

Sustainability Accounting Standards Board (SASB) Index

SVB 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 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 2021.

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.

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 " Cybersecurity " section of our Proxy and the " Cybersecurity " section of our 2022 ESG Report for more information.
Financial inclusion and capacity building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	2021 Small Business ¹ : 5,014 loans totaling \$266,775,000 2021 Community Development ² : 15 loans totaling \$348,285,000 2021 Community Development Investments ³ : \$335,224,575

Section	Disclosure	Response
Financial inclusion and capacity building	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	<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 client figures, which consist 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 page 142 of our 2021 Form 10-K.</p>
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	<p>SVB partners closely with those in the communities where 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 contribute to SVB’s and its clients’ success. For more information on SVB’s community development strategy, please see our 2022-2024 Community Reinvestment Act Strategic Plan on the Federal Reserve’s website.</p>
	Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers ⁴	<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. Over the past three years, we have supported programs focused on financial education for grades 4-6, venture entrepreneurial exploration for grades 7-10 and financial literacy for high school. Please find annual impact below:</p> <ul style="list-style-type: none"> • 2019: 2,155 active students representing over 6,000 cumulative learning hours • 2020: 1,993 students representing over 5,000 cumulative learning hours • 2021: 4,915 students representing over 10,000 cumulative learning hours

Section	Disclosure	Response
Incorporation of environmental, social and governance factors in credit analysis	Commercial and industrial credit exposure, by industry	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 2021 year-end data can be found on page 135 of our 2021 Form 10-K. Please also refer to our TCFD report .
	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	Please view " Identifying Environmental, Social & Governance (ESG) Opportunities & Risks at Silicon Valley Bank ." Please also refer to page 23 of our TCFD report.
Business ethics	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	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. For more information on SVB's material legal proceedings, please view page 179 of our 2021 Form 10-K.
	Description of whistleblower policies and procedures	For more information on our whistleblower policies and procedures, please view page 9 of our SVBFG Code of Conduct.
Systemic risk management	Global Systemically Important Bank (G-SIB) score, by category	Global 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 2021 list of globally systemically important banks.
	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	For more information on our approach to stress testing, please view pages 11, 12, 28, 29, and 85-88 of our 2021 Form 10-K .

Section	Disclosure	Response
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 client figures, which consist 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 page 81 of our 2021 Form 10-K. Please see page 63 of our 2021 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 page 135 of 2021 Form 10-K for more information on Private Bank loans. b) Small Business ¹ : 5,014 loans totaling \$266,775,000 c) Corporate: Please see page 135 of our 2021 Form 10-K for more information on our corporate loans.

- 1 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.
- 2 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.
- 3 Low-income housing tax credit funds that support affordable housing in the San Francisco Bay Area and California.
- 4 United and Counting is provided by SVB’s partnership with Everfi.