ORACLE

Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400063
India

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oracle.com/financialservices

October 17, 2025

To,

Asst. Vice President
Listing & Compliance
National Stock Exchange of India Limited
Exchange Plaza, Bandra-Kurla Complex
Bandra (East) Mumbai 400 051
Scrip Code – OFSS

To,

Asst. General Manager
Listing & Compliance
BSE Ltd.
1st Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai 400 001

Scrip Code – 532466

Sub: Press release on the financial results

The Board of Directors of the Company at its meeting held today, alongwith other items, declared an interim dividend, approved unaudited standalone and consolidated financial results for the quarter and half year ended September 30, 2025.

In this regard, we enclose herewith a press release on the financial results.

The same will be uploaded on the Company's website.

Thanking you,

Yours sincerely,
For Oracle Financial Services Software Limited

ONKAR NATH BANERJEE

Digitally signed by ONKAR NATH BANERJEE
Date: 2025.10.17 20:39:49 +05'30'

Onkarnath Banerjee
Company Secretary & Compliance Officer
Membership No. ACS8547

Encl: as above

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FOR IMMEDIATE RELEASE

Oracle Financial Services Software Reports Q2 Fiscal Year 2026 Results
Revenue for the Quarter at Rs. 1,789 Crore, up 7% YoY
Declares an interim dividend of Rs. 130 per equity share of Rs. 5 face value

Mumbai, India—October 17, 2025: Oracle Financial Services Software Limited (Reuters: ORCL.BO and ORCL.NS), a majority-owned subsidiary of Oracle, today announced results for the quarter and half year ended September 30, 2025.

For the quarter ended September 30, 2025, on a consolidated basis as compared to the same period in Fiscal Year 2025:

- Revenue was Rs. 1,789 Crore, up 7%
- Operating income was Rs. 731 Crore, up 1%
- Net income was Rs. 546 Crore, down 5%
- Products business posted revenue of Rs. 1,623 Crore, up 7%
- Services business posted revenue of Rs. 166 Crore, up 6%

For the half year ended September 30, 2025, on a consolidated basis as compared to the same period in Fiscal Year 2025:

- Revenue was Rs. 3,641 Crore, up 7%
- Operating income was Rs. 1,564 Crore, up 1%
- Net income was Rs. 1,188 Crore, down 1%
- Products business posted revenue of Rs. 3,298 Crore, up 6%
- Services business posted revenue of Rs. 343 Crore, up 14%

The Board of Directors of the Company declared an Interim Dividend of Rs. 130 per equity share of Rs. 5 each for the financial year 2025-26.

“After the usually strong first quarter of the financial year, we are happy to see the continuing momentum," said Makarand Padalkar, Managing Director and Chief Executive Officer, Oracle Financial Services Software. "Year over year, revenue for the half year grew 7% and operating income by 1%. We have a robust deal pipeline, validating the continued relevance of our offerings to global financial institutions as they transform into intelligent enterprises in the digital world.”

“We maintained the focus on delivering a strong operating performance with operating margins for the half-year of 43% and net margin of 33%,” said Avadhut Ketkar, Chief Financial Officer, Oracle Financial Services Software. “Our Remaining Performance Obligations as of September 30, 2025, are Rs. 6,349 Crore. Our healthy balance sheet position and operational excellence gives us confidence.”

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Business Highlights

- An established North American bank has furthered its collaboration with Oracle by signing a deal for Oracle's financial analytical applications.
- A large Japanese bank continues its technology collaboration with Oracle by investing in Oracle's digital banking platform for their Singapore operations.
- A well-known regional bank from the U.S. has chosen to implement Oracle's financial analytical applications to enhance their data management capabilities in Cloud infrastructure.
- A well-established U.S. financial services organization has enhanced its collaboration with Oracle by extending its use of Oracle's financial analytical applications.
- JET ALBANIA SHA, soon to be the first digital bank in Albania, has entered into an agreement with Oracle to implement a comprehensive suite of core banking, corporate credit, and payments solutions.
- An international financial institution headquartered in one of the islands of the British Isles has selected the comprehensive Oracle Banking Cloud Services suite. The deal includes modules payments, cash management, accounts, digital banking, operational ledger, and treasury management.
- PASHA Bank OJSC, founded in 2007, is among the top three banks in Azerbaijan with a focus on non-oil sectors such as agriculture, construction, and retail that play a key role in Azerbaijan's economy. To advance its digital strategy and regional growth, the bank has broadened its investment in Oracle's core banking technologies.
- A Nigerian commercial bank has selected Oracle's core banking applications reinforcing its technology capabilities to serve customers more effectively.
- KGI Commercial Bank Co. Ltd., a key player in Taiwan's corporate banking sector and part of KGI Financial Holding, will implement Oracle's financial analytical applications.
- A major Brazilian banking institution has selected Oracle's financial analytical applications to support its compliance and risk oversight functions.
- A top Malaysian universal bank has selected Oracle's financial analytical applications to strengthen its risk, finance, and compliance capabilities.
- A major private bank in Ethiopia has deepened its collaboration with Oracle by signing a deal for core banking applications to enhance efficiency and deliver modern banking services.
- Xalq Bank OJSC, is one of Azerbaijan's leading commercial banks, offering a full range of services to both retail and corporate customers. The bank has expanded its implementation of Oracle's core banking application.
- A leading commercial bank in Tanzania has adopted Oracle's Banking Limits and Collateral Management as part of its risk oversight enhancements.

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Q2 FY 2025-26 : FINANCIAL RESULTS
CONSOLIDATED STATEMENTS OF OPERATIONS
(In INR Million, except per share data)

Particulars	Three Month Ended				% Increase (Decrease)
	September 30, 2025	% of Revenues	September 30, 2024	% of Revenues	
REVENUES					
Products	16,232	91%	15,176	91%	7%
Services	1,656	9%	1,563	9%	6%
Total Revenues	**17,888**	**100%**	**16,739**	**100%**	7%
SEGMENT RESULTS					
Products	7,767	48%	7,280	48%	7%
Services	396	24%	464	30%	(15%)
Total	**8,163**	**46%**	**7,744**	**46%**	5%
Unallocable expenses	(854)	(5%)	(500)	(3%)	71%
OPERATING INCOME	**7,309**	**41%**	**7,244**	**43%**	1%
Interest and other income, net	663	4%	1,046	6%	(37%)
INCOME BEFORE PROVISION OF TAXES	**7,972**	**45%**	**8,290**	**49%**	(4%)
Provision for taxes	2,511	14%	2,513	14%	(0%)
NET INCOME	**5,461**	**31%**	**5,777**	**35%**	(5%)
Earnings per share of Rs 5/- each (in Rs)					
Basic	62.84		66.61		(6%)
Diluted	62.53		66.18		(6%)

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FY 2025-26 YEAR TO DATE : FINANCIAL RESULTS
CONSOLIDATED STATEMENTS OF OPERATIONS
(In INR Million, except per share data)

Particulars	Half Year Ended				% Increase (Decrease)
	September 30, 2025	% of Revenues	September 30, 2024	% of Revenues	
REVENUES					
Products	32,975	91%	31,127	91%	6%
Services	3,435	9%	3,026	9%	14%
Total Revenues	**36,410**	**100%**	**34,153**	**100%**	7%
SEGMENT RESULTS					
Products	16,026	49%	15,798	51%	1%
Services	938	27%	849	28%	10%
Total	**16,964**	**47%**	**16,647**	**49%**	2%
Unallocable expenses	(1,326)	(4%)	(1,154)	(4%)	15%
OPERATING INCOME	**15,638**	**43%**	**15,493**	**45%**	1%
Interest and other income, net	1,388	4%	1,526	5%	(9%)
INCOME BEFORE PROVISION OF TAXES	**17,026**	**47%**	**17,019**	**50%**	0%
Provision for taxes	5,146	14%	5,075	15%	1%
NET INCOME	**11,880**	**33%**	**11,944**	**35%**	(1%)
Earnings per share of Rs 5/- each (in Rs)					
Basic	136.71		137.75		(1%)
Diluted	136.03		136.84		(1%)

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SUPPLEMENTAL OPERATING METRICS

	FY 2024-25					FY 2025-26	
	Q1	Q2	Q3	Q4	Full Year	Q1	Q2
Geographic breakup of Revenues							
Products Business							
India	10%	10%	10%	10%	**10%**	11%	9%
Outside India							
Americas							
United States of America	21%	22%	23%	25%	**23%**	25%	27%
Rest of America	9%	14%	10%	9%	**10%**	10%	13%
Europe	13%	14%	15%	16%	**14%**	13%	14%
Asia Pacific	24%	20%	19%	19%	**21%**	21%	19%
Middle East and Africa	23%	20%	23%	21%	**22%**	20%	18%
Services Business							
India	1%	1%	1%	1%	**1%**	1%	1%
Outside India							
Americas							
United States of America	68%	67%	66%	67%	**67%**	67%	62%
Rest of America	0%	0%	0%	0%	**0%**	0%	0%
Europe	15%	17%	18%	17%	**17%**	17%	19%
Asia Pacific	10%	10%	10%	10%	**10%**	11%	13%
Middle East and Africa	6%	5%	5%	5%	**5%**	4%	5%
Total Company							
India	9%	9%	9%	9%	**9%**	10%	8%
Outside India							
Americas							
United States of America	25%	26%	27%	29%	**27%**	29%	30%
Rest of America	9%	13%	9%	9%	**9%**	9%	12%
Europe	13%	14%	16%	16%	**15%**	13%	15%
Asia Pacific	23%	19%	18%	18%	**20%**	20%	18%
Middle East and Africa	21%	19%	21%	19%	**20%**	19%	17%
Revenue Analysis by Type							
Products Business							
License & Cloud Fees	17%	12%	18%	14%	**16%**	16%	11%
Maintenance Fees	33%	34%	34%	32%	**33%**	33%	36%
Consulting fees							
Fixed Price	34%	37%	33%	39%	**36%**	36%	37%
Time & Material Basis	16%	17%	15%	15%	**15%**	15%	16%
Services Business							
Fixed Price	78%	81%	81%	81%	**80%**	79%	76%
Time & Material Basis	22%	19%	19%	19%	**20%**	21%	24%
Trade Receivables							
0-180 days	93%	92%	95%	96%	**96%**	93%	92%
More than 180 days	7%	8%	5%	4%	**4%**	7%	8%
DSO (Days)	63	64	66	58	**58**	62	66
Attrition Rate (TTM)	10%	10%	11%	10%	**10%**	10%	9%
Employee Count							
Products Business	7,340	7,482	7,490	7,497	**7,497**	7,655	7,999
Services Business	1,225	1,252	1,235	1,251	**1,251**	1,305	1,331
Corporate	146	144	143	139	**139**	120	118
Total	8,711	8,878	8,868	8,887	**8,887**	9,080	9,448

About Oracle Financial Services Software Limited

Oracle Financial Services Software Limited (Reuters: ORCL.BO & ORCL.NS) is a world leader in providing products and services to the financial services industry and is a majority owned subsidiary of Oracle Corporation. For more information, visit www.oracle.com/financialservices.

About Oracle

Oracle offers integrated suites of applications plus secure, autonomous infrastructure in the Oracle Cloud. For more information about Oracle (NYSE: ORCL), please visit us at www.oracle.com.

Trademarks

Oracle, Java, MySQL and NetSuite are registered trademarks of Oracle Corporation. NetSuite was the first cloud company—ushering in the new era of cloud computing.

"Safe Harbor" Statement: Statements in this press release relating to Oracle Financial Services Software Limited future plans and prospects are "forward-looking statements" and are subject to material risks and uncertainties. Many factors could affect our current expectations and our actual results and could cause actual results to differ materially. All information set forth in this release is current as of October 17, 2025. Oracle Financial Services Software Limited undertakes no duty to update any statement in light of new information or future events.

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