SVB Financial Group

Silicon Valley Bank Breaks Export-Import Bank Record; Helps Clients Expand And Export Globally

SANTA CLARA, Calif., April 12, 2004 -- Silicon Valley Bank, a subsidiary of Silicon Valley Bancshares (SIVB), today announced it set the record in 2003 as the leader among domestic U.S. banks in volume and value providing Export-Import Bank (Ex-Im Bank) working capital guaranteed loans, specializing in technology and life science companies. SVB made 46 loans totaling $132 million, or 15 percent of the total loans guaranteed by Ex-Im in 2003, as part of its Working Capital Loan Guarantee Program.

Ex-Im Bank supports the expansion of U.S. exports by encouraging lenders to make working capital loans to U.S. businesses for various export-related activities. In doing so, Ex-Im Bank aids in maintaining and creating U.S. jobs and developing a stronger national economy. The Working Capital Guarantee Program helps finance the overseas sales of U.S. goods and services while mitigating the risk associated with extending credit on export related assets.

"Silicon Valley Bank's successful relationship with the Ex-Im Bank is representative of our commitment to helping finance our client's global expansion," said Larry Fountain, head of international banking. "Technology and life science companies expand overseas early in their life cycles, and often face resistance from lenders when seeking working capital financing to support export sales. Working with Ex-Im Bank, SVB is able to offer this valuable financing to our clients at a critical stage in their development."

Recognized as a Super-Delegated Authority Lender by Ex-Im Bank, SVB is able to approve loans and receive a guarantee from Ex-Im Bank up to $10 million without having to submit individual applications to Ex-Im Bank for approval.

About Ex-Im Bank
The Export-Import Bank of the United States (Ex-Im Bank) is an independent U.S. government agency that helps finance the sale of U.S. exports primarily to emerging markets throughout the world by providing loans, guarantees and insurance. With nearly 70 years of experience, Ex-Im Bank has supported more than $400 billion of U.S. exports, primarily to developing markets worldwide. In fiscal year 2003, Ex-Im Bank supported $14.3 billion of U.S. exports worldwide.

About Silicon Valley Bank
Silicon Valley Bank provides diversified financial services to emerging growth and mature companies in the technology, life sciences and private equity markets, as well as the premium wine industry. 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 more than 9,500 clients across the country through 27 regional offices. More information on the company can be found at www.svb.com.