

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.

Secure products and services

EverBank's Yield Pledge® products come with a promise to keep yields in the top 5% of Competitive Accounts offered by other financial institutions nationwide¹. In addition to the inherent financial strength and soundness of our bank balance sheet, a significant percentage of EverBank's deposit balances qualify to be insured by the Federal Deposit Insurance Corporation (FDIC).

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.

1. We promise that the yield on your Yield Pledge® Checking, Money Market and/or Online Savings Account will stay in the Top 5% of Competitive Accounts based on the Bankrate Monitor National Index survey data from the last week of each month. "Competitive Accounts" are similar accounts from the 10 largest banks and thrifts in 10 large U.S. banking markets. This includes data from the 5 largest banks and 5 largest thrifts in each market for which rates are available, except in markets without 5 banks and 5 thrifts. Each week Bankrate surveys these institutions and distributes its results to certain institutions on a paid-for basis. Not all institutions report each week. We reserve the right to change, at any time and without prior notice to you, our Yield Pledge calculation method as necessary to accommodate changes in Bankrate's survey and/or its distribution methodology, including, without limitation, by switching to a different, comparable methodology that may not be based on information from Bankrate.

\$34.6B

assets as of September 30, 2023

\$25.3B

deposits as of September 30, 2023

>80%

deposits FDIC insured as of September 30, 2023

2x

contingent liquidity over uninsured deposits as of September 30, 2023

9.4%

tier 1 leverage as of September 30, 2023

16.3%

risk-based capital ratio as of September 30, 2023