SVB Financial Group

CentricVoice Selects Silicon Valley Bank for New Line of Credit

DALLAS, Nov. 21, 2005 — CentricVoice, nationwide innovators of VoIP communications, today announced that the company has selected Silicon Valley Bank (SVB), the primary banking subsidiary of SVB Financial Group (Nasdaq:SIVB), for its primary banking relationship, including the establishment of a line of credit for working capital purposes.

"CentricVoice's growth plan requires that we continue to optimize our capital structure, and Silicon Valley Bank is a financial partner that can provide the various banking solutions we need to fund our continuing expansion," said Porter Farrell, CentricVoice's Executive Vice President. "This line of credit will provide the additional working capital we will need for our growth in 2005 and 2006."

"We are pleased to begin this new relationship with CentricVoice and support their growth with this new line of credit," said Robert Sureck, senior relationship manager, Silicon Valley Bank. "We've been dedicated to supporting the needs of Dallas-area emerging and established companies, like CentricVoice, since 1999 by providing them with the diversified financial services they require."

About CentricVoice
CentricVoice, headquartered in Dallas, is a privately held company with a nationwide footprint providing a suite of IP products, including Voice, Data, and enhanced features that include Hosted PBX, IPVPN, web conferencing, video conferencing, and IP phones. CentricVoice provides services to the SMB and Enterprise market through direct sales and an aggressive partner channel focused on ISPs, CLECs, Interconnects, and new market entrants providing VoIP services. More information on CentricVoice can be found at www.centricvoice.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.

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