

JIM CRADDOCK

Proposal and Comment Information

Title: Regulatory Capital Rules: Regulatory Capital and Standardized Approach for Risk-weighted Assets, R-1888

Comment ID: FR-2026-0008-01-C102

Submitter Information

Name: Jim Craddock

Submitted Date: 05/08/2026

As an investor in bitcoin since 2017, I do not believe the current rules are fair. Bitcoin is hard money backed by proof of work and energy. There is no other commodity like it in the world. You cannot hack the network, you cannot print extra bitcoin. It has a fixed issuance rate and a hard cap.

All entities should be able to hold it on their balance sheet without penalties. The dollar is inflated away at 7% per year, and it is the "best" option in currencies. Bitcoin does not have that inflation problem.

If you want to fix the system, fix the money. That starts with allowing everyone to hold bitcoin without a penalty.