

TO ALL STOCK EXCHANGES

BSE LIMITED
NATIONAL STOCK EXCHANGE OF INDIA LIMITED
NEW YORK STOCK EXCHANGE

February 3, 2026

Dear Sir/ Madam,

Sub: Press release

Please find enclosed the press release titled "**Infosys Collaborates with Citizens on AI-First Innovation Hub to Accelerate the Future of Banking**"

This information will also be hosted on the Company's website, at www.infosys.com.

This is for your information and records.

Yours Sincerely,
For **Infosys Limited**

A.G.S. Manikantha
Company Secretary
Membership No: A21918

Infosys Collaborates with Citizens on AI-First Innovation Hub to Accelerate the Future of Banking

Leveraging Infosys Topaz Fabric™, the collaboration will accelerate Citizens AI platform and next-generation banking capabilities

Bengaluru, India – February 3, 2026: [Infosys](#) (NSE, BSE, NYSE: INFY), a global leader in next-generation digital services and consulting, today announced its collaboration with [Citizens](#) (NYSE: CFG), one of the oldest and largest financial institutions in the US, to support the launch of the bank's AI-first Innovation Hub in Bengaluru, India. This industry-first initiative is designed to accelerate AI-driven transformation across Citizens' banking operations, product development, and customer experience.

As one of Citizens strategic delivery partners supporting AI development, Infosys will contribute its AI, cloud, and cybersecurity expertise to help advance Citizens' AI-first operating model. Leveraging [Infosys Topaz Fabric](#), a specialized agentic services suite featuring a multi-layer AI fabric that integrates infrastructure, models, data, applications, and workflows into a cohesive, agent-ready ecosystem, Infosys will support the development of scalable, agent-ready capabilities designed to simplify and increase the speed of delivery of new financial products and digital services. This engagement with Citizens, complements the [existing partnership](#) focused on AI transformation, which has helped the bank advance innovation and enhance customer service.

The AI-first Innovation Hub builds upon Citizens' ongoing commitment to cultivating a highly skilled global workforce, designed to integrate artificial intelligence and advanced technologies throughout the bank's technology ecosystem, fostering innovation, resilience, and efficiency at scale. This Innovation Hub with Infosys further enhances Citizens' standing as a technology-driven super regional bank and highlights Infosys' expertise in developing AI-enabled operating models for financial institutions.

Michael Ruttledge, Chief Information Officer and Head of Enterprise Technology & Security, Citizens Financial Group, said, "Our AI-first Innovation Hub reflects Citizens' long-term commitment to building modern, secure, and intelligent banking capabilities. Partnering with leading technology firms like Infosys and leveraging Infosys Topaz Fabric is helping transform how we serve our customers by integrating advanced AI at the core of our operations to deliver more modern, secure, and personalized banking experiences."

Dennis Gada, EVP and Global Head of Banking and Financial Services, Infosys, said, "Financial institutions today face the dual challenge of rapid modernization and delivering exceptional customer



experiences. Our collaboration with Citizens marks a significant step in their growth journey, enabling them to adopt an AI-first operating model and become future ready. Leveraging our proven expertise in financial services and the innovative power of Infosys Topaz Fabric, we are excited to support Citizens in accelerating innovation and redefining the future of banking.”

About Citizens Financial Group, Inc.

Citizens Financial Group, Inc. is one of the nation's oldest and largest financial institutions, with \$222.7 billion in assets as of September 30, 2025. Headquartered in Providence, Rhode Island, Citizens offers a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations and institutions. Citizens helps its customers reach their potential by listening to them and by understanding their needs in order to offer tailored advice, ideas and solutions. In Consumer Banking, Citizens provides an integrated experience that includes mobile and online banking, a full-service customer contact center and the convenience of approximately 3,100 ATMs and approximately 1,000 branches in 14 states and the District of Columbia. Consumer Banking products and services include a full range of banking, lending, savings, wealth management and small business offerings. In Commercial Banking, Citizens offers a broad complement of financial products and solutions, including lending and leasing, deposit and treasury management services, foreign exchange, interest rate and commodity risk management solutions, as well as loan syndication, corporate finance, merger and acquisition, and debt and equity capital markets capabilities. More information is available at www.citizensbank.com or visit us on X, LinkedIn or Facebook.

About Infosys

Infosys is a global leader in next-generation digital services and consulting. Over 330,000 of our people work to amplify human potential and create the next opportunity for people, businesses and communities. We enable clients in 63 countries to navigate their digital transformation. With over four decades of experience in managing the systems and workings of global enterprises, we expertly steer clients, as they navigate their digital transformation powered by cloud and AI. We enable them with an AI-first core, empower the business with agile digital at scale and drive continuous improvement with always-on learning through the transfer of digital skills, expertise, and ideas from our innovation ecosystem. We are deeply committed to being a well-governed, environmentally sustainable organization where diverse talent thrives in an inclusive workplace.

Visit <https://www.infosys.com> to see how Infosys (NSE, BSE, NYSE: INFY) can help your enterprise navigate your next.

Safe Harbor

Certain statements in this release concerning our future growth prospects, or our future financial or operating performance, are forward-looking statements intended to qualify for the 'safe harbor' under the Private Securities Litigation Reform Act of 1995, which involve a number of risks and uncertainties that could cause actual results or outcomes to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding the execution of our business strategy, increased competition for talent, our ability to attract and retain personnel, increase in wages, investments to reskill our employees, our ability to effectively implement a hybrid work model, economic uncertainties and geo-political situations, technological disruptions and innovations such as artificial intelligence ("AI"), generative AI, the complex and evolving regulatory landscape including immigration regulation changes, our ESG vision, our capital allocation policy and expectations concerning our market position, future operations, margins, profitability, liquidity, capital resources, our corporate actions including acquisitions, and cybersecurity matters. Important factors that may cause actual results or outcomes to differ from those implied by the forward-looking statements are discussed in more detail in our US Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2025. These filings are available at www.sec.gov. Infosys may, from time to time, make additional written and oral forward-looking statements, including statements contained in the Company's filings with the Securities and Exchange



Commission and our reports to shareholders. The Company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the Company unless it is required by law.

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