

**NUCLEUS SOFTWARE EXPORTS LTD.**

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December 16, 2025

**The Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza, Bandra-Kurla
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Mumbai-400051
SYMBOL: NUCLEUS**

**The Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
25th Floor, Dalal Street
Mumbai-400001
SCRIP CODE: 531209**

SUB: PRESS RELEASE/MEDIA RELEASE

Dear Sirs,

Please find attached the press release announcing that *"Nucleus Software's FinnOne Neo® platform has provided an innovative solution for Military Joint Stock Commercial Bank (MB Bank), one of Vietnam's top five commercial bank"*

This is for your information and records.

Thanking You

Yours Sincerely

For Nucleus Software Exports Limited

**(Poonam Bhasin)
Company Secretary**

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PRESS RELEASE

Nucleus Software's FinnOne Neo® platform has provided an innovative solution for MB Bank's management ecosystem.

Noida, India- December 16, 2025 – **Nucleus Software**, a global provider of advanced digital transformation and transaction banking solutions, in collaboration with the FPT Information System Corporation Consortium, announced that Military Joint Stock Commercial Bank (MB Bank), one of Vietnam's top five commercial banks, has successfully implemented **FinnOne Neo®** in debt management and collection.

The Collection platform provides MB Bank with a unified system that optimizes internal collection workflows, contributes to enhanced efficiency in debt recovery, and delivers a seamless experience throughout the debt management process. With its modular architecture, FinnOne Neo® supports automation and improves collection and recovery efficiency across key portfolios.

"FinnOne Neo® is regarded for meeting customer expectations with speed and precision," said Mrs. Bùi Thị Miên, Deputy Director of the Risk Management Division, MB Bank. "The system's modules not only align with international standards but have also been customized to comply with the legal conditions and regulations in Vietnam. In particular, the Repo, Settlement, and Legal modules have received considerable attention to ensure optimal output results."

Parag Bhise, CEO & Executive Director, Nucleus Software, added, *"We are delighted to partner with MBBank on this initiative. FinnOne Neo® provides a secure, configurable, and analytics-powered platform that helps collection system operate efficiently and flexibly."*

MBBank is accelerating digital adoption, optimizing cost efficiencies, and driving future-ready innovations across its retail and SME businesses, expanding its digital footprint across Vietnam. FinnOne Neo® plays a part in this process.

About MB Bank:

MB Bank is one of the top five banks in Vietnam, serving over 35 million customers. MB has transformed into a leading multi-sector financial group, operating effectively under a group-wide model with an ecosystem comprising three banks (MB, MB Cambodia, and MBV) and six member companies across insurance, securities, consumer finance, fund management, and asset management. This diversified ecosystem not only strengthens MB's differentiation but also serves as a key competitive advantage, enabling the Bank to broaden its service capabilities, meet diverse customer needs, and accelerate breakthroughs in its new phase of development. MB is a financially stable institution, strong in management, transparent in information, convenient, and a pioneer in providing services.

With more than 30 years of development, MB continues to solidify its position, remaining steadfast in its vision to become a multi-sector financial group, relentlessly accelerating digital transformation to offer the best experiences to its customers.

"MB - A digital enterprise, a leading financial group."
Top 5 banks with the largest total assets in Vietnam
Top 4 in pre-tax profit among the banking system
Top 1 in retail customer scale
Top 1 in digital transactions

A bank leading the comprehensive implementation of ESG, aiming for sustainable development for the community, environment, and society.

About Nucleus Software:

Nucleus Software Exports Ltd. Is a publicly traded (BSE: 531209, NSE: NUCLEUS), software product company that provides lending and 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 manage over \$15 trillion value of yearly transactions, with over 26 million transactions each day through our globally integrated transaction banking platform. Our lending 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 lending platform**, designed to revolutionize the lending process. FinnOne Neo® is built on an advanced technology platform, empowering financial institutions to streamline their lending 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.

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