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This will allow customizable lending markets while pooling liquidity through “hubs,” improving efficiency and scalability.

By Monday, Bitcoin rebounded to around \$115,000, almost erasing the weekend losses. Hougan said the rapid recovery indicates the strength of blockchain infrastructure. “The damage was contained to individual investors,” he added, noting that no major institutions collapsed during the event.

In a blog post published in August, Grewal wrote that “The Bank Secrecy Act Is Broken. Technology Can Fix It,” saying the current compliance system is “rooted in

decades-old requirements that reflect paper-based protocols designed for a financial system” where fund transfers take days.

“Visually, the chart makes it clear that there is a major redistribution taking place: Bitcoin is moving from long-term holders into new addresses managed by ETFs,” he told Decrypt. “As ETFs create demand, supply is being provided by old holders.”

The increased seven-day hash rate comes as miners wrestle with rising energy costs and lower rewards. After last year’s halving, the payoff for miners is 3.125 bitcoin, down from 6.25 previously.

Russia emerged as the leading crypto market in Chainalysis’ latest European Crypto Adoption report, receiving \$376.3 billion in crypto between July 2024 and June 2025.

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