

CBDC Design Comparison Matrix (Illustrative)

	Retail CBDC	Wholesale CBDC	Hybrid CBDC
Privacy	Medium	High	Medium
Programmability	Medium	High	High
Intermediation	High	Low	Medium
Offline Capability	High	Low	Medium
Scalability	Medium	High	High
Interoperability	Medium	Medium	High

Score

High

Medium

Low

Scores are illustrative. Actual designs vary by jurisdiction.