

# SASB Index

SVB Financial Group is committed to providing investors and other stakeholders with meaningful data on our environmental, social and governance (ESG) performance, underscoring our long-standing pledge of transparency and accountability. We aim to enable relevant comparisons of our ESG performance with peer companies. This is our second disclosure in accordance with the Sustainability Accounting Standards Board (SASB). We are using SASB's Commercial Bank Standards, Version 2018-10, which are most applicable to our core operations. Unless otherwise specified, the data and descriptions are current as of year-end 2020.

There are two key contextual issues to take into account when reviewing our SASB disclosure. First, our client base includes startups, some of which are considered small businesses under Small Business Administration guidelines. Small business lending is at the core of SVB's business strategy, but the definition of "small business" varies. For Financial Inclusion and Capacity Building metrics, we use the US Community Reinvestment Act

definition of small business, which covers businesses with less than \$1 million in gross annual revenues. Second, prior to our acquisition of Boston Private in 2021, SVB only provided private banking services to individuals associated with its business clients—we did not offer retail banking services to the general public. As a result, metrics related to retail banking activity and retail aspects of Financial Inclusion are not relevant for our strategy and disclosure.

Section	Disclosure	Response
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Consistent with SEC guidance, we disclose any material cybersecurity incidents and risks in our public filings. We currently do not have any material data breaches to report.
	Description of approach to identifying and addressing data security risks	Please see the " <a href="#">Cybersecurity</a> " section of our Proxy for more information.
Financial Inclusion & Capacity Building	1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	2020 Small Business <sup>1</sup> : 4,172 loans totaling \$336,000,000 2020 Community Development <sup>2</sup> : 12 loans totaling \$238,567,441 2020 Community Development Investments <sup>3</sup> : \$197,565,200

Section	Disclosure	Response
<p>Continued...</p> <p><b>Financial Inclusion &amp; Capacity Building</b></p>	<p>(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development</p>	<p>SVB does not disclose the number and amount of past due and nonaccrual loans for small business lending or community development. We report early-stage clients figures which consists of pre-revenue, development-stage companies and companies that are in the early phases of commercialization, with revenues of up to \$5 million. Early-stage companies are typically engaged primarily in research and development activities and may have brought only a few products or services to market, if any. Due to their size, early-stage companies mostly closely resemble small business-related metrics for these purposes.</p> <p>To see our total nonaccrual loans, including “Early stage”, please see <a href="#">page 145</a> of our 2020 Form 10-K.</p>
	<p>Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers</p>	<p>Not applicable: In 2020, SVB provided private banking services to individuals associated with our business clients. SVB did not offer retail banking services to the general public.</p> <p>However, we still partner closely with those in the communities in which we work and operate. SVB’s board of directors and management recognize that the economic health and quality of life of all residents in its Community Reinvestment Act assessment area contributes to SVB’s and its clients’ success. For more information on SVB’s community development strategy, please see our <a href="#">2021-2023 Community Reinvestment Act Strategic Plan</a> on the Federal Reserve’s website.</p>
	<p>Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers<sup>4</sup></p>	<p>SVB’s financial literacy program, United and Counting, is designed to teach students financial literacy skills, including principles of saving, banking, credit card use, financing higher education and other relevant topics. United and Counting is an online course offered in schools that serve primarily low- and moderate-income students. Since 2014, United and Counting has reached 10,942 students in 113 schools in the San Francisco Bay Area, providing nearly 33,419 hours of online education.</p>
<p><b>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis</b></p>	<p>Commercial and industrial credit exposure, by industry</p>	<p>Please view SVB’s latest Form 10-K for more information on our composition of loans at amortized cost basis broken out by risk-based segment. SVB’s 2020 year-end data can be found on <a href="#">page 138</a> of our Form 10-K.</p> <p>Please also refer to our <a href="#">TCFD report</a>.</p>
	<p>Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis</p>	<p>Please view the ESG webpage section, “<a href="#">Identifying Environmental, Social &amp; Governance (ESG) Opportunities &amp; Risks at Silicon Valley Bank</a>”. Please also refer to <a href="#">page 60</a> of our TCFD report.</p>
<p><b>Business Ethics</b></p>	<p>Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulation</p>	<p>Based upon information available to us, our review of lawsuits and claims filed or pending against us to date and consultation with our outside legal counsel, we have not recognized a material liability for any such matters.</p> <p>For more information on SVB’s material legal proceedings, please view <a href="#">pages 184-185</a> of our 2020 Form 10-K.</p>
	<p>Description of whistleblower policies and procedures</p>	<p>For more information on our whistleblower policies and procedures, please view <a href="#">page 8</a> of our U.S. Code of Conduct.</p>

Section	Disclosure	Response
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	Globally Systemically Important Banks (G-SIBs) are generally defined as financial institutions that could cause a financial crisis should they fail. Due to our size, SVB does not qualify as determined by the Financial Stability Board in consultation with national regulators.  For more information, please view the Financial Stability Board's <a href="#">2020 list of globally systemically important banks</a> .
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Bank holding companies with less than \$100 billion (which applied to SVB in 2020) in average total consolidated assets are not subject to company-run or supervisory stress-testing requirements. However, we conduct capital stress tests as part of our annual capital planning process. The capital stress tests allow us to assess the impact of adverse changes in the economy and interest rates on our capital adequacy position. For more information on our approach to stress testing, please view pages 11-13, 88 and 92 of our <a href="#">2020 Form 10-K</a> .
Activity Metrics	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	SVB generally does not break out small business deposits by segment. We report early-stage clients figures which consists of pre-revenue, development-stage companies and companies that are in the early phases of commercialization, with revenues of up to \$5 million. Early-stage companies are typically engaged primarily in research and development activities and may have brought only a few products or services to market, if any. Due to their size, early-stage companies mostly closely resemble small business-related metrics for these purposes.  For more information on all of our deposits, including early-stage, please view the "Deposits" section on <a href="#">page 85</a> of our 2020 Form 10-K. Please see <a href="#">page 65</a> of our 2020 Form 10-K for SVB Private Bank total average deposits.
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	a) Personal: Please see <a href="#">page 138</a> of 2020 Form 10-K for more information on Private Bank loans.  b) Small Business <sup>1</sup> : 4,172 loans totaling \$336,000,000  c) Corporate: Please see <a href="#">page 138</a> of our 2020 Form 10-K for more information on our corporate loans.

<sup>1</sup> We use the US Community Reinvestment Act definition of small business, which covers businesses with less than \$1 million in gross annual revenues. These loans have original amounts of \$1 million or less and typically are either secured by non-farm or non-residential real estate or are classified as commercial and industrial loans.

<sup>2</sup> Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

<sup>3</sup> Low-income housing tax credit funds that support affordable housing in the San Francisco Bay Area and California.

<sup>4</sup> United and Counting is provided by SVB's partnership with Everfi.