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Top 10 XRP Rich List: Who Are the Biggest XRP Holders?

Original:

<https://www.btcc.com/en-US/academy/research-analysis/top-10-xrp-rich-list-who-are-the-biggest-xrp-holders>

[XRP](#), the native cryptocurrency for the Ripple Network, is the 6th largest cryptocurrency by market capitalization. And it is owned by many investors worldwide. In this article we'll take a closer look at the XRP rich list.

Despite the decline in its price over the years due to the SEC lawsuit and the crypto winter, many are still bullish on the coin. Out of the fixed supply of 100 billion coins, 50.26 billion are currently in circulation. Here, we discuss those who currently make up the XRP rich list, i.e., those holding the most XRP coins.

See also: [XRP Price Prediction \\$500: Can XRP Reach \\$500 Dollars?](#)

[TRADE_PLUGIN]XRPUSDT,XRPUSD[/TRADE_PLUGIN]

Who's on the XRP Rich List?

The addresses holding the most XRP coins generally belong to the project founders and executives, including Chris Larsen and Brad Garlinghouse, and centralized exchanges such as Binance, Kraken, Uphold, Bitbank, and others. These centralized exchanges and crypto lenders centralized exchanges and crypto lenders are the top XRP holders by percentage, holding XRP coins worth hundreds of millions in several addresses on behalf of their customers. Ripple and its founders also own a significant amount of XRP.

Most exchanges' XRP holdings are usually customers' deposits kept in reserves. This explains why Binance has one of the largest supplies of XRP coins. The exchange holds 72.17% of the XRP supply (of the BEP20 variety) on exchanges, according to Coincarp. The top 10 addresses on BNB Chain hold 162.9 million XRP, more than 58% of the overall XRP supply of the coin's BEP20 variety.

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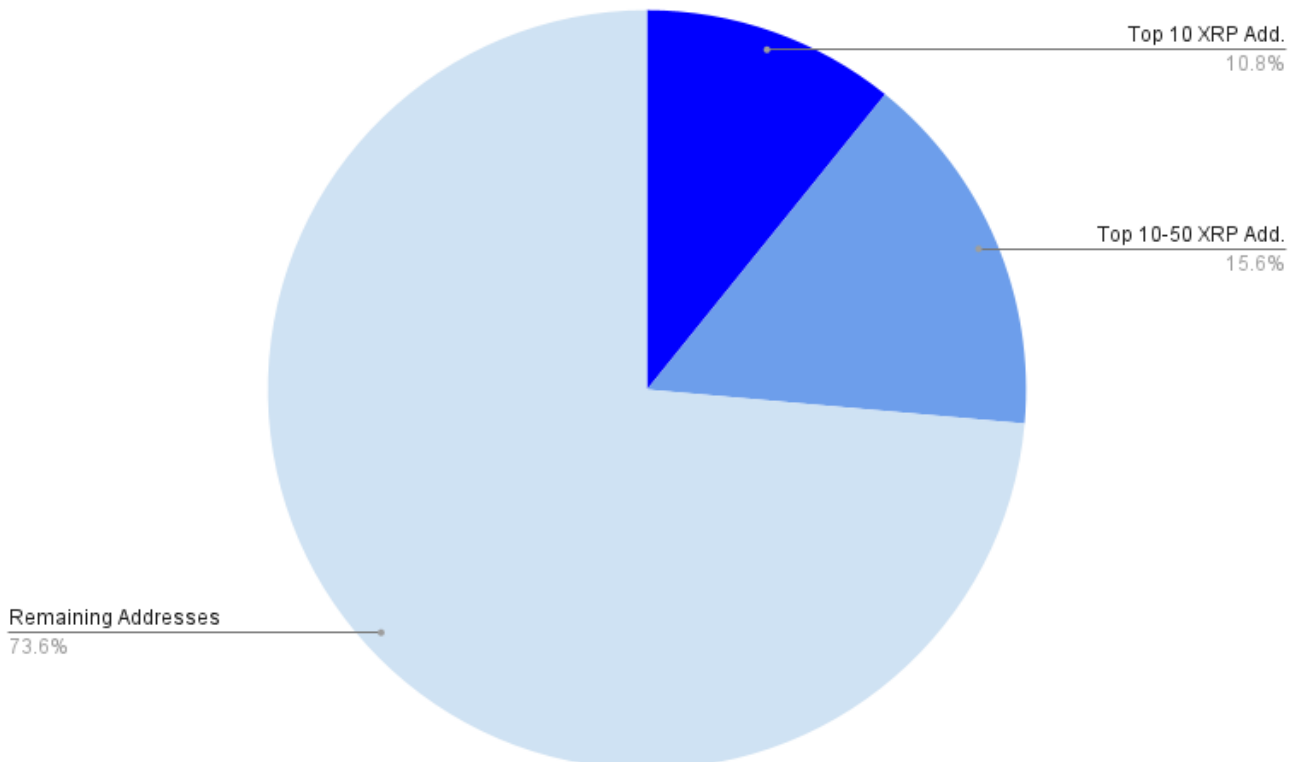
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A Listing of the Top XRP Holders by Percentage



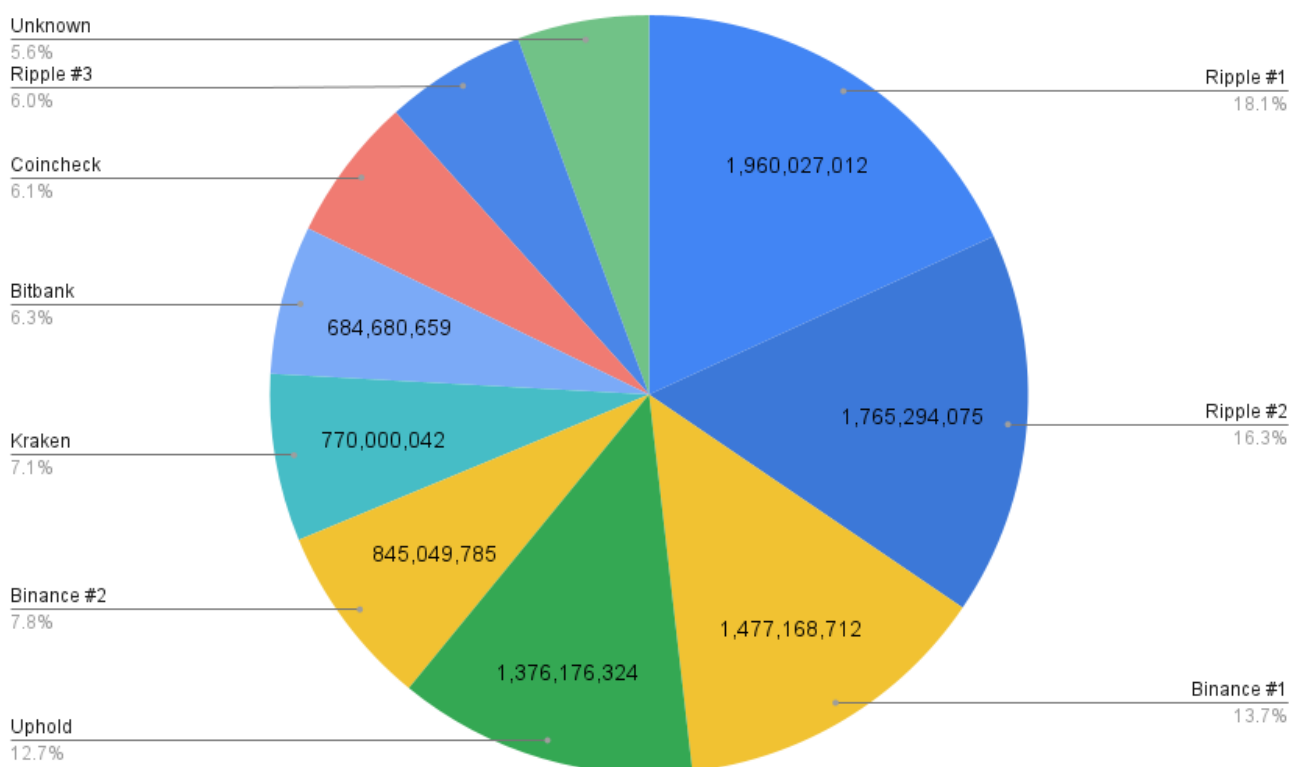
The top 10 addresses with the largest XRP supplies hold roughly 10,799,000,000 XRP, worth approximately \$4.9 billion at current market rates. If we take into account the next 40 largest addresses, the top 50 XRP addresses control 13,200,000,000 XRP, or 26.4% of the entire circulating

supply.

If you want to check the top addresses that are XRP whales yourself, we've prepared a list of the ten largest XRP addresses, with direct links to XRP Scan:

Owner	Number of XRP	% of Circ. Supply	Blockchain address
Ripple #1	1,960,027,012	1.96%	rMQ98K56yXJbDGv49ZSmW51sLn94Xe1mu1
Ripple #2	1,765,294,075	1.77%	rKveEyR1SrKWBjX214xcFH43ZsoGmb3PEv
Binance #1	1,477,168,712	1.48%	rEy8TFcrAPvhpKrwyrscNYyqBGUkE9hKaj
Uphold	1,376,176,324	1.38%	rBEc94rUffLFDwwGN7rQGBHc883c2QHhx
Binance #2	845,049,785	0.85%	rs8ZPbYqgecRcDzQpJYAMhSxSi5htsjnza
Kraken	770,000,042	0.77%	rUeDDFNp2q7Ymvyv75hFGC8DAcygVyJbNF
Bitbank	684,680,659	0.68%	rUeDDFNp2q7Ymvyv75hFGC8DAcygVyJbNF
Coincheck	663,143,714	0.66%	rwgvfze315jjAAxT2TyyDqAPzL68HpAp6v
Ripple #3	650,439,587	0.65%	rBg2FuZT91C52Nny68houguJ4vt5x1o91m
Unknown	607,476,328	0.61%	rEvvSpejhGTbdAXbxRTpGAzPBQkBRZxN5s

As we can see from the table above, one of Ripple's own addresses has the single highest amount of XRP in a single wallet, with nearly 2 billion XRP coins in one address. The second and ninth largest addresses also belong to Ripple. For easier visualization of the distribution of the circulating supply, and how much XRP is in the hands of the top 10 whales, take a look at the XRP rich list graph for 2023.



XRP Rich List: Holdings Inside Ripple Founders

At the time of founding the project, the founders Chris Larsen, Jed McCaleb, and Arthur Brito allocated 20 billion XRP to themselves. Over the years, they have sold part of their holdings. Jed left the company in 2014, taking 9 billion XRP coins. He has been selling since then and recently sold off all his holdings. It took him eight years to finish selling off his XRP holdings.

However, the other co-founders are still holding most of their XRP. This is partly because of the SEC case against the company and its founders, in which the regulator considers XRP to be a security. Until the case is resolved in favor of Ripple, there is a risk that selling XRP could amount to selling unregistered securities in the US. This is why the cryptocurrency exchanges registered in the US have also delisted the coin.

According to Forbes, the co-founder and former CEO Chris Larsen is one of the largest holders with over 5 billion XRP. At least five addresses, containing 2.5 billion XRP in total, are directly traceable to him. The current CEO, Brad Garlinghouse, is also one of the largest holders, although there are no specifics on how many XRP coins he holds.



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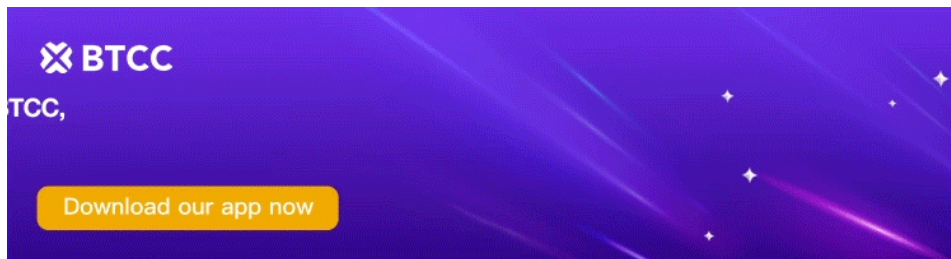
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Bottom Line

The XRP whales are mostly made up of exchanges and cryptocurrency companies whose clients own billions of XRP at multiple addresses. The top 20 addresses alone control 15.9% of the circulating supply. But most of them belong to exchanges, meaning they are for retail investors. Overall, XRP is significantly less centralized in terms of distribution than some of its cryptocurrency peers, notably Ethereum and Dogecoin.

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