NEWS RELEASE

BitGo Europe GmbH Provides Regulated Path Forward for Crypto Businesses as EU VASP Regimes Expire

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BaFin-authorized Crypto-as-a-Service platform helps eligible European VASPs preserve customer relationships while integrating regulated custody, trading, transfer, onboarding, and wallet infrastructure

FRANKFURT, Germany--(BUSINESS WIRE)-- BitGo Europe GmbH (“BitGo Europe”), a subsidiary of BitGo Holdings, Inc. (NYSE: BTGO) (“BitGo”), the digital asset infrastructure company, today announced the availability of its MiCAR-compliant Crypto-as-a-Service (“CaaS”) infrastructure for eligible virtual asset service providers (“VASPs”), fintechs, and digital asset platforms navigating the transition from national crypto registration regimes to the European Union’s Markets in Crypto-Assets Regulation (“MiCAR”).

MiCAR has replaced fragmented national crypto registration regimes with a harmonized EU-wide authorization framework for crypto-asset service providers (“CASPs”). As legacy VASP regimes expire or transition to the new standard, businesses across the EEA are working to maintain customer continuity while meeting higher requirements for licensing, safeguarding, governance, onboarding, and operational resilience.

The transition is especially urgent for businesses with exposure to Poland and Lithuania, two markets that historically attracted crypto businesses under national VASP registration regimes. In Lithuania, the transition period for legacy VASPs ended on 31 December 2025 and in Poland, the domestic implementation path remains unresolved as the July 1, 2026 MiCAR transition deadline approaches.

BitGo Europe is authorized by Germany’s Federal Financial Supervisory Authority (“BaFin”) as a crypto-asset service provider under MiCAR and provides regulated crypto custody, transfer, and trading services in the European Union through its MiCAR licensing framework. Through CaaS, eligible businesses can embed BitGo Europe’s regulated services into their existing customer experience using modular APIs.

“MiCAR is raising the standard for digital asset businesses across Europe, and many VASPs now need a practical way to adapt without disrupting their customers,” said Jody Mettler, COO of BitGo and

President of BitGo Bank & Trust, National Association. “BitGo Europe’s CaaS platform is designed to help eligible businesses move quickly to a regulated infrastructure model while preserving their brand, customer relationships, and core product experience.”

BitGo Europe’s CaaS platform is designed to support:

- **MiCAR-regulated custody and wallet infrastructure** with client asset segregation controls and institutional-grade security.
- **Modular wallet APIs** that allow businesses to maintain their own front-end experience while BitGo Europe provides regulated services underneath.
- **Programmatic onboarding and KYC** to support customer verification and re-verification under BitGo Europe’s compliance standards.
- **Trading and settlement** for supported digital assets through BitGo Europe’s BaFin-supervised trading authorization.
- **SEPA on- and off-ramps** for euro funding and withdrawals where available.
- **Policy-controls and implementation support** including permissions, transaction limits, approval workflows, technical support, and account management.
- **Insurance** for BitGo custodial wallets up to $250 million, subject to terms and conditions.

For crypto businesses that operated under expiring or expired VASP registration regimes in Poland, Lithuania, and other European markets, BitGo Europe’s CaaS offering provides an alternative to building a standalone regulated crypto operating stack from the ground up. Eligible businesses may also continue to evaluate or pursue their own CASP licenses in parallel while integrating BitGo Europe’s infrastructure.

“We believe Europe is moving toward a more unified and durable regulatory framework for digital assets,” said Mike Belshe, CEO and Co-founder of BitGo. “BitGo was built for moments like this, where security, regulation, and scalable technology need to come together. With BitGo Europe, we are giving businesses a way to meet the MiCAR standard while continuing to serve the market with confidence.”

BitGo Europe’s CaaS offering is available now for eligible businesses across the EEA. To learn more about BitGo Europe’s Crypto-as-a-Service infrastructure and MiCAR licensing framework, visit www.bitgo.com.

About BitGo

BitGo (NYSE: BTGO) is the digital asset infrastructure company delivering custody, wallets, staking, trading, financing, stablecoins, and settlement services from regulated cold storage. Since 2013, BitGo has focused on accelerating the transition of the financial system to a digital asset economy. BitGo maintains a global presence and multiple regulated entities, including BitGo Bank & Trust, National Association, the first federally chartered digital asset trust bank owned by a publicly traded company. Today, BitGo serves thousands of institutions, including many of the industry's top brands, financial institutions, exchanges, and platforms, and millions of investors worldwide. For more information, visit www.bitgo.com.

Forward-Looking Statement

Certain statements in this press release constitute "forward-looking statements" within the meaning of the federal securities laws. Words such as "may," "might," "will," "should," "believe," "expect," "anticipate," "estimate," "continue," "predict," "forecast," "project," "plan," "intend" or similar expressions, or statements regarding intent, belief, or current expectations, are forward-looking statements. These forward-looking statements are subject to various risks and uncertainties, many of which are difficult to predict, that could cause actual results to differ materially from current expectations and assumptions from those set forth or implied by any forward-looking statements. Important factors that could cause actual results to differ materially from current expectations include, among others, the highly volatile nature of digital assets, technical issues in connection with the integration of supported digital assets and changes and upgrades to their underlying network, heightened scrutiny of our industry and operations, the theft, loss, or destruction of private keys required to access any digital assets held in custody for our own account or for our clients, errors in executing client transactions or managing our own trading activities, and the other factors discussed in the Company's Annual Report on Form 10-K filed with the U.S. Securities and Exchange Commission (the "SEC") on March 27, 2026, and its subsequent filings with the SEC, including subsequent periodic reports on Forms 10-Q and 8-K. Such forward-looking statements are based on facts and conditions as they exist at the time such statements are made and predictions as to future facts and conditions. While the Company believes these forward-looking statements are reasonable, readers of this press release are cautioned not to place undue reliance on any forward-looking statements. The information in this release is provided only as of the date of this release, and the Company does not undertake any obligation to update any forward-looking statement relating to matters discussed in this press release, except as may be required by applicable securities laws.

Risk Warning

Crypto-assets are highly volatile and subject to rapid price fluctuations. You could lose all the money you invest. Crypto-asset services are not covered by traditional consumer protection frameworks or financial deposit guarantee schemes.

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