Global payments and foreign exchange solutions

Agile, personal service
- Efficient execution through our online platform or FX Trading Desks in US and Asia
- Dedicated FX professionals available to provide payment solutions and resolve issues
- Spot and forward foreign exchange
- Cash deposit accounts in all major currencies
- FX derivatives for risk management
- 90+ currencies with 24/5.5 coverage

Talk to us if you are...
- Negotiating with a CRO for overseas trials
- Structuring an international manufacturing deal
- Paying overseas employees
- Agreeing to foreign licensing
- Looking for ways to help protect your A/R from currency depreciation
- Establishing an international subsidiary
- Expecting funding from an international investor or partnership

Tailored solutions for LSHC

Foreign Exchange Risk Services:
https://www.svb.com/globalassets/library/uploadedfiles/content/products/foreign-exchange/fx-life-science-overview

Life science and healthcare sectors we serve
With our focus on the innovation economy, SVB has the expertise to help your growing business.

Metrics exposed to FX¹

<table>
<thead>
<tr>
<th>Category</th>
<th>Exposure to FX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-USD cash burn</td>
<td>60%</td>
</tr>
<tr>
<td>Income statement impact</td>
<td>50%</td>
</tr>
<tr>
<td>Revenues</td>
<td>40%</td>
</tr>
<tr>
<td>Margins, EBITDA, or EPS</td>
<td>30%</td>
</tr>
<tr>
<td>Other</td>
<td>10%</td>
</tr>
</tbody>
</table>

1. Results from 124 Life Science and Healthcare companies surveyed in a 15-question survey which ran between July and September 2020

Foreign exchange transactions can be highly risky, and losses may occur in short periods of time if there is an adverse movement of exchange rates. Exchange rates can be highly volatile and are impacted by numerous economic, political and social factors as well as supply and demand and governmental intervention, control and adjustments. Investments in financial instruments carry significant risk, including the possible loss of the principal amount invested. Before entering any foreign exchange transaction, you should obtain advice from your own accounting, tax, financial, legal and other advisors and only make investment decisions on the basis of your own objectives, experience and resources.