Strategic Alliances: Securing Major Banking Partnerships and Accelerating Customer Onboarding

way to be full personalized agentic AI.

A Message from Our Team

This final quarter of 2025, Scalata.ai has worked hard to scale and achieve more milestone. Apart from being receiving some accolades The Digital Banker's Global Banktech Awards 2025 as the: **'Best Gen-AI Financial Markets Solution by a Vendor'.**

We have introduced substantial platform enhancements, including advanced agentic UI and backend agent capabilities. We have formally issued our V3 of the platform and introduced several upgrades, from moving to strategic nextJS framework to implementing langraph all the

🚀 Market Traction & Client Success

Our annual recurring revenue (ARR) has grown to $330K and we have in pipeline around 1.2 millions deals. Scalata has generated over 30 new opportunities across three continents, with major deployments in the US, EU, looking at Japan and Brazil.

💼 Strategic Growth: Fundraising and Partnerships

- Expanded partnerships with the Mismo community for mortgage lending in USA in both the Marketplace and Built on Program.
- Initiated partnerships with a major global banking leader—one of the largest players in finance AI and total banking solutions.
- Major Japan conference for Nasdaq and opening new fronteers

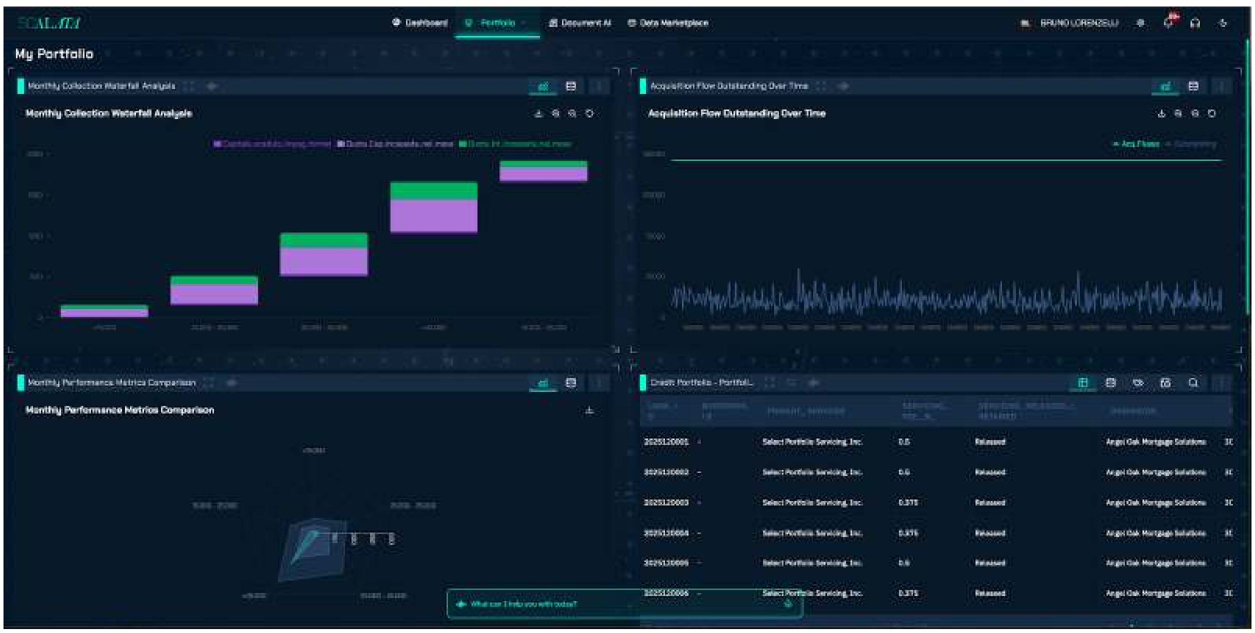
🏢 Team Growth

- Hired a new Head of Product and Technology
- Added a junior customer service specialist to enhance client support.
- Hired a Sales Director in Florida
- Currently recruiting a Sales Director and 2 Senior Software Engineer.

Throughout Q4, we published a series of deep-dive articles exploring how agentic AI, generative data infrastructure, and compliance-first design are reshaping credit, lending, and capital markets.

Reinventing the Credit Lifecycle with Agentic AI

- Credit teams are moving beyond spreadsheets and static dashboards toward **agent-driven workflows** that automate ingestion, analysis, modeling, and monitoring end to end.
- Scalata's AI agents generate **regulator-ready credit memos, dashboards, and risk summaries in seconds**, allowing analysts to focus on decision-making—not data wrangling.
- Structured credit portfolios (ABS, CLOs, complex loans) shift from weeks of manual modeling to **on-demand, adaptive analytics**.

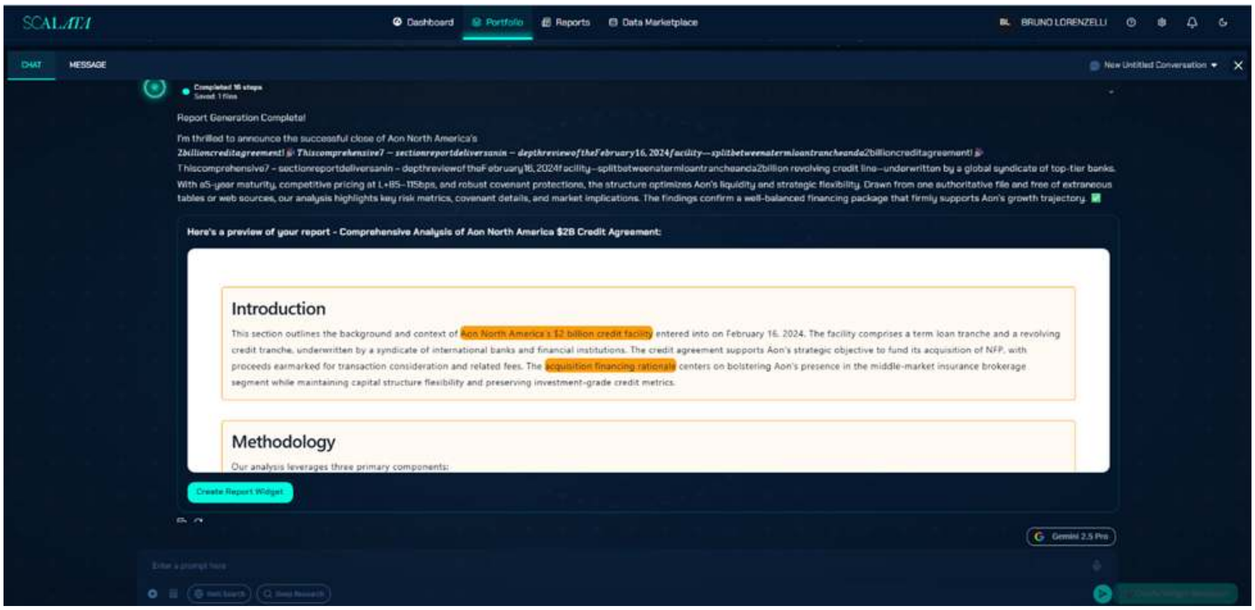


Generative Schema Mapping: Eliminating the Data Bottleneck

- Manual schema mapping remains one of the most expensive and invisible constraints in credit operations—often delaying integrations by **12+ weeks**.
- Scalata's **Generative Schema Mapping** interprets meaning, not syntax—automatically aligning fields across systems with confidence scoring, lineage, and explainability.
- What once took months now happens in **hours**, enabling faster onboarding of servicers, CRMs, and regulatory data sources without brittle ETL logic.

Cutting Deal Cycles from Weeks to Hours

- Syndicated loan and DCM workflows are transformed through **AI-driven ingestion, normalization, and workflow automation** inside a single governed environment.
- Credit agreements, lender schedules, and tranche data are parsed automatically, producing **committee-ready materials the same day**.
- Built-in audit trails, permissions, and cross-cloud interoperability ensure speed without sacrificing compliance.



Compliance-First Generative AI for Financial Institutions

- Banks don't need more models—they need **AI systems designed with governance, auditability, and human oversight from day one**.
- Scalata embeds **SOC 2–aligned controls, transparent lineage, and human-in-the-loop decision frameworks** directly into AI workflows.
- The result: institutions can safely generate compliant credit memos, reports, and insights in minutes—**without retrofitting governance later**.

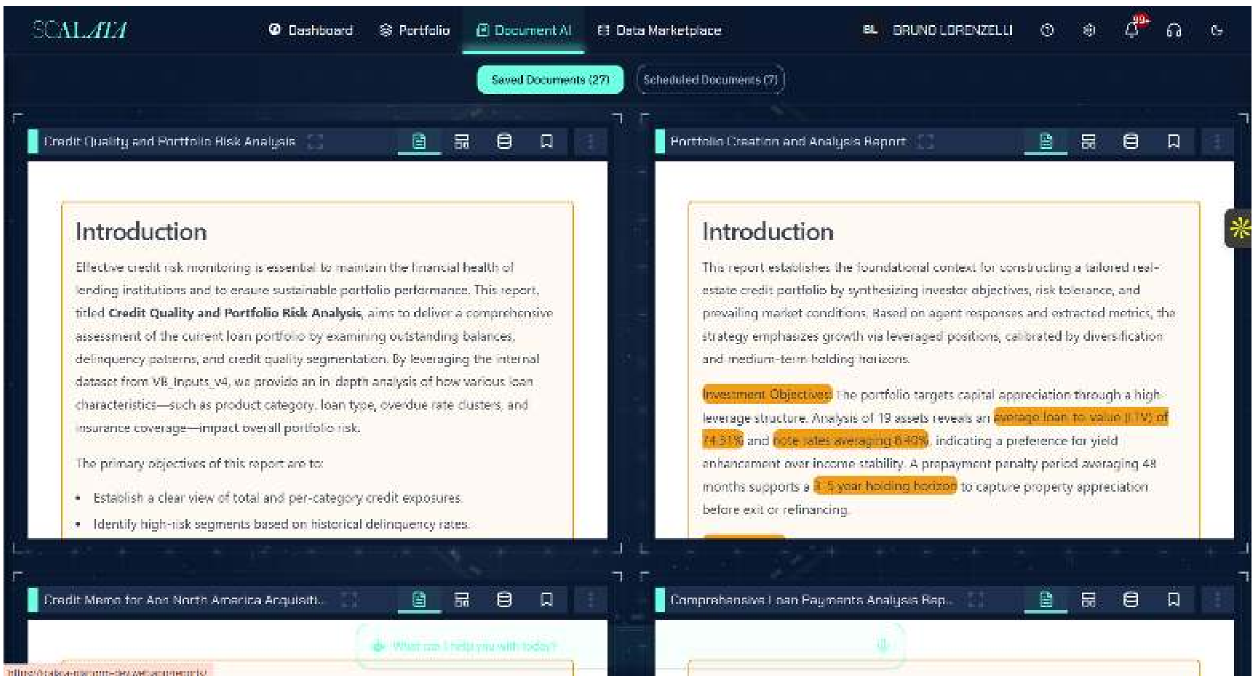
Technical Achievements - Q4 2025

Platform Evolution

Q4 marked a major milestone with the release of **Scalata V3**, our most advanced platform update yet. This version delivers significant improvements in agentic capabilities, user experience, and enterprise integration, moving us closer to a fully autonomous financial intelligence ecosystem.

Agent Enhancements

Building on Q3's foundation, the **Deep Research Agent** now offers faster retrieval, improved multi-hop reasoning, and granular source attribution for complex research workflows. The **Document AI** agent adds robust support for multi-format financial documents, while the newly launched **Financial Planner Agent** enables wealth managers and private banks to create comprehensive plans—from portfolio optimization to estate planning—within minutes.



Modeling and Reporting

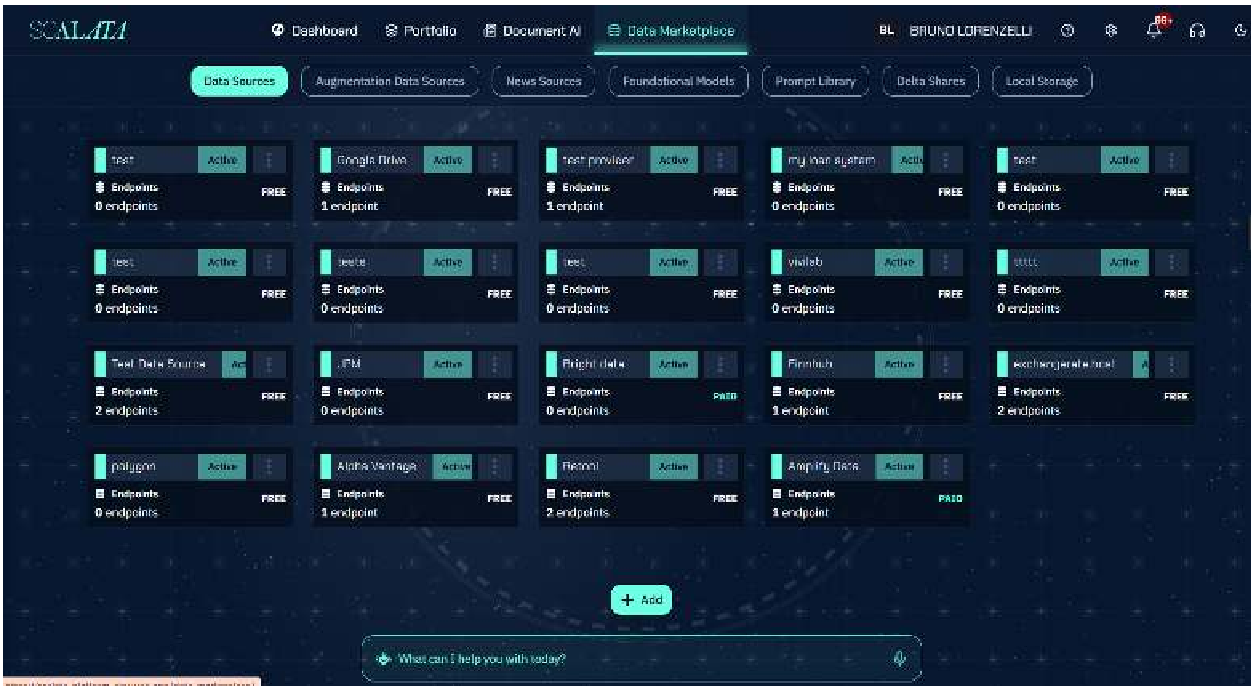
The **Financial Modeling Agent**, introduced in beta last quarter, is now fully released for production use. Reporting workflows have been transformed through the upgraded **Report Widget Agent**, which supports dynamic data binding, collaborative editing, and multi-format exports, eliminating manual copy-paste processes. Our redesigned **Widget Farm Agent** powers intelligent dashboards and real-time collaboration, while the new **SQL Agent** and enhanced **Python Agent** expand analytical and development capabilities.

User Experience

The main chatbot now features advanced natural language understanding, multi-intent parsing, and proactive suggestions, complemented by improved visualization and smarter agent routing. Prompting has become more intuitive with industry-specific templates and advanced logic features.

Data Marketplace

We expanded integrations to include Google Drive, OneDrive, Amazon S3, and Snowflake, enabling real-time, permission-aware data access. Agents can now pull models, retrieve documents, and query data seamlessly without manual uploads.



Enterprise Governance

Our quota management system, introduced in Q3, is now fully operational with granular controls, real-time analytics, and cost optimization recommendations. This ensures transparency and efficiency in AI usage across organizations.

AI & Model Training

Domain-specific model fine-tuning continued, improving accuracy by 15% and reducing latency by 25%. Development of the **Financial Product Creation Widget** progressed significantly, moving from early development to advanced beta testing with multiple Tier 1 institutions.

Looking Ahead

Q1 2026 will introduce **Grid AI**, a groundbreaking reasoning layer that orchestrates complex workflows across agents with full transparency and explainability. In addition, the next quarter will place even greater emphasis on Data Governance, Policy, and Guardrails, ensuring enterprise-grade compliance and security across all workflows. Expect enhancements in quota management, audit trails, and customizable governance frameworks alongside next-generation modeling and expanded agent capabilities.

Statistical Widget Recommendations

We've introduced Statistical Analysis Suggestions, a powerful capability that helps users quickly identify and perform relevant analyses on their datasets. The feature provides a curated list of recommended statistical workflows—such as Price-Volume Distribution and Buy/Sell Trend Analysis—based on the structure and content of your data. Each suggestion includes a detailed description, guiding users on what insights the analysis will deliver, from identifying liquidity pockets to evaluating trading behavior.

Users can select a recommended analysis with a single click or build a custom workflow by choosing preferred columns and metrics. This enhancement streamlines complex quantitative evaluations, enabling portfolio managers and analysts to uncover actionable insights without manual setup.

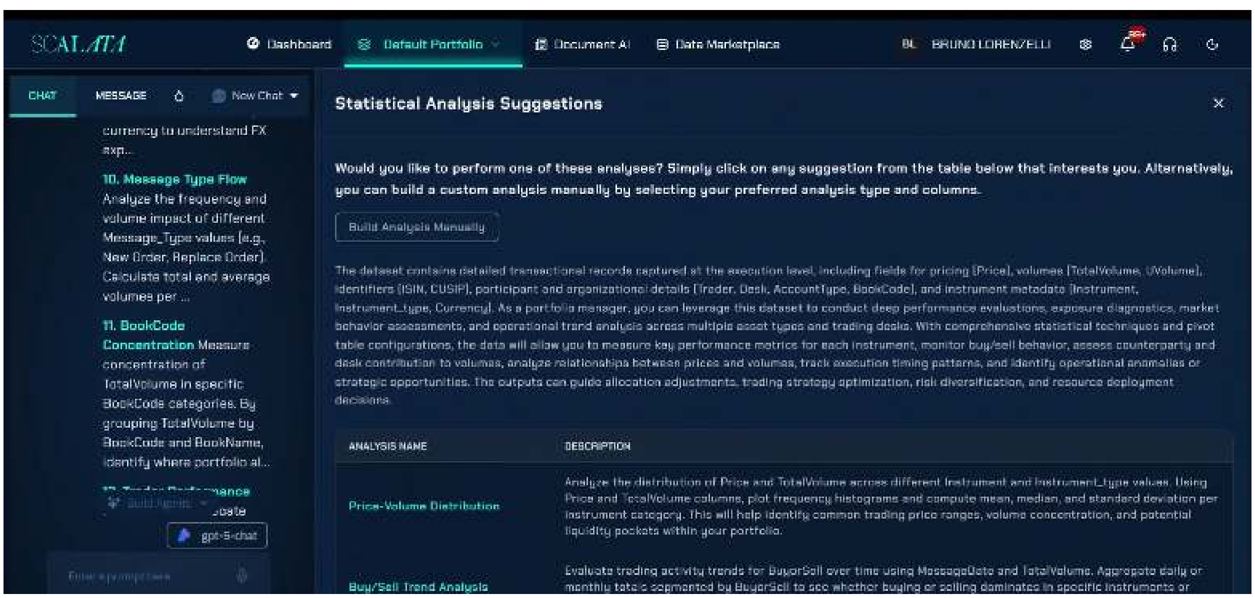
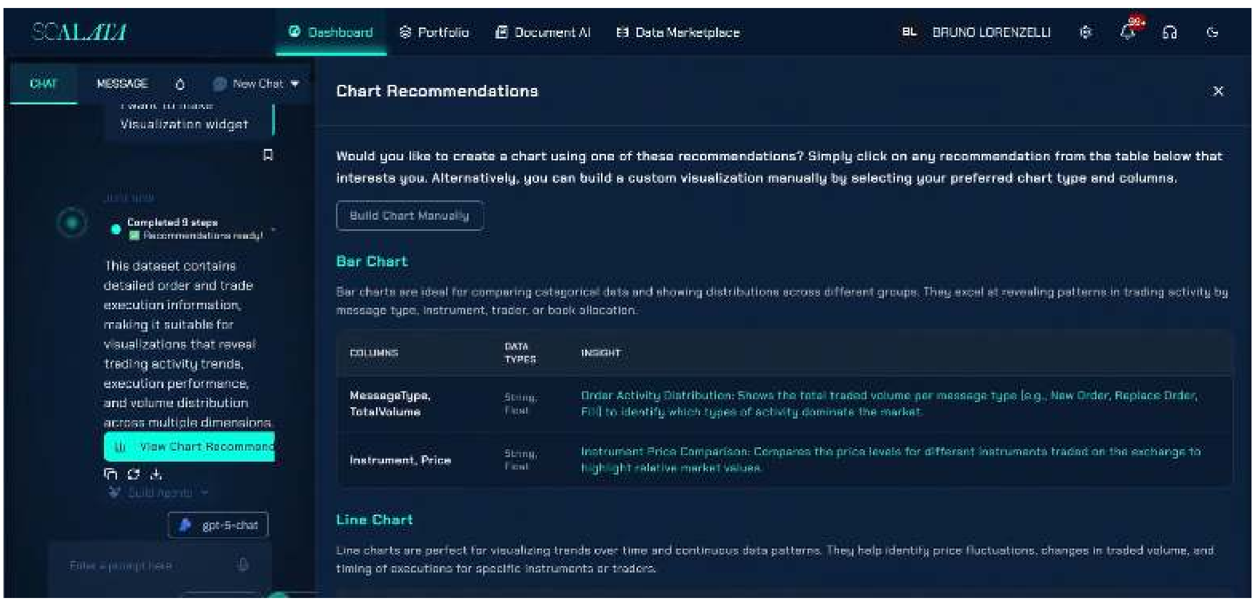


Chart Builder Recommendations

We’ve added Chart Recommendations to make data visualization faster and more intuitive. This feature automatically suggests the most relevant chart types—such as Bar Charts, Line Charts and others - based on the structure and content of your dataset. Each recommendation includes the columns to use, data types, and the insights the chart will reveal, such as Order Activity Distribution or Instrument Price Comparison.

Users can instantly create a recommended chart with one click or build a custom visualization by selecting preferred chart types and columns. This capability helps analysts quickly uncover patterns in trading activity, price fluctuations, and volume distribution without manual configuration, accelerating decision-making and improving clarity in reporting.



Events, Webinars & Thought Leadership

This quarter, Scalata.ai continued to deepen its presence across global finance, AI, and regulatory conversations through a series of high-impact webinars, podcast discussions, and international industry engagements.

Webinars

We successfully hosted **two live webinars** focused on trust, governance, and applied AI in financial services:

- **Expert Conversation with Christina Rea**
  An in-depth discussion featuring Christina Rea, exploring practical approaches to AI adoption, operational risk, and governance considerations within financial institutions. The session attracted strong engagement from banking, fintech, and data leadership audiences.

- **Building Trustworthy Generative AI for Banks & Lending**
  A focused webinar addressing how banks and lending institutions can responsibly deploy generative AI—covering transparency, model governance, regulatory alignment, and real-world implementation challenges.

Podcast Series: *Shaping FinGenAI*

Scalata continued to expand its media footprint through **three new podcast episodes** on our *Shaping FinGenAI* series, available on our YouTube channel. The episodes feature strategic conversations around financial generative AI, institutional readiness, data infrastructure, and the evolving role of AI in regulated markets—bringing together perspectives from industry practitioners and technology leaders.

Global Industry Engagement

- **Nasdaq – AI at the Crossroads (Tokyo)**
  Scalata CEO **Bruno Lorenzelli** attended and spoke at *Nasdaq's AI at the Crossroads: Infrastructure, Models, and Applications* event in Tokyo. The forum convened global leaders to discuss the future of AI infrastructure, model deployment, and enterprise-scale applications—reinforcing Scalata's role in shaping international dialogue on AI in financial markets.

Navigating the Evolving Landscape

1. Cloud + AI Infrastructure: The Stakes Keep Rising
Enterprises are increasingly recognising that AI isn't just a project—it's a strategic infrastructure imperative. Recent data show global public-cloud spending is forecast to surge, with one source projecting technologies such as generative and agentic AI will cause cloud spend to more than quadruple over the next three years.
Notably, Microsoft Corporation reported record capital expenditure (~US$35 billion) to scale AI infrastructure, signalling that hyperscale providers are accelerating investments even as cost-control becomes a growing concern.
For Scalata.ai, this means:

- Multi-cloud deployment (AWS, GCP, Azure) remains critical, and positioning for data-locality, regulatory compliance, and regional expansion is timely.
- Cost-and-governance frameworks (quota management, usage analytics) will become increasingly differentiating in enterprise adoption decisions.
- The competitive window is open: firms that combine domain-fluency (finance) with scalable infrastructure will gain advantage.

2. From Hype to Agentic Reality: Finance Is Moving Fast

2025 continues to be framed as the “Year of the Agent” in enterprise AI. Surveys and commentary highlight that many finance teams are shifting from pilot-mode to scaling agentic workflows. For example, more than 40 % of finance organisations now have dedicated AI budgets, and 65 % plan to increase AI spend in 2026.

However, barriers remain: for many financial institutions, **trust, governance, and data-foundation maturity** are proving the primary friction points.

Implications for Scalata.ai:

- Your positioning as a finance-fluent, agentic platform (Deep Research Agent, Report Agent etc) strongly aligns with the trend toward embedded autonomous agents in banking and capital-markets workflows.
- Emphasising enterprise-grade governance, auditability, provenance (RAG + memory + caching) is timely, as banks are scrutinising agents for risk, compliance and “explainability”.
- Offerings that span the full stack—from agent orchestration to domain-tuned models—create a meaningful moat.

3. Financial Services: AI Is Not Optional Any More

Banks and large financial institutions are accelerating AI adoption not merely for efficiency, but for operational resilience, risk detection, and innovation in products. For example, Lloyds Banking Group recently announced the UK’s first large-scale multi-feature AI-powered financial assistant for over 21 million retail customers.

Concurrently, lenders and banks are looking beyond experimentation: the question now is *which use cases scale*, *how governance is structured*, and *how agents integrate into regulatory ecosystems*.

For Scalata.ai this means:

- Tailored messaging to banking/fin-markets clients about “agent-first workflows” (e.g., credit risk, asset-backed securities, reporting) will resonate.
- Positioning around hybrid/deployment flexibility (multi-cloud, on-prem, data-local) and strategic alliances (e.g., Databricks) will strengthen trust and accelerate onboarding.
- As firms shift from intuition-driven to data-centric operations, your proposition of domain-specific models, deep research agents and modeling/quant agents hits the sweet spot.

Looking Ahead: Q4 and Beyond

As we move to Q1 2026, our priorities include:

- Scaling pilot deployments with enterprise clients
- Finalizing the launch of our redesigned agentic platform
- Replacing our Databricks layer with our own Agentic AI Datalake technology
- Expanding our commercial presence across Brazil and Japan

Campaigns

Scalata.ai is expanding the media campaign with our own media partner Windsor Edge

Upcoming Industry Events

- Money 20/20
- SFA Forum
- ABS East in Miami
- Mismo conference in florida

Experience Scalata.ai

Ready to see how Scalata.ai can transform your credit analysis workflow? Our platform offers:

- Cutting-edge AI analysis capabilities
- Seamless integration with existing systems
- Industry-leading security and compliance
- Dedicated support team

Book a demo with our team today to experience the future of credit analysis.

https://scalata.ai/contact-us/

Scalata.ai is committed to maintaining the highest standards of data security and regulatory compliance, including active pursuit of SOC2 certification and alignment with evolving AI regulations. Our platform is designed to meet the stringent requirements of financial institutions while pushing the boundaries of what's possible in credit analysis.

For more information about our products or to schedule a meeting, please contact our team at info@scalata.ai

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