

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

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Potential competing interests: No potential competing interests to declare.

The paper covers a quite interesting topic, but, in my impression, lacks analytical focus. To determine how CBDCs would have changed the potential outcome of the SVB collapse, maybe you should first of all identify the economical problems of SVC and the role of the supervisors to (potentially) deal with those problems. Afterwards, you can analyze how CBDCs would have changed that. Instead, you *describe* SVB (and that sounds like marketing texts from the bank), you *describe* the process of SVB's failure and - quite generally - *describe* potential benefits of CBDCs, without relating those to SVB's specific situation. There is not much analysis to be seen. The generic conclusions could have been made without the SVB case.

In addition, you should be more precise. For example: What is a digital bank run and why is that important? Why are you referring to 2021 to argue about customers starting to withdraw funds, when in 2021 and 2022 SVC had a net growth of customer deposits?