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Big Bank Technology at Small Bank Prices

How Community Banks Can Win Using Enterprise AI

Today's Speaker

President of Finexus, a B2B SaaS fintech which provides AI-powered workflow to financial services industry



Speaker
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Start of the story...

How community banks can win using enterprise AI strategies

1. A discovery we didn't expect
2. The pattern we couldn't ignore
3. Agriculture value chain advanced. Lending didn't.
4. What happens when a data-intensive process fails to modernize?

A DISCOVERY WE DIDN'T EXPECT

Finexus Didn't Start in Agriculture

THE PATTERN WE COULDN'T IGNORE

People. Time. Complexity.

AGRICULTURE ADVANCED. LENDING DIDN'T.

Farmers became digital. Lending stayed manual.

Agriculture Proved Digital Works. Lending Is Next.

AgTech leaders modernized farming, but lending remains underserved. Finexus brings the same shift to ag credit.

ALREADY DIGITIZED

EQUIPMENT

GPS guidance and autosteer

e.g., John Deere

AGRONOMY

Field data and crop analytics

e.g., Climate FieldView

INPUTS & MARKETS

Online purchasing and pricing

e.g., Farmers Business Network



NEXT

LENDING

Still paper and spreadsheets

Finexus AI Lending Agent

ONE AI AGENT, THREE ROLES

01 Credit Analyst

Reads tax returns and balance sheets and auto-spreads the financials in minutes.

In the demo: auto spreads

02 Underwriter

Applies consistent, explainable risk parameters and drafts a review-ready credit memo.

In the demo: risk parameters, credit memo

03 Portfolio Assistant

Monitors loans after closing and flags changes in borrower risk early.

Ongoing monitoring

WHY AGRICULTURAL LENDING IS DIFFERENT

One of banking's most data-intensive disciplines.

CAPTURING KNOWLEDGE BEFORE IT WALKS OUT THE DOOR

Preserving institutional memory.

BIG BANKS SOLVED THIS WITH SCALE

Specialized teams and enterprise platforms.

THEN AI CHANGED THE ECONOMICS

Enterprise intelligence without enterprise budgets.

THE QUESTION THAT CHANGED EVERYTHING

What if every community bank had an AI ag lending agent?

OUR FIRST AI AGENT: AGRICULTURAL LENDING

Documents in. Credit memo out.

Documents In. Credit Memo Out.

One AI agent does an analyst's heavy lifting in five steps, with each number linked back to its source document.



KEY FEATURES

Auto spreads

Financials extracted and spread, no re-keying

Multi-party roll-up

Entities and guarantors in one relationship view

Risk & stress testing

DSCR, leverage; rate, commodity, yield shocks

Credit memo

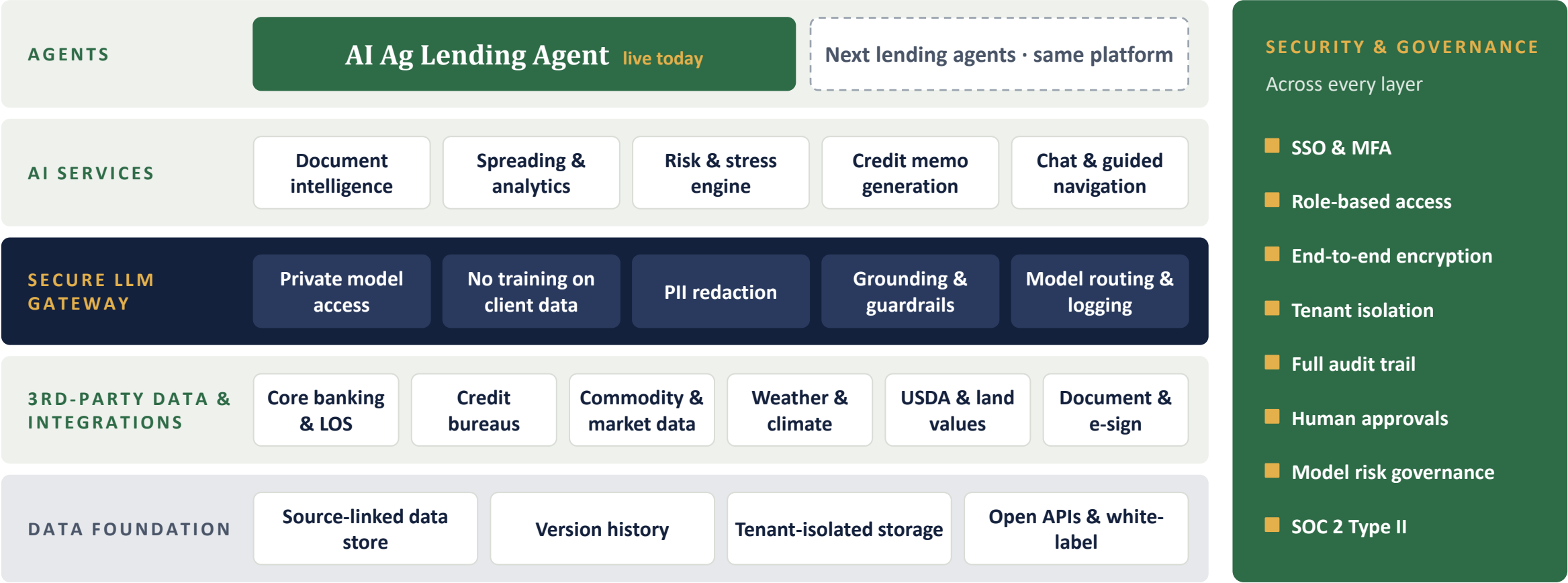
Review-ready draft, figures linked to source

ALSO BUILT IN

- Auto categorization
- Cross-collateralization
- Collateral analysis
- Relationship exposure
- Peer benchmarking
- Portfolio stress test
- Chat-guided navigation
- Source links & history

The Ag Lending Agent Runs on a Bank-Grade Platform

Security, governed LLM access and third-party data are built into the platform, so every new agent inherits them.



DATA ISN'T THE PROBLEM

Context is.

INTRODUCING VAULT

The intelligence layer for agriculture + community banking.

WHAT BIG-BANK INTELLIGENCE LOOKS LIKE

From borrower risk to portfolio insight.

PRODUCT DEMONSTRATION

AI Ag Lending Agent walkthrough.



Relationships + Intelligence = The Future

Aaron Huberty · President, Finexus Inc. · Our website: [Http://www.Finexusinc.ai](http://www.Finexusinc.ai)

Thank you!

If you would like to continue the conversation, please feel free to contact me at:



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