



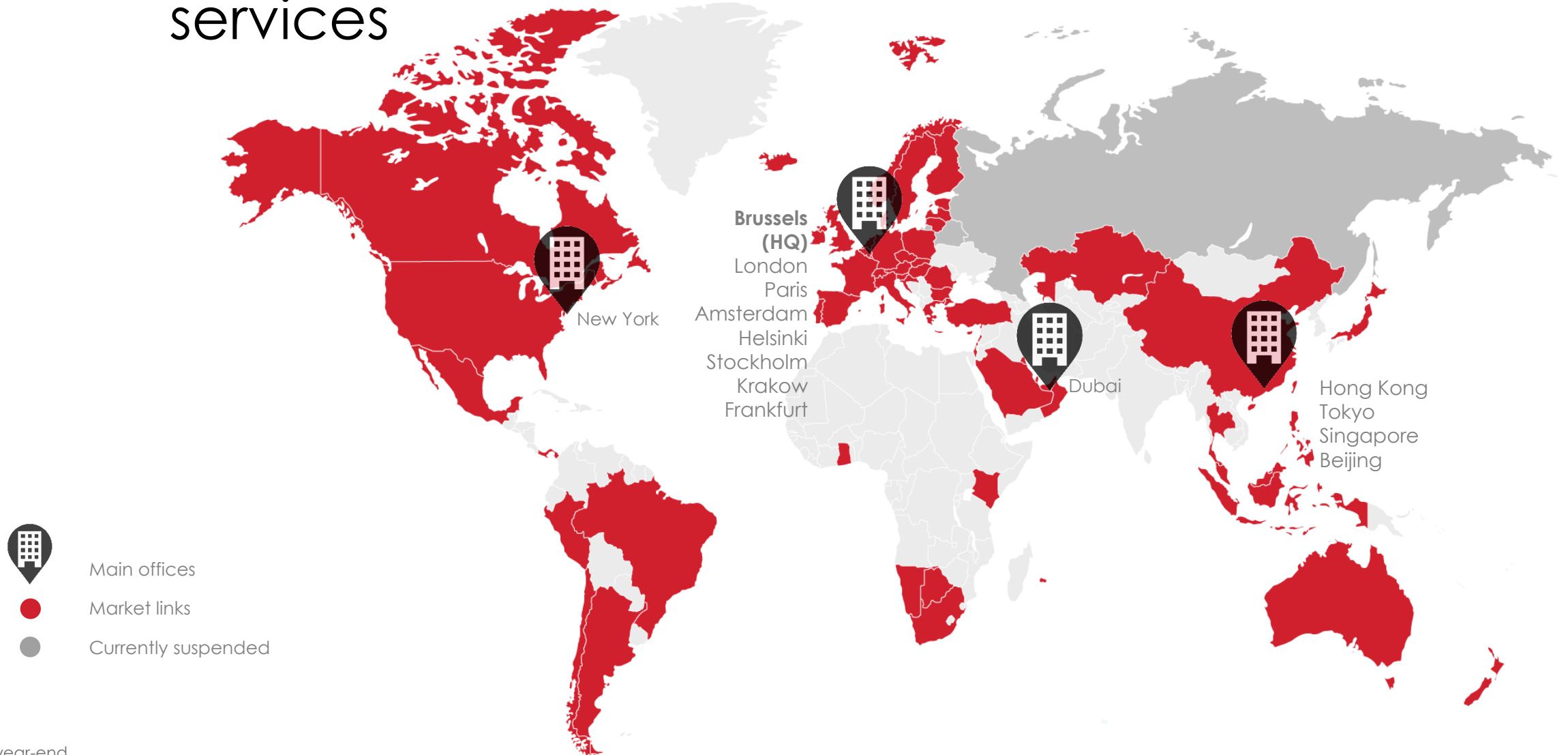
Bridging Innovation: Open Data APIs for investor services

Nordic Fintech Forum, September 2024

Juha Leinonkoski, CIO/CTO



Euroclear, a world leading provider of post-trade services



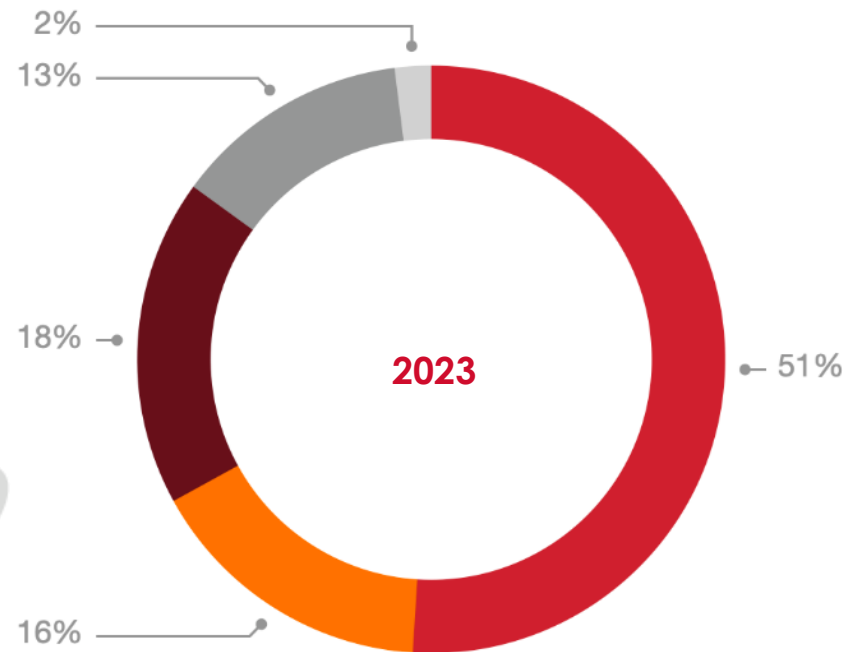


Euroclear in numbers



Business income breakdown

- Eurobonds & European Assets
- Funds
- Collateral Highway
- Global Emerging markets
- Data



Head office in Brussels



+5,000 permanent employees



Worldwide **50/50**

AA rating Fitch/S&P

€37.7 trillion assets under custody

€1.7 trillion average daily collateral outstanding on the Collateral Highway

€3.1 trillion funds asset under administration

50 markets to access

45 currencies to settle in



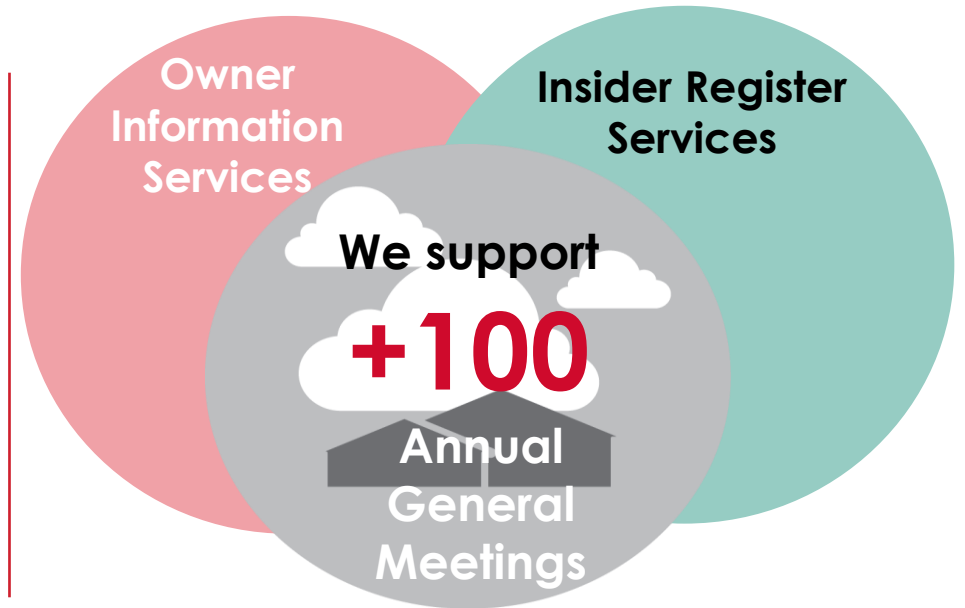
Euroclear Finland

Finnish Central Securities Depository (CSD)



379 Issuers
affiliated

Issuer CSD



> 2,3 million
book entry accounts

**Direct account
model**





Euroclear Finland has finished the modernization of core services platform and ensured foundation for future product strategy



We migrated our 2,3 Million accounts successfully to ECB T2S settlement platform in September 2023. This was the final step in our core solution renewal. **Renewed core solutions ensure our ability to focus on strategic new service development.**



We aim to launch strategic initiatives by developing **data products, analytics and data enabled solutions** to deliver sustained growth across asset classes.



We already provide **value-added services** and will further upgrade them and broaden their scope **in close cooperation with our clients and partners.**



We have over 20 years of **high quality data** in our data warehouse to be used as data platform and to be enriched with additional information like **ESG.**

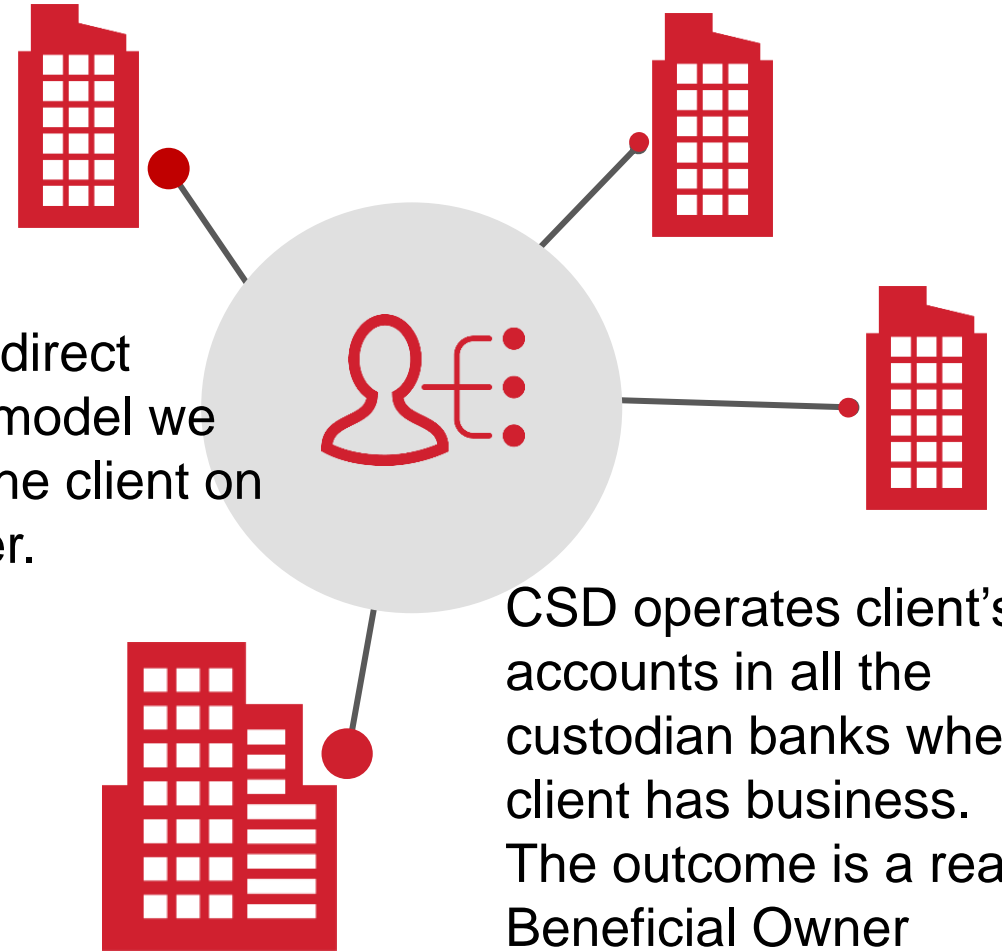


Impact of the account model



In nominee account market only the accounts of the custodian banks are visible to the CSD.

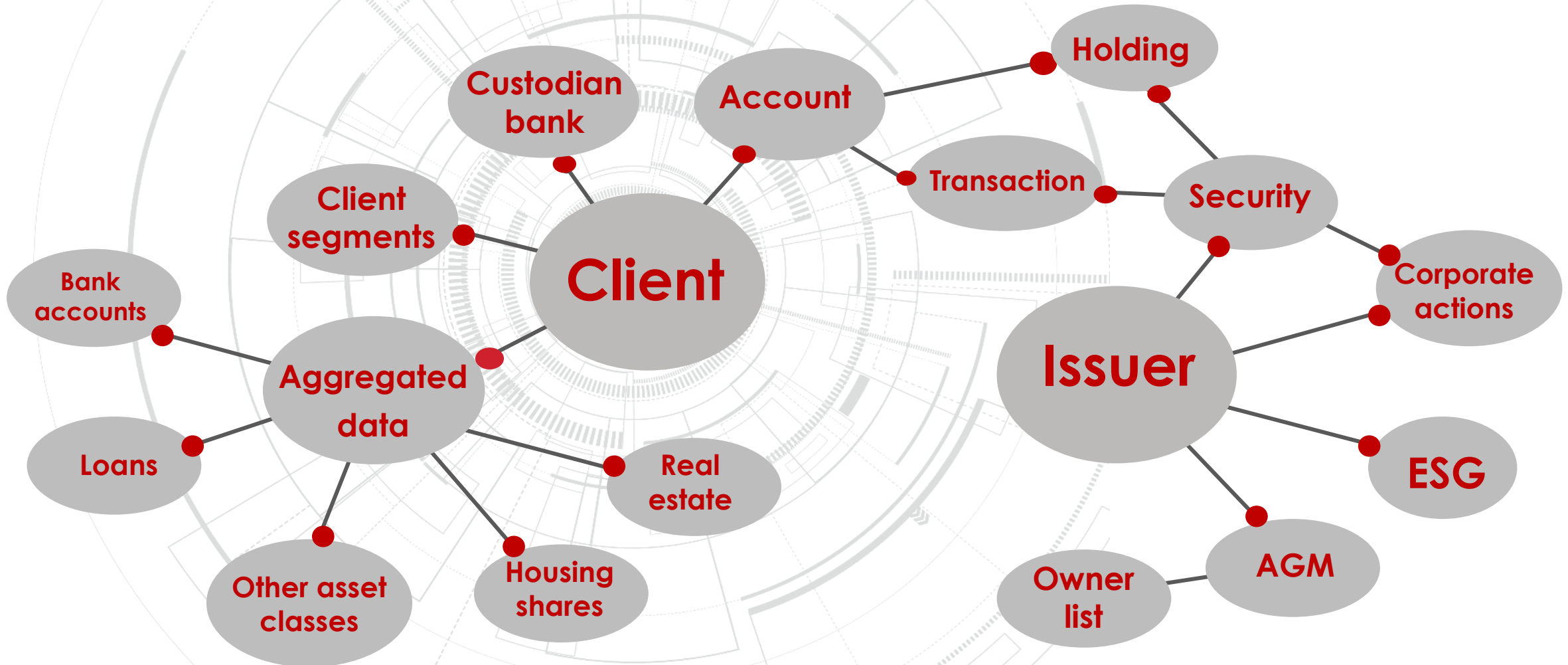
With our direct account model we can put the client on the center.



CSD operates client's accounts in all the custodian banks where client has business. The outcome is a real Beneficial Owner Ledger.



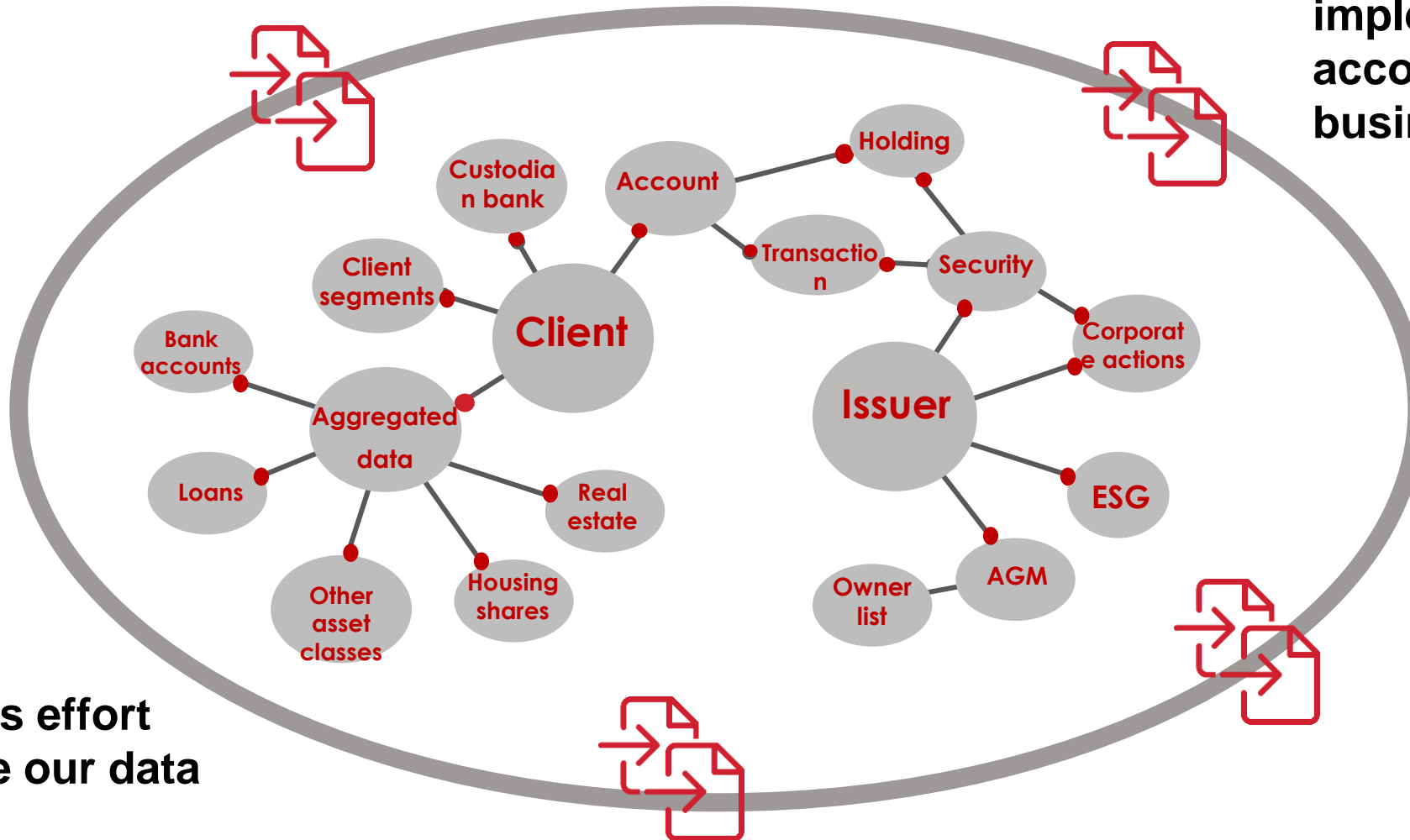
The Universe of data / Data model





Evolving platform

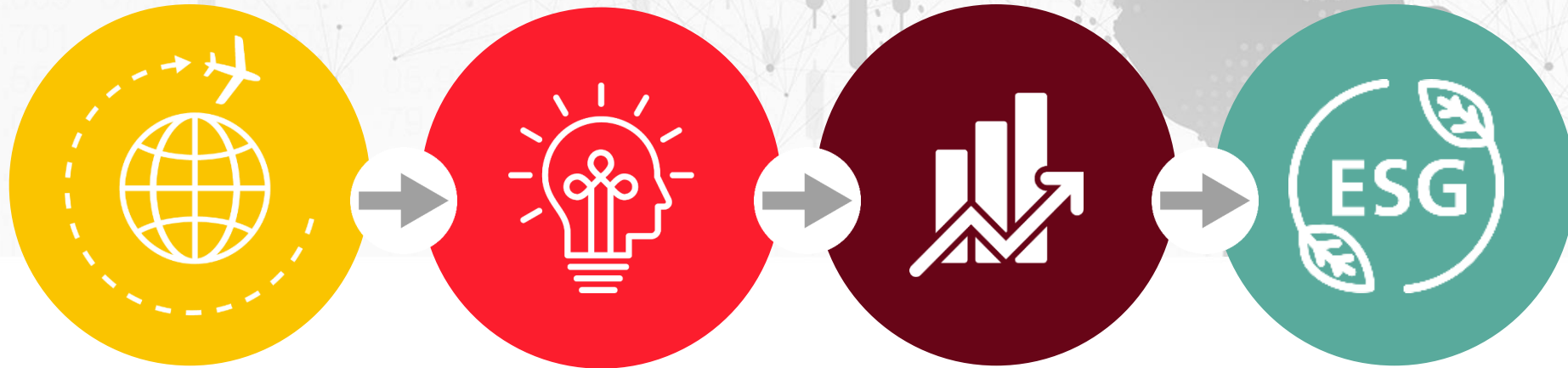
New APIs implemented according to new business needs.



Continuous effort to increase our data



Our service today



Consent management

We manage the consent from the data owner to the service provider.

Transaction history

Historical transactions available on client, account or aggregated holdings level through APIs

Current and historical holdings

Holdings information available for current or historical positions. Client, account or aggregated holdings data.

To be decided where to go next...

Possibility to combine aggregated data for external sources to complement and adding new dimensions to the API content.



Examples of existing and potential use cases



Aggregated client data

Aggregated ownership data e.g. institutional investors. Typical case for pension fund using several asset managers.



Historical analysis of the investment decisions

Historical data series available to analyze securities positions and transactions representing investment decisions over time.



Aggregated Wealth reporting

Live use case in Finnish market. Bank without own investment services provides a full wealth reporting to it's clients using our services to complement their own data



Enhanced Owner information services

Combined data sets available for families or organizations to provide investment proposals or to optimize asset allocation or taxation.



ESG footprint of my investment

Linking securities positions to issuers and their ESG rating enables reporting services or allocation analysis to reach targeted portfolio structure.



These are only examples what we could do...

What kind of business do you want to grow?

We are happy to discuss further

- ▶ Suvi Tyni, Chief Business Officer, suvi.tyni@euroclear.com
- ▶ Juha Leinonkoski, Chief Information Officer juha.leinonkoski@euroclear.com
- ▶ Euroclear Finland Commercial, commercial.finland@euroclear.com



