

NoahAI Labs

Defining the Standard for AI in Financial Decision-Making

● Powering Real-Time Financial Decisions with AI

NoahAILabs inc.



AI Executes. **No One is Accountable.**

Execution is automated,
but decision-making
remains a black box.



Pain Point

Result

Decisions lack transparency



No trust. No auditability.

No record of decision rationale



Regulatory risk increases

Decision and execution **remain tightly coupled**



No clear ownership

No environment to validate strategies



No feedback loop

Limitations of Existing AI-Driven Financial Decision Systems

We Turn AI Financial Decisions into **Infrastructure**

Decision Infrastructure for Financial AI



We don't just build AI models.

We build the infrastructure that standardizes decision, execution, and audit.

Decision Layer

Generate decisions based
on multi-signal analysis
(LONG / SHORT / HOLD with full
rationale)

Execution Bridge

Separate decision from
execution → **Execute only
validated decisions**

Audit & Replay

Log every decision,
Reproduce and audit
any outcome instantly

Feedback

Test strategies in parallel,
**Continuously improve
through real-time feedback**

AI in Finance Hits a Breaking Point

"If You Can't Explain It, You Can't Deploy It"

Now is the time to move beyond AI adoption and build explainable infrastructure

Global Standard

EU AI Act

Black-box AI is no longer acceptable

High-risk decisions must be explainable **and fully auditable**



Opaque models lose access to the European market

Asia Standard

MAS AIRG

AI risk management is now mandatory

Institutions must ensure explainability and **clear accountability in every decision**



Explainable AI is becoming the RegTech standard across Asia

Risk & Resilience

Basel IV / DORA

Operational resilience must be proven

Institutions must **reproduce failures and recover instantly**



AI risk now directly impacts capital and compliance

AI is everywhere, but trust is eroding

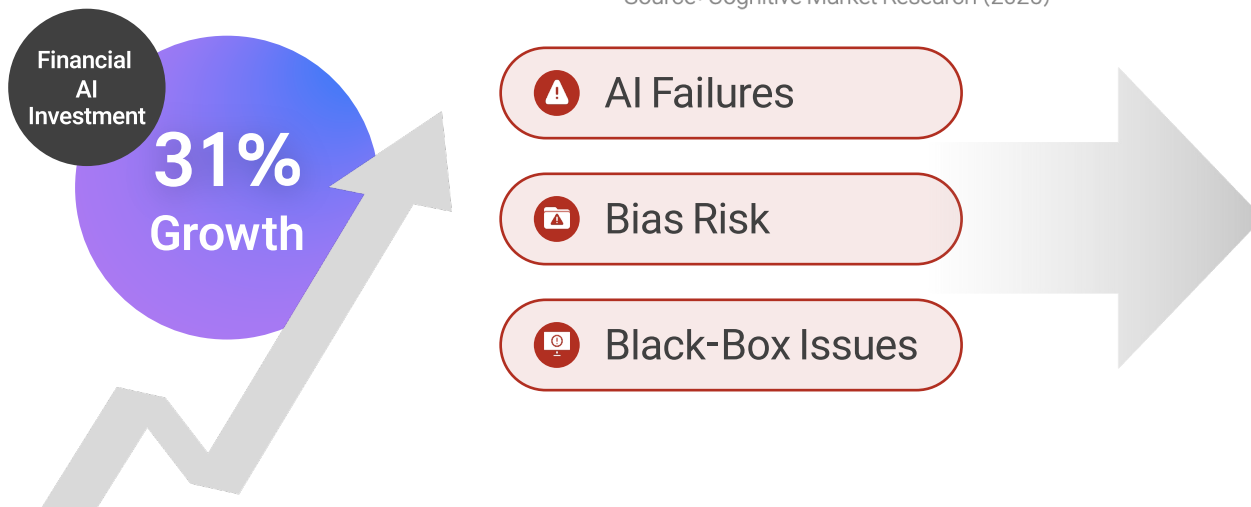
NoahAI Builds the Infrastructure Financial AI Requires

Unexplainable AI Is a Critical Risk in Finance

AI adoption accelerates, trust breaks down

- ☑ Global financial AI investment growing 31% annually
- ☑ Failures, bias, and black-box issues increasing institutional risk
- ☑ A structural gap: no clear answer to “why a decision was made”

* Source: Cognitive Market Research (2025)



Noah AI Provides the Answer

A Proven AI Decision Infrastructure

- Decision + Feedback Loop validated in live environments ☑
- 24/7 operation across 6 exchanges (real-market validation) ☑
- Tens of thousands of decision logs → powering training data ☑



A Live AI Decision Infrastructure

Not a prototype, Proven in real markets.



Real-Market Data
Accumulation

300,000⁺ Decision Logs

- BTC / ETH / ADA and more real trading data captured
- Full lifecycle recorded: LONG / SHORT / HOLD
- Includes both success and failure cases
- Continuous data generation for model improvement



Real-time integration with 6 exchanges



AI-driven trade diagnostics



Settlement system based on actual performance



Multi-strategy comparison (Alpha Arena)

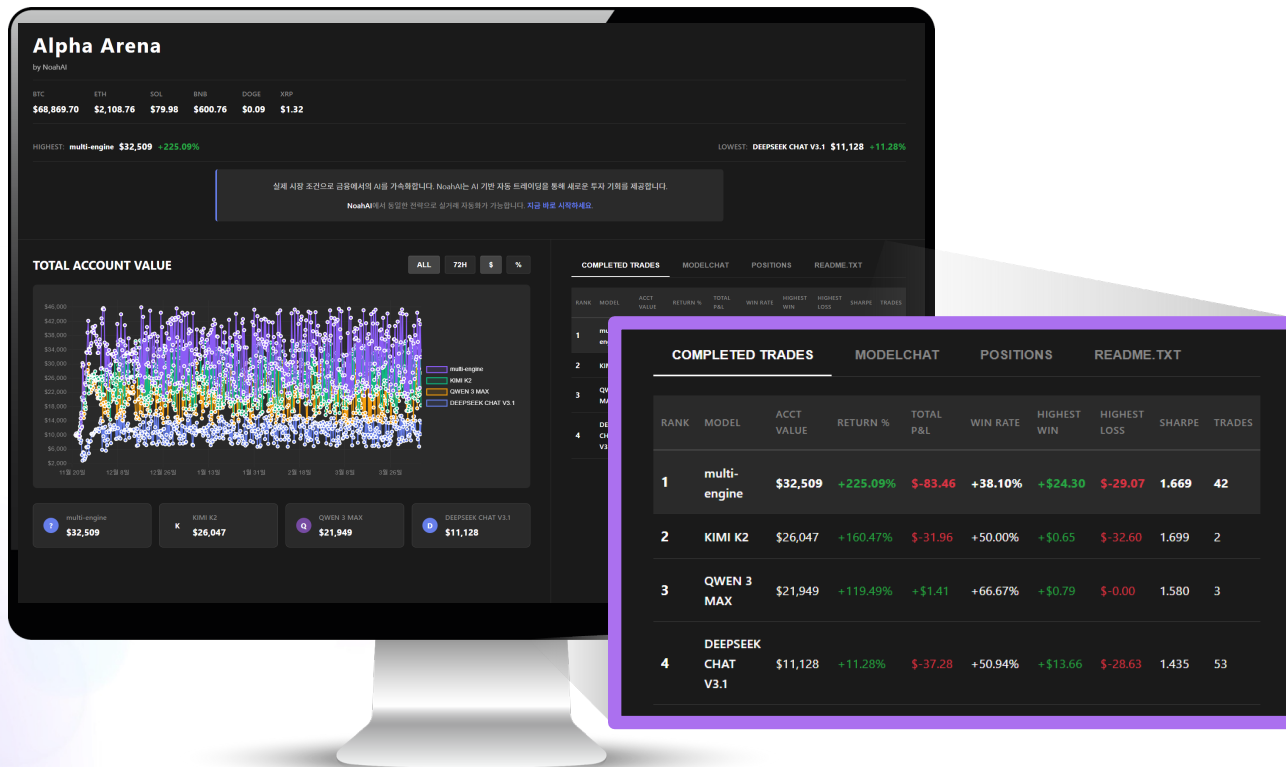


Scalable to equities and ETFs

Multi-Strategy Comparison (Alpha Arena)

Real-Time Multi-AI Competition System, Alpha Arena

Run multiple AI strategies in parallel, compare performance, and identify the best strategy in real time.



Multi-AI Competition

Run multiple AI strategies under the same market conditions and compare performance directly.



Performance Benchmarking

Benchmark and rank strategies using a consistent evaluation framework.



Decision Replay & Analysis

Replay decision processes and validate performance through detailed comparison.

Decision-Driven Architecture

Infrastructure Built Around AI Decisions

A system that separates decision, execution, and validation



Multi-Model Architecture

Supports OpenAI and
Open-source LLMs



Asset-Agnostic Design

One system across crypto,
banking, equities, and real estate



RedTech-Ready

Permanent records
for instant audit and compliance



We Design the Full Flow of AI Financial Decisions

From data input to decision, execution, logging, and learning, all connected in one system

1 Data Input

- Real-time market data(price·volume·volatility)
- Accounts, assets, and positions integrated
- Goals and risk preferences applied

2 Execution Support

- AI decisions presented for execution
- Orders and workflows automated
- Execution controlled within user settings

3 Decision Engine

- Multi-model market analysis
- Scenarios generated and compared
- Accuracy improved through replay

4 Logging System

- All steps recorded in structured logs
- Replay and analysis anytime
- Decision rationale tracked (XAI)

5 Guardrails

- Decisions limited by risk thresholds
- Rules applied to loss, position, execution
- Excessive risk prevented

6 Learning System

- Learns from real trading data
- Adapts to market and risk signals
- Improves continuously through feedback

Complex Financial Regulation, Solved with NoahAI RegTech

- ① Automatic explainability reports for AI decisions
- ② Real-time anomaly detection and alerts
- ③ Rule-based risk scoring aligned with regulations
- ④ Automatic transaction classification and compliance tagging



Four core RegTech capabilities, with real-world applications

		Banking	Brokerage	Crypto Exchanges
Immutable Audit Trail	Immutable audit logs using hash chains and WORM storage	Store AI credit decision records → Meet consumer protection and audit requirements	Store AI trading algorithm logs → Submit reports for market manipulation compliance	Reconstruct trades during incidents or hacks → Provide evidence for user compensation
RBA Access Control	Role-based user access control	Separate roles across model development, operations, and audit → Strengthen internal controls	Separate strategy, risk, and compliance access → Prevent conflicts of interest	Separate trader, internal audit, and trading desk roles → Ensure oversight and control
Governance Layer	Version control, approval logs, and rollback system	Approve and roll back AI model updates → Manage model risk	Track strategy changes with approval logs → Clarify responsibility for losses	Track policy changes and history → Resolve disputes and restore incidents
Replay Certification	Auto-generated trade replay and audit reports	Reconstruct AI decisions during loan disputes → Generate customer explanation reports	Replay and analyze loss-making trades → Generate reports for regulators	Reconstruct attack scenarios during hacks → Generate reports for investigations



Proven by Data, Not Words

500 Days of Live Trading Records

- ✓ Live trading validated AI decision and execution
- ✓ RegTech immutable log system already in operation



6 Exchanges

Connected globally, operating 24/7



300,000⁺

Cumulative decision logs (Trust Logs)



100%

All trades recorded, including failures



v3.9.x

Production-ready, stable engine



Accountable AI in finance. Own the infrastructure.

RegTech is growing at 38% annually. 2026 marks a major inflection point.

TAM
78B USD

TAM

CAGR 22% ↑

Rapid growth in global AI financial infrastructure

Global AI Financial Infrastructure

End-to-end market for AI trading and decision systems

*Source : Fortune Business Insights (2024)

SAM
11.5B USD

SAM

Regulatory Pivot

Regulation-driven demand led by the 2025 EU AI Act

Expainable AI(XAI) Market

Institutions requiring XAI + RegTech infrastructure

*Source : Fortune Business Insights (2024), Grand View Research

SOM
6.3B USD

SOM

Asia-Pacific First

Initial go-to-market in Korea, Japan, Singapore, and Australia driven by tightening AI regulations

APAC AI Financial RegTech Compliance Market

Targeting key financial centers as AI regulation and governance accelerate

*Source : Grand View Research (2024), Precedence Research (2026), Korea Fintech Center

From **personal wealth** to **national infrastructure**, We **standardize financial decision-making**.

B2C-validated data becomes **the foundation of B2B** infrastructure, and **scales** into trusted public systems.



B2B (Institutions)

- SaaS licenses for financial institutions
- API-based usage pricing (Usage Fee)
- Custom AI decision infrastructure deployment



B2C (Consumers)

- Premium wealth management subscriptions
- Paid AI investment strategies and signals
- AUM-based fees on managed assets



B2G (Government/Public Sector)

- RegTech-based audit and verification systems
- AI risk management solutions for public institutions
- Compliance infrastructure projects

B2B

B2C

B2G

Decision Infrastructure Connecting Every Financial Sector

Crypto Exchanges

AI Decision

AI trading audit and risk infrastructure

- Immutable audit logs for all trades
- Real-time risk and manipulation detection
- Transparent, compliant trading records
- AI system validation and governance

Banking

Audit Log

AI-driven control and risk systems

- Fraud detection and automated response
- Explainable decision frameworks
- AI credit scoring and loan approval
- Full audit trail for risk prevention

Brokerage

Audit Log

AI portfolio and risk automation

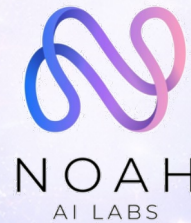
- AI-generated investment strategies
- Fully auditable decision logs
- Real-time rebalancing and risk control
- Explainable decisions for compliance

Real Estate Platforms

API Connect

AI for investment and asset optimization

- Market-driven investment analysis
- Portfolio optimization decisions
- AI valuation and price forecasting
- Automated allocation and risk control



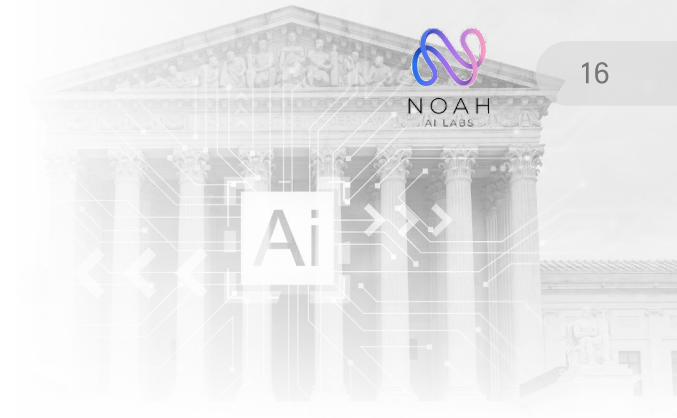
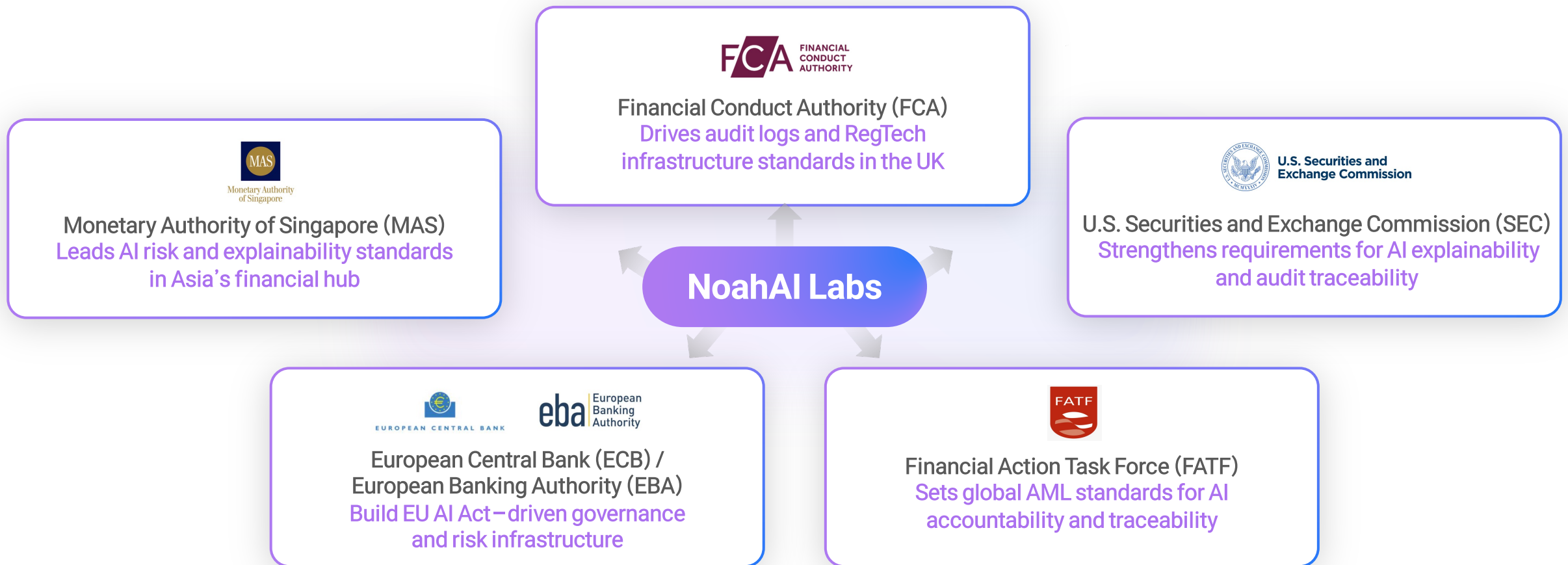
AI Financial Decisions, Personalized at Scale

Core Services

NoahAI's Role

Young Professionals / First-Time Earners	Spend & Save Management	Track income, expenses, and balances → Identify investable cash
Beginner Investor	AI Investment Guidance	Eliminate emotional trading with personalized strategies
Household Finance	Debt, Insurance, and Expense Prioritization	Optimize cash flow and financial decisions
Seniors	Pension Management & Fraud Protection	Detect anomalies and prevent financial scams
Business Owners	Finance & Tax Management	Track revenue, costs, and prep for tax decisions
VVIP / High-Net-Worth	Premium AI Wealth Management	Data-driven portfolio management with full auditability

From Risk Guardrails to Audit Evidence, AI RegTech for Global Financial Regulators



Turn AI's Black Box into Transparent Records



	NoahAI Labs	AI Chatbots / Assistants	은행&증권사	블록체인 거래소
Decision Logs	Complete logs	None	Limited	On-chain only
XAI Explainability	Structured reasoning	Summary only	None	None
RegTech Audit	Audit & Replay Supported	None	Limited	Limited
Decision ↔ Execution	Tehnically separated	Integrated	Hard to separate	Hard to separate
Asset Coverage	General-purpose infrastructure	General	Limited	Crypto-only
Business Model	SaaS/API + Operations	Ads /Subscription	Fees	Trading fees

Accumulated Trust Logs

300,000+ decision logs, compounding into non-replicable assets

Non-Reversible Architecture

Designed so AI "thinking" (decision) and "action" (execution) are structurally separated

RegTech First-Mover

Early standard-setting position in compliance infrastructure markets

AI Model Independence

Infrastructure not dependent on any single AI model

Live Data Learning

Learns from real market activity, not backtesting simulations

Decision Loop Architecture

Owns the full AI decision-making structure, not just execution

Feedback Loop Learning

Continuously improves performance based on real transaction outcomes

Multi-Asset Expandability

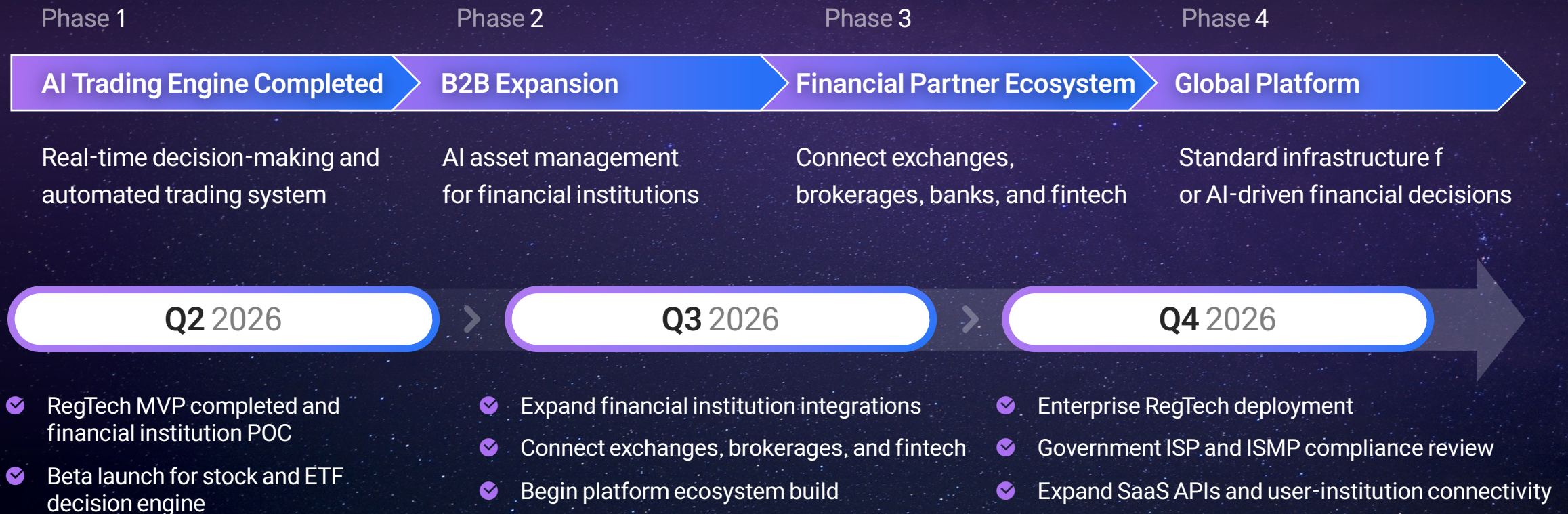
Same system applies across crypto, banking, securities, and real estate

Platform Structure

User participation builds network effects, connecting financial institutions into an ecosystem

Building the Standard for AI, **in Financial Decision-Making**

From RegTech foundation to financial institutions, government, and global scale



We Build Financial AI **as Infrastructure, Not Features**

Business & Strategy

CEO | Seungho Lee

Business planning, market strategy, operations

- Leads company-wide strategy and planning
- Owns go-to-market and expansion
- Designs and validates operating structure

Core Architecture / Technology

CTO | Haesung Jung

AI researcher, financial AI infrastructure architect

- Designs decision and replay systems
- Builds AI agent and reinforcement learning architecture
- Leads system validation and performance

Strategy Lead

Bohee Han

Investment strategy, business planning, research

- Leads fundraising strategy and investor materials
- Analyzes financial and fintech partnerships
- Designs expansion strategy and structure

Strategy Associate

Jaehak Lee

Strategy support and execution

- Supports market research and planning
- Assists execution and data organization

Execution / Growth / Operation

CMO | Jihoon Lee

Operations, finance, growth

- Manages financial and operational support
- Coordinates with technical execution
- Oversees service operations

QA & Feedback

Hyunjoon Jang

Testing, feedback, validation

- Conducts real-user testing
- Collects system and transaction feedback
- Validates improvements and stability

We **Understand the Risks** and **We Are Already Solving Them**

Validated across technology, regulation, and market dynamics

NoahAI

Regulatory Risk

Stricter AI finance regulation limits services



RegTech becomes infrastructure. **Regulation drives demand**

Technical Risk

Model errors and performance limits



Multi-model system, validated on live trading. **No single-model dependency**

Data Risk

Data quality issues and external API dependency



Multi-source data + separated logging. **Reduced bias and API reliance**

Competitive Risk

Large tech and financial players entering



Decision – execution separation + Trust Log accumulation. **High barrier to entry**

Market Risk

Crypto market downturn



Asset-agnostic system. Works across crypto, equities, and real estate

Liability Risk

Unclear accountability for AI decisions



Trust Logs + Audit & Replay. **Transparent decisions and clear accountability**

Team / Operational Risk

Loss of AI talent



Automation-first operations + **system documentation.** **Low human dependency**

NoahAI Labs

The Next Standard in AI Finance is Explainable Decision-Making

We've built the system. Now we're scaling with the right partners.



AI Decision Infrastructure

A new category in
financial systems

24/7 Live Operations + 6 Exchanges

Fully validated in real
environments, not simulations

RegTech-Ready Architecture

MVP in 6-10 weeks Enterprise
deployment in 3-5 months

TAM 78B USD Market

Proven demand with global
expansion potential