

# AQ22

Catherine Kurt  
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**AI agents** for financial analysis & beyond

**AQ22** Capital Bank Welcome back, Tom Smith

**Chat**

Clients

Documents

Rules

Connect

Hello Tom. I'm AQ1, your helper for Loan Analysis. Today, you have **5** loans that have to be reviewed. Which one do you wish to proceed with?

Company	Credit Score	To review
Evergreen Financial Group	75	2
NextGen Energy Solutions	88	1
Pioneer Tech Innovations	95	4
Summit Healthcare Solutions	60	9
Vanguard Realty Partners	55	3

**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

Problem

**Manual and slow credit assessment costs financial institutions billions.**

**80%**

of credit documents  
are unstructured

**1200h**

per analyst/y spent on  
analysing documents

## Solution

AI platform that  
**automates** business  
loan assessment.


### Benefits

- **Intelligence** (Proprietary LLM)
- **High Security** (Runs on-prem / cloud)
- **Audit trail** (Decision traceability)
- **Fast deployment**



**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**

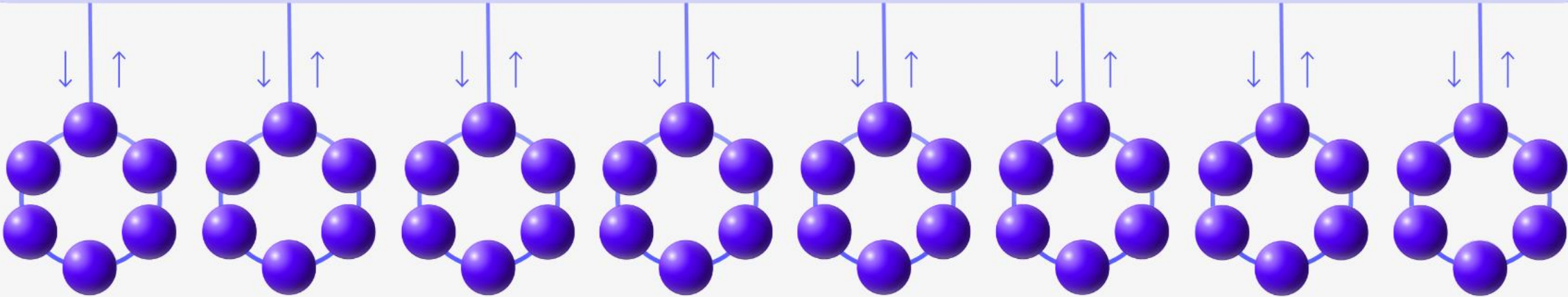
Technology



Analyst Query



Control Agent





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Message AQ1 ➤



# Pipeline

Prospects

LOIs signed /  
pilot in progress

 citibank

 usbank

 BARCLAYS

 UBS

 Capital Box

 WELLS FARGO

 J.P. Morgan

 玉山銀行  
E.SUN BANK

 CTBC BANK

 First Citizens Bank

 Shift4  
PAYMENTS

 TERRANOVA  
CAPITAL

 smeBank

 Swedbank

 WESTERN  
UNION

## Use Cases

# Lending AI Analyst

● Available now

Commercial Loans

Debt financing

Payments  
AI Agent

Investment  
AI Agent

Risk  
AI Agent

Coming Soon

Research  
AI Agent

Advisory  
AI Agent

Wealth  
AI Agent

# Agentic Bank

## Market size

US Banks Annual Spending

AI SOFTWARE

\$16B

2024

\$40-50B

↑ 2-3x

2030

Directly addressable market for AQ22

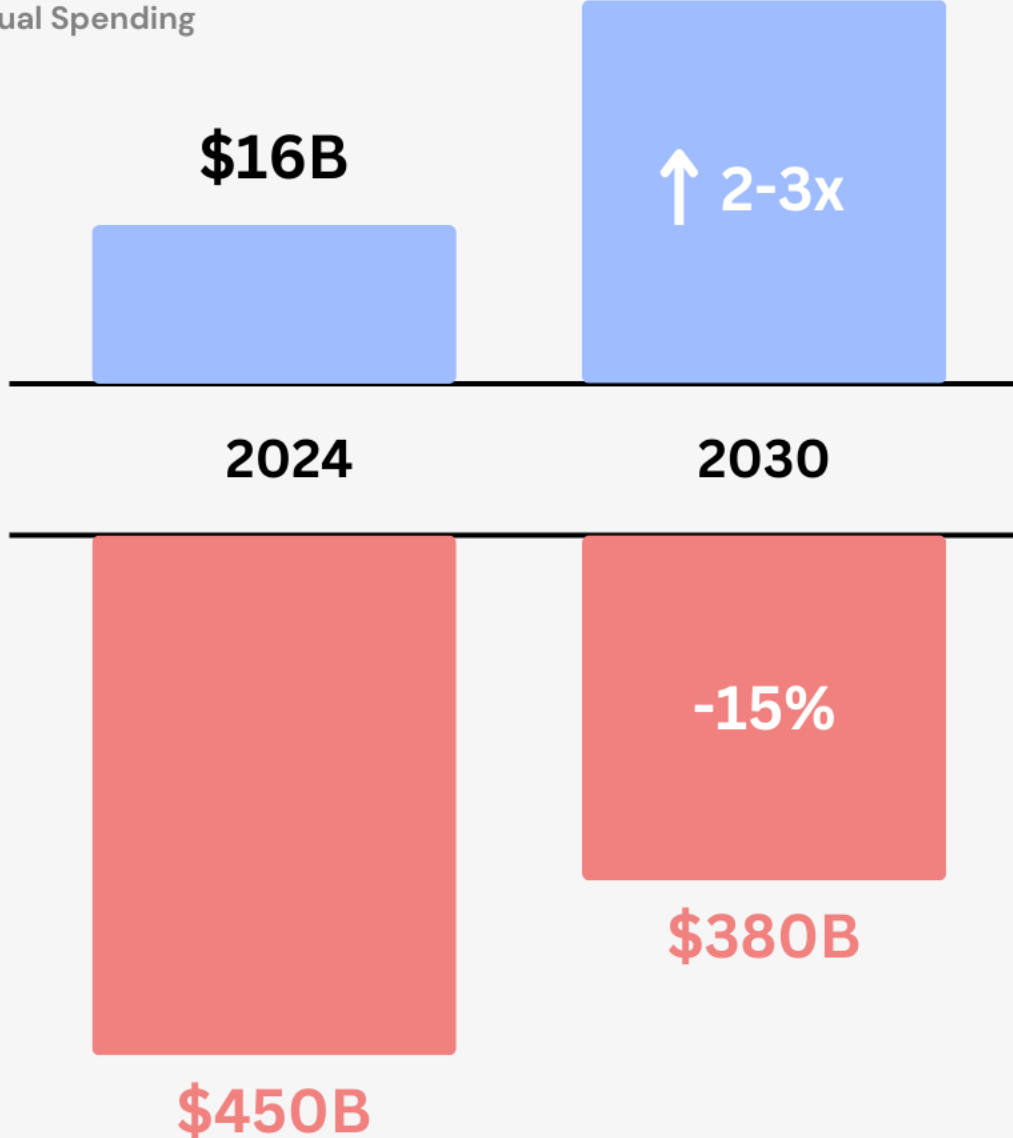
LABOR

-15%

\$380B

\$450B

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



## Why us?



**Catherine Kurt**  
CEO / 2x founder



**David Mataciunas**  
CTO / AI researcher



**Arnas Gercas**  
AI engineer



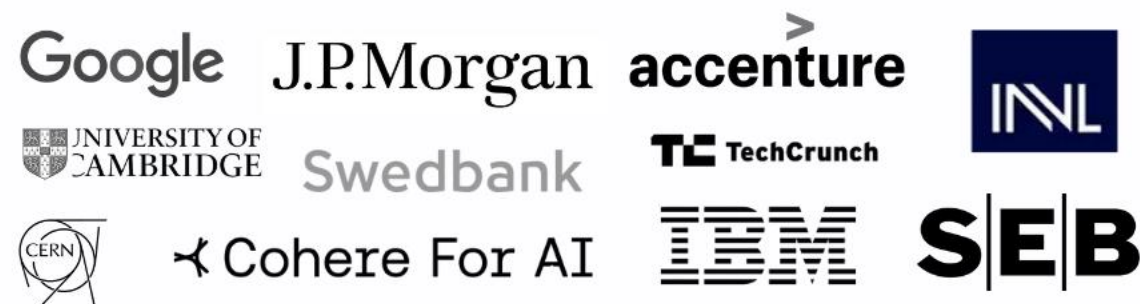
**Liutauras Razma**  
Full stack engineer



**Dawood Hassan**  
Product designer



**Gintautas Svedas**  
AI engineer



## Advisors



**GEDIMINAS MIKALIUNAS**  
Head of Investment Banking Engineering and Automation



**TOM RICE**  
Advisor of multiple startups, venture capitalist, and board member



**DOVILE GRIGIENE**  
Executive & Board member, Ex Swedbank CEO



**DARIUS DAUBARAS**  
Experienced Finance Executive and Investor / 20+ years in M&A/ Board Director



**LUKAS PETRIKAS**  
Ex Head of Innovation at Hong Kong Exchange



## Publications

# NeurIPS

Association for Computational Linguistics

Current Status

Raising

**2M USD**

**PLUGANDPLAY**

Funds will be used for:

**Public Platform Launch**

Product Public  
Launch

Marketing and  
Sales

Operations &  
Legal

Expansion/ Growth  
Initiatives

## Milestones



### Fundraise

to fund platform launch

Q1, 2025



### New Hires

Engineering team + AI

Q1, 2025



### Beta Launch

SaaS product for  
POC clients

Q2, 2025



### Public Launch

SaaS product

Q2, 2025



### Gain Speed & Traction

+22 financial institutions

ARR: 1M USD

Q1, 2026

# AQ22

Ask

- industry connections
- potential pilot clients

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 Join our waitlist