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Silicon Valley Bank

# Corporate Responsibility Report 2018



# A Letter from Greg Becker

## Advancing Innovation Makes a Positive Difference in our Communities

At Silicon Valley Bank, we are in the business of helping entrepreneurial companies and their investors advance innovation. We support technology and healthcare visionaries who are tackling some of the world’s toughest challenges, offering them practical financial services and business connections that will help them achieve their ambitious goals.



**In helping our clients succeed, we strive to create a climate that encourages our employees, clients, shareholders and the greater community to improve on the status quo.**

**GREG BECKER**

President and CEO, SVB Financial Group;  
CEO, Silicon Valley Bank

In helping our clients succeed, we strive to create a climate that encourages our employees, clients, shareholders and the greater community to improve on the status quo. By virtue of our focus on innovation, we are partners in our clients’ work that advances the innovation economy and the well-being of our overall communities. This includes making technological advancements, improving patient outcomes, cleaning up our environment and helping people live with dignity. Our clients create jobs that expand opportunity and fuel the growth of local and national economies.

For 35 years, SVB and its employees around the world have contributed resources and expertise directly to local, regional and national not-for-profit initiatives focused on important issues in our communities. Today, the company and its 2,800 global employees contribute in many ways to help underserved and underrepresented individuals gain new opportunities. We achieve this through programs that increase access to jobs in the innovation economy, improve financial literacy, build affordable housing, support sustainable technologies and promote diversity and inclusion.



Volunteering at the playground of Belle Haven Elementary School in Menlo Park, California

## A Letter from Greg Becker (continued)



Tech Gives Back volunteers at a campus beautification project at Mark Twain Middle School in Venice, California

I am proud to report that we are making a positive difference in our communities. While this is not a comprehensive report, it provides numerous meaningful examples of how we are striving to reach our goals: giving back to our communities; building for the future; and creating a sustainable business for our employees, clients and partners, while providing strong corporate governance and oversight.

As a cornerstone of our corporate responsibility efforts, we joined the Pledge 1% movement in 2017 with aspirations to give the equivalent of 1 percent of our time and dollars to community-based

causes. We plan to meet these goals by continuing and expanding our corporate giving and employee matching programs and encouraging team building and business development through philanthropic activities.

We make additional efforts when needed, such as helping the communities devastated by the fall 2017 wildfires in Sonoma and Napa counties, where our Wine Division is located. In that instance, the bank and our employees mobilized to raise funds for organizations supporting local families and offered opportunities to help our wine clients maintain their sales efforts while rebuilding.

Another focus of SVB is to increase inclusion and diversity in our workplace and the larger innovation economy. We have in-house programs to help us achieve this goal, and actively support industrywide initiatives to encourage women and other underrepresented individuals to pursue tech careers and gain leadership roles. No question, there is a lot more work to be done.

Every day, we are inspired by the innovation we see around the globe, and we are grateful to our employees for all they do to support that innovation, small business entrepreneurs and the communities in which we live and work. As a fast-growing global corporation, we believe it is our responsibility to continue to contribute to the greater good.

Thank you for your interest in our corporate responsibility efforts. To learn more about our activities, please visit [Living Our Values](#) on our website.

Thank you,

**GREG BECKER**

President and CEO, SVB Financial Group;  
CEO, Silicon Valley Bank

# At a Glance

**Supporting small businesses\***

**\$183M** in loans

**2,455** total loans

\*Full year 2017



**Contributing to nonprofits\***

**\$3.03M** total corporate giving

**\$494K** in SVB Foundation grants

**\$252K** employee matching

\*Full year 2017



**Financing affordable housing\***

**\$402M** in investments

**\$980M** in loans

**8,681** total affordable-housing units

\*Since 2002 as of June 30, 2018



**Gaining recognition**

- Top Corporate Philanthropist — *Bay Area Business Journals*
- Global 2000: World's Best Employers — *Forbes*
- Inclusion in Goldman Sachs' JUST US Large Cap Equity ETF

*"Supporting investments Americans value most, from creating jobs to protecting the environment and building strong communities"*

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# CHAMPION OF INNOVATION

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# Our Mission

**Everything we do helps innovators, enterprises and investors move bold ideas forward, fast.**

Silicon Valley Bank works with the world’s most innovative companies and their investors, helping companies of all sizes pursue their ambitious goals. Our technology and life science clients are creating an abundance of opportunities, including new jobs and career paths, more efficient commerce and healthcare, improved quality of life and a sustainable planet. Our clients are inventing the future, and we provide them with a wide range of financial services, access to our global networks and connections, and the expertise to help them grow and thrive.

Ring CEO Jamie Siminoff

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# We're at the Intersection of Innovation and Capital

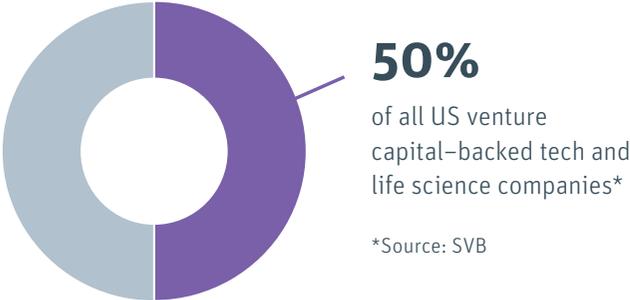


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# 2,800+ Global Employees Make Next Happen Now

Since its founding in 1983, SVB has been a financial partner for high-growth companies, some of which have become the world’s most visionary corporations. We launched in San Jose and now have offices in innovation centers around the world. Our employees’ collaborative spirit, no matter where they are, make next happen now for our clients and partners.

### OUR CLIENTS



\*Source: SVB



\*\*Based on NVCA data

### FINANCIAL HIGHLIGHTS

**\$490M**

2017 net income available to common stockholders

**\$58B**

total assets\*\*\*

**\$27B**

total loans\*\*\*

**\$130B**

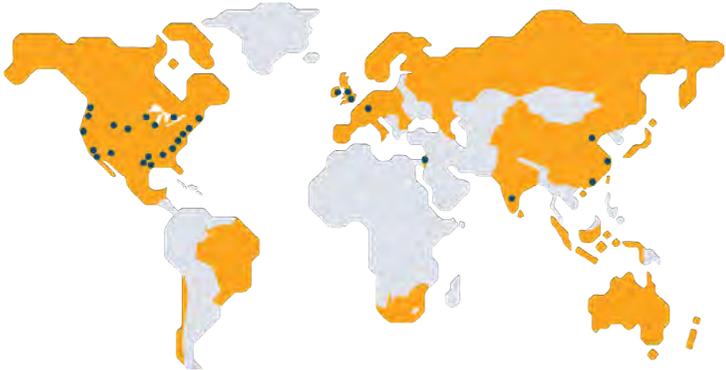
deposits & investments\*\*\*

\*\*\*As reported on a consolidated basis for the period-end September 30, 2018

### GLOBAL LOCATIONS

- SVB Financial Group’s offices
- SVB Financial Group’s international banking network

United States | China | Germany | India  
Ireland | Israel | United Kingdom



# Advocating for Pro-Innovation Policies



Jason Doren, former assistant general counsel; Greg Becker, CEO; and Michael Zuckert, general counsel in Washington, D.C.

## Public Policy

SVB leaders help industry groups and policymakers around the world better understand how startup founders, enterprising companies and their investors fuel innovation and job creation and support regional and global economies. We share insights and perspectives with global leaders from London to Beijing to Washington, D.C., on a variety of issues, including access to talent, raising capital, cybersecurity, corporate taxes and the impact of regulations.

SVB executives serve in leadership roles in San Francisco Bay Area organizations, including the Bay Area Council, Housing Leadership Council of San Mateo County and Housing Trust Silicon Valley. In addition, SVB CEO Greg Becker serves in leadership roles at prominent technology advocacy groups, including TechNet, the Silicon Valley Leadership Group and the Alliance for Southern California Innovation.

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# INCREASING ACCESS TO INNOVATION

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# Preparing the 21<sup>st</sup>-Century Workforce

For years, our clients have been telling us that one of the most – if not the most – challenging aspects of building their companies is finding the talent with the skills needed to grow their businesses. There are plenty of opportunities for people with the right skills. SVB seeks to increase access to the innovation economy for underserved and underrepresented individuals by providing career training and mentoring programs. We support initiatives designed to transform lives by increasing access to those opportunities within the communities we serve.

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# Giving Future Innovators a Start

In 2017, SVB launched partnerships with Year Up and Genesys Works to help underserved youth gain a path to college and a tech career.

## Year Up

Year Up encourages urban young adults, ages 18 to 24, to reach their potential through an intensive one-year program. The program includes hands-on skills development, coursework eligible for college credit, a corporate internship and support for transitioning to a job in technology.

## Genesys Works

Genesys Works introduces high school students in underserved communities to the workplace by providing skills training, on-the-job experience, college and career coaching, and support from program alumni. The goal is to help students gain a path to college and a career.



Genesys Works students after practicing their interview skills with SVB employees at a workshop in Santa Clara, California

Since launching Access to Innovation in 2017, SVB has provided 29 interns with job experiences in information technology, cybersecurity, compliance, global operations, project management and client services. As of fall 2018, one-third of these interns have joined SVB or leading tech companies as full-time or contract employees.



**My life has changed for the better since starting at Silicon Valley Bank as an Access to Innovation intern.**



**SHARON MARICHALAR**  
2018 SVB Year Up intern

# Promoting Entrepreneurship in our Communities



## Learning to Code

SVB’s UK branch sponsored a cohort of young women in the 2018 Code First: Girls program, an organization aimed at increasing the number of women in technical roles. The bank also sponsored and hosted coding training sessions for Mums in Technology, a coding school for mothers in the UK founded by a former SVB employee while on maternity leave.

## Opportunity Fund Drives Economic Mobility

Twenty-five years ago, SVB and the Silicon Valley Community Foundation launched Opportunity Fund to drive economic mobility and build stronger communities by providing microloans, education and support to underserved small-business owners. Since that time, SVB has loaned, invested and donated more than \$6 million to Opportunity Fund programs.

# Opening our Doors to Promising Entrepreneurs with the SVB Trek

Each January, SVB invites ambitious, entrepreneurially minded college students from around the globe for the [SVB Trek](#). Students travel to Silicon Valley to meet world-class entrepreneurs, investors and technology industry leaders. During the four-day Trek, participants get an immersive learning experience featuring salon-style events, interviews with industry luminaries and hands-on workshops. SVB Trek provides opportunities for these students to build a network of peers and advisors while gaining unique insights to propel them to the next stage of their career development.

“ I’ve started implementing some of the actionable advice from speakers and am really excited about the results. I also found the SVB Trek to be extremely motivating and a great chance to really focus on my career goals.



**DEANNA DEYHIM**  
2018 SVB Trek participant

## SVB TREK: BY THE NUMBERS 2015–2018



# Expanding Opportunities for Students and Teachers

## UNITED AND COUNTING: BY THE NUMBERS

 **61**  
schools

 **5,658**  
students

 **20,961**  
hours of financial literacy education

### Hispanic Foundation of Silicon Valley

The Hispanic Foundation of Silicon Valley (HFSV) funds programs to promote research, engagement, educational excellence and leadership development for Latinos. Since 2016, SVB has sponsored HFSV’s Latinos in Technology Scholarship, which is designed for Latino students majoring in science, technology, engineering or mathematics. SVB employees also participate in the Latino Board Leadership Academy, which seeks to increase Latino representation on non-profit boards.

### Ignited Education

Through Ignited Education, SVB annually hosts an Ignited Teacher Fellow, who works with our Talent Development team’s Change Management Center of Excellence to learn new change management approaches that can be applied in an education setting. Stacy French, SVB’s 2018 Ignited Teacher Fellow, says her experience gave her new ideas: “I became a student this summer, with the whole Talent Development Center team as my amazing teachers. I am excited to return to school and be able to share all I have learned at SVB with my students, parents, faculty, staff and administration.”

### Cristo Rey Network Internships

The Cristo Rey Network comprises high schools in underserved communities that integrate four years of college preparatory academics with four years of professional work experience. The work-study program offsets the cost of students’ tuition and provides them with opportunities to work alongside professionals. SVB has hosted four student employees since 2016.

### United and Counting

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 offered as an online course in local schools that serve primarily low- and moderate-income students. Since 2014, United and Counting has reached 5,658 students in 61 schools in the San Francisco Bay Area, providing nearly 21,000 hours of online education.

# ENGAGING AND EMPOWERING EMPLOYEES

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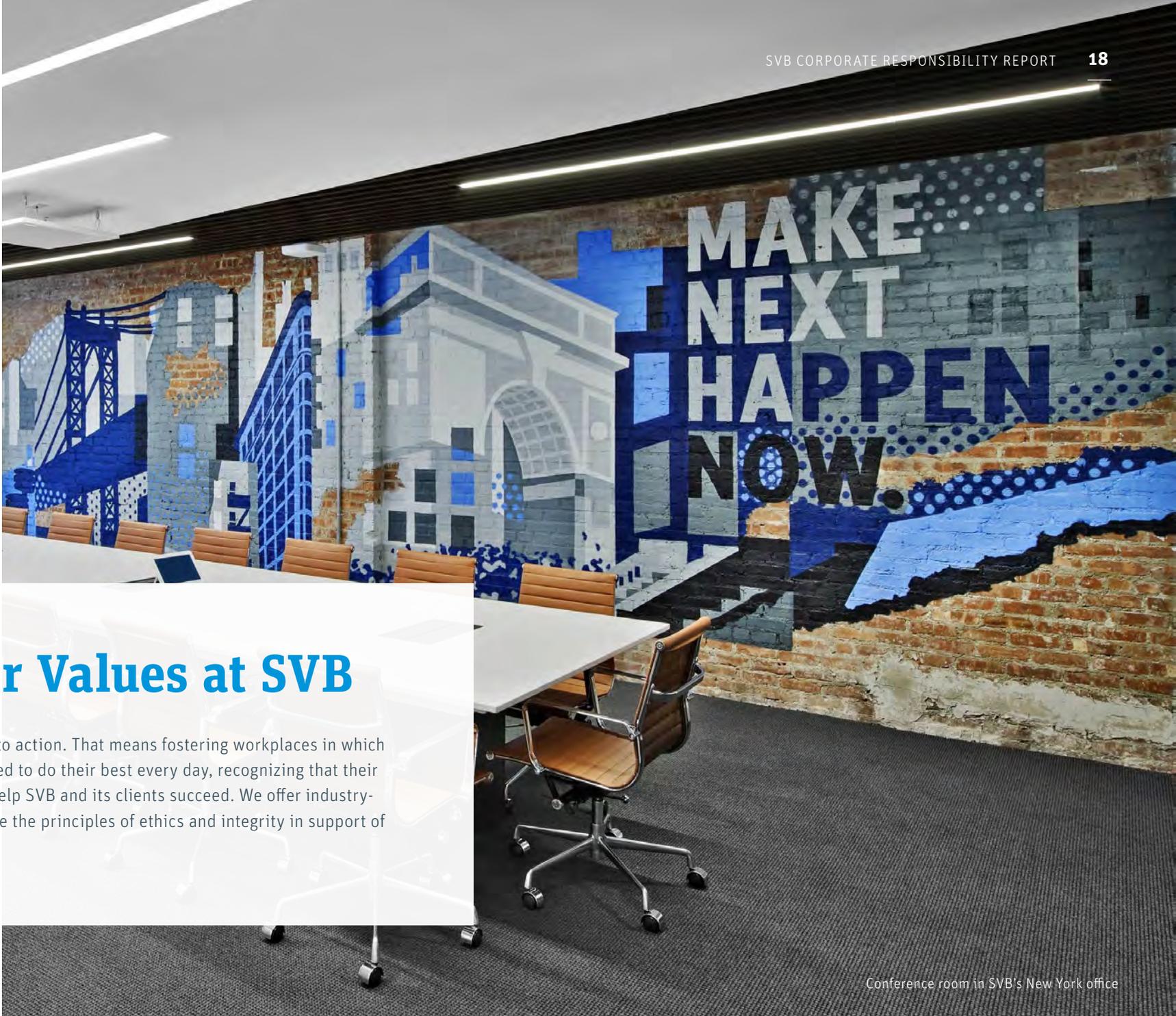
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# Living our Values at SVB

At SVB, we put our values into action. That means fostering workplaces in which our employees are encouraged to do their best every day, recognizing that their engagement and creativity help SVB and its clients succeed. We offer industry-leading benefits and reinforce the principles of ethics and integrity in support of a vibrant workplace.

Conference room in SVB's New York office

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# Promoting Professional and Personal Growth

SVB is committed to its employees’ professional and personal success. We create a collaborative and supportive environment, and we offer many tools, resources, programs and benefits that keep our employees engaged and focused, and enable them to grow. From compensation, to health and wellness programs, to investing for the future, our employees have a wide range of options to fit their personal goals, no matter where they work and live.

Financial Well-Being	Health & Wellness	Life & Family	Professional Development
<ul style="list-style-type: none"> <li>- Competitive 401(k) match</li> <li>- Retirement investment advisory services</li> <li>- Employee stock ownership plan</li> <li>- Employee stock purchase plan</li> <li>- Employee home ownership plan</li> <li>- Commuter benefits</li> <li>- Corporate discounts and perks</li> <li>- Financial literacy education</li> </ul>	<ul style="list-style-type: none"> <li>- Medical, dental, vision and disability insurance</li> <li>- Wellness program</li> <li>- Health and patient advocacy assistance</li> <li>- Transgender surgery services</li> <li>- Counseling and mental health services</li> <li>- Teladoc access</li> <li>- One Medical membership</li> </ul>	<ul style="list-style-type: none"> <li>- Parental bonding leave</li> <li>- Adoption assistance</li> <li>- Special needs assistance</li> <li>- Leave-of-absence planning support</li> <li>- Backup child care and senior care assistance</li> <li>- College coach program</li> <li>- Pet care referral services</li> </ul>	<ul style="list-style-type: none"> <li>- In-person workshops</li> <li>- Live webinars</li> <li>- Membership in professional development organizations</li> <li>- Access to online career development courses and business research</li> <li>- Education reimbursement program</li> </ul>

This is a sample list of SVB’s benefits program

# Infusing Ethics and Integrity in the Workplace



We succeed only if our employees, clients, investors and the public have trust in us. We have a strong set of values, which lay the foundation for ethical standards and conduct at SVB.

Our Code of Conduct establishes the principles that help guide our professional and personal behavior. Our Code of Ethics is explicitly targeted at senior officers of the company and is designed to deter wrongdoing, promote honest and ethical conduct and ensure compliance with governmental laws, rules and regulations. Complying with the Code of Conduct and Code of Ethics, as well as with all other SVB policies, procedures and guidelines, is a condition of employment. Our Code of Conduct and Code of Ethics are available in the [Corporate Governance](#) section of our website.

SVB also has a process for anonymously collecting employee reports online and by phone about behavioral, legal or ethical issues related to actions by SVB employees and our partners and suppliers, including accounting practices and audit controls.

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# PROMOTING INCLUSION AND DIVERSITY

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# Expanding Access to the Innovation Ecosystem

We believe that the innovation ecosystem benefits from a broad diversity of opinions and ideas. SVB works diligently to attract and retain employees with different backgrounds, experiences and demographics. We also believe that we have the responsibility to encourage – and financially support – industry groups and initiatives that make inclusion and diversity a top priority.

There is no single or easy solution. We take a multipronged approach that includes employee awareness programs, regular training and educational opportunities, leadership development, hiring outreach programs and strategic partnerships. SVB has an executive-led Inclusion and Diversity Steering Committee and an employee advocacy network focused on these objectives. We encourage our employees to share their thoughts on inclusion and diversity topics, and we support these efforts with a Code of Conduct based on respect.

Year Up participants practicing their interview skills with SVB employees and clients in Los Angeles, California

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# Uncovering Unconscious Bias and the Hidden Power of Language

SVB strives to promote awareness of unconscious bias and to implement solutions that mitigate it. We offer workshops on the neuroscience of unconscious bias to build a more inclusive workplace.

SVB also holds interactive workshops for leaders to explore the relationship between language and gender bias. The workshops introduce tools for reducing bias in hiring, recommendations, performance evaluations and advancement opportunities.



**Increasing Diversity at SVB**

SVB employs a full-time recruiting manager focused on increasing workforce diversity across all jobs. In 2018, we joined Paradigm for Parity®, a coalition of business leaders seeking to achieve corporate gender parity by 2030. As part of our commitment, SVB is pledging to ensure measurable improvement in the percentage of women in leadership roles.

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# Promoting Gender Diversity

## Increasing Female Representation on Corporate Boards

SVB is a founding partner and global sponsor of theBoardlist, part of the #ChoosePossibility Project, which provides companies and investors with lists of qualified women who are interested in joining corporate boards. The first-of-its-kind resource list includes more than 2,000 women.

In 2017, SVB’s UK office co-hosted a Women on Boards dinner series with The Up Group, an executive search and networking firm, to discuss experiences of female board members and promote ideas for increasing the number of women on boards and in senior executive roles. The dinner series brought together 50 of the country’s most inspiring female leaders from venture capital- and private equity-backed businesses and publicly traded companies.



Kathryn Minshew, co-founder and CEO of The Muse

## Focus on Female Funders and Founders

Women are gaining influence as funders and founders, but their representation in leadership positions remains far below that of men. All Raise, launched in 2018, aims to double the percentage of women in VC partner roles over the next decade and grow total VC funding for female founders to 25 percent in five years. SVB is a founding partner and sponsor of All Raise.

## Developing Leadership Skills

SVB is actively involved as a corporate partner and conference sponsor in Watermark, the San Francisco Bay Area’s leading organization focused on professional development and leadership skills for women. More than 100 SVB employees and clients attend the annual conference, and many have access to the Watermark-designed career advancement programs. SVB executives regularly lead conference discussions on how women can succeed in the innovation economy.

## Helping Women Out of Poverty

Grameen America provides microloans and training to women in poverty who seek to build small businesses. SVB has committed \$2 million in loan capital to help jump-start women-led businesses. Since 2012, Grameen America’s San Francisco Bay Area offices have loaned to 8,737 women a total of \$54 million.

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# SVB IN THE COMMUNITY

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# Partnering for Progress

SVB is a committed philanthropic partner with a local and regional focus — and has been since its founding 35 years ago. We are proud to support our employees, who actively contribute their time, expertise and money to improve their communities. As SVB grows, our focus is expanding to include national and international philanthropy.

Tech Gives Back volunteers at a campus beautification project at Mark Twain Middle School in Venice, California

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# Giving Back



Tech Gives Back volunteer at a campus beautification project at Mark Twain Middle School in Venice, California

At SVB, giving back is in our DNA. We have a well-established set of giving programs that we are expanding in meaningful ways.

### New in 2018: Pledge 1%

In 2018, we took an important step to quantify our community commitments by joining the Pledge 1% movement. Along with hundreds of other companies, we aspire to give 1 percent of our time and dollars to charitable causes.

Among the many charitable activities we support, SVB continues to match employee donations of money and volunteer time up to \$1,000 per employee annually. Additionally, the SVB Foundation contributes larger grants to organizations in which employees are actively involved.

We also continue our strong commitment to the Community Reinvestment Act in the San Francisco Bay Area by financing affordable housing to help address the severe housing shortage locally and by providing loan capital to local community development financial institutions.

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# Empowering Giving through Partnerships



Tech Gives Back volunteers planting trees at the Riverside Park Conservancy in New York City



Cyclists at the Best Buddies Challenge finish line at Hearst Castle in San Simeon, California

## Tech Gives Back

Each October, TUGG, or Technology Underwriting Greater Good, and Silicon Valley Bank partner to sponsor Tech Gives Back in a growing number of cities across the country. In the seventh annual Tech Gives Back event in 2017, more than 2,100 volunteers – including SVB employees and clients in Massachusetts, New York, Colorado, California and Texas – volunteered more than 6,300 hours, making it the tech industry’s largest single day of community service for the year. Tech Gives Back is designed to be a fun, interactive event that encourages corporate teams to work alongside their colleagues and clients in their communities.



## Helping Everyone Achieve Their Goals

Best Buddies International is dedicated to ending the social, physical and economic isolation of the 200 million people in the world with intellectual and developmental disabilities. SVB partners annually with our clients to raise funds for the organization and hires members of the Best Buddies jobs program.

Since 2004, Silicon Valley Bank has raised \$6.3 million through Best Buddies events, including the Best Buddies Challenge rides at Hearst Castle, Hyannis Port and Washington, D.C., as well as Best Buddies Friendship Walks in the San Francisco Bay Area, Arizona and Washington, D.C.\*

\*As of September 2018

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# Activating the SVB Network During Disasters

In the fall of 2017, wildfires caused widespread devastation in California’s Napa and Sonoma wine region. To help the community recover, SVB and its employees across the company came together to donate more than \$120,000 to the Sonoma County Resilience Fund and the Napa Valley Community Disaster Relief Fund. SVB also hosted a series of wine tastings to help affected wineries gain back business in the wake of the fires.



Helping SVB client wineries build business post-2017 fires

“

**Silicon Valley Bank is deeply embedded in the wine community. They’ve been an unwavering partner to us at Trefethen and support their clients through unforeseen challenges – like the Napa earthquake and fires.**



**JOHN TREFETHEN**  
Founder of Trefethen Family Vineyards

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# SUPPORTING AFFORDABLE HOUSING

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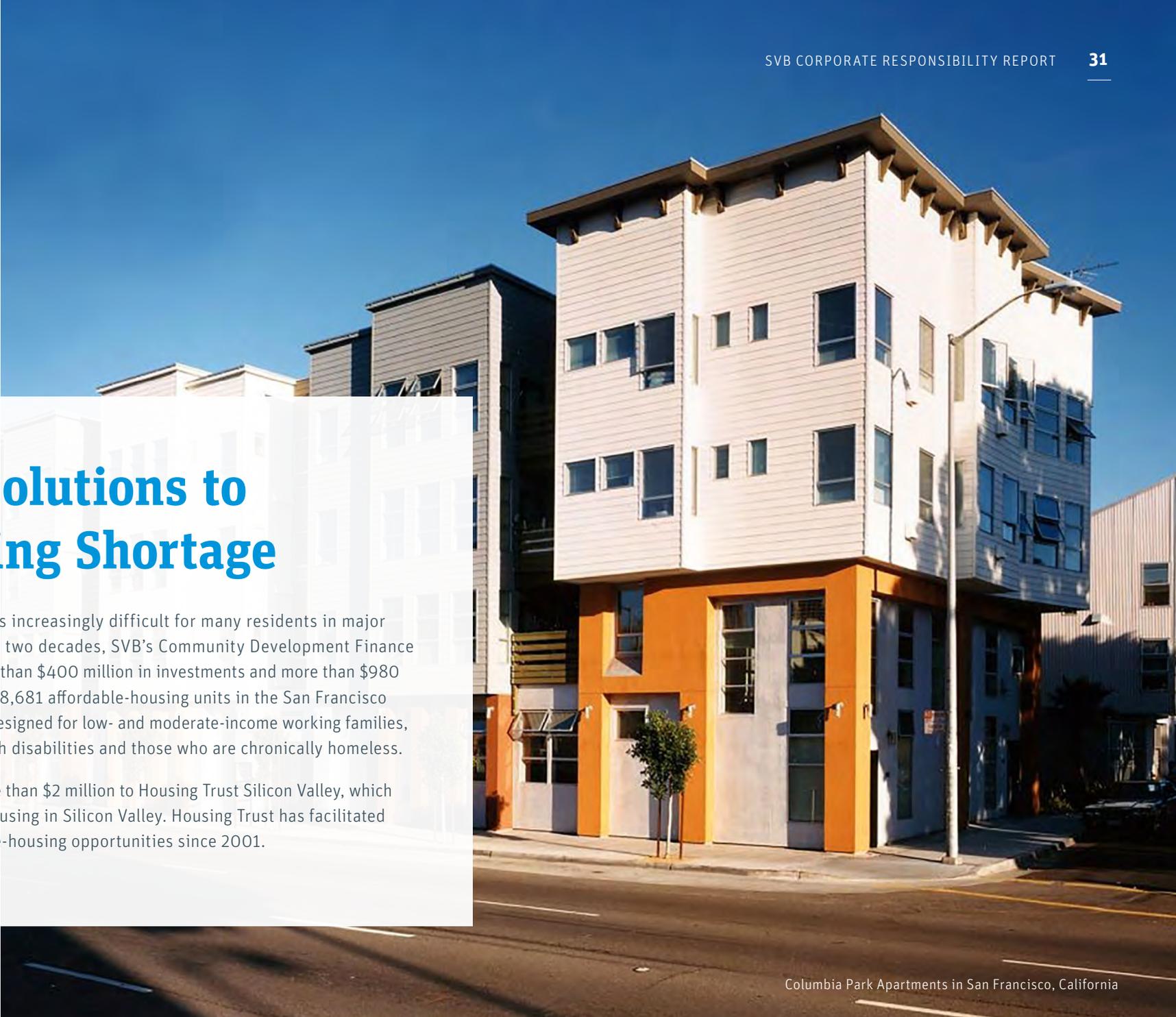
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# Finding Solutions to the Housing Shortage

Finding affordable housing is increasingly difficult for many residents in major urban centers. Over the past two decades, SVB’s Community Development Finance division has committed more than \$400 million in investments and more than \$980 million in loans to help build 8,681 affordable-housing units in the San Francisco Bay Area. These homes are designed for low- and moderate-income working families, seniors, veterans, people with disabilities and those who are chronically homeless.

SVB has also committed more than \$2 million to Housing Trust Silicon Valley, which aims to finance affordable housing in Silicon Valley. Housing Trust has facilitated more than 26,000 affordable-housing opportunities since 2001.



Columbia Park Apartments in San Francisco, California

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# SVB Community Development Finance in Action



Second Street Studios in San Jose, California

## Second Street Studios

This pioneering project in San Jose, California, used efficient modular construction to build 135 units designed for extremely low-income households and developmentally disabled adults in need of in-home supportive services, including onsite healthcare. SVB provided a \$27.4 million new construction loan to nonprofit developer First Community Housing.

The complex is designed to have a low impact on the environment. For example, residents will be offered training to grow vegetables on the living roof, and First Community Housing provides residents with free annual “Eco Passes” for unlimited use on all local light-rail and bus lines.



Valley View Senior Homes in American Canyon, California

## Valley View Senior Homes

This complex in American Canyon, California, a San Francisco suburb near Napa, has 70 units of senior housing, including 22 units reserved for senior veterans. Filling an acute housing need, the property features beautifully landscaped grounds and meeting spaces to help seniors build community and avoid isolation.

The project was developed by Satellite Affordable Housing Associates, and SVB provided a \$16.6 million construction loan.

For more information about SVB’s efforts to increase the stock of affordable housing in the San Francisco Bay Area, visit [www.svb.com/living-our-values/community-involvement](http://www.svb.com/living-our-values/community-involvement)

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# CONTRIBUTING TO A SUSTAINABLE WORLD

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# Building a Better Future

SVB finances businesses that are developing sustainable technologies that drive more efficient consumption of energy, food, water and other resources. In our own business operations, SVB seeks to reduce consumption with the latest advancements in office design and use-reduction strategies.



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# Making the Most of our Resources

## Higher Yields, Fewer Pests (and Pesticides)

One way to ensure a sustainable food source is to find a new way to repel damage-causing insects. Crop Enhancement has developed CropCoat®, a biodegradable film that coats leaves, stems, fruit and seeds to deter insects and deliver targeted fertilizing. It's made from an environmentally friendly chemical formulation. The result: higher yields, healthier plants, fewer pesticides and more food. SVB provided Crop Enhancement with venture debt to further develop its technology and expand operations.



## Making Cleaner Energy Cost-Effective for Consumers

OhmConnect's software encourages consumers to reduce electricity consumption and find cleaner sources, particularly during peak periods when dirtier electricity sources are in higher use. The consumer is rewarded for the effort while developing better energy use habits.

SVB provided OhmConnect with growth capital and letters of credit to help scale deployment of its software technologies.



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# Building Environmentally Friendly Workplaces

## A View of SVB Sustainability

SVB’s office in Salt Lake City, Utah, provides unobstructed views of the mountains, enabling a visible connection with the environment while using energy-efficient layouts and lighting. From an HVAC system programmed for efficiency to carpets made of 100 percent recycled materials, sustainability efforts are incorporated throughout the 27,800-square-foot office.



## Healthier Environments by Design

A large part of sustainability is using architectural and environmental design to create healthier, more energy-efficient workplaces. SVB’s San Francisco office has bio-walls that actively reduce indoor air pollution. The smart living walls, developed by SVB client Biome, add beauty while cleaning the air.

## Sustainable Eats

The cafe at SVB’s headquarters in Santa Clara, California, is in the forefront of sustainable food sourcing, minimizing waste and giving back to the community. Ninety-three percent of food products are sustainable, and many of these consider animal welfare. Local is always the first choice for ingredients, and seafood is sustainably sourced. For nonfood items, the cafe uses earth-friendly or compostable materials. And we have a food donation program to support the local community.

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# PRACTICING RESPONSIBLE CORPORATE GOVERNANCE

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# Rigorously Upholding the Principles of Good Corporate Governance

SVB is committed to sound oversight consistent with the best interests of our stockholders, ethical business principles and the letter and spirit of the law. Our Board of Directors has adopted clear corporate governance policies and is committed to providing effective oversight of our corporate governance process.

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# Promoting Transparency, Accountability and Integrity



SVB Financial Group's Board of Directors at a board meeting in fall 2018

The corporate governance guidelines established by the board provide the framework for the governance of SVB Financial Group and are reviewed annually. The charter of each board committee clearly establishes its role and responsibilities, and all charters are available online at SVB.com.

SVB's Board of Directors consists of 11 leaders whose skills, experience and qualifications make them well-suited to serve the best interests of the company and its stockholders. With the exception of the CEO, all of SVB's directors are independent, including the chairman of the board.

The board's Governance Committee is responsible for maintaining a well-rounded and diverse board that has the requisite diversity of skills and qualifications to oversee the company effectively. The board has no formal policy with regard to stockholder nominees and considers all nominees on their merits.

Further information about our board members, charters, membership on board committees and qualifications for board membership is available in the [Corporate Governance](#) section of our website and in our annual proxy statement. We invite you to click on any of the links below to learn more about our key corporate governance practices.

- [Audit Committee Charter](#)
- [Compensation Committee Charter](#)
- [Credit Committee Charter](#)
- [Finance Committee Charter](#)
- [Governance Committee Charter](#)
- [Risk Committee Charter](#)
- [Code of Conduct](#)
- [Code of Ethics](#)
- [Corporate Governance Guidelines](#)

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## About Silicon Valley Bank

For 35 years, Silicon Valley Bank has helped innovative companies and their investors move bold ideas forward, fast. SVB provides targeted financial services and expertise through its offices in innovation centers around the world. With commercial, international and private banking services, SVB helps address the unique needs of innovators.

[svb.com](https://www.svb.com)

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