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## FOR IMMEDIATE RELEASE

### Oracle Financial Services Software Reports Q3 Fiscal Year 2026 Results

**Revenue for the Quarter at Rs. 1,966 Crore, up 15% YoY**

**Net Income of Rs. 610 Crore, up 13% YoY**

**Mumbai, India**—January 21, 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 nine-months ended December 31, 2025.

For the quarter ended December 31, 2025, on a consolidated basis as compared to the same period in Fiscal Year 2025:

- Revenue was Rs. 1,966 Crore, up 15%
- Operating income was Rs. 797 Crore, up 14%
- Net income was Rs. 610 Crore, up 13%
- Products business posted revenue of Rs. 1,774 Crore, up 14%
- Services business posted revenue of Rs. 192 Crore, up 25%

For the nine-months ended December 31, 2025, on a consolidated basis as compared to the same period in Fiscal Year 2025:

- Revenue was Rs. 5,607 Crore, up 9%
- Operating income was Rs. 2,361 Crore, up 5%
- Net income was Rs. 1,798 Crore, up 4%
- Products business posted revenue of Rs. 5,071 Crore, up 9%
- Services business posted revenue of Rs. 536 Crore, up 17%

The income reported above is after taking a one-time impact of expense of Rs. 50 Crore due to labour code changes in India.

“We are very pleased with the all-round business success evident from the double-digit YoY growth in our quarterly revenues, operating income, and net profit,” said Makarand Padalkar, Managing Director and Chief Executive Officer, Oracle Financial Services Software. “Our solutions running on the Oracle Cloud are a very compelling offering and have enhanced the choices of deployment for financial institutions. Our revenues grew 15% over the corresponding quarter year-over-year driven by our strong execution and new strategic customer wins. This performance is a testament to the breadth of our product capabilities and our customer success across regions both directly and through our partner ecosystem.”

“We had robust performance across the totality of our business lines for the quarter,” said Avadhut Ketkar, Chief Financial Officer, Oracle Financial Services Software. “The net profit margin for the quarter was 31% despite the effect of the new labour code-related accruals. Strong collections also helped ensure the days of sales outstanding (DSO) were reduced to 58 days at the end of the quarter. Our Remaining Performance Obligations as of December 31, 2025, are Rs. 7,107 Crore, 12% higher than as of September 30, 2025.”

## **Business Highlights**

- An established American bank has extended its relationship with Oracle by signing a deal for Oracle Financial Analytical Applications Cloud Service.
- A UK-headquartered bank with a long history of serving customers in the country and abroad has chosen to extend its relationship with Oracle selecting Oracle Financial Services Analytical Applications.
- An American company, that specializes in manufacturing and provides its customers financing options, has extended its subscription for Oracle Lending and Leasing Cloud Service.
- Banco BICE, Chile, established in 1979, is a prominent financial institution offering a comprehensive range of corporate and personal banking, investment, and trade finance services with a strong domestic presence and selective international operations. The bank continues to extend its relationship with Oracle for core banking, payments, corporate lending, trade finance, and branch banking.
- A distinguished Italian financial services company continues to extend its Oracle relationship with a deal to implement Oracle Financial Services Analytical Applications.
- Komercijalna Banka AD Skopje, a leading North Macedonia universal commercial bank with a 70-year track record, delivers a full spectrum of services including deposits, loans, foreign exchange, and payment operations for retail and corporate clients across the country. The bank has continued its relationship with Oracle by signing a deal for core banking, corporate lending, trade finance, originations, collections, and branch banking software.
- Capri Global Capital Limited is an existing Non-Banking Finance company, registered with and regulated by the Reserve Bank of India. The Company operates primarily in secured lending segments, including MSME loans, affordable housing (through wholly-owned subsidiary CGHFL), gold loans, retail construction finance, and indirect lending. In line with its continued focus on strengthening technology-led operations, CGCL has extended its association with Oracle for loan management and payments solutions.
- ABC Banking, founded in Mauritius in 2010, offers a wide range of personalized solutions and services, enabling an exclusive experience for its clients through expertise and attentive care. Catering to both individuals and corporations, the bank specializes in private and global banking, serving local and international clients with representative offices in Hong Kong and Dubai. ABC Banking has reinvested in Oracle’s core banking and treasury management applications.
- A prominent Nigerian bank has chosen Oracle technology for core banking, corporate lending, payments, branch banking, and treasury management.



- Gulf Bank, Kuwait, founded in 1960, is a leading financial institution offering a comprehensive range of personal and corporate banking services with a wide domestic branch network. The bank has selected Oracle's core banking technology for its Islamic Banking operations extending the existing relationship between the companies.
- A commercial bank from Thailand has successfully gone live with Oracle's modernized corporate digital banking platform comprised of digital banking, pricing, billing, and revenue management. The platform enables seamless integration between Oracle and third-party banking systems to deliver enhanced digital access, and advanced authentication for both users and administrators with multi-language support.
- A Mexican financial services company has chosen Oracle for core banking to cater to its customers for loans, credit cards, and payment services.
- A prominent bank catering to a wide range of customers in India has strengthened its relationship with Oracle by signing a deal for core banking products.
- An eminent Lithuanian bank has signed a deal with Oracle for core banking, digital banking, payments, corporate lending, supply chain finance, and treasury management.
- A popular financial services organization from Côte d'Ivoire has signed a deal with Oracle for core banking applications to further enhance efficiency and deliver modern banking services.
- A commercial Islamic bank from Malaysia has reiterated its association with Oracle by placing additional licenses for Oracle Financial Services Analytical Applications.

**ORACLE FINANCIAL SERVICES SOFTWARE GROUP**
**Q3 FY 2025-26 : FINANCIAL RESULTS  
CONSOLIDATED STATEMENTS OF OPERATIONS  
(In INR Million, except per share data)**

Particulars	Three Month Ended				% Increase (Decrease)
	December 31, 2025	% of Revenues	December 31, 2024	% of Revenues	
<b>REVENUES</b>					
Products	17,735	90%	15,610	91%	14%
Services	1,924	10%	1,542	9%	25%
<b>Total Revenues</b>	<b>19,659</b>	<b>100%</b>	<b>17,152</b>	<b>100%</b>	<b>15%</b>
<b>SEGMENT RESULTS</b>					
Products	8,223	46%	7,134	46%	15%
Services	489	25%	344	22%	42%
<b>Total</b>	<b>8,712</b>	<b>44%</b>	<b>7,478</b>	<b>44%</b>	<b>17%</b>
Unallocable expenses	(743)	(3%)	(475)	(3%)	56%
<b>OPERATING INCOME</b>	<b>7,969</b>	<b>41%</b>	<b>7,003</b>	<b>41%</b>	<b>14%</b>
Interest and other income, net	605	3%	697	4%	(13%)
<b>INCOME BEFORE PROVISION OF TAXES</b>	<b>8,574</b>	<b>44%</b>	<b>7,700</b>	<b>45%</b>	<b>11%</b>
Provision for taxes	2,478	13%	2,287	13%	8%
<b>NET INCOME</b>	<b>6,096</b>	<b>31%</b>	<b>5,413</b>	<b>32%</b>	<b>13%</b>
Earnings per share of Rs 5/- each (in Rs)					
Basic	70.08		62.37		12%
Diluted	69.79		61.99		13%

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

Particulars	Nine month Ended				% Increase (Decrease)
	December 31, 2025	% of Revenues	December 31, 2024	% of Revenues	
<b>REVENUES</b>					
Products	50,710	90%	46,737	91%	9%
Services	5,359	10%	4,568	9%	17%
<b>Total Revenues</b>	<b>56,069</b>	<b>100%</b>	<b>51,305</b>	<b>100%</b>	<b>9%</b>
<b>SEGMENT RESULTS</b>					
Products	24,249	48%	22,932	49%	6%
Services	1,427	27%	1,193	26%	20%
<b>Total</b>	<b>25,676</b>	<b>46%</b>	<b>24,125</b>	<b>47%</b>	<b>6%</b>
Unallocable expenses	(2,069)	(4%)	(1,629)	(3%)	27%
<b>OPERATING INCOME</b>	<b>23,607</b>	<b>42%</b>	<b>22,496</b>	<b>44%</b>	<b>5%</b>
Interest and other income, net	1,993	4%	2,223	4%	(10%)
<b>INCOME BEFORE PROVISION OF TAXES</b>	<b>25,600</b>	<b>46%</b>	<b>24,719</b>	<b>48%</b>	<b>4%</b>
Provision for taxes	7,624	14%	7,362	14%	4%
<b>NET INCOME</b>	<b>17,976</b>	<b>32%</b>	<b>17,357</b>	<b>34%</b>	<b>4%</b>
Earnings per share of Rs 5/- each (in Rs)					
Basic	206.79		200.11		3%
Diluted	205.79		198.79		4%

ORACLE FINANCIAL SERVICES SOFTWARE GROUP									
SUPPLEMENTAL OPERATING METRICS									
	FY 2024-25					FY 2025-26			
	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	
<b>Geographic breakup of Revenues</b>									
<b>Products Business</b>									
India	10%	10%	10%	10%	<b>10%</b>	11%	9%	10%	
Outside India									
Americas									
United States of America	21%	22%	23%	25%	<b>23%</b>	25%	27%	25%	
Rest of America	9%	14%	10%	9%	<b>10%</b>	10%	13%	10%	
Europe	13%	14%	15%	16%	<b>14%</b>	13%	14%	16%	
Asia Pacific	24%	20%	19%	19%	<b>21%</b>	21%	19%	18%	
Middle East and Africa	23%	20%	23%	21%	<b>22%</b>	20%	18%	21%	
<b>Services Business</b>									
India	1%	1%	1%	1%	<b>1%</b>	1%	1%	1%	
Outside India									
Americas									
United States of America	68%	67%	66%	67%	<b>67%</b>	67%	62%	66%	
Rest of America	0%	0%	0%	0%	<b>0%</b>	0%	0%	0%	
Europe	15%	17%	18%	17%	<b>17%</b>	17%	19%	20%	
Asia Pacific	10%	10%	10%	10%	<b>10%</b>	11%	13%	9%	
Middle East and Africa	6%	5%	5%	5%	<b>5%</b>	4%	5%	4%	
<b>Total Company</b>									
India	9%	9%	9%	9%	<b>9%</b>	10%	8%	9%	
Outside India									
Americas									
United States of America	25%	26%	27%	29%	<b>27%</b>	29%	30%	29%	
Rest of America	9%	13%	9%	9%	<b>9%</b>	9%	12%	10%	
Europe	13%	14%	16%	16%	<b>15%</b>	13%	15%	16%	
Asia Pacific	23%	19%	18%	18%	<b>20%</b>	20%	18%	17%	
Middle East and Africa	21%	19%	21%	19%	<b>20%</b>	19%	17%	19%	
<b>Revenue Analysis by Type</b>									
<b>Products Business</b>									
License & Cloud Fees	17%	12%	18%	14%	<b>16%</b>	16%	11%	14%	
Maintenance Fees	33%	34%	34%	32%	<b>33%</b>	33%	36%	34%	
Consulting fees									
Fixed Price	34%	37%	33%	39%	<b>36%</b>	36%	37%	37%	
Time & Material Basis	16%	17%	15%	15%	<b>15%</b>	15%	16%	15%	
<b>Services Business</b>									
Fixed Price	78%	81%	81%	81%	<b>80%</b>	79%	76%	82%	
Time & Material Basis	22%	19%	19%	19%	<b>20%</b>	21%	24%	18%	
<b>Trade Receivables</b>									
0-180 days	93%	92%	95%	96%	<b>96%</b>	93%	92%	96%	
More than 180 days	7%	8%	5%	4%	<b>4%</b>	7%	8%	4%	
DSO (Days)	63	64	66	58	<b>58</b>	62	66	58	
<b>Attrition Rate (TTM)</b>	10%	10%	11%	10%	<b>10%</b>	10%	9%	9%	
<b>Employee Count</b>									
Products Business	7,340	7,482	7,490	7,497	<b>7,497</b>	7,655	7,999	7,773	
Services Business	1,225	1,252	1,235	1,251	<b>1,251</b>	1,305	1,331	1,331	
Corporate	146	144	143	139	<b>139</b>	120	118	111	
Total	8,711	8,878	8,868	8,887	<b>8,887</b>	9,080	9,448	9,215	



### **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](http://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](http://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 January 21, 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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