

**Axos Bank** is a diversified financial services company that provides innovative banking and lending products and services. With approximately \$18.7 billion in assets as of December 31, 2022, Axos Financial, Inc., through Axos Bank, provides consumer and business banking products through its low-cost distribution through a wide range of retail, correspondent and affinity partners.

Without the significantly higher operating costs inherent in a branch-based distribution system, we are able to provide industry-leading interest rates on deposit products and loan products with highly competitive rates and fees. Our products are distributed through a wide range of retail, correspondent and wholesale channels.

Our capital markets division focuses on the origination of commercial and industrial loans in target vertical markets. We also feature bulk loan purchases and sales to help our customers diversify loan portfolios, generate fee income and manage their balance sheets.

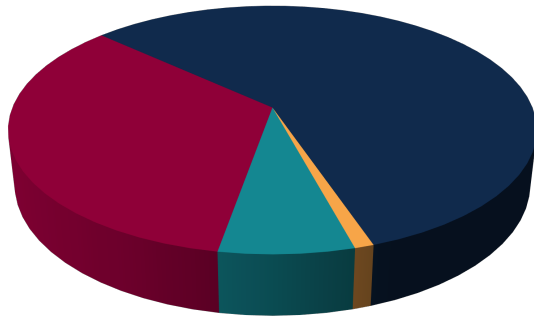
**Axos Financial, Inc.**

4350 La Jolla Village Drive, Suite 140, San Diego, CA 92122  
 Phone: 1.855.818.4111 | Fax: 1.858.764.6546

## Financial Summary

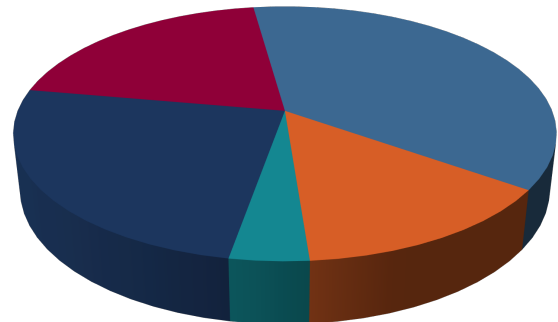
- Current Price (12/31/2022): \$38.22
- Market Cap (12/31/2022): \$2.29B
- Diluted EPS Trailing (12/31/2022): \$4.30
- ROA: 1.77%
- ROE: 18.71%
- Tier 1 capital ratio (bank): 11.28%
- Allowance for credit losses to non-performing loans: 165.51%
- Net annualized charge-off ratio: 0.05%
- Non-performing assets to total assets: 0.54%
- Efficiency Ratio: 47.11%

**Deposits**  
December 31, 2022



|  |                               |     |
|--|-------------------------------|-----|
|  | Check & Other Demand Deposits | 58% |
|  | Savings                       | 34% |
|  | Time Deposits                 | 7%  |
|  | Savings - IRA                 | 1%  |

**Loans**  
December 31, 2022



|  |                                      |     |
|--|--------------------------------------|-----|
|  | Single Family - Mortgage & Warehouse | 25% |
|  | Multifamily & Commercial Mortgage    | 20% |
|  | Commercial Real Estate               | 37% |
|  | Commercial & Industrial - Non-RE     | 14% |
|  | Auto & Consumer                      | 4%  |



**Axos Bank**, a diversified financial services company, provides innovative banking and lending products and services to our personal and business banking customers throughout the United States. For additional details visit [AxosBank.com](https://www.axosbank.com).

Bank products and services are offered by Axos Bank®. All deposit accounts through Axos Bank brands are FDIC insured through Axos Bank. All deposit accounts of the same ownership and/or vesting held at Axos Bank are combined and insured under the same FDIC Certificate 35546. All deposit accounts through Axos Bank brands are not separately insured by the FDIC from other deposit accounts held with the same ownership and/or vesting at Axos Bank. For more information read our FDIC Notice at <https://www.axosbank.com/Legal/FDIC-Notice>.