



**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

REFINITIV



NVIDIA



UNIMORE  
UNIVERSITÀ DEGLI STUDI DI  
MODENA E REGGIO EMILIA

# AI in Finance

# Banking and technology

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## 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

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## What

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.

## How

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

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## What

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

## How

AI-based intelligent systems [track](#) income, essential recurring expenses, and spending habits and come up with an [optimized plan and financial tips](#).

# Trading

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## What

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

## How

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**

DAX  
DOW JONES  
NIKKEI  
EURO IN DOLLAR

Index	Value	Change
DAX	4146.98	+14.98
DOW JONES	10511.74	+10511.74
NIKKEI	10511.74	+10511.74
EURO IN DOLLAR	1.3270	+1.3270

ONLINE-FINANZTOOL: [www.fpa.de](http://www.fpa.de)

AXYON.AI

# Banks

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## Needs

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

## Characteristics

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

# Startups

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## Needs

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

## Characteristics

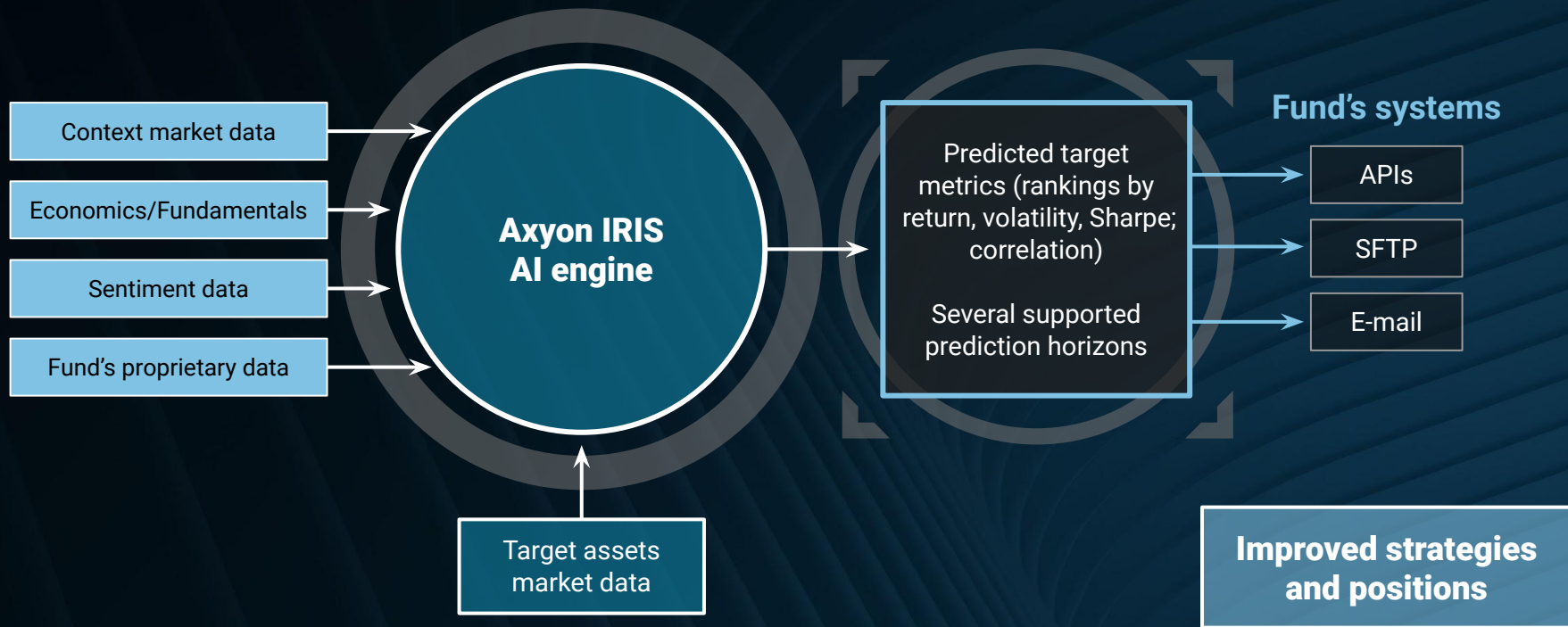
- Fast
- Make mistakes
- Highly innovative

# 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

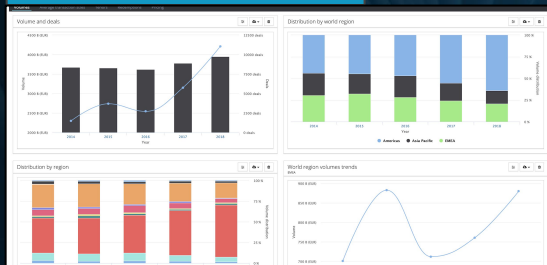
Refinancing of BASF AG, 3000, Euro, Revolving Credit

LIBORFIXED: 3.000 (10.00%)  
Probable participant only, minimum score range: 2300 to 2500

TICKETS: 100  
BILLA: 0  
MLA: 110  
LA: 0  
Participant: 0

Rank	Name	Score	Comparables	Assigned role	Open tool	ML
1	Commerzbank AG	2450	10	MLA	+	+
2	UNICREDIT	2400	9	MLA	+	+
3	Societe Generale SA	2350	4	MLA	+	+
4	Deutsche Bank AG	2300	3	MLA	+	+
5	Sanpaolo	2250	3	MLA	+	+
6	CEB	2200	3	MLA	+	+
7	BNP Paribas SA	2150	3	MLA	+	+
8	HSBC Bank France	2100	3	MLA	+	+
9	JPMorgan	2050	3	MLA	+	+
10	Bank of America Merrill Lynch	2000	3	MLA	+	+

## Market analysis



## Lead generation

Lead generation

Search

Resulting details

Original signing date	Latest active date	Investor role	Borrower	Sector	Transaction	Maturity	Investor E1 score	Revenue
2015-09-15	2015-09-15	Warranted Lead manager	External Group LP	Real Estate	Revolving Credit	2020-09-15	95%	EUR 75.00 M
2015-10-12	2015-10-12	Warranted Lead manager	M&A LP	Real Estate	Revolving Credit	2020-10-12	95%	EUR 240.00 M
2015-07-31	2015-07-31	Warranted Lead manager	Highly leveraged LP	Real Estate	Term Loan	2020-07-31	95%	EUR 23.50 M
2015-11-05	2015-11-05	Not participant	Collateralized SA/VI LP	Real Estate	Revolving Credit	2020-11-05	95%	EUR 200.00 M
2015-08-04	2015-08-04	Warranted Lead manager	New Real Estate Cooperative LP	Real Estate	Term Loan	2020-08-04	95%	EUR 90.00 M
2015-08-21	2015-08-21	Not participant	GGG as LP	Real Estate	Revolving Credit, Term Loan A, Term Loan B, CDDP Pacific	2020-08-21	95%	EUR 100.00 M
2017-08-23	2017-08-23	Warranted Lead manager	EP of Participations as LP	Real Estate	Term Loan only, Revolving Credit	2022-08-23	95%	EUR 100.00 M

# Contacts

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