

# 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.

While this paper attempts to enrich the current literature by discussing how CBDCs could foster financial stability against the backdrop of SVB collapse, it is limited, is missing a clear theoretical framework and empirically testable hypotheses. Moreover, the channels through which CBDCs adoption could translate into less bank risk-taking and enhanced central bank supervision need to be empirically tested or developed in a theoretical model. The article resembles more of a policy paper from a newspaper, than a science article. The SVB case is analyzed in too much detail - perhaps a better approach is to assess more (systemic) banking crises, make connections, and derive common policy actions in the context of CBDC adoption. These points are major caveats, and the contribution to existing literature is not of sufficient high quality to warrant publication.

As other referees have already stated, the inclusion of tables and figures from other sources is not common in science articles.

Moreover, there are several typos throughout the paper (e.g., "SVB was forced to its government bonds holdings").