



Community Reinvestment Act
Strategic Plan
2018 - 2020

Please direct comments and questions to:

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BACKGROUND

The Community Reinvestment Act (“CRA” or the “Act”) encourages banks to help meet the credit needs of the communities in which they operate full-service branches. CRA requires that federal bank supervisory agencies assess the records of banks in meeting the credit needs of their communities including low- and moderate-income (“LMI”) individuals and neighborhoods, consistent with safe and sound operations, and to take that record into account when deciding whether to approve certain applications including applications for new branches and acquisitions.

CRA regulations include a provision for banks to elect to be assessed under a CRA strategic plan. Compliance with CRA through a strategic plan allows a bank an opportunity to design a program that is appropriate for its own capabilities, business strategy, and organizational framework, as well as the communities it serves.

Silicon Valley Bank (“SVB” or “the Bank”) is chartered by the state of California and its main office is in Santa Clara, California. SVB is a member of the Federal Reserve System and is examined for compliance with CRA by the Federal Reserve Bank of San Francisco (“FRB”). SVB’s structure and business model differs from most banks. SVB’s provides banking services to primarily technology and life-science companies throughout the United States. Its main office and four branches are located in the San Francisco Bay Area. SVB clients are primarily businesses and the Bank’s product lines are focused on commercial credit and deposit products and services which do not require a retail branch network.

SVB has operated under CRA Strategic Plans approved by the Board of Governors of the Federal Reserve System since 2008. SVB will be examined under its 2016 – 2017 plan in 2018. SVB elects to continue to be evaluated under the Strategic Plan provision of CRA for the plan period from 2018-2020.

PLAN EFFECTIVE DATE, TERM AND RATING GOAL

The Bank’s CRA Strategic Plan “the Plan” effective date is January 1, 2018 and the term is for three calendar years. The goal of the Plan is to be rated “satisfactory” under the CRA Strategic Plan examination procedures by substantially meeting or exceeding all Plan goals for the satisfactory level. The Bank requests an “outstanding” rating if it meets or exceeds the “outstanding” goal for four of the five plan goals and “satisfactory” for the remaining goal.

SVB’s Board of Directors and management oversee the Bank’s CRA performance including meeting the Plan’s goals. SVB’s Plan may be modified or amended if there is a material change in its underlying assumptions or in SVB’s operations, and such changes would make the Plan no longer appropriate or viable. Any modifications and amendments made to SVB’s Plan reflecting such changes will be made in accordance the FRB’s regulatory requirements. SVB may also elect to be examined under the CRA Large Bank examination procedures.

ASSESSMENT AREA

CRA requires that banks delineate an assessment area consisting of whole geographies (e.g. census tracts, counties, metropolitan statistical areas) surrounding the main and branch offices. SVB delineates following counties within the San Jose - San Francisco - Oakland, CA Combined Statistical Area as its CRA assessment area and is referred to in this Plan as the “Bay Area”:

Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Sonoma

A list of census tracts within the bank’s assessment area is in Part 2 of the Appendix.

SVB elects a large regional assessment area that includes five counties where SVB has no branch locations: Alameda, Contra Costa, Marin, San Francisco, and Sonoma. SVB recognizes that a large regional area may result in an uneven distribution of lending across the assessment area. Concentrations of businesses served by SVB’s technology and life science divisions exist in Santa Clara, San Mateo, and San Francisco counties and by SVB’s premium wine division in Napa and Sonoma counties. SVB’s Community Development Finance Division makes loans and investments throughout the broader regional area in order to reach affordable housing finance opportunities that address the regional housing shortage.

BANK DESCRIPTION

SVB was established on October 17, 1983, in response to the unmet credit needs of entrepreneurs who were starting businesses based on new and evolving technologies and who, lacking established cash flow, were unable to get traditional bank financing. Supporting entrepreneurs who start and grow small businesses is at the core of SVB’s mission and is, by definition, community development.

SVB developed the knowledge and understanding of new and evolving technologies in order to see the potential for success that Silicon Valley entrepreneurs possessed. SVB provided credit and deposit services to start-up businesses who later became some of Silicon Valley’s most notable success stories creating thousands of jobs. By supporting businesses from their start-up phase through corporate success, SVB gained a strong understanding of the life cycle and needs of businesses based on new and developing technologies.

SVB maintains a network of relationships in the venture capital community in order to connect clients to sources of equity capital to grow their businesses. SVB uses this combination of relationships and its business model to provide products for start-up businesses including lending to “pre-revenue” borrowers with no or limited sales revenue to generate cash flow to repay debt.

SVB provides entrepreneurs with credit and banking services without an extensive branch network by leveraging modern banking technologies. SVB has specialized teams with industry knowledge (hardware, software, internet, bio-science, etc.) devoted to the meeting the needs of businesses

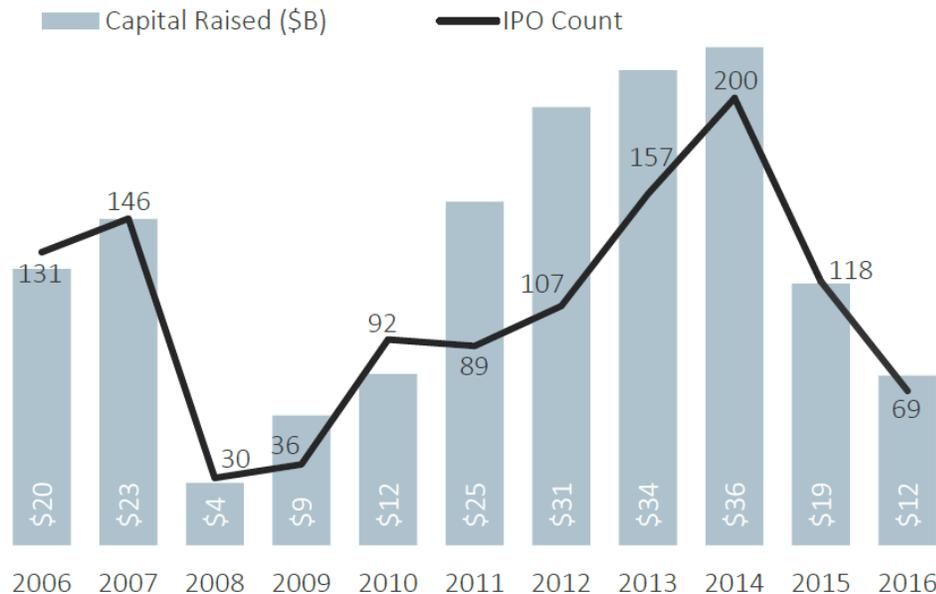
BANK DESCRIPTION (continued)

ranging from entrepreneurs with emerging technologies who are in their early stage of development and to clients who have grown into large corporations.

SVB estimates that it banks approximately half of the venture capital backed technology and lifescience companies in the country. Many of SVB's clients eventually "go public" or raise capital through an initial public offering "IPO" of common stock. Once SVB clients "go public", their equity capital investor(s) earn gains on their investment that they are then able to reinvest into new entrepreneurs. In spite of a slowdown in IPO activity as show by chart below, SVB still sees growth in new business formation which is supported the growth in the bank's lending to small businesses.

Slowest year for private investor-backed IPOs since 2009

US PE & VC-backed IPOs



Source: PitchBook

SVB targets technology and life science companies as part of its core business. However, in conjunction with providing banking services to businesses in these sectors, SVB also serves venture capital funds, their portfolio companies, and partners. As a smaller part of its business line, SVB also finances premium wineries and provides private banking services to individuals associated with its business clients.

In 2002, SVB established a Community Development Finance practice (CDF) to expand SVB's community development impact by responding to the lack of housing affordable for LMI persons including families, seniors, and individuals with special needs. CDF lenders work with community partners to create solutions to retain and increase the supply of affordable housing units. This includes complex and innovative transactions involving low-income housing tax credits, standby

BANK DESCRIPTION *(continued)*

letters of credit, tax-exempt bond financing and underwriting, in addition to direct and indirect lending. The practice has established relationships with leading community development organizations and with many of these serves in advisory and leadership roles. The CDF team is also an active sponsor of area non-profits applications for Federal Home Loan Bank grant programs.

In 2017, SVB and its affiliates had approximately 2,400 employees. SVB does not offer retail banking services to the public and has a limited five-branch domestic network. SVB operates domestic deposit taking branches in the Silicon Valley cities of Santa Clara, Menlo Park (2), and Palo Alto and in the city of St. Helena.

SVB has loan production offices that cover the following regional areas in the United States: Irvine, Santa Monica, Los Angeles, Pleasanton, San Diego, San Francisco (2), and Santa Rosa, California; Tempe, Arizona; Denver, Colorado (2); Atlanta, Georgia; Chicago, Illinois; Boston, Massachusetts (3); Minneapolis, Minnesota; New York, New York; Morrisville, North Carolina; Columbus, Ohio; Portland, Oregon; Philadelphia, Pennsylvania; Austin, Houston and Dallas (2), Texas; Salt Lake City, Utah (2); Arlington, Virginia; and Seattle, Washington (2). A list of SVB's products and services and locations is included in Part 3 of the Appendix.

FINANCIAL INFORMATION

Unless otherwise noted, the following financial information is as of June 30, 2017 and is listed on SVB's Uniform Bank Performance Report: The Bank has approximately \$47.6 billion in total assets. SVB total loans are approximately \$21.1 billion of which \$9.8 billion were commercial loans, \$2.9 billion were real estate secured, and \$8.3 billion were other purpose loans. SVB deposits total approximately \$42.8 billion of which \$39.8 billion are demand deposit and money market accounts and \$3.0 billion are accounts in foreign offices. SVB's loan-to-deposit ratio is approximately 49% and is indicative of the nature of many start-up clients who maintain cash balances while building their businesses.

According to the FDIC's Deposit Market Share Report, as of June 30, 2016, SVB had a 7.48% deposit market share within its CRA assessment area. SVB's deposit share rank was third – below two money center banks Wells Fargo and Bank of America with extensive branch networks (459 offices) who have a combined market share of 49.9%. Those banks also have large deposits totals outside of the assessment area. Although SVB's deposits come from clients throughout the United States, all deposits are domiciled at its five Bay Area banking offices for the FDIC Deposit Market Share Report. SVB's actual deposit market share in its assessment area would be lower if based on deposits gathered from clients in only those eight counties.

Economic, Demographic and Housing Information

The Bay Area is at the cutting edge of global technology, and is a leader in many key indicators of regional, global and national competitiveness. The largest industries include technology, health care, and financial services. Electric and autonomous vehicle technology and manufacturing are also growing sectors. The headquarters of several corporations are located in the region and are among the largest employers: Apple, Alphabet, Chevron, Cisco Systems, Tesla, Facebook, Stanford Healthcare, Kaiser Permanente, and Wells Fargo.

The Bay Area is continuing to experience robust job growth with many employers in the high-tech sector expanding their workforce. This growth in employment has had a ripple effect of population growth leading to a significant increase in residential and commercial construction activity to meet the need for commercial workspace, housing for workers and all the related services needs of a growing population including transit, schools, and health care.

As of July 2017, the unemployment rates in the assessment area counties range from 3.2% in San Mateo County to 4.5% in Contra Costa County. In May and July of 2017, the US national unemployment rate dropped to 4.53% - lower than any time in the past ten years.

Robust job growth has been tempered by the high cost of living and doing business. Silicon Valley was once a center of high tech manufacturing but is now predominantly a center of research and development with manufacturing done abroad. "Designed in California – made in China" exemplifies this economic structure. Much job growth has occurred with non-manufacturing companies such as internet, multimedia, and "cloud" computing.

Selected rankings from Silicon Valley Leadership Group's 2016 CEO Business Climate survey show the following:

Strengths of Silicon Valley: 1. Access to skilled labor; 2. Entrepreneurial mindset; 3. Climate/weather; 4. Proximity to customers; 5. World class universities

Business Challenges: 1. High housing costs for employees; 2. Traffic congestion; 3. Employee recruitment/ retention costs; 4. Business taxes; 5. Business regulations

Demographic Information

SVB's Assessment Area, comprised of eight counties, and has a 2017 estimated population of 7.3 million people. The area's 2017 HUD estimated Median Family Income is among the highest in the nation and ranges from \$83,900 in Sonoma County to \$131,500 in Marin County.

Community Development Activity

The Bay Area is home to many leading local and national organizations actively engaged in a full range community development activities ranging from affordable housing development, microfinance, and a variety of community services for LMI people. SVB is one of many financial institutions seeking opportunities to finance CRA qualifying community development projects and initiatives. The major banks that compete with SVB for community development loans and investments are all significantly larger: Wells Fargo, Bank of America, JP Morgan Chase, Citibank, US Bank, MUFJ Union Bank, Bank of the West, Charles Schwab Bank, and CityNational Bank.

COMMUNITY NEEDS ASSESSMENT

SVB's board of directors and management recognize that the economic health and quality of life of all residents in its assessment area contributes to SVB's and its clients' success. SVB has developed relationships with non-profit and civic organizations in its assessment area that promote the region's economic health and quality of life. SVB's management and staff are actively involved in leadership roles with community organizations whose missions include serving the needs of low- and moderate-income people and communities.

SVB determined the Plan goals with consideration for community needs, the Bank's capacity given its size and resources, and other factors including economic and market conditions. The Plan incorporates lending, investment and service goals for the Bank's assessment area. SVB communicated with representatives of community agencies and non-profit organizations to informally seek input into the development of the Plan; considered current assessment area demographic information and economic conditions; evaluated SVB and similarly sized banks activities in the assessment area, including their Performance Evaluations and the competitive environment.

Affordable Housing

The Bay Area remains one of the least affordable housing markets in the nation and prices have rebounded to highs not seen since before the 2008 recession. Despite having one of the highest median family incomes, the high price of homes makes home ownership out of reach for most LMI families and very limited for middle-income families. The inflow of workers from outside of the area has resulted in a marked increase in residential rent costs and despite an increase in construction of apartments many longtime LMI residents on fixed incomes have been displaced.

The California Association of Realtors Housing Affordability Index, which determines affordability of an area based on median household income, median home sales prices, prevailing 30 year interest rate, 20% down payment and tax and insurance costs, indicates that the supply of homes affordable to median-income households remains limited. In SVB's assessment area, the affordability ranges from 7.8% to 28.3%:

Bay Area Counties	% of Homes Affordable to Median Income Q4 2016
Alameda & Contra Costa	28.3
Marin	24.7
Napa	16.2
San Francisco & San Mateo	7.8
Santa Clara	19.7
Sonoma	20.8

In order to address the lack of affordable housing, local non-profit developers and housing agencies create housing units through the development of multi-family housing and mixed-use developments, almost always using a variety of subsidies such as low-income housing tax credits (LIHTC).

COMMUNITY NEEDS ASSESSMENT (continued)

Most affordable housing projects require years to plan, structure and secure funding, due to the complex nature of public and private funding sources. Banks including SVB participate in affordable housing development through investment in LIHTC, providing construction and permanent loans; and through sponsoring Federal Home Loan Bank of San Francisco Affordable Housing Program grants.

Beginning in 2009, significant state and local government budget deficits and spending cuts resulted in reduced amounts of funding available for affordable housing programs. In California, state Redevelopment Agencies provided a significant source of funding were dissolved in 2012 further reducing available housing funds. In 2017, the prospects for funding improved when voters in several assessment area counties approved local tax measures to fund affordable housing programs. This included Measure A in Santa Clara County which will raise \$950 million. However, uncertainty surrounding future federal corporate tax rates given the presidential and congressional discussion of tax reform created volatility in the market for LIHTCs. Investors' hesitance to purchase LIHTCs has increased yields and therefore reduced capital available to invest in housing projects.

Small Businesses

Small businesses are a significant source of job creation and the need to support small business formation is essential to provide employment and self-employment for LMI people. Community contacts indicate that many assessment area residents with uncertain immigration status have been hesitant to invest in starting a small business or are securing their assets in the event of deportation.

Entrepreneurship programs teaching the basics of starting and operating very small businesses and programs teaching sustainability and growth of existing small businesses are known community needs. Barriers to starting and growing small businesses include access to startup capital, credit, and the Bay Area's high cost of living. Community contacts have indicated that commercial space occupancy costs have significantly increased in the Bay Area especially in the urban core areas where many small businesses thrive. This has resulted in delays in starting businesses or moving them to more remote areas. A strong demand for small business loans to help entrepreneurs start and grow their small businesses continues and some of the Bay Area's community development financial institutions (CDFI's) have expanded beyond the Bay Area to reach entrepreneurs.

Community Services for LMI Persons

The Bay Area is home to extensive networks of community service providers. Community contacts indicate that the cost of housing takes a high portion of LMI family's budgets leaving families struggling for food, medical & dental care, and other services. Some government social service programs have been restored since the great recession but overall increases in food, healthcare and higher education tuition costs strain LMI family's limited budgets.

Financial education programs for LMI people including financial planning, understanding credit and banking, starting small businesses, and college financial aid are generally available through a variety

COMMUNITY NEEDS ASSESSMENT (continued)

of providers and are funded through foundation, corporate and financial institution donations. Financial literacy programs encourage LMI people to utilize retail banking services that commercial banks like SVB does not offer, however, commercial banks can promote access to retail banking services through support of financial education and other programs that collaborate with retail banking service providers.

Community contacts indicate that workforce development especially for minority youth is needed to address both the need for diverse workers by Bay Area employers and to provide paths to employment for LMI high school and college students.

PERFORMANCE GOALS and MEASUREMENT STANDARDS

SVB determined the Plan goals with consideration for community needs, the Bank's capacity given its size and resources, and other factors including economic and market conditions. The Plan incorporates lending, investment and service goals for the Bank's assessment area.

SVB notes that several much larger financial institutions are competing for the same community development lending and investment opportunities. Given constraints to community development activities by sponsors and developers, SVB believes that demand may exceed supply of lending and investment opportunities.

Small Business Loans:

Small Business Loans		Satisfactory	Outstanding
3-year plan goal for 2018 – 2020:		2100 loans	3,000
Interim annual goal for:	2018	550 - 850 loans	800 - 1,200
	2019	550 - 850 loans	800 - 1,200
	2020	550 - 850 loans	800 - 1,200

Includes loans reported under CRA small business loan data reporting regulations with revenue code 1 (gross annual revenue less than or equal to \$1 million) including new, renewed, or increased loans.

We evaluated the reasonableness of our goal based on the 2015 FFIEC CRA Aggregate Small Business Loan data for loans to borrowers with revenue less than or equal to \$1 million. SVB's small business lending in San Francisco, San Mateo, and Santa Clara Counties ranked first among banks headquartered in or near the assessment area that are not major money center or credit card banks.

The 2016 ranking was not yet available, however, SVB's data indicates that 55% of SVB's small business loans and business credit cards in the SF Bay Area are in census tracts where the majority

CRA PERFORMANCE GOALS and MEASUREMENT STANDARDS (continued)

of residents are minority. This compares favorably to the distribution of businesses based on Dunn and Bradstreet which shows 50.1% of businesses are in majority minority census tracts.

In determining our small business loan goal, we considered SVB's niche target market of primarily technology and life science companies, evaluated our past volume of small business loans and current market conditions. The goal for a satisfactory rating represents close to 47.4% increase in loans by number over the prior CRA Strategic Plan.

SVB's goal to increase its small business lending is reasonable given the market conditions for SVB's target niche and market opportunities based on data from other banks with operations inside its assessment area.

Community Development Loans:

Community Development Loans		Satisfactory	Outstanding
3-year plan goal for 2018 – 2020:		\$240 million	\$300 million
Interim annual goal for:	2018	\$20 - \$120 million	\$40 - \$180 million
	2019	\$20 - \$120 million	\$40 - \$180 million
	2020	\$20 - \$120 million	\$40 - \$180 million

Includes direct loans, private placement bond purchases, participations, increases, and advances of credit under commitments to third party and consortium loan pools that meet CRA's definition of community development. We anticipate that the majority of these loans will be to finance affordable housing or community facilities in or near LMI neighborhoods inside or adjacent to the assessment area. We also count loans that we make that result in revitalization of LMI neighborhoods and or create new jobs for LMI persons (that are not reported as CRA small business loans). Note: SVB's community development goal does not include loan renewals and extensions because of the difficulty of predicting the likelihood and timing of a borrower to renew or extend their loan.

We considered community needs, market conditions and competition to determine our community development loan goal. We found that market conditions and competition are impediments for the bank to increase its lending. The availability of affordable housing finance opportunities is limited by the federal Low Income Housing Tax Credit program which awards credits based on population. While California is the most populous state, the majority of its credits are awarded to projects in southern California and of the awards in northern California, even fewer are in the SVB's assessment area.

SVB is also competing among much larger banks to make community development loans. Although, SVB seeks loans for purposes other than affordable housing such as for economic development,

PERFORMANCE GOALS AND MEASUREMENT STANDARDS (continued)

revitalization, or community services, loans for those purposes are generally lower in dollar amount than affordable housing loans. Peer bank data is limited due to lack of banks of similar size operating in the assessment area. SVB considered the performance of a larger bank operating under a Strategic Plan in the assessment area for SVB's goals. SVB considers its goal for new community development loans reasonable given the aforementioned market conditions and available peer bank data. The interim annual goals for community development loans are a wide range because project size and timing of loan closings can vary significantly.

Community Development Investments:

Community Development Investments		Satisfactory	Outstanding
3-year plan goal for 2018 – 2020:		\$300 million	\$450 million
Interim annual goal for:	2018	\$50– \$150 million	\$50– \$200 million
	2019	\$50 - \$150 million	\$50– \$200 million
	2020	\$50 - \$150 million	\$50– \$200 million

Includes new investment commitments and funding of investments that were committed but not funded prior to 2017 that meet the definition of community development under the CRA Large Bank Investment test such as:

- investments that finance affordable housing for LMI individuals, community facilities that provide services to LMI individuals, or provide services in or near LMI neighborhoods;
- mortgage back securities that finance new mortgages originated during the assessment period to LMI borrowers;
- low-income housing tax credits;
- investments that provide loan or equity capital to small businesses;
- investments in Small Business Investment Corporations; and,
- activities that revitalize or stabilize LMI census tracts or neighborhoods.

In determining the reasonableness of its goal, SVB considered growth and capacity of its existing community development investment portfolio. When SVB's outstanding portfolio of Public Welfare Investments (PWI) made in prior periods exceeds a level at which under Regulation H, SVB must obtain a preapproval from the Federal Reserve Board (FRB) before it can fund any further PWI. Many of SVB's investments are multi-year commitments that have continuing impact on LMI communities. SVB anticipates being able to continue make PWI subject to FRB approval but considers this limit in determining its capacity to make an increase level of the CRA qualified investments.

PERFORMANCE GOALS AND MEASUREMENT STANDARDS (continued)

SVB also considers the availability of new investments in the Bay Area and major commitments to making CRA investments by other financial institutions. SVB is aware that there is demand for investment capital especially among local community development financial institutions. SVB's goal will help meet the credit needs of LMI residents and neighborhoods in its assessment area and broader regional areas within California that include its assessment area. For the aforementioned reasons we consider our community development goal to be reasonable given SVB's size, market share, economic conditions, and assessment area needs.

Donations:

Donations		Satisfactory	Outstanding
3-year plan goal for 2018 – 2020:		\$2,850,000	\$3,750,000
Interim annual goal for:	2018	\$850,000	\$1,150,000
	2019	\$950,000	\$1,250,000
	2020	\$1,050,000	\$1,350,000

Includes grants and donations that meet the definition of community development under CRA Large Bank Investment Test.

The goal represents an increase of over 50% from the previous period. Our community contacts have indicated that they value SVB's stable and consistent grant giving. The Bank also notes that it due to assessment area constraints it does not count its philanthropic giving to support employee driven initiatives outside of the assessment area. The CRA examination regulation and examination guidance does not require a goal for donations which are usually considered under investments. However, SVB has historically elected to define its donations goal for CRA qualifying donations.

Community Development Service Activities:

Community Development Services		Satisfactory	Outstanding
3-year plan goal for 2018 – 2020:		10,000 hours	15,000 hours
Interim annual goal for:	2018	3,333	5,000
	2019	3,333	5,000
	2020	3,333	5,000

Includes services that meet the definition of community services under the CRA Large Bank Service Test such as:

PERFORMANCE GOALS AND MEASUREMENT STANDARDS**Community Development Service Activities: (continued)**

- providing technical assistance to organizations that create affordable housing, community facilities, or provide health and family services in or near LMI neighborhoods;
- volunteer activities such as teaching and mentoring LMI people including youth on basic financial planning skills, understanding traditional banking and credit services, and starting small businesses;
- technical assistance to organizations that provide services and capital for entrepreneurs;
- programs that introduce entrepreneurs and their small businesses to providers of equity capital;
- donation of online financial literacy training software based on hours used, and,
- participation in Federal Home Loan Bank of San Francisco grant programs.

We determined our goal for service hours based on our historical volume and consideration for our staffing levels in the Bay Area. Staffing levels in the assessment area which remains flat due to growth in staffing at locations outside of the SF Bay Area. We note that although our goal is quantitative, community contacts indicate that we provide services requiring expertise in community development finance and start-up businesses that are in demand such as technical assistance with small business loan committees and sponsorship of Federal Home Loan Bank grant programs.

SVB recognizes that it is not set up to effectively deliver retail bank services to LMI people. There are numerous financial institutions with extensive branch and automated teller machine networks in SVB's assessment area, which indicates that traditional bank services are available to most LMI people.

PUBLIC PARTICIPATION IN THE DEVELOPMENT OF THE CRA STRATEGIC PLAN

SVB works with non-profit organizations in its assessment area in order to understand the credit needs of the communities it is chartered to serve. As part of developing its CRA Strategic Plan, SVB solicited informal input regarding its CRA Strategic Plan from leaders of Bay Area organizations that are involved in small business finance, affordable housing, community services, and economic development. The organizations are: Opportunity Fund, Hispanic Foundation of Silicon Valley, Housing Trust of Silicon Valley, Pacific Community Ventures, East Bay Asian Local Development Corporation, and COPE Family Center.

Comments from these organizations included:

- workforce development programs for underrepresented youth are needed;
- demand for small business loans continues to be strong and low cost loan capital is needed to fund these loans;

PUBLIC PARTICIPATION IN THE DEVELOPMENT OF THE CRA STRATEGIC PLAN

(continued)

- rising rents due to an influx of highly paid workers continues to displace low income residents increasing the need for affordable housing;
- local opposition to affordable housing projects remains an impediment to developing affordable housing and support for advocacy is needed;
- services including health, nutrition, and education continued to be needed for children living in poverty; and,
- college preparation and support for higher education especially among lower income and minority youth is needed in order to develop the workforce for the region's employers.

SVB will consider these comments as it seeks out loan and investment opportunities in its assessment area to fulfill the goals of this Plan.

NOTICE REGARDING PUBLIC INSPECTION OF THE PROPOSED CRA STRATEGIC PLAN

Notice was published on August 30th, 2017, in the Alameda Times-Star, East Bay Times, Santa Rosa Press Democrat, San Francisco Chronicle, San Jose Mercury News, and Napa Register:

Silicon Valley Bank announces the availability of its strategic plan to meet the requirements of the Community Reinvestment Act. Public comment is desired. Comments received on or before September 29, 2017 will be considered prior to submission of the plan to the Federal Reserve Bank of San Francisco. Requests for copies of the plan or comments regarding the plan should be directed to: CRA Officer, Attn: Zoya Leznik, Silicon Valley Bank, 3003 Tasman Drive, Santa Clara, CA 95054, (408) 654-4627.

Appendix

Part 1. Definitions

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by non-farm or non-residential real estate or are classified as commercial and industrial loans.

Appendix

Part 2. List of Assessment Area Census Tracts

Alameda County								
4001	4043	4076	4215	4278	4335	4378	4419.23	4505.01
4002	4044	4077	4216	4279	4336	4379	4419.24	4505.02
4003	4045.01	4078	4217	4280	4337	4380	4419.25	4506.01
4004	4045.02	4079	4218	4281	4338	4381	4419.26	4506.02
4005	4046	4080	4219	4282	4339	4382.01	4419.27	4506.03
4006	4047	4081	4220	4283.01	4340	4382.03	4420	4506.04
4007	4048	4082	4221	4283.02	4351.02	4382.04	4421	4506.05
4008	4049	4083	4222	4284	4351.03	4383	4422	4506.06
4009	4050	4084	4223	4285	4351.04	4384	4423.01	4506.07
4010	4051	4085	4224	4286	4352	4401	4423.02	4507.01
4011	4052	4086	4225	4287	4353	4402	4424	4507.41
4012	4053.01	4087	4226	4301.01	4354	4403.01	4425	4507.42
4013	4053.02	4088	4227	4301.02	4355	4403.04	4426.01	4507.43
4014	4054.01	4089	4228	4302	4356.01	4403.05	4426.02	4507.44
4015	4054.02	4090	4229	4303	4356.02	4403.06	4427	4507.45
4016	4055	4091	4230	4304	4357	4403.07	4428	4507.46
4017	4056	4092	4231	4305	4358	4403.08	4429	4507.5
4018	4057	4093	4232	4306	4359	4403.31	4430.01	4507.51
4022	4058	4094	4233	4307	4360	4403.32	4430.02	4507.52
4024	4059.01	4095	4234	4308	4361	4403.33	4431.02	4511.01
4025	4059.02	4096	4235	4309	4362	4403.34	4431.03	4511.02
4026	4060	4097	4236.01	4310	4363	4403.35	4431.04	4512.01
4027	4061	4098	4236.02	4311	4364.01	4403.36	4431.05	4512.02
4028	4062.01	4099	4237	4312	4364.02	4411	4432	4513
4029	4062.02	4100	4238	4321	4365	4412	4433.01	4514.01
4030	4063	4101	4239.01	4322	4366.01	4413.01	4433.21	4514.03
4031	4064	4102	4239.02	4323	4366.02	4413.02	4433.22	4514.04
4033	4065	4103	4240.01	4324	4367	4414.01	4441	4515.01
4034	4066.01	4104	4240.02	4325.01	4368	4414.02	4442	4515.03
4035.01	4066.02	4105	4251.01	4325.02	4369	4415.01	4443.01	4515.04
4035.02	4067	4201	4251.02	4326	4370	4415.03	4443.02	4515.05
4036	4068	4202	4251.03	4327	4371.01	4415.21	4444	4515.06
4037.01	4069	4203	4251.04	4328	4371.02	4415.22	4445	4516.01
4037.02	4070	4204	4261	4330	4372	4415.23	4446.01	4516.02
4038	4071.01	4205	4262	4331.02	4373	4415.24	4446.02	4517.01
4039	4071.02	4206	4271	4331.03	4374	4416.01	4501.01	4517.03
4040	4072	4211	4272	4331.04	4375	4416.02	4501.02	4517.04
4041.01	4073	4212	4273	4332	4376	4417	4502	9819
4041.02	4074	4213	4276	4333	4377.01	4418	4503	9820
4042	4075	4214	4277	4334	4377.02	4419.21	4504	9832

Appendix

Part 2. List of Assessment Area Census Tracts
(continued)

Contra Costa County								
3010	3071.01	3150	3320	3390.01	3461.02	3551.1	3592.04	3750
3020.05	3071.02	3160	3331.01	3390.02	3462.01	3551.11	3601.01	3760
3020.06	3072.01	3170	3331.02	3400.01	3462.03	3551.12	3601.02	3770
3020.07	3072.02	3180	3332	3400.02	3462.04	3551.13	3602	3780
3020.08	3072.04	3190	3340.01	3410	3470	3551.14	3610	3790
3020.09	3072.05	3200.01	3340.04	3430.01	3480	3551.15	3620	3800
3020.1	3080.01	3200.03	3340.06	3430.02	3490	3551.16	3630	3810
3031.02	3080.02	3200.04	3342	3430.03	3500	3551.17	3640.02	3820
3031.03	3090	3211.01	3350	3451.01	3511.01	3552	3650.02	3830
3032.01	3100	3211.02	3361.01	3451.02	3511.02	3553.01	3650.03	3840
3032.02	3110	3211.03	3361.02	3451.03	3511.03	3553.02	3660.01	3851
3032.03	3120	3212	3362.01	3451.05	3512	3553.04	3660.02	3852
3032.04	3131.01	3220	3362.02	3451.08	3521.01	3553.06	3671	3860
3032.05	3131.02	3230	3371	3451.11	3521.02	3560.01	3672	3870
3040.01	3131.03	3240.01	3372	3451.12	3522.01	3560.02	3680.01	3880
3040.02	3132.03	3240.02	3373	3451.13	3522.02	3570	3680.02	3891
3040.03	3132.04	3250	3381.01	3451.14	3530.01	3580	3690.01	3892
3040.04	3132.05	3260	3381.02	3451.15	3530.02	3591.02	3690.02	3901
3040.05	3132.06	3270	3382.01	3451.16	3540.01	3591.03	3700	3902
3050	3141.02	3280	3382.03	3452.02	3540.02	3591.04	3710	3910
3060.02	3141.03	3290	3382.04	3452.03	3551.07	3591.05	3720	3920
3060.03	3141.04	3300	3383.01	3452.04	3551.08	3592.02	3730	3922
3060.04	3142	3310	3383.02	3461.01	3551.09	3592.03	3740	3923

Marin County							
1011	1041.01	1070	1110	1150	1200	1250	1302.01
1012	1041.02	1081	1121	1160	1211	1261	1302.02
1021	1042	1082	1122.01	1170	1212	1262	1311
1022.02	1043	1090.01	1122.02	1181	1220	1270	1321
1022.03	1050	1090.02	1130	1191	1230	1281	1322
1031	1060.01	1101	1141	1192.01	1241	1282	1330
1032	1060.02	1102	1142	1192.02	1242	1290	9901

Appendix

Part 2. List of Assessment Area Census Tracts
(continued)

Napa County							
2002.01	2004	2006.01	2007.06	2009	2010.07	2014.01	2016.02
2002.02	2005.01	2006.02	2007.07	2010.03	2011.01	2014.02	2017
2002.03	2005.03	2007.03	2008.02	2010.04	2011.02	2014.03	2018
2003.01	2005.04	2007.04	2008.03	2010.05	2012	2015	2019
2003.02	2005.05	2007.05	2008.04	2010.06	2013	2016.01	2020

Sonoma County								
1501	1506.07	1512.01	1514.02	1522.02	1529.04	1533	1538.04	1543.02
1502.02	1506.09	1512.03	1515.02	1522.03	1529.05	1534.01	1538.06	1543.03
1502.03	1506.1	1512.04	1515.03	1523	1529.06	1534.03	1538.07	1543.04
1502.04	1506.11	1513.01	1515.04	1524	1530.01	1534.04	1538.08	9901
1503.03	1506.12	1513.05	1516.01	1525.01	1530.02	1535.01	1538.09	
1503.04	1507.01	1513.06	1516.02	1525.02	1530.03	1535.02	1539.01	
1503.05	1507.02	1513.07	1517	1526	1530.05	1536	1539.02	
1503.06	1508	1513.08	1518	1527.01	1530.06	1537.03	1539.03	
1505	1509.01	1513.09	1519	1527.02	1531.02	1537.04	1540	
1506.01	1509.02	1513.1	1520	1528.01	1531.03	1537.05	1541	
1506.02	1510	1513.11	1521	1528.02	1531.04	1537.06	1542.01	
1506.03	1511	1514.01	1522.01	1529.03	1532	1538.01	1542.02	

Appendix

Part 2. List of Assessment Area Census Tracts
(continued)

San Francisco County								
101	123.02	155	178.01	218	254.03	302.01	329.01	477.02
102	124.01	156	178.02	226	255	302.02	329.02	478.01
103	124.02	157	179.02	227.02	256	303.01	330	478.02
104	125.01	158.01	180	227.04	257.01	303.02	331	479.01
105	125.02	158.02	201	228.01	257.02	304	332.01	479.02
106	126.01	159	202	228.02	258	305	332.03	601
107	126.02	160	203	228.03	259	306	332.04	604
108	127	161	204.01	229.01	260.01	307	351	605.02
109	128	162	204.02	229.02	260.02	308	352.01	607
110	129.01	163	205	229.03	260.03	309	352.02	610
111	129.02	164	206	230.01	260.04	310	353	611
112	130	165	207	230.03	261	311	354	612
113	131.01	166	208	231.02	262	312.01	401	614
117	131.02	167	209	231.03	263.01	312.02	402	615
118	132	168.01	210	232	263.02	313.01	426.01	9802
119.01	133	168.02	211	233	263.03	313.02	426.02	9803
119.02	134	169	212	234	264.01	314	427	9804.01
120	135	170	213	251	264.02	326.01	428	9805.01
121	151	171.01	214	252	264.03	326.02	451	9806
122.01	152	171.02	215	253	264.04	327	452	9809
122.02	153	176.01	216	254.01	301.01	328.01	476	9901
123.01	154	177	217	254.02	301.02	328.02	477.01	

Appendix

Part 2. List of Assessment Area Census Tracts
(continued)

San Mateo County								
6001	6016.03	6031	6050	6068	6081	6096.02	6108	6129
6002	6016.04	6032	6051	6069	6082	6096.03	6109	6130
6003	6016.05	6033	6052	6070	6083	6097	6110	6132
6004.01	6017	6034	6053	6071	6084	6098	6111	6133
6004.02	6018	6037	6054	6072	6085.01	6099	6112	6134
6005	6019.01	6038.01	6055	6073	6085.02	6100	6113	6135.01
6006	6019.02	6038.02	6056	6074	6086	6101	6114	6135.02
6007	6020	6039	6057	6075	6087	6102.01	6115	6136
6008	6021	6040	6058	6076	6088	6102.02	6116	6137
6009	6022	6041.01	6059	6077.01	6089	6102.03	6117	6138
6010	6023	6041.02	6060	6077.02	6090	6103.02	6118	6139
6011	6024	6042	6061	6078	6091	6103.03	6119	6140
6012	6025	6044	6062	6079	6092.01	6103.04	6120	9843
6013	6026	6045	6063	6080.01	6092.02	6104	6121	9901
6014	6027	6046	6064	6080.02	6093	6105	6125	
6015.01	6028	6047	6065	6080.04	6094	6106.01	6126	
6015.02	6029	6048	6066	6080.13	6095	6106.02	6127	
6016.01	6030	6049	6067	6080.23	6096.01	6107	6128	

Appendix

Part 2. List of Assessment Area Census Tracts
(continued)

Santa Clara County								
5001	5029.07	5033.27	5043.14	5052.03	5069	5085.08	5110	5120.34
5002	5029.08	5033.29	5043.15	5053.01	5070.01	5086.01	5111	5120.35
5003	5029.09	5033.3	5043.16	5053.02	5070.02	5086.02	5112	5120.36
5004	5029.1	5033.31	5043.17	5053.03	5071	5087.03	5113.01	5120.37
5005	5030.01	5033.32	5043.18	5053.04	5072.03	5087.04	5113.02	5120.38
5006	5030.02	5033.33	5043.19	5053.05	5072.05	5088	5114	5120.39
5008	5030.03	5033.34	5043.2	5054.01	5072.06	5089	5115	5120.42
5009.01	5031.05	5033.36	5043.21	5054.02	5073.01	5090	5116.08	5120.43
5009.02	5031.08	5033.37	5043.22	5054.03	5073.02	5091.02	5116.09	5120.45
5010	5031.1	5034.01	5043.23	5055	5074.01	5091.05	5117.01	5120.47
5011.01	5031.11	5034.02	5044.1	5056	5074.02	5091.06	5117.02	5120.52
5011.02	5031.12	5035.04	5044.11	5057	5075	5091.07	5117.04	5120.53
5012	5031.13	5035.06	5044.12	5058	5076	5091.08	5117.05	5121
5013	5031.15	5035.07	5044.13	5059	5077.01	5091.09	5117.07	5122
5014.01	5031.16	5035.08	5044.14	5060	5077.02	5092.01	5118	5123.05
5014.02	5031.17	5035.09	5044.15	5061.01	5077.03	5092.02	5119.05	5123.07
5015.01	5031.18	5035.1	5044.16	5061.02	5078.05	5093.02	5119.07	5123.08
5015.02	5031.21	5035.11	5044.17	5061.03	5078.06	5093.03	5119.09	5123.09
5016	5031.22	5036.01	5044.18	5062.02	5078.07	5093.04	5119.1	5123.1
5017	5031.23	5036.02	5044.2	5062.03	5078.08	5094.01	5119.11	5123.11
5018	5032.04	5037.03	5044.21	5062.04	5079.03	5094.03	5119.12	5123.12
5019	5032.07	5037.07	5044.22	5063.01	5079.04	5094.04	5119.13	5123.13
5020.01	5032.08	5037.08	5044.23	5063.02	5079.05	5095	5119.14	5123.14
5020.02	5032.1	5037.09	5045.04	5063.04	5079.06	5096	5119.15	5124.01
5021.01	5032.11	5037.1	5045.05	5063.05	5080.01	5097	5119.16	5124.02
5021.02	5032.12	5037.11	5045.06	5064.01	5080.03	5098.01	5120.01	5125.03
5022.01	5032.13	5037.12	5045.07	5064.02	5080.04	5098.02	5120.05	5125.05
5022.02	5032.14	5037.13	5046.01	5065.01	5081.01	5099.01	5120.17	5125.06
5023.01	5032.17	5038.02	5046.02	5065.02	5081.02	5099.02	5120.19	5125.08
5023.02	5032.18	5038.03	5047	5065.03	5082.02	5100.01	5120.2	5125.09
5024	5033.04	5038.04	5048.02	5066.01	5082.03	5100.02	5120.21	5125.1
5025	5033.05	5039.02	5048.03	5066.03	5082.04	5101	5120.22	5126.02
5026.01	5033.06	5039.03	5048.05	5066.04	5083.01	5102	5120.23	5126.03
5026.03	5033.12	5040.01	5048.06	5066.05	5083.03	5103	5120.24	5126.04
5026.04	5033.13	5040.02	5049.01	5066.06	5083.04	5104	5120.25	5130
5027.01	5033.15	5041.01	5050.01	5067.01	5084.01	5105	5120.26	5135



Santa Clara County (continued)								
5027.02	5033.21	5041.02	5050.06	5067.02	5084.03	5106	5120.27	
5028	5033.22	5042.01	5050.07	5067.03	5084.04	5107	5120.29	
5029.01	5033.23	5042.02	5050.08	5068.01	5085.03	5108.01	5120.3	
5029.02	5033.24	5043.07	5050.09	5068.02	5085.04	5108.02	5120.31	
5029.03	5033.25	5043.08	5051	5068.03	5085.05	5108.03	5120.32	
5029.06	5033.26	5043.11	5052.02	5068.04	5085.07	5109	5120.33	

Appendix

Part 3. List of Products and Services

SVB offers a variety of deposit products, including checking accounts, money market and savings accounts. The Bank offers a variety of commercial loan products including Accounts Receivable Lines of Credit and Term Loans, as well as specialized products designed to serve the business niches the Bank services. The following is an outline of the products and services the Bank offers.

Deposit / Investment

Account Analysis Business Checking Account, Attorney Client Trust Account, Business Checking Services, Consumer Checking and Savings Accounts, Commercial Paper, Eurodollar Certificate of Deposit, Investment Management for Executives, Fixed Income Asset Management, Money Market Account, Money Market Mutual Funds, NOW Account, Treasury / Agency Reverse Repo Agreements

Cash Management Services:

Account Reconciliation, Automated Clearing House (ACH), ATM Card, Bill Pay, Business Credit Cards, Cash Concentration, Controlled Disbursement Account, Direct Deposit Payroll, Direct Payment Services, Foreign Exchange, Lockbox Services, Merchant Services, Positive Pay, Remote Deposit, SVBeConnect – Online Banking, Sweep Account, Tax Pay, Wire Transfer, Zero Balance Accounts (ZBA)

Lending

Asset-based Line of Credit, Affordable Housing – Conventional Construction Financing, Affordable Housing – Standby Letters of Credit, Affordable Housing – Private Placement Tax-exempt Financing, Bridge Financing, EXIM Bank Guaranteed Line of Credit, Export Bills Purchase, Letters of Credit – Commercial & Standby, Lines of Credit – General Corporate Purpose, Lines of Credit – Home Equity, Lines of Credit – Secured by Marketable Securities, Secured by Concentrated Stock Position, Lines of Credit – Supported by Private Equity Firm, Lines of Credit – Trading Asset Support, Lines of Credit – Unsecured, Loans secured by Private Company Stock, Loans secured by Personal Real Estate, Loans secured by Aircraft, Medium-term Buyer Financing, Multi-currency Loans, Non-recourse A/R Purchase Line of Credit, Pre-export Working Capital Loans, Term Loans – Acquisition Financing, Term Loans – Equipment, Term Loans – Vineyard Development, Unsecured Bridge Loans, Venture Fund – Capital Call, Recourse A/R Purchase Line of Credit, Business Credit Cards

Private Banking Products

Lines of credit for: CPA Firm Partnerships, CPA Firm Partners, Home Equity, Law Firm Partnership Investment Loan, Law Firm Partners; Real Estate Mortgage Loans; Secured & Unsecured Lines of Credit; Secured Term Loans; and, Venture Capital Partner Lines of Credit.

Appendix Part 4. Main and Branch Office Locations

Domestic Branches:

<i>Tasman Main Office</i> 3003 Tasman Drive Santa Clara, CA 95054	<i>Palo Alto Branch</i> 2400 Hanover Street Palo Alto, CA 94304
<i>Napa Valley Branch</i> 899 Adams Street Suite G-2 St. Helena, CA 94574	<i>Sand Hill Branch</i> 3000 Sand Hill Road Building 3, Suite 150 Menlo Park, CA 94025
<i>2770 Sand Hill Branch</i> 2770 Sand Hill Road Menlo Park, CA 94025	