Corporate Overview

October 2022
SVB is the financial partner of the innovation economy

SVB helps individuals, investors and the world’s most innovative companies achieve their ambitious goals.

We offer services that our dynamic and fast-growing clients require, including commercial and investment banking, wealth planning and capital investing.
Our clients are changemakers

We serve individuals, investors and companies of all sizes around the world.

Note: Sample list of clients
We serve our clients’ needs through **four businesses**

**svb®**

- **svb® Silicon Valley Bank**
  - Global commercial banking

- **svb® Private**
  - Private banking and wealth management

- **svb® Securities**
  - Investment banking

- **svb® Capital**
  - Venture capital and credit investing

We complement our core businesses with innovations, investments and partnerships that help increase our clients’ probability of success.

*Note: Sample list*
Silicon Valley Bank: Global commercial banking for innovators, entrepreneurs and investors

Silicon Valley Bank provides business banking, liquidity management, global business solutions and global fund banking.

Helping our clients succeed at every stage

Unparalleled access, connections and insights

- Startup (Early-Stage) Revenue <$5M
- Venture-Funded Revenue $5M–$75M
- Corporate Revenue >$75M

Investors
Private Equity & Venture Capital

Deep sector expertise

We bank:

- Nearly half U.S. venture-backed technology and life science companies*
- 45% U.S. venture-backed technology and healthcare IPOs YTD 2022*

PRIVATE EQUITY & VENTURE CAPITAL
CLIMATE TECH
FINTECH
HARDWARE & FRONTIER TECH
LIFE SCIENCE & HEALTHCARE
CONSUMER INTERNET
ENTERPRISE SOFTWARE
PREMIUM WINE

*Source: PitchBook and SVB analysis; 9/30/22
SVB Capital: Giving limited partners unrivaled access to the global innovation economy

Our experienced investment teams leverage unparalleled access and insights to power a unique, diversified platform that seeks to deliver compelling returns on behalf of our LPs.

Fund of Funds
- Strategic Investor Fund (SIF)
- SIF Ascension Fund

Direct Funds
- Capital Partners Fund
- Arterial Fund

Credit Funds
- Innovation Credit Growth Fund
- Innovation Credit Income Fund

+ Custom solutions across the platform

$9.2B AUM
760+ unicorns
20+ years

SVB Private: Private banking, wealth management and trust services that drive possibility and impact

Providing a powerful combination of solutions based on a deep understanding of what drives clients to advance and protect their wealth for generations to come.

Advocacy
- HNW/UHNW advisory
- Tax planning
- Philanthropic planning
- Advanced Planning Solutions
- Trust & Estate Administration

Investing
- Traded Advisor
- Investment Strategy
- Investment Management
- Custom Solution
- Values Aligned Investing
- Brokerage Capabilities
- Custody Safeguarding Services

Banking
- Private Lending
- Mortgage Lending
- Private Banking
- Mortgages
- Home Equity Lines of Credit (HELOC)
- Securities-backed lending
- Private stock-backed lending
- Specialty commercial lending
- Full private banking payment solutions

As of 09/30/22

*Financials from the 6/30/22 10-Q

- $15.9B assets under management
- $13.2B average deposits*
- $14.6B average loans*

Banking services are offered by Silicon Valley Bank, member FDIC and the Federal Reserve System. Loans are subject to underwriting, credit, and collateral approval. NMLS ID 442029.

See important disclosures at the end of this presentation
SVB Securities: Investment banking that propels technology, healthcare and life science companies

Our acute focus on technology and healthcare sectors allows us to deliver honest guidance, unique opportunities, and finely calibrated solutions that help our clients achieve their long-term ambitions.

1,116+ transactions completed

$222+ billion dollars raised

350 companies under coverage

As of 9/30/22

SVB Securities LLC, Member FINRA/SIPC
Supporting innovation…

SVB’s offices

...around the world

Educational Offices
Subsidiary of Silicon Valley Bank: London (Silicon Valley Bank UK Limited).
Business development offices: Shanghai, Beijing, Dublin, Vancouver and Montreal.
Representative offices: Copenhagen, Hong Kong, Stockholm and Tel Aviv.
Lending branches: Frankfurt and Toronto.
SVB’s joint venture bank, SPD Silicon Valley Bank: Shanghai, Beijing, Shenzhen and Suzhou.

Global Gateway

SVB’s Global Gateway team works with companies and investors in emerging innovation centers with a mix of banking and global market entry services in regions including Latin America, Australia - New Zealand, India and the Middle-East - North Africa.
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 Environmental, Social & Governance initiatives are embedded in our strategy

6 Strategic ESG Initiatives

ENVIRONMENTAL
Speed transition to low carbon, sustainable economy

SOCIAL
Advance DEI and Access to Innovation

GOVERNANCE
Operate with transparency and ethics

Talent
Engaging and empowering employees

DEI at SVB
Building a culture of diversity, equity and inclusion at SVB

Economic Impact
Championing inclusion in the innovation economy

Citizenship
Supporting communities where we live and work

Climate & Environment
Advancing the transition to a sustainable, low-carbon world

Governance
Practicing responsible corporate governance

See SVB’s ESG Report for more information.
We promote diversity, equity and inclusion

Inclusion Ignites Innovation

We are intentionally and strategically working for a world where every client and employee has the opportunity to bring their bold ideas to life.

We also know that diverse perspectives and inclusive environments ignite new ideas to power innovation. That is why we’re building a culture of belonging with a global workforce that celebrates greater dimensions of diversity and reflects the markets we strive to serve.

Diversity at SVB

Total Workforce

Gender (global)

Women 46%

Men 54%

Senior Leaders

Women 36%

Men 64%

Board Members

Women 42%

Men 58%

Race & Ethnicity (U.S.)

White 52%

Asian 64%

Hispanic/Latinx 18%

Black/African American 18%

Two or more races 3%

Native Hawaiian/Other Pacific Islander 8%

American Indian/Alaska Native 9%

Not disclosed 1%

Workforce and senior leadership data is as of December 31, 2021. Board member data is as of September 14, 2022. To align with government reporting requirements, the data uses gender categories of male and female. SVB recognizes that this does not reflect all genders including people identifying as trans and non-binary. We report racial demographic metrics using categories defined by the US Equal Employment Opportunity Commission. Race and 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. Categories with less than 1% representation do not appear in the graphs. Not disclosed represents individuals who did not choose to disclose gender, race and ethnicity data. Senior leadership includes our Executive Committee (including executive officers) and leaders from certain top levels of SVB’s two highest bands of management. Note: Refer to www.svb.com/living-our-values/inclusion-diversity for more information, including our DEI report, UK Gender Pay Gap Report and EEO-1 data.
SVB engages in our communities

CONTRIBUTING TO NOT FOR PROFITS

$18M DONATED

21K+ hrs VOLUNTEERED

AFFORDABLE HOUSING FROM 2002–2021

$1.6B LOANED

$1.1B INVESTED

10,000+ AFFORDABLE HOUSING UNITS

Outstanding CRA RATING – 2021

*Community Reinvestment Act reportable small business loans. 2021
Our commitment to advance inclusion and opportunity

Access to Innovation

Inclusion ignites innovation. We launched Access to Innovation to create opportunities across the innovation economy – because when more people get the chance to share unique perspectives and ideas, there’s no limit to where bold thinking can take us.

By leveraging powerful connections among founders, funders and talent, SVB is helping advance equity and inclusion across the innovation economy.

How we take action

Increase the pipeline of diverse talent for our clients with powerful partnerships.

Connect diverse groups to SVB’s vast network within the innovation economy.

Unlock greater access to capital, professional relationships and career opportunities.
Recognized for growth and corporate responsibility

Bay Area Business Journals
TOP
Corporate Philanthropist

Fastest-Growing Companies
FORTUNE

Member of the
BLOOMBERG
Gender Equality Index

Best Banks in America
FORBES

America’s Most Responsible Companies
NEWSWEEK

Corporate Social Responsibility Award
FOREIGN POLICY ASSOCIATION
Strong, seasoned management team
Diverse experience and skills to help direct our growth

14 years average tenure at SVB

Dan Beck
Chief Financial Officer
5 years at SVB

Greg Becker
President and CEO
29 years at SVB

Marc Cadieux
Chief Credit Officer
30 years at SVB

John China
President SVB Capital
26 years at SVB

Phil Cox
Chief Operations Officer
13 years at SVB

Laura Cushing
Chief Human Resources Officer
Joined SVB 2022

Mike Descheneaux
President Silicon Valley Bank
16 years at SVB

Michelle Draper
Chief Marketing & Strategy Officer
9 years at SVB

Jeffrey Leerink
CEO SVB Securities
3 years at SVB

John Peters
Chief Auditor
15 years at SVB

Michael Zuckert
General Counsel
8 years at SVB
SVB financial highlights

Full Year 2021
$1.8B Net Income

Q3 2022
$429M Net Income

Q3 2022
$72B Total Loans

Q3 2022
$354B Deposits & Investments

Q3 2022
$177B In Investment Funds (off balance sheet)

Q3 2022
$213B Assets

8,230+ Employees
US | UK | Canada | China | Denmark | India | Ireland | Germany | Israel

As reported on a consolidated basis for the period end September 30, 2022.
About SVB

SVB is the financial partner of the innovation economy, helping individuals, investors and the world’s most innovative companies achieve their ambitious goals. SVB’s businesses — Silicon Valley Bank, SVB Capital, SVB Private and SVB Securities — together offer the services that dynamic and fast-growing clients require as they grow, including commercial banking, venture investing, wealth planning and investment banking. Headquartered in Santa Clara, California, SVB operates in centers of innovation around the world. Learn more at svb.com/global.
Disclosures

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Banking, lending and trust products or services are offered by Silicon Valley Bank, a California bank with trust powers. Silicon Valley Bank is the California bank subsidiary of SVB Financial Group (Nasdaq: SIVB) and a member of the Federal Reserve System and the FDIC.

SVB Wealth LLC (an SEC-registered investment adviser) offers wealth management services. SVB Investment Services Inc. (member FINRA and SIPC) offers brokerage products and services. Both SVB Wealth LLC and SVB Investment Services Inc. are wholly-owned, non-bank subsidiaries of Silicon Valley Bank. Investment Products offered by SVB Wealth LLC and/or SVB Investment Services Inc. are:
Not FDIC Insured | Not Bank Guaranteed | May Lose Value

Not all products/services are offered by all advisors or registered representatives. None of Silicon Valley Bank, SVB Wealth LLC, SVB Investment Services Inc., or any of their respective affiliates provide legal advice. Estate planning requires legal assistance. Please consult your tax or legal advisors for such guidance.

All loans are subject to underwriting, credit, and collateral approval. Financing available and varies by stats. Restrictions may apply. All information contained herein is for informational purposes only and no guarantee is expressed or implied. Rates, terms, programs, and underwriting policies subject to change without notice. This is not a commitment to lend. Terms and conditions apply. NMLS ID 442029.

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