

SVB Financial Group 2008 Year in Review

WE'RE WITH YOU.

SVB Financial Group

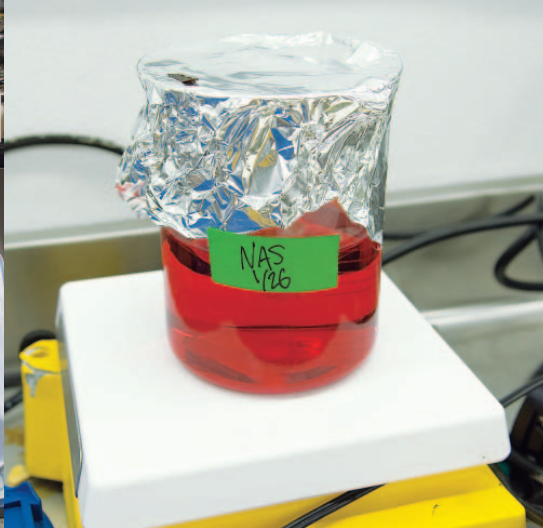
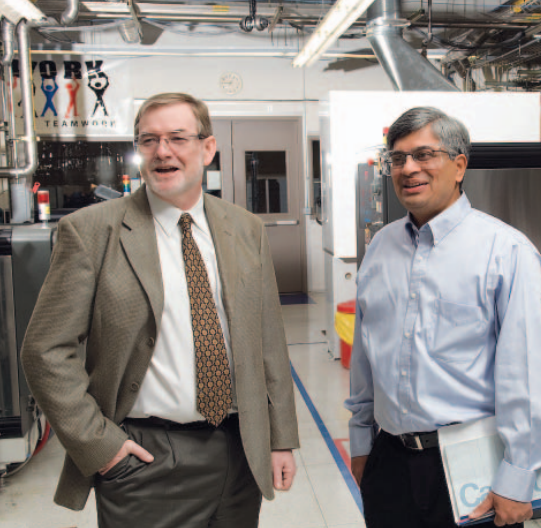


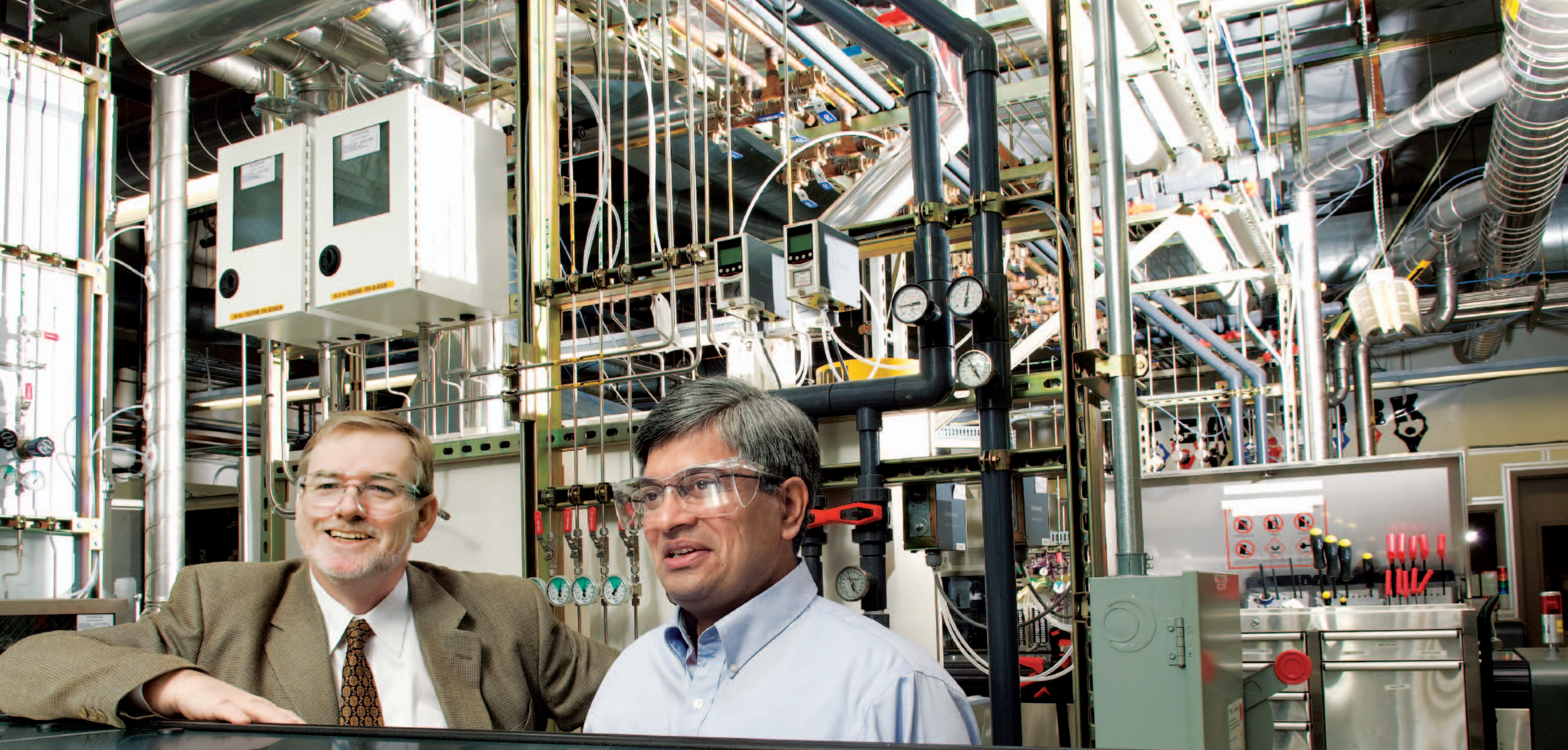
In the midst of these dark days for our industry and the entire economy, the men and women of SVB continue to come to work each day enthused and inspired to be a part of the global innovation community. The entrepreneurial clients we work with push the boundaries of what was previously thought possible. Their ability to see beyond today's limitations to tomorrow's opportunities inspires us. Their optimistic vision for the world we can create makes me personally excited for a better future.

There is no doubt that our clients and their investors will continue to be faced with tough decisions and situations in the coming year. We want you to know, as our client, that we will remain committed, as we have been for more than 25 years, to the technology, life science, venture capital/private equity and wine industries in these turbulent times.

KEN WILCOX, PRESIDENT & CHIEF EXECUTIVE OFFICER, SVB FINANCIAL GROUP

YOUR STORY IS OUR STORY.





NANOGRAM: SMALL IDEAS, BIG IMPACT

"With SVB we get more than a bank—we get a strategic partner. SVB's early capital support has allowed us to validate our technology and value proposition and move into a business growth stage."

KIERAN F. DRAIN, PH.D., PRESIDENT & CHIEF EXECUTIVE OFFICER (LEFT)
SHIV CHIRUVOLU, PH.D., VICE PRESIDENT, RESEARCH & DEVELOPMENT

Sometimes, the smallest elements have the biggest impact on life. NanoGram uses microscopic-scale, nano-enabling manufacturing capabilities to improve the performance of materials that are essential to everyday living, from batteries that regulate heartbeats to the LCDs in electronics.



As the leading venue for people to vote on online content and collectively determine what's the best of the best, Digg is changing the way people value and consume information online.

"Regardless of market conditions, I know SVB is going to be there with a financial solution that's flexible enough to fit our needs."

JOHN MOFFETT, CHIEF FINANCIAL OFFICER (LEFT)

MIKE MASER, CHIEF STRATEGIST & REVENUE OFFICER (MIDDLE),

KEVIN ROSE, FOUNDER & CHIEF ARCHITECT (RIGHT), QUITO (BELOW)



ADEPT TECHNOLOGY: THE ROBOTIC REVOLUTION BEGAN HERE

Since 1983, Adept Technology's vision-guided robotics systems and services have transformed automated manufacturing, adding precision and productivity. Today, Adept is the largest U.S. manufacturer of industrial robots.

"It's rare to find a bank that truly cares about and knows its customers—and knows how to help them succeed. SVB does all that for us."

JOHN DULCHINOS, PRESIDENT & CHIEF EXECUTIVE OFFICER (FAR RIGHT)
(LEFT TO RIGHT) JEFF BAIRD, DIRECTOR OF ENGINEERING,
LISA CUMMINS, CHIEF FINANCIAL OFFICER, JOACHIM MELIS,
VICE PRESIDENT OF WORLDWIDE SALES



TWITTER: DO YOU TWEET?

Crossing over multiple networks and devices, Twitter technology keeps users up-to-date on friends and open to news and information they want most. The Twitter name has already achieved iconic status, coming to mean real-time messaging for millions of users worldwide.



“SVB understands our technical needs and consistently comes up with creative solutions to some unusual financial needs. They have developed a relationship with us that we can rely upon.”

*EVAN WILLIAMS, CHIEF EXECUTIVE OFFICER (RIGHT)
BIZ STONE, CO-FOUNDER*





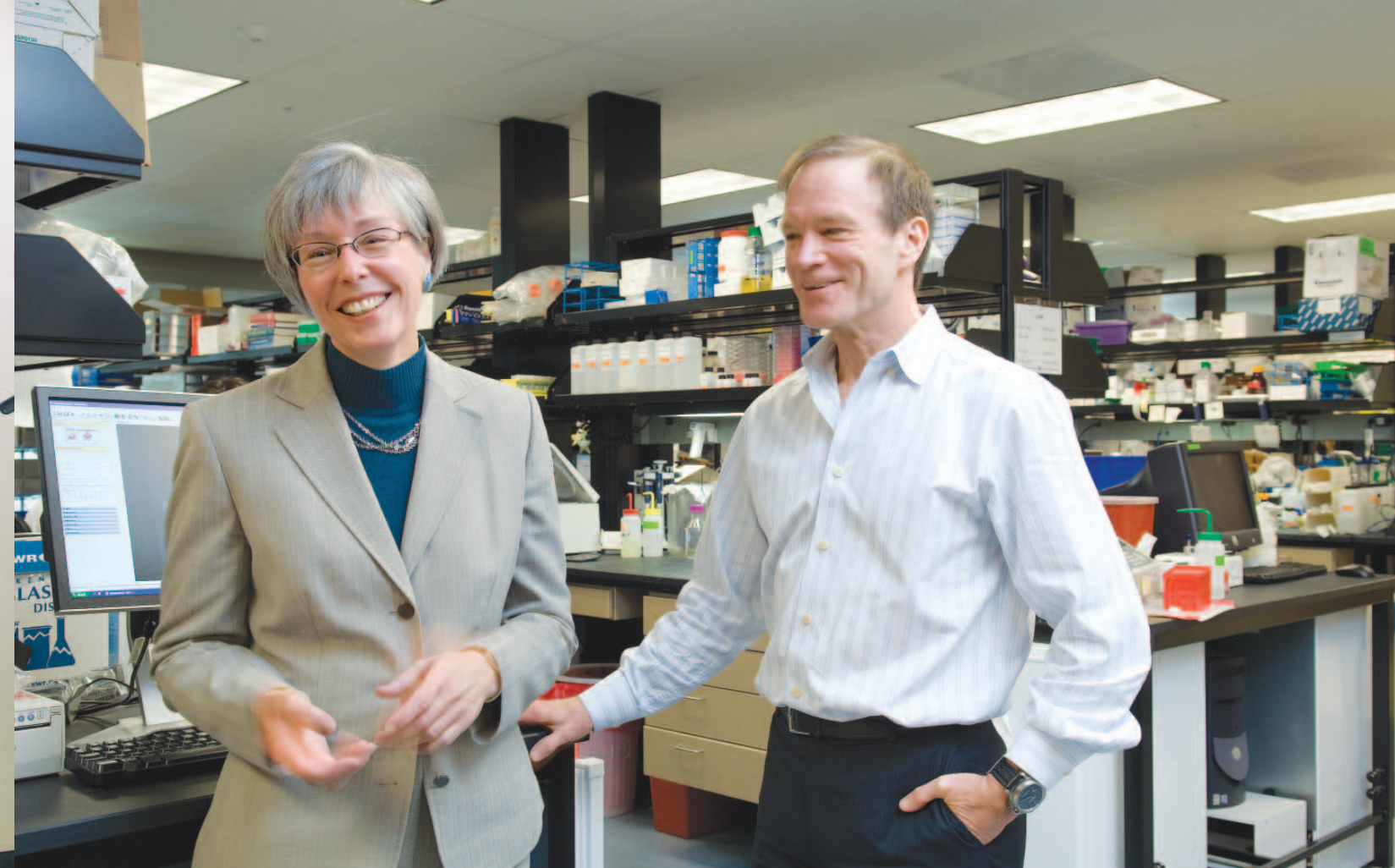
*"When the markets were falling last year, SVB was the only bank we wanted to manage our cash reserves. The advice we got was phenomenal—all we wanted was a safe haven, and instead we got impressive, unexpected returns."**

JASON WEISBERGER, CHIEF OPERATING OFFICER (LEFT)
JOHN BATTELLE, FOUNDER, CHAIRMAN & CHIEF
EXECUTIVE OFFICER (MIDDLE),
CHAS EDWARDS, CO-FOUNDER, PUBLISHER & CHIEF
REVENUE OFFICER (RIGHT)



FEDERATED MEDIA: NEW MEDIA, NEW MARKETING

Federated Media has turned social media into commercial reality. For independent Web site authors in search of their voice and for Internet marketers in search of their audience, Federated Media provides the vital connection. The next-generation media and publishing company represents more than 100 of the world's most respected Web sites, blogs and social networking applications to brand marketers and agencies.



FIVEPRIME THERAPEUTICS: TRANSFORMING CANCER THERAPY

FivePrime Therapeutics is transforming—and accelerating—the course of biotherapeutics for cancer and diabetes patients. The company's powerful protein discovery platform enables it to focus on some of the most urgent and drug-resistant medical conditions in the world.

"SVB is the perfect bank for an entrepreneurial company like us—terrific business partners, flexible and committed."

GAIL MADERIS, PRESIDENT & CHIEF
EXECUTIVE OFFICER (LEFT)

LEWIS T. "RUSTY" WILLIAMS, FOUNDER
& EXECUTIVE CHAIRMAN





"SVB has a phenomenal track record in helping build companies. I've always been impressed with their agility and common-sense approach."

CONRAD BURKE, CHIEF EXECUTIVE OFFICER (MIDDLE)
CHRISTINA TENG, DIRECTOR OF FINANCE (RIGHT),
JOHNNIE PERKINS, PROCESS CONTROL ENGINEER (LEFT)

INNOVALIGHT: TURNING ENERGY GREEN
With its high-efficiency, low-cost solar modules manufactured using breakthrough silicon ink, Innovalight has changed the manufacturing paradigm for solar power.

PRIZM PAYMENTS: INDIA'S NEW FINANCIAL BACKBONE

Prizm is establishing a self-sufficient nationwide payment ecosystem for financial institutions, retailers and service providers. This unprecedented infrastructure for India includes common-branded ATMs, point-of-sale services and card services.

"We are happy to count on SVB as a trusted friend and partner with its innovative approach to helping young companies such as ours, especially in these challenging times."

LONEY ANTONY, MANAGING DIRECTOR (RIGHT)
C. SHYAM SUNDER, CHIEF OPERATING OFFICER



**UNITED ONLINE: TURNING INTERNET
CONNECTIONS INTO HUMAN CONNECTIONS**

As one of the leading providers of consumer products and services over the Internet, United Online is home to an enviable portfolio of well-known interactive consumer brands, including classmates.com, FTD and Interflora, and even the affordable dial-up providers Juno and NetZero.

"Partnering with SVB helped us to secure attractive financing for a strategic acquisition, despite very challenging conditions in the credit markets."

MARK R. GOLDSTON, CHAIRMAN, PRESIDENT & CHIEF EXECUTIVE OFFICER (RIGHT)
SCOTT H. RAY, EXECUTIVE VICE PRESIDENT & CHIEF FINANCIAL OFFICER

classmates.com

NETZERO

FTD

MyPoints

JUNO

CORPORATE OFFICES

- UNITED STATES**

Atlanta, Georgia
Austin, Texas
Beaverton, Oregon
Broomfield, Colorado
Chicago, Illinois
Dallas, Texas
Irvine, California
Menlo Park, California
Minnetonka, Minnesota
- Morrisville, North Carolina
New York, New York
Newton, Massachusetts
Palo Alto, California
Pleasanton, California
Radnor, Pennsylvania
Salt Lake City, Utah
San Diego, California
San Francisco, California
Santa Clara, California
- Santa Rosa, California
Seattle, Washington
St. Helena, California
Tempe, Arizona
Vienna, Virginia
Woodland Hills, California

- UNITED KINGDOM**

London
- ISRAEL**

Herzliya Pituach
- INDIA**

Bangalore
Mumbai
- CHINA**

Shanghai




EXECUTIVE OFFICERS OF SVB FINANCIAL GROUP AND SILICON VALLEY BANK



KEN WILCOX
President &
Chief Executive Officer,
SVB Financial Group




GREG BECKER
President,
Silicon Valley Bank




MARY DENT
General Counsel



**MICHAEL
DESCHENEUX**
Chief Financial Officer



**CHRIS
EDMONDS-WATERS**
Head of Human
Resources




DAVE JONES
Chief Credit Officer



HARRY W. KELLOGG, JR.
Vice Chairman,
Silicon Valley Bank,
and Head of Strategic
Relationships,
SVB Financial Group



MARK MACLENNAN
President, SVB Capital



MARC VERISSIMO
Chief Strategy
& Risk Officer



DAVID WEBB
Chief Operations
Officer



ALEX "PETE" HART
Chairman of the Board,
SVB Financial Group,
and Independent
Consultant in the Financial
Services Industry



DAVID CLAPPER
Former President &
Chief Executive Officer,
SurgRx, Inc.



G. FELDA HARDYMON
Senior Partner,
Bessemer Venture
Partners, and Professor
of Management
Practice, Harvard
Business School



LATA KRISHNAN
Chief Financial Officer,
Shah Capital Partners



LARRY W. SONSINI[†]
Chairman, Wilson
Sonsini Goodrich
& Rosati



KEN WILCOX
President &
Chief Executive Officer,
SVB Financial Group



ROGER F. DUNBAR
Retired,
Former Global Vice
Chairman, Ernst & Young



HARRY W. KELLOGG, JR.*
Vice Chairman,
Silicon Valley Bank,
and Head of Strategic
Relationships,
SVB Financial Group



JAMES PORTER
Retired,
Former President
& Chief Executive
Officer, Triad Systems
Corporation



KYUNG YOON
Chief Executive Officer,
Talent Age Associates



ERIC BENHAMOU
Chairman & Chief
Executive Officer,
Benhamou Global
Ventures



JOEL P. FRIEDMAN
Retired,
Former President,
Business Process
Outsourcing,
Accenture



C. RICHARD KRAMLICH
Co-founder & General
Partner, New Enterprise
Associates



MICHAELA RODENO
Chief Executive Officer,
St. Supéry Vineyards
and Winery

SHAREHOLDER INFORMATION

SVB FINANCIAL GROUP
Corporate Headquarters
3005 Tasman Drive
Santa Clara, CA 95054
408.654.7400

**INDEPENDENT REGISTERED
PUBLIC ACCOUNTING FIRM**
KPMG LLP
Three Embarcadero Center
San Francisco, CA 94111

COMMON STOCK
The company's common stock
trades on the Nasdaq Stock
Market[®] under the symbol **SIVB**.

REGISTRAR AND TRANSFER AGENT
Wells Fargo Bank, N.A.
P.O. Box 64854
St. Paul, MN 55164-0854

FORM 10-K
SVB Financial Group's 2008
Annual Report on Form 10-K has been
filed with the Securities
and Exchange Commission.
Copies are available at svb.com or upon
written request to:

STOCKHOLDER ADMINISTRATION
Lisa Bertolet
3005 Tasman Drive
Santa Clara, CA 95054
408.654.7282
lbertolet@svb.com

INVESTOR RELATIONS
Meghan O'Leary
3005 Tasman Drive
Santa Clara, CA 95054
408.654.6364
moleary@svb.com

Silicon Valley Bank is the California bank subsidiary and the commercial banking operation of SVB Financial Group. Banking services are provided by Silicon Valley Bank, a member of the FDIC and the Federal Reserve. SVB Financial Group is also a member of the Federal Reserve.

*SVB Securities is a non-bank affiliate of Silicon Valley Bank and member of SVB Financial Group. Member FINRA and SIPC. Products offered by SVB Securities are not FDIC insured, are not deposits or other obligations of Silicon Valley Bank, and may lose value. This testimonial may not be representative of the experience of other clients, and is no guarantee of future performance or success.

SVB Financial Group and Silicon Valley Bank are registered trademarks of SVB Financial Group.

© 2009 SVB Financial Group. All rights reserved.

Shareholder Information

This document may contain projections or other forward-looking statements regarding the future events or the future financial performance of the company. Forward-looking statements are statements that are not historical facts. We wish to caution you that such statements are just predictions and actual events or results may differ materially, due to changes in economic, business and regulatory factors and trends. We also refer you to the documents the company files from time to time with the Securities and Exchange Commission, specifically the company's last filed Form 10-K, filed on for the fiscal year ended December 31, 2008. These documents identify important risk factors that could cause the company's actual results to differ materially from those contained in our projections or other forward-looking statements.

* Director of Silicon Valley Bank only
† Advisory Director

