

ORACLE

Financial Analyst Meeting

Application Suites

Mike Sicilia

CEO

Steve Miranda

EVP, Applications Development

Mark Hura

President, Global Field Operations

Safe Harbor Statement

Statements in this presentation relating to Oracle's future plans, expectations, beliefs, intentions and prospects are "forward-looking statements" and are subject to material risks and uncertainties. Many factors could affect our current expectations and our actual results, and could cause actual results to differ materially. A detailed discussion of these factors and other risks that affect our business is contained in our U.S. Securities and Exchange Commission (SEC) filings, including our most recent reports on Form 10-K and Form 10-Q, particularly under the heading "Risk Factors." Copies of these filings are available online from the SEC or by contacting Oracle's Investor Relations Department at (650) 506-4073 or by clicking on SEC Filings on Oracle's Investor Relations website at <https://www.oracle.com/investor>. All information set forth in this presentation is current as of October 16, 2025. Oracle undertakes no duty to update any statement in light of new information or future events.

Non-GAAP Financial Measures

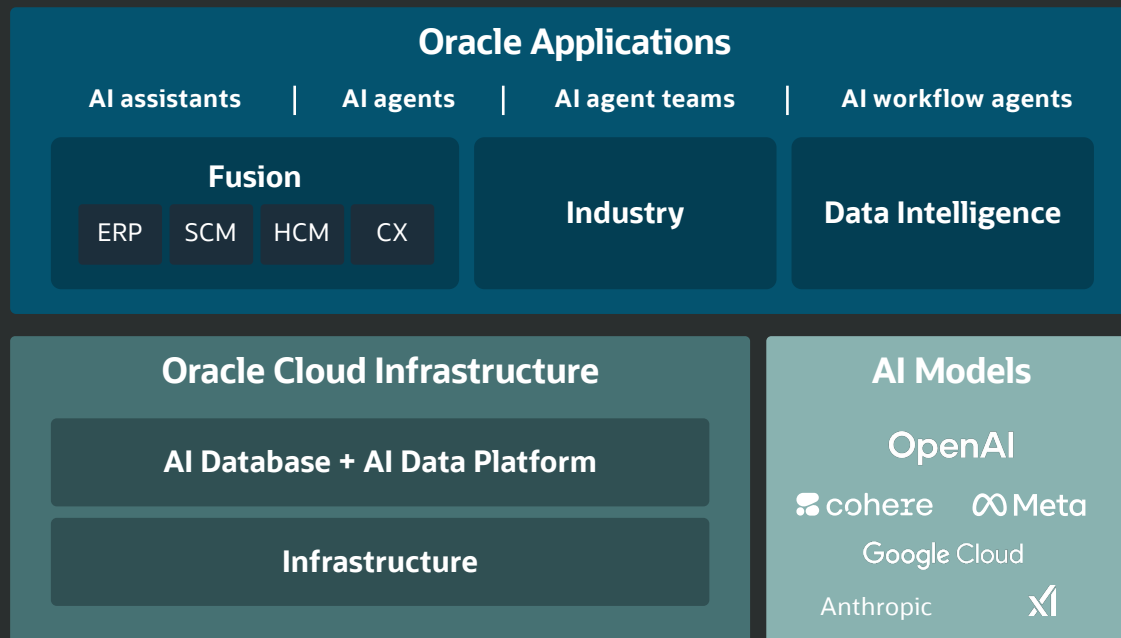
To supplement our financial results presented on a GAAP basis, we use non-GAAP measures, which exclude certain business combination accounting entries and expenses related to acquisitions and other significant expenses including stock-based compensation, that we believe are helpful in understanding our past financial performance and our future results. Our non-GAAP financial measures are not meant to be considered in isolation or as a substitute for comparable GAAP measures, and should be read only in conjunction with our consolidated financial statements prepared in accordance with GAAP. Today's discussion includes certain non-GAAP financial measures.

Future Product Direction

The following is intended to outline our general product direction. It is intended for information purposes only, and may not be incorporated into any contract. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decisions. The development, release, timing, and pricing of any features or functionality described for Oracle's products may change and remains at the sole discretion of Oracle.

**Most Complete AI Technology Stack +
Ability to Help Customers Realize AI Value**

The Oracle Applications Suite Advantage



- ✓ AI everywhere
- ✓ Complete suite
- ✓ Best data
- ✓ Leading AI platform
- ✓ Continuous innovation

Oracle's Unified Strategy Will Continue to Fuel Growth

Winning more Customers

With unmatched, end-to-end industry cloud suites we **shift focus to outcomes** and deliver highly differentiated offerings to customers.

Growing Footprint In Customer Accounts

When our customers **achieve more value with AI**, they're eager to expand their footprint of connected Oracle solutions.

Expanding Ecosystem

With the broadest view of operational, transactional, and financial data, we continue **expanding our ecosystem** of customers and offerings across industries.

Fusion Applications Update



Steve Miranda
EVP, Applications Development,
Oracle

Customer Success with Oracle Applications

COMMUNICATIONS



ENERGY AND UTILITIES



FINANCIAL SERVICES



HEALTHCARE



HOSPITALITY



MANUFACTURING



TRANSPORTATION AND LOGISTICS



DIGITAL ECONOMY



RETAIL AND RESTAURANTS



Oracle AI @ Oracle

150 AI Features In Production

FINANCE

Better Decisions

AI-driven scenario planning, forecasting, and reporting

Finance Automation

Touchless processing from expenses to payables

HR

Accelerated Hiring

Finding candidates with the right skills; faster onboarding

Employee Engagement

Personalized goal setting and coaching

SUPPORT

Faster Issue Resolution

Proactive and personalized assistance

Support Automation

Service request triage and routing; issue summarization and response

Introducing Fusion AI Ecosystem



32,000

Experts certified by OU on
AI Agent Studio

Oracle AI Agent Studio

A PLATFORM TO BUILD, TEST, AND DEPLOY AI AGENTS



Agent and Agent Teams

Agent templates

Custom agents

Agent teams

Workflow agents

Agent builder assistant

☐ New feature since launch



Tools

Business object

Calculator

Communications

Deep link

Document

User integration

Rest API

MCP

A2A



Topics and Prompts

Agent instructions

Natural language prompts

Topics management

Prompt libraries and lifecycle management



Credentials

LLM: OpenAI

LLM: Llama, Cohere

BYO LLM: Anthropic, Google, xAI

3rd party integrations and APIs



Monitoring and Evaluation

Content moderation

Design-time debugger

Measurement

Evaluation

Tracing

Observability

Human-in-the-loop

Testing

Introducing

Fusion AI Agent Marketplace

Discover and deploy partner-built agents within Oracle AI Agent Studio

LAUNCH PARTNERS

accenture

Alithya

APEX^{IT}

apps associates[®]

argano

AUTOMUS

Deloitte.

GoSaaS

Grant Thornton

HURON

IBM

Infosys

KNEX

KPMG

Mastek

ORACLE
Consulting

pwc

Trinamix

wipro

box

CLOUDSUFI

fairnow

GBG
Loqate

Intellinum

Rehili

stripe

syniverse.

Industry Applications Update

Mike Sicilia
CEO, Oracle



Automotive



Communications



Construction/
Engineering



Consumer
Packaged Goods



Defense and
Intelligence



Education



Financial Services



Government



Health



Industrial
Manufacturing



Life Sciences



Professional
Services



Public Safety



Restaurants



Retail



Transportation
and Logistics



Utilities



Oil and Gas



Wholesale
Distribution



High Technology



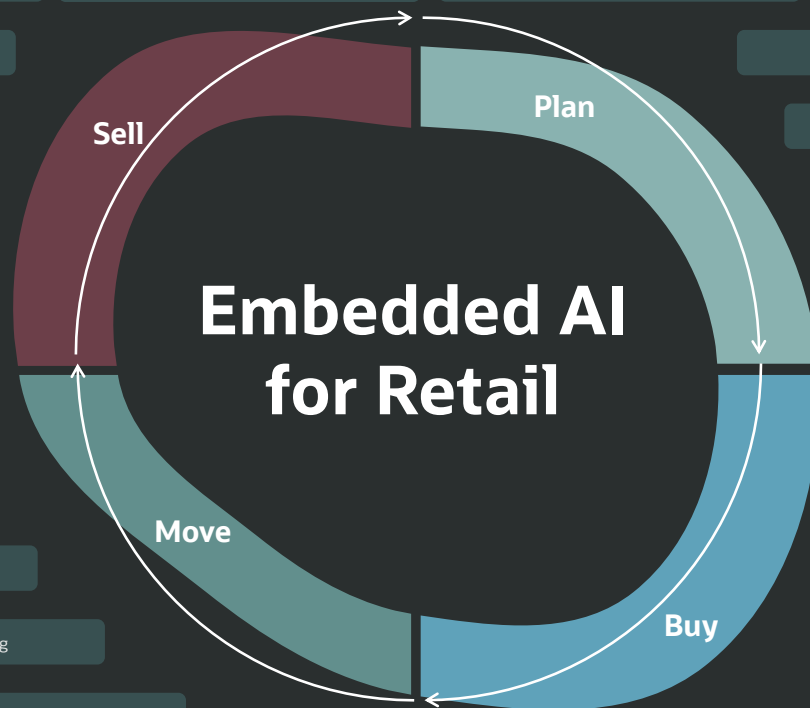
Hospitality



Media and
Entertainment

2,400+

**customers leveraging AI in
industry applications today**



Transfers Rebalancing Optimization

Partner Marketplace

Allocation Optimization

Option Count Optimization

Attribute Extraction

Pre Pack Optimization

Offer Optimization

Near Miss Promotion

Demand Transference

Suggested PO and Transfers

Agentic Framework

Portfolio Optimization

Regular Price Optimization

Promotion & MD Optimization

Size Profile Optimization

Consumer Decision Trees

Assortment Attribute Importance

Attribute Binning

Assortment Space Optimization

Promo & MD Forecast

Generative AI Foundation

Pre-pack Optimization

Inventory Planning Forecast

Replenishment Policies Optimization

Price Pilot Agent

Product Recommender

Invoice Matching – Doc Understanding

Implementation Acceleration

Affinity Analysis

Returns Forecast

Sales Potential Prediction

Intelligent Stock Counts

Merchandise Planning Forecast

Order Fulfillment Optimization

Truck Scaling

Real Time Product Recommender

Store Clustering

Portfolio Optimization

Digital Assistant

Attribute Generation

Item Description Generation

Trade Off Analysis

Optimized History

Option Count Recommendations

Consolidated Integration Gateway

Product Recommendation

Regular Price Forecast

Oracle Health EHR

Dozens of AI agents across the healthcare ecosystem

Administration operations

- Scheduling
- Chart review
- Cost estimation
- Care navigation
- Medication coach

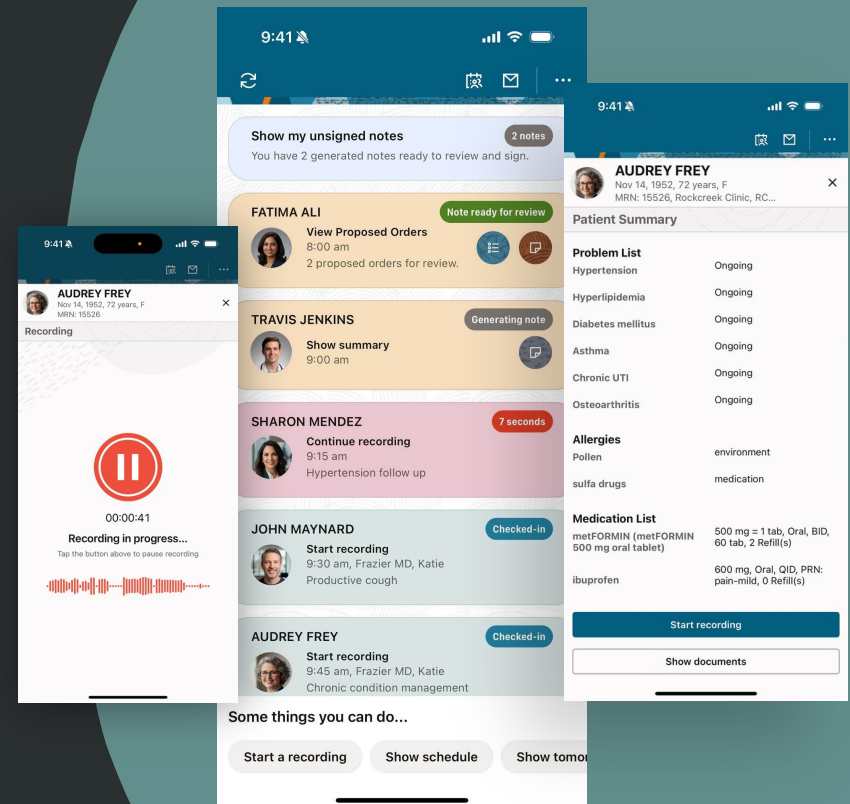
Reimbursement

- Eligibility
- Coding
- Charge capture
- Denial management

Patient engagement

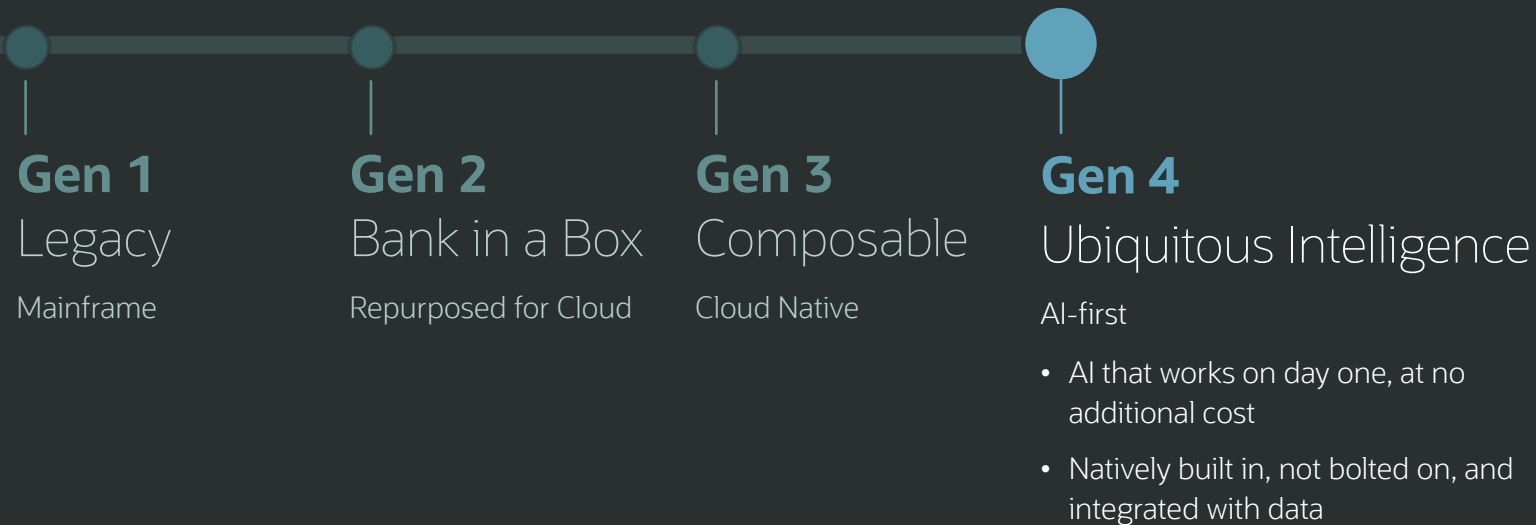
Wait list optimization	Referral management	Transportation
Payment estimation	Bed management	OR flow
Check in	Patient tracker	Staff utilization

The features and capabilities disclosed here which incorporate artificial intelligence (AI) can be used to assist users and help enhance product functionality. The nature and extent of AI assistance may evolve over time and is subject to change.



Introducing

The Future of Banking with Embedded AI



125+

New AI Agents and Features
for Banking and Insurance

Corporate Banking

Retail Banking

Payments

Corporate Digital Banking

Retail Digital Banking

Price, Product, & Offers

Revenue Management & Billing

Insurance Policy Administration

Financial Crimes and Compliance

Financial Crime
Investigations:
Sizing the Problem

\$155B

spent on investigations in 2024 alone

Tier 1 Banks	Size of Team	Annual Spend	60% cost reduction (per annum)
Bank 1	4,000 people	\$300m	\$180m
Bank 2	3,500 people	\$260m	\$156m
Bank 3	3,200 people	\$240m	\$144m

Source: Celent IT and Operational Spending on Financial Crime Compliance: 2024 Edition

Review events for Karen Mitchell, Individual New

Case ID CA660 Priority High Due 09/21/2025 Assignee Me Jurisdiction Asia Europe

More Actions Close Case File SAR

Ask AI to find transactions, add details, or refine this case

Primary Subject Other Subjects (5)

Karen Mitchell Risk: 84
Retired Nurse
Born Aug 04, 1984
Lives at 914 Sycamore Ln, Dayton, OH 45402, USA
USA Citizen
Tax ID ***5619
Net worth \$7,010.00

Bio
Mitchell, a retired nurse on fixed income, opened an account in May 2024 with expected activity limited to pension and Social Security deposits (~\$3,800/month). Prior cases were closed without regulatory intervention needed.
Generated from Karen Mitchell's customer data

Prior Investigations (2)
CASE-CA87910 Closed
01/22/2025 - ACH fraud alert
Subject received deposits of \$2,000 from unknown parties; transactions were reversed and subject was educated.
CASE-CA78212 Closed
10/14/2024 - AML alert
Subject attempted a wire transfer which was blocked, as her account was not authorized for wire transfers, leading to a standard verification and customer guidance process.

Accounts (2)
5543-829103 Personal Checking with last activity on 08/29/2025 \$4,920.00
5543-829104 Personal Savings with last activity on 08/29/2025 \$2,150.00

Overview Transactions Narrative Evidence

Total money moved \$298,400 Investigation period Mar 2025 to Jun 2025 High Risk Jurisdictions Nigeria, Ghana

Karen Mitchell's account exhibits classic funnel behavior: multiple unrelated U.S. deposits consolidated and wired offshore within 24–48 hours. Beginning in March 2025, 15 ACH/Zelle credits totaling \$156.8k were followed by 4 international wires totaling \$141.6k to Nigeria and Ghana—an abrupt departure from her fixed-income baseline of about \$3,800 per month. Counterparties abroad show low transparency and align with known scam typologies.
The activity also follows prior alerts and customer education, further reinforcing the need for escalation. Transaction clusters show deposits accumulated over 1–3 days before outbound wires, with a median dwell time near 36 hours. Beneficiaries include Emmanuel K. (Ghana) and Obinna Global Ventures (Nigeria), consistent with the case's high-risk jurisdiction exposure.
Taken together—third-party deposits, rapid pass-through, high-risk geographies, and the prior alerts—these factors indicate potential elder financial exploitation.

Generated from case details and transactions by Karen Mitchell

Potential Typologies Funnel Account Activity Romance Scam Victim Rapid Wire Transfers Elder Financial Exploitation

Investigation Workflow

Tasks completed 5 of 5

- Subject Risk Review Completed
- Risk Factor Analysis Completed
- Transaction Analysis Completed
- Required Findings Completed
- Case Recommendation Completed

Risk Factors
5 risk factors across 3 categories

High Confidence
Filing SAR recommended, based on:
Multiple unrelated third-party deposits
Outbound wires to Nigeria, Ghana
Transactions from high-risk geographies
Elderly profile, vulnerable to scams
Some reimbursements appear legitimate

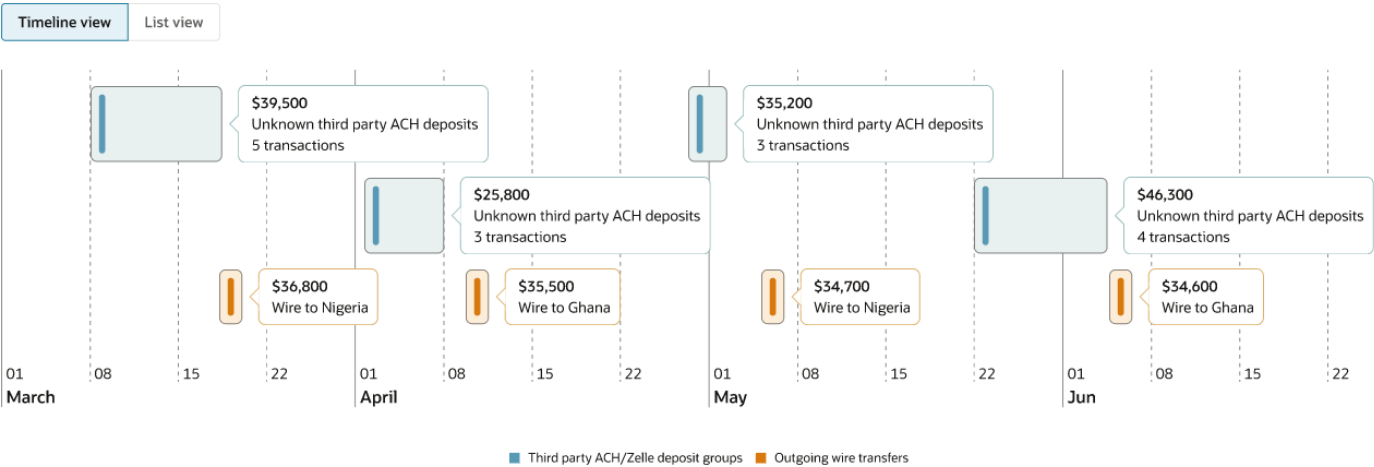
File SAR

Risk Factors

5 risk factors across 3 categories

✓	Transaction behavior and structuring	3 observed
	Observed	
✓	Funnel account activity	
✓	Rapid pass-through account activity	
✓	Third-party deposits to personal account	
	Not observed	
	Cash deposits between \$8,000–\$10,000	
	Cheque used as an instrument for deposits	
	Circular flow of funds	
➤	Profile deviation and lifecycle anomalies	1 observed
➤	Geography and sanctions exposure	1 observed
➤	Counterparties and adverse media	0 observed
➤	Documentation and source validation	0 observed

Case Events



Primary Subject

Other Subjects (5)

Karen Mitchell

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Generated from Karen Mitchell's customer data

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CASE-CA87910

01/22/2025 - ACH fraud alert

Closed

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CASE-CA78212

10/14/2024 - AML alert

Closed

Subject attempted a wire transfer which was blocked, as her account was not authorized for wire transfers, leading to a standard verification and customer guidance process.

Accounts (2)

5543-829103

Personal Checking with last activity on 08/29/2025

\$4,920.00

5543-829104

Personal Savings with last activity on 08/29/2025

\$2,150.00

Overview

Transactions

Narrative

Evidence

Between March 1, 2025, and August 31, 2025, ABC Bank identified suspicious funnel account activity involving customer Karen Mitchell, a 67-year-old retired nurse. At onboarding (May 2024), Mitchell reported fixed income deposits from Social Security and a pension (~\$3,800/month).

During the review period, Mitchell's account received 15 third-party deposits via ACH and Zelle totaling \$156,800. Deposits originated from multiple unrelated U.S. individuals, including John Smith (Bank of America), Maria Lopez (Wells Fargo), and Susan Miller (Chase). Funds were consolidated and transferred offshore within 24–48 hours through 12 international wires totaling \$141,600.

Beneficiaries included:

- Adewale Enterprises (Nigeria, First Bank of Nigeria): \$52,500
- Emmanuel K. (Ghana, Ecobank): \$35,000
- Obinna Global Ventures (Nigeria, GTBank): \$54,100

When contacted, Mitchell stated she was assisting an 'online fiancé.' No documentation was provided. The activity is inconsistent with her profile and demonstrates red flags associated with elder financial exploitation, funnel accounts, and wires to high-risk jurisdictions.

Total suspicious activity: \$298,400. ABC Bank is filing this SAR for suspected money laundering related to romance scam victimization.

Version 3 (Latest)

347/400

“Add evidence of similar transactional behaviour across other accounts?”

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 - Outbound wires to Nigeria, Ghana
 - Transactions from high-risk geographies
 - Elderly profile, vulnerable to scams
 - Some reimbursements appear legitimate

File SAR

Retail Banking



Customers are Enjoying Benefits Across Industries

Clinical AI Agent

49%

Average reduction in total documentation time per patient for providers

Upsell AI Agent for Hospitality

\$350M

Incremental revenue captured in a single year through AI-driven upselling

Financial Crimes AI Investigator

70%

Reduction in investigation touch time

Energy Optimization AI Agent

\$2M

Savings by a single utility by avoiding calls to the call center with proactive, AI guided engagement

GTM Update



Mark Hura

President, Global Field Operations,
Oracle



**Simpler, Unified
Go to Market**



**One Oracle
Advantage at Scale**



**Accelerate Customer
AI Transformation**

Simpler, Unified Go to Market



Applications Sales

Oracle Fusion + Industry Applications
Industry Suite of Applications with AI Agents & Data Intelligence



AI Data Platform Sales

Oracle AI Database + Oracle AI Data Platform
Database Anywhere: On Premise, OCI, Multi-Cloud, @customer



Oracle Cloud Infrastructure Sales

CPU + GPU Compute + Networking + Storage
Public, Government, Dedicated, Alloy & Sovereign Cloud Regions

One Oracle Brand

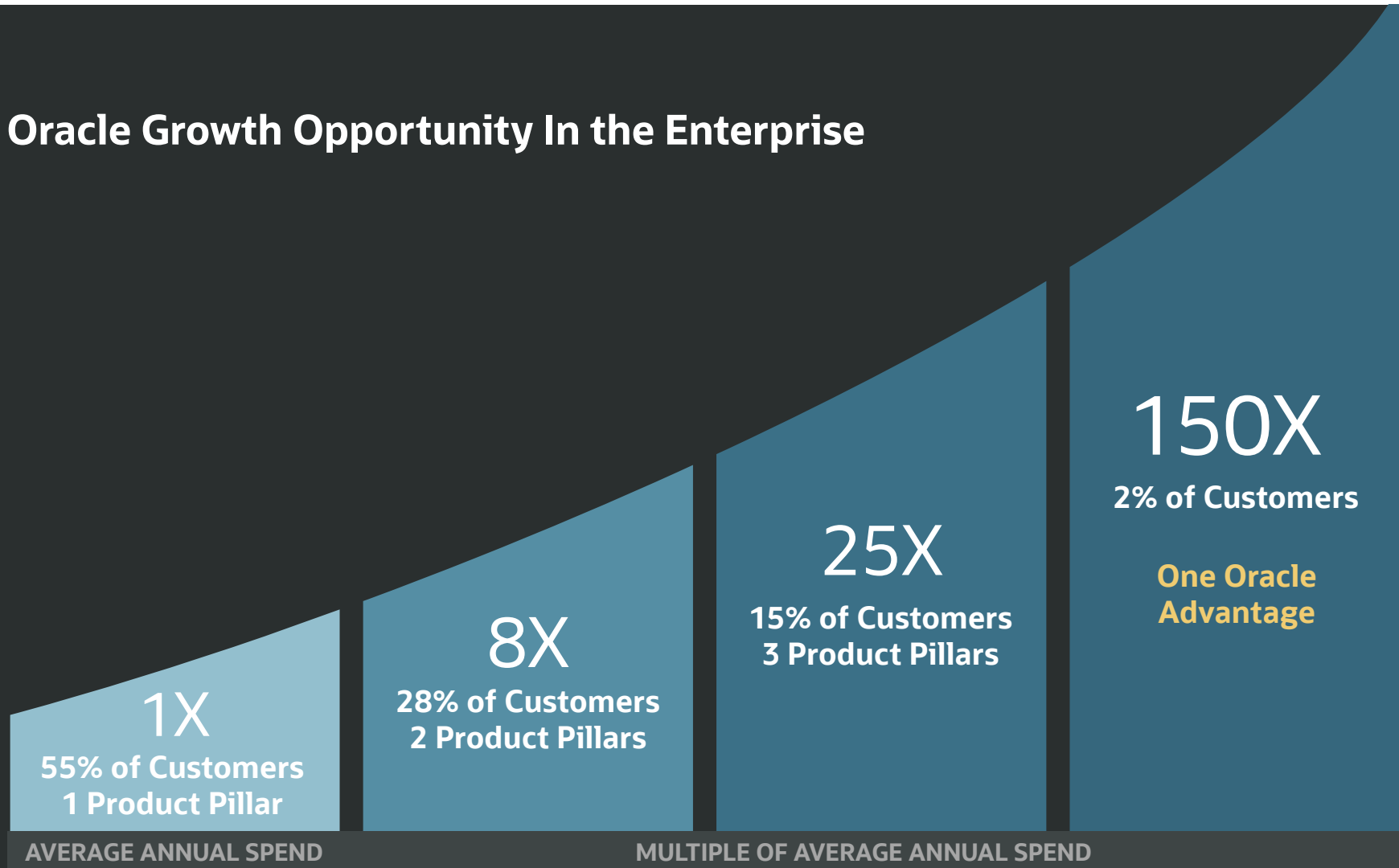


Oracle to Customer



Oracle to Government

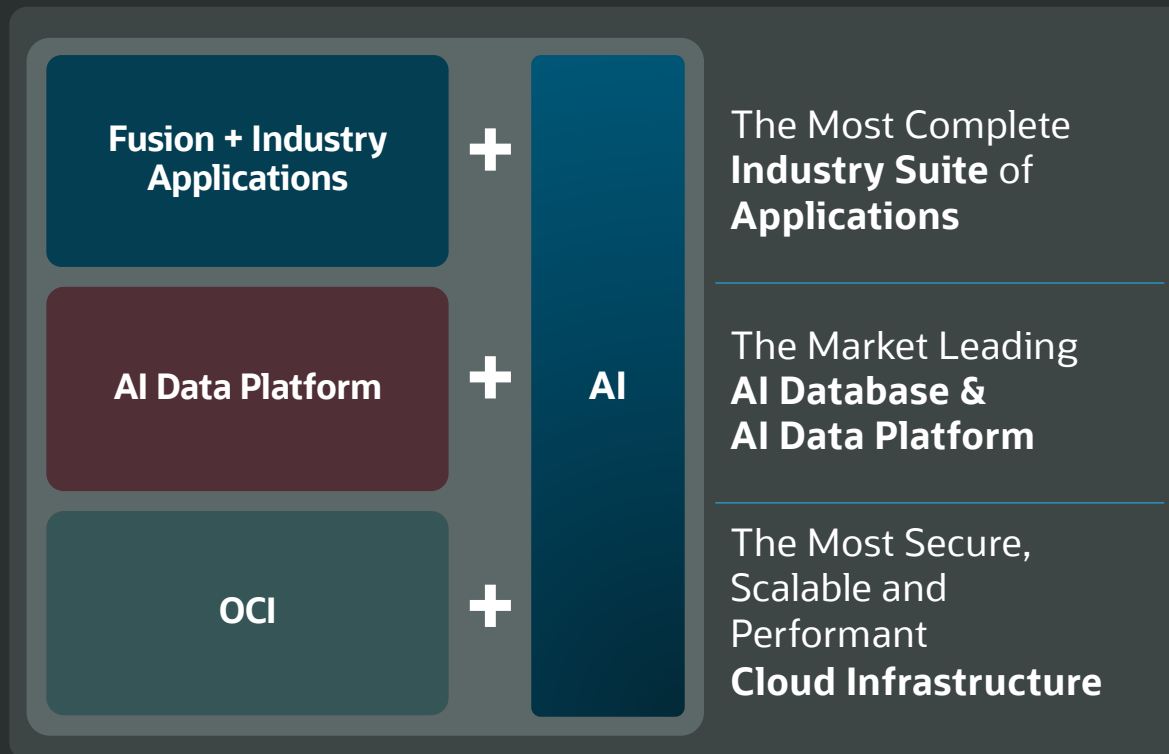
Oracle Growth Opportunity In the Enterprise



Accelerate Customer AI Transformation



The Oracle Advantage



- 1 Simpler, unified approach to customers & partners
- 2 Uniquely positioned to accelerate growth
- 3 Oracle powers enterprise AI transformation

Oracle Health



ORACLE

Fireside Chat

Financial Analyst Meeting

Mike Sicilia

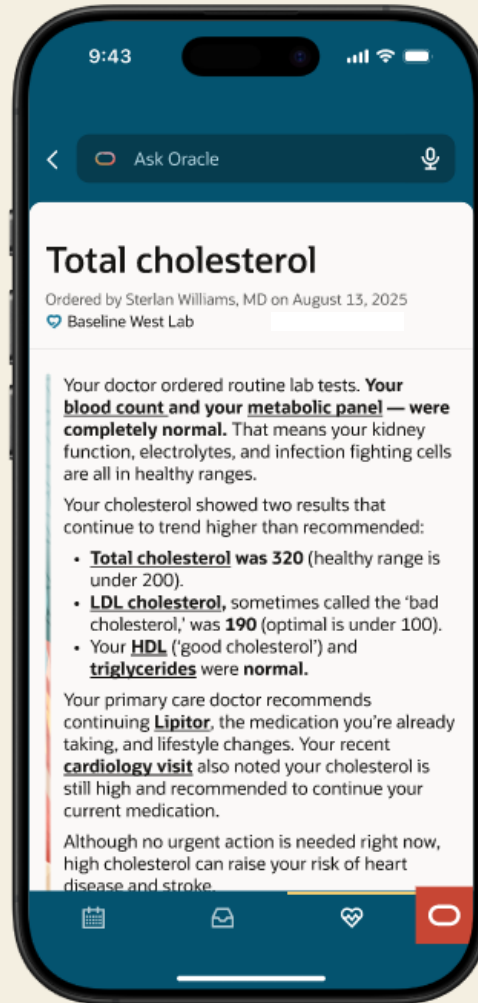
CEO
Oracle

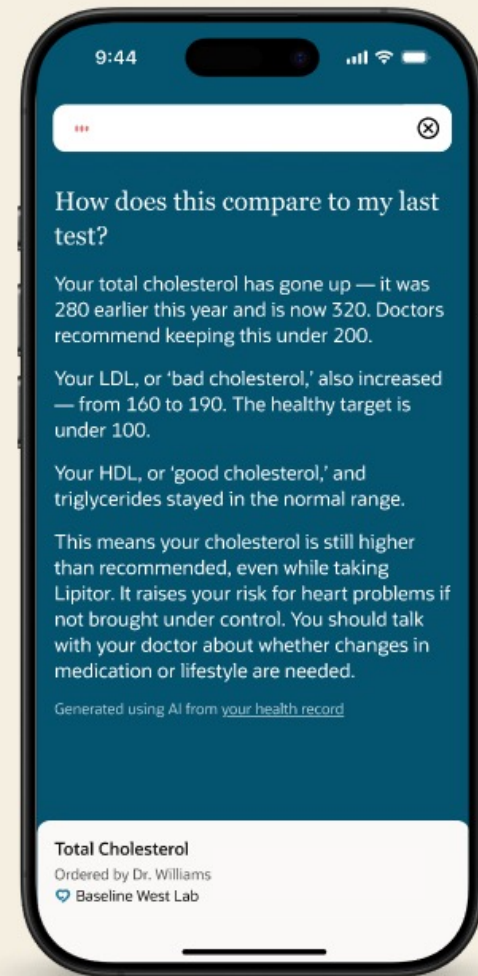
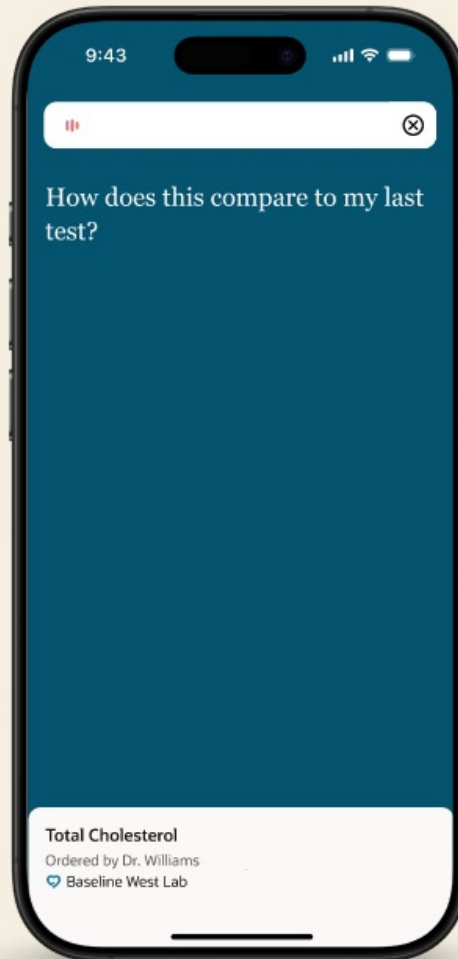
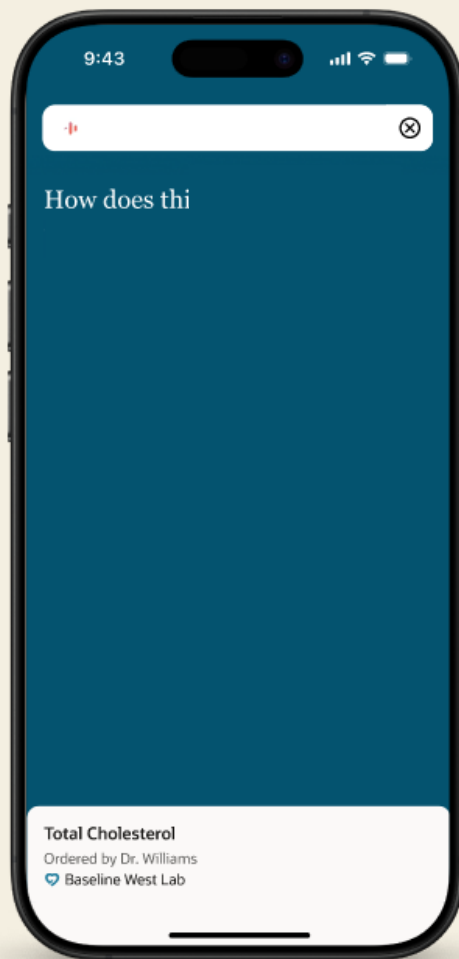
Seema Verma

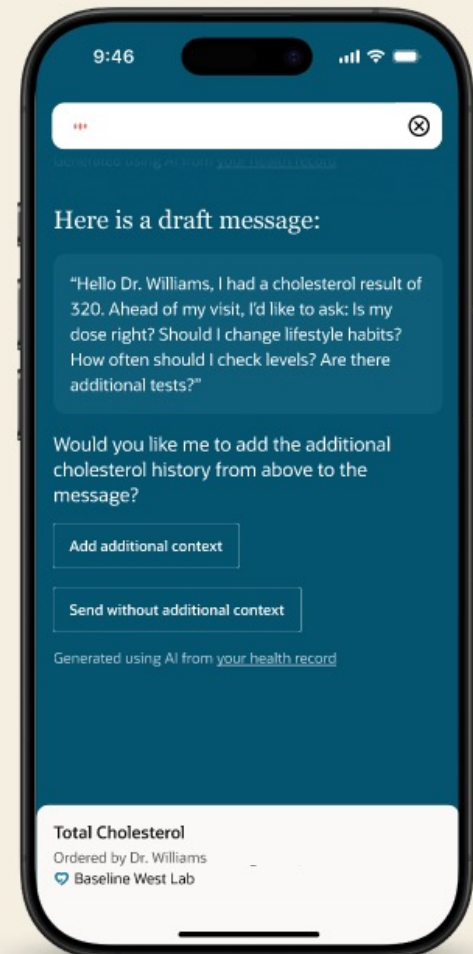
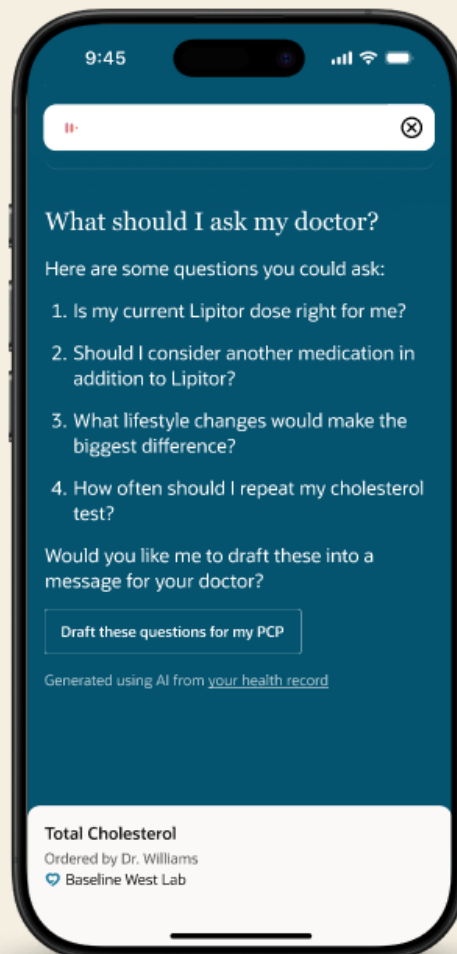
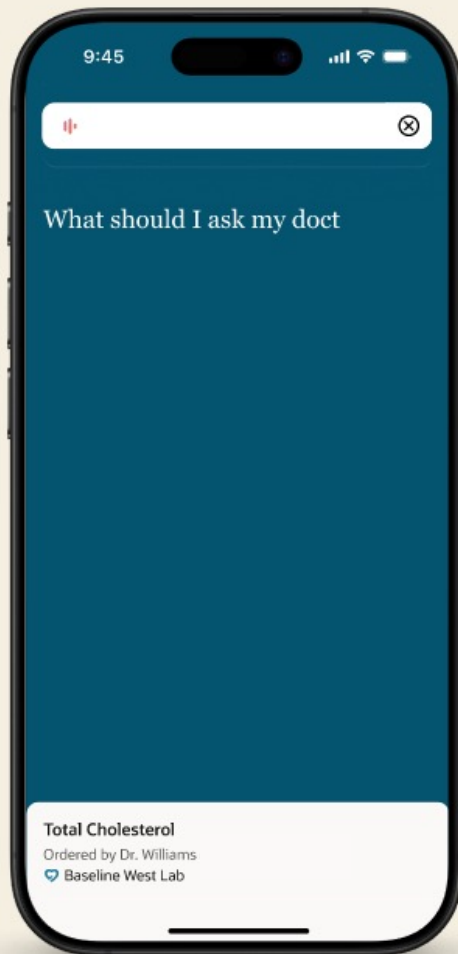
EVP and GM,
Oracle Health and Life Sciences

Demonstration

Patient and Clinician Experience leveraging AI







Schedule

Phyllis Vazquez, MD



Type a message



< > Today, Monday, Sep 8, 2025 ▾

6 patients scheduled

6 remaining

Phyllis Vazquez, MD ▾

📅 Agenda ▾

9:00 AM
15 min

Confirmed

📅 RC Family Pract | RC Family Pract



William Ortiz

39 yr | M | 08/05/1986

FP Established Patient

Diabetes follow up

... ▾

The patient presents today for a diabetes follow-up. The patient was last seen by you on November 11, 2024, for shortness of breath, nausea, and confusion during an inpatient encounter. Since your last visit, the patient has had 5 new active problems and 2 new active medications.

Generated from [2 sources](#)

9:15 AM
1 hr 45 min

11:00 AM
15 min

Confirmed

📅 RC Family Pract | RC Family Pract



Linda Shaw

68 yr | F | 09/21/1956

FP Established Patient

Sore throat

... ▾

11:15 AM
15 min

Confirmed

📅 RC Family Pract | RC Family Pract



Carmen Cruz (Cc)

40 yr | F | 12/09/1984

FP Established Patient

Knee pain

📧 1 ... ▾

11:30 AM
15 min

Confirmed

📅 RC Family Pract | RC Family Pract



Gina Grimes

63 yr | F | 01/02/1962

FP Established Patient

Cough, congestion

... ▾

11:45 AM

📅 Schedule

📧 Inbox 11





Type a message



9:00 AM-9:15 AM

Confirmed

William Ortiz

39 yr M | Aug 5, 1986

MRN: 30465

[View more](#)

Allergies

No Known Allergies

Weight Dosing

95 kg

Weight

--

BMI

29.32 kg/m²

Advance Care Plan

No Advance Care Plan Documented

PCP

[View Care Team](#)

Phyllis Vazquez

Enrolled Programs

9 Care Gaps

Outpatient | Outpatient

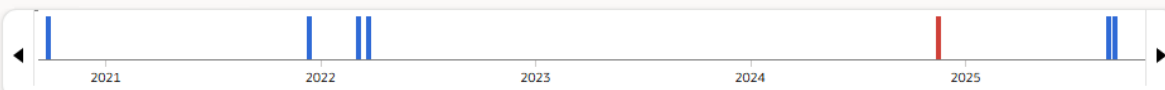
RC Clinic, RC Building

Visit Date Sep 8, 2025, 9:00 AM

Visit Number 576615

[Change visit](#)

Inpatient Outpatient Emergency Others Diagnostic



Needs attention (0)

You are all caught up.

All items are complete.

[Summary](#) | [Vitals](#) | [Problems](#) | [Medications](#) | [Results](#) | [Notes](#) | [Allergies](#) | [Visits](#) | [Histories](#) | [Specimen Collections](#) | [More](#)

William is being seen today for a diabetes follow-up.

Last Encounter With Me: The patient was last seen by you on November 11, 2024, for an inpatient visit due to shortness of breath and metabolic acidosis. During that visit, an insulin regular (human) IV additive 50 unit [0.02 unit/kg/hr] + Sodium Chloride 0.9% 1,000 mL was ordered.

New Since Last Seen: Since your last visit, the patient has had 5 new active problems: Lack of access to transportation, Social isolation, Peripheral neuropathy, Hypertension, and Diabetes type 2. There are 2 new active medications: gabapentin and metFORMIN. There is 1 new encounter: August 28, 2025, for an outpatient visit.

Recent Diagnostics: No recent diagnostic reports relevant to today's visit.

Generated from [2 sources](#)

Vitals

Last update: Sep 8, 2025, 5:34 PM

Imperial

Metric

Temperature Oral

37 degC

Peripheral Pulse Rate

80 bpm

Blood Pressure

145/70 mmHg

SpO2

99 %

Respiratory Rate

20 br/min

Height/Length Measured

180 cm

Problems (3 of 5)



Diabetes type 2

Ongoing HCC

+ Add to This visit

Hypertension

Ongoing

+ Add to This visit

Medications & Orders (3)



Medications

Orders

gabapentin (gabapentin 300 mg oral capsule)

300 mg = 1 cap, Oral, Once a Day (at bedtime), 30 cap, 3...

lisinopril (lisinopril 20 mg oral tablet)



Conversations (1)

Follow-ups



General Message

Draft

4:36 P

New referral

From: Phyllis Vazquez



Schedule



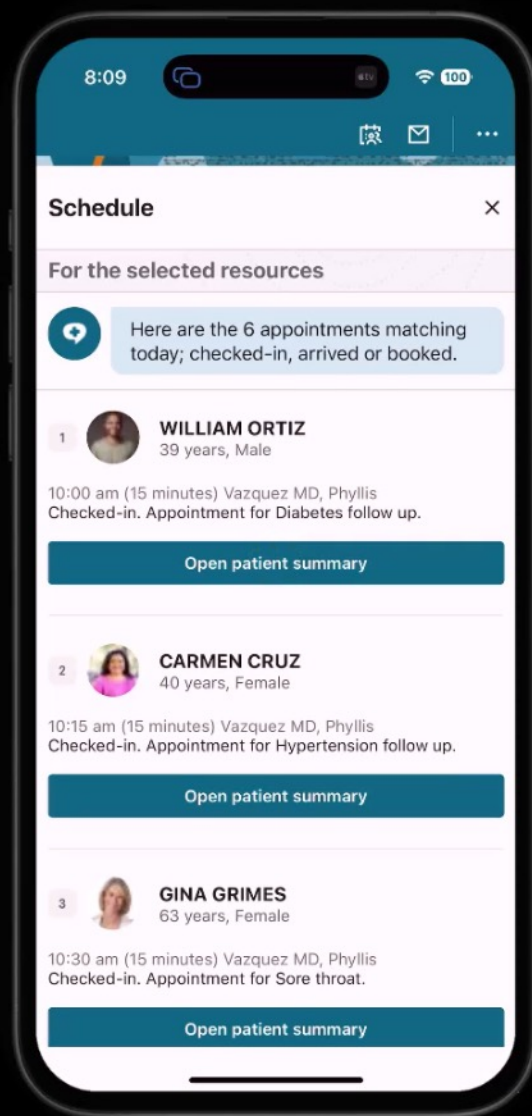
Inbox

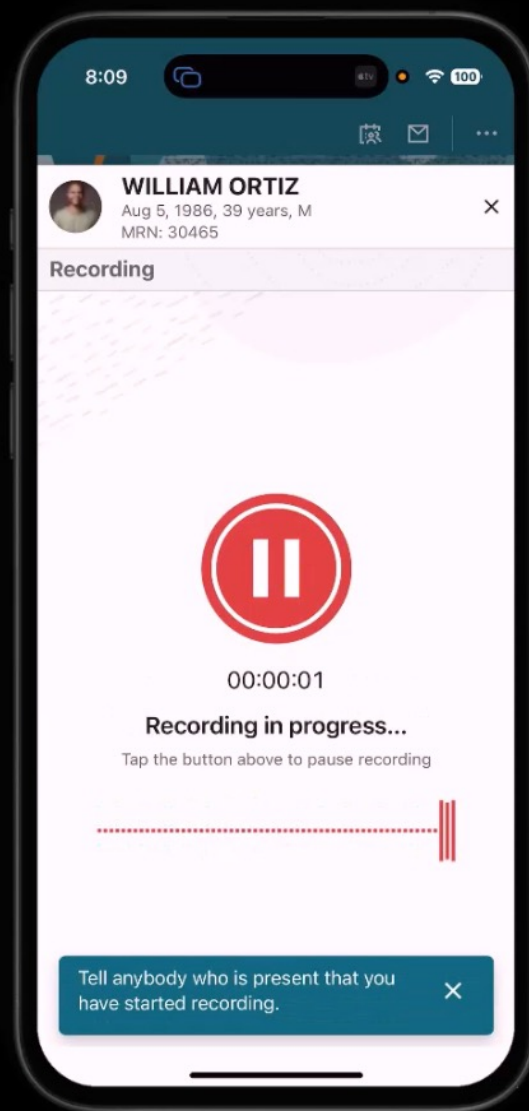
11

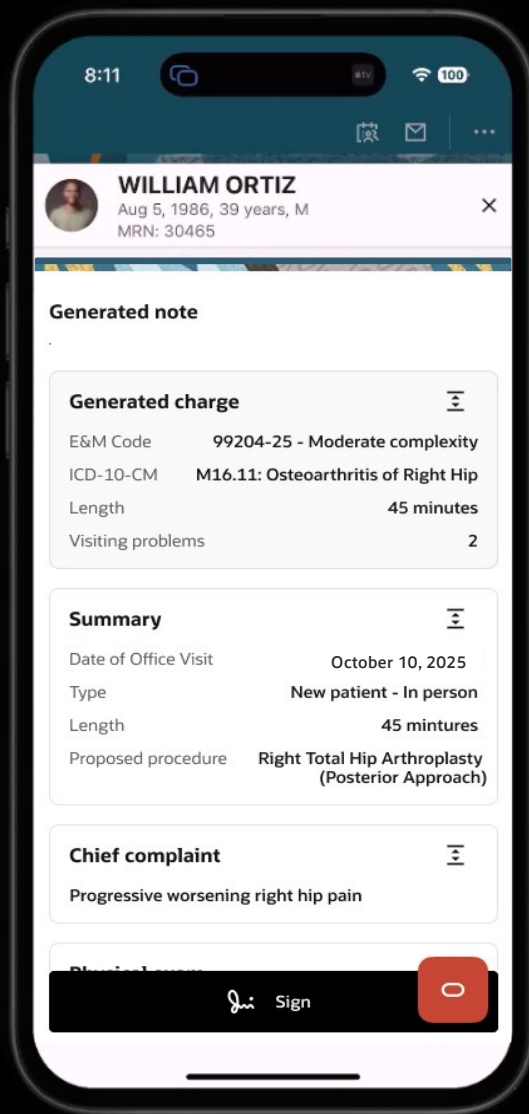


William Ortiz









8:11



100



WILLIAM ORTIZ

Aug 5, 1986, 39 years, M
MRN: 30465



Generated note

Generated charge



E&M Code	99204-25 - Moderate complexity
ICD-10-CM	M16.11: Osteoarthritis of Right Hip
Length	45 minutes
Visiting problems	2

Summary



Date of Office Visit	October 10, 2025
Type	New patient - In person
Length	45 minutes
Proposed procedure	Right Total Hip Arthroplasty (Posterior Approach)

Chief complaint



Progressive worsening right hip pain

Physician signature




Sign



8:11

100



WILLIAM ORTIZ

Aug 5, 1986, 39 years, M

MRN: 30465

Generated charge

Reasoning

Your document satisfies low complexity based on the 2 out of 3 AMA MDM and time criteria.

Presenting problem

Moderate

Chronic condition

Data

Minimal

External record review

Risk/Management

Moderate

Minor procedure

Appointment length

45 minutes

Appointment length

Generated charge

E&M Code

99204-25 - Moderate complexity

ICD-10-CM

M16.11: Osteoarthritis of Right Hip

Length

45 minutes

Visiting problems

2

Visit problems (2)

20610-RT

Arthrocentesis, aspiration and/or injection, joint or bursa

ORACLE

Fireside Chat

Financial Analyst Meeting

Mike Sicilia

CEO
Oracle

Seema Verma

EVP and GM,
Oracle Health and Life Sciences

Embedded Finance



Oracle is trusted by businesses around the world as they scale transactions across our applications ecosystem

276K

restaurants across 180 countries powered by our solutions

\$530 Million

construction sub-contractor payments processed daily

100 Billion

retail transactions processed per year

\$300 Billion+

insurance premium revenue generated annually in the US alone

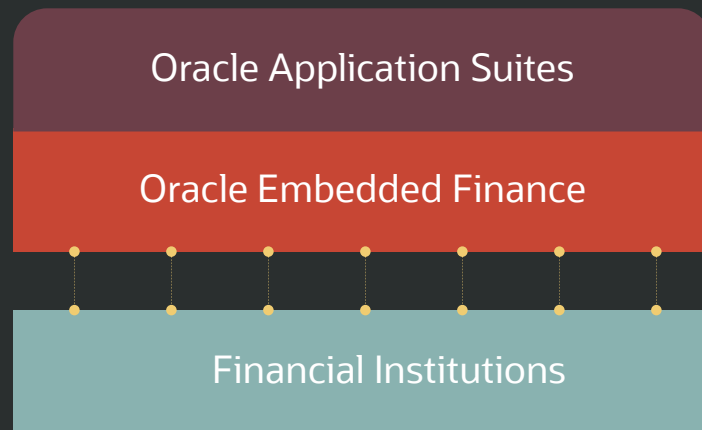
3 Billion

utility customer bills generated per year

Traditional Financial Integration Models are Complex



Oracle Embedded Finance Simplifies Financial Transactions



With financial services embedded within our applications, users access services right within their everyday workflows.

Oracle Embedded Finance Simplifies Financial Transactions



With application-embedded finance, **banks** can:

- Scalably expand services to new segments of the economy
- Increase volume of qualified and relevant leads
- Easily and securely access contextual data needed to provide the best financial service offers
- Improve transaction fidelity and reduce fraud
- Speed time-to-revenue



With application-embedded finance, **business leaders** can

- Simplify engagement with multiple banks
- Optimize cashflow
- Easily share relevant, contextual data to get personalized financial offers
- Improve access to liquidity at more competitive rates
- Speed time to revenue

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Fireside Chat

Financial Analyst Meeting

Mike Sicilia

CEO
Oracle

Lia Cao

Managing Director,
Global Head of Payments
and Embedded Finance,
J.P. Morgan

Geoff Brady

Managing Director,
Head of Global Lending,
Trade and Supply Chain Finance,
Bank of America

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