

The logo for Silicon Valley Bank, consisting of the lowercase letters 'svb' in white on a blue square background.

svb



Silicon Valley Bank

Silicon Valley Bank Corporate Overview

January 2022

Bank of the innovation economy

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

Silicon Valley Bank helps innovators, enterprises and their investors move bold ideas forward, fast.

We provide a full range of financial 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.

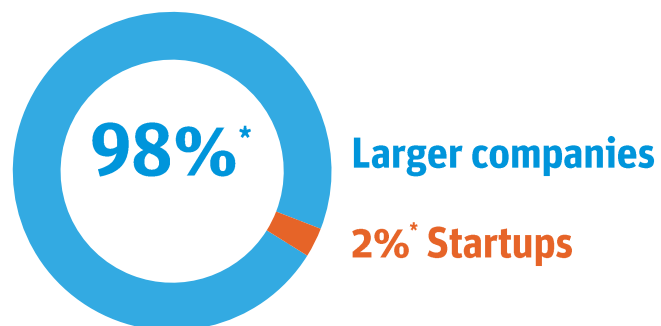
We take **RESPONSIBILITY**.

We keep **LEARNING & IMPROVING**.

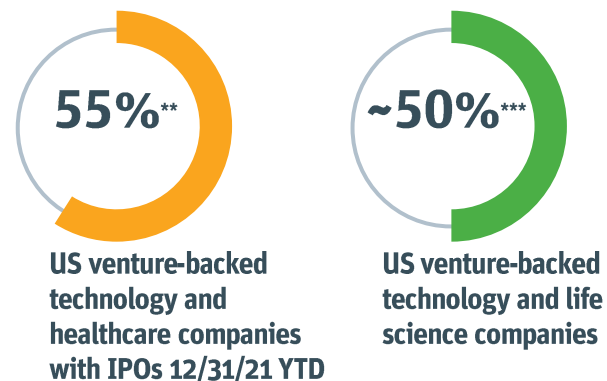
We help high-growth companies navigate at every stage



SVB Loan Portfolio



We bank:



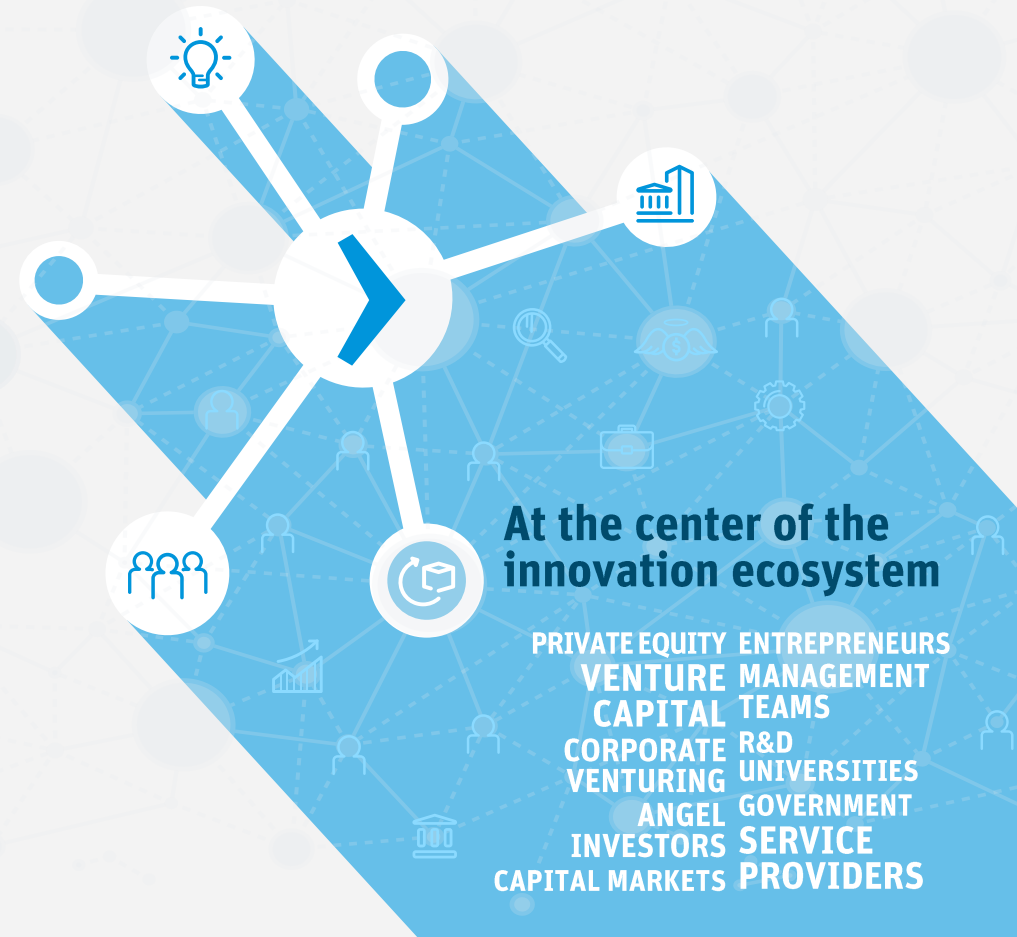
We connect the innovation ecosystem

Unparalleled access, connections and insights to make NEXT happen NOW

Deep sector expertise



Comprehensive solutions



We serve businesses where innovation happens

\$8.8B

International loans*

\$40.4B

International deposits*

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

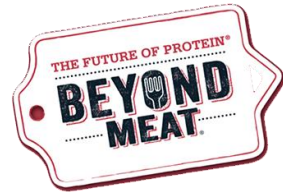


Expanding our platform globally



Q4 2021 Corporate Overview and Financial Results December 31, 2021
 *Reflects period-end balances as of December 31, 2021 for international operations in UK, Europe, Israel, Asia, and Canada.
 This management segment view does not tie to regulatory definitions of foreign exposure.

Our clients are defining what comes next

The logo for aes, featuring the lowercase letters 'a', 'e', and 's' in a rounded, sans-serif font. The 'a' is purple, the 'e' is blue, and the 's' is green.The logo for ZipRecruiter, featuring a green office chair icon to the left of the text 'ZipRecruiter' in a black, sans-serif font.The logo for musicMagpie, featuring the text 'musicMagpie' in a black, sans-serif font, with 'Magpie' in a green, bold font.The logo for SEQUOIA, featuring the word 'SEQUOIA' in a black, sans-serif font, followed by a green icon of a sequoia tree.The logo for Payoneer, featuring the word 'Payoneer' in a black, sans-serif font, with a red swoosh above the 'y'.The logo for BEYOND MEAT, featuring a red and white tag with the text 'THE FUTURE OF PROTEIN' at the top, 'BEYOND MEAT' in the center, and a fork and knife icon.The logo for tableau, featuring a cluster of colorful plus signs to the left of the text 'tableau' in a black, sans-serif font.The logo for OhmConnect, featuring a blue lightning bolt icon to the left of the text 'OhmConnect' in a blue, sans-serif font.The logo for CROWDSTRIKE, featuring a red bird icon to the left of the text 'CROWDSTRIKE' in a red, sans-serif font.The logo for shopify, featuring a green shopping bag icon with a white 'S' to the left of the text 'shopify' in a black, sans-serif font.The logo for TELADOC, featuring a purple circle with a white dot inside to the left of the text 'TELADOC' in a purple, sans-serif font.The logo for SOURCE, featuring a blue water drop icon to the left of the text 'SOURCE' in a black, sans-serif font.

Supporting our employees, clients 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
- Provided approximately \$2.3B in Paycheck Protection Program relief in 2020 and 2021
- Accredited lender in the UK for the CBILS and CLBILS programs

Community Support

- Committed \$10.5M to local, regional and global COVID-19 relief activities focused on health, food security & shelter and small business owner relief in 15 states and 8 countries
- Donated net fees received from SBA Paycheck Protection Program to support COVID-19 relief and economic and social justice efforts

Business Continuity

- Technology and enablement investments allow continued client service as almost all SVB colleagues work from home

Supporting productivity and well-being



Our Continuing Priorities:

SUPPORT our employees and clients
Lead with EMPATHY
ADAPT to rapid changes

We deliver a diversified platform

svb



Financial Group

Silicon Valley Bank

Global commercial banking for innovators, enterprises and investors

SVB Capital

Venture and credit investing expertise, oversight and management

SVB Private Bank

Private banking and wealth management

SVB Leerink

Investment banking for technology, healthcare and life science companies

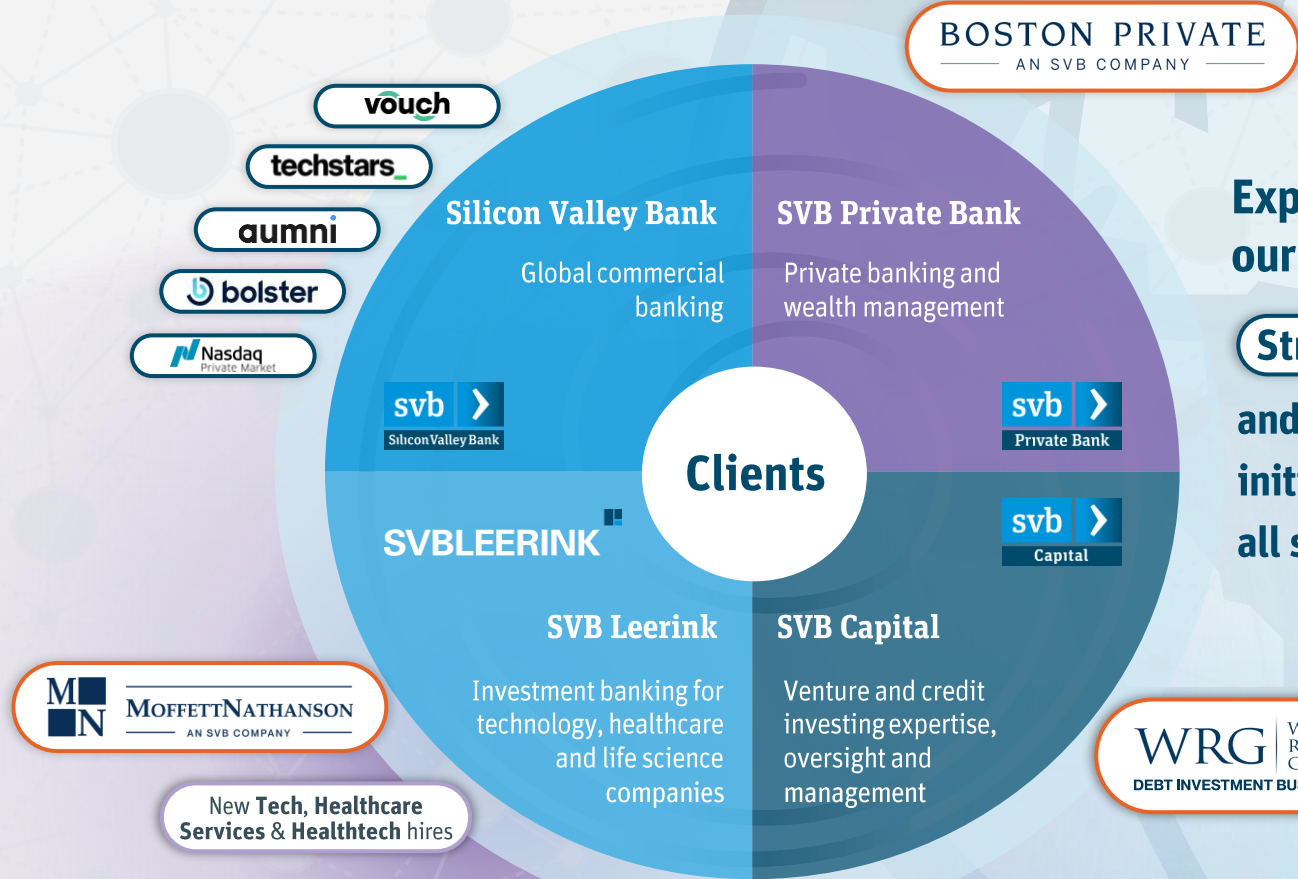
svb



Expanding with the needs of the innovation economy



Financial Group



Expanding and deepening our global platform:

Strategic partnerships, M&A

and hiring have bolstered organic initiatives to meet clients' needs at all stages



Our Environmental, Social & Governance Commitments are embedded in our strategy

7 Strategic ESG Initiatives

- Engaging and empowering our employees
- Promoting diversity, equity & inclusion at SVB
- Championing DE&I in the innovation economy
- Supporting our communities
- Providing access to affordable housing
- Financing environmentally sustainable solutions
- Practicing responsible corporate governance



PLEDGE
1%

SVB joins leading companies on several lists. See page 7 of our ESG Report for more awards and acknowledgements.

ESG Reporting & Disclosures



SVB ESG Report



Stakeholder Capitalism Metrics



Task Force on Climate-Related Financial Disclosures



Sustainable Accounting Standards Board Commercial Bank Standards



Carbon Disclosure Project

Find more on our ESG programs on svb.com. See *Living Our Values*.

Reach our ESG Program Office at esgprogramoffice@svb.com and our Investor Relations Team at ir@svb.com

Our clients say we deliver on our mission

The innovation economy



“We want partners who understand what our companies need and how they can help, and I know that SVB is absolutely aligned with our mandate and driven to help our companies scale.”
— Siri Agrell, Executive Director, OneEleven



“SVB has been incredibly supportive and instrumental in our company’s growth.”
— Shivani Siroya, Founder and CEO, Tala



“SVB is the gold standard, and where you go if you’re building a big, world changing business.”
— John Tabis, CEO, The Bouqs

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.”

Bloomberg

“Silicon Valley Bank brings a unique understanding of tech and the web of relationships in Silicon Valley and around the world to get startup investing right.”

FORTUNE

“The bank has been the go-to lender for entrepreneurs and their start-ups since the 1980s.”

Our employees say SVB is a great place to work

“SVB is an extraordinary company. Yes, we have amazing clients and a great position in the market, but that’s not why I work here. I choose to work here because of the people. Every single person I know who works here (or who has previously) is a believer, a builder, and an optimist. Like any company of humans, it’s not perfect. But, what keeps us going and growing is our sense of purpose and seeing the impact each of us can have, every day.”

—Director

“Silicon Valley Bank goes above and beyond to take care of its employees. I’m really proud to work for SVB and play a small role in the company’s tremendous growth story.”

— Marketing Manager

“Working at SVB has been one of the best decisions in my professional career. I am challenged everyday and have the opportunity to help some of the most innovative companies in the world move forward. The collaborative culture and excellent benefits are just some of the amazing perks at SVB.”

—Vice President

Increasing diversity, equity and inclusion (“DEI”) at SVB and across the innovation economy

Embracing diverse perspectives and fostering a culture of belonging

MULTIPRONGED APPROACH

Chief Diversity, Equity & Inclusion Officer & executive-led DEI Steering Committee

Employee resource groups

Employee awareness programs, regular training & education

Full-time Diversity Recruiting Director

Fair pay analysis

Leadership development

Hiring outreach programs, university scholarships & strategic partnerships

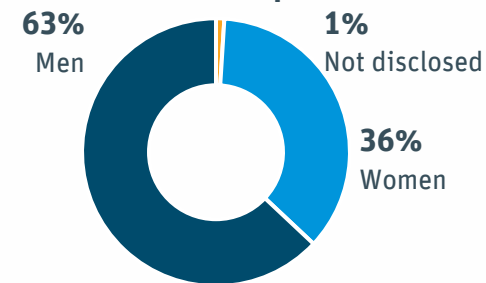
DIVERSITY AT SVB

Total Workforce

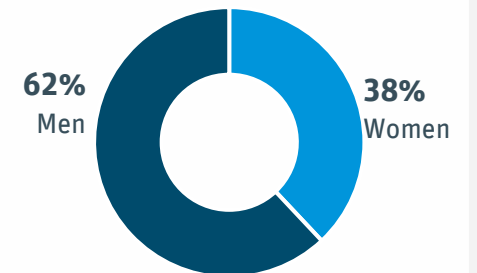
Gender (Global)



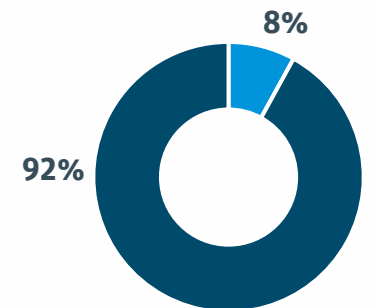
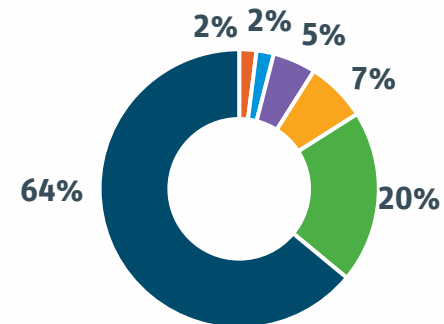
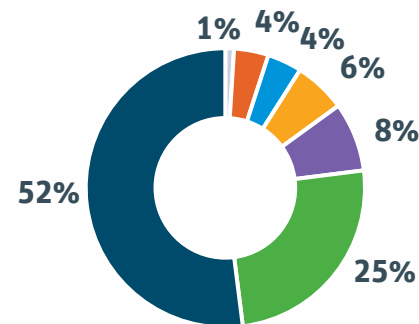
Senior Leadership



Board



Race & Ethnicity (US)



● White
 ● Asian
 ● Hispanic/Latinx
 ● Black/African American
 ● Two or more races
 ● Native Hawaiian/Other Pacific Islander
 ● American Indian/Alaska Native
 ● Not disclosed

We report demographic metrics using racial categories defined by the US Equal Employment Opportunity Commission. Race & ethnicity figures represent US employees only, as regulatory requirements governing data collection and privacy preclude comprehensive data collection in our international offices. We are exploring how we can effectively track and share data on our global workforce. Senior leadership includes anyone in the following job levels: Executive Committee (includes our executive officers), and leaders from certain top levels of SVB's two highest bands of management. Categories with less than 1% representation do not appear in the graphs. Not disclosed represents individuals who did not choose to disclose race & ethnicity data. All data is as of 12/31/21.



Access to Innovation Overview

What

A signature program from SVB focused on increasing representation and funding for women, Black and Latinx founders, investors and professionals in the innovation economy

Why

A stronger, more inclusive innovation economy enables SVB, our clients and our partners to grow and succeed, and allows all of us to work toward economic and social equality to produce greater benefits for more people

Impact

A larger more diverse talent pool for innovation companies, expanded access and capital for underrepresented groups and economic empowerment for all via access to the innovation economy

How

Equip individuals with funding, business support, connections, education, early-and mid-career professional development



Living our values



AFFORDABLE HOUSING

FROM 2002–2020

\$1.4B

LOANED

\$850M
10,000

INVESTED FOR
AFFORDABLE
HOUSING UNITS

CONTRIBUTING TO NOT FOR PROFITS

\$12.5 million
donated

16.5K+ hours
volunteered

135 grants
to nonprofits where
employee's volunteered

\$1.7 million granted
via the SVB Foundation

\$50 million
committed to impact
25,000 lives over the next
five years

2020



IN GOOD COMPANY

A Top Corporate Philanthropist
— *Bay Area Business Journals*

America's Most
Responsible Companies
— *Newsweek*

Member of the Bloomberg Gender-
Equality Index

America's Best Banks
— *Forbes*

Inclusion in the Goldman Sachs
JUST U.S. Large Cap Equity ETF

Member of Pledge 1%

Our dedicated management team



Dan Beck
CHIEF FINANCIAL OFFICER
4 years at SVB



Greg Becker
PRESIDENT AND CEO
SVB FINANCIAL GROUP
28 years at SVB



Yvette Butler
PRESIDENT OF SVB PRIVATE BANK
& WEALTH MANAGEMENT
3 years at SVB



Marc Cadieux
CHIEF CREDIT OFFICER
29 years at SVB



John China
PRESIDENT OF SVB CAPITAL
25 years at SVB



Phil Cox
CHIEF OPERATIONS OFFICER
12 years at SVB



Anthony DeChellis
CEO SVB PRIVATE BANK
& WEALTH MANAGEMENT
<1 year at SVB



Mike Descheneaux
PRESIDENT
SILICON VALLEY BANK
15 years at SVB



Michelle Draper
CHIEF MARKETING OFFICER
8 years at SVB



Chris Edmonds-Waters
CHIEF HUMAN RESOURCES OFFICER
17 years at SVB



Laura Izurieta
CHIEF RISK OFFICER
5 years at SVB



Jeffrey A. Leerink
CHIEF EXECUTIVE OFFICER
SVB LEERINK
2 years at SVB



John Peters
CHIEF AUDITOR
14 years at SVB



Michael Zuckert
GENERAL COUNSEL
7 years at SVB

12 years
average tenure at SVB

SVB financial highlights

Q4 2021

\$371M

Net Income

Full Year 2021

\$1.8B

Net Income

Q4 2021

\$66.3B

Total Loans

Q4 2021

\$399B

**Deposits &
Investments**

Q4 2021

\$210.1B

**In Investment Funds
(off balance sheet)**

Q4 2021

\$211B

Assets

6,500+

Employees

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



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Silicon Valley Bank

Thank You

About Silicon Valley Bank

Silicon Valley Bank (SVB) helps 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. Learn more at svb.com.

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