



Galoy

# Intro to Bitcoin for Banking Leaders

Build better banks.

## A PRACTICAL PRIMER FOR BANKS

**Bitcoin** is no longer a fringe asset or speculative experiment. It is increasingly showing up inside regulated financial institutions. For banks, the question is no longer “**Is Bitcoin real?**” but “**How does Bitcoin fit into a prudent, regulated banking strategy – without compromising safety, compliance, or focus?**”

## WHY BANKERS ARE PAYING ATTENTION NOW

**Bitcoin is disruptive** not because it replaces banks, but because it introduces a new financial primitive with properties traditional assets do not have:

**Scarce asset:** Issuance is capped and enforced by code, not policy or discretion.

**Decentralized network:** Transactions clear on the network without correspondent or clearing systems.

## HOW BITCOIN CAN STRENGTHEN A BANK (NOT DISRUPT IT)

Bitcoin-related services, when approached conservatively, can support banking objectives:

✓ **Retain high-value customers**

✓ **Add new revenue streams**

✓ **Improve collateral optionality**

✓ **Future-proof core infrastructure**

## REGULATORY CLARITY IS HAPPENING NOW

Recent developments have clarified that banks may engage in Bitcoin-related activities when conducted safely and soundly, including:

✓ **Custody and safekeeping**

✓ **Asset-backed lending structures**

✓ **Client-facilitated buy/sell activity**

✓ **Payment and settlement**

## HOW GALOY HELPS

Galoy is an ISO-27001 certified company building bank-grade infrastructure for institutions exploring Bitcoin. Our products enable banks to experiment safely, launch incrementally, and maintain full control, compliance, and transparency.

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# Bitcoin-Backed Lending: A Disciplined Credit Opportunity

## WHAT IS BITCOIN-BACKED LENDING

**Bitcoin-backed lending** is a form of **asset-backed lending** where borrowers pledge bitcoin as collateral in exchange for dollars or dollar-denominated instruments, such as bank deposits, stablecoins, or tokenized deposits.

A bank extends credit against BTC, a liquid, verifiable asset

Collateral is monitored and managed in real time

Borrower retains exposure to bitcoin volatility

## BENEFITS FOR BANKS

**Highly liquid collateral**  
Bitcoin can be liquidated 24/7/365 when necessary.

**Real-time risk management**  
Value of collateral is transparent, global and updated constantly.

**Customer demand is growing**  
\$8.5B global market on track to grow to \$45B by 2030.

## WHY BANKS ARE UNIQUELY POSITIONED

Banks have the infrastructure, controls, expertise, and customer trust to offer secure, compliant, and profitable Bitcoin products and services that customers will expect in the years to come.

✓ **Deep integration into customer financial lives**

✓ **Institutional risk governance and compliance frameworks**

✓ **Balance-sheet and secured-lending expertise**

✓ **Regulatory custody and asset safeguarding**

## PARTNER WITH GALOY

**Galoy** provides modern core banking and payments infrastructure designed for the Bitcoin age—enabling banks to launch **secure, compliant bitcoin-backed lending** and other digital asset products **without disrupting or replacing their existing banking technology**.

## CONNECT WITH US

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BOOK A MEETING



Galoy is certified to meet the internationally recognized ISO/IEC 27001 standard for Information Security Management Systems (ISMS).