DeFi AM Labs

Intelligent Liquidity Layer for Tokenized Financial Assets

Executive Summary

The future of finance is on-chain—real-world assets (RWAs) are being tokenized at an accelerating pace, unlocking trillions in potential market value. But trading volume remains the missing piece for seamless adoption.

DeFi AM is an AI-native DeFi protocol designed to unlock deep, intelligent liquidity for tokenized RWAs, such as government bonds, corporate debt, and liquid staking.

The Problem

RWAs struggle to integrate into DeFi due to their complexity, inefficient pricing, MEV risks, and regulatory friction.
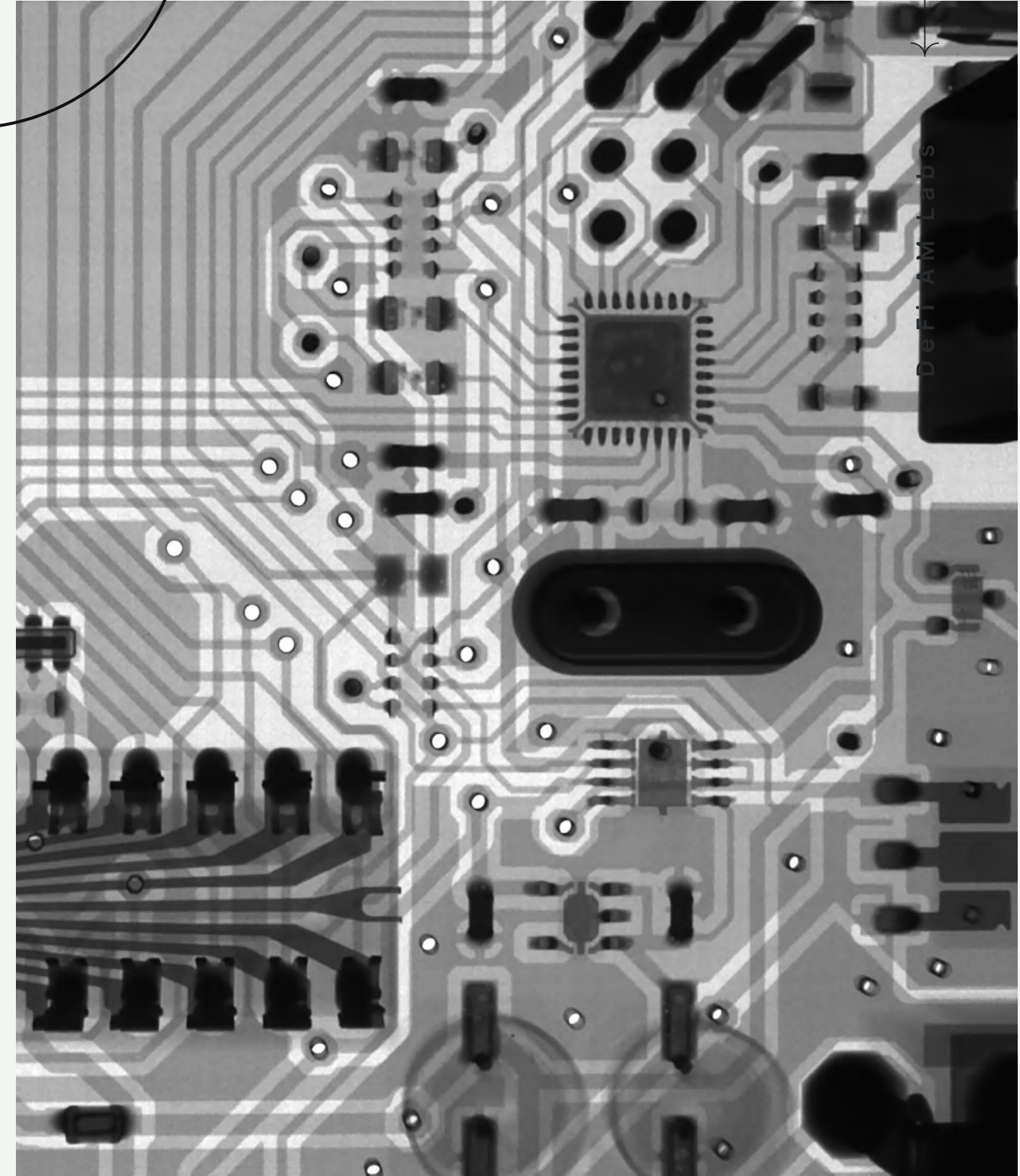
Our Solution

AI-native AMMs & lending protocol that optimize pricing, liquidity, and capital efficiency—to unlock trading volumes of RWAs .

**Backed by Uniswap Ventures & DeFi Industry Leaders
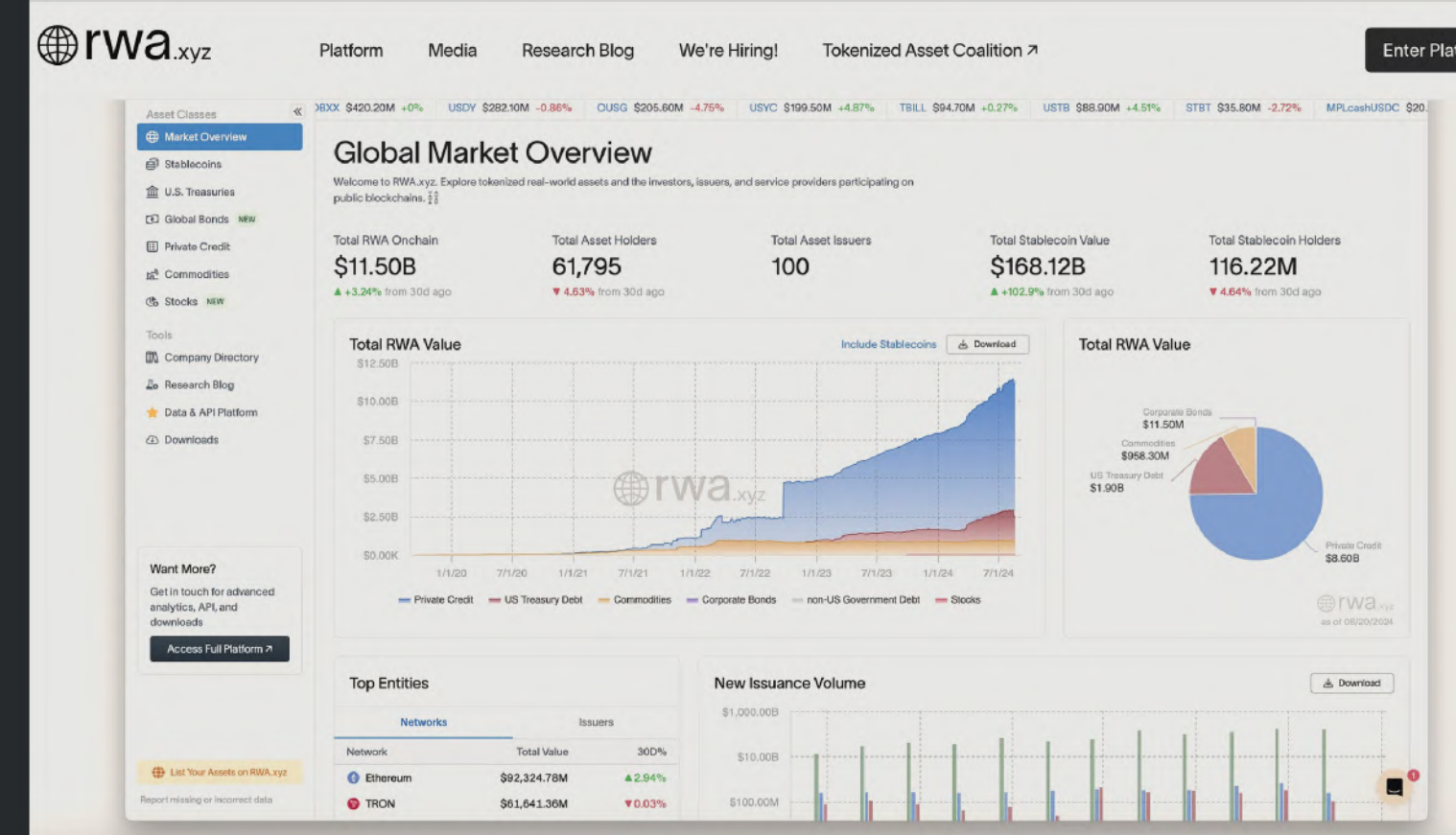Join us in shaping AI-powered DeFi!**

01

Market Opportunity —

Tokenization – A $30 Trillion Opportunity

Tokenized financial instruments, e.g., US treasury bills, corporate bonds, money market funds, bank deposits, are rapidly growing.

DeFi AM positions itself as the liquidity engine for this transformation.

30T

Market value 2030

Tokenized assets market value preditction

50B

Liquid staking

Tokenized staked ETH, DeFi's largest sector—a blueprint for tokenized RWAs.

3T

Stablecoins

Expected value of stablecoins and tokenized deposit in 5 years

2

Problem

Challenges —

Integrating tokenized assets into DeFi protocols is complex and prone to inefficiencies.
Each token pool (stablecoins, tokenized bonds, liquid staking) requires separate curation at
the protocol level (AMM, lending) and varies between blockchains (Ethereum, L2s).

01

Lack of Compatibility

Tokenized bonds and assets aren't
natively DeFi-compatible.
Corporate actions (e.g. coupon
payments, maturities) create
inefficiencies that hurt LPs.

02

Suboptimal Market Structures

High slippage, overpriced tokens, and rapid
liquidation risks. **MEV issues, L2 variations,
and varying gas prices** create additional
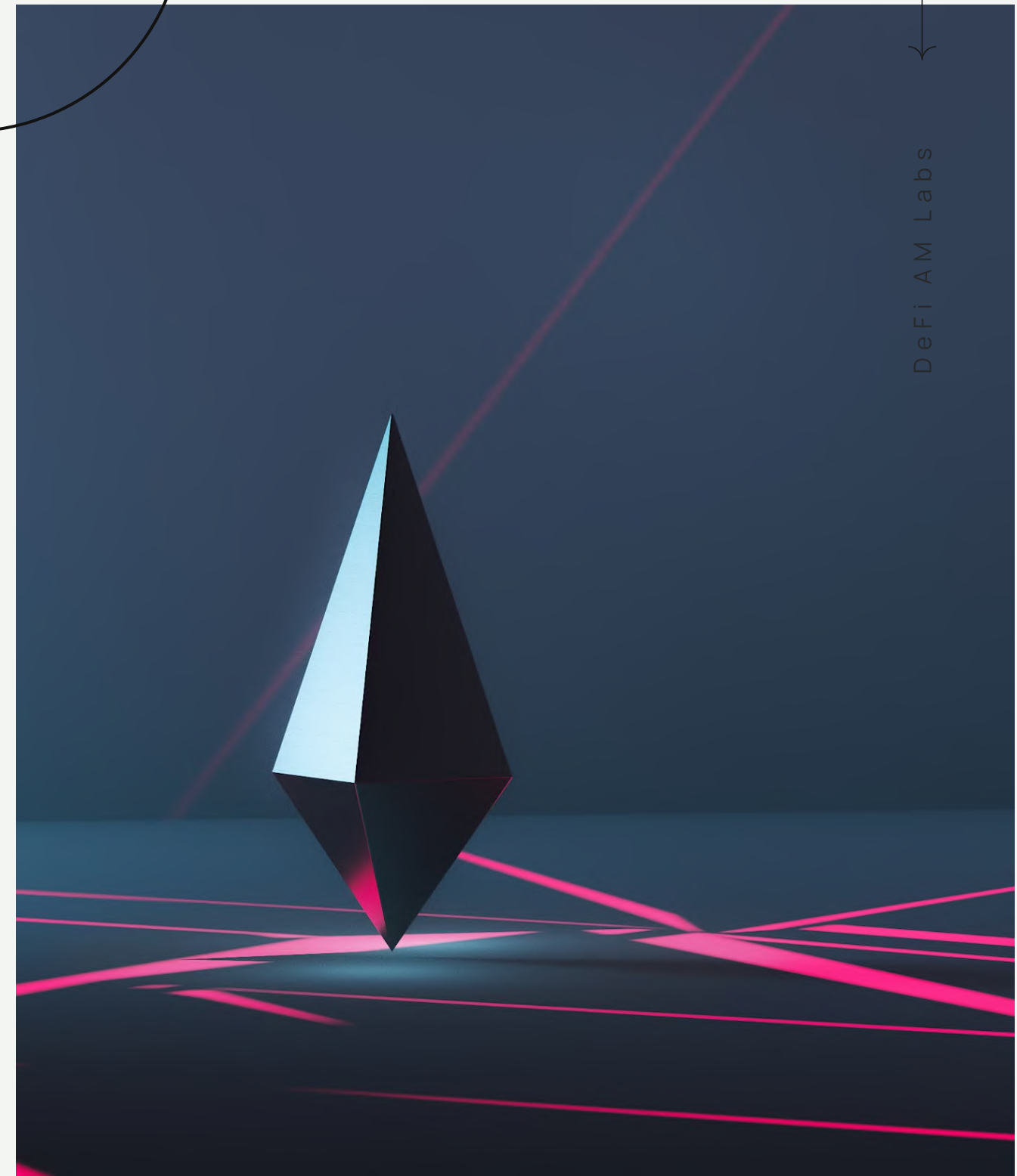friction.

03

Regulatory & Compliance Barriers

AML/KYC and transparency
requirements hinder permissionless
integration.

03

Solution —

How DeFi Can Supercharge Tokenization —

DeFi AM **boosts trading volume and liquidity** of tokenized assets through multiple use-cases.

DeFi use-case for tokenized assets:

- Trading on AMMs
- Providing liquidity on AMMs
- Borrowing via DeFi lending
- LPing at lending platforms
- Flash loans and mortgage-backed loans
- Leverage trading
- Minting stablecoins

Solution —

AI-Native DeFi Protocols designed to drive the next wave of tokenized asset adoption in DeFi.

01 Lending Protocol

Why it matters?

- Borrowing against tokenized financial assets (bonds) is an enormous opportunity driving RWA and stablecoin adoption.
- In TradFi, 3trillions US are borrowed daily against bonds!

02 Automated Market Maker

Why is it great?

- Many private debt instruments do not have liquid markets in TradFi. Once tokenized and listed at AMMs, they can be traded at any time and in any quantity!

03 Intelligent Liquidity Layer

Sustainable yield for every participant

- No more LP losses due to corporate actions and MEV
- Smart rebalancing, MEV protection, and AI-driven risk modeling for tokenized assets.

DeFi AM Platform

AI-Powered Technology for RWAs in DeFi

DeFi AI is transforming DeFi Liquidity with AI, particularly deep learning models that are trained for tokenized financial instruments.

- **AMMs** – Dynamically adjust liquidity strategies, risk parameters, and capital allocation for tokenized RWAs.
- **Lending** – Forecasts interest rates, market demand, and price volatility, ensuring efficient trading and lending.
- **Risk & Compliance Engine** – AI enforces real-time adjustments, minimizing risk while ensuring DeFi-native compatibility for RWAs.

Our protocols are autonomous, AI Agents actively manages liquidity pools in AMMs, and lending markets.

Sustainable Liquidity for Tokenized Markets

Why we will win

LPs and DeFi Customers

Sustainable business model benefiting both users and LPs, reducing slippage, loss-versus-rebalancing and other losses.

Token Issuers

Unlock capital efficiency at scale, ensure deep and liquid markets for tokenized assets, and attract new LPs and token holders with expanded use cases and trading opportunities.

Protocols

A self-sustaining growth engine that supercharges liquidity for tokenized bonds, liquid staking, and restaking, ensuring efficient integration.

Taking active part in the market through LP/trading fee generation

Deployment —

Seamless deployment that suits any needs

01 **Ethereum and its L2s**

We plan to deploy our protocol on Unichain, others L2s and Ethereum, assuring the compliance and privacy requirements of the token issuers.

02 **Permissioned EVM Chains**

Enterprise customers can whitelist our solution and deploy it to their private (EVM) chains instead of forking it on the public chains.

03 **Permissioned ZK-Rollup**

We envisage the deployment of the permissioned ZK-rollup on Ethereum that will allow to easily integrate crypto-tokens from Ehteruem and and L2s with any tokenized RWAs,

Autonomous Lendign and AMM Protocol

01 Lending

Unlocking Borrowing & Yield for RWAs

RWA-Ready Collateralization – RWAs are properly priced and utilized, optimizing both borrower costs and lender returns.

Fixed Lending Markets – Borrow against tokenized bonds, stablecoins, and LSTs with predictable, AI-optimized rates.

AI-Powered Interest Rate Adjustments – Adapts lending conditions based on market conditions, collateral risk, and liquidity depth.

02 Automated Market Maker

Intelligent Liquidity Management for RWAs

AI-Driven Liquidity Rebalancing – Optimizes iquidity pools for RWAs, stablecoin pairs, and liquid staking assets.

Pre-Swap & Post-Swap Optimization – AI adjusts liquidity conditions in real-time to maximize efficiency and regulatory compliance.

MEV Internalization & Redistribution –
Runs proprietary MEV optimizer auctions (like Unichain)
Redirects MEV earnings back to LPs, enhancing incentives
Mitigates front-running & sandwich attacks

How we are different

Our AI-driven DeFi AM solution specializes in
tokenized assets, unlike competitors:

- First AI-native and autonomous **DeFi protocol specialised in tokenized financial assets**.
- **Beyond Chaos Labs & Gauntlet** – They focus on risk management; DeFi AM builds full lending & AMM solutions for RWAs.
- DeFi AM – first to apply **AI to Uniswap v4 hooks**, optimising liquidity for tokenized bonds, LSTs, LRTs - and MEV redistribution to users.
- **Timing advantage – Unichain and Uniswap v4 just launched**, and we have a commitment from **Uniswap Ventures**.
- Based on award-winning research papers – [link].

Traction

Adrressing key market participants

Top DeFi protocols

Partnership with **Uniswap** and **Aave** for pools with tokenized corporate/government bonds against stablecoins.
Potential LSD partnership for liquidity staking asset integration.

Stablecoins issuers

Partnership with EUR-stablecoin initiative backed by a leading European banking consortium for DeFi lending.

Tokenization of fixed income (Project Guardian)

Partnership with Bank of France / BIS Innovation Hub Singapore piloting stable-to-stable FX markets and tokenized fixed income.
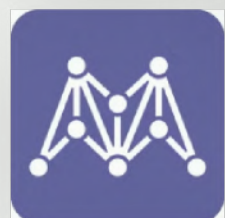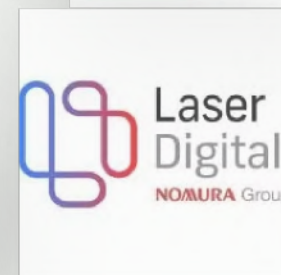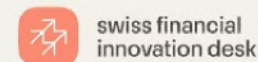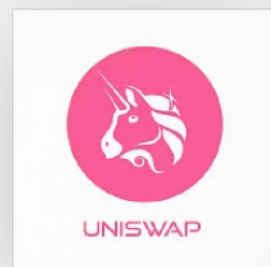
Community —

- Strongest Institutiional DeFi Community in Switzerland and leading in Europe
- Over 500 members
- Key voices from Regulatory, Banking, Asset Management and DeFi space
- Regular gatherings in partnership with top Europen University in the space - University of Zurich

Key contributors

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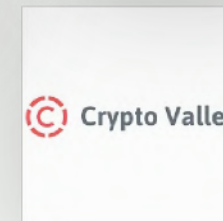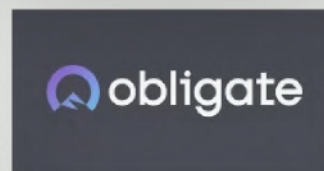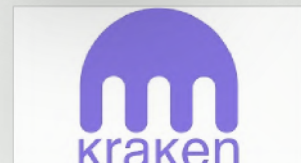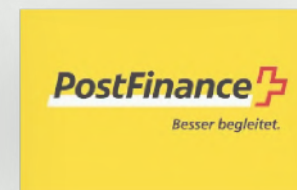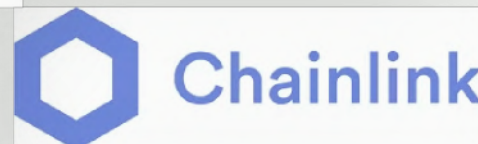
Team —

Founding Team —

- Experts in AI, DeFi, and FinTech with $20B TVL.
- Track record in building DeFi and collaborating with LPs and token issuers.
- Advisory Board with founders of Uniswap and Aave

Krzysztof Gogol

Founder, deep DeFi & blockchain research background, PhD Cand at UZH, Researcher at Matter Labs

Core competencies: DeFi Research, Technology commercialisation, Product development, Industry partnerships
https://www.linkedin.com/in/krzysztofgogol/

Magdalena Tarasinska

COO and CFO FinTech and MarTech companies
Board Member in FinTechs and Swiss AI startups

Core competencies: Team and community building, Business Development, Operations, Funding
https://www.linkedin.com/in/magdalena-tarasinska-1-100/

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Next Steps —

Timeline —

How to bring DeFi to 1T.

1H 2025 - Strategic round 2.5M (VC and Individual Investors)
Build platfrom
Deep learning for tokenized corporate bonds
Deployment to Ethereum and L2s.

Team relocation to NYC

2H 2025 - Seed round 12.5M (VC)
Deploy in key existing areas
Enhance product partnerships with tokenization firms and stablecoin issuers.

2026 - Growth (VC and Financial Institutions)
Bring new players to DeFi
Bring DeFi to 1T

The future of DeFi is here —

Join Us in Redefining Tokenized Asset Adoption

mt@defiam.xyz

defiam.xyz