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# **BITCOIN, CRYPTO & THE FUTURE OF DIGITAL MONEY**

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# WHY THIS TOPIC MATTERS

- Crypto moved from niche tech to global policy issue
- Governments are **now** shaping the rules
- Europe, USA and Asia are competing in financial innovation
- Understanding the basics is key to understanding regulation

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# BLOCKCHAIN VS. CRYPTO

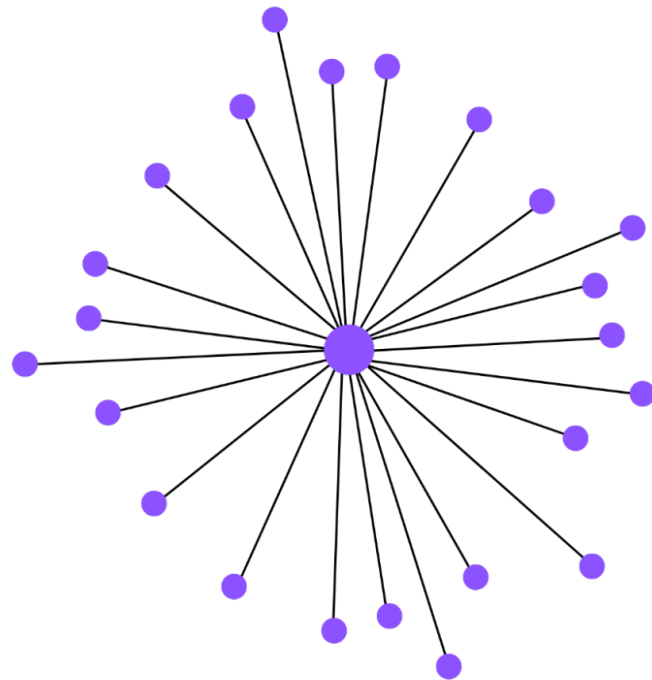
- What's the Difference?...
- ...and why it matters!

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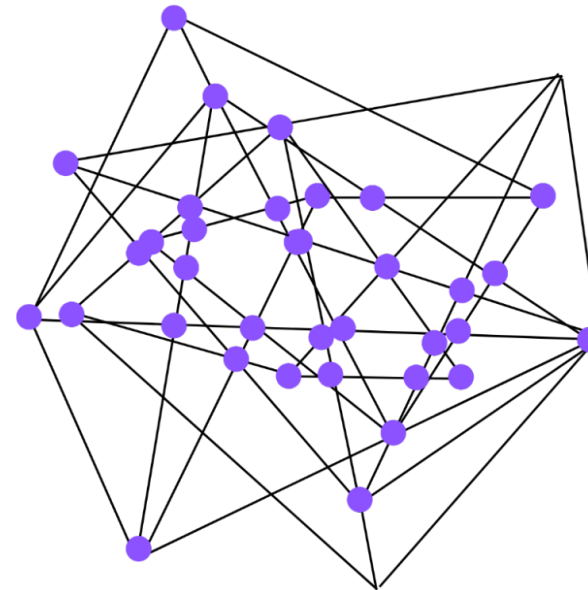
# WHAT IS BLOCKCHAIN?

- A **shared** digital ledger
- Transactions recorded in **blocks**
- Distributed across **many** computers/servers
- Transparent and **tamper-resistant**
- The **foundation** for crypto-currencies

# CENTRALIZED VS. DECENTRALIZED



Centralized



Decentralized

# EACH NODE STORES THE COMPLETE BLOCKCHAIN



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# THE PRINCIPLES WHICH DEFINE BLOCKCHAIN SYSTEMS

- **Trustless:** No central intermediary is required
- **Permissionless:** Anyone can participate
- **Immutable:** Records cannot be changed

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# WHAT IS CRYPTO?

- Crypto is the digital money which runs on blockchains.
- It serves two crucial roles:
  - 1. Transactions fees
  - 2. Mining Rewards
- It is the incentive system which keeps the network running and transactions validated.

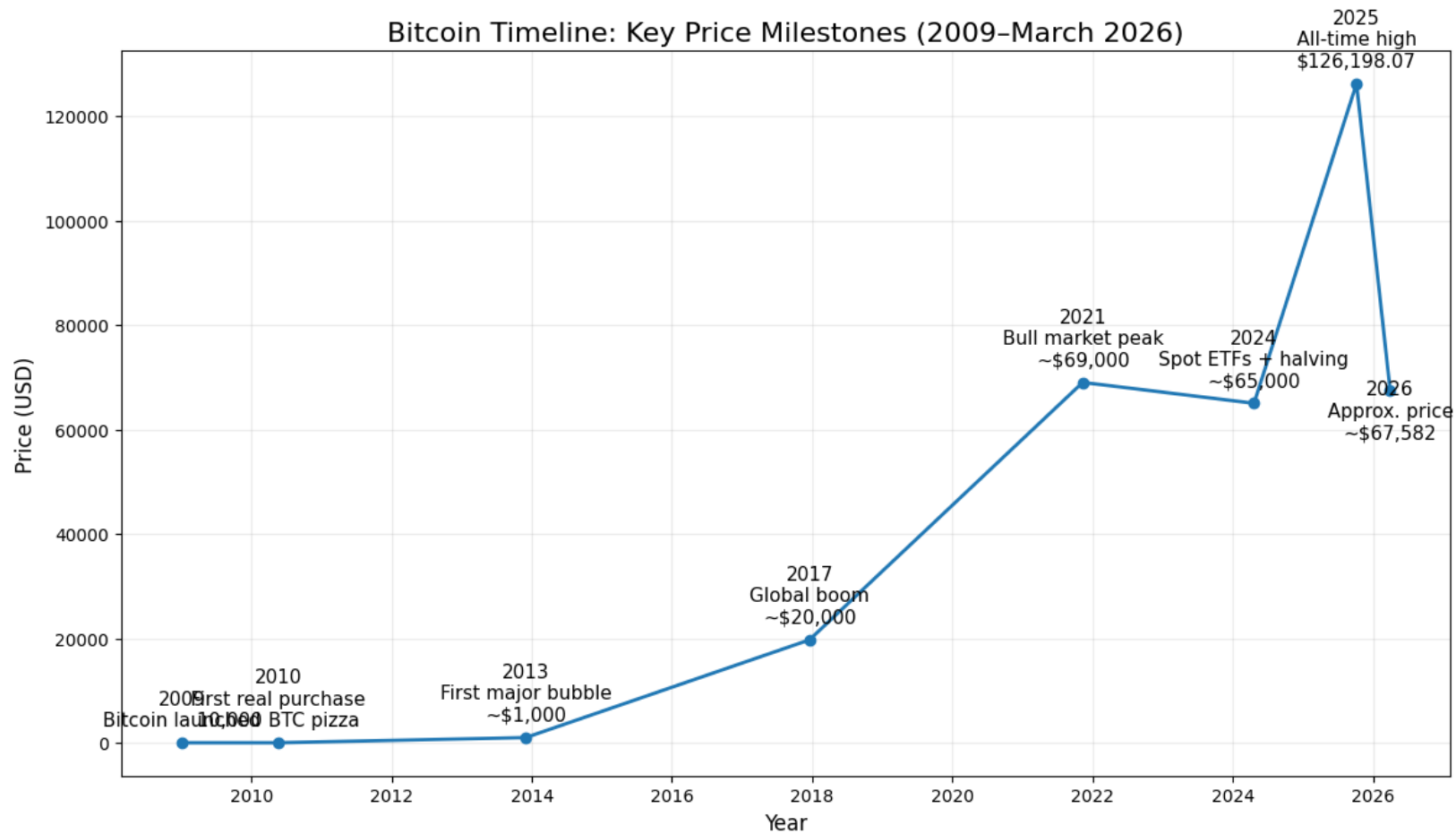
# WHAT THE F\*\*\* IS THIS MINING IN BITCOIN?

- The name Bitcoin can mean the blockchain but also its cryptocurrency (BTC).
- There are **only** 21 million BTC in existence.
  - 19.6 million in circulation
  - 1.4 million for miners (validators)
- **Miners**, is a confusing word:
  - In Bitcoin, they are really network participants who verify transactions and secure the system.

# THE LIFE OF BITCOIN I

- **2008:** Bitcoin whitepaper published
  - by Satoshi Nakamoto ?
- **2009:** Satoshi released the first Bitcoin software in January 2009
- **2010:** First widely documented real-world transaction using Bitcoin.
  - > Two pizzas were bought for 10,000 BTC
- **2011:** Satoshi wrote he/she had '*moved on to other things*' and disappeared completely.

# THE LIFE OF BITCOIN II



# THE PRICE OF BITCOIN

Year	BTC Price ≈ Jan 1 (USD)	Notes
2008	\$0	Bitcoin whitepaper (Oct 2008)
2009	\$0	Network launched
2010	\$0.001	Early trading begins
2011	\$0.30	Early adoption
2012	\$5	Growing awareness
2013	\$13	First bubble year
2014	\$770	After 2013 surge
2015	\$320	Post Mt. Gox crash
2016	\$430	Slow recovery
2017	\$1,000	Start of bull run
2018	\$13,400	After 2017 boom
2019	\$3,800	Crypto winter
2020	\$7,200	Recovery begins
2021	\$29,000	Institutional interest rising
2022	\$47,000	Near cycle peak
2023	\$16,500	Bear market bottom
2024	\$42,000	ETF anticipation
2025	\$44,000	Pre-ATH year
2026	\$67,000	After 2025 ATH (~\$126k Oct 6, 2025)

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# ALTCOINS

- Every coin of a blockchain other than *Bitcoin* is called an *Altcoin* (Alt-ernative Coin)
- Samples
  - Ethereum (ETH)
  - Solana (SOL)
  - Cardano (ADA)
  - Ripple (XRP)

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# SMART CONTRACTS

- First created on the Ethereum blockchain.
- This blockchain was launched in July 2015
- The whitepaper was written by Vitalik Buterin, a young programmer who had previously written for *Bitcoin Magazine*.
- Ethereum is a programmable blockchain that allows developers to build applications (so called dApps) and *smart contracts* on top of it.

# UNDERSTANDING SMART CONTRACTS

## Definition

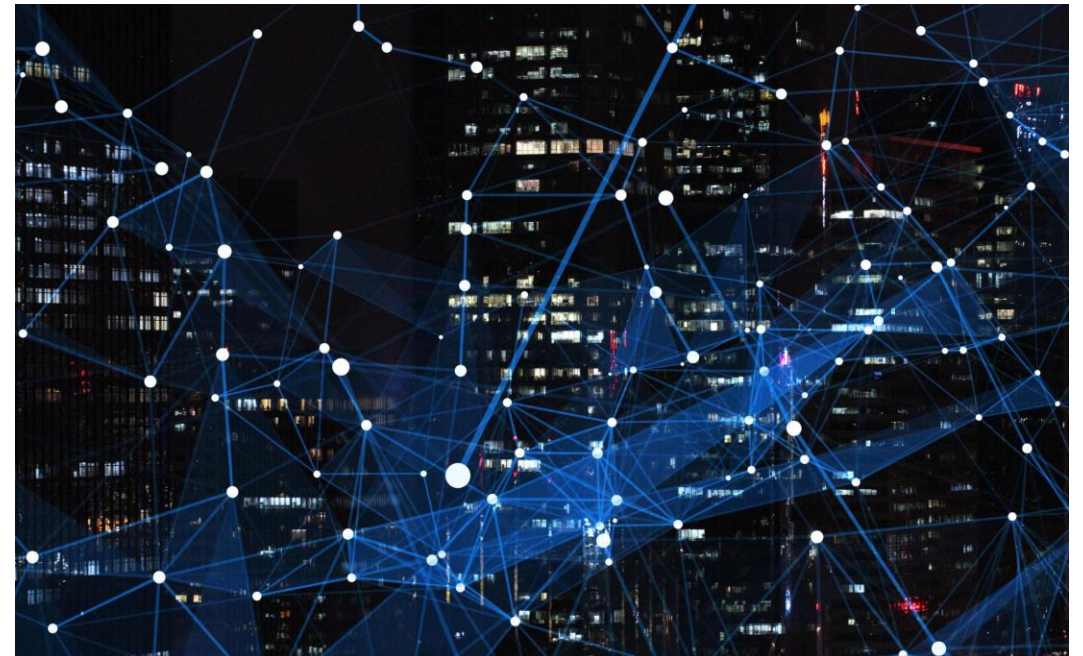
Smart contracts are self-executing agreements with terms directly written into code that run on blockchain networks.

## Key Features

They ensure transparency, security, and automation in digital transactions without intermediaries.

## Applications

Smart contracts are used in various fields such as finance, supply chain management, and real estate to streamline processes.



# THE FUTURE OF CRYPTOCURRENCY COMPETITION

## Market Leaders

Major cryptocurrencies like **Bitcoin and Ethereum** continue to set the pace with widespread adoption and technological development.

## Emerging Innovations

New blockchain technologies and platforms are innovating rapidly, potentially shifting the competitive landscape significantly.

## Influencing Factors

Regulatory developments, technological advancements, and market confidence will play crucial roles in determining the eventual winner.



# CRYPTO REGULATIONS



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# GLOSSARY OF CRYPTO REGULATIONS WORLDWIDE

<b>Cryptocurrency Regulations</b>	Legal frameworks and rules established by governments to govern the use, trading, and legality of cryptocurrencies.
<b>KYC (Know Your Customer)</b>	A process used by financial institutions to verify the identity of their clients to prevent fraud and comply with regulations.
<b>AML (Anti-Money Laundering)</b>	Laws and regulations designed to prevent money laundering activities, often requiring reporting of suspicious transactions.
<b>Regulatory Authority</b>	A government agency responsible for overseeing financial markets and enforcing laws related to cryptocurrencies and other financial instruments.
<b>Crypto Taxation</b>	The policies and laws that govern the taxation of cryptocurrencies, including capital gains and income reporting.
<b>Initial Coin Offering (ICO) Regulations</b>	Legal rules surrounding the issuance and sale of new cryptocurrencies or tokens to investors.
<b>Decentralization &amp; Compliance</b>	The extent to which a cryptocurrency operates independently of central authorities, influencing regulatory approaches.

# MAJOR CRYPTO HUBS

LOCATION	NOTABLE FEATURES	KEY CRYPTOCURRENCIES FOCUSED ON	AVERAGE MARKET PRESENCE
<b>Switzerland</b>	Regulatory-friendly environment, established crypto regulations	Bitcoin, Ethereum, Altcoins	Strong, with many exchanges and blockchain companies
<b>Singapore</b>	Favorable government policies, strategic location in Asia	Bitcoin, DeFi projects, Altcoins	Growing, hub for blockchain startups
<b>United States (Silicon Valley, New York)</b>	Technological innovation, massive investment	Bitcoin, Ethereum, Stablecoins	Very strong, numerous exchanges and developments
<b>Hong Kong</b>	Financial hub with open crypto policies	Bitcoin, Tokens, Altcoins	High, significant trading volumes and startups

# ***'BLOCKCHAIN ISLAND'* FACES OFF AGAINST EU OVER CRYPTO REGULATION**

- Malta has had great success in attracting prominent crypto firms.
- Bloomberg, April 1, 2026 at 6:00 AM GMT+2



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# MALTA VS. THE EU

- The EU plans to centralize crypto supervision under the **European Securities and Markets** Authority, which Malta opposes, seeing it as a politically motivated assault on its success in attracting crypto firms.
- Malta has been a hub for crypto companies due to its comprehensive regulatory framework and low tax rate, earning it the nickname "**blockchain island**" and drawing firms like Crypto.com and Bitpanda.
- The EU says centralizing supervision will make investing safer and encourage growth, but Malta argues it will stifle the industry and drive firms to other regions like **Dubai, Abu Dhabi, Asia, or the US**.

# POLITICAL SHIFT OF CRYPTO IN THE USA

ASPECT	PREVIOUS STANCE	CURRENT STANCE	NOTABLE DEVELOPMENTS
<b>Legislation Approach</b>	Less regulation, more innovation support	Increased regulation, focus on consumer protection	Introduction of new regulatory proposals in Congress
<b>Political Support</b>	Mixed support across parties	Growing bipartisan interest	High-profile endorsements from politicians
<b>Public Opinion</b>	Uncertain, activist-driven	More mainstream acceptance	Polls show increasing public trust in crypto
<b>Government Agencies</b>	Minimal oversight	Increased involvement from SEC, IRS	New guidelines and hearings on crypto

# STABLECOINS

## Definition

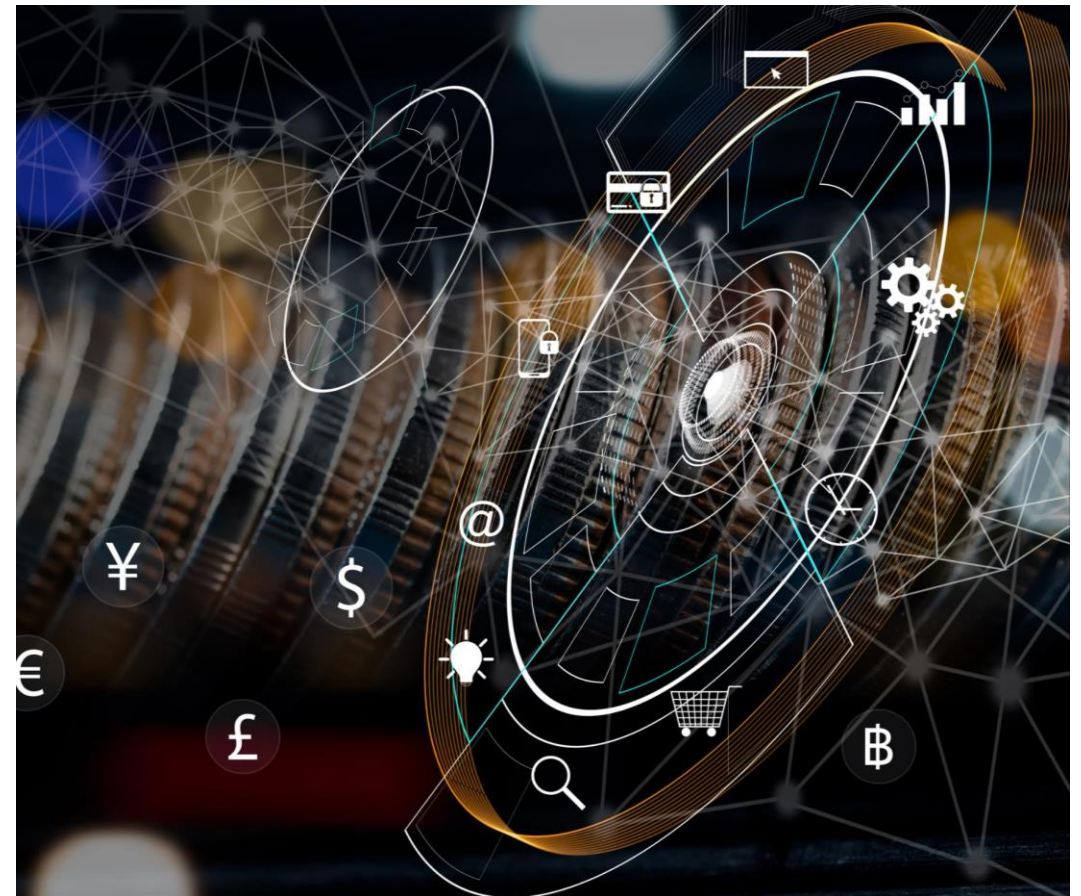
Stablecoins are digital currencies designed to maintain a stable value by pegging their worth to traditional assets like fiat currencies or commodities.

## Purpose

They facilitate fast, low-cost transactions and serve as a reliable store of value within the cryptocurrency ecosystem.

## Examples & Types

Popular stablecoins include **USDT** and **USDC**, available in fiat-collateralized, crypto-collateralized, and algorithmic variants.



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# WHY STABLECOINS MATTER

- Stablecoins may become one of the most important financial innovations of the next decade.
- Bridge between traditional finance and crypto
- Securitization
- !! Banks are scared of stablecoins
- The people in developing nations embrace stablecoins
  - Only 28% have a bank account, but
  - 90% have a smart phone
  - No bank account no access to money, loan etc.

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# *CBDC*

- ...will be the hot topic in the next decade.
- A ***Central Bank Digital Currency*** is a digital version of a country's official money, issued directly by the central bank.
- Unlike cryptocurrencies, a CBDC would be **government money**, just like cash.

# THE CBDC DEBATE

## Pros of CBDC

CBDCs can enhance financial inclusion, improve transaction efficiency, and provide governments with better monetary control.

## Cons of CBDC

Potential privacy concerns, increased cyber risks, and questions about the impact on traditional banking systems are key drawbacks.

## Key Considerations

Debates focus on security, privacy, technology infrastructure, and the balance between innovation and regulation.



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# CONSPIRACY THEORIES IN CRYPTO

- Bitcoin was created by intelligence agencies
- Satoshi Nakamoto is secretly a government or corporate group
- Bitcoin was designed to replace cash and control people
- Governments secretly hold large amounts of Bitcoin
- The blockchain contains hidden messages or secret codes

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# THERE IS MUCH MORE

- For a leisurely reading into the basics of blockchain and Crypto over a glass of wine, beer or sake,...
- ...I highly recommend the following book:



**FOR YOU**

**OR**

**AS A PRESENT**

