

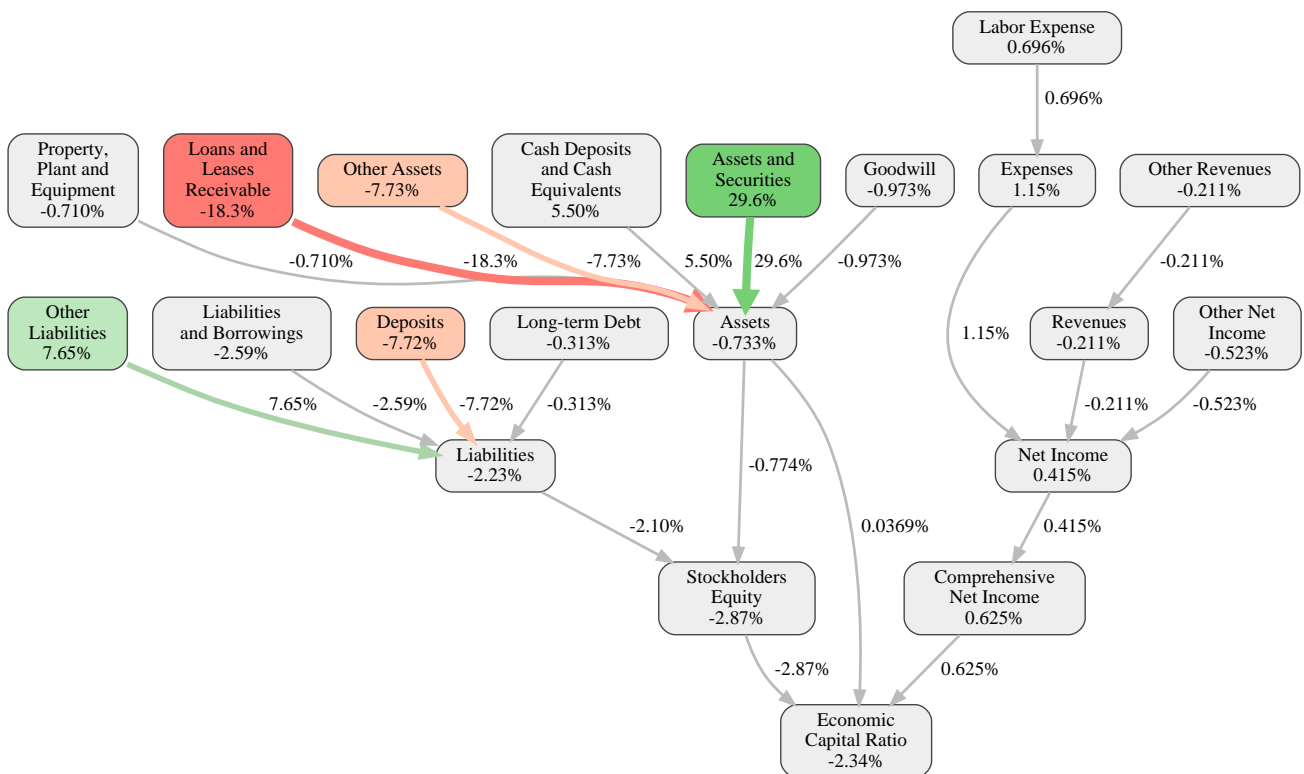


RealRate

STATE BANKS 2021

SVB Financial Group
Rank 148 of 181

svb Silicon Valley Bank



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The relative strengths and weaknesses of SVB Financial Group are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SVB Financial Group compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 30% points. The greatest weakness of SVB Financial Group is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 2.3% points below the market average of 9.8%.

| Input Variable | Value in 1000 USD |
|------------------------------------|-------------------|
| Assets and Securities | 52,512,651 |
| Cash Deposits and Cash Equivalents | 17,674,763 |
| Deposits | 101,981,807 |
| Fees | 0 |
| Goodwill | 142,685 |
| IT and Equipment Expense | 0 |
| Labor Expense | 0 |
| Liabilities and Borrowings | 39,434,541 |
| Loans and Leases Receivable | 44,733,723 |
| Long-term Debt | 843,628 |
| Occupancy | 0 |
| Other Assets | 271,367 |
| Other Compr. Net Income | 452,146 |
| Other Expenses | 447,587 |
| Other Liabilities | -35,182,460 |
| Other Net Income | 1,741,881 |
| Other Noninterest Expense | 0 |
| Other Revenues | 0 |
| Property, Plant and Equipment | 175,818 |

| Output Variable | Value in 1000 USD |
|--------------------------|-------------------|
| Liabilities | 107,077,516 |
| Assets | 115,511,007 |
| Expenses | 447,587 |
| Revenues | 0 |
| Stockholders Equity | 8,433,491 |
| Net Income | 1,294,294 |
| Comprehensive Net Income | 1,746,440 |
| Economic Capital Ratio | 7.5% |