

# SVB Life and Benefits: Germany 2021

**At SVB, we support the whole you.**

SVB benefits programs are designed to meet our employees\* where they are in life. Which means they show up at home. Your home. We embrace and support diverse families, however they're defined.

## SVB Holidays 2021

JAN 1	New Year's Holiday
APR 2	Good Friday
APR 5	Easter Monday
MAY 1	Labour Day
MAY 13	Ascension Day
May 24	Whit Monday
JUN 3	Corpus Christi Day
OCT 3	Day of German Unity
DEC 24	Bank Holiday
DEC 25	Christmas Day
DEC 26	Day after Christmas
DEC 31	Bank Holiday

The benefits listed in this summary apply to SVB employees on Germany payroll. Since this is a summary, there may be additional terms, conditions and limitations that apply. Please refer to the actual policy for additional information.

### Annual Leave

In order to provide you with paid time off for relaxation or personal time away from the office, full-time employees are eligible to accrue 30 days each calendar year (20 days by law plus 10 additional days granted by SVB). Part-time employees accrue holidays on a pro-rated basis.

### Short-Term Sickness

You are eligible for sick leave from your first day of employment. After the six weeks of statutory sick pay, SVB provides 100% of base salary for an additional 26 weeks (less statutory sickness benefit paid through public health funds).

### Business Travel Accident Insurance

SVB provides coverage to employees while traveling on SVB business. The policy from Chubb includes benefits for lost or damaged checked baggage, emergency evacuation, medical and travel assistance. In the event of an employee's accidental death while traveling on SVB business, an additional lump sum benefit of 10 times annual base salary up to US\$750,000, is provided. The premiums for this benefit are fully paid for by SVB.

### Group Pension Scheme

You are eligible for a group pension scheme with an employer contribution of 3% of fixed income below social security contribution ceiling and 10% of fixed income in excess of SSCC. Benefits provided through an external Support Fund.

### Employee Stock Purchase Plan (ESPP) (SVB US)

You may contribute up to 10% of earnings each year up to \$25,000 worth (NASDAQ: SIVB). Participants of the SVB US ESPP are able to lock-in a stock within a six-month offering period. Stock is purchased at 85% of the fair market value price on either the first day of the six-month offering period or the last day of the period, whichever is lower. Contribution periods begin January 1st and July 1st.

**Payroll Schedule: Pay day is the 15<sup>th</sup> day of each month**

\*The term **employee(s)** used throughout this document does not refer to a specific gender and is used for convenience purposes only.

## Employee Assistance Program – EAP

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SVB provides an Employee Assistance Program, through ICAS, at no cost to you to support your success at home and at work. ICAS is the provider. You may have up to ten visits per incident per year. The ICAS website offers many resources for work/life support, and assistance with personal, family or work issues.

## Learning Opportunities

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SVB invests in each employee's learning and development. To support this, we offer learning in group and individual settings on several platforms to enhance your development. SVB provides employees access to LinkedIn Learning, getAbstract, and SVB's internal learning management system BLUE Learning.

Additionally, you may be eligible for education assistance and receive reimbursement of up to €3,200 per calendar year based on the approved work-related degree program of study that meet certain requirements.

## SVB in the Community: Matching Gift and Community Involvement Program

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At SVB, we're working for something bigger. Together, we're working for something larger than a bank. We're working to help those we serve become more successful and make a greater impact as citizens of the world. And whether it's with our clients by our side or out there on our own, we pride ourselves on getting involved with the community and supporting the causes that align with our values. Because at SVB, we believe this is true power. The power to make a difference.

Silicon Valley Bank's Matching Gift Program is designed to support our employees' personal philanthropy by matching their donations to eligible non-profit organizations who are recognized as tax exempt or designated a public charity.

For more information about matching gift and volunteer program, visit SVB in the Community on the Source.

## Employee Referral Program

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To encourage employee referrals of qualified talent, SVB employees can earn up to €2,600 for successful referrals. If your candidate is hired, they must successfully complete the requisite period of employment (90 days) with SVB before payment can be authorized. Referral awards are taxable. Review the Source for program details.

## Employee Recognition

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SVB has a strong commitment to recognize employees who demonstrate SVB values and play a role in creating a culture of unity curiosity at SVB. Awards are given out annually recognizing performance, client care, operational excellence, and community service.

## SVB Values

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At SVB we have a culture of unity and curiosity.

We are SVB. We are collective of driven, forward-thinking individuals united as one, for one singular goal: to help those who are creating the future. When we put the team first, work across silos and truly come together, we better serve our clients. We enable and bring to life bold ideas around the world, backing those who courageously make next happen. Together, we relentlessly execute on our own strategies. We feed our own curiosity and never stop learning. We harness our collective power to deliver on our commitments to our clients, and the communities we serve.

- We start with **empathy for others**
- We **embrace diverse perspectives**
- We take **responsibility**
- We keep **learning and improving**
- We speak and act **with integrity**

Neither this document nor the benefits described in this summary, creates a contract of employment, or a guarantee of employment, between SVB Financial Group and any employee. The complete details of each plan are in the legal documents under which the plans are administered. The legal documents will prevail in case of conflict between anything written here and the legal documents. SVB Financial Group reserves the right to amend or discontinue any program at any time with or without notice and as in its sole judgment may be necessary. Updated January 2021.