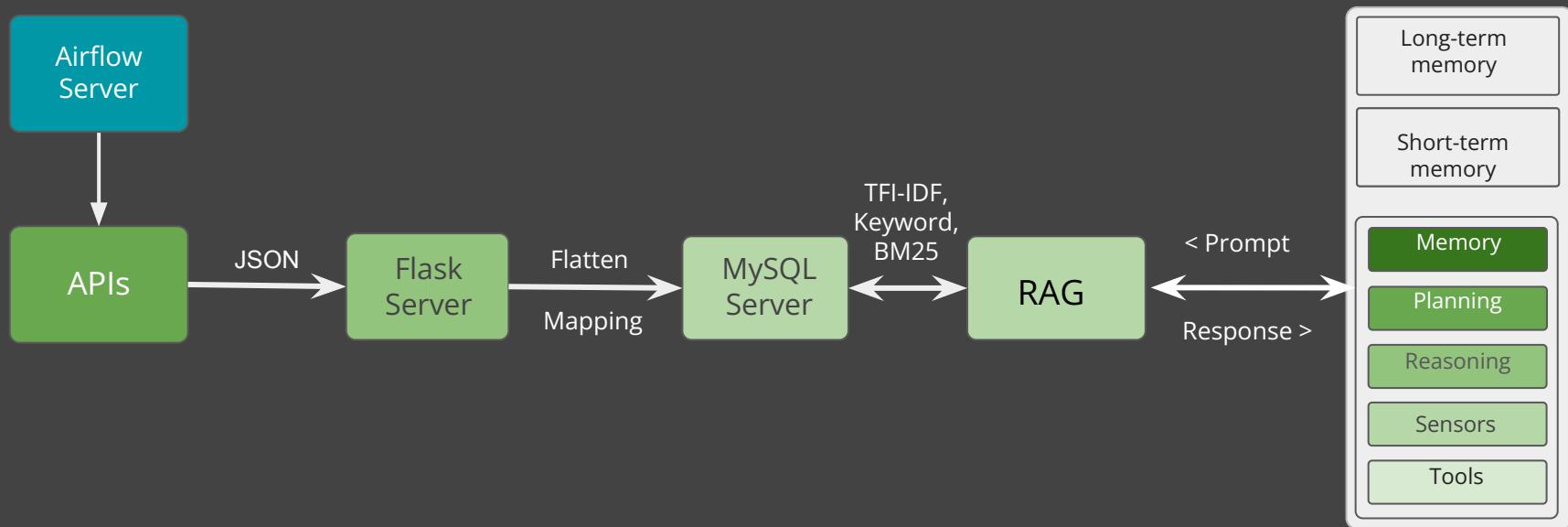


Cognitive Agents in Finance



Financial data preparation for reasoning Agents can occur sequentially before being provided to a RAG system.



...but the results are usually not that good.

What is the **biggest**
driver for errors?



Insufficient and
incorrect data

Problem 1: Insufficient data availability and quality inhibit effective analyst coverage – making it expensive.

Problem 2: Smaller firms receive far less independent analyst coverage, making them "invisible" to institutional investors.



How can we fix
these problems?



Cognitive Agents are a natural evolution of decision making agents

DECISION
TREE



DECISION
ENGINE

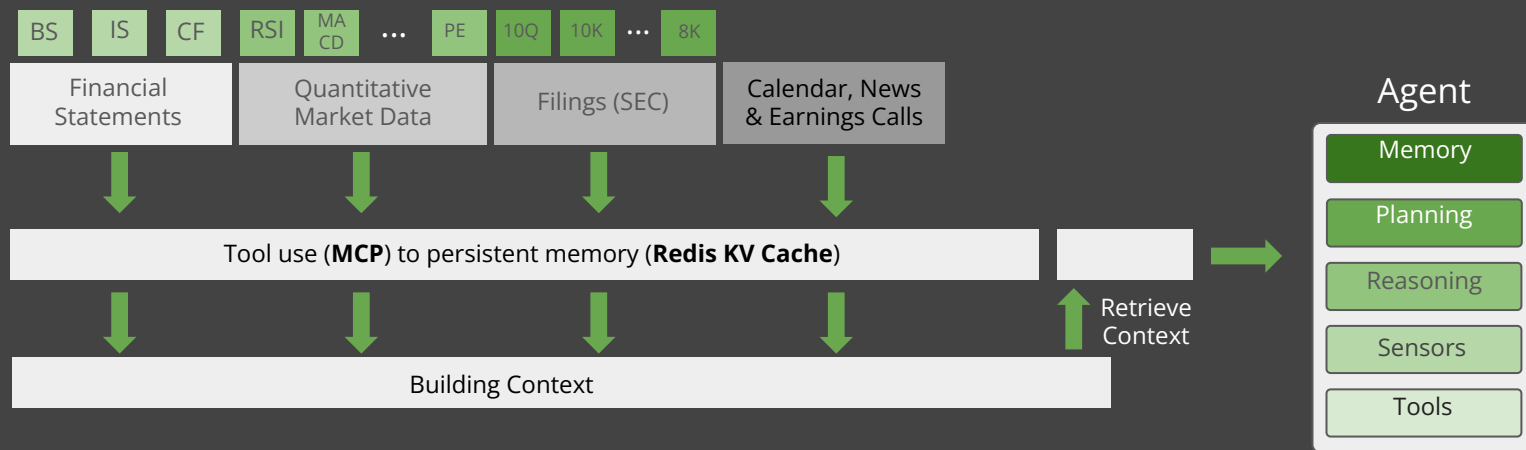


DECISION
AGENT

But there is a
shortage of
precise and
reliable Decision
Agents for
Finance

Experience is a hippocampus of financial intelligence

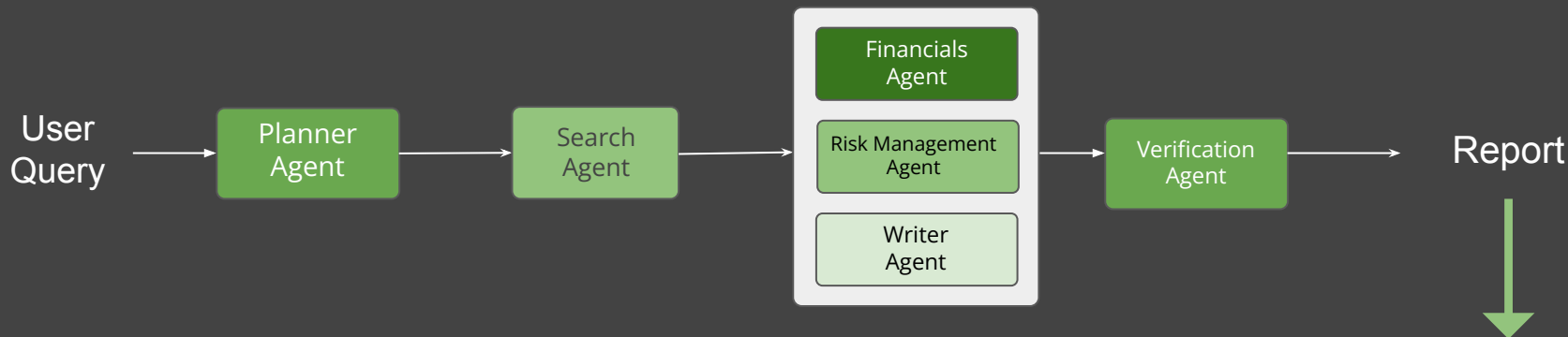
financial data is dynamic and unstructured



ROI: 50-90% efficiency gains

Our agent can plan, reason, act, and source new information on demand

...and can also write Deep Quantitative Research



The value driver for this **multi-agent** is a fast and reliable access to high-value proprietary data sources. Not just a Google search.

=====REPORT=====

Report:

Ubisoft's Q3 Fiscal 2024-25 Financial Performance Analysis

Ubisoft Entertainment has confronted a challenging third quarter in its fiscal year 2024-25, registering a 52% year-over-year decline in net bookings to €301.8 million. This substantial decrease aligns with the revised projections issued by Ubisoft earlier, influenced largely by underperformance of prominent releases such as "Star Wars Outlaws", which managed a modest sale of just about 1 million units within its initial release month.

Faced with these challenges, Ubisoft has proactively initiated a significant cost-reduction campaign. The company aims to surpass €200 million in fixed cost savings by the end of fiscal 2024-25. This has involved tough decisions, including the closure of four studios in expensive operating locations and restructuring three others. Such actions highlight Ubisoft's commitment to recalibrating its resources and aligning its cost structures more strategically in an increasingly competitive gaming industry.

Jevon's Paradox could unlock even more high-value use cases

A cognitive agent

Long-term
memory

Short-term
memory

Memory

Planning

Reasoning

Sensors

Tools

Context

Data Source K

Investment Agents

Market Making and Portfolio Optimization
while maintaining client preferences

Regulatory Compliance Agents

Ensure all agent activities adhere to current
regulations and internal controls

Risk Management Agents

Continuously monitor and adjust exposures
across asset classes

This creates several benefits in key tasks

Enhanced Efficiency: Automated routine tasks like data entry and report generation.

Faster Reports: Vast datasets are processed swiftly, enabling real-time market analysis and quicker response time.

Improved Accuracy: Reduced human error in data processing, ensuring more reliable analyses.



Predictive Modeling: AI forecasts market trends by analyzing historical data and macroeconomic indicators.

Document Analysis: genAI tools automate the review of financial reports and legal documents, enhancing efficiency.

Talk to the research: On demand changes and additional research is possible based on the needs of the analyst.



What makes Cognitive Agents 10x better?

High quality **agent-first** financial data sources – like Fintech Sandbox –matter.

Effective **Context management** is a game changer.

Governance is a must-have.

Deep Cognition Quantitative **Research** for ad-hoc insight management.

Business Model / GTM - A credit bureau for SMID stocks

Revenue Streams:

- Launch as MS Teams App (benefit - reduced friction / credit use)
- Agent-as-a-service (customizable by vertical)
- Agent-first data/API licensing
- Specialized models for niche applications (i.e.data annotation)
- Custom on-premise/cloud integration for enterprise integrations.

Pricing:

- Scalable pricing tiers based on data volume and features.
- Base price **50,000 USD** per seat



Cognitive Agents in Finance

April 2025



<https://github.com/ternary-ai>

<https://jdsemrau.substack.com>