



AYLA AI CAPITAL

AYLA AI CAPITAL Project with Global Fund

and Platform

2025 Whitepaper

AYLA AI CAPITAL

& PLATFORM

Participation Ver_1.0.0



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1. Overview

AYLA AI Capital is a next-generation asset management fund that combines artificial intelligence (AI) and blockchain technology, presenting a new paradigm for the global financial market. This white paper systematically explains AYLA AI Capital's management philosophy, strategy, platform structure, token economy, and technological infrastructure, aiming to provide transparent and reliable information to users and partners.

AYLA AI Capital's vision is to "increase profits through AI-based fund system operation, invest the resulting profits in the AYLA platform, and discover and foster high-quality businesses that will make these profits sustainable." To achieve this, AYLA AI Capital combines an advanced AI automated trading system, blockchain-based asset management, and a decentralized governance structure. Furthermore, the role of the AAC token and the fund's operating research institute are crucial to ensuring this cycle continues.

AYLA AI Capital reinvests profits generated through AI-based fund operation into the AYLA platform, thereby discovering promising companies within the platform and, through their growth, expanding the fund's value and liquidity, creating a circular economic structure. This fund aims to be open and accessible to a wide range of participants, from retail users to institutional investors, and pursues both high returns and stability.

1.1. Market Status

The global asset management market, combining AI and blockchain technology, is growing rapidly. The global AI asset management market is estimated to reach approximately \$1.3 trillion by 2024 (PwC, 2024), and the blockchain-based asset management market is expected to grow at an average annual rate of 22% (CoinTelegraph, 2024). This trend is expected to continue expanding with the proliferation of AI trading, tokenized assets, and automated fund structures.

2. Vision and Structure

2.1. Fund Structure

AYLA AI Capital's fund structure is designed to simultaneously achieve capital efficiency and maximize returns through a segmented, multi-layered management system. The fund is comprised of three main areas, each operating independently but interconnected to ensure the stability and growth of the entire fund ecosystem.

Retail Fund - This structure is designed to be easily accessible to retail investors and general participants through the AYLA platform. This area offers AI-based automated trading products, index-linked tokens, and a variety of digital asset products, allowing general users to directly benefit from AI asset management. This increases retail market participation and naturally expands the fund's capital inflow structure.

Institutional Fund - This division targets institutional investors and affiliated financial institutions that prioritize stability and scale. This division aims to generate long-term, stable returns based on thorough AI risk analysis of market volatility. To achieve this, the company utilizes various financial derivatives and hedging strategies in parallel, establishing a system capable of safely managing the assets of large institutional investors.

Proprietary Fund - AYLA AI Capital's core profit-generating engine, employing high-yield quantitative trading strategies utilizing the fund's own capital. This area utilizes AI automated trading algorithms to execute various strategies, including ultra-short-term trading, margin trading, and arbitrage in the global market. Real-time market data and predictive models drive high agility and efficiency.

These three operating structures are not simply separate entities; they form a cyclical financial ecosystem that complements one another. Funds flowing into the retail market generate profits through AI automated trading, and these profits are reinvested in institutional and proprietary management, expanding the asset pool. This cyclical structure also leads to product distribution and investment expansion through the AYLA platform, creating a virtuous cycle that fosters continuous growth within the entire fund ecosystem.

2.2. Principles and Philosophy

AYLA AI Capital's philosophy and principles are based on clear standards for technology, data, and ethical management. Beyond simply generating profits, the fund aims to build a system where capital circulates and social value and financial innovation coexist.

First, the principle of data-driven decision-making. AYLA AI Capital collects vast amounts of data, including economic indicators, asset prices, and sentiment indices, from the global market and precisely analyzes them using AI algorithms. This process combines machine learning and reinforcement learning models to complement human intuition, enabling rational and rapid investment decisions even in volatile markets. This data-driven management structure contributes not only to short-term forecasting but also to long-term asset allocation and risk minimization.

Second, risk-aware management. AYLA AI Capital operates an AI-based risk monitoring system to minimize losses and secure stable returns throughout all operations. This system detects volatility and trading patterns in real time, automatically liquidates, and is designed to respond to unexpected market shocks. Furthermore, by constructing a diversified portfolio for each asset class, risk is spread out and the overall fund's durability is strengthened.

Third, the value of transparency is paramount. AYLA AI Capital utilizes blockchain technology to record all fund management details on-chain. This allows users to check the status of operations and profit distribution structure in real time, providing transparency and reliability rarely seen in traditional financial systems. This transparent information disclosure not only enhances user trust but also creates a sound financial ecosystem where capital flows are clearly tracked.

This philosophy serves as a key driving force for AYLA AI Capital to transcend its role as a simple asset management organization and drive sustainable financial innovation through the convergence of AI and blockchain.

2.3. Solutions and Revenue Structure

The fund's revenue structure is not a simple profit distribution system, but rather a cyclical model designed for continuous growth through the interaction between various operating channels and the platform ecosystem. AYLA AI Capital aims to create long-term value, not just short-term profits, by establishing an organic flow from revenue generation to reinvestment and platform expansion.

Trading Income - The fund's core revenue source, generated through quantitative trading, margin trading, and derivatives operations powered by AI automated trading algorithms. This revenue is maximized through real-time data analysis and algorithm optimization and is designed to maintain stable returns even in volatile markets.

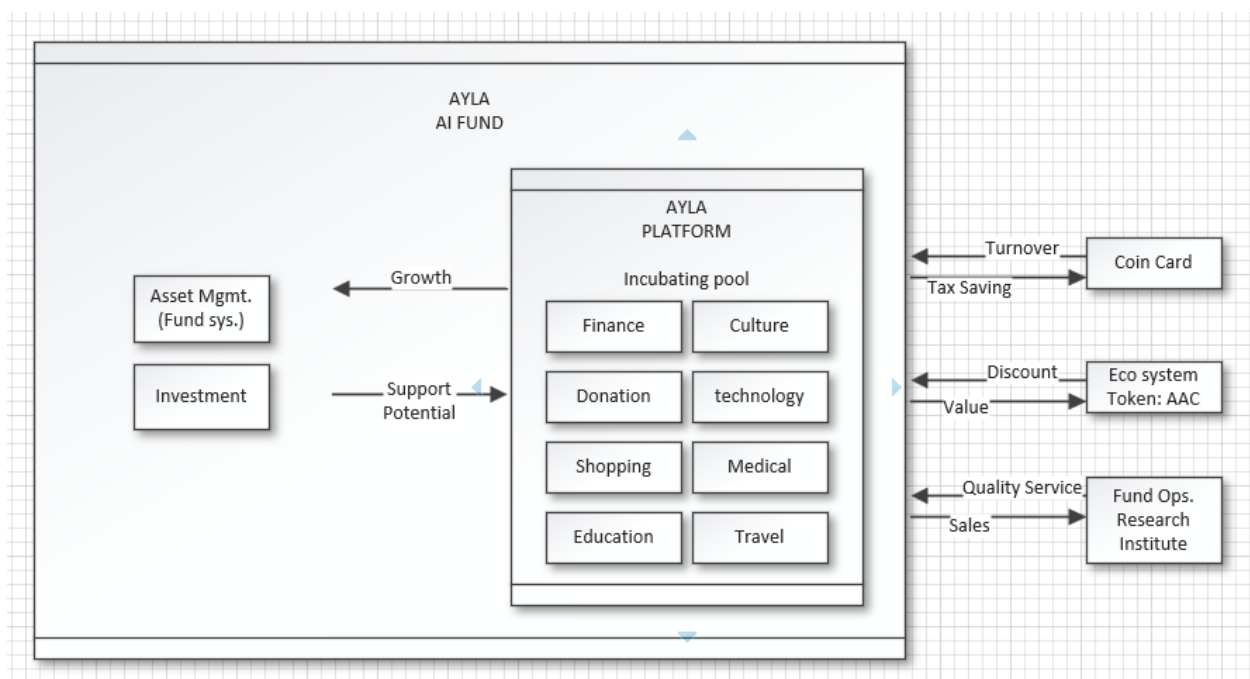
Fee Income (AUM & Performance Fee) - Consists of management and performance fees generated based on fund management scale and performance. These fees naturally increase as the fund's management scale expands, building on user trust and supporting AYLA AI Capital's stable revenue structure.

Platform Product Sales Revenue (Retailization Revenue) - This revenue is generated from the sale of various financial and digital asset products offered through the AYLA platform. AI-based fund products are retailed on the platform and offered to general users, acting as a direct link between the fund and

the platform. This creates structural synergy, where fund management results directly translate into increased platform revenue.

Incubation Dividend - This dividend stems from investment returns on promising companies discovered through the AYLA platform's incubation system. The fund directly invests in companies with high growth potential within the platform or acquires equity to share in their performance. The dividend income thus secured is returned to the fund's capital, creating new investment opportunities and serving as a driving force for the mutual growth of both the fund and the platform over the long term.

Thus, AYLA AI Capital's revenue structure is designed to organically integrate operating income, fees, platform revenue, and incubation revenue into a cyclical structure. This is a core strategy of AYLA AI Capital, which transcends the traditional fund model and creates a sustainable, multi-revenue ecosystem built on technology and a platform.



[Figure 1. Overall structure of the Ayla AI Fund and Ayla Platform.]

3. Fund Operation Strategy

3.1. AI Automated Trading System

At the heart of AYLA AI Capital's fund management strategy lies an advanced artificial intelligence (AI) automated trading system. This system goes beyond simple algorithmic trading, utilizing data-driven decision-making and autonomous learning to adapt to market changes. AYLA's AI trading engine utilizes a hybrid architecture that combines machine learning, reinforcement learning, and time-series forecasting models, enabling it to analyze and respond to complex patterns in the global asset market in real time.

The AI system simultaneously learns data from multiple asset classes, including cryptocurrencies, foreign exchange (FX), interest rates, commodities, and global stock indices. Based on this data, the model learns about past market volatility and patterns and, through reinforcement learning, makes optimal buy and sell decisions at every moment. Notably, even in rapidly changing markets, the AI responds rationally, based on data and statistics, without human emotional judgment.

AYLA's automated trading system is designed with a deep learning hybrid architecture that combines Long Short-Term Memory (LSTM) and Convolutional Neural Network (CNN). LSTMs identify long-term trends based on time-series data, while CNNs detect subtle market patterns and respond to short-term fluctuations. Through this complex structure, AI captures both market direction and volatility, enabling it to execute a variety of investment strategies.

The investment strategies are broadly categorized into three axes. First, high-frequency scalping captures market fluctuations in seconds and profits from minute price differences. Second, arbitrage seeks risk-free returns by exploiting price imbalances between exchanges. Third, mid-term trend following captures major market trends and maximizes mid- to long-term returns. While these three strategies operate independently, they intersect within the AI system, forming a composite portfolio that balances short-term performance and stability.

Thus, AYLA AI Capital's AI automated trading system goes beyond simply executing imperative algorithms to become an autonomous investment management system that learns and evolves alongside the market. Through this, the fund secures a foundation for generating stable and sustainable returns even in an uncertain global financial environment.

3.2. Multi-Fund Portfolio

AYLA AI Capital's multi-fund portfolio is a complex structure designed to accommodate diverse investment objectives and risk preferences. This structure moves beyond the traditional single-fund approach, combining diverse strategies and asset classes to simultaneously enhance the stability and profitability of the overall portfolio.

Alpha Fund - Specializing in high-frequency trading (HFT) strategies centered on AI automated trading, this fund generates profits by capturing short-term market fluctuations in real time. The AI algorithm continuously analyzes price differences and liquidity patterns across exchanges to identify subtle opportunities. Alpha Fund maximizes short-term returns through rapid decision-making and high trading frequency.

Beta Fund - Pursuing mid- to long-term stability, this fund is managed based on hedging strategies and balanced asset allocation. The AI system analyzes macro market trends and economic indicators to establish a long-term investment direction and adjusts the proportion of risky and safe assets based on this analysis. Beta Fund plays a key role in mitigating overall fund volatility and maintaining a stable income stream.

Gamma Fund aims to generate aggressive returns by leveraging derivatives and leveraged strategies. Based on advanced quantitative models, it combines products such as options, futures, and swaps to maximize returns. Its AI-powered predictive algorithms are designed to respond quickly to market fluctuations. While risk-averse, Gamma Fund pursues high-return opportunities under the control of a sophisticated AI risk engine.

Incubating Fund - Develops promising businesses selected from the AYLA platform's Incubating Pool and integrates them into the AYLA AI Fund's asset structure. This fund is not simply an investment fund; it serves as a bridge, connecting capital to startups and projects with proven growth potential.

The Incubating Fund develops investment products centered on proven business models within the incubation system, providing users with the opportunity to indirectly invest in high-yield, high-growth companies. Fund participants share in the dividends and profits generated by the growth of these businesses, which in turn promotes capital circulation throughout the AYLA ecosystem. Through this

process, AYLA AI Capital strengthens the trust-based connection between verified companies and users, thereby ensuring the platform's continuous growth and stable revenue structure.

While these four funds have different objectives and characteristics, they are organically interconnected through an AI trading engine and data feedback loop. Short-term profits generated by the Alpha Fund are reinvested in the stable operations of the Beta Fund, while the aggressive performance of the Gamma Fund is balanced by a commercialized investment portfolio through the Incubating Fund. This cyclical structure provides the foundation for AYLA AI Capital's portfolio to continuously evolve and grow even amidst market volatility.

3.3. Risk Management System

AYLA AI Capital's risk management system is a sophisticated defensive operation system centered on AI technology. This system integrates three stages—prediction, detection, and response—to maintain the fund's stability and sustainability.

The AI Risk Engine analyzes asset-specific volatility and market correlations in real time to predict risk factors. Beyond simple statistical calculations, this engine utilizes a machine learning-based risk model to proactively respond to changes in market sentiment and unexpected events. This allows the fund to closely track the interactions between asset classes and automatically adjust investment weightings to minimize risk.

The Auto Stop-Loss system performs immediate liquidation based on loss thresholds set in real time by AI. This system operates automatically without human intervention in the event of a market plunge or abnormal volatility, preventing losses from escalating due to emotional judgment. By simultaneously considering historical data and real-time market signals, the system learns the appropriate stop-loss timing and maintains stable positions even during periods of high volatility.

Stress testing simulations assess the overall resilience of a fund by assuming various economic crisis or market shock scenarios. AI simulates various conditions, such as a global financial crisis, liquidity shortages, and interest rate surges, to measure the sensitivity of each asset class and develop optimal risk response strategies in advance. These simulation results are used to improve fund management algorithms and recalibrate the risk engine, enabling continuous system evolution.

Thus, AYLA AI Capital's risk management system operates not as a simple defensive measure, but as an intelligent safeguard that transforms market uncertainty into growth opportunities. Through AI technology and a data-driven integrated monitoring system, the fund secures autonomous management capabilities that simultaneously pursue stability and profitability even in extreme market environments.

4. AYLA PLATFORM

The AYLA platform serves as a core hub that connects AYLA AI Capital's entire ecosystem, connecting retail users, institutional investors, and business partners within a single, integrated financial network. This platform is not simply an investment brokerage system; rather, it serves as a user-centric digital financial ecosystem that organically connects capital flow and business growth.

The AYLA platform is designed to provide easy access to complex financial products to ordinary users by tokenizing the assets managed by the fund. This allows both professional and casual users to directly benefit from AI-based asset management, significantly lowering the barrier to entry for investment. Users can participate in platform services using AAC tokens or prepaid cards and invest in various financial products directly linked to the fund. All transactions occurring within the platform are transparently recorded using blockchain technology, enabling real-time tracking of the fund's asset flow and investment performance.

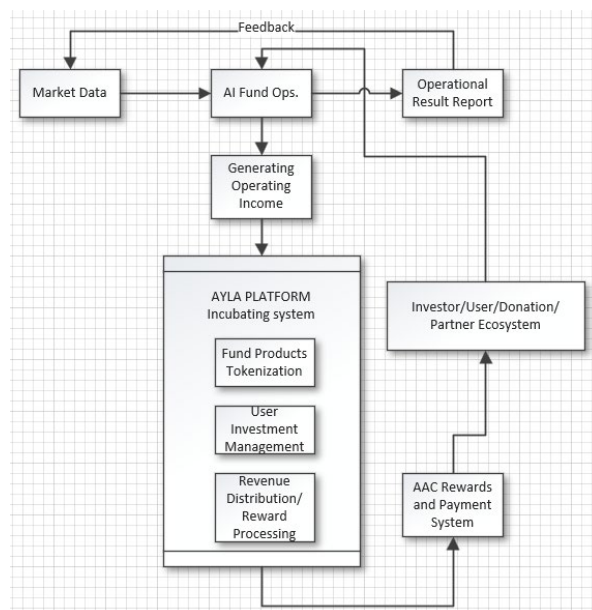
Another key feature of the platform is its retail financial product distribution function. Financial products developed by AYLA AI Capital are issued in token form and sold through the platform, allowing retail users to participate in AI-managed funds. Payment system integration allows users to purchase products, pay for services, and participate in investments using AAC tokens and prepaid cards. Furthermore, a built-in revenue-generating rewards program automatically rewards users with AAC tokens based on their trading volume or investment size. This structure fosters user participation and creates a virtuous ecosystem that continuously expands the platform's liquidity.

4.1. Incubating System

Beyond being a simple financial transaction hub, the AYLA platform centers around an AC/VC incubation system that discovers and nurtures promising companies. This system utilizes data-driven company analysis and growth potential assessments, assessing companies across multiple dimensions, including sales growth, innovation, market share, and technological potential. Consequently, the platform selects companies with high growth potential and provides systematic support, from angel investment to accelerator and venture capital stages.

The platform's incubation process encompasses not only investment but also management advisory, technology infrastructure support, and global marketing collaboration. Notably, a portion of the operating profits generated by AYLA AI Capital's fund are reinvested in this incubation system, thereby providing growth capital to companies within the platform. This creates a sustainable, circular ecosystem where the fund's profits directly lead to the platform's growth, which in turn leads to increased fund value.

In summary, the AYLA platform is a multi-layered financial infrastructure that combines AI-based asset management, digital payments, and incubation investments, serving as a key driving force for realizing AYLA AI Capital's vision.



[Figure 2. Ayala AI Fund's incubation system process]

5. Fund Management Research Institute

The AYLA Capital R&D Lab is not simply a technology research department; it is a core research institute that serves as the brain of the entire AYLA AI Capital ecosystem. The lab focuses on maximizing fund operation efficiency, continuously improving algorithm quality, and discovering new financial technologies. Beyond simply supporting the fund's technology, the AYLA Capital R&D Lab serves as an innovation engine that ensures the continued growth of the entire business ecosystem.

5.1. Role

The primary role of AYLA Capital's R&D Lab is to research and enhance the performance of AI trading models. Based on real-time market data, this department refines existing models, experiments with new algorithms, and develops advanced forecasting systems that can respond to market volatility. Beyond simple model optimization, the lab enhances the AI system's learning efficiency and strengthens the data feedback loop to continuously improve trading accuracy.

Furthermore, the lab supports the fund's stability through risk model development and backtesting. Based on tens of millions of past transaction data, the lab simulates various market conditions and refines the risk management engine, ensuring the AI operating system operates reliably even in the face of unexpected market shocks. In this process, the lab not only measures statistical risk but also analyzes market sentiment data and unstructured data to enhance predictive power.

Finally, the design of new financial products and structured products is a core creative area of the lab. The lab integrates AI technology and financial engineering to design new asset management products and develops innovative structures that can be shared between funds and platforms. For example, AI-based derivatives, tokenized asset funds, and customized risk hedging products are being developed at the lab. This allows AYLA AI Capital to proactively respond to market changes and achieve continuous product diversification.

5.2. Own sales structure

AYLA Capital's R&D Lab is a profit-generating division with its own independent revenue structure. The lab collaborates with external organizations through AI algorithm sales and API licensing, and provides its proprietary financial engine to various companies and exchanges. Furthermore, it secures B2B

revenue by providing risk management engines to financial institutions and supports the integration of AYLA's technology into each institution's asset management structure.

Furthermore, the lab operates a joint product revenue sharing structure between the fund and the platform. Specifically, when a product developed by the lab is sold through the AYLA platform or incorporated into fund operations, a certain percentage of the revenue is distributed to the lab. This structure creates a virtuous cycle where the lab's research results directly translate into profits, offering the structural advantage of a direct link between technology development and fund growth.

The AYLA Capital R&D Lab goes beyond simply providing technical support to the fund; it serves as a creative driving force for innovation at the heart of the AI finance ecosystem. The lab's activities enhance the fund's technological competitiveness, enable data-driven precision operations, and ultimately contribute to AYLA AI Capital's qualitative growth and long-term profitability.

6. Project Overview

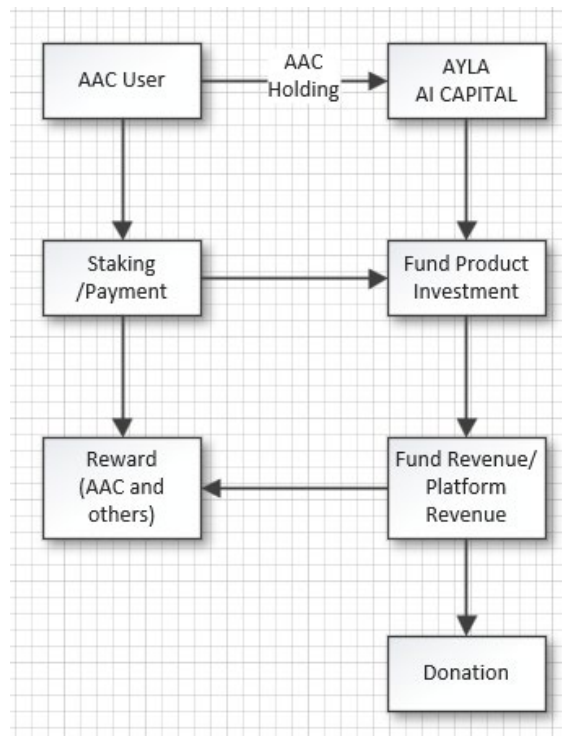
The Ayla AI Capital Token is built on a smart contract on Binance Smart Chain (BSC).

BSC is a major blockchain platform developed by Binance and is the most widely used utility token among the altcoins that emerged after Ethereum. BSC is primarily used as a smart contract platform for decentralized applications (DApps), digital asset issuance, and DeFi operations.

As the chain with the largest user base of any utility blockchain, BSC offers advantages in development and promotion when considering utility token utilization. This reduces costs and facilitates further development. Token issuance and management are also simple.

6.1. Name

Name	AYLA AI CAPITAL
Symbol	AAC
Network	BEP20
Issuance Count	1,000,000,000
Issuance Method	PoS
Decimal	18



[Figure 3. AAC Token Ecosystem Diagram]

6.2. Token Usage

The AAC token serves as a core medium providing practical utility throughout the AYLA AI Capital ecosystem. Users can purchase products, pay for services, and participate in investments within the platform using AAC tokens, creating a new financial flow that connects digital assets to real-world economic activity.

First, users can use AAC to directly pay for various products and services offered within the AYLA platform or participate in investments. Furthermore, integration with the prepaid card system enables online and offline payments, broadening the scope of the token's practical use. Furthermore, a portion of the profits generated from fund operations are distributed in AAC as part of a rewards program, rewarding users for their participation in the ecosystem's growth. Finally, by staking AAC for a certain period of time, users can receive a portion of the fund's operating profits, providing long-term holders with ongoing benefits.

6.3. Token Value Increase Mechanism

The value of AAC is designed to organically increase based on AYLA AI Capital's fund performance and platform activity. As fund revenue increases, user demand for AAC naturally increases, and as platform trading volume increases, token circulation increases. Simultaneously, as business partnerships with

various platform incubators expand, the scope of AAC's use expands, creating a virtuous cycle that expands the entire ecosystem. Ultimately, AAC functions as a value axis that connects the mutual growth structure between the fund, platform, and users, becoming a key element driving the sustainable development of the AYLA ecosystem.

7. Technical Structure and Security

- Blockchain Network: Based on the BSC Mainnet
- Network: BEP20
- Proof of Asset: PoS, including third-party physical asset verification and notarization
- Smart Contract: Operates a smart contract for decentralized asset allocation and automatic distribution upon sale

8. Token Information & Allocation

AYLA AI CAPITAL (AAC)	Quantity	Ratio	Description
Total	1,000,000,000	100.00%	
Ecosystem	500,000,000	50.00%	
Foundation	200,000,000	20.00%	Community Rewards & Incentives
Team	100,000,000	10.00%	Partners & Business Development
Reserve	100,000,000	10.00%	Reserve
Donation	100,000,000	10.00%	Donation

9. Governance and Compliance

AYLA AI Capital adheres to the core principles of blockchain governance based on transparency and trust, as well as compliance with global financial regulations. All fund management details are recorded on the blockchain, allowing any user to verify them in real time. The profit distribution process is also transparently disclosed on-chain.

AYLA AI Capital adopts a DAO (Decentralized Autonomous Organization)-style governance system, allowing AAC token holders to directly participate in key decision-making processes. This allows community-driven decisions on fund management policies, fee structures, and new project approvals, minimizing centralized control and creating a decentralized financial ecosystem.

10. AI Engine architecture

AYLA AI Capital's AI engine, the core of its fund operations, leverages AI technology to analyze market data in real time and automatically make optimal investment decisions. At the heart of the engine is a TensorFlow-based prediction algorithm that integrates price fluctuations, news flow, and on-chain data. Furthermore, a reinforcement learning-based optimization module automatically adjusts the weighting of each asset to maximize returns and stability.

AYLA's blockchain infrastructure is designed to enhance the transparency and efficiency of fund operations. All fund products are tokenized through smart contracts based on the BEP20 and ERC4626 standards, ensuring a secure and transparent trading environment for users. Furthermore, prepaid card APIs, linked to Visa and Mastercard payment gateways, are integrated to support real-world payment functionality.

11. ROADMAP

- 2026 Q1: AYLA AI Capital to operate at least three fund products.
- 2026 Q2: Expand incubation pools and fund conversions to at least three.
- 2026 Q3: Operate coin ETF projects and major altcoin investment funds.
- 2027 Q1: Launch fund products targeting institutional investors through a fund-based securitization structure.
- 2027 Q3: Launch Refinance project fund products based on carbon emissions and natural capital.

12. Conclusion

Ayla AI Capital is a next-generation financial platform that integrates artificial intelligence and blockchain technology, organically connecting traditional finance and the digital asset market. This platform goes beyond mere technological integration, creating a new investment ecosystem by combining AI-driven asset management with a transparent blockchain-based financial system. Through this, Ayla AI Capital aims to improve inefficiencies in the existing financial market and realize an open digital financial environment in which both individuals and institutions can participate.

The fund structure embodying the Ayla platform integrates retail investment, institutional fund management, and asset tokenization within a single, integrated framework. Retail users can easily participate in funds using AAC tokens, while institutional investors benefit from stable management

based on AI-powered automated trading and risk analysis. This combination of AI algorithms and blockchain infrastructure creates a transparent and trustworthy capital circulation ecosystem, ensuring fair trading for all participants within a consistent data environment.

The AAC token is the central axis of this ecosystem, performing various functions such as payments, investments, rewards, and staking. The token's value naturally increases based on fund management profits and platform transaction activity, providing tangible rewards to users. Furthermore, AAC enhances the liquidity of the Ayla platform and serves as a key tool connecting the fund's asset management and incubation investment activities. Based on this convergence of AI, capital, and data, Ayla AI Capital will build a digital financial ecosystem that fosters sustainable growth and high reliability at the center of global financial innovation.

13. Disclaimers

This white paper has been prepared for reference purposes only, providing specific information about AYLA Capital and its platform to those interested in the AYLA AI Capital project. This white paper is not intended to solicit investment in AYLA AI Capital or its platform and is not intended to constitute investment advice.

This white paper presents the AYLA AI Capital team's business plan and opinions "as is" and is subject to change as needed during the course of business development.

Therefore, when using or referencing this white paper, you should make your own decisions regarding participation in the project, including whether to participate. The consequences of your decisions, regardless of whether they result in profit or loss, are entirely your responsibility, and you assume all legal responsibility. AYLA AI Capital assumes no legal responsibility for any decisions made based on the use or reference of this white paper. Please note that AYLA AI Capital will not be liable for any damages, losses, liabilities, or other financial harm resulting from decisions made based on this white paper.

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