Silicon Valley Bank
Corporate Overview

January 2021
Bank of the innovation economy

Our mission is to increase the probability of our clients’ success.

For more than 35 years, Silicon Valley Bank has helped innovators, enterprises and their investors move bold ideas forward fast.

Today, we provide a full range of banking services to companies of all sizes in innovation centers around the world.
Our values guide us

At SVB
We start with EMPATHY for others.
We speak & act with INTEGRITY.
We embrace DIVERSE perspectives.
We take RESPONSIBILITY.
We keep LEARNING & IMPROVING.
Our clients are defining what comes next
We help innovators move bold ideas forward, fast.

SVB is at the intersection of innovation and capital

Providing a range of comprehensive financial services
We help high-growth companies navigate at every stage

SVB LOAN PORTFOLIO

3%* Startups
97%* Larger companies

OUR CLIENTS

50%* of all venture capital-backed tech and life science companies in the U.S.
68%** of US venture capital-backed companies that completed an IPO in 2020

*Approximate
**According to NVCA data
We connect the innovation ecosystem

Silicon Valley Bank is central to the ecosystem of investors, service providers and influencers that supports growth among disruptive technology and life science businesses.
We serve businesses where innovation can be found

$6.9B
International loans*

$21.9B
International deposits*

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

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

* Reflects period-end balances as of December 31, 2020 for international operations in U.K., Europe, Israel and Asia; Canada balances included in our US Technology Banking segment. This management segment view does not tie to regulatory definitions of foreign exposure.
## Supporting our clients, employees and communities
### Our response to COVID-19

| **Employee Support** | • Expanded benefits for impacted employees (e.g., leave, counseling and care)  
| | • Home office setup and utility reimbursements and practical support for working from home |
| **Client Support** | • SVB payment deferral programs for venture debt, wine and private bank  
| | • Over 5,500 applications received and more than 4,500 approved, representing $1.8B in relief  
| | • Accredited lender in the UK for the CBILS and CLBILS programs |
| **Community Support** | • Pledged $5.5M to support local, regional and global activities focused on health, food security & shelter and small business owner relief  
| | • Donating net fees received from SBA PPP program to community and diversity efforts  
| | • Committed to DEI at SVB and championing causes that impact access to and diversity in the Innovation Economy |
| **Business Continuity** | • Technology and enablement investments allow continued client service as almost all SVB colleagues work from home |

### Our Priorities Right Now
- SUPPORT our employees and clients
- Lead with EMPATHY
- ADAPT to rapid changes
We deliver a diversified platform

Silicon Valley Bank
Global commercial banking for innovators, enterprises and investors

SVB Capital
Private venture investing expertise, oversight and management

SVB Private Bank/Wealth Advisory
Private banking and investment strategies for influencers in the innovation ecosystem

SVB Leerink
Investment banking for healthcare and life science companies
Our clients say we deliver on our mission

The innovation economy

**The Muse**
“Access to SVB’s network of entrepreneurs led to some of our early first clients. It’s been really helpful to have a partner (SVB) that knows the technology industry and that has such a wide network of relationships and connections.”
— Katherine Minshew, CEO, The Muse

Q4
“We found the guys at SVB to be the most entrepreneurially friendly bank that we’ve dealt with. That goes a long way.”
— Darrell Heaps, CEO, Q4 Inc.

“Buy a Bank: Silicon Valley Bank Sheds Its Image — and Its M&A straps. The bank boasts a lineup of tech clients, a nascent commercial bank and a new strategy to grow its consumer franchise.”
— The Wall Street Journal

In the news

**The Wall Street Journal.**
“Close connections — and lots of them — are an essential part of the business strategy at what in many ways is the hometown bank of America’s tech industry.”

**The New York Times**
“While Wall Street banks scramble to stake claims in the booming technology industry, they are finding a smaller one already firmly entrenched.”

**Los Angeles Times**
“Part lender, part consultant, part cheerleader and part investor, Silicon Valley Bank has been a nursemaid to countless start-ups as well as banking the venture capitalists who fund them.”

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Our employees say
SVB is a great place to work

World’s Best Employers
Forbes Global 2000

“Our business requires being agile and responsive to our tech-savvy clients. This keeps me challenged and engaged every day.”
— Raju Chiluvuri, Global Digital Banking

“SVB is a collaborative and supportive place to work. The environment is incredibly dynamic, and it really stretches you.”
— Jason Hughes, Life Sciences

“Opportunities for growth here are amazing. My managers tell me that if I’m interested in a specific area, go for it. I’m a part-time MBA student, and they support me in that.”
— Sara Cohn, Global Fund Banking
We embrace diverse perspectives and promote equity and inclusion.

We aim to foster an inclusive and diverse work environment for all of our employees and within the innovation ecosystem through a variety of goals, initiatives and programs.
We give back

A Top Corporate Philanthropist
Bay Area Business Journals since 2003

Investing in our Communities

2020

$12 million donated

16K hours volunteered

$1.7 million granted via the SVB Foundation

$7.4 million donated by SVB employees and matched by SVB since 2015

$1.3 billion loaned

$750 million invested for 9,418 affordable housing units

$750 million Community lending and investments goal (2018-2020)

We transform lives by creating opportunities and access to the innovation economy.

83% of tech executives are white*

1/2 as many Black Americans and Latinx in tech as in the rest of the private sector*

12 million jobs requiring postsecondary education will go unfilled in the next decade**

6 in 10 startups have no women on their board of directors***

58% of startups have no women in executive positions***

Only 13% of VCs are women****

Our Access to Innovation Program connects untapped pools of talent with opportunities in the innovation economy.

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*EOC
**Year Up
***Startup Outlook Women in Technology Leadership Report 2020
****All Raise, US
Our dedicated management team

Greg Becker
PRESIDENT AND CEO
SVB FINANCIAL GROUP

Dan Beck
CHIEF FINANCIAL OFFICER

Marc Cadieux
CHIEF CREDIT OFFICER

John China
PRESIDENT SVB CAPITAL

Phil Cox
CHIEF OPERATIONS OFFICER

Mike Descheneaux
PRESIDENT SILICON VALLEY BANK

Michelle Draper
CHIEF MARKETING OFFICER

Michael Zuckert
GENERAL COUNSEL

Chris Edmonds-Waters
CHIEF HUMAN RESOURCES OFFICER

Laura Izurieta
CHIEF RISK OFFICER
# SVB Financial Highlights

<table>
<thead>
<tr>
<th>Q4 2020</th>
<th>Full Year 2020</th>
<th>Q4 2020</th>
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<tbody>
<tr>
<td>$388.3M</td>
<td>$1.2B</td>
<td>$45B</td>
</tr>
<tr>
<td>Net Income</td>
<td>Net Income</td>
<td>Total Loans</td>
</tr>
<tr>
<td>$243B</td>
<td>$141.1B</td>
<td>$116B</td>
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<tr>
<td>Deposits &amp; Investments</td>
<td>In Investment Funds (off balance sheet)</td>
<td>Assets</td>
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4,460+ Employees

15 US states and 9 countries:

- US
- UK
- Canada
- China
- Denmark
- India
- Ireland
- Germany
- Israel

*As reported on a consolidated basis for the period end December 31, 2020*
Strong capital and liquidity

**Strong capital to support growth and investments**

Targeting 7-8% Bank tier 1 leverage ratio

**Silicon Valley Bank Capital Ratios**
- SVB’s Q4/20 Capital Ratio
- Regulatory Minimum

- Common Equity Tier 1: 10.70%
- Tier 1 Capital: 10.70%
- Total Capital: 11.49%
- Tier 1 Leverage: 6.43%

**Q4’20 Bank capital ratio drivers**
- Robust balance sheet growth, partially offset by strong earnings
- Downstreamed $700M
  - HoldCo liquidity to Bank to support growth

**Ample liquidity to meet clients’ needs**

$65.2B in cash and high-quality fixed income securities

1. Ratios as of December 31, 2020 are preliminary.
2. Consists of $668M unrealized pretax gains in the available-for-sale portfolio and $624M unrealized pretax gains in the held-to-maturity portfolio as of December 31, 2020. Amounts actually realized are subject to various factors and may differ from unrealized amounts.
Thank you.