Bank of the innovation economy

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

For nearly 40 years, Silicon Valley Bank has helped innovators, enterprises and their investors move bold ideas forward, fast.

Today, 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

Technology & Life Sciences/Healthcare

- **Startup (Early-Stage)**
  - Revenue <$5M

- **Venture-Funded**
  - Revenue $5M-$75M

- **Corporate Banking**
  - Revenue >$75M

- **Investors**
  - Private Equity
  - Venture Capital

- **Individuals**
  - Influencers: Entrepreneurs, Investors, Executives

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**SVB Loan Portfolio**

- 97% Larger companies
- 3% Startups

**We bank:**

- 63% U.S. venture-backed technology and healthcare companies with IPOs in H1’21
- ~50% U.S. venture-backed technology and life science companies

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*As of June 30, 2021
**According to PitchBook data
***Approximate
We connect the innovation ecosystem

Unparalleled access, connections and insights to make NEXT happen NOW

Deep sector expertise

- Energy & Resource Innovation
- Fintech
- Hardware & Frontier Tech
- Life Science & Healthcare
- Software & Internet
- Investors
- Premium Wine Banking

Comprehensive solutions

- Global Commercial Banking
- Funds Management
- Private Banking & Wealth Management
- Investment Banking

At the center of the innovation ecosystem

- Private Equity
- Venture Capital
- Corporate Venturing
- Angel Investors
- Capital Markets
- Entrepreneurs
- Management Teams
- R&D
- Universities
- Government
- Service Providers
We serve businesses where innovation happens

$7.9B  $35.7B
International loans*  International deposits*

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

Expanding our platform globally

- **UK**
  - 2004
  - London Full-service branch (2012)

- **China**
  - 2005
  - Shanghai
  - Hong Kong (2009)
  - Beijing (2010)
  - Business development

- **Israel**
  - 2008
  - Tel Aviv
  - Business development

- **China Joint Venture**
  - 2012
  - SPD Silicon Valley Bank (JV)
    - Shanghai
    - Additional JV branches
    - Beijing (2017)
    - Shenzhen (2018)

- **Europe**
  - 2016
  - Ireland (2016)
  - Business development
  - Germany (2018)
  - Lending branch
  - Denmark (2019)
  - Business development

- **Canada**
  - 2019
  - Toronto (2019)
  - Lending branch
  - Vancouver (2020)
  - Business development

Q2 2021 Corporate Overview and Financial Results June 30, 2021
*Reflects period-end balances as of June 30, 2021 for international operations in U.K., 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
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

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
Expanding with the needs of the innovation economy

Expanding and deepening our global platform organically and via investments and opportunistic M&A to meet clients’ needs at all stages

* Technology investment banking coming soon.
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

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.”

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

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

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, with our partners and across the innovation economy

Take a multipronged approach with measurable goals

Chief Diversity Officer & executive-led DEI & advocacy
Steering Committee & network
Employee awareness programs, regular training & educational opportunities
Fair pay analysis Full-time Diversity Recruiting Director
Leadership development
Hiring outreach programs & strategic partnerships

Increase diversity of senior leaders to 56% by 2025
Reach senior leadership gender parity 50/50 by 2030

Measure and communicate progress

<table>
<thead>
<tr>
<th>DIVERSITY AT SVB*</th>
<th>Total Workforce</th>
<th>Senior Leaders</th>
<th>Board Members**</th>
</tr>
</thead>
<tbody>
<tr>
<td>DIVERSE (US)</td>
<td>67%</td>
<td>52%</td>
<td>69%</td>
</tr>
<tr>
<td>FEMALE (GLOBAL)</td>
<td>44%</td>
<td>34%</td>
<td>31%</td>
</tr>
<tr>
<td>RACIAL MINORITY (US)</td>
<td>41%</td>
<td>29%</td>
<td>15%</td>
</tr>
</tbody>
</table>

Note: Refer to www.svb.com/livingourvalues/inclusionanddiversity for more information. Website content/links are not a part of this presentation.

Metrics as of March 31, 2021. Diverse includes (as disclosed to us) any woman, any person of color, veteran or person with disability. Person of color refers to anyone who self identifies as Hispanic/Latino, Black or African American, Asian, American Indian or Native Alaskan, Native Hawaiian or Other Pacific Islander or Two or More Races/Other. We utilize this blended measure to include different backgrounds and social categorizations. Senior leader includes the following job levels: Executive Committee (includes our executive officers) and leaders from certain top levels of SVB’s two highest bands of management. **Metrics for Board Members are as of April 22, 2021.
Championing causes that impact access to and diversity in the innovation economy

Expanding Access to the Innovation Economy

Access to Innovation was launched in 2017 with a mission to build a more diverse, equitable and accessible innovation economy for all.

**Founders**
Expanding opportunities for founders from underrepresented groups by increasing access to funding, providing startup support, leadership development and connections.

**Funders**
Diversifying the venture capital ecosystem through connections, investments, education, professional development and work experiences for underrepresented individuals.

**Talent**
Nurturing talent from early to advanced career stages through education, professional development, work experiences and connections.

Note: Refer to [www.svb.com/livingourvalues/access-to-innovation](http://www.svb.com/livingourvalues/access-to-innovation) for more information. Website content/links are not a part of this presentation.
Living our values

CONTRIBUTING TO NOT FOR PROFITS

$12 million donated
16K hours volunteered
135 grants to nonprofits where employee’s volunteered

$1.7 million granted via the SVB Foundation

$4 million Supporting diversity, equity and inclusion initiatives in the innovation economy 2020

AFFORDABLE HOUSING

$1.3B LOANED

$750M INVESTED FOR

9,418 AFFORDABLE HOUSING UNITS

IN GOOD COMPANY

A Top Corporate Philanthropist — Bay Area Business Journals
Among America’s Most Responsible Companies — Newsweek
Member of the Bloomberg Gender Equality Index
America’s Best Banks — Forbes
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

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

13 years average tenure at SVB
SVB financial highlights

Q2 2021
$502M
Net Income

Q2 2021
$308B
Deposits & Investments

Q2 2021
$183.2B
In Investment Funds (off balance sheet)

Full Year 2020
$1.2B
Net Income

Q2 2021
$51B
Total Loans

Q2 2021
$163B
Assets

4,930+
Employees
US | UK | Canada | China | Denmark | India | Ireland | Germany | Israel

As reported on a consolidated basis for the period end June 30, 2021
Thank You

About Silicon Valley Bank

For nearly 40 years, Silicon Valley Bank (SVB) 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. Learn more at svb.com.

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