



## **Transformational Impact of Stablecoins under MiCA & US Policy Shifts –**

**A New Era for Economy, Trade and an Opportunity.**

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# Tether Delisting in EU Opens €50-200 Billion Opportunity for MiCA-Compliant Stablecoins by 2030



## Problem:

The DeFi and finance industry, built on the rapid growth of crypto, digital and online payments, faces an urgent need to meet stringent MiCA regulations in and beyond 2025.

Tether (and others) are being delisted as no alignment with MiCA.

	Net Profit	# employees
Apple	\$97Bn	164 000
JP Morgan	\$49Bn	290 000
Tether	\$13Bn	150

## Solution: Trusted 1:1 Digital Euro

Fully licensed under the EU's MiCA regulatory framework for digital assets, EMTs and e-money, licensed since 2019.

Based on 4+ years of operational experience and capitalising on the superior tech and architecture concepts.

**Tether (and others) delisting, as no alignment to MiCA, could generate €50-200 Bn euro-backed stablecoin market by 2030.**

STABLECOINS GROW REGARDLESS OF BITCOIN PRICE:

<https://coinedition.com/tether-usdt-breaks-records-with-18m-weekly-transactions-on-ethereum-led-by-tron/>



# Crypto and Payments Enhanced by Regulated Stablecoins (EMT)

MiCA -  
tipping  
point

## EU Landscape Before MiCA

- ❌ fragmented rules, regulatory uncertainty
- ❌ Lack of trust in crypto-assets for institutional use
- ❌ Barriers to adoption for stablecoins in payments

**Trust and adoption were blocked by legal uncertainty and risk perception**

## MiCA: The Foundation for Trusted Innovation

- ✅ Clear licensing regime for issuers (EMIs, ARTs/EMTs)
- ✅ Strong consumer protection + transparency obligations
- ✅ Enabling the openness to public DeFi solutions

**MiCA turns blockchain from a risk into a regulated opportunity**

# EU regulated blockchain payments and stablecoins (EMT)

## Perfect product-market fit

**StaBillion**  
Powered by  billion

**Instant Pay: Exchange. Settle. On & Off Ramp.**

### Accounts & Individual vIBAN's

Multi-currency corporate accounts, Collection accounts, e-money accounts and dedicated IBAN's

*based on EMT*

### Programmable Payments & Money Transfers

Cross-border payments, wholesale money transfers, Remittance and Mass Payouts

*based on EMI*

### B2B & B2B2C Wallets

We provide secure, compliant and ready-to-go solutions for both businesses and Individuals

*based on EMT*

### EMT Issuance and Custody

Stablecoin minting, redemption, and custody for financial institutions.

**5+**

years of experience

**Built-in**

AML, KYC, GDPR and PSD 2 compliance

**Multi**

currency possibility to mint any national currency

**StaBillion only sells and buys its own EMT tokens - we are not trading in crypto assets**



Our BIC number: BSPZPLPP



## The Focus

### StaBillon

Powered by  billon

Established in 2017; **licensed in 2019**  
(Electronic Money Institution);  
Providing regulated payment solutions  
and operating an Open Payment  
Scheme since Mar 2021;  
Authorized to issue MiCA-aligned EMT  
tokens (stablecoins) for secure and  
compliant digital transactions;

[www.stabillon.com](https://www.stabillon.com)

#### Focus in H2 2025



Become among the **first to offer**  
**EU-compliant 1:1 fiat-backed**  
**stablecoins** offering  
(a) payment processing;  
(b) EU national stablecoins.



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**Last-mile, multi-assets blockchain platform**

## MARKET OVERVIEW AND PROJECTED GROWTH

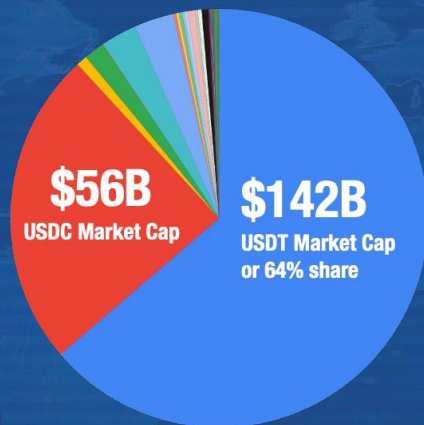
### Stablecoin Market Forecast

2024 **\$200B**

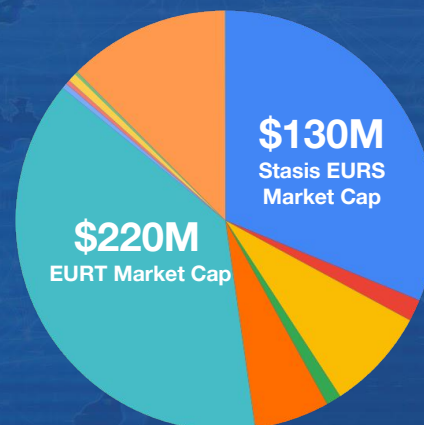
2025 **\$400B**

2035 **\$1.1T**

### USD Stablecoin Dominance



### EURDT Stablecoin Market



### Eurocoin Market Capture

Migration from Existing Euro Stablecoins:

**€0.2B - €1B**

Stablecoin Conversion (USD to EuroCoin):

10% of USDT market →

**€13B**

5% of USDC market →

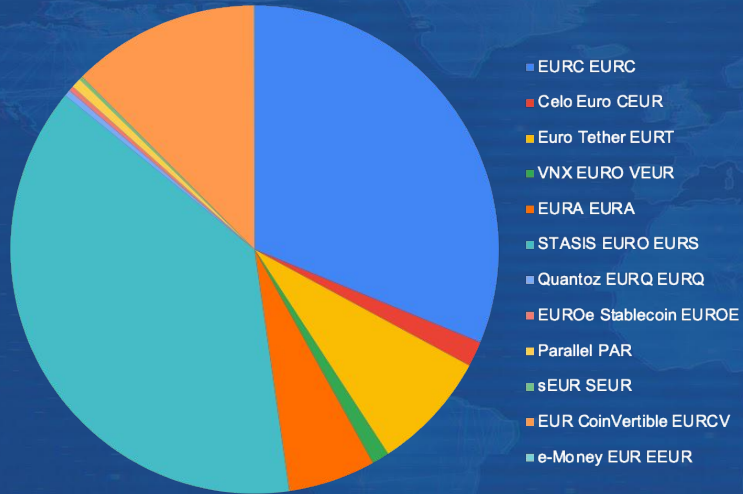
**€2B**

Projected Market Absorption:

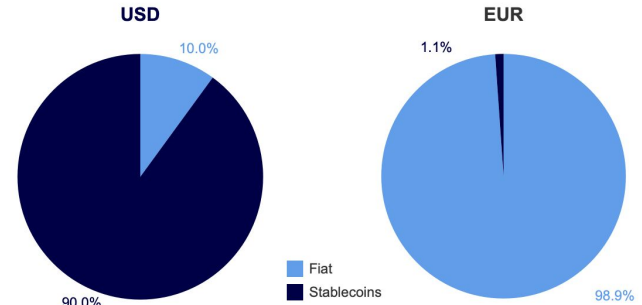
**€15B - €16B**



## CURRENT EURO STABLECOIN MARKET CAP AND TRADING VOLUME



### Stablecoin vs. Fiat in 2024



Source: Kaiko Liquidity Asset Metric.

## Euro Stablecoin Market Cap Fragmented Market

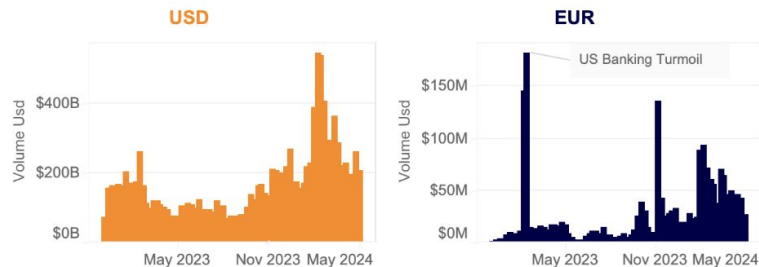




### Regulatory Impact



#### Stablecoin Weekly Trade Volume



Source: Kaiko Liquidity Asset Metric.

**+40%**



**A new MiCA-compliant Eurocoin could benefit from a market share shift of 30-40% away from USDT.**

**-25%**



**Without readiness for MiCA, USDT could lose around 15-25% of its market share in the EU.**

#### Stablecoin Market Forecast

The Euro is the world's second favourite for borrowing, lending and central bank reserves currency.

It accounted for around 20% of official holdings of foreign exchange reserves worldwide in 2023 (measured at constant exchange rates), while the US dollar's share stood at 58%.

#### USD Stablecoins vs EURO Stablecoins

2025 total stablecoin market capitalization \$200 billion.

Tether (USDT) leading at a market cap of approximately \$142 billion or 64%.

USD Coin (USDC) comes in second with \$56 billion.

Tether's EURT market cap is \$220M, and Stasis Euro (EURS) stands at around \$130M.

#### Euro vs USD

The Stablecoin market is expected to continue its growth and reach \$400 billion in 2025. Factors contributing to this anticipated growth include the introduction of supportive legislation, increased integration by financial technology firms, and the expanding use of Stablecoins in global payment systems.

We expect with the MiCA compliant right option such as Eurocoin, Stablecoin trends will converge to the fiat trends, and achieve 20% market dominance reaching to 80 billion USD market cap by 2026.



## GLOBAL MARKET SHARE SHIFT

Potential USDT Market  
Share Reduction

**-20%**

Potential USDC Market  
Share Reduction

**-15%**

**2x**

Potential Euro (EURDT)  
Stablecoin Market Share  
Increase

**While the primary impact would be felt in the EU, there's potential for a ripple effect globally**

### USDT

Might see a global market share reduction of about 10-20%, considering investors and traders outside the EU might also move towards Eurocoins or other compliant Stablecoins due to the precedent set in Europe.

### USDC

Could experience a global decrease of approximately 5-15% as its inability to operate fully in the EU and might reduce overall trust and preference, especially among international investors looking for compliance and stability.

### Adoption for EURDT by Non-EU Players

Large trading platforms, institutional investors, or any entity with significant European exposure might also shift towards Eurocoins, potentially doubling the percentage impact outside the EU if they see regulatory compliance as a marker of stability and legitimacy.





**Last-mile, multi-assets blockchain platform**





# Why Billion is ahead of competition?

## First-mover advantage in a regulatory goldmine

The absence of global leaders like USDT in the EU presents a unique opportunity. Billion is positioned to seize this with the first MiCA-compliant EMT (E-money Tokens or StableCoin). Secondary markets (PLN, NOK, UAH, etc.) offer untapped, highly profitable potential.

## Technology verified by major regulators (KNF & FCA)

Billion's solution integrates built-in AML, risk controls, and KYC. Its full tech stack (front & back) meets MiCA EMT standards, with multi-chain interoperability and eIDAS 2.0-compliant sovereign identity management, ensuring top-tier fund security.

## Recognized by EU Commission (EBSI)

Billion's DLT tech is ranked among the top three for scalability, performance, and maturity, and supports the European Digital Wallet initiative. Billion Unified DLT platform enables multiple financial institutions to operate on a single ledger with multi-issuance and interoperability.



# We already play in two markets with one product

FLOW OF MONEY	DIGITAL PAYMENT <sup>(1)</sup>	NATIONAL STABLECOIN <sup>(2) (3)</sup>
TAM	€ 2,194 Bn Europe only (CAGR of 15% by 2028)	€ 3,200 Bn World wide value of Digital Assets
SAM	€ 70 Bn Poland only (CAGR of 11.5% by 2028)	€ 800 Bn European value of Digital Assets
SOM	€ 2 Bn based on one signed and two finalisation only	€ 3.2 Bn only based on three contracts at onboarding
A STAKE FOR BILLON	Typical margin: <b>0.6 - 0.8 %</b> Billon's share: <b>20%</b>	Typical float revenue: <b>1.2 - 3 %</b>

Digital payment turnover will be the source for stablecoin liquidity, giving us a head start in comparison to newly provisioned MiCA based European stablecoins.

Monthly gross profit:  
100 - 135 k€  
(digital payment only in 2025)

Source: 1. <https://www.statista.com>; 2 <https://www.trade.gov.pl/en/news/the-impact-of-migration-from-ukraine-on-trade-and-business-opportunities/>; 3. <https://www.cmegroup.com/articles/2024/europes-blossoming-adm>

# DLT named Top 3 DLT by EU Commission and extensively tested

## Large scale tests:



### European Blockchain Service Infrastructure

project funded by 27 member states to build a pan-European DLT for multiple use cases

Named Top 3 tech for scalability, performance and maturity by EU Commission body - EBSI, part of European Blockchain Partnership:



Outstanding performance 530K transactions per second - it outperforms both best blockchains and legacy systems;



World's leading energy efficiency 0.23 nanoWh / tr (peak efficiency);

## Tested with large financial entities:



MiCA compliant digital Euro and tokenized fund shares for custody and trading.



भारतीय रिज़र्व बैंक  
Reserve Bank of India  
India's Central Bank

Letter of Credit exchange interconnected with R3/Corda and HyperLedger for 11 banks.

# In commercial use with large and small

## Large enterprise production:



in service  
since 2021

### DLT Money Transfer System

for easy and cost effective  
settlement among banking cores



in service  
since 2022

### Polish Credit Bureau

for documents exchange  
for Polish financial companies



in service  
since 2023

### second largest Polish energy

for digitalization of contractual  
process with end clients

## Other selected users:

