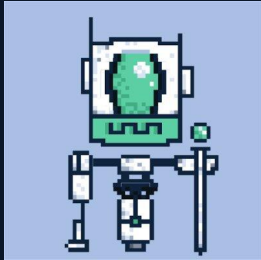


Instytucjonalne zastosowania blockchain i crypto

Krzysztof Urbański



A few words about myself



10+ years as Business Analyst / Product Owner

In crypto since 2016

Worked in working groups around crypto policy and regulations

In L2BEAT from 2022

Top delegate in several L2 DAOs: Arbitrum, Optimism, ZKsync...

BoD of Enterprise Ethereum Alliance since March 2025

Prividium® is a full ZK-based blockchain that keeps data private within your infrastructure.

Designed for enterprises, **Prividium** offers user-level privacy, compliance, cross-chain connectivity, and Ethereum-grade security out of the box.

January 29, 2026

Introducing OP Enterprise

***TL;DR:** OP Enterprise is production-grade, managed blockchain infrastructure from the team that built the OP Stack. We handle operations, security, and scaling so enterprises can focus on shipping products, not running blockchains.*

Three tiers, ready in 8-12 weeks:

- **Fully Managed** (we take care of the chain so you don't have to)
- **Self Managed** (you operate it, we support it)
- **OP Mainnet** (start on a proven public network, graduate to your own chain when ready)

Your blockchain.

Your revenue.

Enterprise guarantees.



Enterprise Infrastructure for the Programmable Economy

Offchain is the strategic infrastructure partner for the world's most ambitious companies. We have built the most trusted interconnected blockchain product suite to scale the next generation of finance.

PARTNER WITH US

Sky Develops Laniakea Framework for Institutional Capital Deployment



Binance News

Apr 28 · Verified Binance official account



Sky has announced the development of Laniakea, a standardized infrastructure framework aimed at institutional-level capital deployment within its Sky Agent Network. According to ChainCatcher, the Sky Protocol currently manages over \$11 billion in USDS circulation, generating returns through strategies such as DeFi lending, private credit, and compliant real-world assets. Laniakea is designed to enhance scalability and efficiency in capital allocation, addressing the issue of over \$300 billion in idle stablecoins lacking a unified infrastructure.

Major financial institutions are actively hiring crypto & blockchain roles across LinkedIn. 👁️👁️

We're talking about:

- [@JPMorgan](#) — Lead Software Engineer, Blockchain
- [@Citi](#) — Blockchain Senior Backend Engineer (VP)
- [@BlackRock](#) — Digital Assets Associate
- [@Visa](#) — Crypto Sales & Partnerships
- [@PayPal](#) — Senior Manager, Crypto Business Development
- [@AmexBusiness](#) — Senior Manager, Digital Product
- [@MorganStanley](#) — Crypto Trade Associate

REFERENCE POINT

The scale changes everything

\$33 TRN

annual stablecoin transfer volume in 2025

*more than the annual volume of **Visa + Mastercard** combined*

+72% YoY

TradFi is already on board

January 2024: SEC approves spot Bitcoin ETFs. The moment crypto custody became a Wall Street standard.

\$96B

total AUM in spot Bitcoin ETFs

April 2026

\$54–65B

BlackRock IBIT — alone

Fastest-growing ETF in history; beat SPDR Gold's record by 3+ years

80%+

of BTC/ETH ETF assets custodied

by Coinbase Custody; cash custody: BNY Mellon

Active

BTC lending desks

Wells Fargo, JPMorgan, BNY Mellon — Bitcoin as Tier-1 collateral

Payment rails, not speculation

Visa, Mastercard, Stripe, PayPal, Western Union — all adopting stablecoins as the settlement layer.

\$320B

total stablecoin supply

May 2026

USDT \$189B · **USDC** \$78B

USDC: +73% YoY under GENIUS Act regulatory pressure

Corporations are joining in

Stripe \$400B volume (~60% B2B); acquired Bridge for \$1.1B

Visa \$4.6B annualized stablecoin settlement (Q1 2026)

Tempo (new L1) \$5B valuation · Visa, Mastercard, Shopify, OpenAI, Anthropic

Mastercard Cross-border corridors, treasury, remittances

stablewatch

savUSD ↓-1.6%
\$79.74M

msY ↓-0.3%
\$77.20M

sUSDf ↓-2.4%
\$75.95M

siUSD ↓-18.3%
\$73.05M

sNUSD ↓-31.0%
\$72.75M

sU
\$6

Home

Market

Research






COMPARE

APY

TVL

YPO

Trending YPO 7d

1.  sUSDS Sky \$4.22M
2.  fxSAVE f(x) Prot... \$82.57K
3.  YUSD Aegis \$43.56K
4.  mTBILL Midas \$37.08K
5.  mAPOLLO Midas \$13.76K

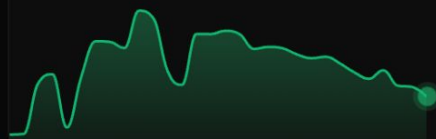
YIELD PAID OUT

\$1 598 173 636

Yieldcoin Market Cap

\$21.21B

↑ +1.76%

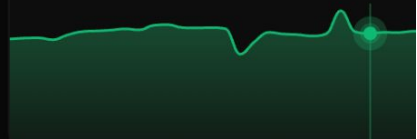


Stablewatch Benchmark 7d APY

3.75%

↑ +0.06%

Jun 4, 2026



\$34.5B of real-world assets onchain

+100% year-over-year. Standard Chartered projects \$30T by 2034.

\$15B

Tokenized US Treasuries

\$16.8B

Private credit onchain

\$2.5B

BlackRock BUIDL (alone)

Flagship products from the largest asset managers

BlackRock BUIDL

\$2.5B AUM · Ethereum + 7 networks · May 2026: 2 more funds filed with SEC

Apollo ACRED

Tokenized private credit fund · Ethereum, Polygon, OP Mainnet

Franklin Templeton BENJI

~\$1B AUM · first SEC-registered tokenized US fund (2021)

JPMorgan


\$100M tokenized money-market fund on Ethereum

Also: WisdomTree, Janus Henderson, Fidelity — all have tokenized products

Arbitrum

How to Apply for STEP Allocations

Archive STEP Applications & Updates

 **thedeanshmehta** 1 Apr 2024

We are pleased to announce the process for submitting applications under the Arbitrum Stable Treasury Endowment Program, under which we select service providers for diversifying 35 million ARB into their stable, liquid and yield earning asset. Full details of the proposal [here](#) ¹⁸³

Applications will be accepted until 1st May, after which our committee shall break to review applications. Applications received after this date may be considered subject to the decision of the committee. We are not delaying our timeline as the RFP with all questions for providers has been up for some time on Tally and is unchanged.

EDIT: some have pointed out that our Tally mentions May 5th as the final submission date. Accordingly, the deadline is extended until May 5th AoE time.

We invite interested applicants to attend our Twitter space tomorrow (Tuesday 16th April) at 3 pm UTC, where the committee members lay out what they look for in proposals and can be asked any questions you may have. Even if unable to attend, we strongly advise listening to the recording prior to final submission - <https://twitter.com/i/spaces/1gqxvQYRQdRJB/> ²⁷

For submission, please follow these steps

1. Answer all the questions listed in the RFP and create a separate topic in this category, with the title [(Provider Name) STEP Application] . In case you run into issues uploading links or photos to the forum, please get in touch with me @TheDevanshMehta on Telegram or post in our [public group](#) ²¹ .

Apr 2024 1 / 28 Apr 2024 May 2024

Arbitrum

Franklin OnChain U.S. Government Money Fund (FOBXX) STEP Application

■ Archive ■ STEP Applications & Updates



RGolubov

May 2024

Applicant Information

Name: Franklin Templeton Digital Assets

Address (Headquarters): 1 Franklin Parkway

City, State, Postal Code: San Mateo, CA 94403

Country: United States

Website: [Alternatives By FT](#) ⁴² or [Franklin OnChain U.S. Government Money Fund - FOBXX](#) ([franklintempleton.com](#)) ²⁰

Primary Contact Name: Ric Golubov

Title: VP, Digital Asset Partnership Development

Country: United States

Email, Telegram, Forum, & other methods of contact: Please contact

FTDigitalAssets@franklintempleton.com for any inquiries.

Key Information

Expected Yield: 7-day current yield of the Franklin OnChain U.S. Government Money Fund (FOBXX, i.e., the "Fund") as of March 31, 2024 is 5.13%, and 5.16% as of April 30, 2024. For more information, including daily updates for 7-day current yield, please visit [Franklin OnChain U.S. Government Money Fund - FOBXX](#) ([franklintempleton.com](#)) ¹⁶ .

Expected Maturity: The weighted average maturity of FOBXX as of March 31, 2024 is 22 days,

Arbitrum

Franklin OnChain U.S. Government Application

■ Archive
 ■ STEP Applications & Updates



RGolubov

Applicant Information

Name: Franklin Templeton Digital Assets

Address (Headquarters): 1 Franklin Parkway

City, State, Postal Code: San Mateo, CA 94403

Country: United States

Website: [Alternatives By FT](#) ⁴² or [Franklin OnChain U.S.](#) ([franklintempleton.com](#)) ²⁰

Primary Contact Name: Ric Golubov

Title: VP, Digital Asset Partnership Development

Country: United States

Email, Telegram, Forum, & other methods of contact: FTDigitalAssets@franklintempleton.com for any inquiries.

Key Information

Expected Yield: 7-day current yield of the Franklin OnChain (FOBXX, i.e., the "Fund") as of March 31, 2024 is 5.13%, for more information, including daily updates for 7-day current U.S. Government Money Fund - FOBXX ([franklintempleton.com](#))

Expected Maturity: The weighted average maturity of FO

Arbitrum

Securitize Markets (BUIDL) STEP Application

■ Archive
 ■ STEP Applications & Updates



jon_a_espinosa

3 May 2024

Applicant information

Name: Securitize Markets, LLC (as distributor of BlackRock USD Institutional Digital Liquidity Fund Ltd. ("BUIDL" or the "Fund") and on behalf of Blackrock)

Address (Headquarters): 701 S Miami Ave, 5th FL, Miami, FL 33131

Country: USA

Website: <https://id.securitize.io/primary-market> ¹⁸⁵

Primary contact: Jonathan Espinosa, Director of Investments

Email: jonathan.espinosa@securitize.io

Telegram/X: [@jon_a_espinosa](#)

Key Information

1. Expected Yield

The current fund yield will closely track the overnight repo rate minus the fund annual fee of 0.50%. As of 4/24/2024, the current yield after all fees sits at ~4.87%. The yield will accrue to the holder of record every calendar day, as of 3:00 PM, and will be distributed monthly in-kind directly to the investor's blockchain address on or about the 1st business day of the following month.

2. Expected Maturity

The fund does not have a maturity date.

LEND WITH CONFIDENCE

Arkis enables institutional lenders to deploy capital into trading markets through a system-enforced credit framework designed for scale.

Lend

Institutional borrowers only

Regulated crypto hedge funds

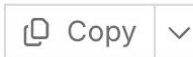
Proprietary trading firms

Institutional asset managers

Arkis credit structure attracts counterparties with deep market expertise and disciplined risk management.



Introduction



USDtb is a digital dollar, otherwise known as a USD stablecoin. USDtb can be used the same way a holder would use any other dollar, whether to send and receive payments, acquire and trade assets, or to simply hold dollars.

Unlike actual dollars, USDtb is a blockchain-based token, which enables faster and cheaper spending than the traditional fiat banking system. Unlike many digital assets, USDtb is fully backed by institutional-grade tokenized U.S. treasury fund products (alongside a stablecoin reserve designed to facilitate rapid redemptions) to support stability. Initially, USDtb will be backed by BlackRock's USD Institutional Digital Liquidity Fund Token, BUIDL.

As of October 13, 2025, the issuance, redemption, and reserve management for USDtb were transitioned to Anchorage Digital Bank.



[December 11, 2025] Proposed Changes to Spark for Upc...

■ Spark Prime ■ morpho ■ spark-savings ■ pyusd ■ arkis ■ anchorage ■ spark-foundation



[Ethereum] Spark Liquidity Layer - Onboard Anchorage for OTC Lending (Exec)

We propose to onboard Anchorage to the Spark Liquidity Layer in order to enable funding of OTC lending / offchain collateralized lending activity. Currently, Spark accesses this opportunity set via Maple. However, we have noted that certain users prefer to borrow directly from the funder with fewer intermediaries, or may have already hit counterparty limits with Maple. Maple also focused solely on short term loans of up to 1 month, leaving an underserved segment of the market for intermediate duration (3-6 month) loans.

Onboarding directly with Anchorage will give Spark an additional way to access offchain borrowing demand and diversify revenue streams, while maintaining acceptable risk profile and transparency via a well defined operational and investment mandate and direct data sharing.

This proposal was approved by governance poll per the [\[November 13, 2025\] Proposed Changes](#)

20 post, and is able to move directly to executive vote.

Banks are building their own chains

Four different architectures — public L2s, private ZK, hybrids. All in production.

PRIVATE / DAML

Canton Network

\$354B daily in tokenized repo (Broadridge DLR, +392% YoY)

ZK / PRIVIDIUM

ZKsync Prividium

\$600B+ in deposits across 5 US regional banks (Cari Network, pilot Q3 2026)

PUBLIC L2

Coinbase Base

JPM Coin JPMorgan migrated deposit token from private Kinexys to public Base

PUBLIC L2

Robinhood Chain

4M tx in the first week of testnet (February 2026); mainnet 2026

DODATKOWA WARSTWA SYSTEMU

Sieć blockchain zostanie wdrożona jako komplementarna część systemu depozytowo-rozrachunkowego, w ramach której prowadzone będą pełnoprawne konta depozytowe oraz rachunki p.w. i w ramach której prowadzony będzie rozrachunek transakcji OTC. Konta i rachunki na DLT identyfikowane są poprzez adres portfela.

CSDonDLT

ADRES PORTFELA

Adres portfela w warstwie DLT stanowi wyodrębnioną technologicznie funkcjonalność rachunku p.w. Portfel jest na stałe powiązany z rachunkiem prowadzonym przez uczestnika KDPW. Wszystkie portfele powiązane z rachunkiem w ramach warstwy tradycyjnej stanowią formalnie jeden rachunek p.w.

KYC/AML

Procesy KYC oraz AML nie ulegają zmianie. Instytucje finansowe są objęte procesami KYC w ramach warunków uczestnictwa w KDPW. W odniesieniu do inwestorów procesy KYC oraz AML zapewniane są bezpośrednio w relacji do instytucji prowadzącej rachunek inwestora. KDPW nie zna tożsamości inwestorów. W warstwie DLT identyfikacji inwestora może dokonać wyłącznie podmiot prowadzący jego rachunek p.w.

PRZENOSZENIE PRAW Z PAPIERÓW

Przeniesienie praw z p.w. w związku z realizacją transakcji przez inwestora następuje poprzez dokonanie zapisu w ramach wskazanego adresu portfela, prowadzonego w warstwie DLT, jednocześnie z dokonaniem odpowiednich zapisów na koncie depozytowym uczestnika.

Wall Street becomes an LP in DeFi

Two landmark events in February 2026 — 48 hours apart.

FEBRUARY 11, 2026

BlackRock lists BUIDL on Uniswap

\$2.18B in tokenized Treasuries available as a tradable asset on a DEX. BlackRock also buys UNI governance tokens — the first time the world's largest asset manager actively participates in DeFi protocol governance.

FEBRUARY 13, 2026

Apollo acquires ~9% of Morpho's supply

Apollo Global Management (\$940B AUM) commits to buying up to 90M MORPHO tokens (~\$112M) over 48 months. Not crypto-VC — a mainstream asset manager taking governance control of a lending protocol.

Scale: Aave \$42B TVL · \$16.5B in active loans · Coinbase USDC lending on Morpho \$1.6B

WHY NOW

Three regulations opened the gate

Without this legal shift, none of the previous slides would exist.

EU

MiCA

Fully implemented

Hard deadline: July 1, 2026

Every CASP must obtain authorization. The EU is now the most comprehensively regulated major crypto market in the world. EC is already working on MiCA 2.

USA

GENIUS Act

Signed 2025

Implementation rules: July 18, 2026

Federal framework for payment stablecoins. Requires 100% reserves, federal licensing, audits. Stablecoins legally established as payment instruments.

USA

CLARITY Act

Sen. Banking Committee, May 14, 2026

Soft deadline: August 1, 2026


Clarifies SEC vs CFTC jurisdiction, classifies tokens (commodity / security). SEC officially ended its “regulation by enforcement” approach.

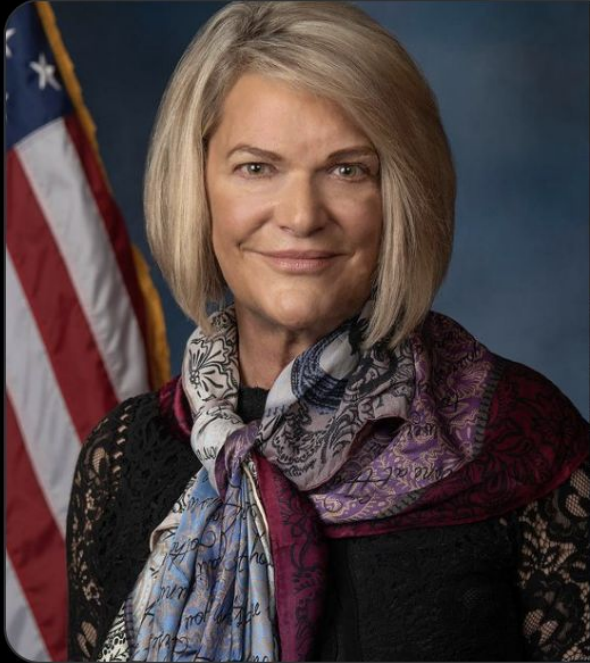
WHY NOW



Cointelegraph  @Cointelegraph · 8h



 SEN. LUMMIS: “The **Clarity Act** passed committee. The floor is next. We did not come this far to quit at the 5 yard line.”



March 4, 2026 | [News](#)

Kraken becomes first digital asset bank to receive a Federal Reserve master account

Historic milestone enables direct access to the U.S. payments system, strengthening Kraken's institutional offering

WHY NOW

[← Back to Blog](#)

Push by Aave Labs Gains MiCAR Approval to Enable Zero Fee Stablecoin Onramping

 Aave Labs

WHY NOW

Coinbase Receives Conditional OCC Approval: Building the Future of Finance

By Greg Tuser 2 Apr 2026

Today marks a significant milestone in Coinbase's long pursuit of regulatory clarity: we have received conditional approval from the Office of the Comptroller of the Currency (OCC) to charter Coinbase National Trust Company.

The question is no longer “if.”

The question is “how.”

Which vendor, which architecture, which chain.

In 2026, the world's largest financial institutions are building the infrastructure we'll take for granted in five years — the way we take internet banking for granted today.



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[EEA Working Groups – Enterprise Ethereum Standards & Collaboration](#)

[Membership Application](#)

BECOME A MEMBER

APPLY TO JOIN THE EEA: WHERE LEADING COMPANIES MEET ETHEREUM BLUE-CHIP STARTUPS AND PROTOCOLS.

[Membership Application](#) ↓





ETHConf @ethconf · Mar 31



Wall Street meets Ethereum at ETHConf this June. 🌐

BlackRock, Fidelity, Mastercard, Chainlink, and Coinbase will be there.
100+ companies confirmed and the list keeps growing.

June 8-10, NYC.

ETHConf
The Largest Ethereum
Conference in America

>|< DRAGONFLY **DSRV.** Dune

dynamic
a Firstlook company Eigen
Layer consensys

Fidelity Frax fundstrat

galaxy Gauntlet GSR

Keystack LIGHTER Matter Labs

0:13 100+ ATTENDEES ♦ 150+ SPEAKERS ♦ 100+ COMPANIES

@kaereste
/in/krzysztofurbanski
krzysztof.urbanski@gmail.com