

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

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The paper is well written and easy to follow. However, at the current stage, it seems more a newspaper article than a scientific one, as there are some logical gaps to be covered. Here I list some concerns I noted:

- the reasons for SVB crisis are not deeply analysed. In particular, financial issues in tech startups are not enough highlighted, and mismanagement examples are not given.
- Digital currencies are theoretically described as a decisive tool, but no example is given on how central bank would concretely use it, and under which regulations.
- A real-time monetary policy would much worsen the credibility of central banks, as it would lead to variable and unpredictable policy conditions.
- Is into the central banks' mandate to respond to single banks' failure? What about fair competitiveness?