

Axos Bank is diversified financial services company that provides innovative banking and lending products and services. With approximately \$11.8 billion in assets, 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.

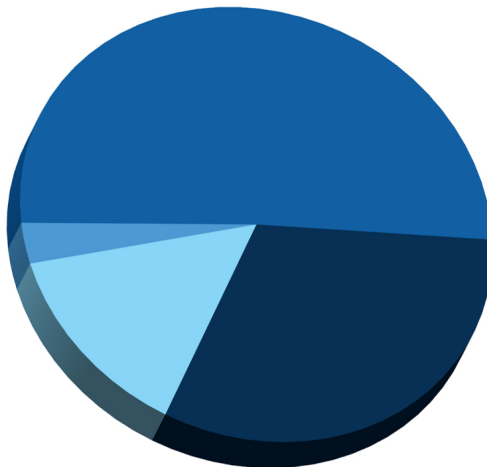
Axos Financial, Inc.

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Financial Summary

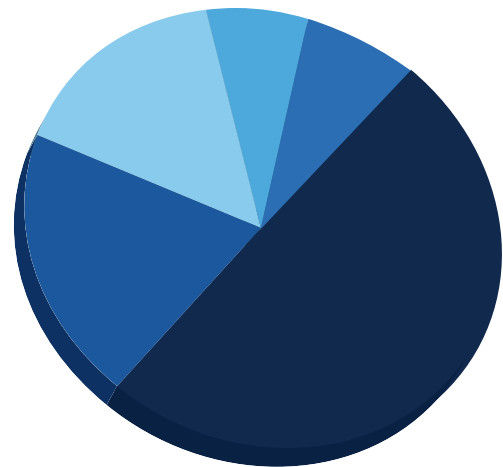
Current Price (11/30/2019): \$28.38
 Market Cap (11/20/2019): \$1.74B
 Diluted EPS Trailing (9/30/2019): \$2.57
 ROA: 1.44%
 ROE: 14.85%
 Tier 1 capital ratio (bank): 9.21%
 Loan loss reserve ratio: 105.89%
 Net annualized charge-off ratio: 0.02%
 Non-performing assets to total assets: 0.54%
 Efficiency Ratio: 52.44%

Diversified Deposit Base
09/30/2019



- Savings 27%
- Checking and other Demand Deposits 43%
- Savings - IRA 4%
- Time Deposits 26%

Loan Portfolio
09/30/2019



- SF Residential 46%
- Multi-family 22%
- C&I 20%
- C&I SF Lender Finance 5%
- CRE/Home Equity/Consumer and Other 7%