ANONYMOUS

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-C46

Submitter Information

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Submitted Date: 05/08/2026

I urge the Federal Reserve, OCC, and FDIC to reject Basel's punitive 1,250% risk weight for Bitcoin and instead adopt a risk-sensitive capital framework that reflects Bitcoin's actual characteristics. Unlike issuer-backed assets or speculative instruments, Bitcoin is a decentralized, issuerless digital commodity with transparent supply, public settlement, and deep global liquidity. A blanket 1,250% penalty makes regulated bank participation in custody, treasury, payments, and other Bitcoin services economically unviable, pushing activity offshore or into less-supervised venues. This harms American competitiveness, consumer protection, and financial stability. Accurate, tailored regulation—applying market-risk rules for price exposure and operational standards for custody—would better serve safety and soundness while allowing U.S. banks to support this important asset class.