

# Euroclear Group

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## Why Euroclear?



 **€37.7 trillion**  
assets held in  
custody for  
our clients

 **299 million** netted  
transactions per year, worth  
**€1,072 trillion**

 **1.7 million**  
securities held  
on our books

 **+2,400**  
clients globally



A large, light gray target icon with an arrow hitting the bullseye, positioned behind the main text.

**Our Corporate Strategy starts from our company's purpose:**  
***"We innovate to bring safety, efficiency and connections to financial markets for sustainable economic growth"*** and will guide our strategic direction towards 2026 and beyond.



## Euroclear in Poland

Since the start of, more than 10 years ago, **Euroclear Kraków** and our presence in the Polish financial market has proven to be of strategic importance to the Euroclear Group. Over time, we have developed critical capabilities as part of the ongoing corporate strategy. Building on our 10-year presence, the will to grow and innovate and a team of over 1,000 experts, we recently launched a **Tech Hub** in Krakow. This hub **focuses on cutting-edge technology fields such as cybersecurity, cloud computing, data analytics, and AI.**

Not only will this **TechHub** create several highly qualified, high-value positions, but is also **the proof our dedication to innovate, to grow in Poland and to contribute to a more sustainable future for everybody.**

*In what ways has your company leveraged research and development to drive innovation in your products or services, and how do these innovations contribute to sustainability goals while enhancing business growth?*

**Innovation, Research & Development (R&D) are part of Euroclear's DNA.** In 1968 when Euroclear was founded, it was born as an innovative solution to a problem that the markets had, and it has taken that spirit throughout its history, to today, and beyond. This spirit is still recognised in our company purpose, starting with the words **"We Innovate"**.

In our more recent history, we focused on **2 key technological revolutions** that have the potential to re-shape not only our business, but society in large, those are **Distributed Ledger Technology (DLT)**, and **Artificial Intelligence (AI)**. We have taken an approach for both, starting with experimentation, with the market, to understand the technology, identify potential benefits/solutions, and then turn those into production use cases.

If we take DLT, our internal experimentation has been ongoing for a while. In 2021, we were part of a large market experiment around CBDC (Central Bank Digital Currency), to showcase the potential of new type of transactions and new possible means of payments. **This experimentation led to Euroclear launching its own Digital securities issuances platform in production** that allow the issuer ecosystem to do the full primary market in DLT and still have all the benefits and liquidity of the secondary market in a seamless way by connecting and the traditional rails. In addition to this, **we are looking to where this technology can bring further benefits**, and are engaged in R&D, and experimentation with the Euroclear Bank, looking at CBDC transactions. And as a Financial Market Infrastructure, we partnered with other FMI's to go back to first principles to create the Digital Asset Securities Control Principles (DASCP), to **use our position to give clarity to the ecosystem on Control principles and risks related to Digital assets.**

## Our Vision for Technology

The new company purpose and business strategy means that a **more transformative change is needed for IT.**





If we look at AI, this follows a similar pattern. We have all experienced the current hype around **Generative AI & Large Language Models**, but Euroclear has been experimenting and putting AI into production use cases for more than 15 years. We have a dedicated team of Data scientist, who are working with our internal business colleagues to understand where and how AI can play a role. By understanding the technology, we have been able to identify use cases where AI makes sense, to augment human capability, **in our operations teams**, in new issues, in settlement, and more, **AI is playing a key role in making the market more efficient**. With generative AI, we have also taken the R&D to production approach, by experimenting with the technology, understanding it's capabilities, as well as understanding the security needed to bring this to production, and we have gone beyond experimentation here as well, and **have recently launched an in-house developed co-pilot for our legal team**, to help them, to help our colleagues, by reducing the time taken to get to an answer.

In short, every initiative we do has common attributes, where we start with an idea, then through R&D and experimentation with our clients, consultants, peers and even regulators, we understand the capabilities, and areas we need to focus on, before we look at delivering products and services.

Finally, and core to everything we do, the **projects we deliver have sustainability and value as part of their DNA**. The technology and business choices we make, are driven by these aspects. The **choice** of the tech was the **most sustainable** compared to other **Tech** choices, and the value while not monetary to start with is how we as an incumbent can transform ourselves, inspire our ecosystem and support them in the journey. **We are supporting our ecosystem thanks to our work to innovate in a safe and gradual way.**

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## The Future. Building a brighter future together.

Our journey in **Krakow**, or Poland, is one of **resilience, growth, and unwavering commitment**. As One It's not only about **innovation**. It also about installing a **curious mindset**.

This will enable us, our people at Euroclear, to give their best and drive change on a personal, team, organisational and in the end at a society level. Only this way we can continuously innovate and help creating a more sustainable environment for everybody.

That's why, at **Euroclear**, we will keep pushing our boundaries, **empower** our **people** to upskill themselves and take control of their career, and **shape the future** financial markets.

Together, we build a brighter future.

## That's clear!