ANONYMOUS

Proposal and Comment Information

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Submitter Information

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ubject: Bank Capital Treatment of Bitcoin

To the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation:

The 1,250% risk weight on Bitcoin doesn't match the actual risk and I think you know that. Bitcoin has no issuer, no counterparty, no reserve backing that can collapse. It's volatile, sure, but the risks are measurable and you already have frameworks for handling them.

Dollar-for-dollar capital at an 8% floor is effectively a ban. That doesn't make anything safer — it just pushes activity outside the regulated system where nobody has oversight.

You have the tools to get this right. Market risk charges, custody standards, concentration limits, cyber requirements. Capitalize what's actually there instead of applying a penalty designed for assets that look nothing like Bitcoin.

American banks should be able to offer custody, settlement, and lending for Bitcoin under proper supervision. That protects consumers better than forcing everything into unregulated channels.

Please get this one right.