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 Science/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

**SVB Loan Portfolio**

- 97% Larger companies
- 3% Startups

**We bank:**

- 60%** U.S. venture-backed technology and healthcare companies with IPOs 9/30/21 YTD
- ~50%*** U.S. venture-backed technology and life science companies

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*As of September 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

CLIMATE TECHNOLOGY & SUSTAINABILITY
FINTECH
HARDWARE & FRONTIER TECH
INVESTORS
SOFTWARE & INTERNET
PREMIUM WINE BANKING
LIFE SCIENCE & HEALTHCARE

Comprehensive solutions

GLOBAL COMMERCIAL BANKING
INVESTMENT SOLUTIONS
RESEARCH & INSIGHTS
FUNDS MANAGEMENT
PRIVATE BANKING & WEALTH MANAGEMENT
INVESTMENT BANKING

At the center of the innovation ecosystem

PRIVATE EQUITY
VENTURE CAPITAL
CORPORATE VENTURING
ANGL
INVESTORS
CAPITAL MARKETS
ENTREPRENEURS
MANAGEMENT TEAMS
R&D
UNIVERSITIES
GOVERNMENT
SERVICE PROVIDERS

5
We serve businesses where innovation happens

$8.9B  International loans*

$36.3B  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

Israel 2008
Tel Aviv Business development

China Joint Venture 2012

Europe 2016

Canada 2019

Q3 2021 Corporate Overview and Financial Results September 30, 2021
*Reflects period-end balances as of September 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
Private banking and wealth management

SVB Leerink
Investment banking for technology, healthcare and life science companies
Expanding with the needs of the innovation economy

Expanding and deepening our global platform:

- Strategic investments
- M&A
- and hiring

have bolstered organic initiatives to meet clients’ needs at all stages.
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.”

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.”

TALA

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

FORTUNE

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

“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.”

Forbes 2021

BEST BANKS IN AMERICA

Silicon Valley Bank 2021 Corporate Overview
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**

**DIVERSITY AT SVB¹**

<table>
<thead>
<tr>
<th>Total Workforce</th>
<th>Senior Leaders</th>
<th>Board Members</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender (global)</strong></td>
<td><strong>Race &amp; Ethnicity (U.S.)</strong></td>
<td><strong>Race &amp; Ethnicity (U.S.)</strong></td>
</tr>
<tr>
<td>Men 55%</td>
<td>52%</td>
<td>64%</td>
</tr>
<tr>
<td>Women 45%</td>
<td>48%</td>
<td>36%</td>
</tr>
</tbody>
</table>

- **Race & Ethnicity (U.S.)**
  - White: 25%
  - Asian: 8%
  - Hispanic/Latino: 6%
  - Black/African American: 4%
  - Native Hawaiian/Other Pacific Islander: 1%
  - American Indian/Alaska Native: 2%
  - Two or more races: 2%
  - Not disclosed: 1%

Note: Refer to [www.svb.com/livingourvalues/inclusiondiversity](http://www.svb.com/livingourvalues/inclusiondiversity) for more information, including EEO data. Website content/links are not a part of this presentation.

¹ As of June 30, 2021. We report demographic metrics using racial categories defined by the U.S. Equal Employment Opportunity Commission. Race & ethnicity figures represent U.S. employees only, as regulatory requirements governing data collection and privacy preclude comprehensive data collection in our international offices. We are exploring how we can actively track and share data on our global workforce. Senior leadership includes Executive Committee (includes our executive officers) and leaders from our top levels of SVB’s two highest bands of management. American Indian/Alaska Native does not appear on the charts since they comprise less than 1%. Not disclosed represents individuals who did not choose to disclose gender, race & ethnicity data.
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

CONTRIBUTING TO NOT FOR PROFITS

$12.5 million donated
16.5K+ hours volunteered
135 grants to nonprofits where employee’s volunteered
$1.75 million granted via the SVB Foundation

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%

AFFORDABLE HOUSING

FROM 2002-2020

$1.4B LOANED
$850M 10,000 INVESTED FOR AFFORDABLE HOUSING UNITS

$50 million committed to impact 25,000 lives over the next five years 2020
Our dedicated management team

Dan Beck
CHIEF FINANCIAL OFFICER
4 years at SVB

Marc Cadieux
CHIEF CREDIT OFFICER
29 years at SVB

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

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

John Peters
CHIEF AUDITOR
14 years at SVB

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

John China
PRESIDENT OF SVB CAPITAL
25 years at SVB

Mike Descheneaux
PRESIDENT
SILICON VALLEY BANK
15 years at SVB

Laura Izurieta
CHIEF RISK OFFICER
5 years at SVB

Michael Zuckert
GENERAL COUNSEL
7 years at SVB

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

Phil Cox
CHIEF OPERATIONS OFFICER
12 years at SVB

Michelle Draper
CHIEF MARKETING OFFICER
8 years at SVB

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

12 years
average tenure at SVB
SVB financial highlights

Q3 2021
$365
Net Income

Full Year 2020
$1.2B
Net Income

Q3 2021
$61B
Total Loans

Q3 2021
$371B
Deposits & Investments

Q3 2021
$200.2B
In Investment Funds (off balance sheet)

Q3 2021
$191B
Assets

6,200+
Employees

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

As reported on a consolidated basis for the period end September 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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