



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 businesses include:

svb > Silicon Valley
Bank

svb > Capital

svb > Private

svb > Securities

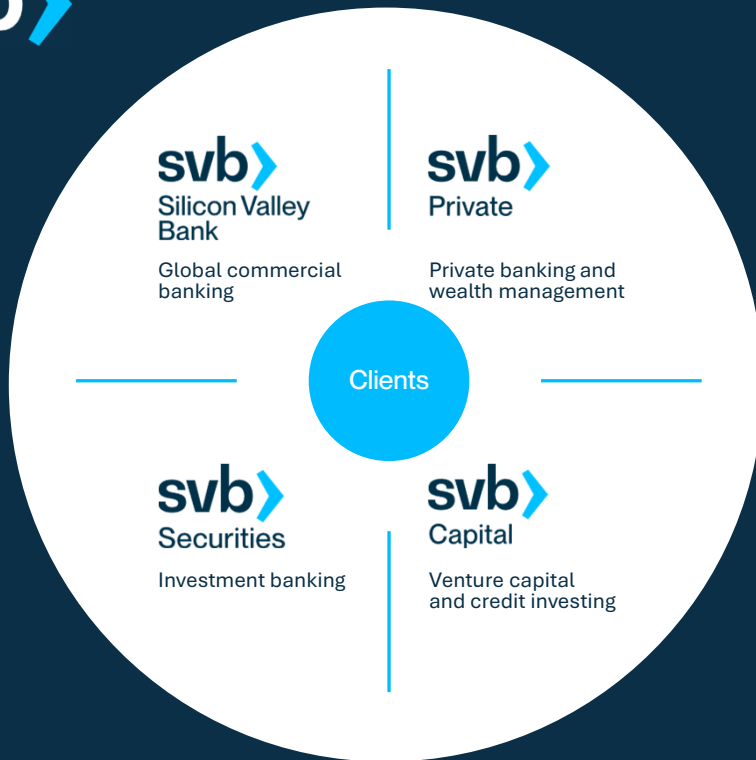
Our clients are changemakers

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

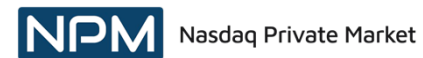
				
				
				

Note: Sample list of clients

We serve our clients' needs through **four businesses**



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



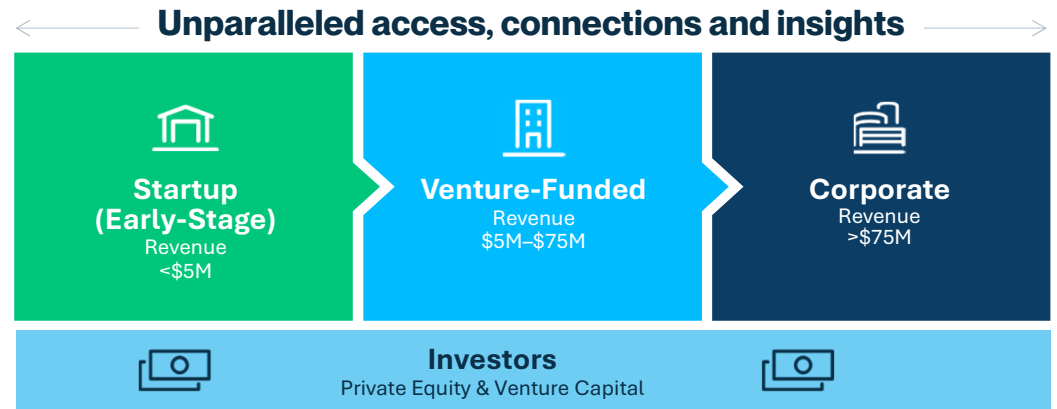
Note: Sample list

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



We bank:

Nearly **half**

U.S. venture-backed technology and life science companies*

45%

U.S. venture-backed technology and healthcare IPOs YTD 2022*

*Source: PitchBook and SVB analysis; 9/30/22



PRIVATE EQUITY & VENTURE CAPITAL



CLIMATE TECH



FINTECH



HARDWARE & FRONTIER TECH



LIFE SCIENCE & HEALTHCARE



CONSUMER INTERNET



ENTERPRISE SOFTWARE



PREMIUM WINE

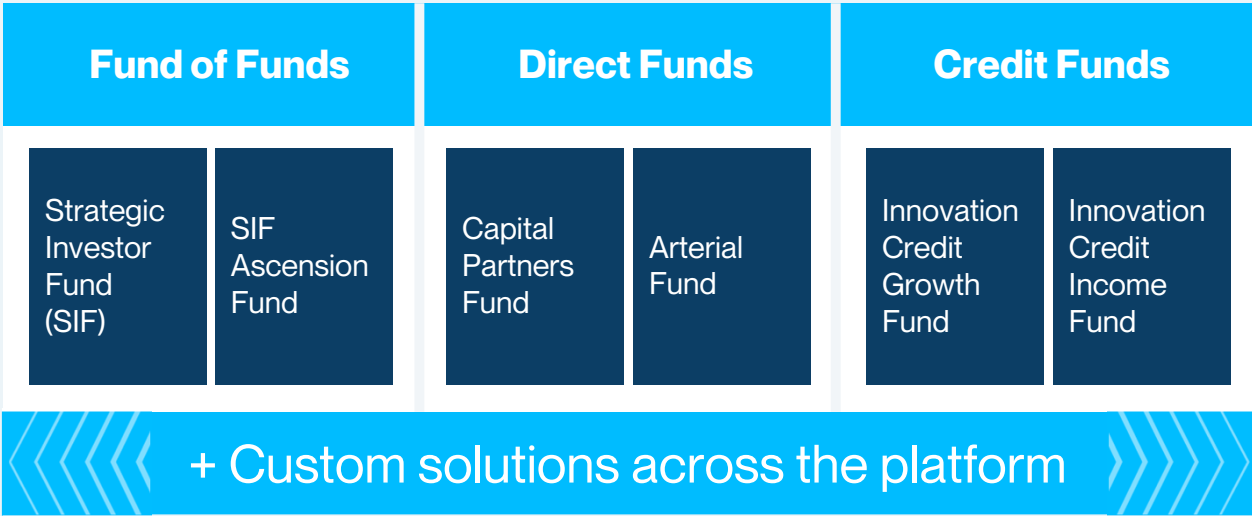


Deep sector expertise

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.



\$9.2B AUM

760+ unicorns

20+ years

Source: SVB Capital data, AUM as of 9/30/2022. Unicorn count as of 7/29/22. Past performance is not indicative of future results. Future returns cannot be guaranteed.

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.



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

Custom Solution
 Values-Aligned Investing
 Brokerage Capabilities
 Custody safekeeping services

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

\$15.9B
 assets under management

\$13.2B
 average deposits*

\$14.6B
 average loans*

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



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

[See important disclosures at the end of this presentation](#)

SVB Securities: Investment banking that propels technology, healthcare and life science companies



As of 9/30/22

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

SVB Securities LLC, Member FINRA/SIPC

Deep Understanding

Indispensable Partners

Full Commitment

Powerful Connections

TECHNOLOGY

LIFE SCIENCES/HEALTHCARE



Supporting innovation...



● SVB's offices

International 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.



...around the world



Canada

Toronto
Vancouver
Montreal



China

Shanghai
Hong Kong
Beijing
Shenzhen



Denmark

Copenhagen



Germany

Frankfurt



Ireland

Dublin



Israel

Tel Aviv



Sweden

Stockholm



UK

London

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

ENVIRONMENTAL

Speed transition to low carbon, sustainable economy

SOCIAL

Advance DEI and Access to Innovation

GOVERNANCE

Operate with transparency and ethics



See [SVB's ESG Report](#) for more information.

6 Strategic ESG Initiatives



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

We promote diversity, equity and inclusion

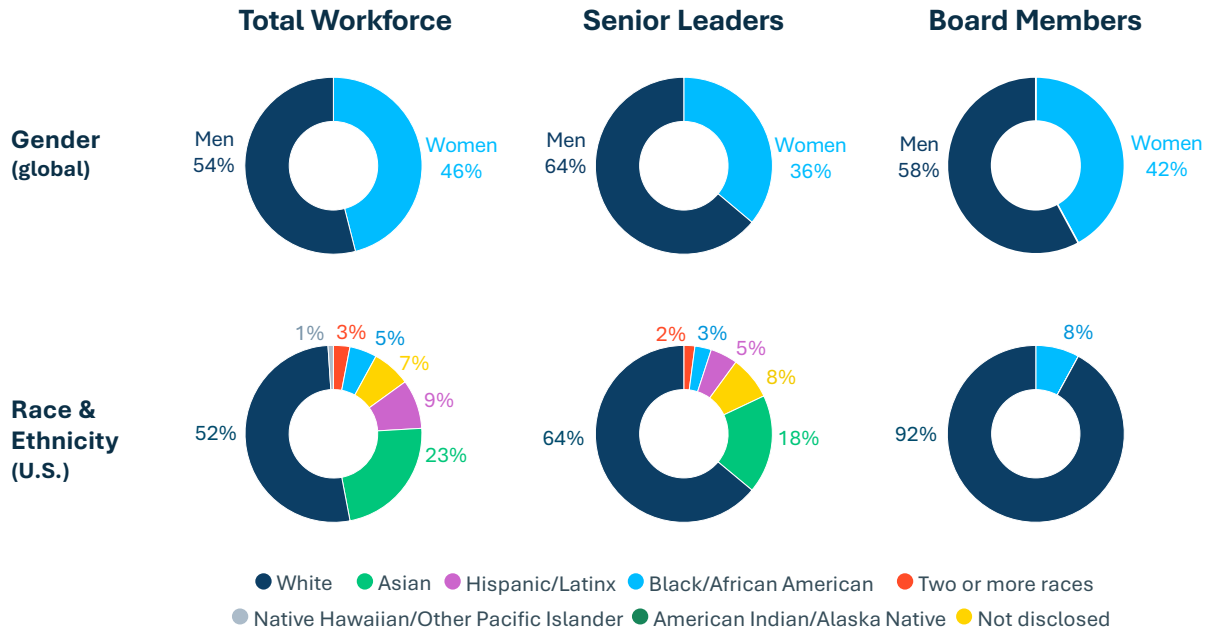
Inclusion Ignites Innovation

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



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

2021

AFFORDABLE HOUSING
FROM 2002-2021

\$1.6B

LOANED

\$1.1B

INVESTED

10,000+

AFFORDABLE
HOUSING UNITS



*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

Best Banks in America

FORBES

Member of the

BLOOMBERG

Gender Equality Index

LinkedIn

TOP 25

Companies in Financial Services

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



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

14 years
average tenure
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

Total Client Funds

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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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. NMLSR ID 442029.

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