Basel III Standardized Approach Disclosures

For the Quarter Ended December 31, 2022

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Introduction

SVB Financial Group ("SVB Financial") is a diversified financial services company, as well as a bank holding company and a financial holding company. SVB Financial was incorporated in the state of Delaware in March 1999. Through our various subsidiaries and divisions, we offer a diverse set of banking and financial products and services to clients across the United States, as well as in key international innovation markets. For nearly 40 years, we have been dedicated to helping support entrepreneurs and clients of all sizes and stages throughout their life cycles, primarily in the technology, life science/healthcare, private equity/venture capital and premium wine industries.

We offer commercial and private banking products and services through our principal subsidiary, Silicon Valley Bank (the "Bank"), which is a California state-chartered bank founded in 1983 and a member of the Federal Reserve System. The Bank and its subsidiaries also offer asset management, private wealth management and other investment services. In addition, through SVB Financial's other subsidiaries and divisions, we offer investment banking services and non-banking products and services, such as funds management and M&A advisory services. We focus on cultivating strong relationships with firms within the private equity and venture capital community worldwide, many of which are also our clients and may invest in our corporate clients.

As of December 31, 2022, on a consolidated basis, SVBFG had total assets of $211.8 billion, total investment securities of $120.1 billion, total loans, amortized cost, of $74.3 billion, total deposits of $173.1 billion and total SVBFG stockholders' equity of $16.0 billion.

Headquartered in Santa Clara, CA, we operate in key innovation markets in the United States and around the world.

When we refer to "SVB Financial Group," "SVBFG," the "Company," "we," "our," "us" or use similar words, we mean SVB Financial Group and all of its subsidiaries collectively, including the Bank. When we refer to "SVB Financial" or the "Parent" we are referring only to our parent company entity, SVB Financial Group (not including subsidiaries).

Information presented in this report and in certain of SVBFG's public filings meets the public disclosure requirements as set forth in 12 C.F.R. §217.63 - Disclosures by Board-regulated institutions, otherwise referred to as the Basel III Standardized Approach Disclosures or the "Pillar 3" disclosures. The "Pillar 3" disclosures in this report have been reviewed and approved in accordance with SVBFG's formal Capital Adequacy disclosure policy, which has been approved by the audit committee of SVBFG's Board. Management's discussion of the overall corporate risk profile of SVBFG and related management strategies is contained in the 2022 Form 10-K filed with the Securities and Exchange Commission. These Basel III Standardized Approach Disclosures should be read in conjunction with SVBFG's Annual Report on Form 10-K for the year ended December 31, 2022 ("2022 Form 10-K"), and the Consolidated Financial Statements for Holding Companies dated December 31, 2022 ("FR Y-9C"). The Disclosure Mapping Table, in the appendix section of this document, maps this document to the disclosures under 12 CFR § 217.63.

Basel III Standards Summary

SVBFG is subject to final rules published by the Federal Reserve, establishing a comprehensive capital framework for U.S. banking organizations (the Capital Rules) and implementing the Basel III regulatory capital reforms and changes. "Basel III" refers to the internationally agreed regulatory framework adopted by the Basel Committee on Banking Supervision (the Basel Committee). See the "Supervision and Regulation" section under Part I, Item 1 of the 2022 Form 10-K for additional information concerning various regulatory capital rules applicable to SVBFG.

Links to Referenced Public Filings

Filing	Link to Filing
2022 Form 10-K	https://www.sec.gov/Archives/edgar/data/719739/000071973923000021/0000719739-23-000021-index.htm
Consolidated Financial Statements for Holding Companies dated December 31, 2022 (FR Y-9C)	https://www.ffiec.gov/npw/FinancialReport/ReturnFinancialReportPDF?rpt=FRY9C&id=1031449&dt=20221231

Basel III Capital

The Basel III regulatory capital components are common equity tier 1 ("CET1") capital, additional tier 1 capital and tier 2 capital. CET1 capital primarily includes common stockholders' equity (and related surplus), retained earnings and accumulated other comprehensive income ("AOCI") less deductions for certain items such as goodwill, intangibles, deferred tax assets that arise from net operating loss and tax credit carryforwards, gain-on-sale in connection with a securitization exposure, as well as for amounts for certain items that exceed specified thresholds, including mortgage servicing assets, deferred tax assets arising from temporary differences that could not be realized through net operating loss carry-backs, and investments in financial institutions as defined by the Capital Rules.

Under the Capital Rules, an institution that is not an advanced approaches institution, such as SVBFG, may make a one-time election to opt out of the requirement to include all components of AOCI in regulatory capital. SVBFG made such an opt out election, which allows it to exclude from capital AOCI related to available-for-sale debt and equity securities, cash flow hedges, defined benefit postretirement plans and held-to-maturity securities.

Tier 1 capital consists of CET1 capital in addition to capital instruments that qualify as additional tier 1 capital such as non-cumulative perpetual preferred stock. Tier 2 capital includes certain types of subordinated debt, as well as a qualifying allowance for credit losses. Total capital is the sum of tier 1 and tier 2 capital.

In March 2020, the federal banking agencies issued the 2020 Current Expected Credit Losses ("CECL") Transition Rule, which provides transitional relief to banking organizations with respect to the impact of CECL on regulatory capital. Under the rule, banking organizations that adopt CECL during the 2020 calendar year, such as SVB Financial and the Bank, may delay the estimated impact of CECL on regulatory capital for two years, followed by a three-year period to phase out the aggregate capital benefit provided during the initial two-year delay. The rule prescribes a methodology for estimating the impact of differences in credit loss allowances reflected under CECL versus under the incurred loss methodology during the five-year transition period. SVB Financial and the Bank have elected to use the five-year transition option under the 2020 CECL Transition Rule.

Basel III Risk-Weighted Assets

SVBFG uses the Standardized Approach (12 CFR part 217, subpart D) to calculate its Risk-Weighted Assets ("RWA"). Under the Standardized Approach, credit risk RWAs are calculated using risk-weights prescribed in the Capital Rules that vary by exposure type.

Forward-Looking Statements

This report contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are subject to known and unknown risks and uncertainties, many of which may be beyond our control. Forward-looking statements are statements that are not historical facts, such as forecasts of our future financial results and condition, expectations for our operations and business, and our underlying assumptions of such forecasts and expectations.

Our forward-looking statements are based on assumptions and estimates and are subject to various risks and other factors that could cause our actual results to differ significantly from these statements. For additional information about such risks and other factors, please refer to our public reports filed with the U.S. Securities and Exchange Commission, including under the caption "Risk Factors" in our most recent Annual Report filed on Form

10-K. The forward-looking statements included in this report are made only as of the date of this report. We do not intend, and undertake no obligation, to update these forward-looking statements.

1. *Scope of Application*

The Capital Rules apply to SVB Financial and the Bank, each on a consolidated basis.

Basis of Consolidation

SVBFG's consolidated financial statements are prepared in conformity with the generally accepted U.S. Generally Accepted Accounting Principles ("GAAP") as established by the Financial Accounting Standards Board. There currently are no subsidiaries that are deconsolidated and deducted from total capital.

Restrictions on the Transfer of Funds or Total Capital

There are federal and state statutes and regulations governing the payment of dividends by SVBFG to its shareholders, as well as the payment of dividends by the Bank to SVB Financial. See "Business – Supervision and Regulation – Restriction on Dividends" under Part l, Item 1 of SVBFG's 2022 Form 10-K.

Various federal laws also restrict the type and amount of transactions between SVB Financial and the Bank and its operating subsidiaries on the one hand, and the Bank's affiliates, on the other. See "Business – Supervision and Regulation – Transactions with Affiliates" under Part l, item 1 of SVBFG's 2022 Form 10-K.

As was announced on March 15, 2020, the Federal Reserve board reduced reserve requirement ratios to zero percent which effectively eliminated reserve requirements for all depository institutions effective March 26, 2020. Prior to March 26, 2020, the Bank was required to maintain reserves against customer deposits by keeping balances with the Federal Reserve.

Capital of Insurance Subsidiaries

SVBFG does not have any insurance subsidiaries.

Capital Requirements

Regulatory capital ratios for SVB Financial and the Bank exceeded minimum federal regulatory guidelines under the current Capital Rules as well as for a well-capitalized bank holding company and insured depository institution, respectively. See Note 23 – "Regulatory Matters" of the "Notes to the Consolidated Financial Statements" under Part II, item 8 of SVBFG's 2022 Form 10-K.

2.Capital Structure

SVBFG's regulatory capital instruments consist primarily of common equity. Common equity includes common stock, additional paid-in capital and retained earnings. Common equity represents the most subordinated claim in a receivership, insolvency or liquidation and the holders of common stock would share proportionately in the claim on the residual assets after all senior claims have been satisfied in a receivership, insolvency or liquidation. SVBFG primarily funds its regulatory capital through the retention of retained earnings net of both dividends and share repurchases. SVBFG's other regulatory capital instruments include the issuance of preferred stock and other qualifying instruments. SVBFG manages its capital to meet its internal capital targets with the objective of having capital that exceeds the regulatory requirements. For additional information on SVBFG's CET1 capital, additional tier 1 capital and tier 2 capital see Note 23 – "Regulatory Matters" of the "Notes to the Consolidated Financial Statements" under Part II, item 8 of SVBFG's 2022 Form 10-K.

The table below provides information on SVBFG's components of capital used in calculating CET1, tier 1 capital and total capital as of December 31, 2022.

Regulatory Capital Components		**December 31, 2022**
(Dollar in millions)		**Risk Based Capital**
Common stock plus related surplus, net of treasury stock	$	5,318
Retained earnings		8,951
Accumulated other comprehensive income (AOCI)		(1,911)
Common Equity Tier 1 capital (CET1) before adjustments and deductions		**12,358**
Less: Goodwill (net of associated deferred taxes)		365
Intangibles (net of associated deferred taxes)		113
Deferred tax assets (DTAs) that arise from net operating loss and tax credit carry-forwards, net of any related valuation allowances and net of DTLs		123
AOCI opt-out election related adjustments		(1,880)
Add: CECL transition provision		60
Total adjustments and deductions from Common Equity Tier 1 Capital		(1,339)
CET1 Capital		**13,697**
Add: Preferred stock		3,646
Minority interest		291
Less: Additional tier 1 capital deductions		130
Additional tier 1 capital		**3,807**
Tier 1 Capital		**17,504**
Allowance for credit losses including in Tier 2 capital		946
CECL transition provision for allowance for credit losses		(70)
Tier 2 Capital		**876**
Total capital	$	**18,380**

Additional information on SVBFG's risk-based capital could be found in Schedule HC-R to the December 31, 2022 Consolidated Financial Statements for Holding Companies – Form FR Y-9C.

3. *Capital Adequacy*

SVBFG, under the oversight of the Board of Directors, assesses the adequacy of its capital to support current and future activities by engaging in regular capital planning processes in an effort to optimize the use of the available capital and to appropriately plan for future capital needs. In addition, SVBFG conducts capital stress tests as part of its annual capital planning process. The capital stress tests allow us to assess the impact of adverse changes in the economy and interest rates in the capital adequacy position. For more information on SVBFG's Capital Adequacy see "Management's Discussion and Analysis of Financial Condition and Results of Operations–Capital Resources" under Part II, Item 7 of SVBFG's 2022 Form 10-K.

The following table provides a breakout of Capital Ratio Metrics for SVB Financial and the Bank, including the difference between the minimum regulatory capital requirement and the actual ratio for the CET1, Tier 1, and Total capital ratio, as of December 31, 2022:

Capital Adequacy				**December 31, 2022**
(Dollars in millions)		**SVB Financial**		**Bank**
CET1 Capital	$	13,697	$	16,995
Tier 1 Capital		17,504		16,995
Total Capital		**18,380**		**17,871**
Risk-weighted assets		113,628		111,353
Average assets		215,740		213,436
CET1 Capital Ratio		12.05 %		15.26 %
Tier 1 Capital Ratio		15.40		15.26
Total Capital Ratio		16.18		16.05
Tier 1 Leverage Ratio		**8.11**		**7.96**

Risk-Weighted Assets

The following table provides a breakout of SVBFG's risk-weighted assets based on Basel III exposure categories:

Risk-Weighted Assets – Standardized Approach		**December 31, 2022**
(Dollars in millions)		**Risk-Weighted Assets**
On-balance sheet assets:		
Corporate exposures	$	65,630
Exposures to GSEs		13,766
Equity exposures		3,180
Residential mortgage exposures		4,628
Other assets [1]		2,458
Exposures to PSEs [2]		1,578
Exposures to U.S. depository institutions		164
Exposures to foreign banks		353
Past due loans [3]		113
Off-balance sheet exposures:		—
Loan commitments with original maturity greater than 1 year		12,785
Loan commitments with original maturity of 1 year or less		6,598
Letters of credit		1,942
Exposure to GSEs – Repo style transactions		27
Derivative contracts		406
Total Standardized Approach Risk-Weighted Assets [4][5]	$	113,628

(1) Includes accrued interest receivables, prepaid and gross deferred tax assets
(2) includes exposures to U.S. states and political subdivisions
(3) Includes loans that are 90 days or more past due or on nonaccrual status
(4) Additional details on the quantitative disclosures on all regulatory risk exposure categories, respective levels of RWA classifications reported and reconciliation of RWA to total assets can be found in Schedule HC-R to the December 31, 2022 Form FR Y-9C
(5) Exposure categories referenced in Table 3 to § 217.63 not otherwise mentioned in this table give rise to $0 of risk-weighted assets.

4. *Capital Conservation Buffer*

To avoid restrictions on capital distributions, such as dividends and equity repurchases and certain discretionary bonuses payments, SVB Financial and the Bank are required to maintain a Capital Conservation Buffer of at least 2.5%. The Capital Conservation Buffer ("CCB") is calculated as the lowest value of a) Common Equity Tier 1 ratio less the minimum Common Equity Tier 1 requirement, b) Tier 1 ratio less the minimum Tier 1 requirement and c) Total capital ratio less the minimum Total capital requirement. SVB Financial and the Bank both exceeded the CCB requirements. For more information on the CCB, see Schedule HC-R of FR Y-9C.

There were no limitations of SVB Financial's and the Bank's distribution and discretionary bonus payments resulting from the capital conservation buffer framework as of December 31, 2022. The eligible retained income for SVB Financial and the Bank as of December 31, 2022 was $1.5 billion and $2.0 billion respectively.

						December 31, 2022
	SVB Financial Group			**Silicon Valley Bank**		
	Ratio Value	**Basel Minimum**	**Difference**	**Ratio Value**	**Basel Minimum**	**Difference**
CET1 Ratio	12.05 %	4.50 %	7.55 %	15.26 %	4.50 %	10.76 %
Tier 1 Ratio	15.40 %	6.00 %	9.40 %	15.26 %	6.00 %	9.26 %
Total Capital Ratio	16.18 %	8.00 %	8.18 %	16.05 %	8.00 %	8.05 %
Capital Conservation Buffer		**7.55 %**			**8.05 %**	

5. *Credit Risk: General Disclosures*

Credit risk is defined as the possibility of sustaining a loss on a financial instrument because other parties to the financial instrument fail to perform in accordance with the terms of the contract. Due to the credit profile of

SVBFG's loan portfolio, the levels of nonperforming assets and charge-offs can be volatile. SVBFG may need to make material provisions for credit losses in any period, which could reduce net income, increase net losses or otherwise adversely affect the financial condition in that period. SVBFG has a process within its Credit Policy that determines past due or delinquency status. For further information regarding SVBFG's policy for placing loans on nonaccrual, returning loans to accrual status, identifying impaired loans, charging-off uncollectible amounts, and methodology used to estimate the allowance for credit losses, refer to Note 2 – "Summary of Significant Accounting Policies" of the "Notes to the Consolidated Financial Statements" under Part II, Item 8 of SVBFG's 2022 Form 10-K. Through its underwriting process, SVBFG manages the credit risk of its loan portfolio. For further details on the credit risk management of its loan portfolio, refer to Note 9 – "Loans and Allowance for Credit Losses: Loans and Unfunded Credit Commitments" of the "Notes to the Consolidated Financial Statements" under Part II, Item 8 of SVBFG's 2022 Form 10-K.

SVBFG's allowance for credit losses is determined based upon both objective and subjective factors and may not be adequate to absorb credit losses. The borrowing needs of SVBFG's clients may be unpredictable, especially during a challenging economic environment. SVBFG may not be able to meet unfunded credit commitments, or adequately reserve for losses associated with unfunded credit commitments, which could have a material adverse effect on SVBFG's business, financial condition, results of operations or reputation. For further information on SVBFG's Credit Risk refer to Part I, Item 1A "Risk Factors – Credit Risks" of SVBFG's 2022 Form 10-K.

Credit Risk Exposure by Product Type and Counterparty

The following table discloses SVBFG's credit risk exposures by product type and counterparty:

(Dollars in millions)	**Counterparty Type**						**December 31, 2022**
	Commercial						
Product Type	**Global Funds**	**Technology & Healthcare**	**Other Commercial**	**Consumers**	**Public (1)**	**Banks**	**Total**
Loans	$ 41,270	$ 17,306	$ 6,470	$ 9,204			$ 74,250
Unfunded Credit Commitments	37,887	16,220	2,273	2,511			58,891
Repo-style transactions			1,314				1,314
Debt Securities (2)			703		116,687		117,390
OTC Derivatives (3)			205			261	466
Cleared Derivatives			—				—
Total	$ 79,157	$ 33,527	$ 10,965	$ 11,715	$ 116,687	$ 261	$ 252,311

(1) Includes exposures to the US government, agencies, municipalities and other foreign public sector entities.
(2) Debt securities are presented net of $6 million allowance for credit losses for held-to-maturity securities.
(3) Represents Gross Positive Fair Value. Excludes spot derivatives.

Credit Risk Exposure by Geographic Region

The following table discloses SVBFG's credit risk exposures for loans and debt securities across geographic regions, based on country of risk of obligor.

(Dollars in millions)			**December 31, 2022**
Geographic region	**Loans**	**Debt Securities**	**Total Exposure**
U.S. (1)	$ 62,946	$ 116,302	$ 179,248
Non-U.S. North America	1,144		1,144
U.K	2,923	1,040	3,963
Cayman Islands	1,986		1,986
Other (2)	5,251	48	5,299
Total	$ 74,250	$ 117,390	$ 191,640

(1) For state-level concentrations refer to "Management's Discussion and Analysis of Financial Condition and Results of Operations-Loans" under Part II, Item 7 of SVBFG's 2022 Form 10-K.
(2) Other countries make up less than 10% of the total.

Disclosure information for the Allowance for Credit Losses (ACL), past due loans, impaired loans and charge-offs can be found in Note 9 – "Loans and Allowance for Credit Losses: Loans and Unfunded Credit Commitments" of the "Notes to the Consolidated Financial Statements" under Part II, Item 8 of SVBFG's 2022 Form 10-K. The following table discloses SVBFG's non-accrual loans across geographic regions, based on country of risk of obligor.

(Dollars in millions)		December 31, 2022
Geographic region		**Exposure amounts**
U.S.	$	123
Other		9
Total	$	132

Credit Risk Exposure by Product Type, Contractual Maturity

All collateral recognized for determining regulatory capital is in the form of U.S. cash, U.S. Treasuries and U.S. Agency-backed securities. The following table discloses SVBFG's credit risk exposures by product type and remaining contractual maturity:

(Dollars in millions)								December 31, 2022
	Remaining Contractual Maturity							
Product Type		**< 1 Year**		**1 – 5 Years**		**> 5 years**		**Total**
Loans	$	43,040	$	18,153	$	13,057	$	74,250
Unfunded Credit Commitments		44,134		13,912		845		58,891
Repo-style transactions		1,314						1,314
Debt Securities (1)		1,153		15,520		100,717		117,390
OTC Derivatives (2)		206		153		107		466
Cleared Derivatives		—		—		—		—
Total	$	89,848	$	47,738	$	114,726	$	252,312

(1) Debt securities are presented net of $6 million allowance for credit losses for held-to-maturity securities.

(2) Represents Gross Positive Fair Value. Excludes spot derivatives.

For additional details on SVBFG's average credit risk exposures, refer to "Management's Discussion and Analysis of Financial Condition and Results of Operations – Average Balances, Yields and Rates Paid (Fully Taxable Equivalent Basis)" under Part II, Item 7 of SVBFG's 2022 Form 10-K. For average nonaccrual loans, refer to "Management's Discussion and Analysis of Financial Condition and Results of Operations-Consolidated Financial Condition-Nonaccrual Loans" under Part II, Item 7 of SVBFG's 2022 Form 10-K.

6. *Counterparty Credit Risk-Related Exposures*

SVBFG is exposed to counterparty credit risk when the probability that one of the parties it transacts with may default on the underlying contractual obligation. This risk stems from its activities related to derivative contracts (such as interest rate swaps and foreign exchange contracts), securities sold under an agreement to repurchase, letters of credit discounted or securing a loan, and syndicated risk participations.

SVBFG mitigates this counterparty credit risk through credit approvals, limits, monitoring procedures and obtaining collateral, as appropriate. As part of its underwriting process, there are policies and procedures that addresses the primary types as well as the management of collateral taken. With respect to measuring counterparty credit risk for derivative instruments, the fair value of a group of financial assets and financial liabilities is measured on a net risk basis by counterparty portfolio. SVBFG also posts collateral to certain counterparties to secure exposures to those counterparties. These collateral arrangements do not require additional collateral to be posted in the event that there is a deterioration in SVBFG's creditworthiness. For SVBFG's counterparty credit risk, the primary form of collateral received for OTC derivatives is cash and U.S. Treasuries and U.S. Government Agency securities for repo-style transactions.

SVBFG participates in credit derivatives as part of the syndicated loan transactions to distribute the risk of interest swaps among the syndicating banks. SVBFG participates in the economics of the swap through Risk Participation Agreements ("RPAs"). The amount of the sold credit derivatives at December 31, 2022 was $357 million of notional amount and valued at ($0.02) million. The amount of the purchased credit derivatives at December 31, 2022 was $29 million of notional amount and valued at $0.6 million. For additional information on SVBFG's Counterparty Credit Risk and notional amounts, collateral and enforceable master netting agreements of its derivative products, see Note 15 – "Derivative Financial Instruments" of the "Notes to the Consolidated Financial Statements" under Part II, Item 8 of SVBFG's 2022 Form 10-K.

The following table provides the gross and net exposure information for SVBFG's counterparty credit risk-related exposures.

(Dollars in millions)								December 31, 2022
			Eligible Collateral					
Exposure Type	Current Credit Exposure	Counterparty Netting [2]	Cash	U. S. Treasuries	U.K. Treasuries	Agency Securities	Total Collateral	Net Unsecured Credit Exposure
Derivative Contracts [1]	$ 466	$ 144	$ 266				266	$ 56
Repo-Style Transactions	1,314		525	602	—	132	1,258	56
Total	$ 1,780	$ 144	$ 791	$ 602	$ —	$ 132	$ 1,524	$ 112

(1) Represents Gross Positive Fair Value.. Excludes spot derivatives.

(2) Counterparty netting is applied to certain derivative transactions where a qualified master netting agreement is in place as defined in §.2 of the regulatory capital rules.

7. *Credit Risk Mitigation*

In addition to collateral, SVB Financial and the Bank also use guarantors to help mitigate credit risk, in line with SVBFG's documented policies and procedures. Collateral in the form of cash, U.S. Treasuries and U.S. Agency-backed securities are the credit risk mitigation SVBFG recognizes in reducing its capital requirements. See the dollar amount of eligible collateral in the table under Counterparty Credit Risk-Related Exposures. In 2020 and 2021, SVB participated in the Small Business Administration's ("SBA") Paycheck Protection Program to support small businesses across the U.S. For loans granted under this program, SBA provides guarantees to banks making unsecured term loans for qualified small businesses; SVB's guaranteed exposure amount as of December 31, 2022 was $23 million which yielded $0 in RWA at a 0% risk weight. For further information on the Paycheck Protection Program refer to "Management's Discussion and Analysis of Financial Condition and Results of Operations-Consolidated Financial Condition-Paycheck Protection Program" under Part II, Item 7 of SVBFG's 2022 Form 10-K.

8. *Securitization*

Section does not currently apply as SVBFG does not currently hold any securitization exposures.

9. *Equities Not Subject to Market Risk Rule*

The Market Risk Rule generally applies to banking institutions with aggregate trading assets and trading liabilities of at least $1 billion or 10% of quarter-end total assets. As SVB Financial and the Bank both currently fall under these limits, they are not subject to the Market Risk Rule.

The following table provides SVBFG's equity investments not subject to the Market Risk rule as of December 31, 2022.

(Dollars in millions)	December 31, 2022
Equity Investments	**Carrying Value**
Non-publicly traded equity investments	$ 3,745
Publicly traded equity investments	71
Total equity investments not subject to the Market Risk rule	$ 3,816

For further details on the equities held by SVBFG and the equity risks see "Business" and "Risk Factors - Market and Liquidity Risks" under Part I, Item 1 and Part I, item 1A respectively of SVBFG's 2022 Form 10-K. On important policies on the valuation of and accounting for equity exposures, see Note 2 – "Summary of Significant Accounting Policies – Investment Securities" of the "Notes to the Consolidated Financial Statements" under Part II, Item 8 of SVBFG's 2022 Form 10-K.

For additional details on the carrying and fair values of equity investments, see Note 8 – “Investment Securities" of the “Notes to the Consolidated Financial Statements” under Part II, Item 8 of SVBFG’s 2022 Form 10-K.

As per the U.S. Basel III requirements, SVBFG uses the simple risk-weighted approach ("SRWA") to determine risk-weighted assets for equity exposures. For additional information on Equities Not Subject to Market Risk Rule, see Note 6 – “Reserves on Deposit with the Federal Reserve Bank and Federal Bank Stock”, Note 8 – “Investment Securities – Non-marketable and Other Equity Securities”, Note 15 – “Derivative Financial Instruments – Counterparty Credit Risk” and Note 20 – “Off-Balance Sheet Arrangements, Guarantees and Other Commitments – Commitments to Invest in Venture Capital and Private Equity Funds” of the “Notes to the Consolidated Financial Statements” under Part II, Item 8 of SVBFG’s 2022 Form 10-K and Schedule HC-Q of the FR Y-9C

The following table discloses SVBFG’s equity exposures by type and risk-weight:

(Dollars in millions)			**December 31, 2022**
Simple Risk-Weighted Approach	**Exposures**	**Risk-Weighted Assets**	**Risk Weight**
Community development equity exposures	$ 1,341	$ 1,341	100.00 %
Non-significant equity exposures [1]	1,755	1,755	100.00
400% risk-weighted equity exposure	—	—	400.00
Federal Reserve Stock exposure	302	—	0.00
Federal Home Loan Bank exposure	418	84	20.00
Total	$ 3,816	$ 3,180	

(1) Publicly and non-publicly traded equity exposures do not exceed 10% of SVBFG’s total capital.

During the fourth quarter 2022, SVBFG experienced $13 million realized net gains on sales of non-marketable and other equity securities. For additional details on investments held by SVBFG subject to the Volcker Rule, see “Management’s Discussion and Analysis of Financial Condition and Results of Operations – Consolidated Financial Conditions – Volcker Rule”, under Part II, Item 7 of SVBFG’s 2022 Form 10-K.

10. Interest Rate Risk for Non-Trading Activities

Details regarding the Interest Rate Risk for Non-Trading Activities refer to “Quantitative and Qualitative Disclosures about Market Risk – Interest Rate Risk Management” under Part II, Item 7A of SVBFG’s 2022 Form 10-K.

Appendix: Disclosure Mapping Table

Disclosure Requirement	Basel III Standardized Approach Disclosures	Page Reference(s) 2022 **Form 10-K**	Page Reference(s) **Q4 2022 FR Y-9C**
Table 1: Scope of Application	Pg. 5, 6	Footnote 6, Pg. 120 Footnote 22, Pg. 165 -166 Pg. 14, 15	
Table 2: Capital Structure	Pg. 6, 7	Footnote 22, Pg. 165-166 Footnote 3, Pg. 113-116	Schedule HC-R
Table 3: Capital Adequacy	Pg. 7, 8	Pg. 83	Schedule HC-R
Table 4: Capital Conservation Buffer	Pg.9		Schedule HC-R
Table 5: Credit Risk – General Disclosures	Pg. 9, 10, 11	Footnote 2, Pg. 100-113 Footnote 9, Pg. 128-137 Pg. 17, 48-50,72	Schedule HI-C
Table 6: General Disclosures for Counterparty Credit Risk-Related Exposures	Pg. 11, 12	Footnote 15, Pg. 142-147	
Table 7: Credit Risk Mitigation	Pg. 12	Pg. 73	
Table 8: Securitization	Not Applicable. SVBFG does not currently hold any securitization exposures.		
Table 9: Equities Not Subject to Market Risk Rule	Pg. 12, 13	Footnote 2, Pg. 100-113 Footnote 6, Pg. 120 Footnote 8, Pg. 121-128 Footnote 15, Pg. 142-147 Footnote 20, Pg. 158-161 Pg. 14, 17, 68	Schedule HC-Q Schedule HC-R
Table 10: Interest Rate Risk for Non-Trading Activities	Pg. 14	Pg. 89	