Review of: "From Tech Hub to Banking Failure: Exploring the Implications of CBDCs on the Destiny of Silicon Valley Bank"

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Title: "From Tech Hub to Banking Failure: Exploring the Implications of CBDCs on the Destiny of Silicon Valley Bank" I would write "Destiny", non-sci language. The title suggest a causation analysis, what CBDC would have led to for SVB. This of course we cannot know. Hypothetical research is very difficult to do well. With CBDCs you can still have bank runs if you as a bank have tied up your assets in longterm government bonds. You may actually have a bigger run as it becomes easier to redraw.

The introduction: For a sci article the article has too much background info about the bank. Focus instead on the problem at hand and show why it is relevant. Secondary data tables and figures are not popular in sci articles. The paper goes on to talk about the Fed. So far I think this is more of a discussion paper than a research paper. You make recommendations to the Fed already in the introduction without first showing the analysis, this is very odd.

Part 2 is about yen SVB collapse. It reads more as background info than as a sci articles. It's odd to use sci ref *Sources: (Giang and Dang 2023; Choi 2023; Doherty, Levitt, and Johnson 2023)"* for a whole table that is a secondary reference. We expect to see what you have done, not what others have written. The citations from members of the banking committee seem oddly placed here. Is this secondary data you are using for your analysis later on? Not clear.

Part 3. To write "3. SVB's Case from CBDCs perspective" is not the best grammar. CBDC provides state central bank with greater visibility, yes, but SVB needed liquidity. You may argue that with CBDCs the Fed could have acted ealrier, trying to find a buyer for the bank or someone to lend it money, but again it would not have changed the banks liquidity problem due to increasing interests rates.

Part 4. There is no real analysis here, not of primary data or secondary. To then suddenly jump to recommendations is not possible. I think that what you have here at best is a foundation for an interesting discussion in class or within an organization, but this is far away from any complete article, and far away from any sci article, I am afraid. Hopefully you can make improvements based on your strong interest in the topic.