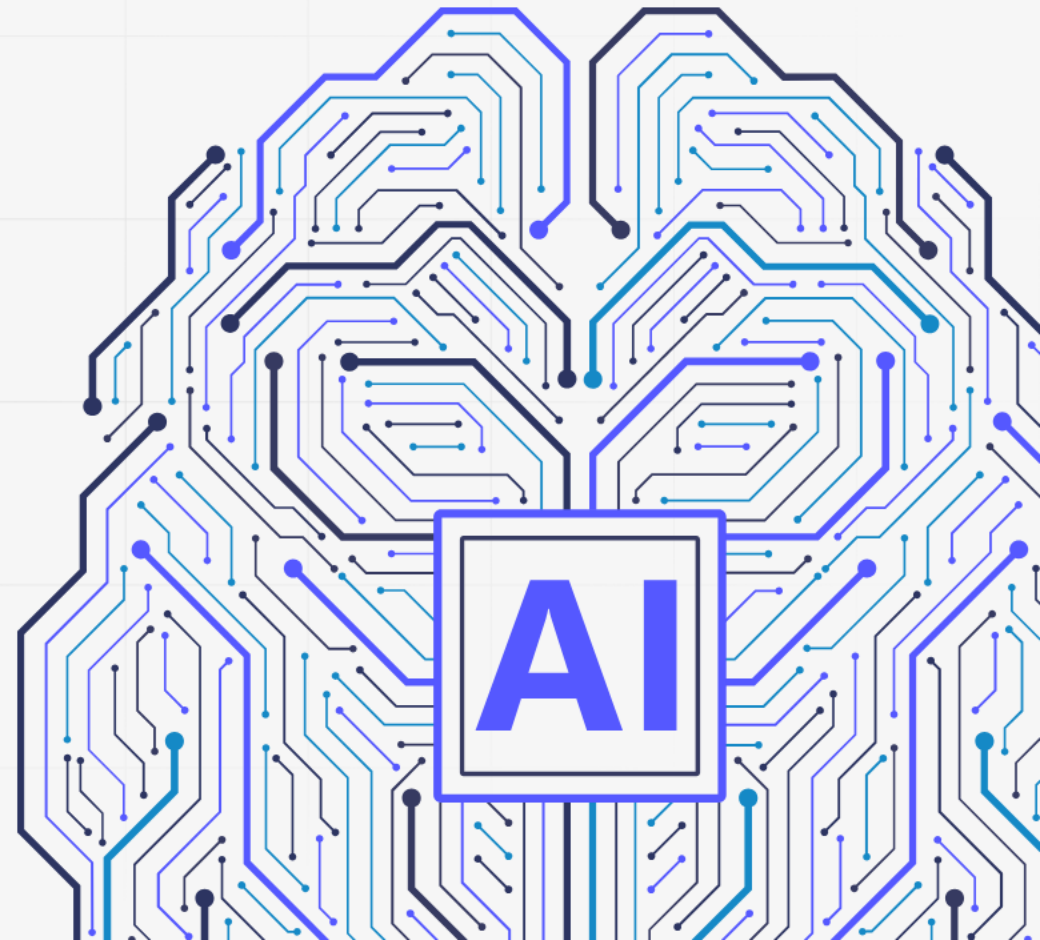


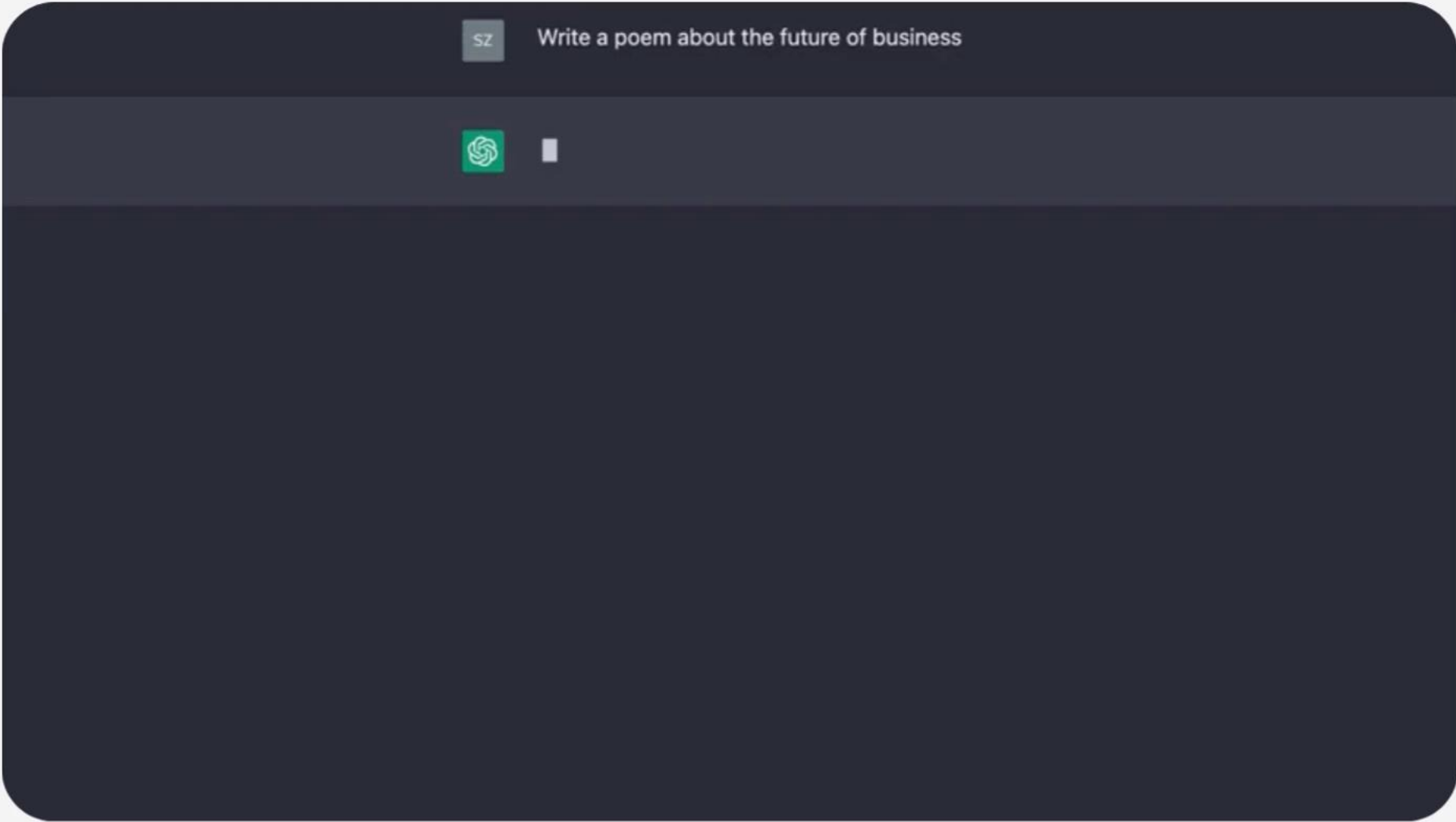
AI Agents: Shaping the Future and Transforming Finance

AQ22

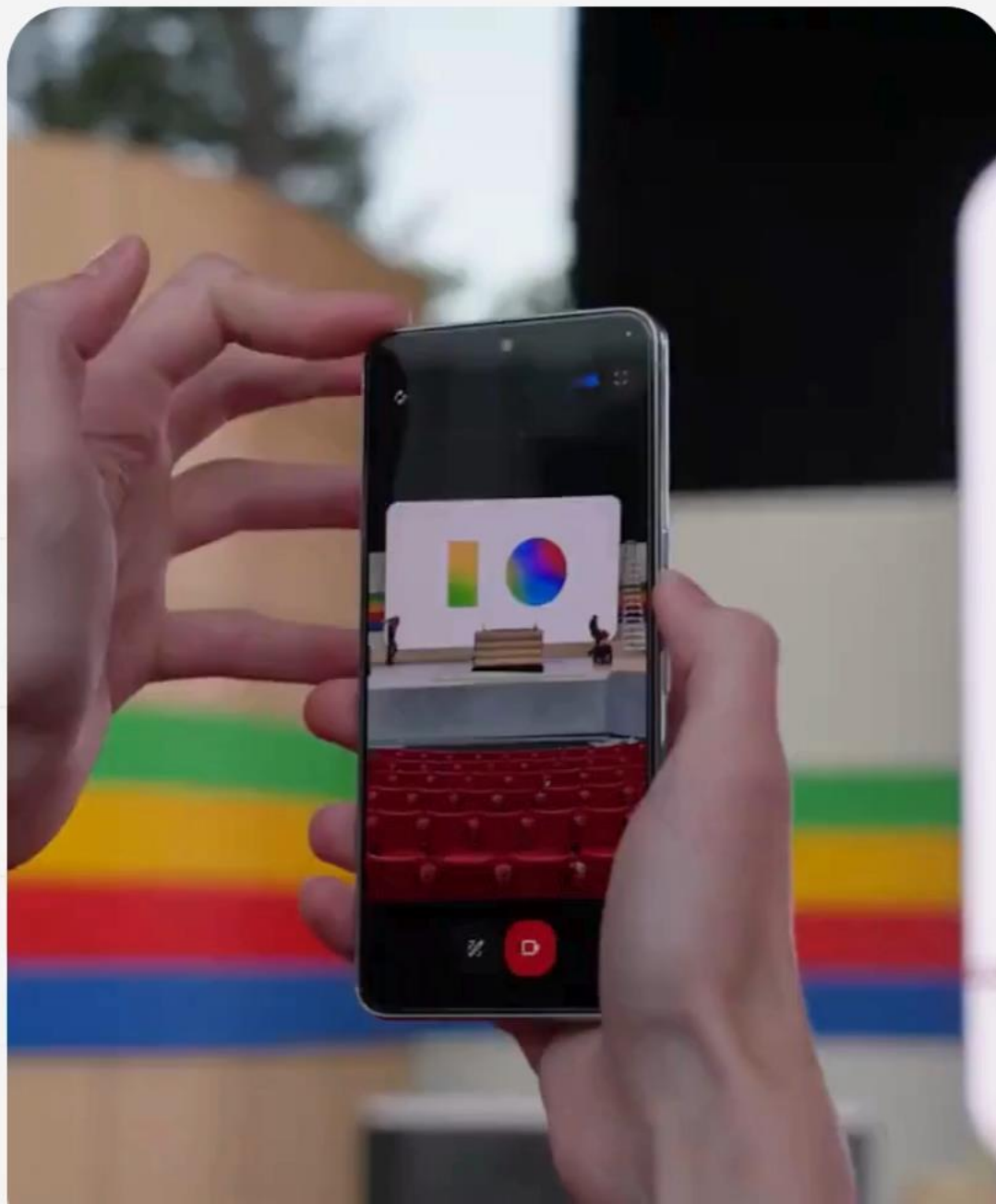
Catherine Kurt, CEO
catherine@aq22.ai



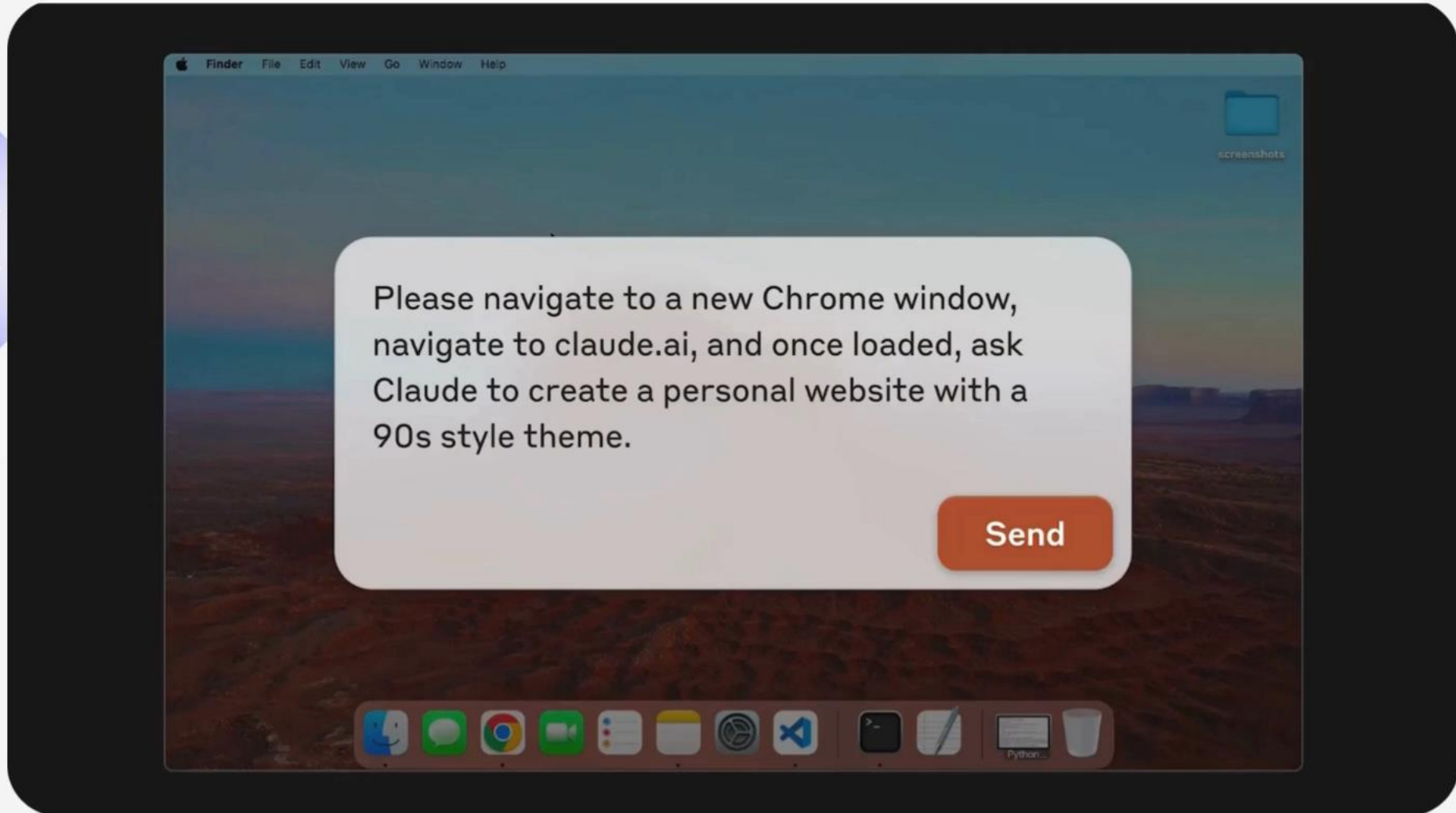
AI agents can now WRITE



AI agents can now SEE

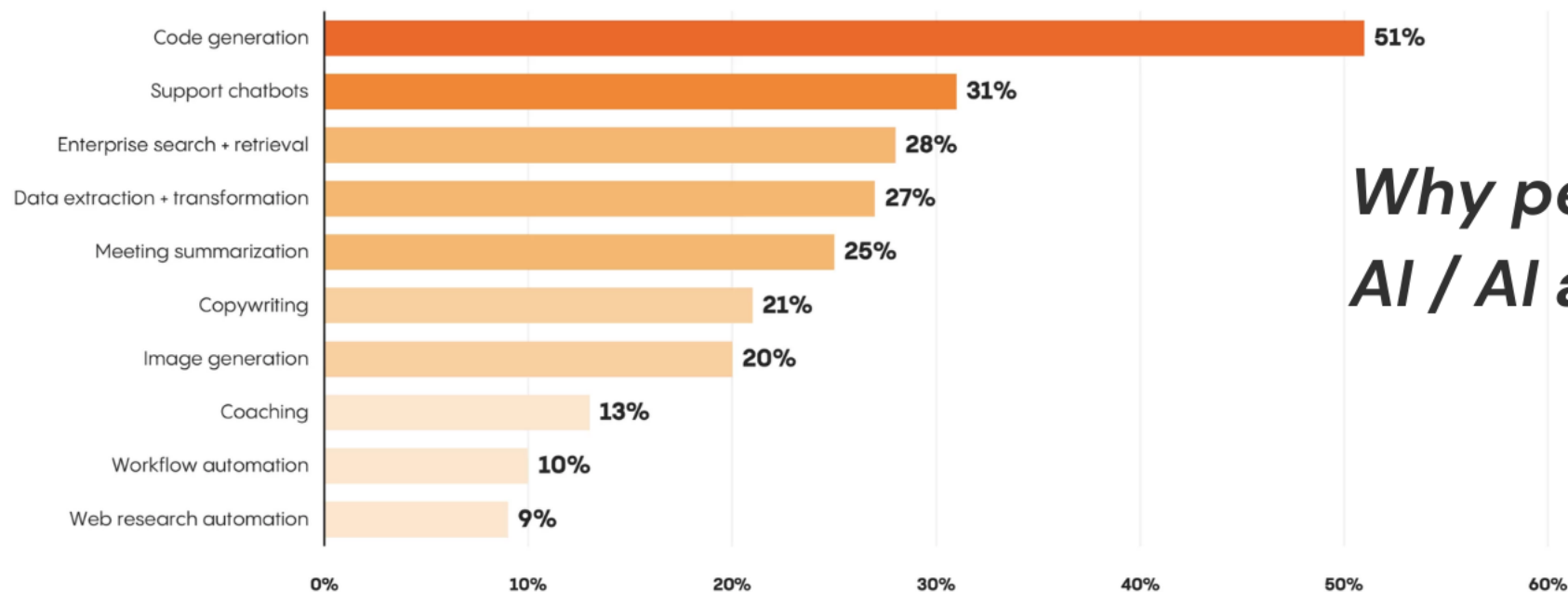


*AI agents can now **CONTROL COMPUTERS***



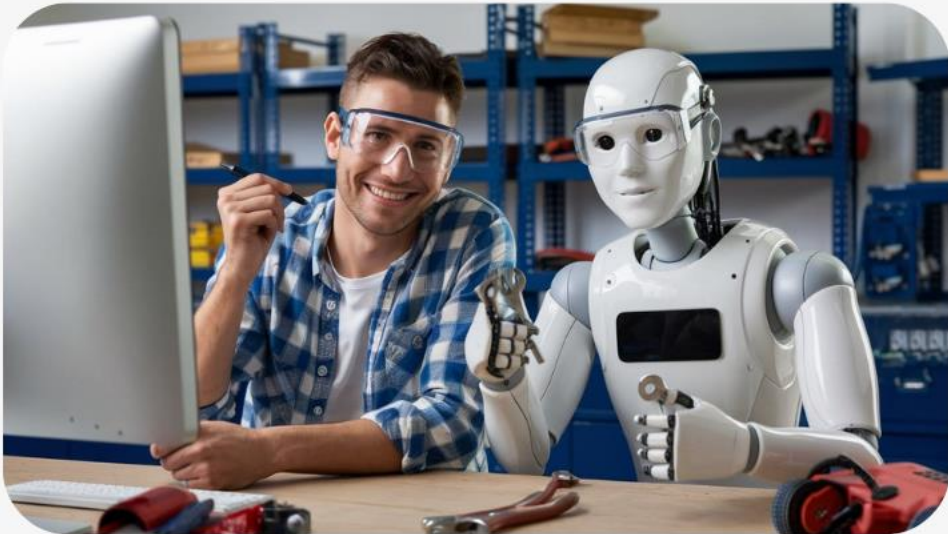
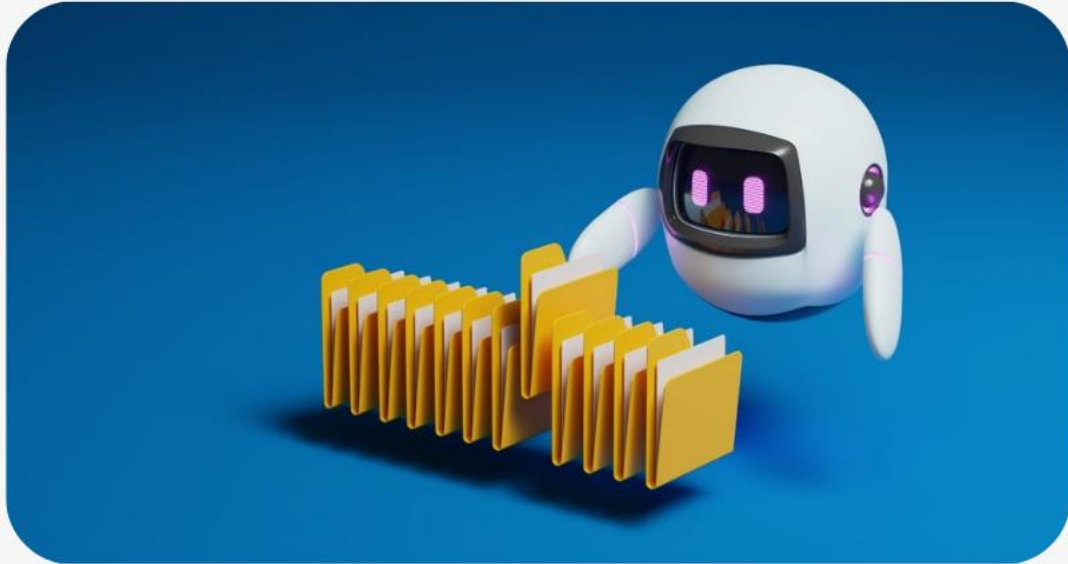
The Market Now

Dominant Generative AI Use Cases



Why people use Gen AI / AI agents today?

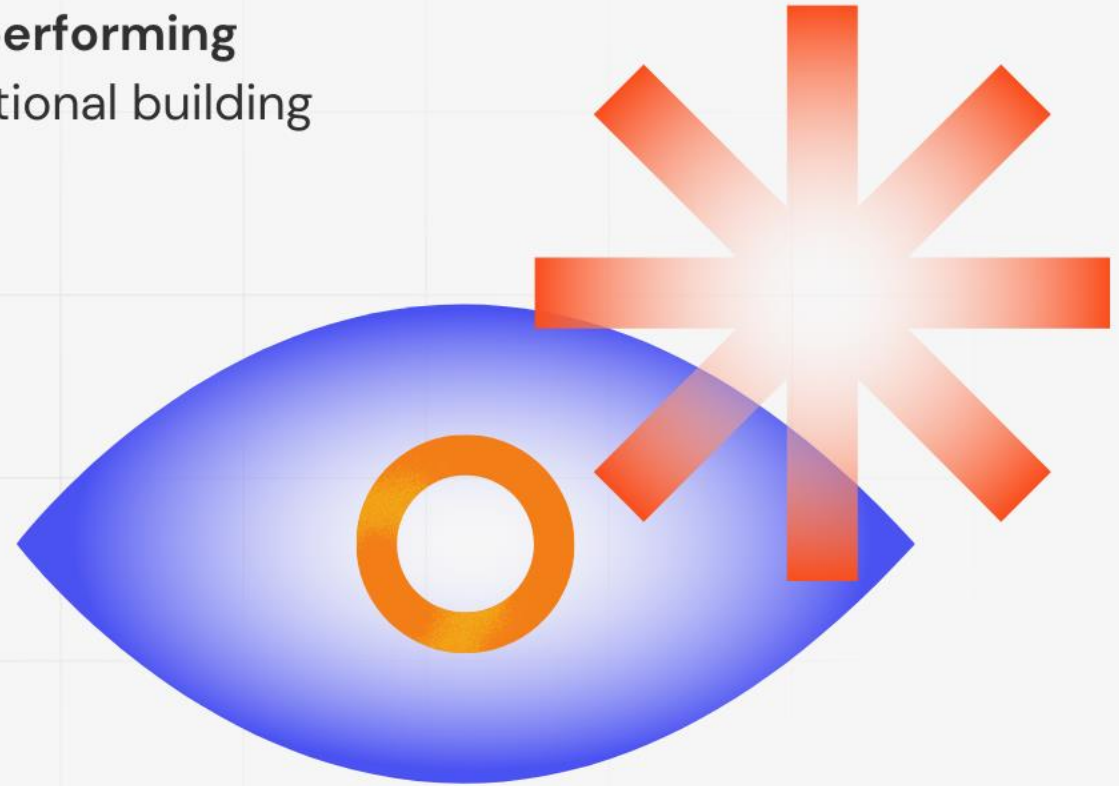
AI agents, assistants, co-workers, co-pilots, bots...



AI Agent

AI agents are **fully autonomous systems capable of performing complex tasks**. They achieve this through four foundational building blocks:

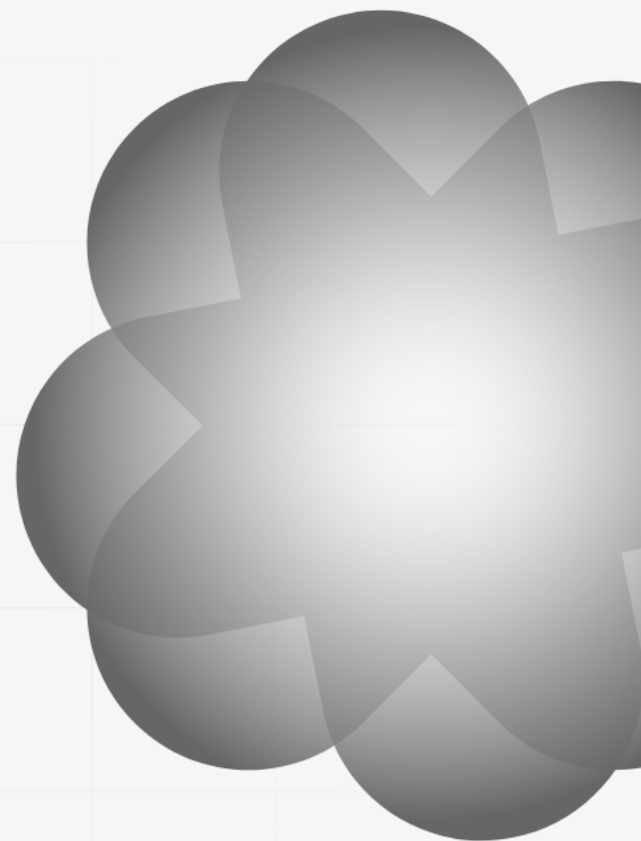
- reasoning
- external memory
- execution
- planning



1. Reasoning

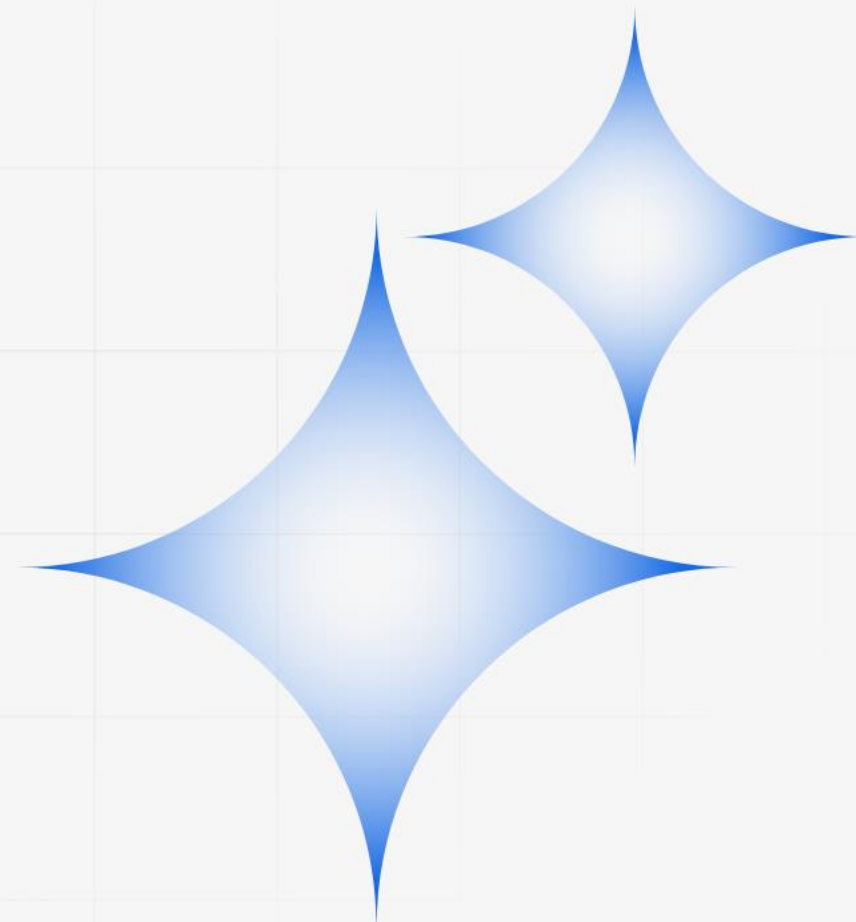
Agents analyze and understand unstructured data using advanced foundation models (e.g., OpenAI, Anthropic).

These models have pre-trained world knowledge and basic logic embedded, enabling them to perform reasoning effectively.



2. External Memory

Beyond general knowledge, agents need external storage to save and retrieve domain-specific data and task contexts. This is often managed with tools like vector databases (e.g., Pinecone).



3. Execution

Agents enhance their capabilities by using tools to perform specific tasks. This includes basic actions (e.g., web browsing, code execution) and integrating with enterprise systems (e.g., CRM, ERP) to perform complex functions.



4. Planning

Instead of handling problems in one go, agents take a human-like approach by breaking tasks into smaller steps, reflecting on progress, and adjusting plans as needed

Together, these 4 elements enable AI agents to operate autonomously and handle complex problem-solving in dynamic environments.

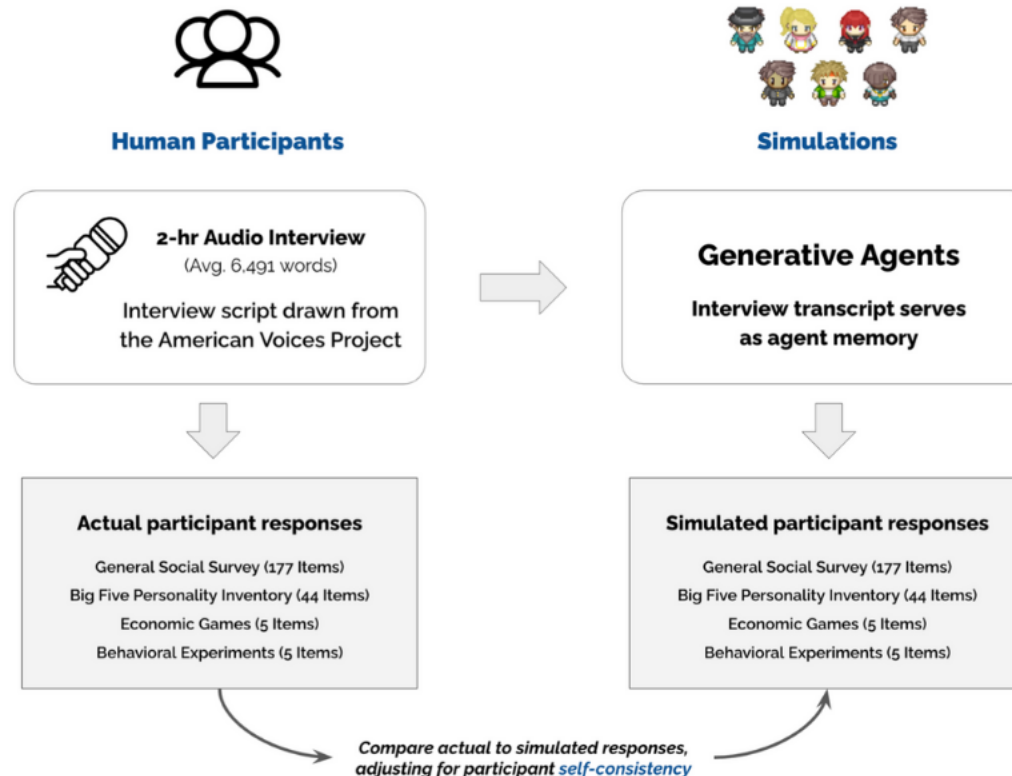


**What does the future
look like for AI agents?**

Human-centric AI Simulations

Generative Agent Simulations of 1,000 People

Authors: Joon Sung Park^{1*}, Carolyn Q. Zou^{1,2}, Aaron Shaw², Benjamin Mako Hill³, Carrie Cai⁴, Meredith Ringel Morris⁵, Robb Willer⁶, Percy Liang¹, Michael S. Bernstein¹



OpenAI Imagines Our AI Future

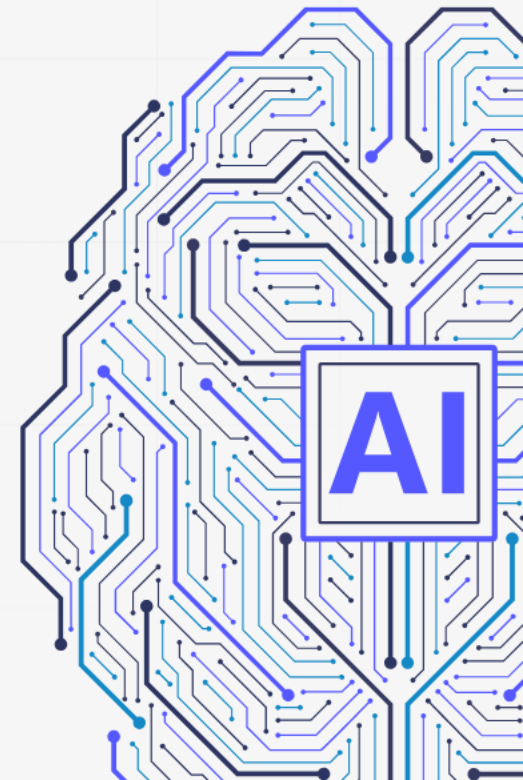
Stages of Artificial Intelligence

Level 1	Chatbots, AI with conversational language
Level 2	Reasoners, human-level problem solving
Level 3	Agents, systems that can take actions
Level 4	Innovators, AI that can aid in invention
Level 5	Organizations, AI that can do the work of an organization

Source: Bloomberg reporting

What's happening within finance?

- **Maturity in Adoption:** Leading financial institutions are accelerating AI maturity, with top-performing banks achieving faster growth by strategically integrating AI across all pillars, such as talent, innovation, leadership, and transparency.
- **Focus on Responsible AI (RAI):** Transparency in AI practices has grown, with the number of banks publishing Responsible AI principles tripling year-over-year. This reflects a shift towards ethical, legal, and safe AI deployment.
- **Talent Development:** Banks are heavily investing in AI talent, focusing on high-density hiring and training in areas like AI development, model risk, and AI-specific implementation.

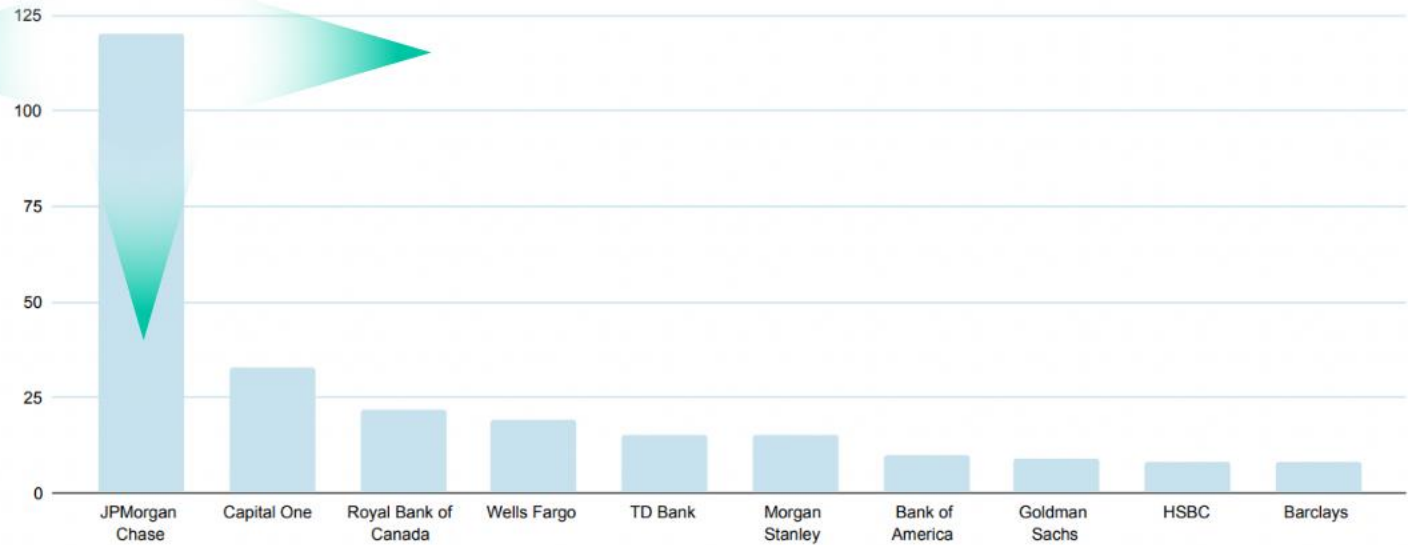


AI spending only goes up

1. **JPMorganChase** (May 2024): “...roughly the value that we assign to our artificial intelligence use cases is around between \$1 billion to \$1.5 billion and is in the fields of customer personalization, trading, operational efficiencies, fraud manager, credit decisioning.”
2. **DBS** (February 2024): “Our use of AI/ML became more broad-based in 2023, and we delivered an economic value of SGD 370 million, more than double that in 2022.”

Research team at the core of internal AI agents

TOP-10 BANKS: AI RESEARCH PUBLICATIONS

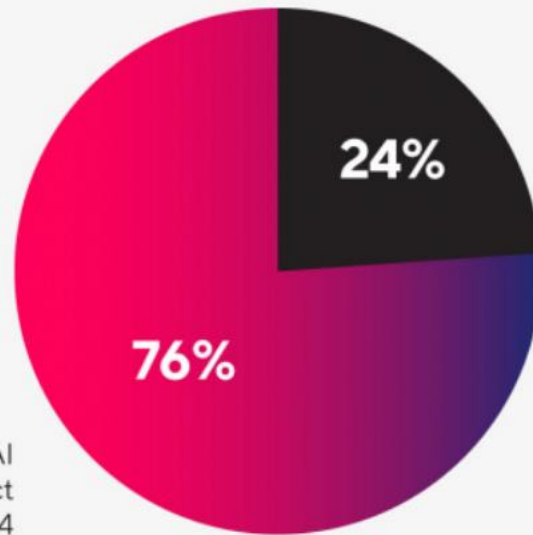


2024 YTD, n=29 banks

Adoption is not slowing down?

The AI Tipping Point:
Unprecedented Adoption
in Financial Services

MONEY
20/20 / acrew



N = 221. Companies with one or more AI announcements from Jan 2023 - 15th Oct 2024 = 167; Companies with no = 54



**Gen AI has the potential to deliver
significant new value to banks up to**

\$340 billion

How do we see the future?

Agentic Banks

AI Agents at the Core


Minimal Human Workforce

24/7 Operations

Personalized Customer Experience

Solution

Swarm Intelligence Smart analysis system


Analyst Query →




Memos

- Credit analysis
- Financial analysis
- Cash flow analysis
- Market research

Legal analysis

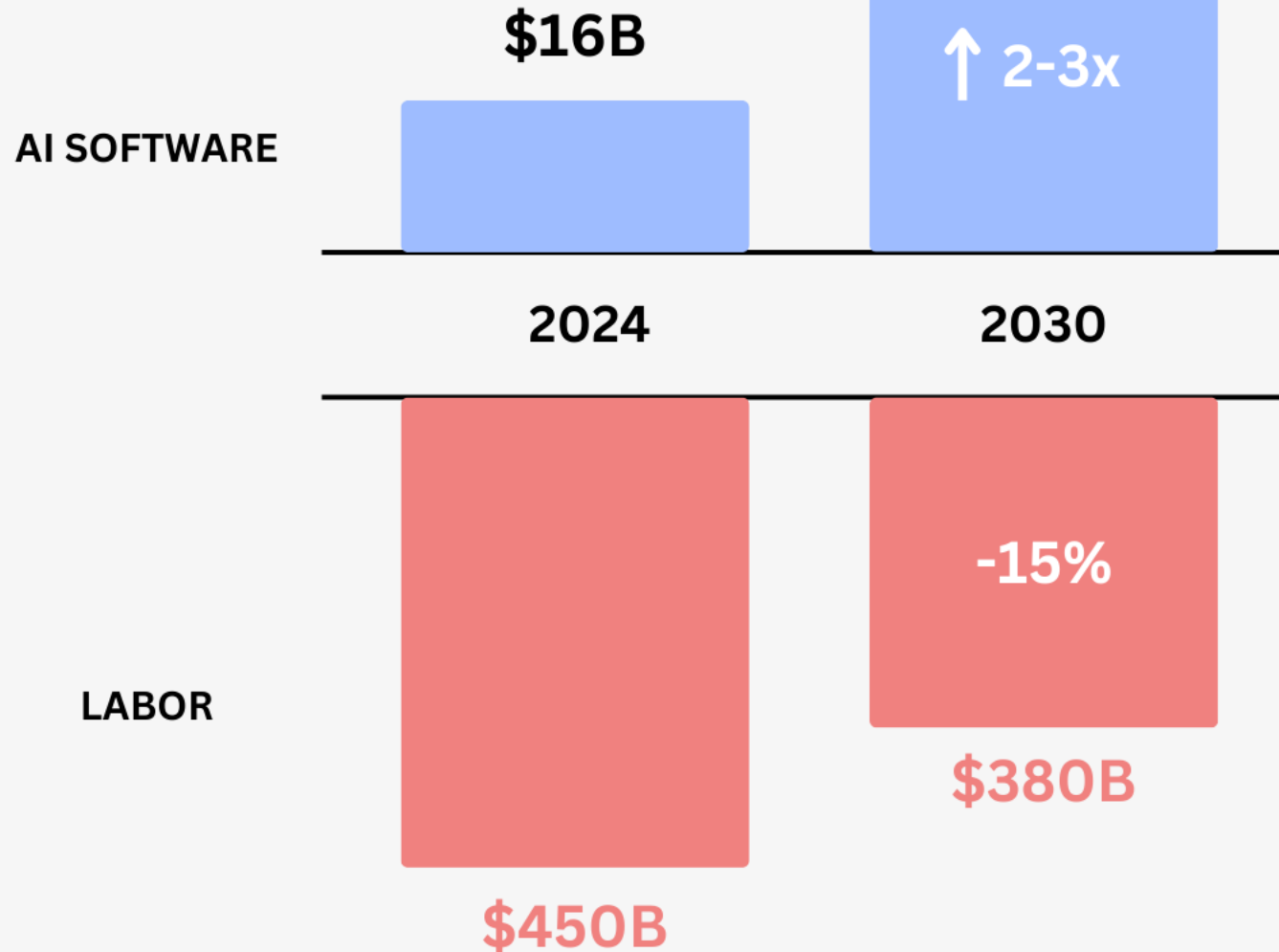
Company 360

Forecasting

 **Coming Next**

Market size

US Banks Annual Spending



Directly addressable market for AQ22

Fuelled by massive shift of bank budgets from human capital to automation & AI

AQ22

Summary

- Vertical agents on the rise
- Everyone can now and will have an AI agent
- Even with ChatGPT, Perplexity, and others, there is a lot of place for innovation
- Finance org. will be completely transformed within the next 5-10 years.
- Even larger organizations started investing in AI researchers.
- Huge opportunity for AI startups.

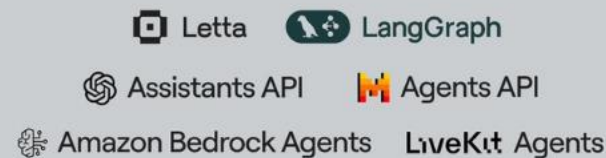
AI Agents Stack

NOVEMBER 2024

VERTICAL AGENTS



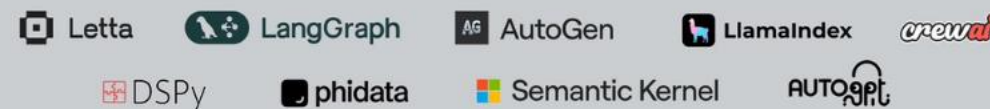
AGENT HOSTING & SERVING



OBSERVABILITY



AGENT FRAMEWORKS



MEMORY



TOOL LIBRARIES



SANDBOXES



MODEL SERVING

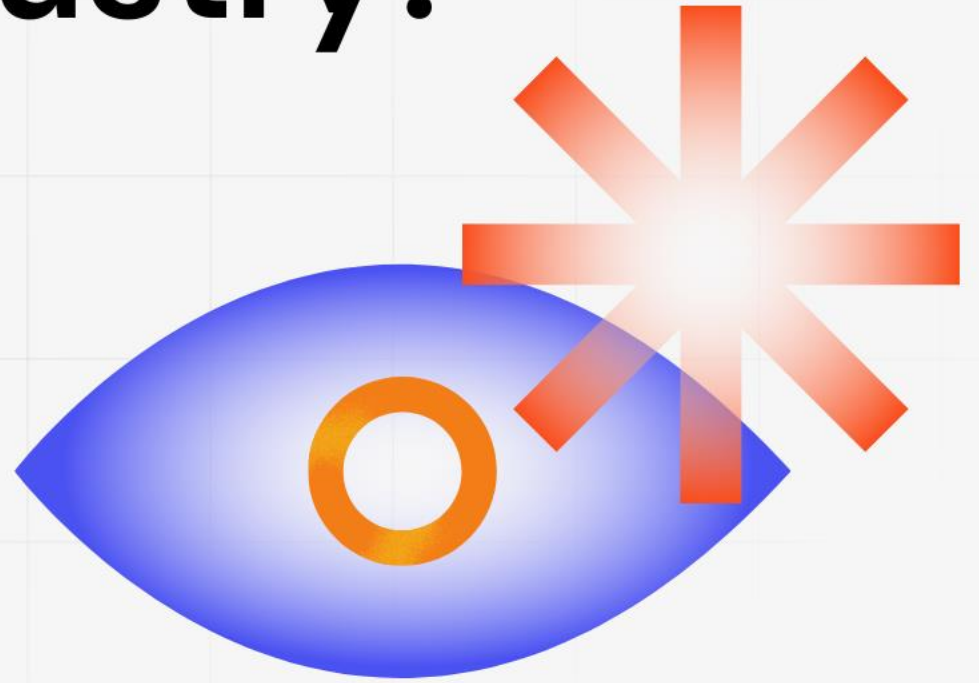


STORAGE



Source: Adam Silverman, Agency

So how will AI Agents change your industry?



AQ22

We empower financial analysts to
focus on insights, not processes.

Catherine Kurt, Founder & CEO - catherine@aq22.ai
www.aq22.ai / 440 N Wolfe Rd, Sunnyvale, CA 94085, USA

