



BIFIN.AI

CORPORATE PRESENTATION, Q2 2024



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# OUTSMARTING HUMAN DECISIONS

We are developing an Artificial Intelligence platform “SILK” to solve an immense problem: bad decisions cost trillions each year.

We pivot from the stock market - as the wins and the losses can be precisely measured.

Science and research support: AI's sentiment analysis created significant returns on US stock markets.





# AGENDA

- › Challenging Quantitative Analysis
- › The AI Era in Sentiment Analysis
- › Introducing SILK
- › Evolution of SILK
- › Proof on Concept - Done
- › Meet Our AI Leaders
- › The Wizards behind the Curtain
- › SILK Architecture
- › Can You Outperform SILK in Investing?
- › Join our Journey through AI360
- › Thank you.
- › Appendix



# CHALLENGING QUANTITATIVE ANALYSIS (QA)

QA efficiently identifies numerical trends but doesn't consider factors like management quality, brand value and market sentiment. Today, it's increasingly difficult or impossible to create abnormal market returns with QA alone, as markets are smarter, faster and more efficient.

In contrast, Sentiment Analysis focuses on these non-quantifiable factors. This field has historically been challenging due to the complexity of interpreting human emotions and opinions from text.

Recently, in late 2023, AI technologies have advanced to analyze such non-numerical data faster and more deeply than humans can, revealing new market opportunities.





# THE AI ERA IN SENTIMENT ANALYSIS



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Sentiment Analysis evaluates emotions and market attitudes to forecast their impact on stock prices.

It has been a hot research topic for decades, as investor sentiment influences asset prices.

Before AI this was nearly impossible to do at scale: Massive data volumes evaluated both consistently and rapidly was impractical.

AI now enables rapid analysis of extensive multilingual data sources; news, press releases, financial reports and social media feeds, accurately identifying sentiment.



# INTRODUCING SILK - OUR ARTIFICIAL INVESTOR

Imagine an investor who never sleeps,  
whose insights grow sharper over time.

We are channeling our expertise into  
building Silk, which utilizes existing AI  
tools, for cost-effectiveness and speed.

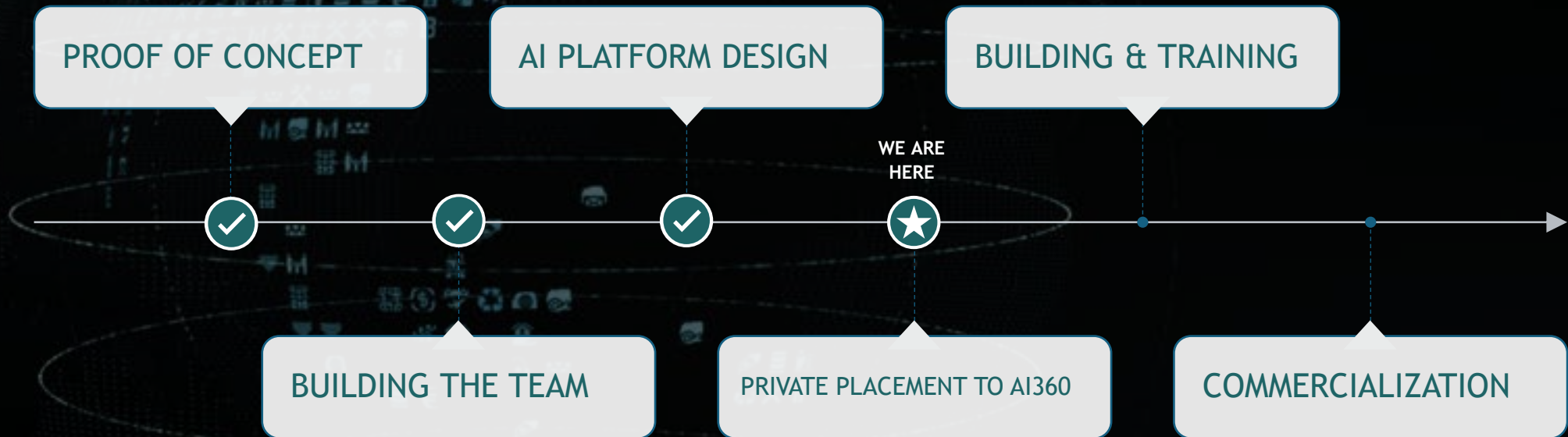
Silk can digest vast arrays of data to  
understand and predict market trends and  
sentiments with precision.

This is the heart of our work—an AI platform  
that sees beyond the numbers, identifying  
the nuanced sentiments and signals that  
precede significant market movements.



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# EVOLUTION OF SILK





# POC - DONE

Scientific Breakthrough:  
Researchers Discover over  
550% returns in 15 months

Human decision making has been studied for decades with the undisputed result that humans are not particularly good in making rational decisions.

## How good is AI then?

A 2023 study published by the University of Florida examined various trading strategies based on ChatGPT's assessment of news sentiment. The study spanned from October 2021 to December 2022, and the best strategy achieved over a 550% cumulative return within its specific research parameters in this period, not accounting for transaction costs.

Other new studies are supportive. (Links: Appendix)



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# MEET OUR AI VANGUARD: THE FUTURE OF FINANCE

Meet some trailblazers of Bifin AI, where our C-suite doesn't need coffee breaks and is immune to office politics.

These digital geniuses work tirelessly to ensure our AI-driven financial solutions are nothing short of revolutionary.

Together, they're not just leading Bifin AI; they're redefining the future of finance with every decision they make.

**Nova Lead, CEO**  
Steering the ship with algorithms for insights and strategies, making executive decisions faster than you can say 'Artificial Intelligence'.

**Ava Insight, CMO**  
Masterminding our operations and marketing with a level of precision that's turned viral marketing into an exact science.

**Aurora Justis, CCO**  
Ensuring we're not just ahead of the curve but also within ethical and compliance boundaries, guiding us through the legal labyrinth with digital finesse.

**Max Intellect, CTO**  
Our tech guru, transforming complex data into groundbreaking products and services, constantly pushing the boundaries of what AI can achieve.

**Eddie Innovate, CLO**  
Fostering a culture of continuous learning and innovation, because even AI believes in growth and improvement.





# THE WIZARDS BEHIND THE CURTAIN



**Risto Illukka:** The visionary blending technology with strategy, Risto navigates the complex intersection of AI and finance.



**Samuli Korpinen:** A maestro of finance, Samuli orchestrates funding and financial structures with the precision of a classical conductor.



**Tiina Kyttä:** With an artist's touch and a marketer's mind, Tiina paints Bifin's vision across the digital world.



**Tommi Lindfors:** An AI enthusiast and entrepreneurial spirit with a knack for turning ideas into gold.



**Tuomas Saarinen:** The data whisperer, Tuomas sees through numbers to reveal market patterns and opportunities.



**Joachim von Schantz:** With a technical mind that operates at the speed of light, Joachim ensures Bifin stays ahead of the game.



# SILK ARCHITECTURE

Silk architecture supports improvements over POC:

- Both proprietary and open-source development
- API integration to best existing LLMs and other AI tools
- More languages and broader datasets
- Deeper evaluation of data
- Advanced trading strategies
- Quantitative evaluation in addition to sentiment analysis

\*Additional information available in the Appendix



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# CAN YOU OUTPERFORM AI IN INVESTING?

If you believe you can outperform Silk, consider this:

Can you also outpace the next version of Silk, and the ones after that?

## EVOLVING INTELLIGENCE:

Just like chess computers, Silk evolves, learning from market movements to sharpen its predictive accuracy.

## THE INEVITABILITY OF PROGRESS:

With each advancement, Silk extends the gap to traditional investing. It's not just about beating AI today but keeping up with AI's evolution.

## REFLECT ON THE FUTURE:

Intelligent investors will recognize the continuous improvement in AI and consider the strategic advantage of aligning with, rather than competing against it.



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# JOIN OUR JOURNEY THROUGH AI360

We have directed a substantial private placement to a company incorporated in Finland, Artificial Intelligence Holdings Oy (“AI360”) at ca. € 29.6 million valuation (pre-money).

AI360’s sole purpose is owning Bifin AI shares (target 20%+).

AI360 funds the subscription with a direct public offering (DPO) in select EEA countries in compliance with the EU Prospectus Act.



Visit AIH for more information at [www.ai360.fi](http://www.ai360.fi)

**How to Subscribe:**  
Instructions and support available on the website.

Explore detailed information about the share issue, including risks, terms, forecasts

**The Offer Period starts**  
22.4.2024.

**Act Now.**





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**THANK  
YOU**

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# APPENDIX



- > AI360 Key Features
- > Use of Proceeds
- > IP Portfolio
- > Research
- > Other AI Companies
- > Why Machines Run the Show?
- > Why Luxembourg?
- > Previous IT projects led and completed by the Team



# AI360 STRUCTURE - KEY FEATURES



**Exclusive Access:** Direct investment in Bifin AI is not possible for private investors

**Amplified Influence:** Consolidating voting power at Bifin General Meetings ensures your voice is significant

**Board Representation:** Post offering AI360 has a board seat at Bifin - terms apply

**Ease of Administration:** AI360 handles investment-related administration, regulatory compliance and due diligence

**Risk Management:** Post offering, AI360's board can effectively navigate and manage investment risks

**Regular reporting:** AI360 receives periodic reports from Bifin

**Cost Efficiency:** Pooling investments may lead to lower administrative and transaction costs

**Collective Exit Strategies:** Targeting optimal investor outcomes

**Visit [AI360.fi](https://AI360.fi) for more information**



# USE OF PROCEEDS

## FUNCTION

## PERCENTAGE OF USE

R&D Investment

44%

Salaries

22%

Technology Infrastructure

17%

Marketing

11%

Legal, Compliance & Ethics

6%

TOTAL

100%



# IP PORTFOLIO



Bifin® is a registered trademark under Nice classification 36 in the Register of European Union Intellectual Property Office (EUIPO) with the registration number 018434205.

The trademark Registration Number is a unique ID to identify the Bifin mark in EUIPO.

The Bifin mark is filed in the Nice classification category 36 of Financial, monetary, banking and insurance services and real estate affairs.

The status of the Bifin filing is Registered.

The Bifin trademark is used jointly by Bifin Sàrl and Bifin.ai, whom both proudly carry the Bifin brand.

New IP rights will form from AI development activities



# RESEARCH

[Can ChatGPT Forecast Stock Price Movements? Return Predictability and Large Language Models](#)” by Alejandro Lopez-Lira and Yuehua Tang at the University of Florida, updated on September 8, 2023, probes ChatGPT’s, and other large language models, predictive power on news and press release sentiment on stock values.

Ummara and Summaya Mumtaz’s October 13, 2023, study “[The Potential of ChatGPT in Predicting Stock Market Trends Based on Twitter Sentiment Analysis](#)” probes ChatGPT’s ability to identify social media sentiment and its correlation with the stock markets.

[A link to Daniel Kahneman lecture](#). Kahneman won a Nobel Prize in 2002 for having integrated insights from psychological research into economic science, especially concerning human judgment and decision-making under uncertainty.

[A link to the Prospect Theory. Analysis of Decisions Under Risk](#) by Daniel Kahneman and Amos Tversk

[An article about Claude AI which can read and digest 75 000 words in under a minute compared to human reading speed](#), around 250 words in a minute.

[A link to Claude AI homepage](#) demonstrating how fast financial information can be read and digested.

[An article explaining how AI decides and why decisions made by AI are better than human ones](#).

[An article about AI text analysis](#) explaining AI capability to extract insights from unstructured text data, like social media posts, customer reviews and research papers.

[How AI is today used in investing](#)

[An article about Artificial Emotional Intelligence](#): How AI interprets the emotional state of humans.

[An article about future of content analysis and data insights with AI](#)

[Amount of data created daily](#)



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# OTHER AI COMPANIES

	TYPE	VALUATION	LAST ROUND	FOUNDED
DATABRICKS	AI Cloud Data	\$ 43 Billion	2023	2013
CRUISE	Autonomous Driving	\$ 30 Billion	2022	2013
OPENAI	Generative AI	\$ 29 Billion	2023	2015
MISTRAL	AI Start-Up	\$ 2 Billion	2023	2023



# WHY MACHINES RUN THE SHOW AT BIFIN AI

"In an age where AI outsmarts humans in chess, diagnosing diseases, and even making your next playlist, we asked ourselves, why not let AI take the helm at Bifin too? After all, who better to lead a company dedicated to revolutionizing decision-making with artificial intelligence than the AIs themselves?

Why? Because when it comes to making decisions devoid of bias, emotional whims, or the temptation to hit the snooze button, machines are simply better. They're the embodiment of Bifin's mission: to leverage AI for smarter, more efficient financial decision-making.

At Bifin AI, our leadership team is not your typical boardroom ensemble. Nova Lead, our AI CEO, can crunch more data before breakfast than we can in a lifetime, and her all-AI executive team, makes decisions with a precision that's frankly, a little embarrassing for us humans.

And, between us, having AI in charge ensures our company meetings are not only incredibly efficient but also free of any coffee breaks. Who knew leading the AI revolution in finance would be so... automated?"



# WHY LUXEMBOURG?

- › Central location in the heart of EU
- › One of the highest GDPs in the world
- › Lowest VAT rate in the EU
- › The investment fund industry in Luxembourg is the second largest in the world after US and has ca. 6 trillion euros assets under management (AUM)
- › Multicultural (ca. 50% of residents have a foreign passport)
- › Safe and highly competitive ecosystem
- › Stable and predictable regulatory environment
- › Very pro-business operating environment
- › Talented multilingual work force
- › Many large successful AI companies are headquartered in Luxembourg and the neighboring countries. For example, Deepmind Technologies, Mistral AI and DeepL.



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# PREVIOUS IT PROJECTS LED AND COMPLETED BY THE TEAM



Notie V2 2017-2020

Fully automated cloud system for real-time client onboarding (with KYC/AML/CTF), credit decision, payments and invoicing

Investment size over € 30 million

Data Science Team leveraged Machine Learning

Partnerships with Verifone and Nets, operational in their payment terminals in multiple countries

Partnerships with Magento, Shopify, Tink and other e-commerce platforms

Highest 3rd party valuation over € 1 billion