

FINANCIAL SMALL LANGUAGE MODELS (FINANCIAL SLMS)



Purpose-Built AI for Banking, Insurance, Capital Markets & FinTech

Delivering Trusted AI with Lower Cost, Faster Deployment and Stronger Governance

WHY FINANCIAL SLMS?

Domain-specialized models designed for the unique needs of financial services.

- LOWER COST** (Dollar sign with down arrow icon): Significantly lower infrastructure and operational costs with high ROI.
- FASTER DEPLOYMENT** (Rocket icon): Built for speed with easy integration and rapid time to value.
- STRONGER GOVERNANCE** (Shield with checkmark icon): Enhanced privacy, compliance and control over sensitive data.
- HIGHER ACCURACY** (Target icon): Domain-specific training reduces hallucinations and improves reliability.
- SUSTAINABLE AI** (Leaf icon): Lower compute and energy usage for a smaller carbon footprint.

IMPACT ACROSS FINANCIAL SERVICES

BANKING

- Customer Support & Copilots
- KYC / Onboarding
- Loan Processing
- Fraud Detection
- Document Automation

INSURANCE

- Claims Processing
- Policy Underwriting
- Risk Assessment
- Customer Assistance
- Document Summarization

CAPITAL MARKETS

- Market Research
- Financial Analysis
- Portfolio Insights
- News & Sentiment Analysis
- Regulatory Reporting

FINTECH

- Digital Lending
- Credit Scoring
- Personalized Advice
- Expense Categorization
- AI Chat Assistants

HOW FINANCIAL SLMS WORK

KEY CAPABILITIES

- UNDERSTAND FINANCIAL CONTEXT**: Trained on financial statements, reports, policies and regulations.
- GENERATE INSIGHTS**: Summarize, analyze and generate answers tailored to financial needs.
- AUTOMATE WORKFLOWS**: Automate repetitive tasks and streamline operations.
- EXPLAINABLE & RELIABLE**: Built for accuracy with reduced hallucinations and clear reasoning.
- HUMAN-IN-THE-LOOP**: Designed to work with experts for better and responsible decision-making.

BUSINESS BENEFITS

- LOWER COST**: Reduce infrastructure, compute and operational costs.
- FASTER DEPLOYMENT**: Deploy in weeks, not months.
- HIGHER ACCURACY**: Domain-specific training delivers better outcomes.
- STRONGER GOVERNANCE**: Built-in compliance, auditability and control.
- SUSTAINABLE AI**: Lower energy usage and smaller carbon footprint.

SLMS vs LLMS (AT A GLANCE)

Criteria	LLMs (General Purpose)	Financial SLMs (Purpose-Built)
Training Data	Broad, general	Financial domain specific
Cost	High	Low
Customization	Complex	Easy
Data Privacy	Higher Risk	Stronger Control
Performance	Good (General)	Better (Domain-Specific)
Deployment	Cloud-heavy	On-prem / Private / Hybrid
Compliance	Challenging	Built for Compliance

IMPACT IN NUMBERS (TYPICAL)

- 60-90%** Lower inference cost
- 2-10x** Faster deployment
- 30-70%** Operational efficiency gain
- 50-80%** Lower energy consumption

THE FUTURE OF FINANCIAL AI

- More autonomous financial operations
- Smarter risk management
- Real-time insights and decisioning
- Hyper-personalized customer experience
- Responsible and trustworthy AI at scale



Smarter Models. Stronger Governance. Higher Impact.



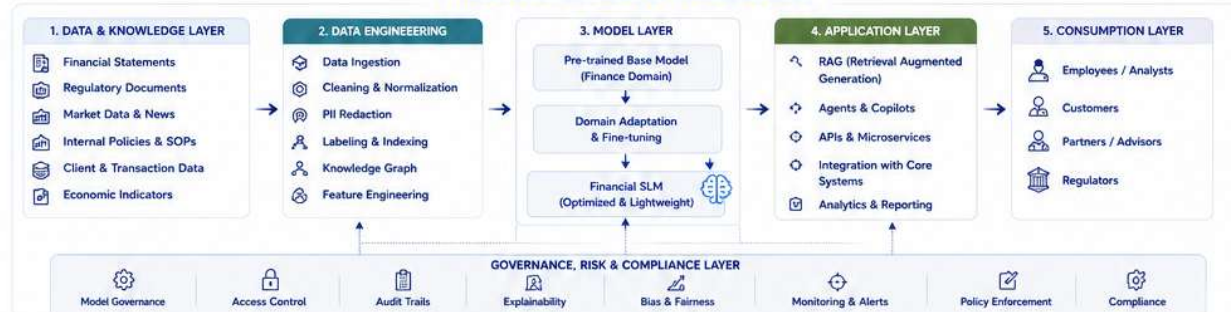
KEY DRIVERS OF THE SHIFT



FINANCIAL SLMS: USE CASES ACROSS THE FINANCIAL ECOSYSTEM



TYPICAL ARCHITECTURE OF FINANCIAL SLMS



LLMs vs FINANCIAL SLMS: A COMPARISON

Dimension	LLMs (General Purpose)	Financial SLMs (Purpose-Built)
Training Data	Broad, unstructured	Curated financial data
Domain Accuracy	Moderate	High
Hallucination Risk	Higher	Lower
Cost (Training/Inference)	High	Low
Customization	Complex & Expensive	Easy & Cost-Effective
Deployment	Cloud-heavy	Flexible (On-Prem/Private/Hybrid)
Data Privacy	Higher Risk	Stronger Control
Compliance	Challenging	Built-in Compliance
Time to Value	Weeks - Months	Days - Weeks
Energy Consumption	High	Lower
ROI	Variable	Higher & Measurable

BUSINESS IMPACT

- 40% - 70%**
Lower total cost of ownership
- 2X - 5X**
Faster deployment and time to market
- 20% - 30%**
Improvement in task accuracy and decision quality
- Stronger compliance posture
Built-in governance, auditability and regulatory alignment
- 30% - 60%**
Lower energy consumption and carbon footprint

THE FUTURE OF FINANCIAL AI

The future is not about the biggest models. It is about the right models - trained for finance, governed for trust, and optimized for impact.



WHY FINANCIAL INSTITUTIONS NEED SLMS

Smarter Models. Stronger Governance. Higher Impact.

Financial Small Language Models (SLMs) are purpose-built for the unique needs of banking, insurance, capital markets and fintech—delivering trusted AI with lower cost, faster deployment and stronger control.



1. THE CHALLENGE

Limitations of General-Purpose LLMs

- ⊗ High infrastructure and inference costs
- ⊗ Trained on broad internet data, not financial domain
- ⊗ Higher risk of hallucinations in critical financial tasks
- ⊗ Data privacy and regulatory compliance concerns
- ⊗ Complex customization and long deployment cycles
- ⊗ Lack of transparency and explainability for audit

THE IMPACT

- ⚠ Increased operational risk and compliance exposure
- 💰 Higher total cost of ownership
- ⌚ Slower time-to-value and innovation
- 🎯 Sub-optimal accuracy for financial use cases

2. THE NEED FOR SLMS

Purpose-built AI for Financial Services

- ✓ **Domain-Specific Intelligence**
Trained on curated financial data for higher relevance and accuracy.
- ✓ **Cost Efficiency**
Smaller models, lower compute, and reduced operational costs.
- ✓ **Stronger Governance**
Built with privacy, security, compliance and auditability at the core.
- ✓ **Faster Deployment**
Easier to fine-tune, integrate and scale across systems.
- ✓ **Reduced Risk**
Lower hallucinations and higher reliability for mission-critical decisions.

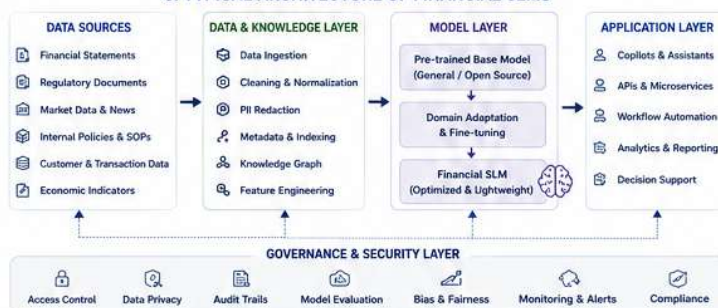
3. FINANCIAL SLMS: DELIVERING VALUE ACROSS THE FINANCIAL ECOSYSTEM



4. KEY CAPABILITIES OF FINANCIAL SLMS



5. TYPICAL ARCHITECTURE OF FINANCIAL SLMS



6. BUSINESS OUTCOMES WITH SLMS

- 💰 **40% – 70%** Lower total cost of ownership
Reduced infrastructure and inference costs.
- 🕒 **2X – 5X** Faster deployment
Move from pilot to production in weeks, not months.
- 🎯 **20% – 30%** Improvement in task accuracy
Higher precision in financial decisioning and automation.
- 🛡️ **Stronger compliance posture**
Built-in governance, auditability and regulatory alignment.
- 🌿 **30% – 60%** Lower energy consumption
More sustainable AI for long-term operational efficiency.

7. SLMS vs LLMs: AT A GLANCE

Dimension	LLMs (General Purpose)	SLMs (Financial)
Training Data	Broad, general internet data	Curated financial & proprietary data
Domain Relevance	Moderate	High
Hallucination Risk	Higher	Lower
Cost (Compute & Infra)	High	Low
Customization	Complex & Expensive	Easy & Cost-effective
Deployment	Cloud-heavy	On-prem / Private / Hybrid
Data Privacy	Higher Risk	Stronger Control
Time to Value	Months	Days – Weeks
ROI	Variable	Higher & Measurable

8. THE BOTTOM LINE



Financial institutions need AI that is accurate, secure, compliant and cost-effective.

Financial SLMs deliver the right intelligence for the right outcome—empowering organizations to innovate with confidence and scale with trust.

Right Model

Right Data

Right Governance

Right Impact

WHY TRADITIONAL LLMs FALL SHORT

The Hidden Gaps in Using General-Purpose LLMs for Financial Services



Large Language Models were not built for finance.
Their generic nature creates risk, cost and compliance challenges that financial institutions cannot ignore.



KEY TAKEAWAY

Traditional LLMs are powerful, but not practical or safe enough for the complex, regulated and high-stakes world of finance.

THE CORE LIMITATIONS

<p>01</p> <p>HIGH COST AND INFRASTRUCTURE INTENSIVE</p> <ul style="list-style-type: none"> Require enormous GPU resources for training and inference Expensive cloud costs at scale High energy consumption <p>Leads to high TCO and low ROI</p>	<p>02</p> <p>DATA PRIVACY AND SECURITY RISKS</p> <ul style="list-style-type: none"> Data sent to external clouds for processing Higher risk of data leakage or exposure Harder to meet data residency requirements <p>Increases risk of breaches and regulatory penalties</p>	<p>03</p> <p>HIGHER RISK OF HALLUCINATIONS</p> <ul style="list-style-type: none"> Generate confident but incorrect responses Lack domain grounding in financial context Risky for decisions in credit, fraud, compliance, trading <p>Can lead to wrong decisions, financial loss and reputational damage</p>	<p>04</p> <p>LACK OF DOMAIN SPECIALIZATION</p> <ul style="list-style-type: none"> Trained on broad internet data, not financial data Limited understanding of financial products, regulations and processes Poor performance on industry-specific tasks <p>Lower accuracy and relevance for critical financial use cases</p>	<p>05</p> <p>LIMITED EXPLAINABILITY AND AUDITABILITY</p> <ul style="list-style-type: none"> Black-box nature makes reasoning unclear Hard to trace source of information Difficult to justify decisions to auditors and regulators <p>Creates compliance issues and audit challenges</p>	<p>06</p> <p>COMPLEX CUSTOMIZATION AND SLOW ADAPTATION</p> <ul style="list-style-type: none"> Fine-tuning large models is costly and time-consuming Difficult to adapt to changing regulations or internal processes Long deployment cycles <p>Slower time-to-value and reduced agility</p>
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THE FINANCIAL IMPACT OF USING TRADITIONAL LLMs

<p>HIGHER TOTAL COST OF OWNERSHIP Expensive infrastructure, high inference cost and large operational overhead.</p> <p>SEVERITY: HIGH</p>
<p>INCREASED OPERATIONAL RISK Hallucinations and inaccurate outputs can lead to wrong decisions and financial exposure.</p> <p>SEVERITY: HIGH</p>
<p>COMPLIANCE AND REGULATORY RISK Difficult to meet regulatory requirements on data privacy, explainability and auditability.</p> <p>SEVERITY: HIGH</p>
<p>SLOWER TIME TO MARKET Complex customization and integration extend deployment timelines.</p> <p>SEVERITY: MEDIUM</p>
<p>LOWER BUSINESS RELEVANCE Generic outputs lead to lower accuracy, poor user trust and limited adoption.</p> <p>SEVERITY: MEDIUM</p>

TRADITIONAL LLMs vs. FINANCIAL NEEDS

FINANCIAL REQUIREMENT	WHAT FINANCIAL INSTITUTIONS NEED	WHAT TRADITIONAL LLMs OFFER
Data Privacy	On-prem / private deployment, data residency, strict access controls	Mostly cloud-based, data leaves organization
Domain Knowledge	Deep understanding of financial products, regulations and processes	Broad knowledge, shallow financial understanding
Accuracy & Reliability	High accuracy, low hallucination, explainable outputs	Higher hallucination risk, less reliable in critical tasks
Compliance & Auditability	Full traceability, explainability, audit trails	Limited transparency, black-box responses
Cost Efficiency	Lower compute, optimized for financial workloads	High compute requirements, expensive at scale
Speed & Agility	Faster fine-tuning, quick deployment	Slow fine-tuning, lengthy deployment cycles

REAL-WORLD USE CASES: RISKS WITH TRADITIONAL LLMs

<p>CREDIT UNDERWRITING Incorrect interpretation of financial data can lead to wrong credit decisions.</p> <p>RISK: Financial Loss, Higher NPAs</p>	<p>FRAUD DETECTION Missed patterns or false alerts due to lack of domain specialization.</p> <p>RISK: Fraud Exposure, Operational Loss</p>	<p>REGULATORY REPORTING Inaccurate or incomplete reports due to hallucinations or outdated knowledge.</p> <p>RISK: Compliance Penalties, Reputational Damage</p>	<p>INVESTMENT ANALYSIS Wrong insights or misinterpretation of market data can lead to poor investment calls.</p> <p>RISK: Investment Loss, Lower Returns</p>	<p>CUSTOMER ADVISORY Inaccurate product or policy information affects customer trust and satisfaction.</p> <p>RISK: Customer Churn, Brand Damage</p>
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WHAT FINANCIAL INSTITUTIONS NEED INSTEAD

<p>PRIVACY-FIRST On-prem / private models with full data control</p>	<p>DOMAIN-SPECIFIC INTELLIGENCE Trained on high-quality financial data</p>	<p>HIGH ACCURACY & RELIABILITY Grounded, explainable and low-hallucination models</p>	<p>STRONG GOVERNANCE & COMPLIANCE Built-in auditability, traceability and regulatory alignment</p>	<p>COST-EFFECTIVE & SCALABLE Optimized models that deliver more with less compute</p>	<p>FASTER DEPLOYMENT & ADAPTABILITY Quick to fine-tune, easy to integrate and scale</p>
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TRADITIONAL LLMs ARE NOT BUILT FOR THE COMPLEXITY OF FINANCE.
THE FUTURE IS PURPOSE-BUILT, SECURE, GOVERNED AND HIGH-PERFORMING SLLMs.

- ✓ Smarter Models.
- ✓ Stronger Governance.
- ✓ Greater Impact.



WHAT IS A FINANCIAL SLM?

Purpose-Built. Domain-Specialized. Trusted AI for Finance.

A Financial Small Language Model (SLM) is a domain-specific AI model trained on high-quality financial data to understand, reason and generate accurate, reliable and compliant outputs for financial services.



FINANCIAL SLM AT A GLANCE

- Smaller in size, big on impact.**
Optimized for financial tasks with lower compute, faster inference and reduced cost.
- Trained for Finance.**
Learns the language of finance—terminology, regulations, products, processes and behaviors.
- Private, Secure & Governed.**
Designed for on-prem / private cloud deployments with strong data privacy and compliance.
- Accurate & Reliable.**
Domain-specific training and retrieval ensures higher accuracy and reduced hallucinations.
- Easy to Integrate.**
APIs and modular architecture for seamless integration across financial systems.



BUILT FOR THE UNIQUE NEEDS OF FINANCE

- Understands Financial Context**
Financial statements, KPIs, ratios, instruments, regulations, market terms and more.
- Interprets with Financial Reasoning**
Built to analyze, compare, calculate, summarize and explain financial information.
- Aligned with Regulations**
Trained on regulatory frameworks and compliance requirements across geographies.
- Seamless Domain Alignment**
Understands products, processes and policies specific to banking, insurance, capital markets and fintech.
- Trusted Decisions**
Provides explainable, auditable and traceable outputs to support critical financial decisions.

TRAINED ON HIGH-QUALITY FINANCIAL DATA

Financial Statements
(Balance Sheet, P&L, Cash Flow)

Regulatory Documents
(RBI, SEBI, Basel, IFRS, GAAP)

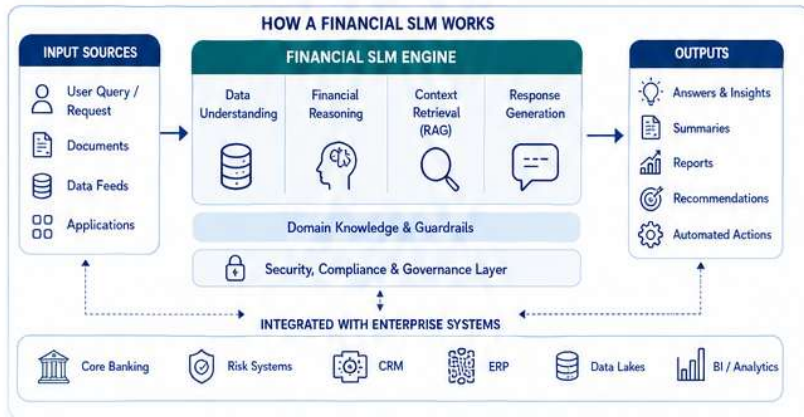
Market Data & News
(Prices, Reports, Research)

Banking & Insurance Policies & Procedures
(Internal Manuals, Process Docs)

Corporate Disclosures & Filings
(10-K, 10-Q, Annual Reports)

Economic & Industry Research
(Reports, Forecasts, Indicators)

Curated, cleaned and secured data ensures higher accuracy, relevance and compliance.



KEY FEATURES

- Domain-Specific Intelligence**
Built specifically for financial services vocabulary, context and use cases.
- High Accuracy & Low Hallucination**
Grounded in financial data and retrieval from trusted sources.
- Data Privacy & Security**
Supports on-premise / private cloud deployments with data residency.
- Cost & Compute Efficient**
Smaller model size ensures lower inference cost and faster performance.
- Explainable & Auditable**
Outputs are transparent, traceable and aligned with compliance needs.
- Scalable & Flexible**
Easy fine-tuning and adaptation for new use cases and business needs.

WHERE FINANCIAL SLM'S CREATE IMPACT

BANKING

- Customer Support
- KYC / Onboarding
- Credit Underwriting
- Fraud Detection
- Regulatory Reporting
- Document Automation

INSURANCE

- Claims Processing
- Policy Underwriting
- Risk Assessment
- Fraud & Anomaly Detection
- Customer Assistance

CAPITAL MARKETS

- Market Research
- Financial Analysis
- Portfolio Insights
- News & Sentiment Analysis
- Regulatory Reporting

FINTECH

- Digital Lending
- Credit Scoring
- Expense Categorization
- Personalized Advice
- AI Chat Assistants

FINANCIAL SLM vs. GENERAL-PURPOSE LLM

Aspect	General-Purpose LLM	Financial SLM
Training Data	Broad, general internet data	Curated financial data
Domain Relevance	Low / Limited	High
Accuracy in Financial Tasks	Moderate	High
Hallucination Risk	Higher	Lower
Compliance & Data Privacy	Challenging	Built-in & Compliant
Cost & Compute	High	Low
Deployment	Cloud-heavy	On-prem / Private / Hybrid
Time to Value	Weeks - Months	Days - Weeks
ROI	Variable	Higher & Measurable

BUSINESS BENEFITS

Lower Total Cost of Ownership

Faster Deployment & Time to Value

Better Decisions & Higher Productivity

Stronger Compliance & Reduced Risk

Sustainable AI Lower Carbon Footprint

Financial SLMs deliver the right intelligence for the right outcome—securely, efficiently and at scale.

Small Model. Big Impact.

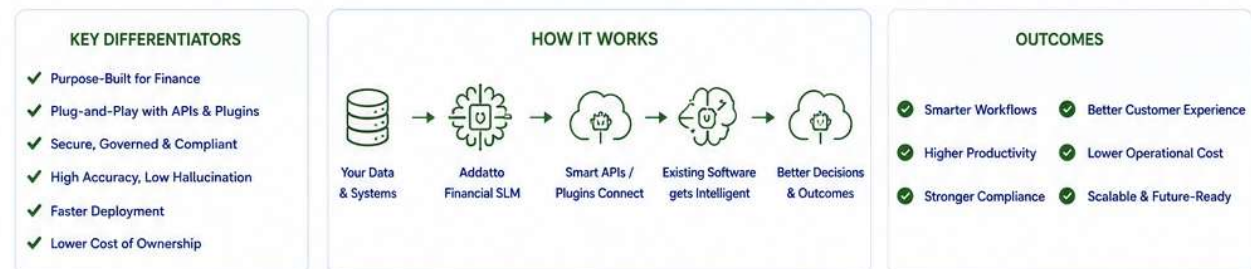
ADDATTO'S FINANCIAL SLM ARCHITECTURE

Plug-and-Play Intelligence | API-First | Seamlessly Extensible | Enterprise Secure

Powering Smarter Financial Workflows by Plugging into the Software You Already Use



5. USE CASES POWERED BY ADDATTO FINANCIAL SLM



Addatto Financial SLM plugs into your existing world and makes it intelligent.
No rip & replace. Just plug, play and transform.

- Secure by Design
- API First Architecture
- Domain Intelligence
- Enterprise Grade
- Scalable & Flexible

Enterprise-Grade Financial Intelligence as a Plugin for the Software You Already Use

Purpose-Built for Finance
Trained on high-quality financial data & workflows

Plug-and-Play
Seamlessly integrates via APIs & SDKs

Secure & Governed
Built-in security, privacy and compliance

High Accuracy
Lower hallucinations with domain specialization

Cost & Compute Efficient
Smaller models, faster inference, lower TCO

Scalable & Future-Ready
Modular, extensible and continuously improving

1. DATA & KNOWLEDGE FOUNDATION

INTERNAL SOURCES

- Financial Statements
P&L, Balance Sheet, Cash Flow
- Regulatory Documents
RBI, SEBI, IFRS, Basel, SOX, AML
- Policies & Procedures
Credit, Risk, Compliance, Ops
- Customer & Transaction Data
KYC, Accounts, Contracts
- Market & News Data
Prices, Reports, Research
- Corporate Disclosures
10-K, 10-Q, Annual Reports

EXTERNAL SOURCES

- Economic & Industry Data
Indicators, Forecasts, Benchmarks
- Third-Party Data Providers
- Public Filings & Databases
- Web & News Feeds

DATA PIPELINE



2. ADDATTO FINANCIAL SLM PLATFORM

SLM CORE ENGINE



Addatto Financial SLM
Small Model. Big Impact.
Optimized for Financial Reasoning,
Accuracy, Security & Scale

ENHANCEMENT LAYER



MODEL MANAGEMENT & LIFECYCLE



INFRASTRUCTURE & RUNTIME



3. INTEGRATION LAYER (API & PLUGIN)

API GATEWAY

- RESTful / GraphQL APIs
- gRPC Endpoints
- Webhooks
- Streaming APIs
- API Key / OAuth2 / JWT
- Rate Limiting & Throttling
- Request Routing
- Usage Analytics

PLUGIN FRAMEWORK

- Smart Plugin / SDK
- Easy to install
 - Configurable
 - Context-aware
 - Secure

4. CONNECTORS TO EXISTING SOFTWARE

CORE BANKING SYSTEMS

- Customer 360
- Account & Transaction
- Lending
- Payments

RISK & COMPLIANCE SYSTEMS

- Risk Analysis & Alerts
- Policy & Regulation Check
- Audit & Reporting

CRM & CUSTOMER PLATFORMS

- Customer Copilot
- Next Best Action
- Personalized Engagement

TREASURY & MARKETS SYSTEMS

- Market Insights
- Portfolio Analysis
- Scenario & What-if Analysis

DOCUMENT & WORKFLOW TOOLS

- Intelligent Document Processing
- Contract Analysis
- Workflow Automation

BI & ANALYTICS PLATFORMS

- Natural Language Analytics
- Report Generation
- Dashboard Insights



5. TOOLING & RESOURCES (BUILT-IN)

RETRIEVAL & SEARCH

- Hybrid Search (BM25 + Vector)
- Semantic Search
- Metadata Filters

PROMPT & ORCHESTRATION

- Prompt Templates
- Dynamic Prompt Builder
- Multi-step Orchestration

TOOLS & FUNCTIONS

- Calculator
- SQL / Query Runner
- Code Interpreter
- Date & Time
- Unit Converter

KNOWLEDGE GRAPH

- Entity Extraction
- Relationship Mapping
- Graph Querying
- Ontology Management

GUARDRAILS & SAFETY

- PII Detection & Masking
- Content Filtering
- Hallucination Detection
- Policy Enforcement

EVALUATION & QA

- Automated Evaluation
- Human-in-the-loop
- Test Datasets
- Quality Scorecards

OBSERVABILITY

- Tracing & Logging
- Performance Monitoring
- Usage Analytics
- Cost Monitoring

6. SECURITY, GOVERNANCE & COMPLIANCE (BUILT-IN)

Data Privacy
(Encryption in transit & at rest)

Access Control
(RBAC, ABAC, SSO)

Audit Trails
(End-to-end Traceability)

Compliance
(PCI DSS, GDPR, SOX, HIPAA, RBI)

Data Residency & Sovereignty

Model Security
(Adversarial Protection, Secure Inference)

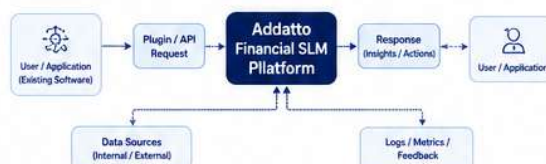
Red Teaming & Vulnerability Assessment

Policy & Consent Management

7. DEPLOYMENT OPTIONS



8. ARCHITECTURE FLOW (HIGH LEVEL)



9. BUSINESS OUTCOMES

- Lower Total Cost of Ownership
- Faster Time to Market
- Higher Accuracy & Reliability
- Stronger Compliance & Governance
- Better Customer Experience
- Smarter Decisions & Greater ROI

Domain-Specific. Purpose-Built. API-First.
Smarter Models. Stronger Decisions. Superior Outcomes.

Purpose-built AI models for the unique needs of financial services. Delivering measurable impact across every critical use case.

- Higher Accuracy
- Lower Cost
- Faster Deployment
- Stronger Governance

USE CASES ACROSS FINANCIAL SERVICES

<p>1. CREDIT UNDERWRITING & RISK ASSESSMENT</p>  <p>Assess creditworthiness with greater accuracy using deep financial understanding.</p> <p>KEY CAPABILITIES</p> <ul style="list-style-type: none"> Financial statement analysis (P&L, Balance Sheet, Cash Flow) Alternative data integration Cash flow based risk scoring Industry & peer benchmarking Automated credit memo generation <p>BUSINESS IMPACT</p> <p>Lower default rates and stronger portfolio quality.</p>	<p>2. FRAUD DETECTION & PREVENTION</p>  <p>Detect sophisticated fraud patterns in real time across accounts and transactions.</p> <p>KEY CAPABILITIES</p> <ul style="list-style-type: none"> Anomaly detection with behavioral modeling Entity resolution & link analysis Transaction monitoring Pattern & network analysis AML / KYC risk scoring <p>BUSINESS IMPACT</p> <p>Reduce fraud losses and improve detection rates.</p>	<p>3. REGULATORY REPORTING & COMPLIANCE</p>  <p>Automate regulatory reporting with accurate, consistent and audit-ready outputs.</p> <p>KEY CAPABILITIES</p> <ul style="list-style-type: none"> Regulatory report generation (Financial, Risk, ESG) Policy & regulation Q&A Disclosure & filing support Compliance gap analysis Audit trail & documentation <p>BUSINESS IMPACT</p> <p>Ensure compliance, reduce penalties and audit effort.</p>	<p>4. FINANCIAL ANALYSIS & INSIGHTS</p>  <p>Generate deep insights from financial data to support smarter decisions.</p> <p>KEY CAPABILITIES</p> <ul style="list-style-type: none"> Ratio & trend analysis Variance & reconciliation What-if & scenario modeling Management commentary KPI dashboards & summaries <p>BUSINESS IMPACT</p> <p>Faster insights leading to better business decisions.</p>	<p>5. INVESTMENT RESEARCH & PORTFOLIO ANALYSIS</p>  <p>Research, analyze and monitor investments and markets with domain-aware intelligence.</p> <p>KEY CAPABILITIES</p> <ul style="list-style-type: none"> Company & sector research Market & macro analysis News & event impact analysis Portfolio risk & attribution Investment memorandum generation <p>BUSINESS IMPACT</p> <p>Stronger investment decisions and better risk-adjusted returns.</p>
<p>6. CUSTOMER SERVICE & COPILOTS</p>  <p>Empower teams and customers with intelligent, domain-aware copilots.</p> <p>KEY CAPABILITIES</p> <ul style="list-style-type: none"> Natural language Q&A Account & policy lookups Payment & transaction support Dispute & claim assistance Personalized responses <p>BUSINESS IMPACT</p> <p>Higher customer satisfaction and lower support cost.</p>	<p>7. CLAIMS PROCESSING (INSURANCE)</p>  <p>Accelerate claims intake, assessment and settlement with accurate document understanding.</p> <p>KEY CAPABILITIES</p> <ul style="list-style-type: none"> Document classification & extraction Damage assessment Policy coverage validation Fraud detection in claims Claim summarization & notes <p>BUSINESS IMPACT</p> <p>Faster claim cycle time and reduced leakage.</p>	<p>8. TREASURY & CASH MANAGEMENT</p>  <p>Optimize liquidity, forecasting and cash positioning with predictive intelligence.</p> <p>KEY CAPABILITIES</p> <ul style="list-style-type: none"> Cash flow forecasting Liquidity analysis Cash position optimization Counterparty risk assessment Payment predictions <p>BUSINESS IMPACT</p> <p>Improved liquidity management and working capital efficiency.</p>	<p>9. DOCUMENT INTELLIGENCE & AUTOMATION</p>  <p>Extract, classify and understand financial documents at scale with high accuracy.</p> <p>KEY CAPABILITIES</p> <ul style="list-style-type: none"> OCR & data extraction Table & key value extraction Document classification Contract analysis Intelligent document routing <p>BUSINESS IMPACT</p> <p>Reduce manual effort and improve data accuracy.</p>	<p>10. ESG & SUSTAINABILITY ANALYTICS</p>  <p>Analyze ESG data and disclosures to support sustainable and responsible finance.</p> <p>KEY CAPABILITIES</p> <ul style="list-style-type: none"> ESG disclosure analysis Sustainability risk scoring Sentiment & controversy analysis Alignment with frameworks (SASB, TCFD, GRI) Impact measurement <p>BUSINESS IMPACT</p> <p>Stronger ESG performance and stakeholder trust.</p>

<p>WHY IT MATTERS</p> <p>Addatto Financial SLMs combine deep financial expertise with advanced AI to solve real-world challenges—delivering trusted, accurate and actionable outcomes at scale.</p> <ul style="list-style-type: none"> Domain-specialized for finance Built for security, privacy and compliance Seamless integration with your systems 	<p>Financial Domain Expertise</p> <p>Trained on financial terminology, regulations and real-world use cases.</p>	<p>High Accuracy & Low Hallucination</p> <p>Built for precision with retrieval, validation and domain guardrails.</p>	<p>Secure & Governed</p> <p>Enterprise-grade security, access controls, audit trails and data privacy.</p>	<p>API-First & Extensible</p> <p>Easily integrate via APIs, plugins and connectors into any workflow.</p>	<p>Scalable & Cost Efficient</p> <p>Smaller, faster models optimized for inference cost and performance.</p>
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BUILT ON AN ENTERPRISE-GRADE FOUNDATION

<p>DATA SOURCES</p> <ul style="list-style-type: none"> Core Banking Data Lakes & Warehouses Documents & Files APIs & Feeds Market & News Data 	<p>MODEL & AI LAYER</p> <ul style="list-style-type: none"> Financial SLMs RAG & Knowledge Graphs Prompt Orchestration Tool & Function Calling Guardrails & Safety 	<p>INFRASTRUCTURE</p> <ul style="list-style-type: none"> Cloud / On-Prem / Hybrid Scalable Compute (GPU/CPU) Vector Databases Secure Storage High Availability 	<p>INTEGRATION</p> <ul style="list-style-type: none"> REST / GraphQL APIs Webhooks & Events SDKs & Plugins Workflow Automation SSO & IAM 	<p>MONITORING & OBSERVABILITY</p> <ul style="list-style-type: none"> Model Performance Usage Analytics Logging & Tracing Cost Monitoring Alerts & Governance
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ADDATTO FINANCIAL SLM FRAUD DETECTION & AML

Intelligent. Proactive. Compliant.

Domain-specialized SLMs that detect fraud, prevent financial crime and ensure regulatory compliance at scale.

Real-time Detection Identify suspicious activities as they happen	Advanced AI Models Domain-trained models for higher accuracy and lower false positives	Regulatory Compliance Built-in AML/KYC rules and global regulatory frameworks	360° Intelligence Unify data, behavior and network insights for complete visibility	Operational Efficiency Automate investigations and reduce manual review effort
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CORE CAPABILITIES

- Real-time Transaction Monitoring**
Monitor millions of transactions in real time with sub-second decisioning.
- Behavioral & Entity Profiling**
Build dynamic profiles for customers, devices, accounts and counterparties.
- Anomaly & Pattern Detection**
Detect deviations and complex fraud patterns using advanced ML & SLM reasoning.
- Network & Relationship Analysis**
Uncover hidden connections and suspicious networks.
- Risk Scoring & Prioritization**
Risk-based scoring to focus on high-impact alerts and reduce noise.
- Explainable AI**
Transparent, explainable outputs for every alert and decision.



AML & COMPLIANCE COVERAGE

- KYC & Customer Due Diligence**
Identity verification, PEP screening, adverse media and ongoing monitoring
- Sanctions Screening**
Real-time screening against global sanctions, watchlists & PEP lists
- Transaction Monitoring**
Rule-based + AI-based monitoring across channels and geographies
- Regulatory Reporting**
Automated SAR/STR, CTR & regulatory report generation
- Record Keeping & Audit**
Complete audit trail, model lineage and decision logs
- Global Regulatory Support**
Support for FATF, OFAC, FinCEN, EU AMLD, UK FCA and more



BUSINESS IMPACT

30-50% Reduction in False Positives	40%+ Faster Detection & Response	60%+ Reduction in Manual Review Effort	Stronger Regulatory Compliance & Reduced Risk	Lower Cost of Fraud & Compliance Operations	Higher Trust & Customer Confidence
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ADDATTO FINANCIAL SLM CREDIT RISK INTELLIGENCE

Smarter Assessment. Deeper Insights. Better Decisions.

Addatto Financial SLMs deliver domain-specialized credit risk intelligence that helps financial institutions assess risk accurately, price better, and grow profitably across the credit lifecycle.

Higher Accuracy Better risk assessment with fewer defaults	Lower Risk Proactive risk identification & loss mitigation	Lower Cost Automated decisioning reduces manual effort	Faster Decisions Real-time insights for quicker approvals	Stronger Growth Expand credit safely with confidence
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KEY CAPABILITIES

- Advanced Risk Modeling**
AI/ML models for PD, LGD, EAD, scorecards and risk grading.
- Alternative Data Integration**
Utilize alternative data to score thin-file & new-to-credit customers.
- Explainable AI**
Transparent, interpretable models with reason codes for every decision.
- Real-time Risk Insights**
On-demand risk assessment and what-if analysis.
- Regulatory Compliance**
IFRS 9, Basel III, CECL aligned models with full auditability.
- Model Governance**
End-to-end model lifecycle management, validation & performance tracking.



RISK MODELS & SCORES

- Probability of Default (PD)**
Estimate likelihood of default over a specified horizon.
- Loss Given Default (LGD)**
Estimate loss severity in case of default.
- Exposure at Default (EAD)**
Estimate total exposure at the point of default.
- Credit Score / Risk Grade**
Scorecards & AI models for risk grading and segmentation.
- Behavioral Score**
Predict future behavior using transactional patterns & trends.
- Collection Score**
Estimate likelihood of recovery and cure probability.
- Application Fraud Score**
Detect potential fraudulent applications at the earliest.

DATA & MODELING RESOURCES (BUILT-IN)

DATA SOURCES	ALTERNATIVE DATA	MODELING TOOLS	KNOWLEDGE GRAPH	RISK FRAMEWORKS	ANALYTICS & INSIGHTS
<ul style="list-style-type: none"> Internal (Banking, Accounts, Transactions, Collateral) Bureau (CIBIL, Experian, Equifax) Financial Statements Cash Flow & Bank Statements GST, ITR, MCA, ROC Utility, Telco, Digital Footprints 	<ul style="list-style-type: none"> Payment Behavior Trade & Supplier Data E-commerce Signals Device & Location Data Social & Web Intelligence Open Banking Data 	<ul style="list-style-type: none"> AutoML & Custom ML Scorecard Builder Segmentation Engine What-if Analyzer Champion Challenger Back-testing Framework 	<ul style="list-style-type: none"> Entity Resolution Relationship Mapping Group & Link Analysis Ownership Mapping Fraud Rings Detection Network Risk Scoring 	<ul style="list-style-type: none"> IFRS 9 / Expected Credit Loss Basel III / IRB Approach CEOrt Compliance Stress Testing Frameworks Rating Scale Models Internal Risk Ratings 	<ul style="list-style-type: none"> Portfolio Dashboard Drill-down Analysis Cohort & Vintage Analysis Scenario Comparison Trend & Performance Export & API Access

BUSINESS IMPACT

20-40% Reduction in Default Losses	15-25% Improvement in Portfolio Quality	30-50% Faster Credit Decisions	25-35% Lower Cost of Risk	360° View of Borrower Risk	Stronger Compliance & Governance
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ADDATTO FINANCIAL SLM FINANCIAL RESEARCH & INVESTMENT ANALYSIS

Smarter Research. Deeper Insights. Better Investments.

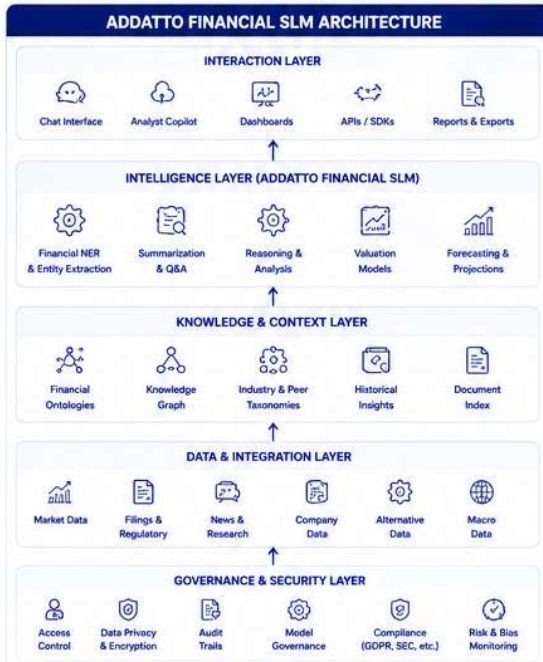
Addatto Financial SLMs empower analysts and investors with domain-specialized intelligence to research faster, analyze deeper, and make data-driven investment decisions with confidence.

Domain-Specialized Trained on financial data & market intelligence	Insightful Extract, analyze & summarize complex information instantly	Accurate Higher precision with grounded, verifiable insights	Efficient Automate research workflows and save hours of manual effort	Seamless Plug-and-play with APIs, data sources & existing systems	Secure & Compliant Enterprise-grade security, data privacy & model governance
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KEY RESEARCH CAPABILITIES

- Intelligent Information Extraction**
Extract key data points from filings, transcripts, presentations, news & reports.
- Financial Statement Analysis**
Automated analysis of P&L, Balance Sheet, Cash Flow with ratio & trend insights.
- Industry & Peer Benchmarking**
Compare companies with industry, sector & peer groups.
- Events & News Intelligence**
Track earnings, M&A, product launches, regulatory & macro events.
- ESG & Sustainability Insights**
Analyze ESG scores, controversies & sustainability reports.
- Macroeconomic & Market Analysis**
Monitor macro trends, rates, currencies, commodities & market sentiment.
- What-If & Scenario Analysis**
Model scenarios to evaluate potential outcomes & risks.
- Explainable Insights**
Traceable outputs with sources, reasoning & confidence scores.



USE CASES

- Equity Research**
Company deep dives, earnings previews, estimates & target price modeling.
- Top-Down & Bottom-Up Analysis**
Macro outlook, sector themes & stock selection.
- Thematic & Sector Research**
Identify emerging themes, disruptors & growth opportunities.
- Portfolio Construction**
Optimize allocations based on risk, return & correlation.
- Risk Analysis**
Identify downside risks, stress test portfolios & companies.
- Event-Driven Investing**
M&A, spin-offs, earnings surprises, policy changes & more.
- Private Market & Credit Research**
Analyze private companies, bonds, credit risk & covenants.
- Sales & Client Communications**
Generate customized insights, pitch books & client reports.

BUILT-IN TOOLS & RESOURCES

- Advanced Data Connectors
- Document Parser & OCR
- Knowledge Graph
- RAG Retrieval
- Time Series Analysis
- Valuation Engine
- Scenario Simulator
- Visualization Suite
- Report Generator
- API & Integrations

DATA SOURCES

- Financial Statements
- SEC Filings & Disclosures
- Earnings Transcripts
- Market Data (Prices, Volumes)
- News & Press Releases
- Analyst Reports
- Economic Indicators
- ESG & Sustainability Data
- Alternative Data

BUSINESS IMPACT

- 50-70%** Faster Research & Analysis
- 30-50%** Increase in Analyst Productivity
- 20-30%** Improvement in Forecast Accuracy
- Lower** Information Overload
- Better** Investment Decisions
- Stronger** Alpha Generation
- Scalable** Research Operations
- Higher** Client & Investor Satisfaction

ADDATTO FINANCIAL SLM REGULATORY COMPLIANCE

AI-Native Compliance. Built for Finance. Trusted at Scale.

Addatto Financial SLMs help financial institutions automate compliance, manage regulatory change, reduce risk and demonstrate audit readiness—continuously.



ADDATTO FINANCIAL SLM

ECONOMICS OF FINANCIAL SLMs

Lower Cost. Faster Value. Higher Financial Impact.

Transforming Financial Intelligence from a Cost Center into a Strategic Growth Engine



Lower Total Cost of Ownership



Faster Time-to-Value



Higher Productivity & Accuracy



Stronger Governance & Compliance



Sustainable AI for the Future

1. WHY ECONOMICS MATTER IN FINANCIAL AI

For most financial institutions, the largest challenge with AI is not capability—it's economics.

Traditional AI initiatives often struggle with:

- ✗ High infrastructure costs
- ✗ Expensive GPU dependency
- ✗ Rising cloud expenditure
- ✗ Long implementation cycles
- ✗ Complex maintenance requirements
- ✗ Uncertain ROI

✓ Addatto Financial SLMs are designed to maximize business outcomes while minimizing total cost of ownership (TCO).

2. THE FINANCIAL AI COST EQUATION

Traditional Financial AI

Large Models
+
High Compute
+
Complex Infrastructure
+
Cloud Dependency
+
Long Deployment Cycles

VS

Addatto Financial SLM

Domain-Specific Intelligence
+
Smaller Compute Footprint
+
API-First Integration
+
Existing Infrastructure
+
Rapid Deployment

High TCO

Higher ROI

3. TOTAL COST OF OWNERSHIP (TCO) COMPARISON

Cost Component	Traditional LLM	Addatto Financial SLM
GPU Infrastructure	Very High	Moderate
Cloud Consumption	High	Low
Data Processing	High	Optimized
Fine-Tuning Cost	High	Low
Integration Cost	High	Moderate
Compliance Cost	High	Lower
Ongoing Operations	High	Lower
Cost Predictability	Low	High

Business Impact

40-70% Lower Infrastructure Costs

30-60% Lower Operational Costs

50-80% Lower Inference Costs

4. INFRASTRUCTURE ECONOMICS

Traditional AI Model Requires:

- Multi-GPU Clusters
- High-End Servers
- Expensive Cloud Compute
- Large Storage Requirements
- Complex DevOps Teams

Result:

Higher capital expenditure and operational overhead.

Addatto Financial SLM Runs efficiently on:

- Enterprise AI Servers
- Private Cloud
- Hybrid Infrastructure
- Existing Banking Platforms
- Edge Processing Environments

Result:

Lower infrastructure investment and faster scaling.

5. DEPLOYMENT ECONOMICS

Traditional Financial AI

- Proof of Concept
- Customization
- Infrastructure Setup
- Testing
- Compliance Validation
- Production

6 - 12 Months

Addatto Financial SLM

- API / Plugin Installation
- Data Integration
- Domain Configuration
- Validation
- Production

4 - 12 Weeks

Benefit

Faster Time-to-Value

Faster Innovation Cycles

Reduced Project Risk

6. PRODUCTIVITY ECONOMICS

Financial Analysts BEFORE

- Manual Research
- Document Review
- Report Preparation
- Compliance Checks

Financial Analysts AFTER ADDATTO FINANCIAL SLM

- Automated Research
- Instant Summaries
- AI-Assisted Analysis
- Automated Reporting

Productivity Improvement

30-50% Analyst Efficiency Gains

Faster Decision Cycles

Increased Research Coverage

7. BUSINESS FUNCTION IMPACT

Credit Risk

- Faster Underwriting
- Better Risk Scoring
- Reduced Default Risk

Regulatory Reporting

- Automated Documentation
- Faster Audits
- Lower Penalty Exposure

AML & Fraud

- Lower False Positives
- Faster Investigation
- Reduced Compliance Cost

Customer Service

- AI-Powered Support
- Reduced Call Center Costs
- Improved Customer Experience

8. REVENUE IMPACT

Financial SLMs Create Value Through:

- Better Lending Decisions**
 - Reduced NPAs
 - Improved Portfolio Quality
- Smarter Investment Research**
 - Faster Insight Generation
 - Better Risk Identification
- Enhanced Customer Engagement**
 - Personalized Recommendations
 - Higher Product Adoption
- Fraud Prevention**
 - Loss Avoidance
 - Revenue Protection

9. OPERATIONAL EFFICIENCY & SUSTAINABILITY

Compared with Large Models, Financial SLMs require:

- Less Compute Power
- Lower Energy Consumption
- Reduced Cooling Requirements
- Smaller Infrastructure Footprint

ESG Benefits

- Lower Carbon Emissions
- Sustainable AI Operations
- Reduced Environmental Impact

10. GOVERNANCE ECONOMICS

Poor governance is expensive. Financial institutions face:

- ✗ Regulatory Penalties
- ✗ Compliance Costs
- ✗ Audit Failures
- ✗ Reputational Damage

Addatto Financial SLM Includes:

- ✓ Audit Trails
- ✓ Explainable Decisions
- ✓ Data Residency Controls
- ✓ Compliance Monitoring
- ✓ Policy Enforcement

Result: Lower Regulatory Risk + Lower Compliance Cost

11. MEASURABLE BUSINESS OUTCOMES

Typical Enterprise Impact

- 40-70% Lower AI Infrastructure Cost
- 2-5X Faster Deployment
- 30-50% Higher Productivity
- 20-30% Better Decision Accuracy
- 25-40% Lower Compliance Risk
- 30-60% Lower Energy Consumption

12. EXECUTIVE TAKEAWAY

Addatto Financial SLM Economics
Spend Less. Deliver More.

- Lower Total Cost of Ownership
- Faster Time-to-Value
- Higher Operational Efficiency
- Better Governance
- Stronger Regulatory Compliance
- Sustainable AI Adoption
- Measurable Return on Investment

BOTTOM LINE

“ The true value of Financial SLMs is not just lower AI costs—it is the ability to generate more business value, faster decisions, stronger governance, and sustainable growth from every dollar invested in AI. ”

Addatto Financial SLMs transform AI from an experimental technology expense into a scalable financial asset.



ADDATTO
professionalism simplified



Domain Expertise



Enterprise Grade



API-First Architecture



Secure & Compliant



www.addatto.com

ADDATTO FINANCIAL SLM GOVERNANCE & SECURITY

Secure by Design. Governed with Intelligence. Trusted for Finance.

Addatto Financial SLMs are built with enterprise-grade governance and security controls to ensure data confidentiality, regulatory compliance, model integrity, and responsible AI across the financial value chain.

 <p>Secure by Design Built-in security at every layer</p>	 <p>Regulatory Compliant Aligned with global financial regulations</p>	 <p>Data Protection End-to-end encryption & privacy controls</p>	 <p>Model Integrity Explainable, auditable & unbiased models</p>	 <p>Operational Resilience High availability, reliability & continuity</p>	 <p>Responsible AI Ethical, transparent & accountable AI</p>
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<p>GOVERNANCE FRAMEWORK</p> <p>A robust governance framework ensures that Addatto Financial SLMs are trustworthy, transparent, and aligned with business objectives and regulatory expectations.</p> <ul style="list-style-type: none"> Strategic Oversight AI governance aligned with organizational strategy and risk appetite Policies & Standards Comprehensive AI policies, standards and operating procedures Roles & Responsibilities Clear ownership across model lifecycle and data handling Risk Management Identify, assess, mitigate and monitor AI-related risks Performance Monitoring Continuous monitoring of model performance and compliance Audit & Assurance Independent audits and assurance across AI and data processes Continuous Improvement Feedback loops to enhance models, controls and outcomes 	<p>SECURITY ARCHITECTURE – DEFENSE IN DEPTH</p> <table border="1"> <tr> <td>PERIMETER SECURITY</td> <td> <ul style="list-style-type: none"> Next-Gen Firewalls DDoS Protection Secure VPN / Zero Trust Access </td> </tr> <tr> <td>IDENTITY & ACCESS MANAGEMENT</td> <td> <ul style="list-style-type: none"> SSO / MFA / RBAC Least Privilege Access Privileged Access Management </td> </tr> <tr> <td>DATA SECURITY</td> <td> <ul style="list-style-type: none"> Encryption at Rest & in Transit (AES-256, TLS 1.3) Data Masking & Tokenization Data Loss Prevention (DLP) </td> </tr> <tr> <td>APPLICATION SECURITY</td> <td> <ul style="list-style-type: none"> Secure SDLC Code Scanning & Vulnerability Management API Security & Rate Limiting </td> </tr> <tr> <td>MODEL SECURITY</td> <td> <ul style="list-style-type: none"> Model Access Controls Adversarial Attack Detection Model Watermarking & Integrity Checks </td> </tr> <tr> <td>INFRASTRUCTURE SECURITY</td> <td> <ul style="list-style-type: none"> Hardened Infrastructure Container & Workload Security Patch & Configuration Management </td> </tr> <tr> <td>MONITORING & RESPONSE</td> <td> <ul style="list-style-type: none"> 24/7 Security Monitoring (SIEM/SOAR) Threat Detection & Incident Response Security Orchestration & Automation </td> </tr> </table>	PERIMETER SECURITY	<ul style="list-style-type: none"> Next-Gen Firewalls DDoS Protection Secure VPN / Zero Trust Access 	IDENTITY & ACCESS MANAGEMENT	<ul style="list-style-type: none"> SSO / MFA / RBAC Least Privilege Access Privileged Access Management 	DATA SECURITY	<ul style="list-style-type: none"> Encryption at Rest & in Transit (AES-256, TLS 1.3) Data Masking & Tokenization Data Loss Prevention (DLP) 	APPLICATION SECURITY	<ul style="list-style-type: none"> Secure SDLC Code Scanning & Vulnerability Management API Security & Rate Limiting 	MODEL SECURITY	<ul style="list-style-type: none"> Model Access Controls Adversarial Attack Detection Model Watermarking & Integrity Checks 	INFRASTRUCTURE SECURITY	<ul style="list-style-type: none"> Hardened Infrastructure Container & Workload Security Patch & Configuration Management 	MONITORING & RESPONSE	<ul style="list-style-type: none"> 24/7 Security Monitoring (SIEM/SOAR) Threat Detection & Incident Response Security Orchestration & Automation 	<p>DATA GOVERNANCE</p> <ul style="list-style-type: none"> Data Ownership Defined data owners and stewardship across datasets Data Quality Validation, profiling and quality monitoring Data Lineage End-to-end lineage and traceability of data Data Classification Sensitive data identification and categorization Retention & Disposal Policy-driven retention and secure disposal Third-Party Risk Due diligence and continuous risk assessment
PERIMETER SECURITY	<ul style="list-style-type: none"> Next-Gen Firewalls DDoS Protection Secure VPN / Zero Trust Access 															
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REGULATORY COMPLIANCE							PRIVACY BY DESIGN
 <p>GDPR EU General Data Protection Regulation</p>	 <p>SOX Sarbanes-Oxley Act Compliance</p>	 <p>CCPA California Consumer Privacy Act</p>	 <p>PCI DSS Payment Card Industry Data Security Standard</p>	 <p>ISO 27001 Information Security Management</p>	 <p>NIST NIST Cybersecurity Framework</p>	 <p>RBI Guidelines Reserve Bank of India Compliance</p>	<ul style="list-style-type: none"> Privacy Impact Assessments Data Minimization Purpose Limitation Consent Management Right to Access & Erasure

MODEL GOVERNANCE LIFECYCLE						RESPONSIBLE AI PRINCIPLES
<p>1. PLAN</p> <ul style="list-style-type: none"> Use Case Assessment Data Assessment Risk Classification 	<p>2. BUILD</p> <ul style="list-style-type: none"> Data Preparation Model Development Validation & Testing 	<p>3. DEPLOY</p> <ul style="list-style-type: none"> Secure Deployment Access & Controls Documentation 	<p>4. MONITOR</p> <ul style="list-style-type: none"> Performance Monitoring Drift & Bias Detection Alerting & Reporting 	<p>5. REVIEW</p> <ul style="list-style-type: none"> Periodic Reviews Revalidation Approvals 	<p>6. RETIRE</p> <ul style="list-style-type: none"> Model Decommission Data Archival Lessons Learned 	<ul style="list-style-type: none"> Fairness Mitigate bias and ensure equitable outcomes Transparency Explainable models and clear disclosures Accountability Defined accountability and audibility Robustness Resilient models with reliable performance Human Oversight Human-in-the-loop for critical decisions

KEY GOVERNANCE & SECURITY CAPABILITIES			THREAT LANDSCAPE COVERAGE	BUSINESS IMPACT
<p>Enterprise Access Control Granular access control across users, roles and environments</p>	<p>Audit Trails Immutable logs for all data, user and model activities</p>	<p>Explainability SHAP, LIME and reason codes for model decisions</p>	<ul style="list-style-type: none"> Unauthorized Access Data Breach & Exfiltration Model Inversion & Extraction Adversarial Attacks Poisoning & Manipulation Insider Threats Misuse & Prompt Injection Service Disruption / DoS 	<ul style="list-style-type: none"> Protects Sensitive Financial Data Ensures Regulatory Compliance Reduces Operational & Cyber Risk Builds Customer & Stakeholder Trust Improves Model Reliability & Quality Supports Responsible AI Adoption Enables Secure Innovation at Scale
<p>Data Encryption End-to-end encryption for data at rest and in transit</p>	<p>Anomaly Detection AI-driven detection of unusual patterns and threats</p>	<p>Policy Enforcement Automated policy enforcement across data and models</p>		
<p>Secure APIs OAuth2, API keys, throttling and input validation</p>	<p>Vulnerability Management Continuous scanning, patching and risk remediation</p>	<p>Backup & Recovery Automated backups and disaster recovery</p>		
<p>Environment Isolation Segregated dev, test and production environments</p>	<p>Change Management Controlled changes with approvals and rollbacks</p>	<p>Third-Party Governance Vendor risk assessment and contractual safeguards</p>		

SECURITY IS OUR FOUNDATION. TRUST IS OUR COMMITMENT.
Addatto Financial SLMs deliver enterprise-grade governance and security to help financial institutions innovate with confidence and operate with integrity.

 100% Data Encrypted	 24/7 Monitoring	 < 15 min Incident Response SLA	 99.9% Platform Availability
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ADDATTO FINANCIAL SLM ENVIRONMENTAL IMPACT

Smarter Intelligence. Lower Footprint. Sustainable Finance.

Addatto Financial SLMs deliver powerful, domain-specific intelligence with significantly lower compute, energy, and carbon impact—enabling financial institutions to innovate responsibly and contribute to a sustainable future.



Lower Carbon Footprint
Reduced energy consumption



Energy Efficiency
Optimized models use less power



Smarter Infrastructure
Run more with less compute



Sustainable AI
Responsible innovation for a better tomorrow



ESG Aligned
Support global climate goals & sustainable finance

WHY ENVIRONMENTAL IMPACT MATTERS

- ICT is responsible for ~2-4% of global greenhouse gas emissions.
- AI models, especially large models, consume massive energy and water for training and inference.
- Financial institutions have a responsibility to operate sustainably and support climate goals.
- Efficient AI reduces operational costs and environmental footprint—creating shared value.

Addatto Financial SLMs are designed for high performance with minimal environmental impact.

ENVIRONMENTAL IMPACT COMPARISON

Addatto Financial SLMs vs. Traditional Large Models

Impact Metric	Traditional Large Models	Addatto Financial SLMs	Improvement
Energy Consumption (MWh per 1M inferences)	██████████	████	50-80% Lower
Carbon Emissions (kg CO ₂ e per 1M inferences)	██████████	████	50-70% Lower
Water Usage (Liters per 1M inferences)	██████████	████	40-60% Lower
Compute Resource (GPU Hours)	██████████	████	60-85% Lower
Storage Footprint (GB)	██████████	████	50-70% Lower
Model Efficiency (Tokens per Joule)	███	██████████	2-4X Higher

Lower resource usage. Lower emissions. Higher efficiency. Greater sustainability.

THE SUSTAINABLE AI ADVANTAGE

- Domain-Specific Efficiency**
Smaller, purpose-built models require significantly less compute and energy.
- Optimized Inference**
Efficient architectures reduce energy per inference by up to 80%.
- Leverage Existing Infrastructure**
Runs on existing enterprise & on-prem infrastructure—reducing new hardware and embodied carbon.
- Reduced Cooling Needs**
Lower power density leads to less cooling and water usage in data centers.
- Hybrid & Edge Ready**
Supports hybrid and edge deployments, reducing data transfer and cloud compute emissions.

CARBON FOOTPRINT BREAKDOWN

(Per 1M Inferences)



Traditional Large Models: 128 kg CO₂e
Addatto Financial SLMs: 38 kg CO₂e

Up to 70% lower carbon emissions per 1M inferences

ENERGY CONSUMPTION SAVINGS AT SCALE

Annual Impact for a Financial Institution

- Energy Saved**: ~1.2 - 2.5 Million kWh
Enough to power 100-200 homes for a year
- CO₂ Emissions Avoided**: ~550 - 1,200 Tons CO₂e
Equivalent to planting 26,000 - 57,000 trees
- Water Saved**: ~1.5 - 3.0 Million Liters
Enough drinking water for 75 - 150 people for a year

Smarter AI today for a sustainable tomorrow.

ALIGNING WITH GLOBAL GOALS



Addatto Financial SLMs help financial institutions advance ESG commitments and drive positive environmental impact.

DESIGN PRINCIPLES FOR LOW ENVIRONMENTAL IMPACT

- Purpose-Built Models**: Only what you need. No unnecessary complexity.
- Compute Efficiency**: Maximum performance with minimal resources.
- Data Efficiency**: Smarter training with high-quality, curated data.
- Efficient Code & Algorithms**: Optimized for speed and resource usage.
- Lifecycle Responsibility**: Monitor, measure and continuously improve.

MEASURING & REPORTING IMPACT

- Real-time Monitoring**: Track energy, compute and emissions in real-time
- Standardized Metrics**: Aligned with GHG Protocol, ISO 14064 & GRI
- Transparent Reporting**: Audit-ready reports for stakeholders & regulators
- Continuous Improvement**: Set targets, track progress and reduce footprint

BUSINESS & ENVIRONMENTAL BENEFITS

- Lower Operational Costs**: Reduced energy & infrastructure expenses
- Regulatory Readiness**: Meet climate disclosure & sustainability requirements
- Stronger Reputation**: Demonstrate commitment to sustainable innovation
- Resilient Operations**: Efficient infrastructure for a greener, future-ready enterprise
- Positive Planet Impact**: Contribute to a low-carbon, sustainable world

Every inference matters. Every watt counts.
With Addatto Financial SLMs, you can drive intelligent decisions while protecting the planet.

THE FUTURE OF FINANCIAL AI

Intelligent. Responsible. Human-Centric.

Addatto Financial SLMs are shaping the next era of financial services with domain intelligence, trustworthy AI, and measurable impact—today and for the future.



Smarter Intelligence
Domain-specific AI built for finance



Trust & Governance
Secure, explainable and compliant by design



Human-Centric
Augmenting experts, enhancing decisions



Measurable Impact
Driving efficiency, growth and resilience



Sustainable Future
Responsible AI for a better tomorrow

WHERE WE ARE TODAY



Data Silos & Unstructured Information
Critical insights remain unconnected



Legacy Systems & Manual Processes
Slow, costly and error-prone operations



Rising Risks & Compliance Complexity
Increasing regulatory and cybersecurity threats



High Costs & Inefficiencies
Expensive infrastructure and resources



Limitations of General AI
Generic models lack financial domain depth



Financial institutions need AI that understands finance, respects risk, and delivers real value.

THE FUTURE WITH ADDATTO FINANCIAL SLMs



Unified Financial Intelligence
Connect all data, systems and workflows with domain-native understanding



Autonomous & Augmented Operations
AI-driven automation + human expertise for superior outcomes



Proactive Risk & Compliance
Real-time monitoring, predictive insights and automated regulatory adherence



Cost-Efficient & Scalable AI
Smaller models. Lower cost. Higher impact. Built for enterprise scale



Trusted, Explainable & Responsible AI
Transparent decisions, strong governance, ethical and accountable AI



Continuous Learning & Adaptation
Evolving with markets, regulations and business needs

THE NEXT FRONTIERS



Autonomous Financial Ecosystems
Self-optimizing finance, risk, and compliance ecosystems



Hyper-Personalized Experiences
AI-driven personalization at scale for customers and employees



Predictive & Prescriptive Intelligence
From insight to action with confidence



Real-Time Everything
Real-time data, real-time decisions, real-time impact



AI + Human Collaboration
The power of human judgment amplified by AI



Sustainable & Inclusive Finance
AI driving financial inclusion and a sustainable economy

THE EVOLUTION OF FINANCIAL AI



PAST

Automation of Tasks

- Rule-based systems
- Manual workflows
- Limited insights
- High human effort



PRESENT

Analytics & Insight

- Descriptive analytics
- Traditional ML models
- Partial automation
- Siloed intelligence



NEAR FUTURE

Intelligent Automation

- AI-powered workflows
- Domain-specific SLMs
- Predictive capabilities
- Integrated data fabric



FUTURE

Cognitive Finance

- Autonomous decisions
- Real-time orchestration
- Prescriptive intelligence
- Adaptive & proactive



FAR FUTURE

Autonomous Finance

- Self-evolving ecosystems
- AI agents collaboration
- Human-AI symbiosis
- Sustainable value creation



From automating tasks to amplifying human potential—AI will be the core intelligence layer of financial services.

TRANSFORMING KEY AREAS



Credit & Lending
Smarter underwriting, risk scoring and portfolio optimization



Wealth & Investment
AI-powered research, portfolio insights and advisory



Risk & Compliance
Proactive risk management and regulatory intelligence



Operations
End-to-end automation and process excellence



Customer Experience
Personalized, seamless and intelligent interactions

ENABLING TECHNOLOGIES

Domain-Specific SLMs
Deep financial domain expertise

Continuous Learning
Feedback loops for ongoing improvement

AI Orchestration
APIs, agents and workflow automation



Advanced Data Fabric
Unified, real-time and governance-ready data

Secure & Private Infrastructure
On-prem, hybrid and cloud-ready

Explainable AI
Transparency, interpretability and trust

THE IMPACT

Better Decisions
Higher accuracy and confident outcomes

Operational Excellence
Lower costs, faster processes, higher efficiency

Stronger Resilience
Proactive risk management and fraud defense

Customer-Centric Growth
Personalized experiences and deeper relationships

Responsible Innovation
Ethical, secure and sustainable AI adoption

Long-Term Value Creation
Measurable ROI and competitive advantage

OUR PRINCIPLES FOR THE FUTURE



Trust First
Security, privacy and governance by design



Human in the Loop
AI augments human expertise, not replaces it



Ethical & Responsible AI
Fair, accountable and unbiased



Open & Interoperable
Built to integrate and collaborate



Outcome Driven
Focused on real business impact

OUR VISION

A future where every financial institution is intelligent, resilient and inclusive—powered by trustworthy AI that creates value for businesses, customers and society.

Smarter Finance. Better Future.

THE ADDATTO PROMISE



Purpose-built Financial AI



Enterprise-grade Security & Governance



Proven Business Outcomes



Scalable, Cost-Efficient & Sustainable



Your Partner in AI Transformation



Building the future of finance, responsibly and together.

ADDATTO FINANCIAL SLM STRATEGIC CONCLUSION

Intelligent Today. Resilient Tomorrow. Sustainable Always.

Addatto Financial SLMs deliver domain-specialized intelligence with enterprise-grade governance, security, and efficiency—empowering financial institutions to achieve measurable impact, responsibly and at scale.



KEY TAKEAWAYS


 <p>Purpose-Built for Finance</p> <p>Domain-specific intelligence designed for real-world financial challenges.</p>	 <p>Secure. Governed. Trusted.</p> <p>Enterprise-grade governance, security, and compliance embedded by design.</p>	 <p>Lower Cost. Higher Impact.</p> <p>Optimized architecture delivers better outcomes with lower TCO.</p>	 <p>Measurable Business Impact</p> <p>Proven improvements in productivity, accuracy, and risk reduction.</p>	 <p>Sustainable by Design</p> <p>Lower energy consumption and carbon footprint for a better tomorrow.</p>	 <p>Human-Centric AI</p> <p>Augmenting human expertise to enable better decisions and experiences.</p>
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THE VALUE ADDATTO DELIVERS



<p>Smarter Intelligence</p> <p>Deeper insights with financial domain expertise.</p>	<p>Stronger Governance</p> <p>Transparent, explainable and accountable AI systems.</p>	<p>Operational Excellence</p> <p>Automated workflows that drive efficiency across functions.</p>	<p>Risk Resilience</p> <p>Proactive risk management and compliance to stay ahead of change.</p>	<p>Sustainable Growth</p> <p>Responsible innovation that creates long-term value for all.</p>
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THE BUSINESS IMPACT

 <p>30-50% Higher Productivity</p> <p>Analyst & operational efficiency gains</p>	 <p>20-30% Better Decision Accuracy</p> <p>More precise insights, better outcomes</p>	 <p>40-70% Lower Total Cost of Ownership</p> <p>Optimized infrastructure and operations</p>
 <p>2-5X Faster Time-to-Value</p> <p>Rapid deployment and scalable adoption</p>	 <p>25-40% Lower Compliance Risk</p> <p>Built-in governance and auditability</p>	 <p>30-60% Lower Energy Consumption</p> <p>Reduced carbon footprint and environmental impact</p>

WHY CHOOSE ADDATTO FINANCIAL SLMs

- Domain Expertise**
Trained on extensive financial data and contexts.
- Enterprise-Ready**
Built for security, compliance, and scalability.
- Easy Integration**
API-first, plug-and-play with your existing ecosystem.
- Data Sovereignty**
Your data stays secure, private and within control.
- Continuous Innovation**
Evolving models, features, and capabilities.
- Trusted Partnership**
A partner committed to your long-term success.

OUR PROMISE

Deliver AI that is secure, responsible and impactful—helping you transform today and lead tomorrow.



TRANSFORMATION ACROSS THE FINANCIAL VALUE CHAIN

 <p>Front Office Smarter insights, better customer outcomes</p>	➔	Higher customer satisfaction & growth
 <p>Mid Office Stronger risk & compliance control</p>	➔	Lower risk & better governance
 <p>Back Office Automated operations & reconciliation</p>	➔	Higher efficiency & cost savings
 <p>Risk & Compliance Real-time monitoring & predictive intelligence</p>	➔	Proactive risk management
 <p>Strategy & Leadership Data-driven decisions & scenario planning</p>	➔	Stronger strategic advantage

THE ROAD AHEAD



<p>Build & Deploy</p> <p>Quickly implement and scale with confidence</p>	<p>Optimize & Scale</p> <p>Continuously improve models, workflows and outcomes</p>	<p>Innovate & Lead</p> <p>Adopt emerging capabilities to stay future-ready</p>	<p>Create Lasting Value</p> <p>Drive sustainable impact for business, customers and society</p>
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WHAT YOU CAN DO NEXT

- Start Today**
Begin your AI transformation journey with Addatto.
- Engage with Experts**
Discover tailored solutions for your business needs.
- Pilot & Prove Value**
See measurable results quickly and confidently.
- Scale with Confidence**
Expand across the enterprise and unlock full potential.



STRATEGIC CONCLUSION

Addatto Financial SLMs are more than technology—they are a strategic catalyst for intelligent growth, operational excellence, and sustainable impact.

Smarter Decisions. Stronger Governance. Sustainable Future.

Together, let's build the future of finance.

