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September 04, 2025

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| The Listing Department The National Stock Exchange of India Ltd. Exchange Plaza, Bandra-Kurla Complex, Bandra (E) Mumbai-400051 NSE SYMBOL: NUCLEUS | The Listing Department BSE Limited Phiroze Jeejeebhoy Towers, 25th Floor, Dalal Street Mumbai-400001 SCRIP CODE: 531209 |
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SUB: PRESS RELEASE/MEDIA RELEASE

Dear Sirs,

Please find enclosed the Press Release announcing that *"Saudi Finance Company and Nucleus Software Win "Excellence in Digital Consumer Transformation" at Finnovex Saudi Arabia 2025."*

This is for your information and records.

Thanking You

Yours Sincerely

For Nucleus Software Exports Limited

**(Poonam Bhasin)
Company Secretary**

Encl: as above

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Saudi Finance Company and Nucleus Software Win “Excellence in Digital Consumer Transformation” at Finnovex Saudi Arabia 2025

India, Riyadh / Saudi Arabia, September 4, 2025: Saudi Finance Company (SFC), a pioneer in Individual and SME Financing in the Kingdom of Saudi Arabia, and Nucleus Software, a global leader in financing and transaction banking solutions, are proud to have jointly won the “Excellence in Digital Consumer Transformation” Award at the 30th Edition of Finnovex Saudi Arabia 2025.

This recognition crowns a 10-year strategic partnership that began in 2014, with FinnOne™, Nucleus Software’s cutting-edge financing system, at its core. Together, SFC and Nucleus have transformed consumer financing across Auto, Personal, and SME, driving speed, inclusivity, and Shariah-compliant innovation.

Strategic Milestones in Transformation

- Digitized the entire loan lifecycle, which enhances the customer experience by providing faster, more efficient service
- Delivered **Shariah-compliant financing** aligned with **SAMA regulations**.
- Enabled faster fund disbursements via **automation and ZATCA API integration**.
- Expanded financial inclusion with innovative schemes such as **Guarantor, Housewife, Buy-Out, and Top-Up**.
- Introduced **flexible short-term financing** with customized repayment options.

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Mr. Bander Al-Samman, CEO of Saudi Finance Company, said:

"For over a decade, our partnership with Nucleus Software has been a cornerstone of our strategy to redefine consumer finance in the Kingdom. By combining our market expertise with the power of FinnOne™, we have created an ecosystem that is digital-first, fully Shariah-compliant, and deeply customer-centric. Together, we have been able to reduce loan approvals from days to minutes, offer flexible programs for diverse customer groups, and bring new levels of trust and transparency to the market. Winning the Excellence in Digital Consumer Transformation Award is not just a recognition of technology adoption, but a celebration of how innovation and collaboration can transform the lives of customers."

Mr. Parag Bhise, CEO & Executive Director of Nucleus Software, said:

Saudi Finance Company has been one of our most trusted and forward-thinking partners for more than 10 years. Our collaboration has consistently been driven by a shared vision-to deliver financing that is faster, more inclusive, and compliant with the highest ethical standards. FinnOne™ has been at the core of enabling this transformation, helping SFC achieve industry-leading turnaround times, expand financial inclusion, and set new benchmarks in customer experience. This award is a proud milestone in our journey together, and we remain committed to driving the next wave of digital transformation in the Kingdom's financial services sector."

The Excellence in Digital Consumer Transformation Award stands as a powerful endorsement of how long-term collaboration, innovative technology, and a customer-first vision can reshape financial services. With their decade-long partnership, Saudi Finance Company and Nucleus Software continue to set new benchmarks in the region, creating a future-ready, inclusive, and digitally empowered financial ecosystem.

About Saudi Finance

Saudi Finance Company Riyadh, Kingdom of Saudi Arabia:

Leading the Future of Shariah-Compliant Financing in Saudi Arabia through Digital Lending

As one of the Kingdom's most pioneering and trusted financial institutions, Saudi Finance Company (SFC) has been redefining consumer and SME financing since its establishment in 1990. With a steadfast commitment to Shariah compliance, innovation, and customer-centricity, SFC continues to play a vital role in advancing financial inclusion and supporting the Kingdom's economic transformation.

Vision

To be the leading Shariah-compliant financial partner of choice for individuals and SMEs in Saudi Arabia — driven by innovation, customer trust, and digital excellence.

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Mission

To deliver flexible, ethical, and technology-driven financing solutions that empower individuals and small businesses. We are committed to exceptional customer service, continuous innovation, and contributing to Saudi Arabia's economic growth through responsible financing.

Core Values

- **Sustainability:** Driving long-term community prosperity through responsible financing.
- **Care:** Prioritizing the well-being and growth of employees and society at large.
- **Balance:** Promoting harmony between ambition and well-being to ensure sustainable success.
- **Quality:** Providing innovative, high-standard financial solutions that exceed expectations.
- **Trust:** Building lasting relationships based on transparency, integrity, and respect.

Financing Solutions

- **Individual Financing:** Customer-focused solutions designed to meet diverse financial needs with ease and responsibility.
- **SME Financing:** Tailored programs that empower entrepreneurs and SMEs to expand their businesses and strengthen competitiveness.

Strategic Partnership

- SFC benefits from a strong ownership structure supported by its strategic alliance with: Al Khorayef Group (Abdullah Al Kharif & Sons) – 49%
- Abu Dhabi Islamic Bank (ADIB) – 51%

SFC-Nucleus collaboration

SFC has reinforced its leadership in digital transformation through a decade-long partnership with Nucleus Software, enabling cutting-edge digital capabilities and Shariah-compliant innovation. This collaboration was recently recognized with the “Excellence in Digital Consumer Transformation” Award at Finnovex Saudi Arabia 2025, highlighting SFC's commitment to driving innovation, inclusivity, and superior customer experiences.

About Nucleus Software

Nucleus Software Exports Ltd. Is a publicly traded (BSE: 531209, NSE: NUCLEUS), software product company that provides financing transaction banking products to global financial leaders.

Nucleus Software delivers disruptive Fintech Solutions to 200+ Banks and Financial Institutions across 50 countries supporting Retail Lending, Corporate & SME Finance, Islamic Finance, Automotive Finance, Captive Automotive Finance, Cash Management, Mobile & Internet Banking, Transaction Banking and more. Our solutions

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manage over \$15 trillion value of yearly transactions, with over 26 million transactions each day through our globally integrated transaction banking platform. Our financing platform manages \$1.2 trillion+ value of loans globally, while enabling 500,000+ users to log in daily.

Our Flagship Products **FinnOne Neo®** and **FinnAxia®** are backed by more than 4 decades of BFSI domain expertise and an inbuilt AI powered platform to realize the digital transformation goals of FIs worldwide.

1. **FinnOne Neo®**: The next-generation **digital financing platform**, designed to revolutionize the financing process. FinnOne Neo® is built on an advanced technology platform, empowering financial institutions to streamline their financing operations, enhance customer experiences, and drive business growth.
2. **FinnAxia®**: An integrated **global transaction banking suite**, trusted by banks worldwide to optimize their transaction banking processes. With FinnAxia®, financial institutions can efficiently manage their cash management, trade finance, liquidity management, and other transaction banking activities on a single platform, thereby improving operational efficiency, visibility, and enhancing client relationships.
3. **PaySe®**: The world's first **online and offline digital payment solution**, created with the vision to democratize money. This innovative payment solution offers users a seamless and convenient way to conduct digital transactions, both online and offline, facilitating financial inclusion and empowering individuals and businesses.
4. **Nucleus Software Digital Services**: Our comprehensive suite of **digital services** is tailored to assist banks and financial institutions in their digital transformation journey and maintain an optimal technology infrastructure. Through Nucleus Software Digital Services, we offer a holistic approach to digital transformation, enabling organizations to deliver seamless customer experiences, achieve operational and cost efficiencies, and gain actionable insights to drive strategic decision-making.

These offerings collectively underline Nucleus Software's commitment to driving innovation and empowering financial institutions to thrive in an increasingly digital world.

For Media related information, please contact:

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