

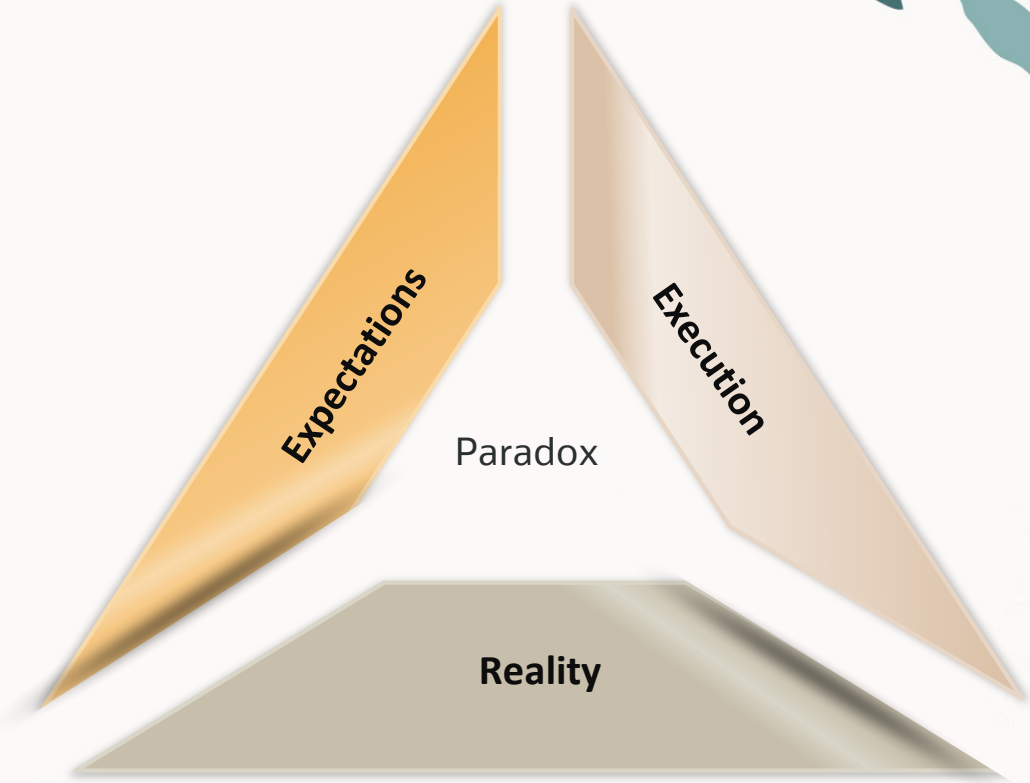
ORACLE
AI Experience

AI Economics

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The AI Paradox



Where do I start?

Three steps when identifying the right processes to enable with GEN AI and Agentic AI

1

Focus on the
right processes

2

Pick the
right technology

3

Maximize
the value

1 Focus on the right processes

What processes are best fit for Gen AI and Agentic AI?

Repetitive, high-volume, and manual tasks



Focus on tasks with **repeatable patterns**, **high transaction counts**, and **peak load fluctuations** that strain human capacity.

Data-intensive and decision-driven tasks



Ideal for processes needing **constant data aggregation**, **analysis**, and **adaptive responses** based on context and history.

Rule-governed with exceptions tasks



Processes follow **clear rules** but require **intelligent handling of edge cases** — where agents can learn and refine over time.

Multi-step and cross-functional tasks



Perfect for **workflows** spanning **multiple stages**, **systems**, and **departments**, where digital agents coordinate hand-offs.

Notes: 1. McKinsey: "Seizing the agentic AI advantage 2025"
2. EY: "Agentic AI: The Next Frontier in Automation" 2025



Streamlining Seer Equities loan approval process with Agentic AI



**Repetitive, High-Volume,
and Manual Tasks**



**Data-Intensive and
Decision-Driven Tasks**

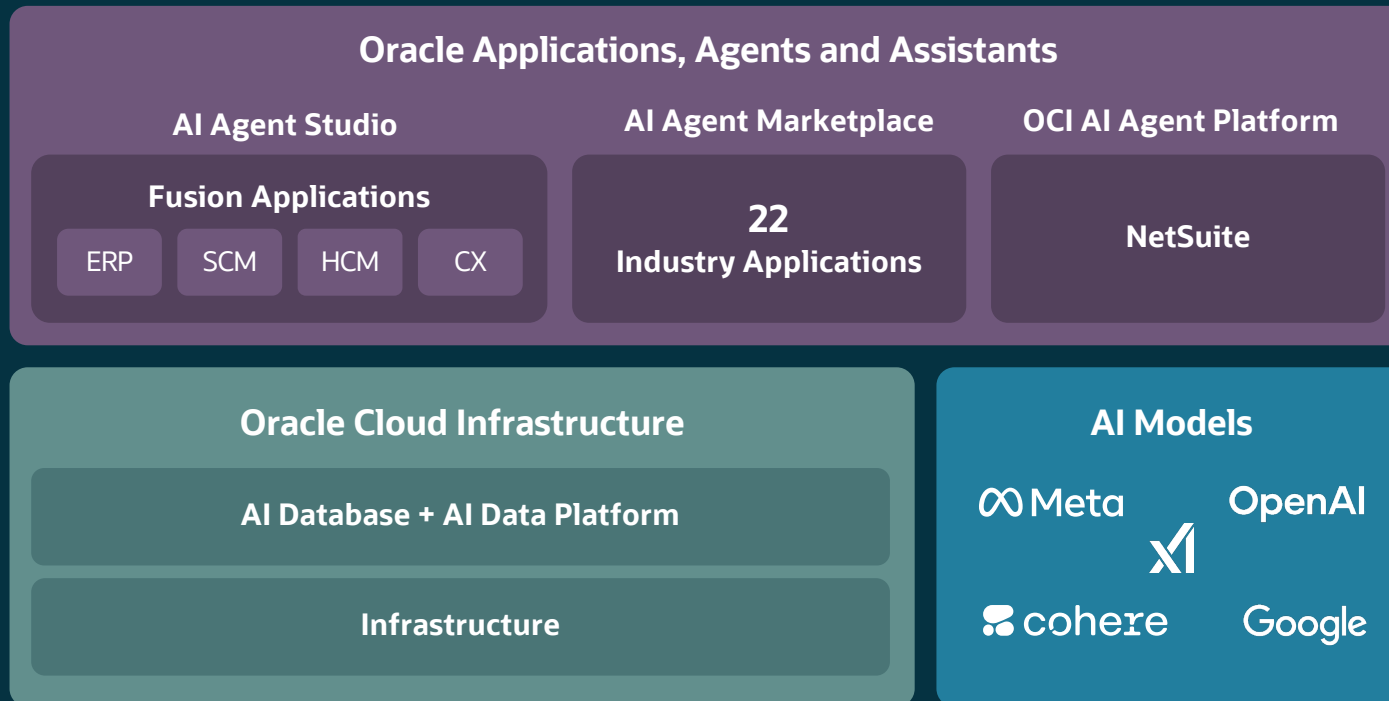


**Rule-Governed with
Exceptions Tasks**



**Multi-Step and
Cross-Functional Tasks**

2 Pick the right technology – The Oracle AI Advantage



Your AI Journey Starts with What You Already Own

\$0

Incremental cost of
Oracle latest AI Database



**Oracle AI
Database**

\$0

Incremental cost of existing
Fusion AI Agents



600
and counting

1/2

The cost of
other hyperscalers



**Consistent
global pricing**

3

Maximize the value

What processes are best fit for Gen AI and Agentic AI?



Productivity improvement



Automation frees up human resources for higher-value work.



Cost reduction



Streamlines operations, reduces costs.



Revenue increase



Enhanced targeting, new offerings.



Experience improvement



Faster responses, hyper-personalization.



Risk reduction



Improved controls, unstructured data analysis, third-party risk management.

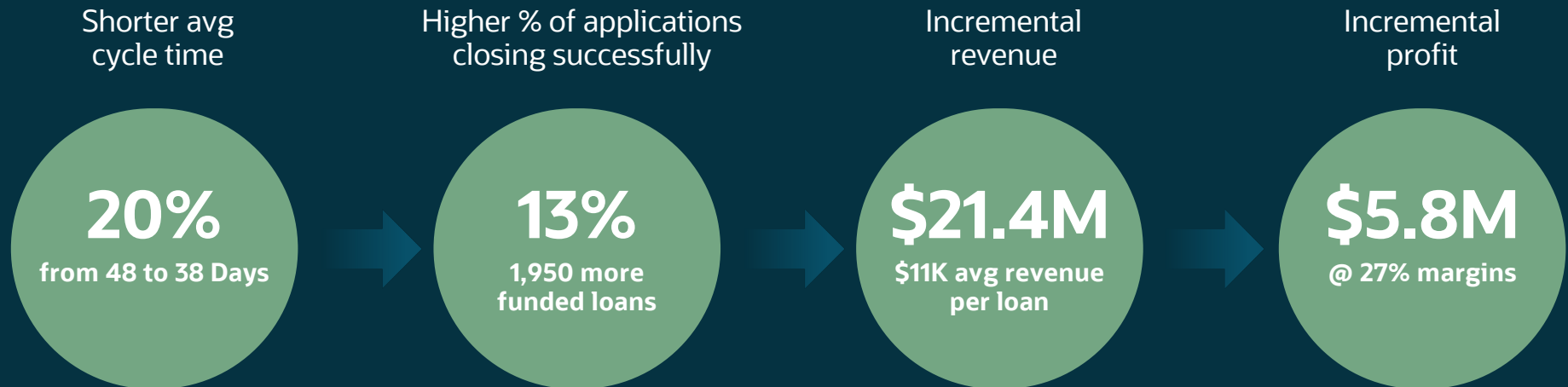
The potential value of streamlining the loan approval process

Loan origination KPIs	Seer Equities <i>before AI</i>	Industry median	Assessment
Average cycle time (days)	48 Days	40 Days	20% slower
Cost per loan originated (\$\$)	\$10,000	\$8,500	18% more expensive
Fraud detection rate (%)	70%	85%	Poor detection rates

KPIs suggest a low speed, high cost, poor fraud detection loan origination process

The economic value of AI for Seer Equities

Reducing loan origination average cycle times



Note: Assumptions for a National Bank with \$10Bn+ in assets

The potential value of streamlining the loan approval process

Loan origination KPIs	Seer Equities <i>before AI</i>	Industry median	Seer Equities <i>after AI</i>	Net benefits
Average cycle time (days)	48 Days	40 Days	38 Days	\$5.8M
Cost per loan originated (\$\$)	\$10,000	\$8,500	\$8,000	\$17.4M
Fraud detection rate (%)	70%	85%	85%	\$2.6M

Increase Revenue
\$21.4M annually

Increase Benefits
\$25.8M annually

Companies successfully leveraging Agentic AI

1

Focus on the right processes

- Fragmented
- Intelligent
- Cause Friction

2

Pick the right technology

- Built-in, not bolted on
- Future-proof
- Private and Secure

3

Maximize the value

- Prioritize on Value
- Focused on Value Realization