

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$9,472	\$12,191	28.7%	
Loans	\$5,503	\$4,553	-17.3%	
<i>Construction & development</i>	\$56	\$77	37.3%	
<i>Closed-end 1-4 family residential</i>	\$124	\$138	11.2%	
<i>Home equity</i>	\$98	\$104	5.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$40	\$53	32.4%	
<i>Commercial & Industrial</i>	\$3,976	\$3,193	-19.7%	
<i>Commercial real estate</i>	\$9	\$7	-25.2%	
Unused commitments	\$6,553	\$6,394	-2.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,027	\$2,898	182.3%	
Asset-backed securities	\$47	\$0	-100.0%	
Other securities	\$264	\$1,021	286.1%	
Cash & balances due	\$2,000	\$3,412	70.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$1		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$1		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$8,774	\$11,277	28.5%	
Deposits	\$7,766	\$10,470	34.8%	
Total other borrowings	\$497	\$374	-24.8%	
FHLB advances	\$100	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$698	\$914	31.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$110	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	7.7%	--	
Tier 1 risk based capital ratio	8.7%	12.5%	--	
Total risk based capital ratio	13.8%	17.1%	--	
Return on equity ¹	6.9%	12.5%	--	
Return on assets ¹	0.6%	0.9%	--	
Net interest margin ¹	5.6%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	123.0%	137.0%	--	
Loss provision to net charge-offs (qtr)	297.5%	54.3%	--	
Net charge-offs to average loans and leases ¹	1.8%	2.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	1.5%	0.0%	0.6%
<i>Closed-end 1-4 family residential</i>	13.7%	14.7%	0.0%	0.0%
<i>Home equity</i>	3.3%	0.9%	0.0%	0.3%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	7.9%	0.3%	2.7%	1.0%
<i>Commercial & Industrial</i>	1.6%	0.9%	0.5%	0.9%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.6%	1.2%	0.5%	0.7%