SVB Financial Group

Investors To Increase Technology Investments In 2005

Silicon Valley Bank Event Reveals Investment Trends Among Small-Cap Investors; Second Annual SVB Tech Investors Forum Drew Nation's Best High-Growth Tech Companies and Small-Cap Investors

SANTA CLARA, Calif., September 19, 2005 — Silicon Valley Bank and SVB Alliant, subsidiaries of SVB Financial Group (Nasdaq: SIVB), today issued Investment Trends 2005, a report based on survey findings of small-cap investors attending the SVB Tech Investors Forum held September 7-8 in San Francisco. The forum featured executives from 77 selected, high-growth, public and private companies who presented to more than 300 institutional and private equity investors.

Seventy-two percent of small-cap investors who responded to the survey say they are increasing their technology investments in 2005 over 2004 and half of those investors say they will increase their investments by 15 to 25 percent. Most investors planned to make new investments in a wide range of sectors, particularly software and communications and most believe security is the most promising technology investment among end applications.

Not specified in the survey, but relevant to the broader software sector, SVB Alliant is seeing significant activity in wireless entertainment and infrastructure software, data center virtualization technologies, composite application technologies and innovative security offerings, among others.

"We've always been optimistic about the technology market, and we're pleased to see that small-cap investors currently share our perspective about opportunities in that sector, both in the United States and abroad," said Ken Wilcox, president and CEO of SVB Financial Group and Silicon Valley Bank. "We're also not surprised that investors feel increasingly confident about international markets, based on the momentum and growth we've seen among our clients with international operations. Technology investments are increasing around the world."

In terms of the general marketplace, investors surveyed expressed more confidence about foreign markets than the U.S. market. More than 75 percent of respondents believe the U.S. market will be moderate-to-weak from an investment perspective over the next 12 to 18 months, while 48 percent believe that international markets will be good-to-exceptional during the same timeframe.

An increasingly demanding regulatory environment appears to be partially responsible for perceived weaknesses in U.S. markets, according to survey respondents. Fifty-three percent believe increased regulation, such as Sarbanes-Oxley, will have a significant-to-severe impact on the U.S. market over the next 18 months. Only five percent believe increased regulation will have no impact on the U.S. market.

For a full copy of the Investment Trends 2005 report, please contact Carrie Merritt of Silicon Valley Bank at cmerritt@svbank.com or visit www.svbtechforum.com. Next year's SVB Tech Investors Forum will be held September 6-7, 2006 at the Ritz Carlton in San Francisco. Interested parties can register at www.svbtechforum.com.

About Silicon Valley Bank
Silicon Valley Bank provides diversified financial services to emerging growth and mature companies in the technology, life science, private equity and premium wine industries. Through its focus on specialized markets and extensive knowledge of the people and business issues driving them, Silicon Valley Bank provides a level of service and partnership that measurably impacts its clients' success. Founded in 1983 and headquartered in Santa Clara, Calif., the company serves clients around the world through 27 domestic offices and two international subsidiaries in the U.K. and India. More information on the company can be found at www.svb.com.

All findings in the Investment Trends 2005 report are based on an in-person, written survey conducted by Silicon Valley Bank at the SVB Tech Investors Forum on September 8, 2005 and are for informational purposes only. This is not a solicitation or recommendation that any particular investor should invest in any particular industry, security or fund. The information in this document is the result of an external survey and not the opinions of SVB Financial Group, its employees or officers. The services of SVB Alliant are not bank services, are not guaranteed by Silicon Valley Bank, and are not insured by the FDIC.