

## Quiz: CBDCs Future

**Instructions:** 20 multiple choice questions — Select the best answer — Answers revealed after each question

## Quiz (1–5)

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- A) General public    B) Financial institutions    C) Retail merchants    D) Individual consumers

**Answer: B** – Wholesale CBDCs are restricted to financial institutions for interbank settlement.

**Q4. What is China's CBDC called?**

- A) Digital Yuan    B) e-CNY    C) China Coin    D) PBOC Token

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**Answer: C** – e-CNY had over 260 million wallets by late 2024, the largest CBDC pilot globally.

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A) Fully decentralized  
Three-tier permissioned

B) Single-tier centralized

C) Two-tier (PBOC wholesale, banks retail)

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- A) 2024      B) Late 2025      C) 2027      D) 2030

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**Answer: B** – mBridge is a multi-CBDC platform for cross-border payments and settlements.

**Q11. Which countries are NOT participants in Project mBridge?**

- A) China, Thailand      B) UAE, Saudi Arabia      C) USA, EU      D) Hong Kong, Thailand

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- A) \$1T    B) \$5T    C) \$16T    D) \$50T

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- A) 10%+    B) 20%+    C) 30%+    D) 50%+

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**Q15. What percentage of staked ETH does Lido control, raising centralization concerns?**

- A) 10%+    B) 20%+    C) 30%+    D) 50%+

**Answer: C** – Lido controls over 30% of staked ETH, creating validator concentration concerns.

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- A) SHA-256      B) Zero-knowledge proofs      C) RSA encryption      D) Multi-signatures

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- A) 2-5 years      B) 5-10 years      C) 10-20 years      D) 50+ years

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- A) 10,000+, 10%    B) 50,000+, 30%    C) 100,000+, 50%    D) 500,000+, 100%

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- A) Smart contract auditing    B) Decentralized AI training    C) Physical robot control    D) AI agent payments

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**Answer: C** – The lesson covers smart contract auditing, decentralized AI training, and AI agent payments, but not physical robot control.

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- A) International transfers    B) Dual offline payment    C) Smart contract execution    D) Real-time auditing

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