

Two Leading Cryptocurrencies Worth Buying and Holding Long-Term

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As more traditional financial assets transition onto blockchain networks, Solana and XRP are positioning themselves as two of the most promising digital currencies to invest in today and hold for years to come.

A major shift is underway in finance, with asset managers increasingly turning to blockchain technology to tokenise real-world assets (RWA). This move allows for faster, more cost-

efficient trading of instruments like stocks, bonds, and government debt. Among the cryptocurrencies benefiting from this transition are Solana (SOL) and XRP, each offering distinct advantages for investors seeking exposure to this emerging sector.

Solana has quickly earned a reputation for its lightning-fast transaction speeds and minimal fees. The blockchain regularly processes more than 1,000 transactions per second, making it a natural choice for tokenised stock platforms. A clear example of this momentum is the growth of xStocks, a tokenised stock platform launched on Solana in May. In just three weeks, the total value of tokenised stocks on the network tripled, reaching over \$100 million by late July. With more than \$553 million in tokenised assets currently hosted, Solana's year-to-date growth far exceeds the sector's average. This performance suggests increasing demand not only from individual developers but also institutional issuers looking to migrate from outdated infrastructure.

According to projections by the Boston Consulting Group, the RWA tokenisation market could reach as much as \$16 trillion by 2030. If realised, such growth would drive up demand for SOL, especially as staking, stablecoins, and platform fees lock more of the cryptocurrency in active use. While regulatory uncertainty remains a risk, particularly surrounding tokenised equities, recent changes in leadership at the United States Securities and Exchange Commission (SEC) hint at greater clarity on the horizon.

In contrast, XRP is not focused on speed alone but on meeting the needs of institutions through compliance and reliability. Built on the XRP Ledger (XRPL), the network includes features essential for regulated financial institutions, such as built-in identity layers and the ability to freeze accounts. These tools make it an attractive platform for banks and large asset managers dealing with tokenised debt and payment instruments. Currently, XRP supports around \$133 million in tokenised assets, including \$75.2 million in tokenised United States Treasury bills, a crucial asset class for institutions needing liquidity and compliance certainty.

XRP's position is further strengthened by its emphasis on legal structure and regulatory alignment. This gives it an edge over competitors like Ethereum, which often require complex legal workarounds. While XRP's future is closely tied to the success of Ripple, the firm responsible for promoting the coin, its institutional-grade features continue to draw adoption in a space that increasingly values transparency and legal compliance.

As the market for tokenised finance expands, both Solana and XRP offer unique value propositions. Investors with a long-term horizon may find that even a modest allocation, such as \$1,500, into these digital assets could generate significant returns. Their differing strengths mean that they are not direct competitors, but complementary plays on a future where blockchain is central to global finance.