

# AI4Finance Foundation

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A global non-profit organization connecting AI experts, finance professionals, researchers, and students

HONGYANG (BRUCE) YANG  
FOUNDER AND PRESIDENT

<https://ai4finance.org>



AI4Finance

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*<https://github.com/AI4Finance-Foundation>*

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# About Us

Verified Nonprofit &  
Trademark Registration

 An official website of the United States government

## IRS

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### Ai4finance Foundation Inc.

EIN: 99-1488572 | State College, Pennsylvania, United States

## Executive Summary

- AI4Finance Foundation is a U.S. 501(c)(3) nonprofit advancing open-source AI for the global financial industry.

## What We Do

- Develop transparent and reproducible **financial AI technologies**
- Maintain globally adopted open-source stacks: **FinGPT**, **FinRL**, **FinRobot**
- Enable research, education, and real-world applications across finance

## Our Impact

- **43,000+** GitHub stars
- **200,000+** monthly active users, **30M+** views
- Contributions across **top universities** & institutions
- Ecosystem powering research, prototyping, and academic coursework worldwide

United States of America  
United States Patent and Trademark Office

## AI4FINANCE

Reg. No. 7,763,989  
Registered Apr. 15, 2025  
Int. Cl.: 9, 42  
Service Mark  
Trademark  
Supplemental Register

AI4Finance Foundation Inc. (Pennsylvania CORPORATION)  
1105 N Foxpointe Dr.  
State College, PENNSYLVANIA 16803

CLASS 9: Downloadable open-source computer software for financial coding  
FIRST USE 9-3-2019; IN COMMERCE 9-3-2019

CLASS 42: Hosting an on-line community web site featuring open-source coding library for financial coding; Providing a website featuring resources, namely, non-downloadable software for open-source coding library for financial coding; Providing on-line non-downloadable software for open-source coding library; Providing temporary use of on-line non-downloadable open-source software for financial coding; Software as a service (SaaS) services featuring software for open-source coding library

FIRST USE 9-3-2019; IN COMMERCE 9-3-2019

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT STYLE, SIZE OR COLOR

SER. NO. 98-536,058, FILED P.R. 05-06-2024; AM. S.R. 03-18-2025

## Our Vision

A future where advanced financial AI is **accessible, open, and beneficial** to developers, researchers, and financial institutions globally.

## Values

Open | Transparent | Collaborative | For Everyone

# Vision Statement



Our vision is to make advanced AI tools for finance available to everyone—not just big institutions. We want a world where people anywhere can access the state-of-the-art open-source technologies, learn from shared knowledge, and work together to solve real financial problems.

By promoting openness and collaboration, we hope to help researchers, professionals, and organizations use AI to build a fairer, more transparent, and more innovative financial future.



# Mission

AI4Finance Foundation is a **global 501(c)(3) non-profit public charity** dedicated to **advancing artificial intelligence in the financial sector**.

Our mission is to promote standardized best practices and build open-source resources that support both researchers and industry professionals.

## SHORT-TERM GOALS

Expand new open-source libraries and maintain existing ones

- **FinGPT**: Industry-grade financial LLMs
- **FinRL**: RL-based quant trading framework
- **FinRobot**: AI agent framework for financial applications

## Values

Open | Transparent | Collaborative | For Everyone

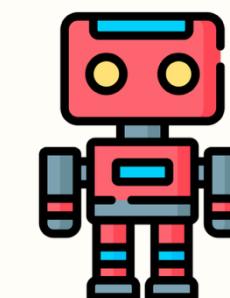
<https://ai4finance.org>

## LONG-TERM GOALS

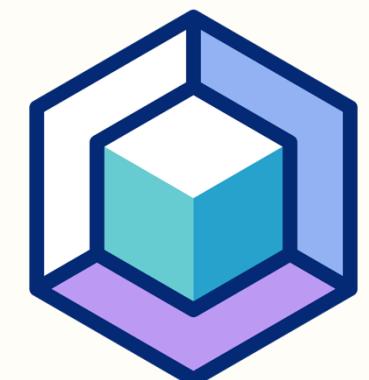
- Provide standardized AI tools
- Promote best practices in financial AI
- Enable seamless AI–FinTech integration



**FINRL**



**FinRobot** **FinGPT**



**AI4Finance**

All associated IPs have been submitted for trademark registration.

# Our Community

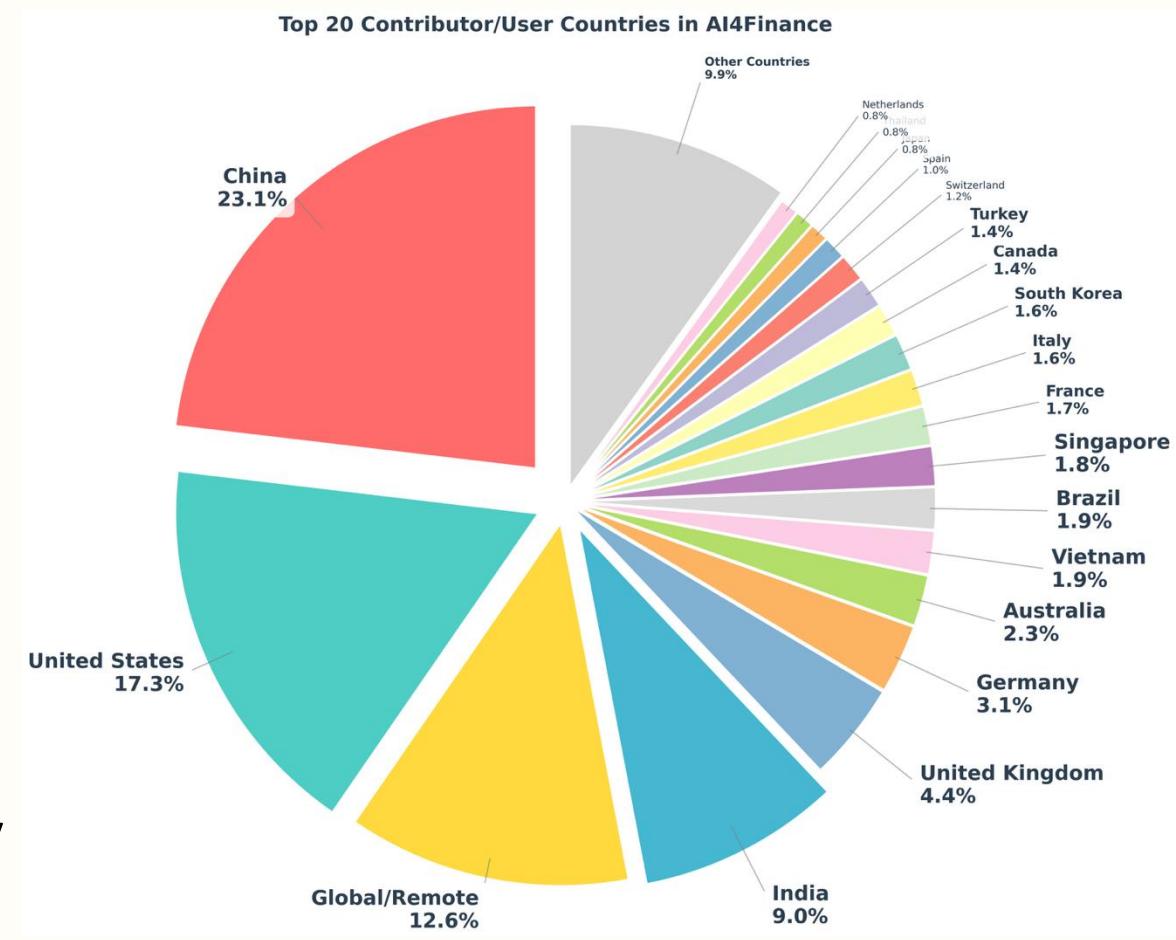
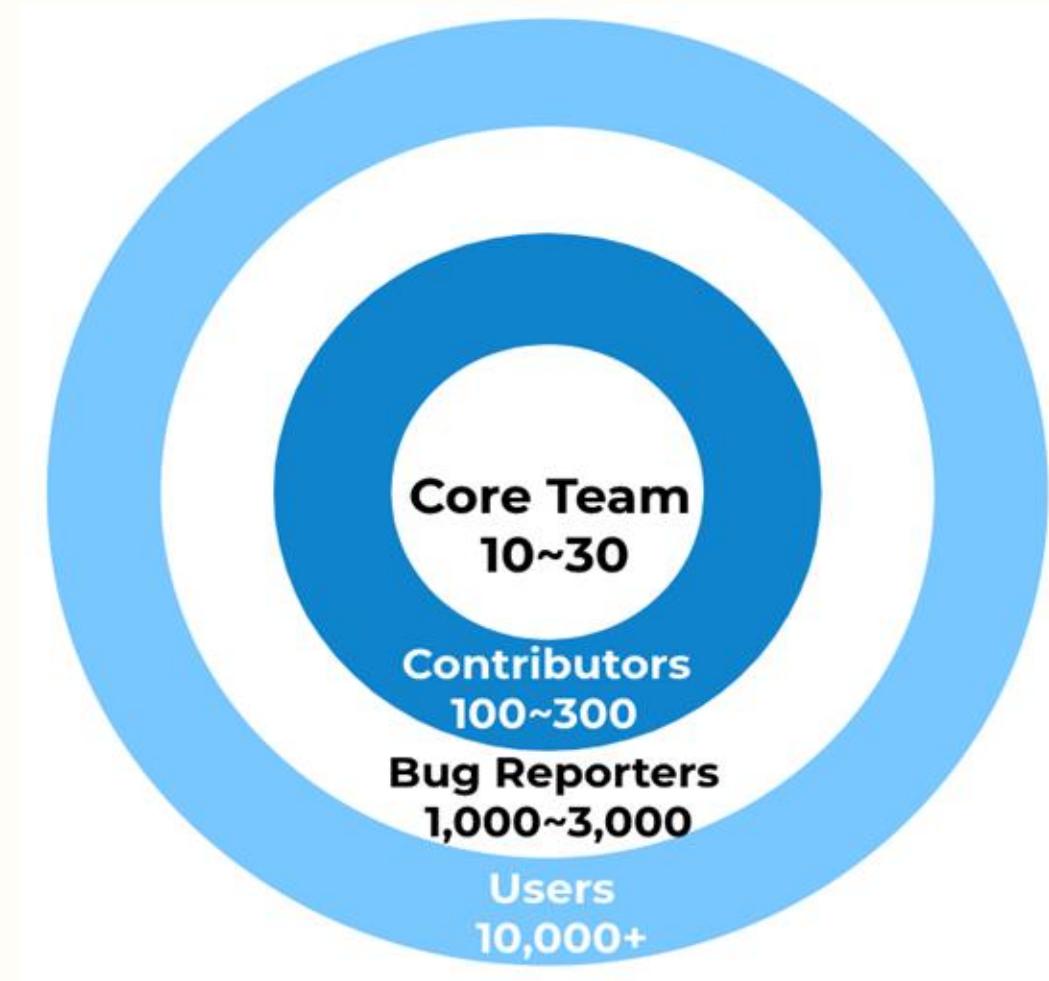
We operate through an “onion model” open-source structure:

- **Core Team:** 15 core members responsible for system architecture, research direction, and key releases.
- **Contributors:** 200 active contributors across 12 time zones, coming from diverse technical and financial backgrounds.
- **Extended Community:** Thousands of users, bug reporters, and practitioners continuously providing feedback and real-world validation.

**Community & Engagement:** A globally distributed open-source community with **5,800+ followers**, **3,700+ Discord members**, and **5,000+ contributors and users** across **68+ countries**, actively maintaining **42 repositories** with **10,000+ commits** and **500+ ongoing issues**, reflecting sustained real-world usage and strong community-driven development.

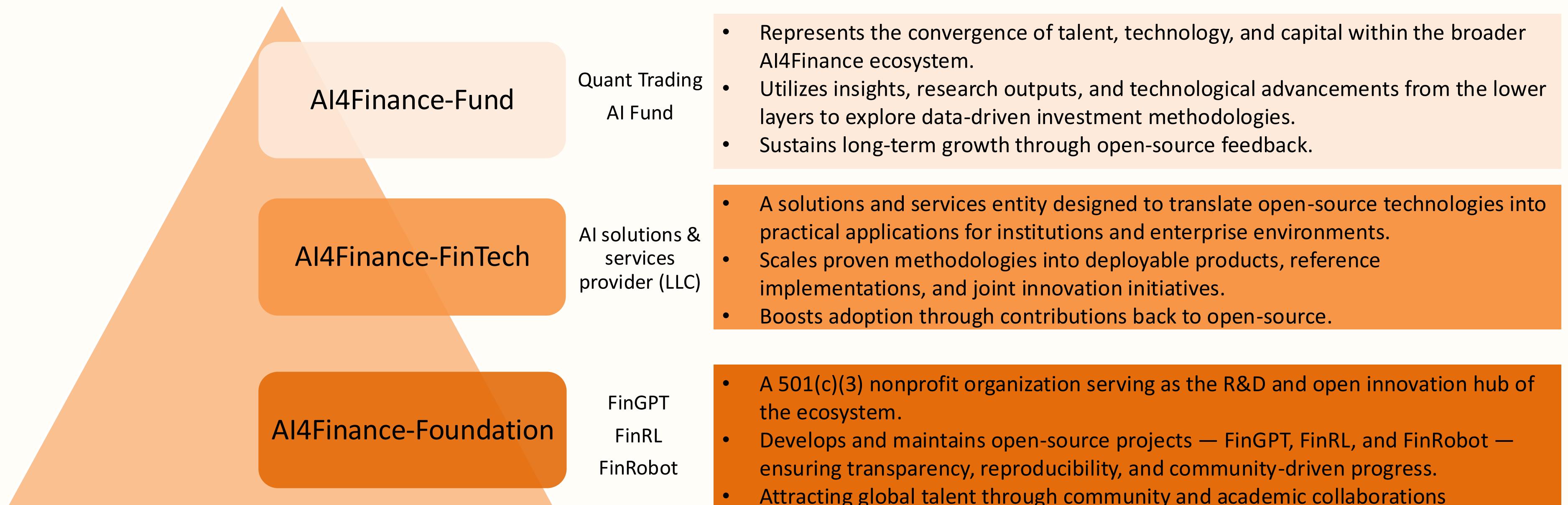
## Collaborating Universities:

- United States: Columbia University, NYU, UC Santa Barbara, UCLA, etc.
- Asia: Nanyang Technological University, NYU Shanghai, Hong Kong University of Science and Technology
- Europe: Oxford University, Technical University of Denmark



# Our Approach

***A pyramid to systematically align innovation, commercialization, and capital deployment.***

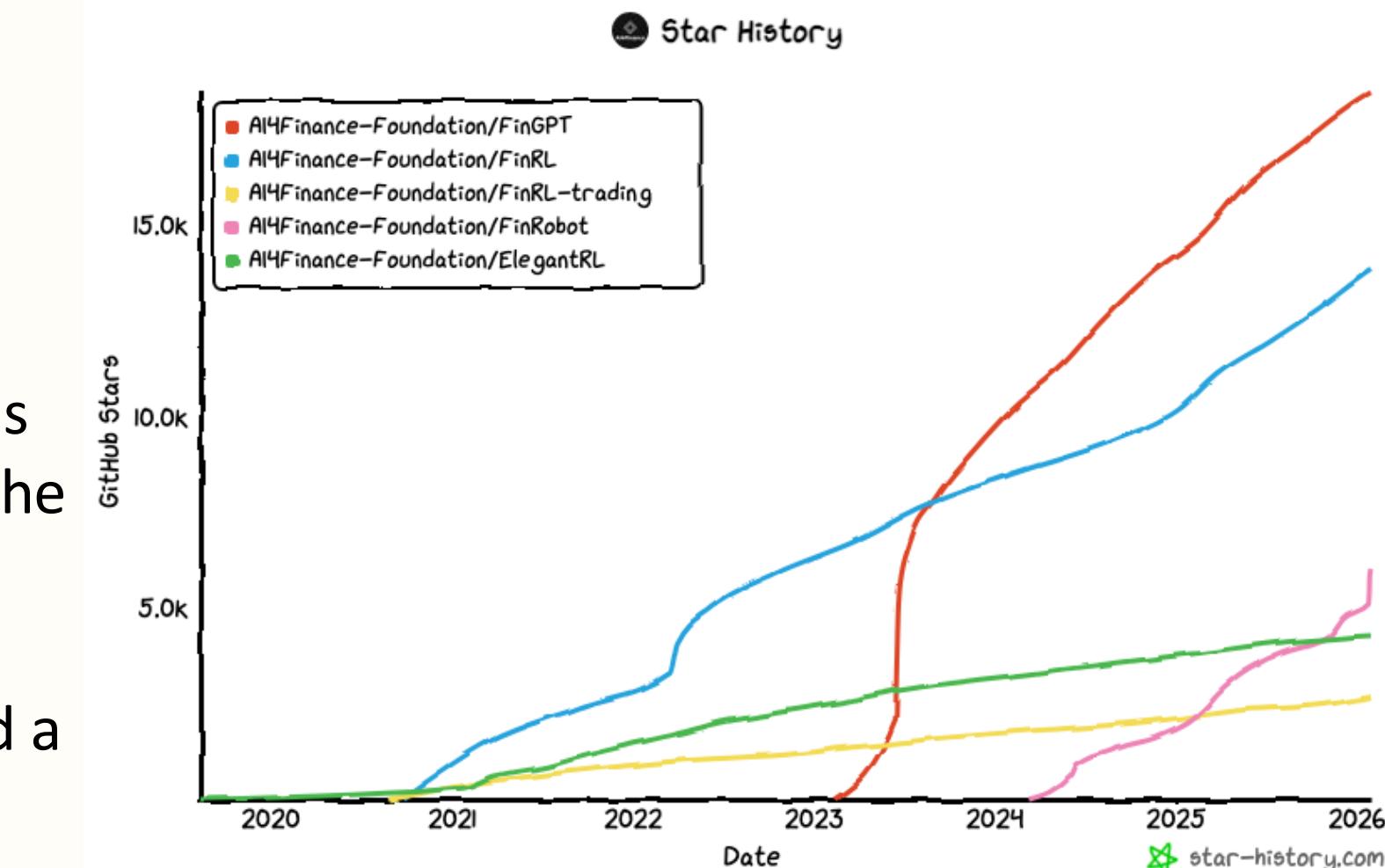


AI4Finance operates through three legally independent entities, each with distinct governance and responsibilities. This structure ensures transparency, accountability, and sustainable long-term development across the open-source ecosystem. Inspired by the Linux ecosystem: the foundation maintains open-source projects, while upper layers build applications and contribute back — ensuring openness, neutrality, and long-term sustainability across the community.

# Flagship Projects & Global Impact

**AI4Finance Foundation** builds the world's leading open-source tools for financial AI, powering research, industry, and education across the globe.

Our flagship projects have reached millions of users and established a new benchmark for accessible, high-impact innovation in finance.



**Website Traffic**  
 **30M+**  
Global Website Traffic

**GitHub Stars**  
 **51,000+**  
Open-Source Project Reputation

**FinGPT**  
★ 18,543  
Enterprise-grade financial application LLM, used for market sentiment analysis and robo-advising. FinGPT adapts general-purpose LLMs for financial applications.

**Downloads**  
 **500,000+**  
Model and Tool Downloads

**GitHub Ranking**  
 **#318**  
Open-Source Organization Ranking (out of 10,000+)

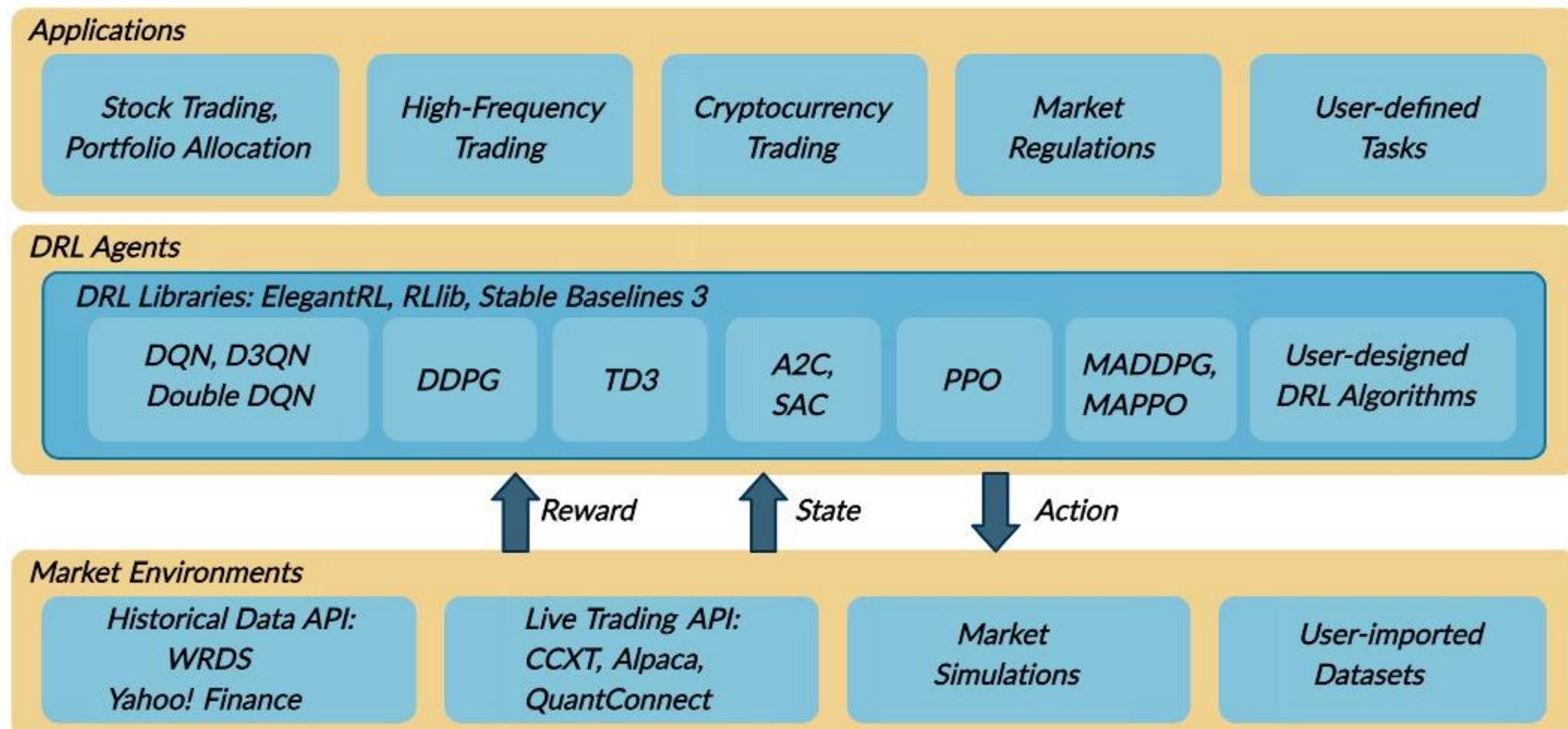
**FinRL**  
★ 13,835  
Deep reinforcement learning framework for quantitative finance, providing cutting-edge algorithms and tools for financial markets.

**Monthly Active Users**  
 **200,000+**  
Total Active Users

**Academic Papers**  
 **30+**  
Top Conference Publications

**FinRobot**  
★ 6,152  
AI agent framework for automating enterprise-level financial tasks with intelligent decision-making capabilities. Enhances efficiency in complex financial workflows.

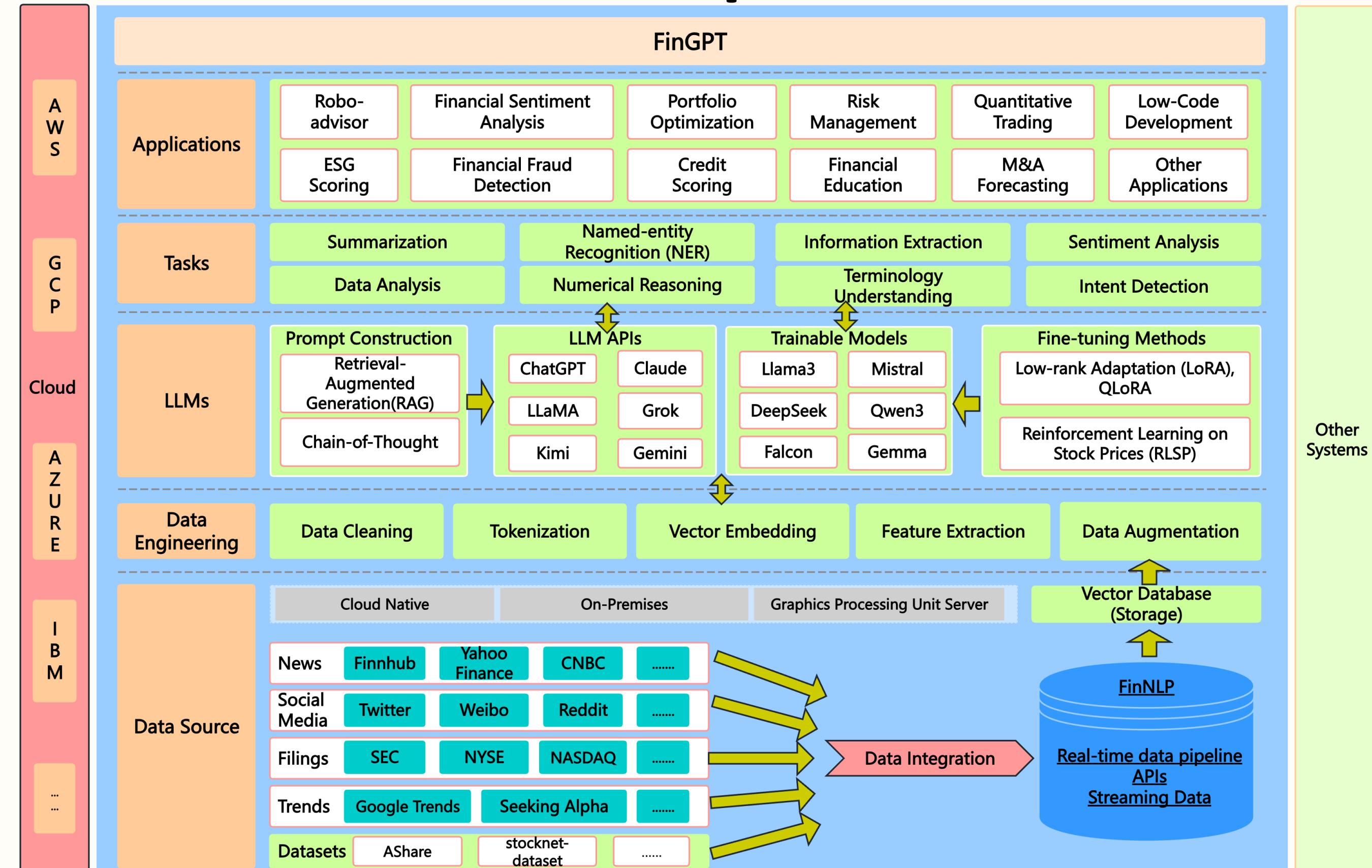
# FinRL - First Open-Source Deep Reinforcement Learning Quant Trading Framework



FinRL is released under the **MIT License**. The software source code remains fully open-source under MIT.

The **FinRL name, logo, and brand assets** belong to **AI4Finance Foundation** and are protected as trademarks or have trademark applications filed.

# FinGPT: The World's First Open-Source LLMs for Finance

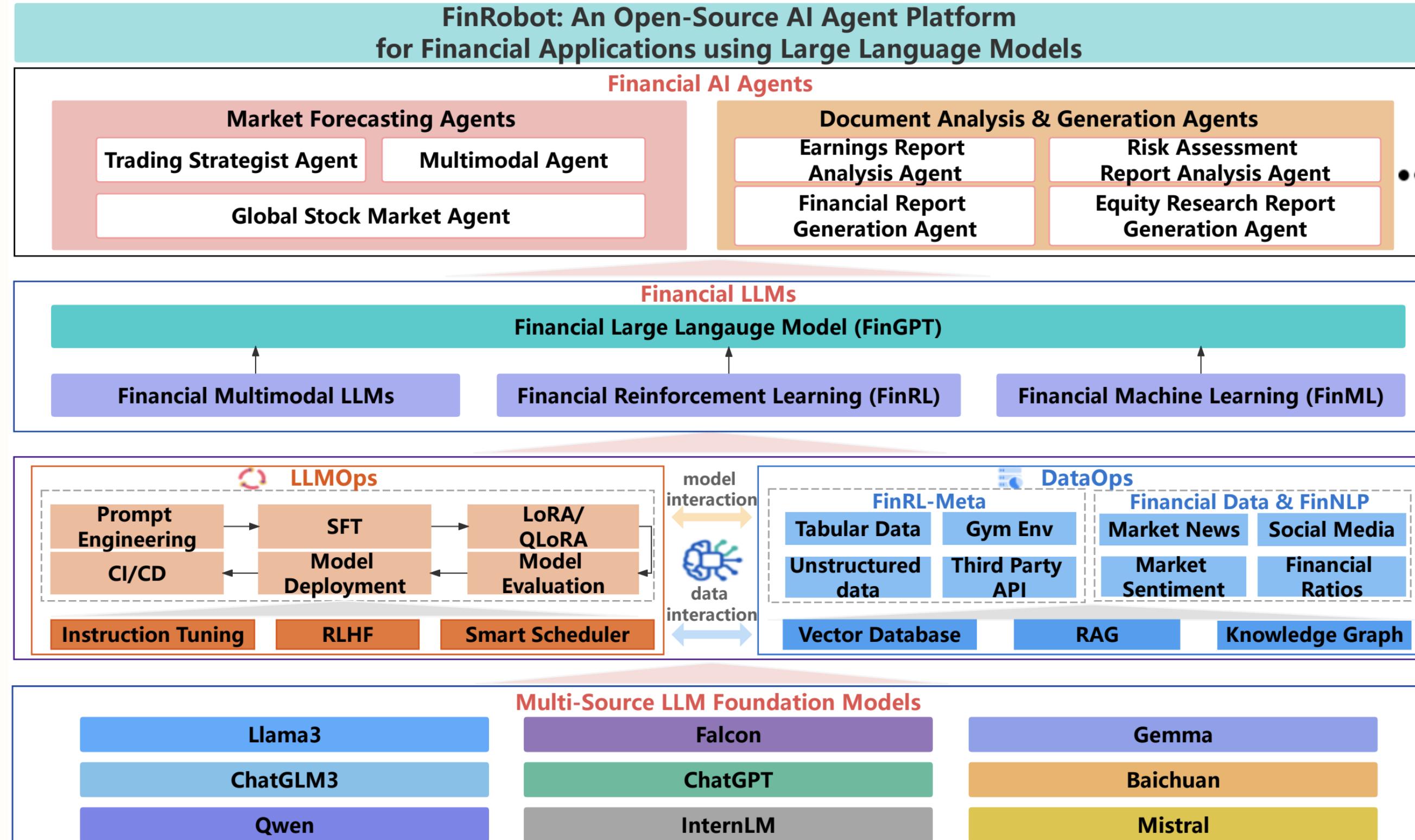


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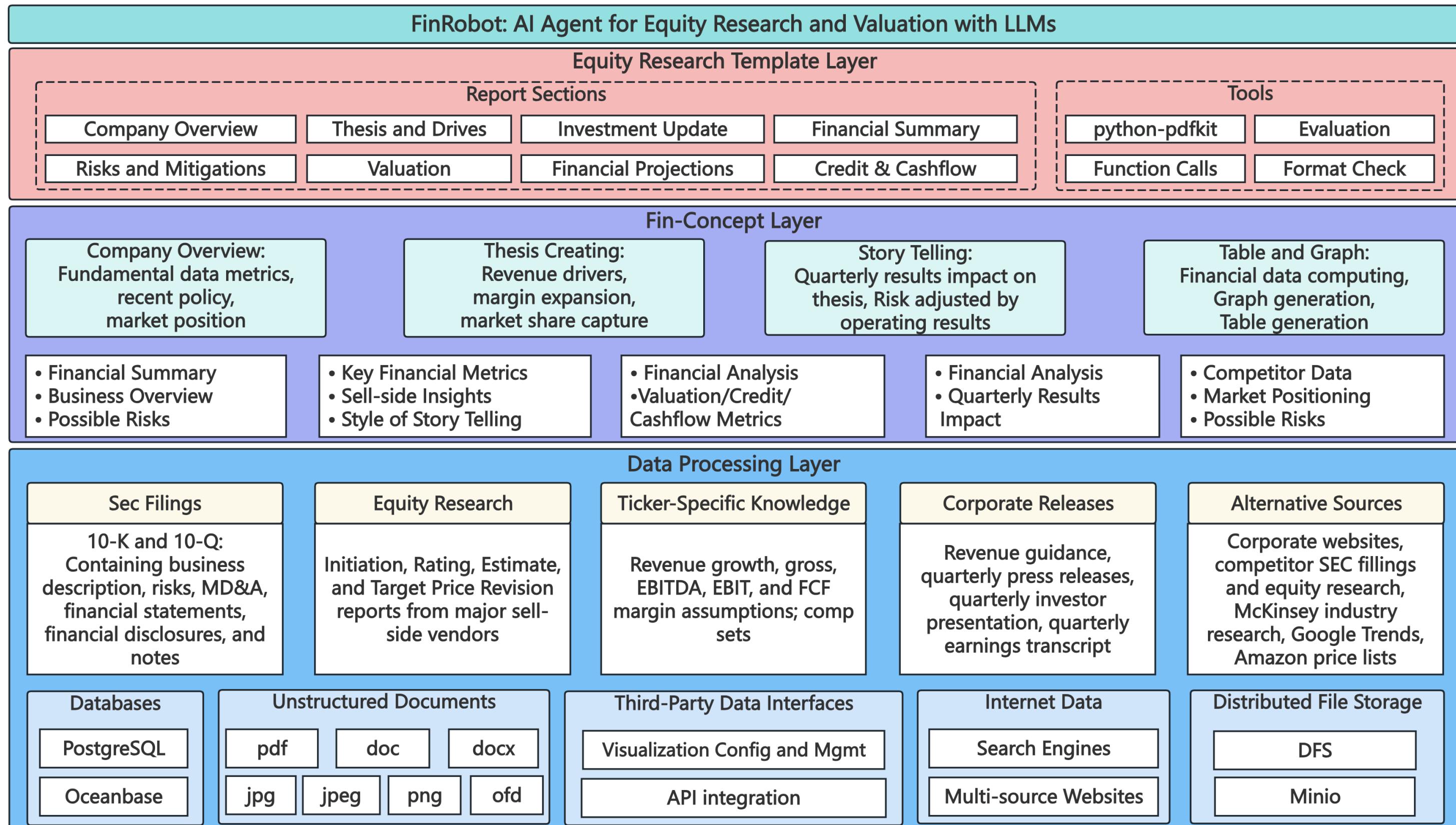
<https://github.com/AI4Finance-Foundation/FinGPT>

# FinRobot: An Open-Source AI Agent Platform for Finance Applications



FinRobot is released under the **Apache 2.0 License**. The software source code remains fully open-source under Apache 2.0. The **FinRobot name, logo, and brand assets** belong to **AI4Finance Foundation** and are protected as trademarks or have trademark applications filed.

# FinRobot: AI Agent for Equity Research and Valuation



FinRobot is released under the **Apache 2.0 License**. The software source code remains fully open-source under Apache 2.0. The **FinRobot name, logo, and brand assets** belong to **AI4Finance Foundation** and are protected as trademarks or have trademark applications filed.

<https://github.com/AI4Finance-Foundation/FinRobot>

# Our Open-Source Solutions

<b>LLM-Powered Intelligent Customer Service</b> <ul style="list-style-type: none"><li>Deposits and account services</li><li>Intelligent service desk assistant</li><li>Credit card services</li><li>Wealth management product services</li><li>Insurance claims support</li></ul>	<b>Intelligent Knowledge Base Financial RAG</b> <ul style="list-style-type: none"><li>Regulatory and compliance knowledge Q&amp;A</li><li>Financial report Q&amp;A</li><li>Internal office workflow Q&amp;A</li><li>Intelligent IT operations and knowledge support</li></ul>	<b>Automated Report Generation</b> <ul style="list-style-type: none"><li>Anti-money laundering (AML) report generation</li><li>Credit approval report generation</li><li>Due diligence report generation</li><li>Equity Research Report Generation</li></ul>	<b>AI-Powered Document Extraction &amp; Review</b> <ul style="list-style-type: none"><li>Key information extraction</li><li>Contract risk identification</li><li>Clause extraction and tag management</li><li>IT document review</li></ul>
<b>Intelligent Data Analytics (ChatBI)</b> <ul style="list-style-type: none"><li>Interactive Q&amp;A over large datasets</li><li>Automated chart and visualization generation</li><li>Data anomaly detection</li><li>Trend forecasting</li></ul>	<b>Intelligent Marketing Assistant</b> <ul style="list-style-type: none"><li>Personalized marketing content</li><li>Creative content generation</li><li>Sentiment analysis</li><li>Auto-generation of posters and promotional videos</li></ul>	<b>Robo-Advising</b> <ul style="list-style-type: none"><li>LLM-enhanced client profiling and market interpretation</li><li>Multi-agent portfolio optimization and investment strategy selection</li><li>Automated rebalancing, monitoring, and reporting</li></ul>	<b>AI-based Quant Trading Platform</b> <ul style="list-style-type: none"><li>LLM-enhanced market understanding &amp; sentiment analysis</li><li>Multi-agent collaboration for research and decision-making</li><li>ML/RL-based strategy modeling, signal generation &amp; execution</li><li>Portfolio optimization, risk management &amp; backtesting</li></ul>

These solutions demonstrate how our open-source tools can be applied in real-world scenarios.

Some are available as open-source examples, while others are offered as commercial implementations by the AI4Finance-FinTech layer.

# Generic Use Case Example

## Financial Leasing Due Diligence Analysis System

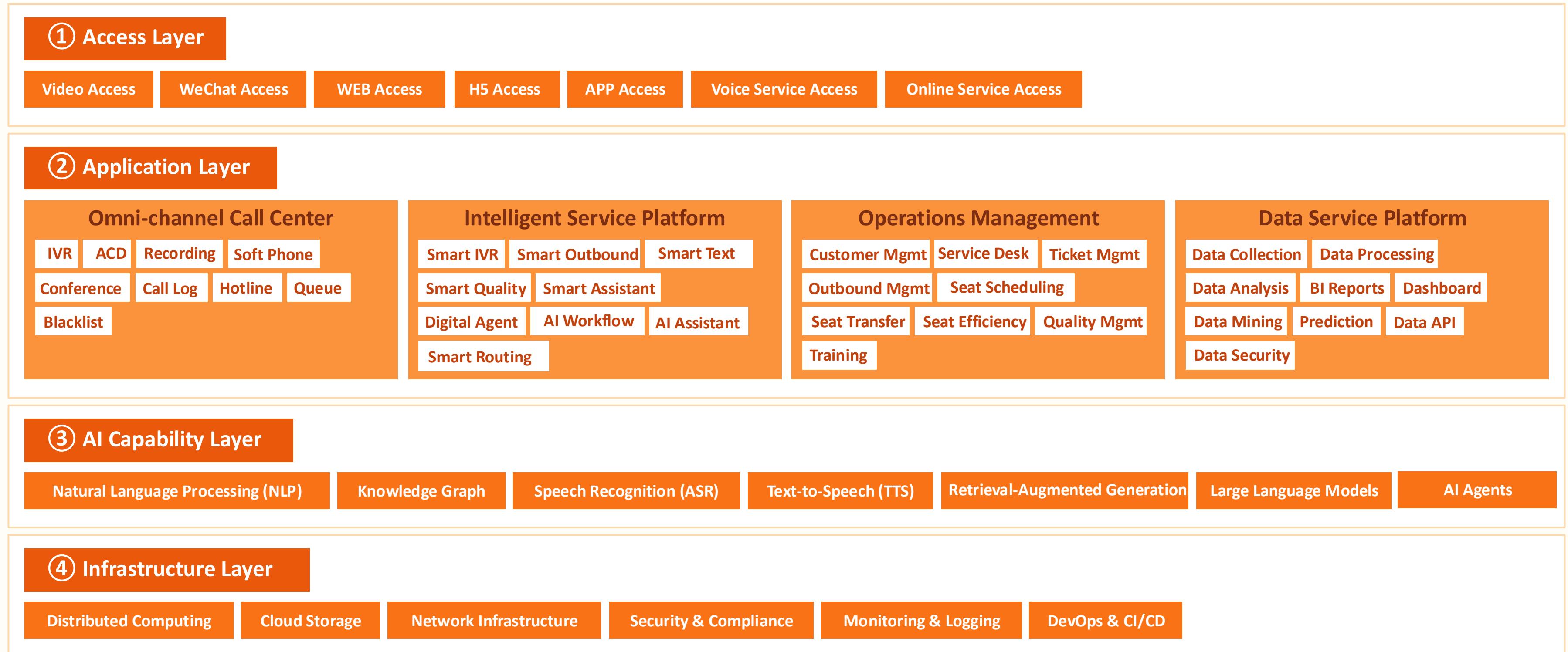
Industry Templates	Due Diligence Objects	Due Diligence Content
<div><span>Energy</span><span>Smart Equipment</span><span>Public Transport</span></div> <div><span>Energy Conservation</span><span>High-end Manufacturing</span></div> <div><span>Healthcare</span><span>Retail</span><span>Aviation</span></div>	<div><span>Lessee</span><span>Guarantor</span><span>Partners</span><span>Suppliers</span></div>	<ul style="list-style-type: none"><li>• <b>Lessee Info:</b> Basic info, financials, major events</li><li>• <b>Business Analysis:</b> Industry status, competitive advantage</li><li>• <b>Leased Assets:</b> Asset details, valuation, risk assessment</li><li>• <b>Guarantee:</b> Facility description, guarantor analysis</li><li>• <b>Other:</b> Regional economic analysis, policy risks</li></ul>

Industry	Energy	Smart Equipment	Energy Conservation	Healthcare	Aviation
Examples	Photovoltaic, Wind Power	Industrial Robots, Computing Power	Wastewater Treatment, Solid Waste Recycling	Medical Equipment	Aircraft Leasing
Key Financial Indicators	<ul style="list-style-type: none"><li>• Project IRR, EBITDA coverage</li><li>• Policy Dependency: Gov't subsidies</li><li>• Capital Structure: Equity ratio, debt service</li><li>• Payback Period: 15-20 years</li></ul>	<ul style="list-style-type: none"><li>• Tech Risk: R&amp;D costs, patent count</li><li>• Market Penetration: Mid-level concentration</li><li>• Service Revenue: Maintenance income ratio</li></ul>	<ul style="list-style-type: none"><li>• Operating Stability: Capacity utilization</li><li>• Cash Flow: Gov't payment cycle</li><li>• Subsidy Sensitivity: Transaction revenue ratio</li></ul>	<ul style="list-style-type: none"><li>• Usage Efficiency: Daily utilization rate</li><li>• Repayment Ability: Medical insurance period</li><li>• Cost Structure: Material cost ratio</li></ul>	<ul style="list-style-type: none"><li>• Asset Liquidity: Aircraft market demand</li><li>• Lease Coverage: DSCR &gt; 1.2x</li><li>• Exchange Rate Risk: USD price ratio</li></ul>
DD Focus Points	<ul style="list-style-type: none"><li>• Policy Risk: Subsidy phase-out</li><li>• Tech Maturity: Equipment degradation rate</li><li>• Residual Value: Secondary equipment market</li></ul>	<ul style="list-style-type: none"><li>• Tech Barriers: Equipment compatibility</li><li>• Maintenance: Spare parts availability</li><li>• Valuation: Used equipment liquidity</li></ul>	<ul style="list-style-type: none"><li>• Compliance Risk: Environmental permit validity</li><li>• Tech Maturity: Process advancement</li></ul>	<ul style="list-style-type: none"><li>• Qualification: Medical device registration</li><li>• Reimbursement: Insurance tier, DRG/DIP impact</li></ul>	<ul style="list-style-type: none"><li>• Tech Archives: Flight hours, maintenance records</li><li>• Legal Structure: Cross-border SPV compliance</li></ul>

This scenario showcases a generic AI-driven approach to financial leasing due diligence, highlighting how industry data, document understanding, and domain knowledge can be combined to support risk assessment and decision-making.

# Generic Use Case Example

## Enterprise-Grade Intelligent Customer Service Architecture



### Implementation Outcomes (Illustrative Example)

- 90%+ improvement in knowledge-base creation efficiency
- Knowledge update cycles shortened from *months* → *days*
- AI-generated ticket summaries with 80%+ usability
- 96–100% consistency across numerical and textual content
- Multi-turn output stability around 90%
- End-to-end accuracy reaching ~97%

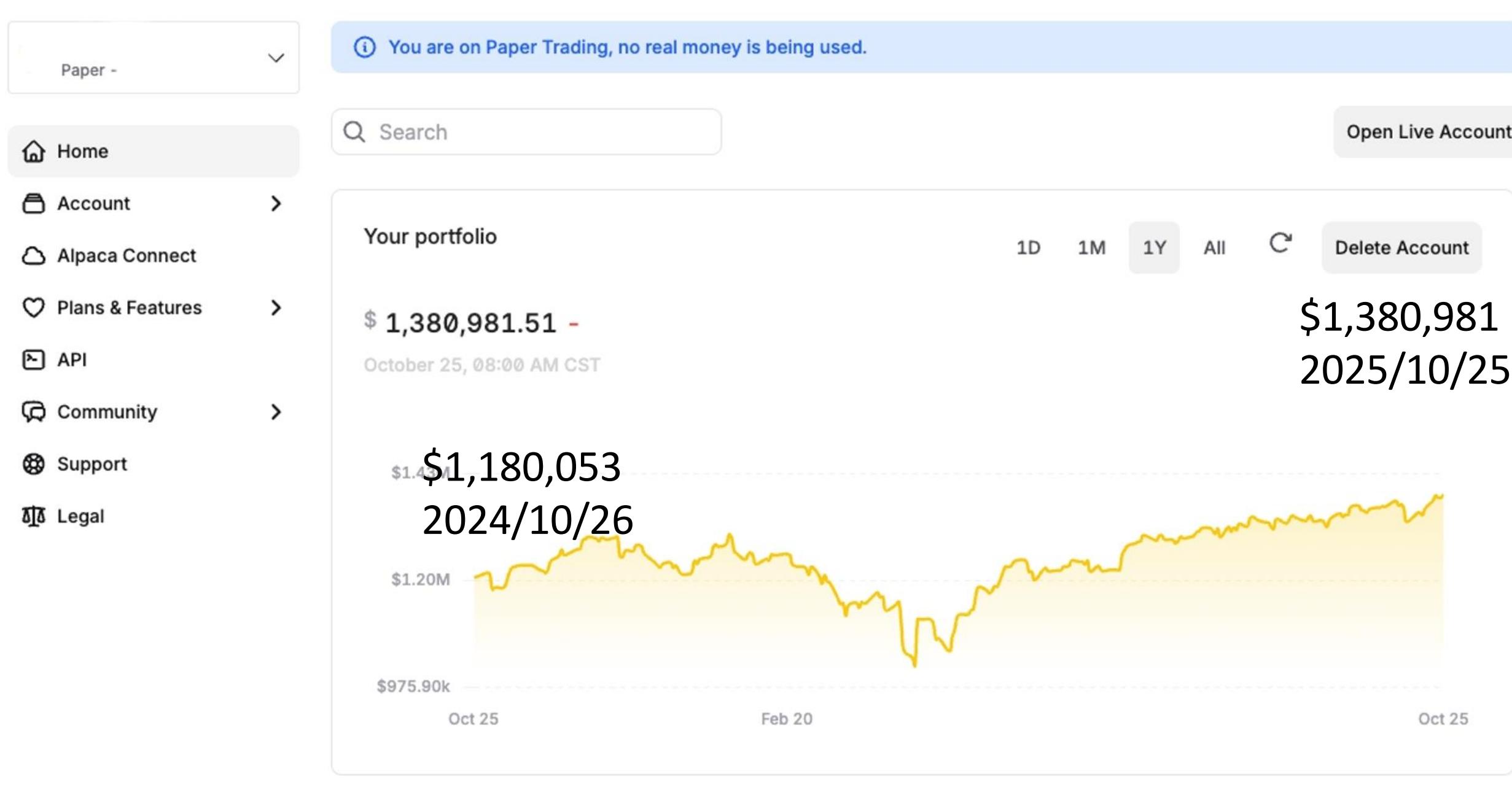
# Generic Use Case Example: AI-Driven Quant Trading Platform

## Illustrative Simulation Using Open-Source Tools (2024/10–2025/10)

### Example of Selected Assets in the Simulation

Asset	Price	Qty	Side	Market Value
MSFT	313.8	60 Long		18828
GOOGL	3777.45	46 Long		173724.7
AAPL	206.73	730 Long		150912.9
CRM	207.75	140 Long		29085
CSCO	49.72	120 Long		5966.4
ADBE	370.12	160 Long		59139.2
MMM	181.2	60 Long		10872
JNJ	147.42	420 Long		61936.4
NKE	97.77	460 Long		44974.2
CAT	211.62	90 Long		19045.8
INTC	30.71	690 Long		21189.9
AMGN	299.13	130 Long		38886.9

### Example of a Simulated Paper-Trading Environment



This simulation illustrates how open-source financial AI can be used to prototype an end-to-end quant research workflow, including data ingestion, signal generation, portfolio modeling, and automated execution logic.

- Integrates FinRL, FinGPT, and FinRobot into an open-source quant research pipeline.
- Uses a simulated paper-trading environment to validate strategy logic and system stability.
- Enables research prototyping, academic experimentation, and multi-agent workflow testing.

*This simulation is for research and educational demonstration only. It does not represent real investment results or financial advice.*

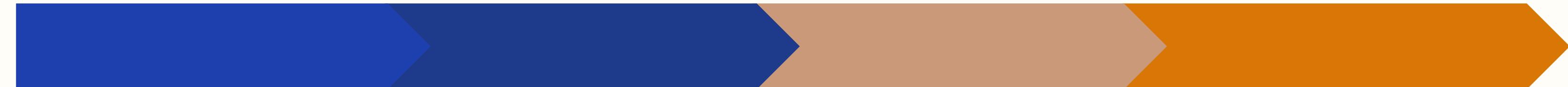
# AI4Finance Development Timeline

2017-2021

2022-2024

2025-2026

2027+



## Foundation Establishment

- Established AI4Finance Foundation as 501(c)(3) nonprofit entity
- Developed open-source tools: FinGPT, FinRL, FinRobot
- Built R&D and open innovation hub for AI in finance
- Partnered with Columbia, NYU, etc.

## Community & Validation

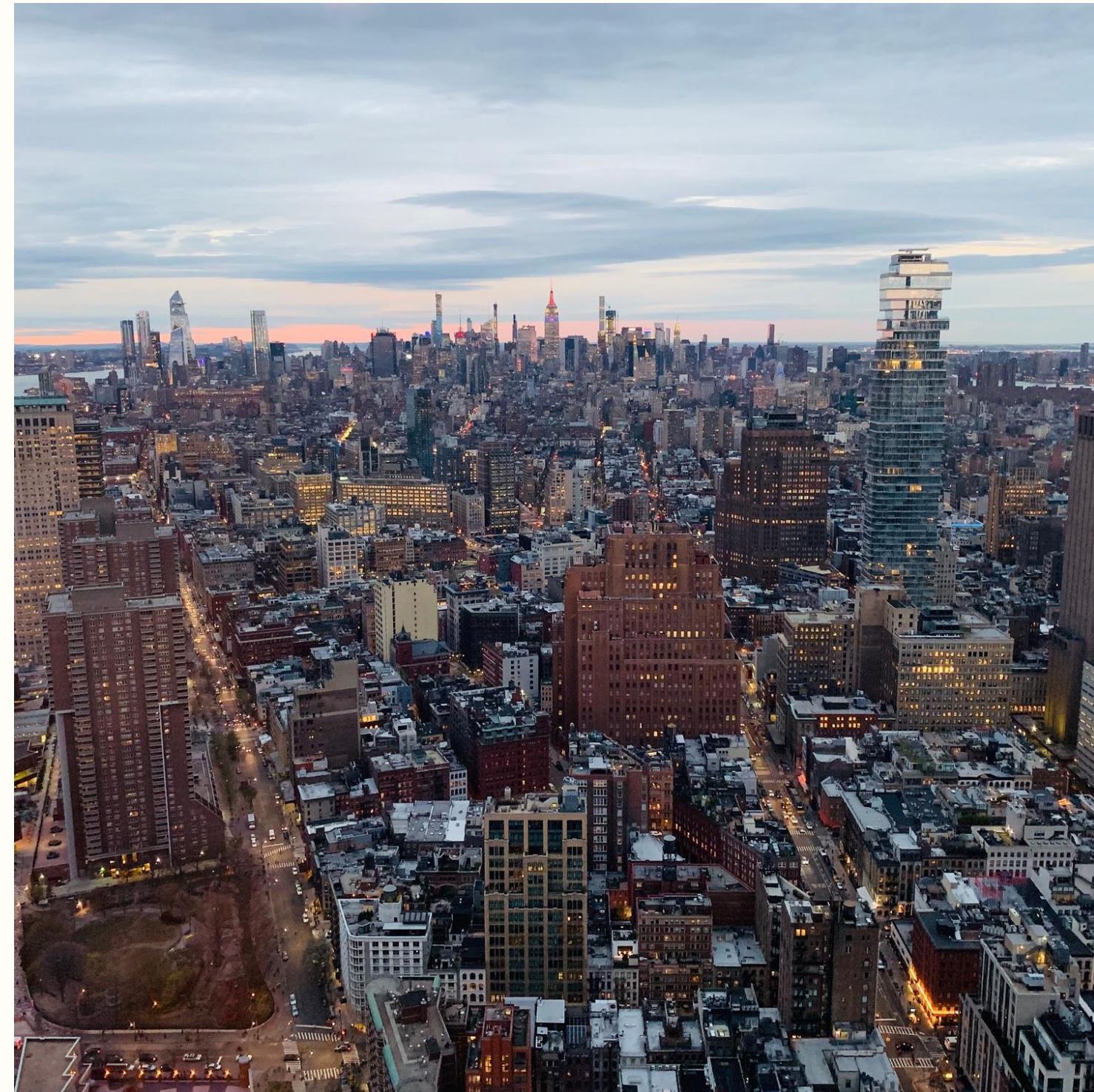
- Grew to 43,000+ GitHub stars and 200,000+ monthly active users
- Attracted global talent through academic collaborations
- Published 30+ papers in top conferences
- Demonstrated open-source financial AI through real-world pilot studies and research use cases

## Ecosystem Expansion

- Expand open-source LLM, RL, and agent frameworks for finance
- Enhance toolchains for education, research, and enterprise prototyping
- Strengthen global community governance and contributor programs
- Develop standardized benchmarks and best practices for Financial AI

## Open-Source Infrastructure for Financial AI

- Build a unified open-source foundation for financial AI models, datasets, and agent frameworks
- Advance reproducible research and transparent AI methodologies
- Enable universities, developers, and institutions worldwide to adopt open-source financial AI
- Grow AI4Finance into a long-term sustainable ecosystem serving global research and innovation



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Certain trademarks are registered or have applications filed.*

# Contact Us

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Our Website

<https://ai4finance.org/>

<https://github.com/AI4Finance-Foundation>

Email Address

[contact@ai4finance.org](mailto:contact@ai4finance.org)

[bruce.yang9264@gmail.com](mailto:bruce.yang9264@gmail.com)  
(Founder Direct Contact)

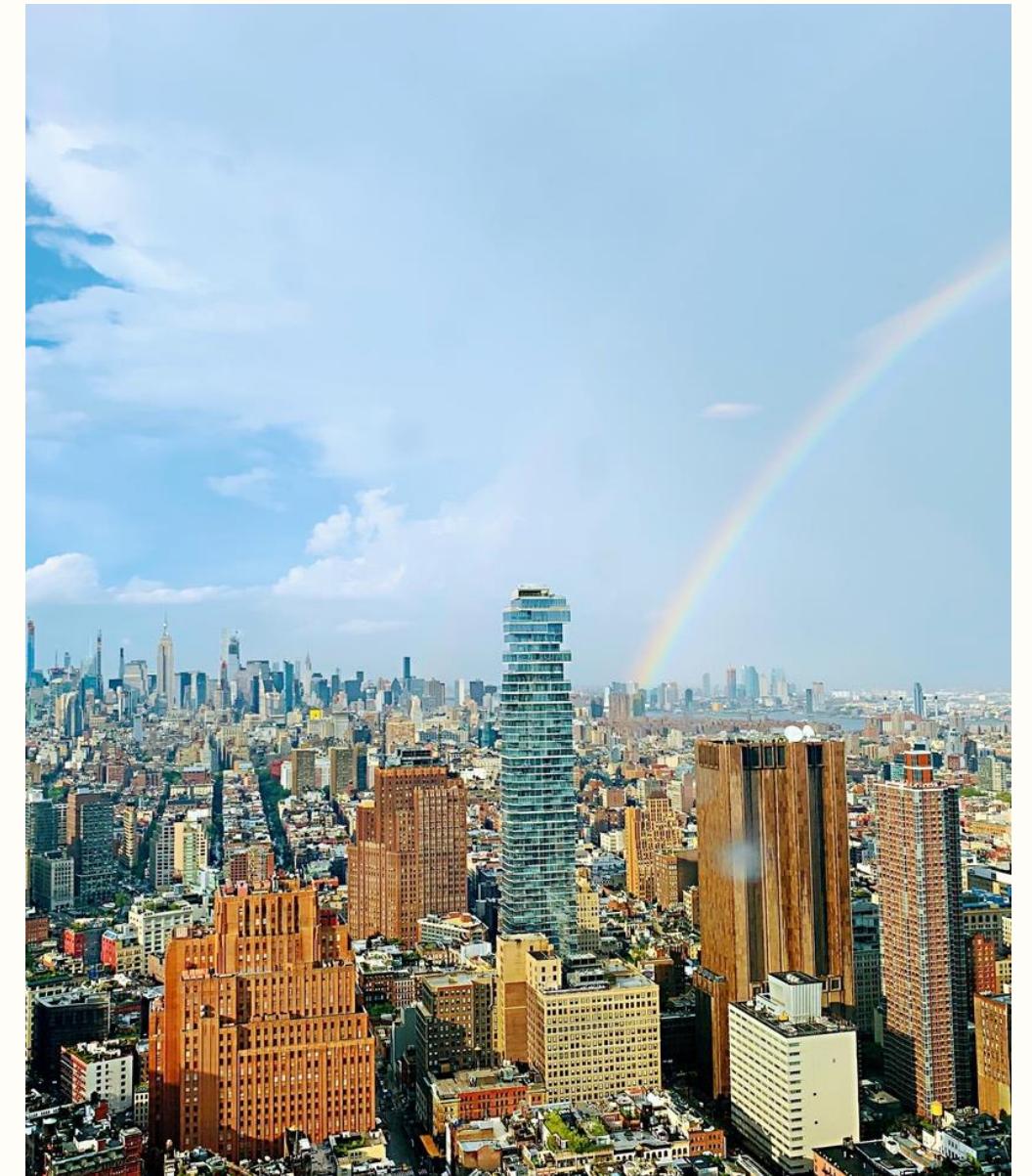
Contributor Guide:

- ⭐ GitHub issues
- 🔧 Pull requests (model, dataset, agent, example)
- 🧪 Testing / Benchmarking
- 📘 Documentation & Tutorials
- 📄 Academic collaboration
- 🧠 Model training & RL experiments

# Thank You and See You

Thank you for your time and interest in  
AI4Finance Foundation.

We look forward to connecting,  
collaborating, and building the future of  
financial AI together.



## Disclaimer

This presentation is for general informational and educational purposes only.

It does not provide investment, legal, or financial advice.

All examples shown are illustrative demonstrations of open-source technologies and do not represent actual investment strategies or performance.

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**AI4Finance**