

## Blockchain & Digital Assets Newsletter 06.30.2025 - 07.06.2025

## Story 1: Industry News XRP Seeking Bank License

- Ripple Labs applied for a national bank charter from the US Office of the Comptroller of the Currency (OCC), this after Circle seeked similar regulatory legitimacy.
- The company also applied for a Federal Reserve Master Account through Standard Custody, which would allow direct holding of RLUSD stablecoin reserves with the Fed.
- XRP token gained 3.2% post- announcement, all while stablecoin regulation advances.

## Story 2: Congress News House Announces "Crypto Week"

- The House listed July 14th week "Crypto" Week," to review the CLARITY Act, GENIUS act, and Anti-CBDC Surveillance State Act.
- Chairman French Hill and other Republican leaders emphasized President Trump's promise to make the US the "crypto capital of the world" via robust digital asset legislation.
- These bills will establish clear regulatory frameworks for digital assets, protect consumer privacy and block CBDC creation.

## Story 3: Agency News EU-US Crypto Dialogue Press Release

- The Treasury Department provided details on the June EU-US Joint Financial Regulatory Forum where digital assets were discussed.
- EU participants provided updates on implementing MiCA and Digital Euro progress, US participants shared digital asset policy priorities & SEC Crypto Task Force work.
- Both sides emphasized the Financial Stability Board's crypto assets and stablecoins work and digital asset regulation synergy globally.

#### Story 4: International News Robinhood EU Tokens for US Stocks

- Robinhood launched tokens for EU clients to trade 200+ US stocks and ETFs with 24/5 trading, partnering w/ Arbitrum blockchain.
- Robinhood plans to offer tokens for private companies, and develop its own blockchain for 24/7 trading while expanding to "thousands" of stock tokens by year-end
- Robinhood also announced crypto perpetual futures for EU customers and staking for US users, Robinhood stock price rose afterward.

#### Sources

Story 1: Coghlan, J. (2025, July 2). Ripple applies for US banking license, joining crypto rush for legitimacy. Cointelegraph.

https://cointelegraph.com/news/ripple-applies-us-banking-license-joining-circle

Story 2: House Committee on Financial Services. (2025, July 3). House Announces Week of July 14th as "Crypto Week".

https://financialservices.house.gov/news/documentsingle.aspx?DocumentID=410793

Story 3: US Department of the Treasury. (2025, July 1). Joint Statement on the EU-U.S. Joint Financial Regulatory Forum.

https://home.treasury.gov/news/press-releases/sb0184

Story 4: Nishant, N., & Saini, M. (2025, June 30). Robinhood launches tokens allowing EU users to trade in US stocks. Reuters. https://www.reuters.com/business/robinhood-launches-tokens-allowing-eu-users-trade-us-stocks-2025-06-30/

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