

EverBank's commitment to financial strength

Safe and sound

We have 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. EverBank's financial strength and reliability is underscored by our longstanding history of maintaining investment grade ratings from leading credit rating agencies.

Stable balance sheet positioned for growth

\$40.8B

ASSETS*

\$32.0B

DEPOSITS*

>80%

DEPOSITS ARE FDIC INSURED*

Elevated liquidity profile

2x

CONTINGENT LIQUIDITY OVER
UNINSURED DEPOSITS*

Strong capital position exceeding levels set by regulators

9.0%

TIER 1 LEVERAGE*

13.9%

RISK-BASED CAPITAL RATIO*

*as of December 31, 2024