

Oracle Financial Services Software Limited

Registered Office : Oracle Park, Off Western Express Highway, Goregaon (East), Mumbai 400 063

Tel: + 91 22 6718 3000 Fax: + 91 22 6718 3001

CIN: L72200MH1989PLC053666

Website: www.oracle.com/financialservices

E-mail: investors-vp-ofss_in_grp@oracle.com

Unaudited standalone financial results for the three and nine month period ended December 31, 2025

PART I

(₹ in million, except per share data)

| | Particulars | Three month period ended | | | Nine month period ended | | Year ended |
|----|-------------------------------------------------------------------------------------|--------------------------|--------------------|-------------------|-------------------------|-------------------|----------------|
| | | December 31, 2025 | September 30, 2025 | December 31, 2024 | December 31, 2025 | December 31, 2024 | March 31, 2025 |
| | | Unaudited | Unaudited | Unaudited | Unaudited | Unaudited | Audited |
| 1 | INCOME | | | | | | |
| | (a) Revenue from operations | 14,527 | 13,009 | 13,054 | 41,504 | 38,096 | 50,991 |
| | (b) Other income | 638 | 549 | 339 | 1,899 | 1,413 | 17,210 |
| | Total income | 15,165 | 13,558 | 13,393 | 43,403 | 39,509 | 68,201 |
| 2 | EXPENSES | | | | | | |
| | (a) Employee benefit expenses | 6,318 | 5,457 | 5,569 | 17,333 | 15,575 | 20,905 |
| | (b) Travel related expenses | 219 | 217 | 212 | 648 | 661 | 896 |
| | (c) Professional fees | 65 | 746 | 335 | 1,165 | 991 | 1,325 |
| | (d) Finance cost | 5 | 6 | 2 | 17 | 8 | 13 |
| | (e) Other operating expenses | 436 | 774 | 402 | 1,697 | 1,140 | 1,363 |
| | (f) Depreciation and amortisation | 135 | 142 | 145 | 430 | 453 | 598 |
| | Total expenses | 7,178 | 7,342 | 6,665 | 21,290 | 18,828 | 25,100 |
| 3 | Profit before tax | 7,987 | 6,216 | 6,728 | 22,113 | 20,681 | 43,101 |
| 4 | Tax expense | | | | | | |
| | (a) Current tax | 1,948 | 1,650 | 1,955 | 5,722 | 5,627 | 9,561 |
| | (b) Deferred tax | (98) | (60) | (48) | (244) | (98) | 33 |
| | Total tax expense | 1,850 | 1,590 | 1,907 | 5,478 | 5,529 | 9,594 |
| 5 | Net profit for the period | 6,137 | 4,626 | 4,821 | 16,635 | 15,152 | 33,507 |
| 6 | Other comprehensive income / (loss) | | | | | | |
| | (a) Items that will not be reclassified subsequently to profit or loss | | | | | | |
| | (i) Remeasurement gains / (losses) of defined benefit plan | 45 | 53 | 35 | 77 | (23) | (56) |
| | (ii) Income tax effect | (12) | (14) | (9) | (20) | 6 | 14 |
| | (b) Items that will be reclassified subsequently to profit or loss | | | | | | |
| | (i) Exchange differences on translation of financial statements of foreign branches | *- | 3 | 8 | 3 | 9 | 10 |
| | Total other comprehensive income / (loss) for the period, net of tax | 33 | 42 | 34 | 60 | (8) | (32) |
| | Total Comprehensive Income for the period, net of tax | 6,170 | 4,668 | 4,855 | 16,695 | 15,144 | 33,475 |
| 8 | Paid up equity share capital (face value ₹ 5 each, fully paid) | 435 | 435 | 434 | 435 | 434 | 434 |
| 9 | Reserve excluding Revaluation Reserves as per balance sheet | | | | | | 75,186 |
| 10 | Earnings per equity share (face value ₹ 5 each, fully paid) | | | | | | |
| | (a) Basic (in ₹) | 70.55 | 53.23 | 55.55 | 191.37 | 174.69 | 386.19 |
| | (b) Diluted (in ₹) | 70.26 | 52.97 | 55.21 | 190.44 | 173.54 | 383.73 |
| | See accompanying notes to the financial results | | | | | | |

* Represents amount less than ₹ 0.50 million.

Notes to financial results :

- 1 The unaudited standalone financial results for three and nine month period ended December 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on January 21, 2026. The statutory auditors have expressed an unmodified review conclusion on these results.
- 2 These financials results have been prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34 - Interim Financial Reporting as prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules of the Companies (Indian Accounting Standards) Rules, 2015 (as amended) and the other accounting principles generally accepted in India.
- 3 During the three and nine month period ended December 31, 2025, the Company allotted 80,659 and 153,800 equity shares respectively, of face value of ₹ 5 each on exercise of stock options by the eligible employees under the prevailing Employee Stock Option Plan (ESOP) schemes of the Company.
- 4 On November 21, 2025, the Government of India notified four Labour Codes ("The New Labour Code"), consolidating existing labour laws. In accordance with Ind AS 19, changes to the employee benefit plans arising from legislative amendments are treated as plan amendments, requiring immediate recognition of past service cost in the statement of profit and loss. The New Labour Code has resulted in estimated one time increase in provision for employee benefit expense of ₹ 489 million which has been recognized in the current reporting period. The Government has not yet notified the related rules to the New Labour Code and impact of them will be evaluated when notified.
- 5 Particulars of other income:

| Particulars | Three month period ended | | | Nine month period ended | | Year ended |
|-----------------------------------------------------------------------------------|--------------------------|--------------------|-------------------|-------------------------|-------------------|----------------|
| | December 31, 2025 | September 30, 2025 | December 31, 2024 | December 31, 2025 | December 31, 2024 | March 31, 2025 |
| | Unaudited | Unaudited | Unaudited | Unaudited | Unaudited | Audited |
| Finance income | 402 | 478 | 448 | 1,580 | 1,536 | 2,069 |
| Exchange gain / (loss) | 44 | 66 | (123) | 117 | (159) | (118) |
| Miscellaneous income | 25 | 5 | 14 | 35 | 36 | 60 |
| Reversal of provision for diminution in value of investment in subsidiary company | 167 | - | - | 167 | - | - |
| Dividend from subsidiary company | - | - | - | - | - | 15,199 |
| Total | 638 | 549 | 339 | 1,899 | 1,413 | 17,210 |

- 6 During the three and nine month period ended December 31, 2025; the Company has reversed ₹ 167 million towards provision for diminution in value of investment in it's wholly owned subsidiary company ISP Internet Mauritius Company.
- 7 During the year ended March 31, 2025; the Company has received dividend of ₹ 15,199 million from it's wholly owned subsidiary company Oracle Financial Services Software America, Inc.
- 8 As per Ind AS 108 'Operating Segments', the Company has disclosed the segment information only as part of the consolidated financial results.
- 9 Mr. Vincent Secondo Grelli (DIN 08262388), resigned as a Non-Executive, Non-Independent Director of the Company, effective from the close of business hours of October 31, 2025.
- 10 The above financial results are also available on the Company's website: <https://investor.ofss.oracle.com>

For and on behalf of the Board of Directors
Oracle Financial Services Software Limited

Mumbai, India
January 21, 2026

Makarand Padalkar
Managing Director & Chief Executive Officer
DIN: 02115514