	-	-	10.91	5.89
Corporate persons**	16.77	-	-	8.18	8.59
of which MSMEs	15.23	-	-	7.67	7.56
Others	-	-	-	-	-
Total	33.57	-	-	19.09	14.48

* Auto loans and auto related loans

** As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

P B Venugopal
Managing Director & CEO

Place: Bangalore
Date: 13 November 2025



Toyota Financial Services India Limited

Annexure 1 - Disclosure under Regulation 52(4) of the Listing Regulations for the period ended 30 September 2025.

Additional Information	Quarter ended			Half Year ended		Year ended
	30 Sep 2025	30 Jun 2025	30 Sep 2024	30 Sep 2025	30 Sep 2024	31 March 2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
a) Debt-Equity ratio	3.89	3.70	4.50	3.89	4.50	4.74
b) Debt service coverage ratio*	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
c) Interest service coverage ratio*	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
d) Outstanding redeemable preference shares (quantity and value)	NIL	NIL	NIL	NIL	NIL	NIL
e) Capital redemption reserve and Debenture redemption reserve	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Debenture redemption reserve**	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Capital redemption reserve	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
f) Networth (Rs. in millions)	43,617.36	43,436.35	29,859.25	43,617.36	29,859.25	33,320.05
g) Net profit/(loss) after tax (Rs. in millions)	219.38	126.10	(63.98)	345.48	106.44	75.81
h) Earnings per share***						
a. Basic (in Rupees)	0.10	0.07	(0.05)	0.18	0.08	0.05
b. Diluted (in Rupees)	0.10	0.07	(0.05)	0.18	0.08	0.05
i) Current ratio	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
j) Long term debt to working capital ratio	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
k) Bad debts to Account receivable ratio	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
l) Current liability ratio	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
m) Total debts to total assets	78.12%	77.37%	80.54%	78.12%	80.54%	80.85%
n) Debtors turnover	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
o) Inventory turnover	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
p) Operating margin	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
q) Net profit/loss margin	4.45%	2.69%	-1.73%	3.59%	1.52%	0.50%
r) Sector specific equivalent ratios						
Gross Stage III	3.08%	3.01%	2.99%	3.08%	2.99%	2.96%
Net Stage III	1.40%	1.36%	1.35%	1.40%	1.35%	1.31%
Provisioning coverage ratio	55.28%	55.66%	55.71%	55.28%	55.71%	56.63%
Capital adequacy ratio (as per regulation)	20.97%	21.82%	18.43%	20.97%	18.43%	17.89%
Liquidity coverage ratio (as per regulation)	171%	185%	166%	171%	166%	180%

* The requirement of disclosures of debt service coverage ratio and interest service coverage ratio is not applicable to the Company as it is a non banking financial Company registered with the Reserve Bank of India.

** Not required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.

*** Not annualised and rounded off to two decimal points.

Formula for computation of Ratios are as follows:

1. Debt equity ratio = (Debt securities + Borrowings (other than Debt securities) + Subordinated liabilities) / Networth
2. Total debts to total assets = (Debt securities + Borrowings (other than Debt securities) + Subordinated liabilities) / Total Assets
3. Net profit margin = Profit after tax for the period / Total revenue
4. Networth = Equity share capital + Security premium account + Statutory reserve + Retained earnings + Other comprehensive income
5. Gross Stage III = Gross Stage III Loans / Gross Loans
6. Net Stage III = (Gross Stage III Loans - Stage III Provision) / (Gross Loans - Stage III Provision)
7. Provisioning coverage ratio = (Gross Stage III Loans - Net Stage III Loans) / Gross Stage III Loans

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