

October 23, 2026

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, approved unaudited standalone and consolidated financial results for the quarter and half year ended September 30, 2026.

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: 2026.10.23
20:27:49 +05'30'

Onkarnath Banerjee
Company Secretary & Compliance Officer
Membership No. ACS8547

Encl: as above

FOR IMMEDIATE RELEASE

Oracle Financial Services Software Reports Q2 Fiscal Year 2027 Results
Revenue for the Quarter at Rs. 1,907 Crore, up 7% YoY
Net Income of Rs. 702 Crore, up 29% YoY

Mumbai, India—October 23, 2026: 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, 2026.

For the quarter ended September 30, 2026, on a consolidated basis as compared to the same period in Fiscal Year 2026:

- Revenue was Rs. 1,907 Crore, up 7%
- Operating income was Rs. 911 Crore, up 25%
- Net income was Rs. 702 Crore, up 29%
- Products business posted revenue of Rs. 1,716 Crore, up 6%
- Services business posted revenue of Rs. 191 Crore, up 15%
- Remaining Performance obligation was Rs. 7,211 Crore, up 14%

For the half year ended September 30, 2026, on a consolidated basis as compared to the same period in Fiscal Year 2026:

- Revenue was Rs. 5,032 Crore, up 38%
- Operating income was Rs. 2,772 Crore, up 77%
- Net income was Rs. 2,118 Crore, up 78%
- Products business posted revenue of Rs. 4,652 Crore, up 41%
- Services business posted revenue of Rs. 380 Crore, up 11%

“We have delivered another strong quarter, reinforcing the growth momentum witnessed at the beginning of the financial year,” said Avadhut Ketkar, managing director and chief executive officer, Oracle Financial Services Software. “The year-on-year growth of 7% in revenues, 25% in operating income, and 29% in net income demonstrates the strength of our business and our ability to deliver sustained financial performance. Our deep domain expertise, comprehensive portfolio of solutions, and advancements in AI-powered capabilities continue to position us strongly to address the evolving business needs of financial institutions worldwide. This performance provides a solid foundation as we enter the second half of the financial year.”

“Our operating and net margins remained healthy during the quarter, reflecting the quality of our financial performance and commitment to operational efficiency,” said Manish Bhandari, chief financial officer, Oracle Financial Services Software. “Our strong execution



contributed to a net margin of 37% for the quarter, an increase of 6 percentage points year-on-year. Our operating parameters continue to be robust, reflecting our focus on financial discipline and operational excellence.”

Business Highlights

- A U.S.-based bank has expanded its investment by adding Oracle Extensibility Workbench to its existing suite of Oracle Banking products.
- A French bank has reinforced its technology collaboration with Oracle by signing a deal for Oracle Banking Digital Experience, Oracle Supply Chain Finance, Trade Finance, Oracle Banking Payments, and Oracle Corporate Lending.
- A leading Mexican bank has strengthened its longstanding technology collaboration with Oracle by signing a deal for Oracle Financial Services Financial Crime and Compliance Management.
- To enhance customer experience and support revenue growth, a leading bank based in the United Kingdom has further invested in various Oracle Banking solutions covering core banking, digital banking, payments, trade finance, treasury management, liquidity management, cash management, and virtual account management.
- A prominent U.S.-based financial services organization has extended its relationship with Oracle by signing an agreement for Oracle Funds Transfer Pricing and Oracle Profitability Management to modernize its analytics environment.
- To cater to their growth in business, an Italian bank has continued its investment in Oracle through an agreement for Oracle’s core banking application.
- A U.S.-based insurance services organization has continued its investment in Oracle Financial Services Analytical Applications to support its risk management initiatives.
- One of the premier nationalized banks in India has reaffirmed its confidence in Oracle by signing an agreement for Oracle Financial Services Analytical Applications for risk management, financial crime, and compliance management.
- A pan-European bank has signed an agreement with Oracle’s core banking application to support the modernization of its banking operations.
- A Philippines-headquartered bank has increased its investment in Oracle Banking applications for core banking, payments, originations, collections, and branch banking.
- A Bahrain-based bank has reaffirmed its confidence in Oracle by signing an agreement for Oracle Banking applications including core banking, originations, corporate lending, payments, treasury management, and collections.
- One of the largest banks in Myanmar has reaffirmed its confidence in Oracle by signing an agreement for Oracle’s digital banking platform.

- A commercial bank in Vietnam has continued its investment in Oracle Financial Services Analytical Applications to strengthen its risk management, financial crime, and compliance management capabilities.
- To implement Oracle's corporate banking application suite, a Middle East-based regional financial institution has chosen to acquire trade finance, corporate lending, and credit applications.
- A Netherlands-headquartered asset finance company has selected Oracle Financial Services Analytical Applications to strengthen its risk management capabilities and assess its contract-level profitability.
- A popular Vietnamese bank has selected Oracle Financial Services Analytical Applications to support risk management, financial crime, and compliance management.

ORACLE FINANCIAL SERVICES SOFTWARE GROUP					
Q2 FY 2026-27 : FINANCIAL RESULTS CONSOLIDATED STATEMENTS OF OPERATIONS (In INR Million, except per share data)					
Particulars	Three Month Period Ended				% Increase (Decrease)
	September 30, 2026	% of Revenues	September 30, 2025	% of Revenues	
REVENUES					
License & Cloud Fees	2,599	14%	1,849	11%	41%
Maintenance Fees	6,474	34%	5,784	32%	12%
Consulting fees	8,085	42%	8,599	48%	-6%
Products	17,158	90%	16,232	91%	6%
Services	1,908	10%	1,656	9%	15%
Total Revenues	19,066	100%	17,888	100%	7%
SEGMENT RESULTS					
Products	8,979	52%	7,767	48%	16%
Services	679	36%	396	24%	71%
Total	9,658	51%	8,163	46%	18%
Unallocable expenses	(551)	(3%)	(854)	(5%)	-35%
OPERATING INCOME	9,107	48%	7,309	41%	25%
Interest and other income, net	655	3%	663	4%	-1%
INCOME BEFORE PROVISION OF TAXES	9,762	51%	7,972	45%	22%
Provision for taxes	2,738	14%	2,511	14%	9%
NET INCOME	7,024	37%	5,461	31%	29%
Earnings per share of Rs 5/- each (in Rs)					
Basic	80.66		62.84		28%
Diluted	80.32		62.53		28%
REVENUES BY GEOGRAPHY					
India	1,633	9%	1,412	8%	16%
Americas	6,541	34%	7,531	42%	-13%
Europe	3,228	17%	2,652	15%	22%
Asia Pacific	3,807	20%	3,227	18%	18%
Middle East and Africa	3,857	20%	3,066	17%	26%
Total	19,066	100%	17,888	100%	7%

ORACLE FINANCIAL SERVICES SOFTWARE GROUP					
FY 2026-27 : FINANCIAL RESULTS CONSOLIDATED STATEMENTS OF OPERATIONS (In INR Million, except per share data)					
Particulars	Six Month Period Ended				% Increase (Decrease)
	September 30, 2026	% of Revenues	September 30, 2025	% of Revenues	
REVENUES					
License & Cloud Fees	16,260	32%	4,488	13%	262%
Maintenance Fees	12,785	25%	11,299	31%	13%
Consulting fees	17,471	35%	17,188	47%	2%
Products	46,516	92%	32,975	91%	41%
Services	3,802	8%	3,435	9%	11%
Total Revenues	50,318	100%	36,410	100%	38%
SEGMENT RESULTS					
Products	27,932	60%	16,026	49%	74%
Services	1,062	28%	938	27%	13%
Total	28,994	58%	16,964	47%	71%
Unallocable expenses	(1,276)	(3%)	(1,326)	(4%)	-4%
OPERATING INCOME	27,718	55%	15,638	43%	77%
Interest and other income, net	1,431	3%	1,388	4%	3%
INCOME BEFORE PROVISION OF TAXES	29,149	58%	17,026	47%	71%
Provision for taxes	7,970	16%	5,146	14%	55%
NET INCOME	21,179	42%	11,880	33%	78%
Earnings per share of Rs 5/- each (in Rs)					
Basic	243.24		136.71		78%
Diluted	242.19		136.03		78%
REVENUES BY GEOGRAPHY					
India	3,592	7%	3,296	9%	9%
Americas	23,578	47%	14,607	40%	61%
Europe	6,377	13%	5,122	14%	25%
Asia Pacific	8,798	17%	6,903	19%	27%
Middle East and Africa	7,973	16%	6,482	18%	23%
Total	50,318	100%	36,410	100%	38%



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 23, 2026. Oracle Financial Services Software Limited undertakes no duty to update any statement in light of new information or future events.

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