

The logo consists of the letters 'svb' in white, lowercase, sans-serif font, enclosed within a blue square. The background of the slide is a low-angle photograph of a modern glass skyscraper with a grid of dark window frames, reflecting the sky and surrounding buildings.

svb



Silicon Valley Bank

# Silicon Valley Bank Corporate Overview

October 2021



# 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.

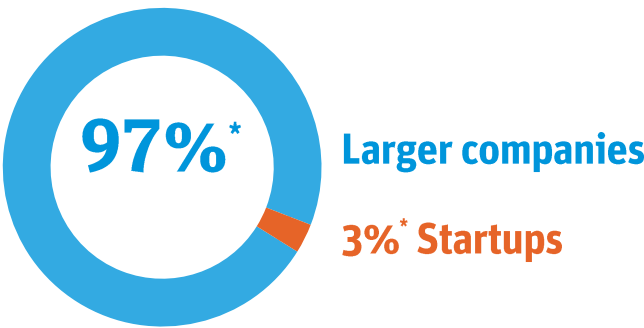
We take **RESPONSIBILITY**.

We keep **LEARNING & IMPROVING**.

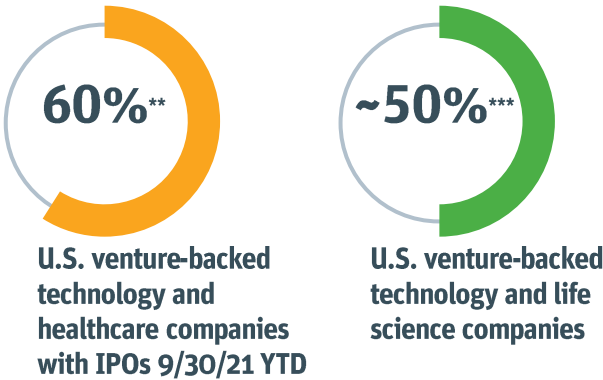
# We help high-growth companies navigate at every stage



## SVB Loan Portfolio



## We bank:



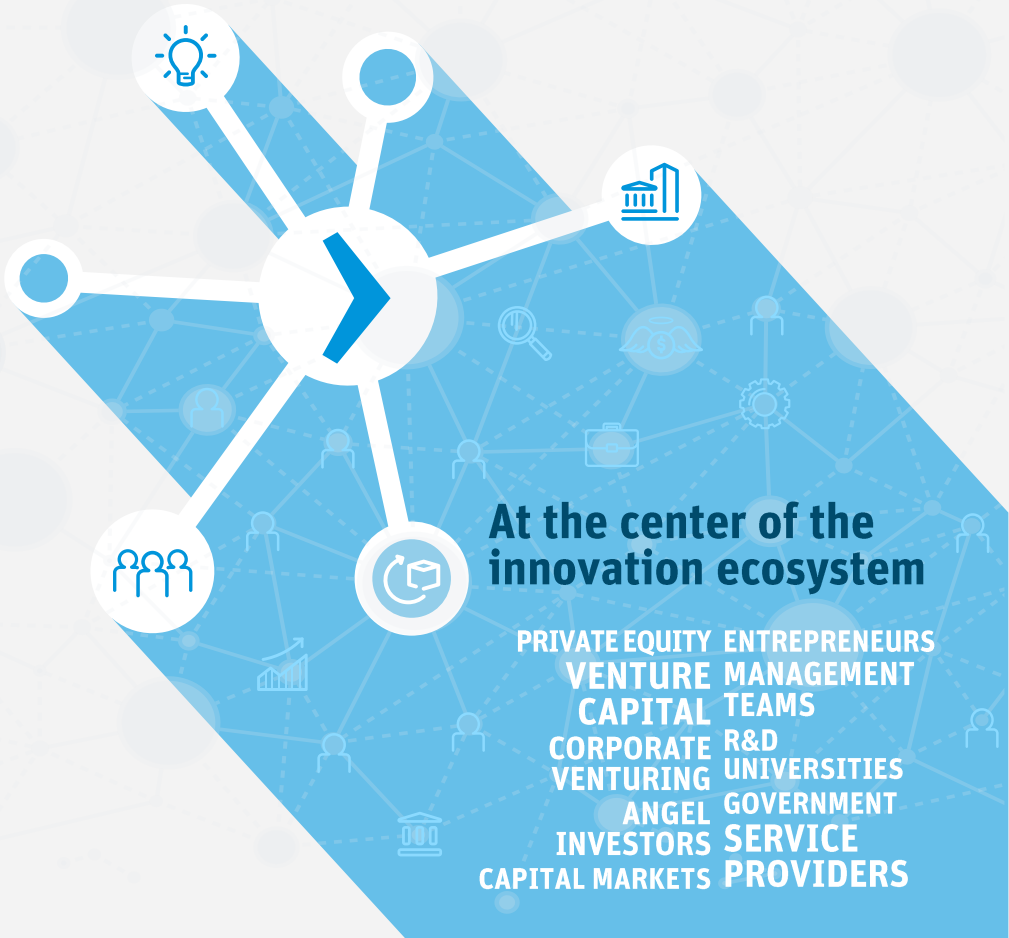
# We connect the innovation ecosystem

Unparalleled access, connections and insights to make NEXT happen NOW

## Deep sector expertise



## Comprehensive solutions





# We serve businesses where innovation happens

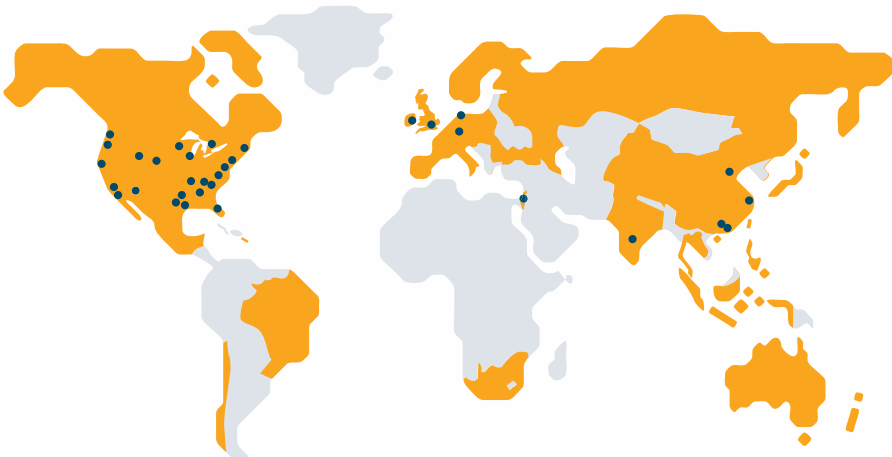
\$8.9B

International loans\*

\$36.3B

International deposits\*

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

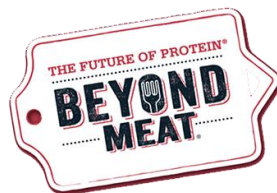


## Expanding our platform globally



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



**Financial Group**

## **Silicon Valley Bank**

Global commercial banking  
for innovators, enterprises  
and investors

## **SVB Capital**

Private venture investing  
expertise, oversight and  
management

## **SVB Private Bank**

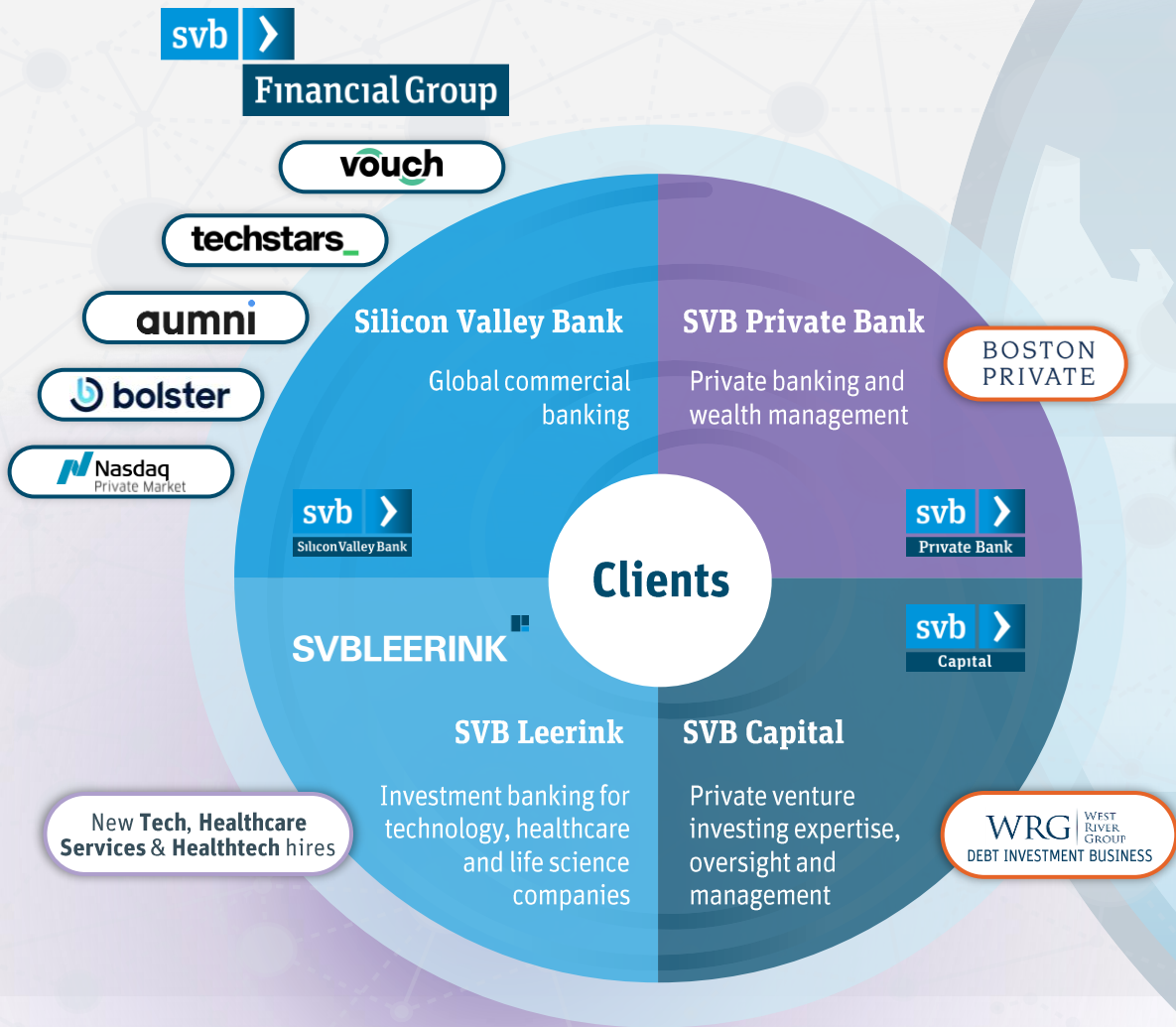
Private banking and wealth  
management

## **SVB Leerink**

Investment banking for  
technology, healthcare and life  
science companies



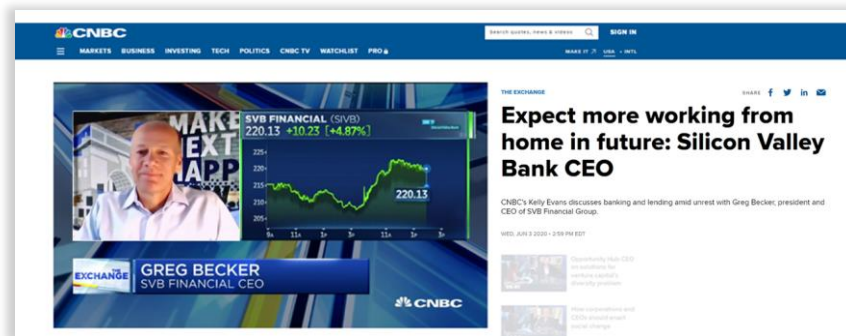
# Expanding with the needs of the innovation economy



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



“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

Hiring outreach programs, university scholarships & strategic partnerships

Fair pay analysis

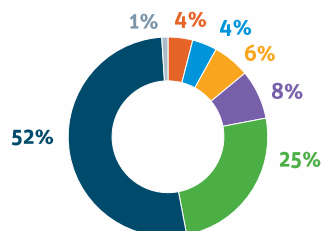
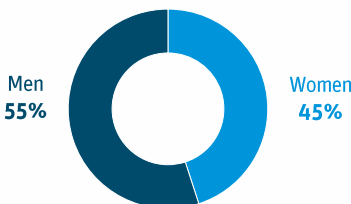
Leadership development

### DIVERSITY AT SVB<sup>1</sup>

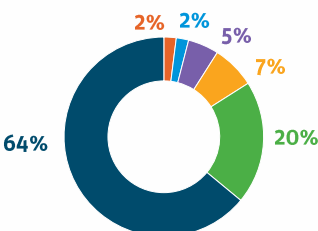
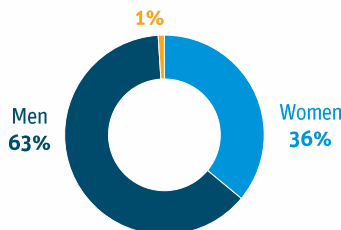
Gender (global)

Race & Ethnicity (U.S.)

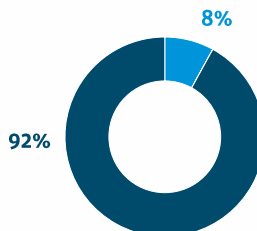
Total Workforce



Senior Leaders



Board Members



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

Note: Refer to [www.svb.com/living-our-values/inclusion-diversity](https://www.svb.com/living-our-values/inclusion-diversity) 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 certain 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



**AFFORDABLE HOUSING**

**\$1.4B**

LOANED

FROM 2002–2020

**\$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

**\$1.75 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*

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



**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

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



The image features a man with glasses and a beard, wearing a blue button-down shirt, sitting at a desk in a modern office. He is looking at a computer monitor and holding a pen. A brown leather jacket is draped over the back of his chair. The office has large windows in the background, letting in natural light. In the top left corner, there is a logo consisting of the letters 'svb' in white on a blue square, followed by a white chevron symbol on a blue square. Below this, the text 'Silicon Valley Bank' is written in white on a dark blue rectangular background.

svb

Silicon Valley Bank

# 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](https://svb.com).

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