CRYPTOCURRENCY, DIGITAL ASSETS AND THE FUTURE OF FINANCE SUMMIT 2026

Digital Assets: The Trends Shaping Future Growth

Public rails. Private controls. Programmable finance.

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THESIS

Fintech = DeFi + TradFi.

One interface. Two financial systems. Regulated trust underneath.

Wallets become superapps
banking, investing, identity

Stablecoins become plumbing
liquidity, treasury, settlement

Assets move on-chain
stocks, RWAs, information markets

Trust unlocks scale
MiCA, Travel Rule, privacy

EU REGULATED GROWTH

Digital assets can only scale with trust, compliance and consumer protection.

MiCA, the Travel Rule and stablecoin regimes turn digital assets from a frontier market into finance-grade infrastructure.

MiCA	Passportable market access, conduct rules and issuer discipline.
Travel Rule	Traceability, AML controls and institutional-grade accountability.
Stablecoins	Reserves, redemption rights and clear issuer responsibilities.

Trust is not the enemy of innovation. It is how innovation reaches scale.

Sources: ESMA MiCA page, updated June 2026; Regulation (EU) 2023/1113 on transfer-of-funds information; MiCA ART/EMT stablecoin regime; EBA MiCA implementation materials.

WHY THIS PERSPECTIVE

Fintech = Banking + Crypto Wallet.

2M+ registered users

$200M+ self AUSM

Since 2018

MPC / never hacked

ZENGO

wallet to reg. on/off + investment app

Thousands of assets
coins, stocks, stables

Acquired
April 2026

All-in-one access
buy, sell, swap, stake, DeFi

Source: Zengo company facts provided by Ouriel/PR; final figures and official logo to verify before design pass.

MARKET CONTEXT

The market corrected.
The rails held.

Q1 2026 STRESS TEST

$2.4T
TOTAL CRYPTO MARKET CAP

After a -20.4% quarterly decline.

$309.9B
STABLECOIN MARKET CAP

Stayed flat: +0.5% in Q1.

-39.1%
CEX SPOT VOLUME

Trading activity cooled sharply.

READ THIS AS

The adoption (usability, rails, infra) story is separating from the price story.

Source: CoinGecko, 2026 Q1 Crypto Industry Report, published Apr. 2026.

CONVERGENCE

Fintech is the interface where DeFi and TradFi converge.

DEFI RAILS

custody / stablecoins / tokenized assets / yield

+

TRADFI REACH

banking / cards / investing / payments / compliance

FINTECH BECOMES THE ONE MONEY INTERFACE

Same user job. New rails. The hard parts are distribution, risk and regulation.

Sources: Revolut 2025 Annual Report; Coinbase Q1 2026 Shareholder Letter/Earnings; PayPal PYUSD March 2026 release.

CONVERGENCE PROOF

Building is software. Trust is finance.

01 **Stocks are moving on-chain.**

xStocks and SpaceX/SPCXx show demand. Disclosure decides durability.

02 **Banking rails are becoming APIs.**

IBANs, cards, KYC and stablecoin accounts become software.

03 **DeFi is disappearing into the backend.**

Morpho shows yield and lending becoming embedded infrastructure.

Sources: Kraken xStocks; WSJ SpaceX/SPCXx coverage, June 2026; Kraken virtual IBAN launch; Coinbase/Morpho bitcoin-backed loans coverage.

Wallets are becoming banking and investment superapps, and banking apps are racing to catch up.

DeFi wallets

from token storage to banking + investment

$294B

self-custody / stablecoins / staking / tokenized assets / prediction markets

ONE MONEY INTERFACE 24/7

TradFi apps

from account access to multi-asset money

75M+
$67.5B balances

banking / FX / investing / payments / digital assets

Sources: Coinbase Q1 2026 Earnings Presentation; Revolut 2025 Annual Report.

FINTECH IS SOFTWARE
FINTECH IS PROGRAMMABLE
FINTECH IS REAL TIME
FINTECH IS 24/7
FINTECH IS GLOBAL

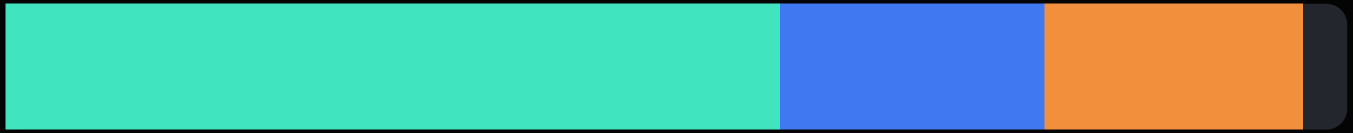
Sources: Coinbase Q1 2026 Earnings Presentation; Revolut 2025 Annual Report.

Stablecoins are regulated economic plumbing, not just a cheaper payment rail.

$390B

organic stablecoin payments in 2025

Organic payment mix: B2B dominates



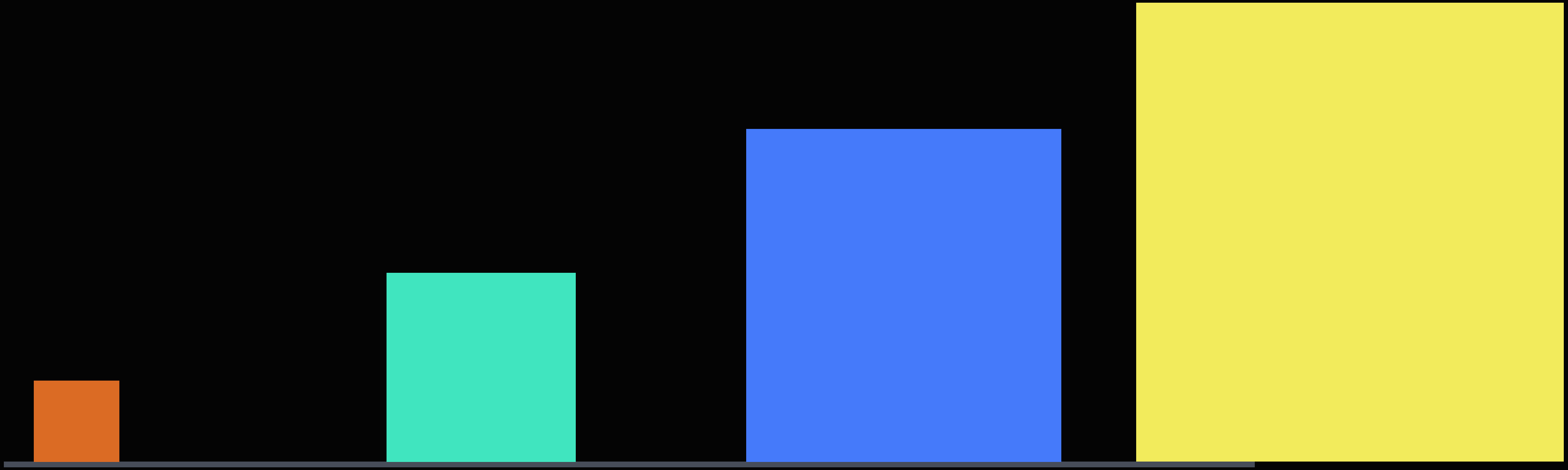
B2B $226B | C2C $77B | C2B $76B

$2.5T global payments revenue pool. The opportunity is not only payments: treasury, liquidity, collateral, escrow, settlement and working capital.

Sources: McKinsey and Artemis, Stablecoins find their niche, May 2026; McKinsey 2025 Global Payments Report; MiCA ART/EMT stablecoin regime.

TOKENIZATION

Everything that can be tokenized will be tokenized - but finance-grade tokenization needs rules.



Implication: stocks, private assets and even information markets move on-chain only if disclosure, liquidity and controls move with them. After being issued as securities.

Sources: RWA.xyz; Citi Tokenization 2030; Kraken xStocks launch blog; WSJ SpaceX/SPCXx coverage, June 2026; Pew prediction-market analysis; Dune.

ENTERPRISE ADOPTION

Public rails need private controls and compliance before enterprises can use them.

Regulated enterprise access

Private controls: privacy | identity | permissioning | AML | auditability

Public rails: neutral settlement | interoperability | shared liquidity | composability

Signal: BIS Project Agora brings 8 central banks and 40+ financial institutions into tokenized reserves and deposits testing.

Source: Bank for International Settlements, Project Agora materials and updates.

AI will accelerate utility, but it will also accelerate risk.

Reduces friction

Fraud detection
Smart-contract monitoring
Treasury routing
Compliance review
Agentic payments
Audit trails

VS

Amplifies risk

Automated scams
Opaque trading loops
Phishing at scale
Market manipulation
Unauthorized agent activity
Compliance theater

AI agents with wallets are promising. They will scale only with clear permissions, controls and accountability.

Sources: Coinbase Q1 2026 shareholder materials on agent economy; industry trend synthesis for AI risk/use cases.

SIGNALS TO WATCH

The next cycle will be judged by utility, not just token prices.

1. Wallets become primary financial apps
2. Stablecoins move from trading liquidity to business liquidity
3. Tokenized assets gain distribution and secondary liquidity
4. Privacy and compliance become enterprise-grade
5. Fintech becomes DeFi + TradFi in one product category

Closing: The future of finance will look like banking, but faster, more global, more programmable, and built on regulated trust.

Sources: Talk synthesis based on CoinGecko, McKinsey, Citi, RWA.xyz, BIS, Coinbase, Revolut and PayPal sources listed in prior slides.

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Thank You.