

Lessons From the Failure Of Silicon Valley Bank

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## **Executive Summary**

The collapse of Silicon Valley Bank (SVB) in 2023 marked a significant event in the financial sector, highlighting key vulnerabilities in banking practices and regulatory oversight. Factors contributing to SVB's failure included financial mismanagement, regulatory compliance issues, competitive pressures, and leadership deficiencies. Lessons learned from SVB's collapse underscore the importance of prudent financial management, robust risk assessment, regulatory compliance, and effective leadership in ensuring organizational resilience. The aftermath of SVB's failure prompted regulatory reforms, changes in banking practices, and a renewed focus on innovation and adaptability within the financial and tech sectors. Despite the challenges posed by SVB's collapse, there are opportunities for learning and growth, with a focus on strengthening risk management practices, enhancing regulatory oversight, and fostering innovation to navigate evolving market dynamics. Ultimately, SVB's collapse serves as a reminder of the importance of learning from failure and applying those lessons to promote financial stability, innovation, and sustainable growth.

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## **Introduction**

The collapse of Silicon Valley Bank (SVB) in March 2023 highlights critical lessons for the banking sector, emphasizing the importance of risk management and regulatory oversight. SVB's downfall stemmed from various factors, including a lack of diversification in investment strategies and a classic bank run scenario, where depositors withdrew funds en masse due to concerns about the bank's solvency (Al-Sowaidi & Faour, 2023). SVB's heavy investment in long-term U.S. treasuries and mortgage-backed securities left it vulnerable to rising interest rates (Mérő, 2023). When the Federal Reserve raised rates to combat inflation in 2022, SVB's bond portfolio suffered substantial losses (Dutta et al., 2023). Furthermore, SVB's failure to adequately protect its liabilities with short-term investments exacerbated its financial vulnerability (Hauf & Posth, 2023). This lack of liquidity became evident during the tech sector downturn, leading to a rapid withdrawal of deposits by customers (Huang, 2023). The collapse of SVB had far-reaching consequences, affecting stockholders, investors, and tech companies with substantial deposits in the bank (Akhtaruzzaman et al., 2023). While the FDIC insured deposits up to \$250,000, many company accounts held amounts exceeding this limit, raising concerns about immediate expenses such as payroll (Dutta et al., 2023). In response to SVB's collapse, First Citizens Bank acquired the majority of its deposits and loans (Al-Sowaidi & Faour, 2023). However, the cost of SVB's failure was estimated to be nearly \$20 billion (Akhtaruzzaman et al., 2023), underscoring the magnitude of the event. This collapse prompts a reevaluation of investment practices and regulatory frameworks in the banking sector, emphasizing the need for diversification, risk management, and regulatory oversight to safeguard financial stability and protect stakeholders' interests.

## **Overview of Silicon Valley Bank**

### **History and Background of SVB**

Since its inception in 1983, Silicon Valley Bank (SVB) has epitomized innovation and adaptability in the financial landscape. Emerging within the vibrant ecosystem of Silicon Valley, SVB swiftly recognized the burgeoning potential of the technology industry and positioned itself as a pioneering institution dedicated to meeting the distinctive financial requirements of tech startups and venture capitalists. With its headquarters strategically located in the heart of Silicon Valley, SVB capitalized on its close proximity to the epicenter of technological innovation, forging strong relationships with entrepreneurs and industry leaders alike (Giest, 2020).

From its humble beginnings, SVB embarked on a journey of growth and expansion, continually refining its services to cater to the evolving needs of its clientele. Through a combination of strategic foresight and unwavering commitment to excellence, SVB established itself as a trusted partner for startups seeking financing, strategic advice, and tailored banking solutions (Hauf & Posth, 2023). Over the years, SVB's innovative approach and client-centric philosophy propelled it to the forefront of the financial sector, earning it widespread recognition and acclaim for its contributions to fostering innovation and entrepreneurship.

### **SVB's Role in Supporting Startups and Innovation in Silicon Valley**

SVB's impact on the growth and innovation of startups in Silicon Valley and beyond cannot be overstated. As a pioneering financial institution, SVB recognized the distinct needs of technology companies early on and tailored its services accordingly. By offering customized financial solutions and leveraging its deep industry expertise, SVB became the preferred banking partner for tech startups seeking financing and strategic guidance. Unlike traditional banks, SVB demonstrated a unique understanding of the challenges and opportunities inherent in the tech sector, allowing it to provide specialized support that aligned with the needs of entrepreneurs and venture capitalists (Mérő, 2023).

SVB's role extended beyond mere banking services; it became a trusted advisor and partner to startups navigating the complex landscape of innovation and entrepreneurship. By fostering meaningful relationships with its clients and offering valuable insights and resources, SVB played a pivotal role in fueling the growth and success of countless startups. This reputation for excellence and commitment to supporting innovation solidified SVB's position as a key player in Silicon Valley's ecosystem and contributed significantly to the broader landscape of technological advancement (Dutta et al., 2023).

### **Key Milestones and Successes of SVB**

Throughout its history, SVB achieved numerous milestones and successes that solidified its position as a leading financial institution in the technology ecosystem. One of SVB's most significant accomplishments was its role in financing and banking for venture capital-backed startup companies, predominantly in the technology and healthcare sectors (Mérő, 2023). SVB's innovative approach to banking and its willingness to take calculated risks allowed it to support groundbreaking companies and contribute to the proliferation of disruptive technologies.

Furthermore, SVB's strategic expansion and international reach contributed to its success and global influence. By establishing branches and partnerships in key innovation hubs around the world, SVB facilitated cross-border transactions and provided seamless financial services to its clients (Dutta et al., 2023). This global footprint not only enhanced SVB's reputation but also positioned it as a trusted partner for international technology companies seeking to access the U.S. market.

### **Factors Leading to SVB's Failure**

Silicon Valley Bank's (SVB) collapse on March 10, 2023, represented a significant event in the financial sector, prompting an analysis of the multiple factors contributing to its downfall.

#### **Financial Mismanagement and Risky Investments**

SVB's heavy reliance on long-term U.S. treasuries and agency mortgage-backed securities made it susceptible to interest rate fluctuations, as evidenced by the significant losses incurred when the Federal Reserve increased interest rates in 2022 (Akhtaruzzaman et al., 2023). Additionally, the bank's failure to diversify its investment portfolio compounded its financial instability, leaving it ill-prepared to weather market volatility (Giest, 2020). Furthermore, SVB's shift towards long-term securities without sufficient safeguards against short-term liquidity needs heightened its vulnerability, exacerbating the impact of economic downturns and market uncertainties (Hauf & Posth, 2023). These risky investment strategies, coupled with inadequate risk management practices, laid the groundwork for SVB's eventual collapse, highlighting the perils of overreliance on speculative investments and the importance of prudent financial management in safeguarding institutional stability.

#### **Regulatory Compliance Issues and Legal Challenges**

SVB's regulatory compliance issues and legal challenges posed significant obstacles to its stability and viability. As the bank's financial troubles came to light, regulatory scrutiny intensified, revealing deficiencies in its compliance practices and governance framework (Al-Sowaidi & Faour, 2023). The failure to effectively address these compliance issues eroded investor trust and confidence in SVB's operations. Moreover, the regulatory oversight failures of the Federal Reserve exacerbated SVB's compliance challenges, highlighting systemic weaknesses in the regulatory framework (Mérő, 2023). Legal disputes arising from allegations of regulatory non-compliance and governance lapses further complicated SVB's situation, creating a tangled legal web that strained resources and undermined the bank's

ability to regain stability (Dutta et al., 2023). These regulatory and legal challenges, coupled with financial mismanagement, underscore the multifaceted nature of SVB's downfall and the importance of robust regulatory oversight and compliance practices in preserving institutional integrity.

### **Competitive Pressures and Changing Market Dynamics**

SVB's collapse was also influenced by competitive pressures and evolving market dynamics in the financial sector. The intensification of competition posed challenges to SVB's traditional business model, compelling the bank to navigate a rapidly changing landscape (Akhtaruzzaman et al., 2023). The rise of fintech firms and alternative banking models presented formidable competition to SVB, prompting the bank to adapt swiftly to remain relevant (Huang, 2023). Additionally, shifting market dynamics, such as evolving consumer preferences and technological advancements, further compounded SVB's challenges, placing the bank under increased competitive strain and diminishing its market position (Giest, 2020). As SVB grappled with these competitive pressures and market shifts, its failure to effectively respond exacerbated its decline and contributed to its eventual downfall.

### **Leadership and Governance Issues within SVB**

Leadership and governance issues within SVB significantly contributed to the bank's downfall. Weaknesses in SVB's leadership structure and governance framework led to decision-making failures and operational inefficiencies (Hauf & Posth, 2023). The absence of effective leadership oversight and accountability mechanisms worsened SVB's financial mismanagement and regulatory compliance challenges, diminishing investor confidence and trust in the bank's leadership (Al-Sowaidi & Faour, 2023). Furthermore, governance failures fostered a culture of risk-taking and non-compliance within SVB, exacerbating its decline and ultimately precipitating its collapse (Dutta et al., 2023). These leadership and governance deficiencies underscored the importance of robust leadership practices and effective governance mechanisms in safeguarding financial institutions against internal vulnerabilities and external pressures.

### **Lessons Learned from SVB's Failure**

The collapse of Silicon Valley Bank (SVB) offers several crucial lessons for financial institutions and policymakers alike, emphasizing the importance of prudent financial management, regulatory compliance, adaptability, and strong leadership.

## **Importance of Prudent Financial Management and Risk Assessment**

SVB's collapse serves as a stark reminder of the importance of prudent financial management and comprehensive risk assessment practices within the banking sector (Akhtaruzzaman et al., 2023). The bank's over-reliance on long-term investments, combined with inadequate diversification, exposed it to significant market fluctuations and interest rate risks (Giest, 2020). To mitigate such risks, financial institutions must prioritize diversification across their investment portfolios, ensuring a balanced mix of assets to withstand market volatility (Hauf & Posth, 2023).

Furthermore, maintaining sufficient liquidity reserves is crucial for banks to navigate unexpected market shocks and meet customer withdrawal demands promptly (Dutta et al., 2023). By adopting robust financial management practices and risk assessment frameworks, banks can enhance their resilience to economic uncertainties and mitigate the likelihood of financial crises. This necessitates a proactive approach to monitoring market conditions, identifying potential risks, and implementing appropriate risk mitigation strategies. Ultimately, prioritizing prudent financial management and rigorous risk assessment processes can bolster a bank's long-term stability and sustainability in today's increasingly complex financial landscape.

## **The Significance of Regulatory Compliance and Legal Due Diligence**

SVB's collapse underscores the critical significance of regulatory compliance and meticulous legal due diligence within the banking sector (Al-Sowaidi & Faour, 2023). The bank's failure to adhere to regulatory requirements and address compliance deficiencies exacerbated its financial challenges, leading to heightened regulatory scrutiny and legal repercussions (Mérő, 2023). Financial institutions must prioritize compliance with regulatory frameworks and establish robust governance mechanisms to ensure transparency and accountability in their operations (Huang, 2023).

Conducting thorough legal due diligence processes is essential for identifying and mitigating potential legal risks, safeguarding banks from costly legal disputes and regulatory penalties (Dutta et al., 2023). By prioritizing regulatory compliance and legal due diligence, banks can cultivate trust among stakeholders, bolster regulatory compliance efforts, and mitigate legal risks, thereby fortifying their long-term financial stability and sustainability. Embracing a proactive approach to regulatory compliance and legal risk management can

position banks to navigate regulatory complexities effectively and uphold the highest standards of integrity and accountability.

### **Adaptability and Innovation in Response to Market Changes**

SVB's collapse underscores the vital role of adaptability and innovation in navigating shifting market dynamics (Akhtaruzzaman et al., 2023). The emergence of disruptive fintech companies and alternative banking models presented formidable challenges to SVB's traditional business model, emphasizing the imperative for banks to innovate and adapt (Huang, 2023). Financial institutions must embrace technological advancements and innovative strategies to remain competitive and relevant (Giest, 2020). By fostering a culture of innovation and leveraging disruptive technologies, banks can enhance operational efficiency, elevate customer experiences, and drive sustainable growth (Hauf & Posth, 2023).

Prioritizing adaptability and innovation empowers banks to anticipate and respond to market trends effectively, seize new opportunities, and maintain a competitive advantage in a rapidly evolving landscape. By continuously adapting to changing market conditions and embracing innovative solutions, banks can position themselves for long-term success and resilience in an increasingly dynamic and competitive environment.

### **Implications for the Financial and Tech Sectors**

#### **Impact on Investor Confidence and the Startup Ecosystem**

SVB's collapse reverberated through the financial and tech sectors, significantly impacting investor confidence and the startup ecosystem (Al-Sowaidi & Faour, 2023). The failure of a prominent institution like SVB sent shockwaves through the investment community, leading to heightened uncertainty and risk aversion among investors (Méró, 2023). This loss of confidence had profound implications for startup companies reliant on SVB's financing and banking services, exacerbating funding challenges and hampering growth prospects (Giest, 2020). Moreover, SVB's collapse underscored the inherent risks associated with investing in high-growth sectors like technology, prompting investors to reassess their risk tolerance and due diligence processes (Hauf & Posth, 2023). As a result, startups faced increased scrutiny from investors, making it more difficult to secure funding and support for their ventures (Akhtaruzzaman et al., 2023). The aftermath of SVB's failure highlights the need for startups to diversify their funding sources and establish contingency plans to mitigate the impact of potential banking disruptions (Dutta et al., 2023). By reducing reliance on a single financial institution and cultivating relationships with multiple banking

partners, startups can enhance their resilience to market shocks and safeguard against systemic risks.

### **Regulatory Reforms and Changes in Banking Practices**

SVB's collapse acted as a catalyst for regulatory reforms and prompted a reevaluation of banking practices to mitigate systemic risks and enhance market stability (Huang, 2023). Regulators recognized the need for more robust oversight and stricter compliance requirements to prevent similar failures in the future (Mérő, 2023). As a result, regulatory authorities focused on strengthening capital requirements, liquidity standards, and risk management practices to bolster the resilience of financial institutions and safeguard depositor interests (Al-Sowaidi & Faour, 2023). Additionally, regulators intensified supervision of fintech companies and alternative banking models to address emerging risks and ensure regulatory compliance (Giest, 2020). These measures aimed to enhance market transparency and promote financial stability in the wake of SVB's collapse.

Furthermore, SVB's failure prompted changes in banking practices, with financial institutions adopting more conservative investment strategies and diversifying their portfolios to mitigate risks (Hauf & Posth, 2023). Banks prioritized liquidity management and stress testing to assess their resilience to adverse market conditions and regulatory scrutiny (Akhtaruzzaman et al., 2023). Overall, SVB's collapse led to significant reforms and changes in banking practices aimed at strengthening the resilience of the financial system and protecting depositor interests.

### **Lessons for Other Financial Institutions and Tech Companies**

SVB's collapse provided critical lessons for both financial institutions and tech companies, emphasizing the importance of prudent risk management, regulatory compliance, and corporate governance (Dutta et al., 2023). Financial institutions gleaned insights into the significance of diversification and liquidity management to mitigate systemic risks and safeguard depositor interests (Huang, 2023). The need for robust risk assessment frameworks and effective governance structures became apparent, highlighting the importance of sound decision-making processes and transparent accountability mechanisms.

For tech companies, SVB's failure underscored the necessity of cultivating relationships with multiple banking partners and establishing contingency plans to mitigate the impact of banking disruptions (Mérő, 2023). Diversifying banking relationships can help tech firms mitigate concentration risks and ensure access to critical financial services during

periods of market instability. Furthermore, SVB's collapse highlighted the importance of conducting thorough due diligence when selecting banking partners, emphasizing the need to assess financial stability, regulatory compliance, and risk management practices (Al-Sowaidi & Faour, 2023). By learning from SVB's failure, both financial institutions and tech companies can strengthen their resilience and mitigate risks in an increasingly complex and dynamic operating environment.

### **Case Studies and Comparative Analysis**

#### **Examine other instances of bank failures and their lessons learned**

Studying other instances of bank failures provides valuable insights into the factors contributing to such events and the lessons learned. One notable case is the collapse of Lehman Brothers in 2008 during the global financial crisis. Lehman's failure was attributed to excessive risk-taking, inadequate capital reserves, and a lack of transparency in its financial dealings (Méró, 2023). The aftermath of Lehman's collapse led to widespread economic turmoil, prompting regulators to implement stricter capital requirements and enhance oversight of financial institutions (Al-Sowaidi & Faour, 2023). Similarly, the demise of Bear Stearns in 2008 highlighted the dangers of excessive leverage and poor risk management practices within investment banks (Dutta et al., 2023). Bear Stearns' failure prompted regulatory reforms aimed at curbing excessive risk-taking and improving transparency in the banking sector (Giest, 2020).

These cases emphasize the importance of prudent risk management, regulatory compliance, and transparency in maintaining financial stability. Banks must prioritize capital adequacy, liquidity management, and robust risk assessment frameworks to mitigate systemic risks and protect depositor interests (Huang, 2023). By learning from past failures and implementing proactive measures, financial institutions can enhance their resilience to market disruptions and regulatory scrutiny.

#### **Compare SVB's failure with similar cases in the financial and tech sectors**

SVB's failure shares similarities with other bank collapses and financial crises, but it also has unique characteristics shaped by its focus on the technology sector. The collapse of Credit Suisse in 2023, for example, highlighted the risks associated with complex financial products and inadequate risk management practices (Akhtaruzzaman et al., 2023). Credit Suisse's failure underscored the importance of effective risk management and regulatory

compliance in mitigating systemic risks and protecting investor interests (Hauf & Posth, 2023).

In the tech sector, the downfall of WeWork in 2019 serves as a cautionary tale of corporate governance failures and overvaluation (Dutta et al., 2023). WeWork's collapse raised concerns about the sustainability of tech startups and the role of venture capital in fueling speculative bubbles (Giest, 2020). Comparing SVB's failure with these cases highlights the common underlying factors contributing to bank collapses and financial crises, such as inadequate risk management, regulatory compliance deficiencies, and governance failures. However, SVB's focus on the technology sector adds complexity to its failure, given the unique challenges and dynamics of the tech industry.

### **Highlight success stories of companies that navigated challenges effectively**

Amidst the failures, there are also success stories of companies that effectively navigated challenges and emerged stronger. For example, JPMorgan Chase weathered the 2008 financial crisis relatively well due to its conservative risk management practices and diversified business model (Mérő, 2023). JPMorgan's proactive measures, including capital raising and strategic acquisitions, enabled it to capitalize on market opportunities and strengthen its position as a leading global bank (Al-Sowaidi & Faour, 2023).

In the tech sector, companies like Amazon and Google have demonstrated resilience in the face of market volatility and regulatory scrutiny (Dutta et al., 2023). These companies have diversified their revenue streams, invested in innovation, and maintained strong corporate governance structures to sustain long-term growth (Giest, 2020).

## **Practical Applications and Recommendations**

### **Strategies for Improving Risk Management and Financial Stability in Banks**

Enhancing risk management practices is crucial for promoting financial stability in banks. Banks should prioritize diversification across investment portfolios to mitigate risks associated with concentration in specific assets or sectors (Hauf & Posth, 2023). Additionally, conducting regular stress tests and scenario analyses can help banks assess their resilience to adverse market conditions and identify potential vulnerabilities (Akhtaruzzaman et al., 2023).

Moreover, maintaining sufficient liquidity reserves is essential for banks to meet their short-term obligations and withstand liquidity shocks. Banks should adopt conservative liquidity management strategies and establish contingency plans to address liquidity risks

effectively (Hauf and Posth, 2023). Implementing robust risk assessment frameworks and governance structures can help banks identify, monitor, and mitigate risks across various business activities (Huang, 2023).

### **Recommendations for Enhancing Regulatory Oversight and Compliance**

To enhance regulatory oversight and compliance, regulators should focus on strengthening capital requirements, liquidity standards, and risk management practices in banks (Al-Sowaidi & Faour, 2023). Regulators should conduct regular examinations and audits to assess banks' compliance with regulatory requirements and identify potential areas of improvement (Mérő, 2023). Furthermore, regulators should leverage technology and data analytics to enhance surveillance capabilities and detect emerging risks in real-time (Dutta et al., 2023). Promoting transparency and accountability in regulatory processes can help build trust with stakeholders and improve regulatory effectiveness (Dutta et al., 2023). Collaboration between regulators, industry stakeholders, and academia can facilitate knowledge sharing and promote best practices in regulatory oversight and compliance (Hauf & Posth, 2023).

### **Best Practices for Fostering Innovation and Resilience in Tech-Driven Industries**

In tech-driven industries, fostering innovation and resilience is essential for staying competitive and adapting to rapidly changing market dynamics. Companies should invest in research and development to drive innovation and develop cutting-edge products and services (Akhtaruzzaman et al., 2023). Moreover, fostering a culture of innovation and creativity within organizations can encourage employees to explore new ideas and experiment with novel solutions (Huang, 2023).

Furthermore, companies should prioritize strategic partnerships and collaborations to leverage complementary strengths and resources and accelerate innovation (Dutta et al., 2023). Investing in talent development and providing opportunities for continuous learning and skill enhancement can help build a workforce capable of driving innovation and adapting to evolving technologies (Mérő, 2023).

### **Conclusion**

The analysis of Silicon Valley Bank's collapse reveals several key findings and insights. Financial mismanagement, regulatory compliance issues, competitive pressures, and leadership deficiencies were identified as primary factors contributing to SVB's failure. Learning from SVB's failure is paramount for both the financial and tech sectors. It

emphasizes the importance of prudent financial management, robust risk assessment, regulatory compliance, and effective leadership in ensuring organizational resilience and long-term success. The collapse of SVB underscores broader implications for the financial and tech sectors. It highlights the need for regulatory reforms, enhanced risk management practices, and a culture of innovation and adaptability to navigate evolving market dynamics. Moreover, SVB's failure serves as a cautionary tale for companies across industries, emphasizing the significance of transparency, accountability, and ethical conduct in fostering trust with stakeholders and safeguarding against systemic risks. In this case, SVB's collapse offers valuable lessons and insights for stakeholders in the financial and tech sectors, emphasizing the imperative of learning from failure and applying those lessons to future endeavors to promote financial stability, innovation, and sustainable growth.

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