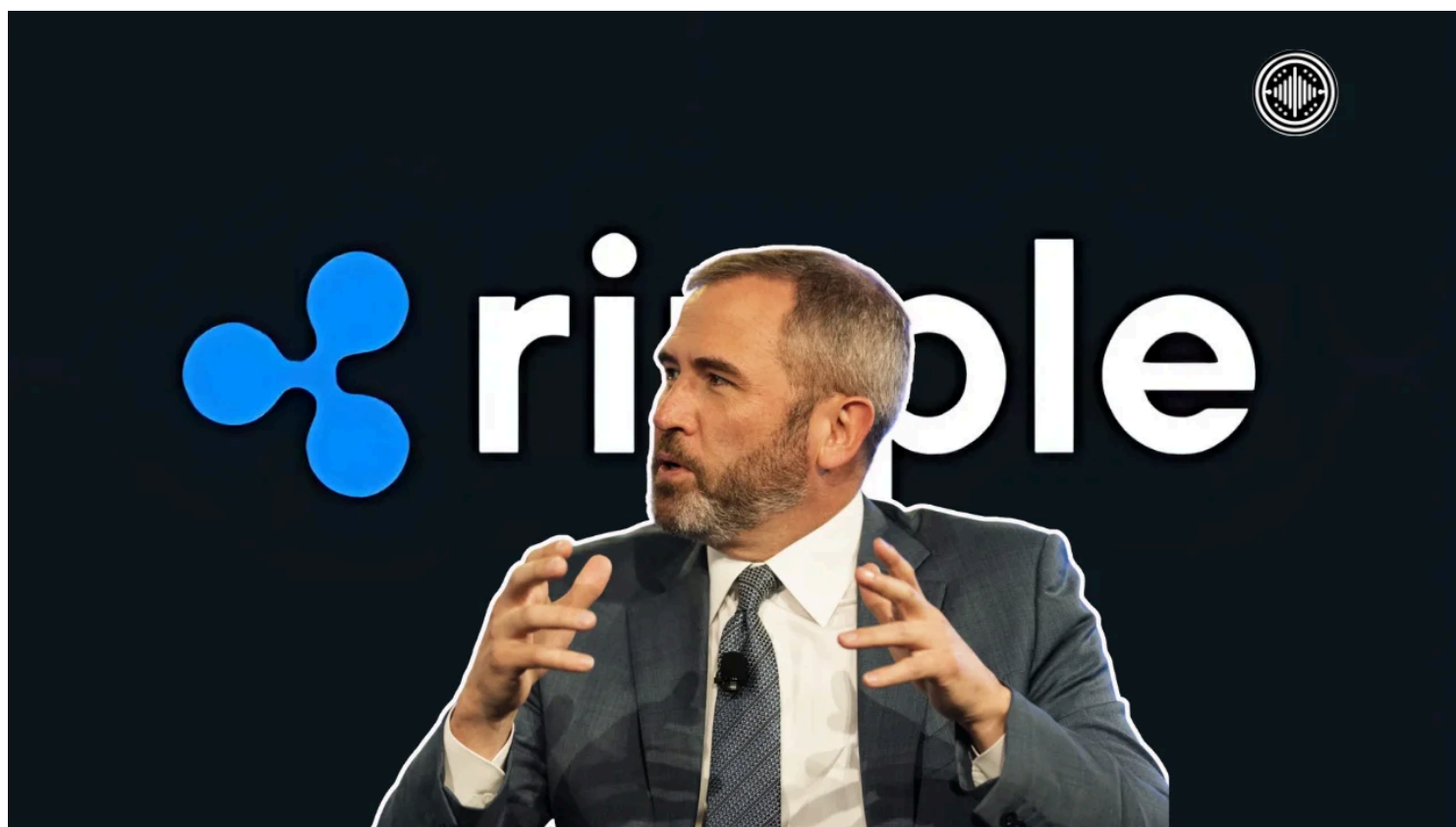


Ripple CEO Urges Congress to Pass Clear Crypto Laws for U.S. Leadership

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Ripple CEO Brad Garlinghouse has called on Congress to swiftly enact clear legislation for digital assets to ensure the United States remains competitive in the global cryptocurrency market. Speaking before the U.S. Senate Committee on Banking, Housing, and Urban Affairs, Garlinghouse emphasised that without decisive action, regulatory uncertainty will continue to drive innovation overseas.

In his testimony, Garlinghouse stressed the urgent need for Congress to establish clear rules that define agency authority over digital assets, protect investors, and allow businesses to innovate without fear of legal repercussions. Despite Ripple's proactive efforts to comply with existing regulations, the company and the wider crypto industry face a patchwork of unclear policies. This ambiguity has hindered the potential for American leadership in a market now valued at \$3.4 trillion and involving more than 55 million U.S. participants.

Garlinghouse highlighted Ripple's legal battle with the U.S. Securities and Exchange Commission (SEC), noting that a landmark 2023 court ruling confirmed that XRP, Ripple's native digital asset, is not classified as a security. This victory underscores the need for more comprehensive legislation that provides clarity for all digital assets. Ripple operates on the XRP Ledger, an open-source, decentralised blockchain designed for fast, scalable, and cost-effective global payments.

The CEO warned that the current lack of a cohesive federal framework has pushed much of the crypto innovation overseas, to the detriment of U.S. economic growth and financial modernisation. "Once market structure legislation for digital assets becomes law in the U.S., this will catalyse a new era of competitiveness and unlock efficiencies in financial transactions, dramatically helping consumers and businesses alike," Garlinghouse said.

While the current administration's regulatory approach has done little to ease the uncertainty facing the crypto sector, Ripple's call to action offers a roadmap for lawmakers seeking to revive American innovation and protect consumers in a rapidly evolving financial landscape. Garlinghouse urged Congress to prioritise clear, balanced legislation that positions the U.S. as the global hub for digital asset innovation rather than ceding ground to more crypto-friendly jurisdictions.

In conclusion, Ripple's message to the Senate underscores the importance of swift, sensible legislative action to secure America's place at the forefront of the digital economy. Without clear laws, the country risks falling behind in an industry that could transform financial services worldwide.