



AXYON.AI

**AI and Deep Learning in Finance:
applications, limits, impact and use-cases**

Company

Axyon AI leverages the most recent advancements in **AI and deep learning** to create business applications for **capital markets and asset management**

Main investors



Main partners



AI in Finance

Banking and technology

Retail banking

Serves individuals and entities that are not companies

Corporate and investment banking

Serves corporates and large organizations (e.g. governments)

Cutting-edge technology

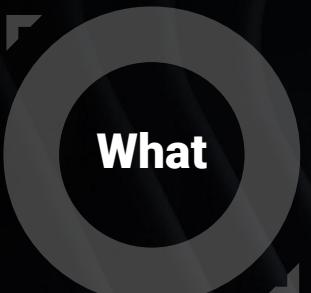
AI/Deep Learning

AI/Deep learning-powered products

Applications



Credit Decisions



Digital banks use AI-algorithms to use alternative data to **evaluate loan eligibility**. Automobile lending companies in the U.S. reported success with AI. Bringing AI on board **cut losses by 23% annually**.

Artificial Intelligence provides a **faster, more accurate assessment of a potential borrower, at less cost**, and accounts for a wider variety of factors, which leads to a better-informed, data-backed decision

Personalized Banking



Smart chatbots provide clients with comprehensive **self-help solutions** while reducing the call-centers' workload, and they get **smarter every day**.

AI-based intelligent systems **track** income, essential recurring expenses, and spending habits and come up with an **optimized plan and financial tips**.

Trading



Trading systems provide recommendations for trading and asset management, identifying the **assets** and suggest **investment strategies**.

AI/Deep Learning Trading Systems monitor **both structured** (databases, spreadsheets, etc.) and **unstructured** (social media, news, etc.) data in a fraction of the time it would take for people to process it

Limits



Banks

Needs

- Always up and running
- Low risk
- Compliant with regulations

Characteristics

- Slow and bureaucratic
- High transparency
- High impact with small improvements

Startups

Needs

- Clarity on the whole process
- Internal sponsor
- Clear view of: viability feasibility desirability

Characteristics

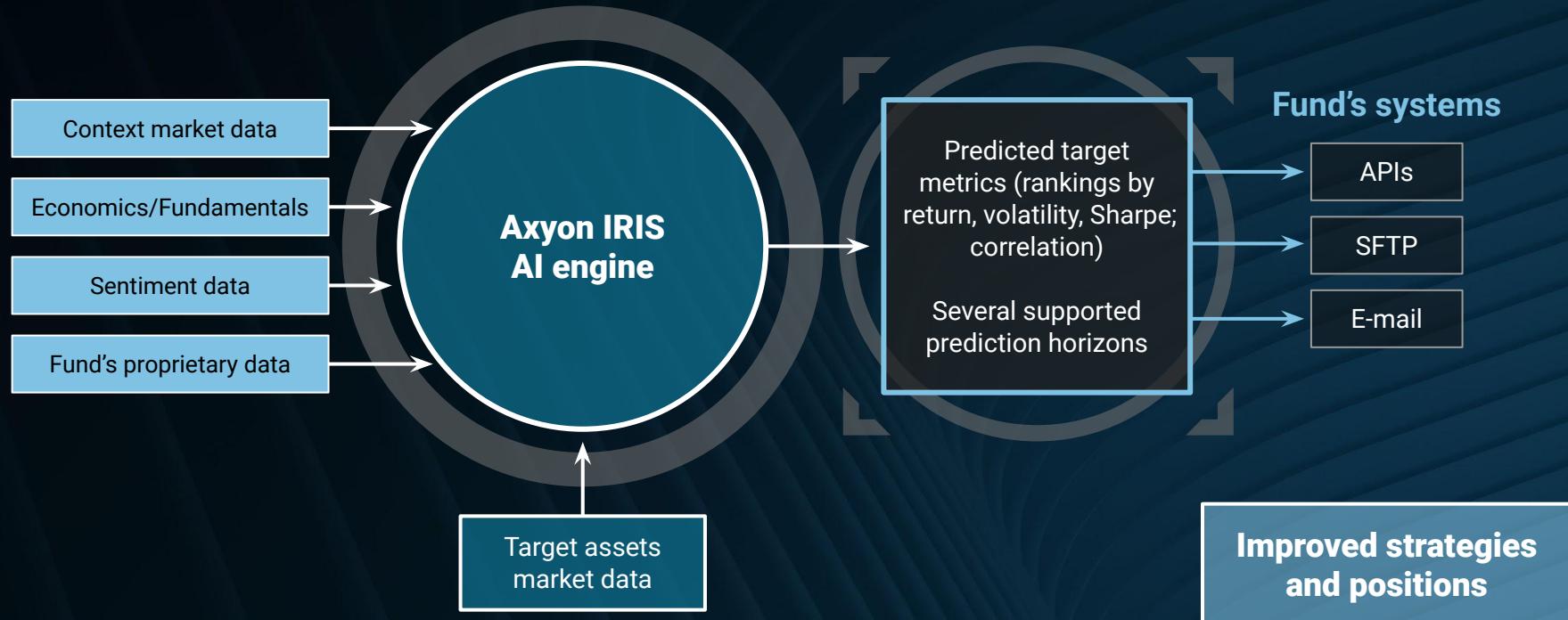
- Fast
- Make mistakes
- Highly innovative

Why AI

	AI/Machine learning	Traditional algorithms
DATA	Big Data Alternative data sources, unstructured data (news, social media)	Small datasets Old data sources, structured data only
MODELS	Learn how to solve problems by themselves, without having to be specifically programmed Free-form approach, adaptive	Do not learn Based on human intuitions Parametric approach
PATTERNS	New, complex, non-linear Containing predictive value (Alpha)	Simple, Linear With little predictive value
DECISIONS	Data-driven Unaffected by cognitive/behavioral bias	Driven by intuitions Prone to cognitive bias/behavioral bias



Axyon: asset management (2)



Axyon: Loan syndication



Refinitiv
LPC +
Proprietary
data

SynFinance helps to
improve bank's position in
the syndicated loan market

Smart and predictive
analytics and market
insights

Used by originators and
syndicators from origination
phase to execution

Liquidity analysis

Refinancing of BASF AG, 3000, Euro, Revolving Credit

SYNDICATE PREDICTION

Predictability weighted
Probability participated only, minimum score range:
250 to 500 2,300 M (EUR) 3,400 M (EUR)

Bank	Name	Search	Score	Comparable	Assigned role	Actions
1	Credit Suisse AG	BB	10	MLA	+	
2	UniCredit	BB	9	MLA	+	
3	Societe Generale SA	BB	4	MLA	+	
4	Deutsche Bank AG	BB	2	MLA	+	
5	Banco Santander	BB	7	MLA	+	
6	CB	BB	5	MLA	+	
7	BNP Paribas SA	BB	9	MLA	+	
8	HSBC Banking Group	BB	10	MLA	+	
9	JPMorgan	BB	10	MLA	+	
10	Bank of America Merrill Lynch	BB	10	MLA	+	

Yield for the assigned role is outside the suggested range:
between 100 and 300

Market analysis

Volume and deals

Distribution by world region

Distribution by region

World region volumes trends

Lead generation

Lead generator

Deals

RESULTING DEALS

Original signing date	Last active date	Investor role	Borrower	Sector	Tranche	Maturity	Investor E-Score	Amount
2015-09-15	2015-09-15	Mandated Lead Arranger	E.ON SE	Real Estate	Revolving Credit	2020-05-12	EUR 75.50 M	
2015-10-12	2015-10-12	Mandated Lead Arranger	Merck KGaA	Real Estate	Revolving Credit	2020-10-12	EUR 240.00 M	
2015-07-21	2015-07-21	Mandated Lead Arranger	Friedrichshafen OF	Real Estate	Term Loan	2020-11-31	EUR 25.00 M	
2015-11-05	2015-11-05	Mandated Lead Arranger	Concordia Co. (N.V.)	Real Estate	Revolving Credit	2020-05-05	EUR 200.00 M	
2015-08-06	2015-08-06	Mandated Lead Arranger	Innova Real Estate Cooperative Unit OF	Real Estate	Term Loan	2020-06-06	EUR 60.00 M	
2015-08-21	2015-08-21	Not participant	GSE as OF	Real Estate	Revolving Credit, Term loan A, Term Loan B, Capital Facility	2020-08-21	EUR 108.00 M	
2017-09-23	2017-09-23	Mandated Lead Arranger	EF Infrastructure AS OF	Real Estate	Term Loan (ols), Revolving Credit	2022-09-23	EUR 1950.00 M	

Contacts

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