

SVB FINANCIAL GROUP

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1031449	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$12,191	\$16,332	34.0%	
Loans	\$4,553	\$5,532	21.5%	
Construction & development	\$77	\$70	-9.1%	
Closed-end 1-4 family residential	\$138	\$262	90.2%	
Home equity	\$104	\$100	-3.9%	
Credit card	\$0	\$0		
Other consumer	\$53	\$61	15.3%	
Commercial & Industrial	\$3,193	\$3,918	22.7%	
Commercial real estate	\$7	\$5	-28.4%	
Unused commitments	\$6,394	\$7,212	12.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2,898	\$4,959	71.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$1,021	\$2,939	188.0%	
Cash & balances due	\$3,412	\$2,637	-22.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$1	\$0	-100.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$1	\$0	-100.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$11,277	\$15,257	35.3%	
Deposits	\$10,470	\$14,420	37.7%	
Total other borrowings	\$374	\$366	-2.2%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$914	\$1,075	17.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$110	\$14	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	6.8%	--	
Tier 1 risk based capital ratio	12.5%	11.6%	--	
Total risk based capital ratio	17.1%	15.5%	--	
Return on equity ¹	12.5%	9.3%	--	
Return on assets ¹	0.9%	0.6%	--	
Net interest margin ¹	3.7%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	137.0%	208.0%	--	
Loss provision to net charge-offs (qtr)	54.3%	211.8%	--	
Net charge-offs to average loans and leases ¹	2.8%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	1.5%	1.7%	0.6%	0.0%
Closed-end 1-4 family residential	14.7%	7.5%	0.0%	0.0%
Home equity	0.9%	0.9%	0.3%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.0%	1.0%	0.0%
Commercial & Industrial	0.9%	0.4%	0.9%	0.3%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.2%	0.7%	0.7%	0.2%