

FOR IMMEDIATE RELEASE

**Oracle Financial Services Software Reports Fiscal Year 2026
Revenue of Rs. 7,672 Crore, up 12% & Net Income of Rs. 2,639 Crore, up 11%
Q4 Fiscal Year 2026 Revenue at Rs. 2,065 Crore, up 20% YoY &
Net Income of Rs. 842 Crore, up 31% YoY
Declares an interim dividend of Rs. 270 per equity share**

Mumbai, India — April 22, 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 year ended March 31, 2026.

For the Fiscal year 2026, on a consolidated basis as compared to the Fiscal year 2025:

- Revenue was Rs. 7,672 Crore, up 12%
- Operating income was Rs. 3,410 Crore, up 13%
- Net income was Rs. 2,639 Crore, up 11%
- Products business posted revenue of Rs. 6,942 Crore, up 12%
- Services business posted revenue of Rs. 730 Crore, up 16%

For the quarter ended March 2026, on a consolidated basis as compared to the same quarter in Fiscal Year 2025:

- Revenue was Rs. 2,065 Crore, up 20%
- Operating income was Rs. 1,049 Crore, up 39%
- Net income was Rs. 842 Crore, up 31%
- Products business posted revenue of Rs. 1,871 Crore, up 21%
- Services business posted revenue of Rs. 194 Crore, up 11%

The Board of Directors of the Company declared a second interim Dividend of Rs. 270 per equity share of Rs. 5 each for the financial year 2025-26.

“We are pleased to report the fiscal year results with strong growth of 12% in revenues, 13% in operating income, and 11% in net income,” said Makarand Padalkar, Managing Director and Chief Executive Officer, Oracle Financial Services Software. “The strategic partnerships and close synergies of our sales, marketing, and development engines position us strongly to gain market leadership. Our cloud offerings are transforming banking with embedded AI capabilities and intelligent agents. Financial institutions can now leverage an enterprise-grade suite of AI-powered applications and pre-built agents across banking, payments, analytics, risk management, compliance, lending, etc. automating critical processes, accelerating decisions, driving growth, and increasing business momentum.

Advances in AI-powered tools have significantly increased efficiency, enabling us to reorganize our engineering, consulting, and other teams into leaner and higher-performing units. These capabilities allow us to develop products and deliver offerings faster with a nimble workforce in a cost-effective manner.”

“We delivered an operating margin of 51% and net margin of 41% in this quarter,” said Avadhut Ketkar, Chief Financial Officer, Oracle Financial Services Software. “For the quarter, our revenues, operating income, and net income grew 20%, 39% and 31% year-over-year respectively. Our operating metrics are healthy. We have a strong deal pipeline with our Remaining Performance Obligations as of March 31, 2026, at Rs. 7,761 Crore, 9.2% higher than as of December 31, 2025. All this is a result of our innovation leadership that offers modern solutions to our customers adding value for a disciplined conduct of business.”

Business Highlights

- A rapidly growing bank across the Americas has extended its relationship with Oracle Financial Services to leverage analytical applications.
- Ceskoslovenská obchodní banka, a. s. (ČSOB) from the Czech Republic provides retail, Small and Medium-sized Enterprises (SMEs), and corporate banking services. The bank has further invested in Oracle Banking applications for core banking, liquidity management, corporate lending, revenue management, and billing.
- Oracle continues to remain the technology provider of choice for a leading wealth management firm in the US with a deal for Oracle Financial Services Analytical Applications.
- A global bank from the Netherlands expanded its relationship with Oracle for core banking, corporate lending, corporate credit, liquidity management, and trade finance applications.
- A popular bank from Peru has chosen to extend its relationship with Oracle by subscribing to Oracle Financial Services Analytical Applications Cloud Service.

- A large global bank with an international presence has extended its relationship with Oracle by signing a deal for Oracle Financial Services Analytical Applications Cloud Service for multi-country usage.
- A global reinsurance company's American arm has broadened its investments in Oracle software by subscribing to Oracle Financial Services Analytical Applications Cloud Service.
- A recognized Singaporean bank has continued to expand its footprint with Oracle by signing a deal for core banking, payments, and corporate credit applications to grow its solutions footprint and further its journey to become a global leader.
- Licensed in 2001, Banka Ekonomike, Kosovo maintains a network of 36 banking units, providing a wide range of specialized products for both individual and business clients. The bank has chosen Oracle Banking applications for core banking, digital banking, corporate credit, payments, originations, and treasury management. This investment is in line with the Bank's mission and vision to drive digital transformation, enhance operational efficiency, and deliver innovative, customer-centric banking services in line with evolving market needs.
- An innovative Singaporean bank has signed a deal to implement Oracle Financial Services Analytical Applications cloud services.
- Established in 1967, UAE's oldest privately owned bank, Mashreq Bank operates as a digital-first universal bank across 14 countries, offering a wide range of retail, corporate, and Islamic banking services. The bank has furthered its relationship with Oracle by investing in Oracle Banking applications for corporate lending, corporate credit, liquidity management, virtual accounts, trade finance, and treasury management.
- A Thailand-headquartered bank has signed a deal with Oracle to implement Oracle Financial Services Analytical Applications. This will help the customer to strengthen its regulatory readiness, enhance risk transparency and capital management, and operate with confidence, resilience, and governance in a rapidly evolving digital banking environment.
- Zambia National Building Society (ZNBS) began in 1970 to provide affordable mortgage finance and property management services across Zambia. It offers a comprehensive suite of banking products, including savings accounts, personal loans, and digital banking solutions. It has chosen Oracle as its technology partner by signing a deal for Oracle Banking applications for core banking, branch, collections, corporate credit, payments, and treasury management.

- A large Malaysian bank has chosen Oracle as its software technology partner for core banking, corporate banking, payments, trade finance, and supply chain finance applications.
- A renowned South African bank has chosen to subscribe to Oracle Financial Services Analytical Applications Cloud Service.
- A company from Malawi has chosen Oracle as its technology provider with a deal for Oracle Banking applications for core banking, branch, and payments.
- A corporate and technology service provider from Czechia has reinvested in Oracle technology by subscribing to Oracle Financial Services Analytical Applications Cloud Service.
- Qatar International Islamic Bank (QIIB) was established in 1991 providing Sharia-compliant personal and corporate banking solutions across the State of Qatar. The bank has signed a licensing deal with Oracle to implement Oracle Financial Services Analytical Applications.

ORACLE FINANCIAL SERVICES SOFTWARE GROUP					
FY 2025-26 : FINANCIAL RESULTS					
CONSOLIDATED STATEMENTS OF OPERATIONS					
(In INR Million, except per share data)					
Particulars	Year Ended				% Increase (Decrease)
	March 31, 2026	% of Revenues	March 31, 2025	% of Revenues	
REVENUES					
Products	69,416	90%	62,144	91%	12%
Services	7,305	10%	6,324	9%	16%
Total Revenues	76,721	100%	68,468	100%	12%
SEGMENT RESULTS					
Products	34,418	50%	30,253	49%	14%
Services	2,090	29%	1,760	28%	19%
Total	36,508	47%	32,013	47%	14%
Unallocable expenses	(2,413)	(3%)	(1,946)	(3%)	24%
OPERATING INCOME	34,095	44%	30,067	44%	13%
Interest and other income, net	2,706	4%	3,042	4%	(11%)
INCOME BEFORE PROVISION OF TAXES	36,801	48%	33,109	48%	11%
Provision for taxes	10,408	14%	9,313	13%	12%
NET INCOME	26,393	34%	23,796	35%	11%
Earnings per share of Rs 5/- each (in Rs)					
Basic	303.54		274.27		11%
Diluted	302.11		272.52		11%

ORACLE FINANCIAL SERVICES SOFTWARE GROUP					
Q4 FY 2025-26 : FINANCIAL RESULTS					
CONSOLIDATED STATEMENTS OF OPERATIONS					
(In INR Million, except per share data)					
Particulars	Three Month Ended				% Increase (Decrease)
	March 31, 2026	% of Revenues	March 31, 2025	% of Revenues	
REVENUES					
Products	18,706	91%	15,407	90%	21%
Services	1,946	9%	1,756	10%	11%
Total Revenues	20,652	100%	17,163	100%	20%
SEGMENT RESULTS					
Products	10,169	54%	7,321	48%	39%
Services	663	34%	567	32%	17%
Total	10,832	53%	7,888	46%	37%
Unallocable expenses	(344)	(2%)	(317)	(2%)	8%
OPERATING INCOME	10,488	51%	7,571	44%	39%
Interest and other income, net	713	3%	819	5%	(13%)
INCOME BEFORE PROVISION OF TAXES	11,201	54%	8,390	49%	34%
Provision for taxes	2,784	13%	1,951	11%	43%
NET INCOME	8,417	41%	6,439	38%	31%
Earnings per share of Rs 5/- each (in Rs)					
Basic	96.72		74.15		30%
Diluted	96.36		73.76		31%

ORACLE FINANCIAL SERVICES SOFTWARE GROUP										
SUPPLEMENTAL OPERATING METRICS										
	FY 2024-25					FY 2025-26				
	Q1	Q2	Q3	Q4	Full Year	Q1	Q2	Q3	Q4	Full Year
Geographic breakup of Revenues										
Products Business										
India	10%	10%	10%	10%	10%	11%	9%	10%	8%	10%
Outside India										
Americas										
United States of America	21%	22%	23%	25%	23%	25%	27%	25%	24%	25%
Rest of America	9%	14%	10%	9%	10%	10%	13%	10%	9%	11%
Europe	13%	14%	15%	16%	14%	13%	14%	16%	20%	16%
Asia Pacific	24%	20%	19%	19%	21%	21%	19%	18%	20%	19%
Middle East and Africa	23%	20%	23%	21%	22%	20%	18%	21%	19%	19%
Services Business										
India	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Outside India										
Americas										
United States of America	68%	67%	66%	67%	67%	67%	62%	66%	65%	65%
Rest of America	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Europe	15%	17%	18%	17%	17%	17%	19%	20%	17%	18%
Asia Pacific	10%	10%	10%	10%	10%	11%	13%	9%	13%	11%
Middle East and Africa	6%	5%	5%	5%	5%	4%	5%	4%	4%	5%
Total Company										
India	9%	9%	9%	9%	9%	10%	8%	9%	8%	9%
Outside India										
Americas										
United States of America	25%	26%	27%	29%	27%	29%	30%	29%	28%	29%
Rest of America	9%	13%	9%	9%	9%	9%	12%	10%	8%	10%
Europe	13%	14%	16%	16%	15%	13%	15%	16%	20%	16%
Asia Pacific	23%	19%	18%	18%	20%	20%	18%	17%	19%	18%
Middle East and Africa	21%	19%	21%	19%	20%	19%	17%	19%	17%	18%
Revenue Analysis by Type										
Products Business										
License & Cloud Fees	17%	12%	18%	14%	16%	16%	11%	14%	18%	15%
Maintenance Fees	33%	34%	34%	32%	33%	33%	36%	34%	33%	34%
Consulting fees										
Fixed Price	34%	37%	33%	39%	36%	36%	37%	37%	37%	37%
Time & Material Basis	16%	17%	15%	15%	15%	15%	16%	15%	12%	14%
Services Business										
Fixed Price	78%	81%	81%	81%	80%	79%	76%	82%	73%	78%
Time & Material Basis	22%	19%	19%	19%	20%	21%	24%	18%	27%	22%
Trade Receivables										
0-180 days	93%	92%	95%	96%	96%	93%	92%	96%	99%	99%
More than 180 days	7%	8%	5%	4%	4%	7%	8%	4%	1%	1%
DSO (Days)	63	64	66	58	58	62	66	58	58	58
Attrition Rate (TTM)										
	10%	10%	11%	10%	10%	10%	9%	9%	9%	9%
Employee Count										
Products Business	7,340	7,482	7,490	7,497	7,497	7,655	7,999	7,773	7,720	7,720
Services Business	1,225	1,252	1,235	1,251	1,251	1,305	1,331	1,331	1,325	1,325
Corporate	146	144	143	139	139	120	118	111	110	110
Total	8,711	8,878	8,868	8,887	8,887	9,080	9,448	9,215	9,155	9,155



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 April 22, 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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