

# EverBank's commitment to financial strength and soundness

## Our commitment to you

As stewards of our clients' deposits, our number-one job every day is ensuring the financial safety and soundness of our bank. Trust is everything in our business, and we never forget our commitment to these principles.

EverBank has a decades-long record of consistent operating performance, built on a strong capital base and disciplined approach to risk management. Our capital and liquidity reserves are strong and exceed all required levels set by banking regulators. Our approach employs effective risk strategies that help to reduce interest rate risk in our portfolio and limit our exposure to risks associated with potentially volatile sectors, even in unsettled economic times.

## Safe and sound

When our clients ask us questions about EverBank's financial condition, we can answer their questions with confidence: we maintain a strong capital base and balance sheet; our deposit base is stable; and we have a disciplined approach to risk management that has long-avoided investments that expose us to potentially significant downsides.

**\$36.2B**

assets as of December 31, 2023

**\$27.9B**

deposits as of December 31, 2023

**>80%**

deposits FDIC insured as of December 31, 2023

**2x**

contingent liquidity over uninsured deposits as of December 31, 2023

**9.4%**

tier 1 leverage as of December 31, 2023

**15.6%**

risk-based capital ratio as of December 31, 2023